House of Commons

Work and Pensions Committee

Oral evidence: Universal Credit rollout, HC 336

Wednesday 18 April 2018

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Watch the meeting

Members present: Heidi Allen (Chair); Jack Brereton; Alex Burghart; Emma Dent Coad; Frank Field; Ruth George; Nigel Mills; and Chris Stephens.

Questions 409 - 529

Witnesses

I: E; B; M; and J, Support Worker

II: Demelza Lobb, Technology abuse lead, Refuge; Melissa Altman, Director of frontline services for violence against women and girls, Advance Charity; and Nicola Kyser-Forrest, Homelessness Service Manager and Temporary Accommodation and Support Service Team Manager, Calderdale MBC.

III: Dr Nicola Sharp-Jeffs, Director and Founder of Surviving Economic Abuse; and Marilyn Howard, Research Associate, University of Bristol.

Written evidence from witnesses:

Marilyn Howard

Examination of Witnesses

Witnesses: E, B, M and J.

Chair: Good morning, ladies. Thank you very much for joining us. Please don't be scared; none of us bite. We are here because we need the benefit of your experience and your knowledge, which we do not have, so thank you very much for coming. B, do you want to start? Perhaps we will start with you and move down the line, if all of you could just introduce yourselves to us.

B: I am B.

M: I am M.

E: I am E.

J: I am J. I am a support worker for a charity supporting victims of domestic violence.

Q409 **Chair:** I am sure you know this anyway, but just to put your minds at rest—doubly so—this is completely private. Normally, our sessions are televised, but this bit we are keeping completely private. What will happen is that everything—our questions and your answers—will all be typed up, but your names will be taken away and you will have a chance to read that before we do anything with it. If there is anything in there that you are not comfortable with or think "I did not say that", we can change it. I just want you, as much as you possibly can, to feel as relaxed as possible. I should have put a gin and tonic on the table, shouldn't I? That might have helped.

What we want to try to understand and gather from your experience is what life is like trying to escape domestic violence on the old benefit system, as was, and the new Universal Credit. I think only one of you is on Universal Credit now. Is that you, B? Just to understand what used to be good or bad about the old system, what is good or bad about the new one? It is this issue of single monthly payments, the fact there is just one payment for the household. B, perhaps it makes sense to start with you, because you are experiencing Universal Credit now. Do you want to just give us a flavour of how that is and what effect it has on your—

B: Obviously, it is six benefits now into one, which means when you were on the benefits before, you ended up getting more money, but now the £317 I find is not enough to live. If anyone stays on it, you are going to be at risk of homelessness and things like that, for sure.

Q410 **Chair:** This is now as you on your own, having—

B: Yes.

Q411 **Chair:** I suppose that is a bigger question about Universal Credit as a whole, but if we could maybe just start at the beginning of the journey, trying to understand what it is like for you, as women, trying to get away from these relationships, having this one payment that comes into your household, around financial control and—

B: It is difficult, because you have to give up your job half the time, especially when you have to go into refuge out of the area you are from, so obviously the job that you have, you have to leave. To be in a refuge, the only way you could afford it is by not working; if you work full time, you are liable for paying for all of it and then you are left with nothing. Obviously then you lose your connections with your family and you are then living just on this sole thing. But then you have the mental health side of it as well, where it causes you not to work for a long period of time, and that does not help at all.

Chair: Yes, I am sure.

B: Sometimes you can end up going six months before a doctor would say, "Yes, you are fit to go back to work" and by then you can end up in debt and all sorts, with whatever—

Q412 **Chair:** It is just a spiralling circle?

B: It is spiralling circle, yes.

Q413 **Chair:** M and E, you are not on Universal Credit yet. I am trying to understand—and I can't begin to understand—what it feels like trying to have the financial wherewithal to leave, to be able to get out. Have you felt in control of the money that has been coming in through benefits? Do you want to start, M?

M: Not really. It is still all quite fresh for me though, because it has only been the last couple of months, but now obviously with this Universal Credit coming in, it is another worry of money. At the moment I struggle living on a fortnightly basis and now it is going to be monthly. It is quite worrying, because obviously paying the right people and what has to be done—it is all too much.

Q414 **Chair:** What was it like before you were on your own, when you were still in a relationship?

M: It was horrible. I did not get to see the money. Now, the little bit of money that I do get is mine, but before that I was not in control of the money.

Q415 **Chair:** Was there anything you could do about that at the time?

M: No.

Chair: Sorry if I am asking a daft question.

M: Not when you are in that sort of relationship, no.

B: It is financial abuse and feeling like you have no control.

M: Yes.

Chair: That is what we are trying to understand.

M: Yes, it is the controlling around things like, "What do you need this for? What do you need that for?" and, "Why is it that much?"

Q416 **Chair:** What do you think the benefit system could have done better? Fortunately you are all, I am hoping, out of that now and on a difficult path, but to a better life of your independence. I am not wanting to upset you, but if you think back to when you were still in those relationships—I do not know, E, if you can give us some experience of that as well—what could have been better about the way you received those benefit payments? Is there anything that could have improved the situation for you?

E: Yes. I normally do work, but unfortunately every job I was getting my ex-partner would make impossible for me to continue—slash my tyres or things, just make things really difficult. I was on ESA but I would have to leave my home and go into a refuge or go into a hostel. He would steal my phone. He would take away any form of communication or contact with the outside world for people to contact me.

I would go to the bank one day and suddenly my ESA would not have been paid in for some reason, something like I did not let them know about my mobile number changing or I did not let them know about my new address. When you are in this crazy world where you are just trying to stay alive, to miss a phone call, to forget to do something like that is really easy, because obviously you are fighting for your life.

As I said the last time I spoke about this, it would be helpful if you liaised with the same person or had a stronger relationship with just one person, rather than whenever you ring through to the call centre. You are talking to a different person, notes might not get relayed as they should, things like that. That was really difficult, when you would go in and suddenly you would have no money there, when you are in a horrible situation as it is.

Q417 **Chair:** Emma, I think that is one of our questions. Perhaps we should come on to you now. You mean the Jobcentre person, do you, the same benefits person?

E: Yes, or they suddenly would just stop your money without sending you a letter or you would get the letter after you had gone to the bank and seen that you have not received any money. It would be something like you have not let them know a small circumstance change, like a number, which might seem like a big thing but in the scale of everything that you are going through, you can forget to do something like that.

Q418 **Emma Dent Coad:** This is a two-part one. One of them is relating to support workers and how that works. I will ask each one of you about support workers: have you had a support worker who spoke to Jobcentre Plus on your behalf? Also, if you had to disclose your abuse and what was happening, how easy was that? Do you think you got a sympathetic hearing?

M: It depends on the person who answered the phone, who answered your call. Obviously, when you explain it—like sometimes they can be quite sympathetic. But when I first went on ESA, going back to December, when I rang up and I spoke to somebody about it, I was given a different payment and then I was given different information, because I am disabled and I get PIP, because I am in a support group. Yes, and they did not—they put me on just the basic one and the information, whatever I said to them, it was not put in properly, so there was a lot of stress for me on that behalf.

Q419 **Emma Dent Coad:** It would have helped you to have one person with good advice you could always go to?

M: Yes, and someone who listened sometimes, rather than just going through what they have to do.

E: I think it depends what kind of empathy that person might have for your situation as to kind of what success you have in what you receive, because my situation is currently worse than what it was two years ago. Yet they did not think I was fit to work a year and a half ago, when, other than the abusive relationship, I was every time trying to go back to work. It was unfortunately my ex-partner that was making that an issue. But now they seem to think that I am in a better situation to work when I am in more of a worse situation than I have ever been.

Q420 **Emma Dent Coad:** Is that the financial issues specifically that are not helping you move on, do you think?

E: Unfortunately, when you go to a refuge, you are being punished. You feel like you are away from the abusive relationship, but then unfortunately you have to pay a ridiculous amount if you do go to work. What is advised when you are there, when I first arrived at the refuge is, "Do not work" when I would really love to work, because it would take my mind of what I have come from.

B: But if you did work, all your money would be gone on the rent.

E: It is very high rent.

B: If you did work, then literally pretty much the whole of your wages go to the refuge, so you end up with nothing anyway, working. That is what I found when I was in the refuge.

Q421 **Emma Dent Coad:** Did any of you have support workers you could rely on, apart from the officer at the Jobcentre? You had people supporting you?

B: Yes, you get support workers in refuges, don't you? I did in mine.

Q422 **Emma Dent Coad:** Was that helpful? Did they help you with the—

B: Sometimes.

Q423 **Emma Dent Coad:** Sometimes. It depends who it is?

B: Yes.

Q424 **Emma Dent Coad:** So there is not really much consistency with the help that you get?

B: No, because in all fairness, all the services are quite stretched, so it is difficult to have someone literally on hand as and when you need it all the time. Sometimes you would have to wait for call-backs and emails and that can take a few hours a day. It is not very consistent, I would say.

Q425 **Alex Burghart:** E and B, you both just said that when you were in the refuge, you would like to have worked but you could not because you would have had to pay pretty much all of what you earned to the refuge. I am sorry to say I have no idea about this. How it does work, B? How did it work for you? How did it work for you, E?

E: I have been in the refuge a year and I am waiting to start my new job. I did work when I first came there because I just will work more overtime so I can pay the rent and it takes my mind off everything. But unless you do work 50, 60 hours a week, it is not really—you cannot—

Q426 **Alex Burghart:** At that point, once you start earning, the refuge effectively charges you rent?

B: Yes. The rent becomes more than any other place you would get probably if you went and got one of your own.

Q427 **Alex Burghart:** But if you do not work, they do not—

E: If you do not work, you pay a small amount of rent, like £15 a week.

Alex Burghart: Gosh!

Q428 **Chair:** Is that to subsidise the housing benefit? Are they applying for that for you or—

E: Yes.

B: Yes, if you are not working, you will get the housing benefit. That is how they do it, but if you are working, they will take housing benefit out of it, everything out of it. Then, like E said, you have to work 50 to 60 hours just to then survive while you are in there, because you are then liable for your own food and things.

E: The reason why I would also choose to work 50 to 60 hours is that if you work, you want to see a bit of benefit for your work. I have a son as well who I would like to buy things for and things like that, so I do not just want to work to just pay my rent and have a bit of food. It is about £670—I can’t remember what the new rent is—but that is for the rent of the room. Yes, so if you are earning like £1,000 or £1,200—

B: You will end up working for nothing.

E: You need to be earning at least that to get a benefit.

B: To make it worthwhile.

Q429 **Chair:** If you could picture you or another person still living at home, unable to break away, how would you design a benefit system that would make it easier for that person to support them and to get away? Are there things that could be better about the way benefits are paid to the woman, the partner, the household, the children?

M: What, in the same environment or separately?

Q430 **Chair:** That is the question, isn't it? While you are still in that relationship, is there a better way that the benefits—

E: It is quite tricky, because is the woman going to be honest that she is in an abusive relationship, so then is the person on the other end going to know and be able to—when I was in the relationship, if there were issues, like my ex-partner had stolen my phone or something like that, I would say, "I have not been able to communicate because of that". But not all women will say that.

But I think if a woman does alarm a service that there is something going on, maybe just in every situation it becomes a bit more personal: there is a direct number for the lady to ring and the benefit does not get cancelled until they have had some form of contact, not just sent a letter, which could be opened by your ex-partner.

M: I do think paying it separately, though, would benefit either person, especially for the person in the violent relationship—not the perpetrator, obviously to have that personal money themselves, rather than it going to the other person.

Q431 **Nigel Mills:** M, how easy would it be to keep a bank account separate from your abusive partner? Would they—

M: I found it very easy because I had the app on my phone. I stopped all the mail coming, because I had my personal independence paid into my own account. Obviously I did not tell him exactly what was put in there, but then that money was what I would have to live on for the month and he wouldn't have a clue, because the payslips were not coming through and I had it on an app, my account.

E: I think it depends what kind of level of abuse you are in. Some partners can track phones, they can take loans out in your name and they take your card without you realising it. It really depends—

B: Or if you come back with some clothes and things you bought yourself: "Where did you get the money from?" and that kind of thing. That is when they get suspicious, so then it makes it difficult.

Q432 **Frank Field:** But presumably some partners would demand the money anyway off you, wouldn't they—

B: Yes.

Frank Field: —if they thought you had own account going from the Department?

Q433 **Chair:** Because I suppose the question we have is the way the Government are changing all the old benefits on to this new Universal Credit; in the olden days, because they used to be separate, there is child benefit, there would be housing, all the different things. Essentially Universal Credit is one single big monthly payment that comes into the house, not to individual people.

What we want to try to understand is: yes, I know there was an element of that with the old benefit system, that it would come into the household, but are there any things with this new concept, this new single one big lump payment, that would make it hard for the women who haven't yet got away? Is there anything about that we could change?

E: I do not know if it is such a good idea to just do one big payment.

B: It is not, because when I was in the refuge I had a few people do the same, that they were lucky, they managed to have savings through other family members, but I literally ended up in there with nothing. I can kind of see that you do need some money behind you in order to start you off, because then when you are in refuge, they want you to save so when you get your own place you can buy these things, but you have just literally nothing to save with. This is where this one monthly payment, yes, you will not even—yes, you can just about live.

Q434 **Chair:** What would be a better system? I will be honest: we are struggling to think how a new system could be designed. What could we say to the Government about how to make it better?

E: Why do couples have to have their claim together? Why can't it be that they have to have it singularly, when you think how many people are in abusive relationships and just stay in them for a long, long time, because they just put up with it?

Q435 **Chair:** Any other ideas? Because that is one thing we do not think the Government are going to be keen on, to be honest. What about any way that the application process—

B: Universal Credit in itself takes six weeks to start rolling through. It takes six weeks before you even get anywhere with it, so that is long in itself.

Q436 **Chair:** Yes. They have reduced it to five weeks and you get advance payments from day one if you need them.

B: Then you have to think with the advance payments, you are paying it back each month back to them, so then you are getting less money each month; it is another cycle then. You have less each month, you then have to borrow more and you do not get anywhere with it.

Chair: Ruth, do you want to explore this? This is your kind of question there, isn't it?

Q437 **Ruth George:** Thank you very much. Just going back to the previous system, which some of you are still on, do you have children, any of you?

E: I do have a child but he does not live with me.

Q438 **Ruth George:** When you were with your partner, were you with your son and receiving payments for him?

E: Yes.

Q439 **Ruth George:** Did that help, that you got the child tax credit on to your benefit?

E: It did, yes.

Q440 **Ruth George:** Because the trouble is, under Universal Credit then—

B: It is all one.

Ruth George: Yes, and at the start of a claim, then a couple opt which member of the couple the payment goes to.

E: Oh, so they choose who it goes to?

Ruth George: Yes.

E: If you are in an abusive relationship, where is it going to go?

Q441 **Ruth George:** The couple are asked together, "Who do you want it to go to?" But that includes the rent as well, so it is not paid direct to your landlord, it goes into the account of whichever partner is receiving the benefit. Would that have been a problem in your relationships, do you think? Could you have trusted him to pay the rent?

E: No.

B: No.

D: I think it would be better for the rent to go to the landlord.

B: You then don't have the stress of doing it yourself. Obviously, like us three, if you have mental health issues as a result, you forget things, it is not easy to remember.

Q442 **Ruth George:** That is one of the recommendations for people who have disclosed they are in an abusive relationship. Do you think at the start of a claim it would be possible at some point to declare that the relationship is abusive and that you would prefer to receive your—

M: But when you are in an abusive relationship, it is not something you say about, do you?

Q443 **Ruth George:** At what sort of point were you able to tell the Jobcentre or the benefits—

M: When I left.

Ruth George: Yes, so you went through it all and then—right.

Chair: Sorry, E, I did not catch what you said just then, sorry.

E: When you are running away.

Q444 **Ruth George:** Yes, so you have to go through it all. If the payments were split by default, what way do you think they should be split? Should they be 50:50 or, if there are children involved, should most of it go to the main carer?

E: Yes, I think they should go to the main carer. My ex-partner worked, so we were not both on benefits anyway but, yes, I cannot see many benefits to one monthly payment going to one person.

Q445 **Ruth George:** Is that to either member of the couple or should the payment relating to children go to the main carer?

E: Yes, I think so. It should go to the main carer.

Ruth George: Okay, thank you. M and B, what do you think about splitting payments?

M: Yes, I think the same. I think it should be the main carer and then obviously in half, yes.

Q446 **Ruth George:** When there are no children?

M: 50:50.

Ruth George: Thank you very much. That is really helpful.

Q447 **Chair:** Just on that, what would happen if you are getting ready, you are thinking, "Okay, I am going to get ready to leave, feeling stronger. I am going to go to the Jobcentre and ask them to split the payments"? Because they can do it on a discretionary basis. What would that do, do you think, for your relationship and the risk levels to you back at home if you did that?

M: They would question a lot of things, like, "Why is it separate? What are you going to do with your money?"

E: I do not think it would be safe to do that until you were in a safe place to do so. I can't speak for everyone else's situation, but you do not suddenly think, "Today is a safe day for me to leave". I left. Truly, if I did not leave, I probably would have been killed. It was an extremely impulsive thing that just had to happen right there and then and right then you are not even thinking about money or anything like that, so all those things come kind of secondary, but then they just add to the pain and the stress of everything else when finally you are away from that situation.

Q448 **Chair:** That is the difficulty, isn't it? Every relationship and every situation is completely different.

E: Yes.

Q449 **Chair:** Do you think for some people who are still in that relationship and haven't yet got away, for some of them split payments midway through, kind of three months in, would work, or would that be dangerous?

M: It would be dangerous. Yes, I would say it would be dangerous, because obviously some of them will question it. If they are financially abusive and things like that, they will question it.

Chair: "Why is it changing?"

M: Yes, "Why is it changing and why is it split?" and then they kind of sense things as well and then you get these random telephone calls or something and they start questioning that, yes.

Q450 **Frank Field:** How big an issue do you think it is when you are talking among your friends about having abusive partners and people feeling that they cannot break away?

E: I think it is very, very common now.

B: Obviously, the services are stretched. Some of them are not available anymore, so it makes it more difficult. Then in some form or way you have to plan as well when to leave and that is always difficult, because you kind of psych yourself up and you might not want to go, so then it all falls apart again.

E: Also, when you want to leave, you have to start a whole new life somewhere else—well, I personally did—so sometimes it takes getting right to hell and back before you finally know you have to, there is no other option.

Q451 **Frank Field:** E, did you find that when you were talking to your friends about what you were putting up with, it was at that point people began to say what was happening to them as well?

M: Sometimes.

E: No. My friends were not really—you do keep a lot to yourself because you are ashamed of what is going on or you do not know if they will believe you, because my friends were his friends as well. A lot of women are in abusive relationships and they don't even really realise, depending on how abusive the person is—there are all different types of abuse—so what could be someone's hell might not be the other person's hell but, yes, I think it is very common.

M: The same. I do think it is very common but it is very hard, because of the different emotions that you feel when you are telling people, and a lot of the time you just don't tell anyone at all. You bottle it up and just keep it to yourself.

B: I would say the same. It is easier sometimes to shut it out than to think about what is going on, and obviously some friends, it is whether you can trust them and whether they would understand, whether they would think you—a lot of times in an abusive relationship, you blame yourself, so it makes you more reluctant to then say anything because you start questioning you as a person, "What am I doing wrong?" It is just one big circle all the time.

Q452 **Nigel Mills:** Can I just take you back to how you might want to split the money? I think you agree maybe 50:50 would be a good situation, but I think some other people we have heard from have said that what they liked was having one of the bits of money, perhaps one of the child benefits or something, so they could keep that and look after the child and not have a large chunk of the household income.

Presumably that large chunk is going to be used to pay some of the household bills, so your partner is kind of bound to know that money is coming in and want to see what is happening to it. Would you rather have half the money and would you rather have had a small pot that perhaps you could keep secret and not have to tell him about?

E: I don't know, because the trouble with keeping things a secret is if the person finds out, you could get in a lot of trouble when you are in that kind of relationship. I don't understand why the rent does not go directly to the landlord. I think that is the safest option with the rent side of things.

With the other benefits, a lot of people—I am not saying everybody, but some people—have obviously been on benefits for maybe a length of time due to disabilities, so are they going to be able to just manage on monthly payment like a salary as well? Could that create more debts and things?

Q453 **Nigel Mills:** M, you said you had the PIP income paid to you, didn't you?

M: Yes.

Q454 **Nigel Mills:** Is that the kind of balance—because he did not really know you were having it and you could keep it away from him, it meant you had some money that was yours?

M: Yes.

Q455 **Nigel Mills:** Would that have been so easy if you had half the total monthly benefits coming to you?

M: I don't really know, to be honest with you. I suppose it would have been. Obviously if I had said that that is what I got, that would have been shared, mine would have had to be have been shared as well. But obviously if it did not happen, I can't tell you how it would have been.

Chair: J, apologies, I thought you were staying for our second panel as well and you are not, so perhaps you can give us your views as well, because you will see this every day, I am sure. We will take Ruth's question first.

Q456 **Ruth George:** I wanted to ask each of you whether you felt that under the Universal Credit system, where one partner gets all the money and the other one does not get any of it, that would encourage financial abuse, that that would make a relationship financially abusive that might not have been financially abusive in the first place?

E: Yes, definitely.

B: Yes, definitely, because they have control of it.

Ruth George: J, sorry, do you have anything to add?

J: From my perspective as a support worker, for me personally it would be very important to have a good relationship, a professional relationship with the Jobcentre, especially with the work coach who is looking after the applications, so that I can support any evidence or if a client wants to provide new information that I would be able to rely on the Jobcentre. Also in terms of the Jobcentre, sometimes I find it very difficult because it is an open space: there is not enough privacy to open up about the domestic violence, so I think that should be considered.

B: Sometimes the sad thing about it is that when you say certain words and certain things, they don't get it.

J: That is another thing I would like to highlight: that it is very important for a Jobcentre adviser or a person who sees the person for the first time, to be aware of certain signs or symptoms of when someone is under an abusive relationship so that they can ask relevant sensitive questions. It is very important to take it seriously and to listen, because if a person feels like they are being questioned but not believed, then it makes it very hard to open up. It is very important to have the relationship based on honesty and trust.

Q457 **Frank Field:** But once you have registered at the Jobcentre, in your experience, do people maintain contact with one work coach?

J: No. This is very difficult, because on one side it is a struggle for our clients, because first of all they have to pay for the travel expenses. The Jobcentre does not pay for the travel expenses, so that is one thing. Another thing is when they come there, there is a waiting time. They do not know those people most of the time, so they have to talk to strangers all the time and to open up about their situation; it can be very difficult for them.

Q458 **Frank Field:** Because when you ring up, can you ask for the same work coach or adviser?

E: You just get a letter sent with a different person's name on it each time.

Q459 **Frank Field:** Because we were told the work advisers would see you through life.

E: No.

J: That is not the case, because usually, if we have to provide any new—

Q460 **Chair:** J, is Universal Credit fully rolled out in the area that you cover?

J: Not yet. It is going to start in June in certain parts, but not the whole of it. At the moment, the area does not have the Universal Credit rolled out yet.

Q461 **Chair:** Okay, because it will be interesting when that comes. It should be, as Frank says, that each client would have their own work coach as kind of their buddy for life, through thick and thin.

B: You have to speak via the journal, and speaking to them via the journal, you cannot even contact them properly. You have to be on it, like I have to wangle it through just to be able to send the message.

I sent a message probably over a month ago and I have still not received anything back; that was my work coach and the case worker, there is two of them, and I have heard nothing from either. Then reporting things: nothing seems to update itself either. When I came out of refuge last year in November, it took them until two weeks ago to register that back in the area I live. That was me ringing six or seven times, "You have not updated my address, you have not done this". Just trying to get through to them is a nightmare as well and then they are just completely clueless as to who you are, what you are on about, yes.

Q462 **Chair:** J, you do not have experience of Universal Credit yet then?

J: No, but I can see it is very difficult and complicated. In terms of my role as a support worker, I can see that I am going to struggle. First of all, it is a complicated system. It is not working properly because there are issues already with it, and so to explain these difficulties to clients can just add more to their stress and anxieties, which in the end, it will have a subsequent effect on their wellbeing, on their ability to go—

Q463 **Chair:** If you could design a benefit system to support ladies like E, B and M, how would you design it? Because it is that subtlety, isn't it, of the person back at home not knowing that you are being treated differently or—

J: Yes. I think it is easier for us because we are in a safe place now, we are in a refuge, so we can have that confident conversation with them as to what would work for them and to be flexible—

Q464 **Chair:** But when they are still in that relationship?

J: Yes, I think that is more difficult. It is about being able to have that safe conversation with the lady when she feels safe to tell us what she wants. It would be very good for me as a support worker to relay that information back to the Jobcentre and for the Jobcentre to basically develop something that could work, because everyone's situation is different. I think the difficulty is to develop one system that would work for everyone. It is impossible. I think it would be very helpful to have a system that is flexible to individual situations.

Q465 **Chair:** What sort of things? You have talked about a definite dedicated work coach, one person and one person only who ever talks to E, nobody else, that single person; some private space at the Jobcentre you mentioned, I think. Are there any other practical things like that that would improve it?

E: A direct number to the person that you always liaise with.

Q466 **Chair:** Any other ideas that you have?

J: Also sometimes what happens, the difficulty we have is they can ask for certain evidence that is very difficult to provide. The burden of evidence is sometimes very difficult.

Q467 **Chair:** For example, what are they are asking for that you cannot—

E: Possibly if they ask for a form of ID or something. I know what you are trying to say, but I cannot remember exactly what I have been asked for—bank statements or something. You have left everything in your home, which you have just fled. You have nothing.

B: Or they took it all off you to stop you from going.

E: Yes, whatever the circumstance around that. The demands on things that they might need, you might not be able to give at that time, so a bit of possible leeway or—

Q468 **Chair:** That goes back to Emma's point, doesn't it, about whether the Jobcentre work coaches are trained enough to spot the signs— "There is a reason this woman is coming in here and she doesn't have a piece of paper"?

J: Sometimes there are women in a relationship where they go through emotional abuse and that is so complicated to prove. If they do not have a good relationship with their doctor, for example, there is nothing else that we can provide to the Jobcentre to say, "This person is going through domestic violence". There is very little that we can do then, because it is very important that people are being believed. Yes, it is about being aware and trained.

Q469 **Alex Burghart:** They will not take it from you as a professional? They will not take it on your say-so that someone is in trouble?

J: No, they would need at least medical evidence and not everyone is capable of it.

Q470 **Chair:** Because the Jobcentre's own policy document suggests that evidence from a support worker or a charity is good enough, but it sounds like in reality that is not—

J: Sometimes they do require more. It is easier for us, because if someone is in a safe place, then that is okay to provide a letter, "The lady is with us, she has fled" but we also support women while they are still in an abusive relationship. So we do community outreach work as well. On those occasions it is very difficult, because all we can say is, "We support this lady from time to time" but we are not there when the abuse happens.

Chair: Any other questions from us?

Q471 **Ruth George:** Right at the start, B, you were saying that things were harder for you on Universal Credit now, that you were on—what was it—£320 a month and it is not enough to live on. Is that making you or anyone else in that situation think, "I cannot get by on my own"?

B: Yes.

M: I am scared about getting that a month.

B: It does, and after time—

M: I am not having it paid in two parts, because usually I get it every other week, and now I am really starting to worry and panic now, because obviously I am struggling on what I have at the moment, let alone what it is going to be like then.

Q472 **Ruth George:** I am just worried that financial situations may—

B: That is the thing: it leaves you vulnerable anyway.

Ruth George: —drive people into relationships where they are vulnerable.

B: You are more prone then to ending up with somebody else that is just as bad, just because you need help to live, because you do not want to be homeless or you do not want this or you are struggling with your rent now because you have no money. Yes, it is then a reoccurring effect all the time.

M: I left with nothing, I left everything—the only thing I took was my clothes—so then when I go into a new place, I do not have the money behind me. I do not have family I can ask. Obviously I do have a disability as well, so I am worrying, like how am I going to get a bed, simple things like a cooker and the sofa? Everything else is minimal but the main stuff that I would need. I am worrying about that as well.

B: With the Council where I live, they do things where they grant you, but they only grant you two items, so obviously you are then liable yourself. But with disabilities and things like that and not getting enough money each month and not being able to work and being in a refuge, you can't save, so you can’t put anything back. If you have no family or your family do not have a lot of money, you are literally on your own every single time.

Q473 **Chair:** Is there anything else that any of you feel like you wanted to say and you have not had a chance to say it to us?

J: I would also like to say that there are people out there who are not linked to any support groups or support services. I would want to make sure that Jobcentres are there to provide information about the existing support services out there so that people have access to those services.

Q474 **Chair:** So Jobcentres should be really at the centre of information for everything?

J: Because if they do not come to us, if they do not know about us, then I suppose the—

Chair: The Jobcentre, because it is all about the benefits.

B: Just even having leaflets or advice or a number, yes.

Chair: That is a good point.

M: Is it just monthly then it gets paid or can you have it—

B: No, it is monthly.

Alex Burghart: You can apply to have it paid every two weeks, I think.

Q475 **Chair:** The standard is monthly, but you can apply for them to change it and you can also ask for your rent to be paid direct to your landlord as well. Universal Credit is not perfect, but there are rumours going around meaning that people are worried about it more than they need to be. You can ask for direct payments, you can ask for advance payments upfront if you are really struggling. You can ask, as Alex says, for it to be paid more often than monthly.

M: I am just really worried, because I know at the moment I am just getting used to what I am getting and it is going to be half of what I am getting.

B: You are losing half your money by going on to Universal Credit?

M: Yes, literally half of it.

E: Is that right? Because there are a lot of things going around. I am not even going to be on it, but is that one of the things, that the amount that the person gets paid a month is going to be a lot less?

Q476 **Chair:** It depends on your circumstances, whether you have kids, whether you have any disabilities or caring responsibilities, anything like that. But if you get on to the internet, you can punch in your details—or Citizens Advice is very good as well—and it can work out for you as an individual what it will mean for you.

M: Because I looked at that bit and it said about severe disabilities and that is what I have.

Q477 **Chair:** Yes, and PIP will always be separate. That will always be a separate thing.

M: But that says it on the Universal Credit, so there is an extra payment thing. Is that right?

B: Yes, I see what you mean. There was PIP, wasn't there, and then it said on the Universal Credit site that you can also get an extra element of money for being severely disabled as well, yes.

Q478 **Chair:** That is right, yes. That is one of the things, that you input your health conditions, your rent situation, do you have any kids, are you caring for anybody—all those things form part of the calculation as to what you are entitled to.

J: Very briefly, if I could just point out about the advance payment, even though it is called "advance" and it seems like everything is going to work, in reality I am not sure about it. I had a client who we asked for an advance payment and it was allowed only at the time when the decision was made that she was entitled to that benefit. It was only within the next 24—

Q479 **Chair:** But you said you do not have Universal Credit in your area.

J: No, but it was within the Jobseeker Allowance. We were told that the lady can have the advance payment but it was only two months after when a decision was made and she could ask for the payment within the following 24 hours. So it wasn't from the day of the application.

Chair: With Universal Credit it should be, but if you have any things like that, then get in touch with the local MPs—get them to bang the door down for you, because admin errors do happen and sometimes they need a sharp elbow. Don't do this stuff on your own.

Thank you very much, all of you, we really appreciate your time. If there is anything you think about afterwards—"Oh, I wish I had said that, I wish I had asked that" then you can send us an email and we will come back to you. Thank you.

Examination of Witnesses

Witnesses: Demelza Lobb, Melissa Altman and Nicola Kyser-Forrest.

Q480 **Chair:** Thank you very much. It is going to be an all-lady star cast today at this rate, I think. Starting with Melissa, for our benefit, could you just introduce yourselves and the organisation that you come from?

Melissa Altman: My name is Melissa Altman and I am the director of the frontline services at Advance. We are an organisation that supports people who have experienced domestic abuse and people who are involved in the criminal justice system.

Demelza Lobb: My name is Demelza. I work for Refuge, so we work with women and children who are fleeing domestic abuse. I am currently on the tech abuse team, so what I do is I look at technological abuse linked to domestic abuse and how people are using different technologies to control, monitor and continue their abuse of an individual.

Nicola Kyser-Forrest: I am Nicola Kyser-Forrest. I am from Calderdale Council. I manage temporary accommodation and homelessness services.

Q481 **Chris Stephens:** Maybe we will start with Melissa. How has the introduction of Universal Credit affected the workload of your organisation?

Melissa Altman: It is quite complex. What we find is that a lot of the survivors who we work with do not necessarily know how to navigate the system, because in every area or every borough it works differently—sometimes within the same borough it works differently—and people are paid four-weekly as opposed to monthly, which makes it very hard in terms of managing the budget.

As it is based on the domestic violence being from the last six months, it is not necessarily taking into account that domestic violence is about a pattern of incidents, which it takes years to recover from. While it is great to have a three-month break from looking for a job, it is not quite enough time for the women.

What we are also finding is that the staff understanding in the Jobcentre Plus can be a bit limited, in terms of the domestic violence understanding, so this causes a lot of delay as sometimes they will categorise it wrongly. We have had delays where some women have been waiting for six weeks; in other cases, where there have been people who have ended up in debt, the delays amount to six months.

Demelza Lob: I completely agree. We find that, too, at Refuge. A massive issue that we experience is the delay in payment, which impacts particularly on women who are in our accommodation-based services. They may have come from different boroughs where the service was completely different and then moved to another service, and it is transitioning as well. They may also not necessarily have been the person who had the Universal Credit account—they may have had to start a brand new claim of their own, and they are delayed. There are six-week delays, or sometimes longer if there are extenuating circumstances, and the women are also having to come in and speak with the Jobcentre about the domestic abuse that they have experienced to get that easement of the three months.

The transition to an accommodation-based service is a big change in itself. You are asking somebody who has come from a family to move to shared accommodation. It is a big change. Having that quiet period where they are not still on eggshells and they can think about what they have experienced sometimes leads to quite severe depression or mental health needs. That three months is not long enough for somebody to seek support or even get past the waiting list that there might be for counselling or talking therapies, to then be ready to even consider a job. We are asking somebody, if they apply for a job and are successful, to go back into the public sphere and present themselves as a working person, which is a big task.

In addition, there is a lot of confusion, we find, when we do approach the Jobcentres about how the systems are set up. For instance, I will come with my client, if they are happy for me to do so, and what we find is the worker will not be sure quite how to set up the Universal Credit. Or I will ask to have a note put down that there has been domestic abuse and the perpetrator might call and say, "There is something strange; this person was on my benefit and now they are not. Would you have any idea if they have opened a claim or anything like that?"—human error does happen and sometimes that note is not put on to say there has been domestic abuse and the location where the woman has moved to is given away.

Q482 **Chair:** How often does that happen?

Demelza Lob: That has happened in my own experience. I was a Refuge worker for two years and that happened at least five times. It was a lot and I only had a selection. If we extrapolate that to the rest of the country, it happened quite a bit, because there was such a large transition.

Q483 **Chair:** These would have been on the old benefit system presumably, not that that makes it right.

Demelza Lob: Over the two years, and then the transition—

Q484 **Chair:** Right. So you were experiencing it, that lack of—

Demelza Lob: During that transition. I have had workers who were honest and would say, "I'm not sure. We've not had a lot of training and you are going to have to learn it with me", which is understandable—it is a new system—but it is also quite concerning when one simple human error can mean that a woman may have to move all over again.

There is also the concern we have in the Refuge accommodation of the rent being paid. It is the women's duty to have their rent paid and to make sure of it. When we make the Universal Credit application, refuges have a special Universal Credit where we are still paid our housing benefit and that is part of the learning experience with the Jobcentre Plus staff. They are not sure; they think that it is all Universal Credit. Sometimes, although it is a very clear policy, there is that confusion and I have had a case where I was told that a payment was not going to be made until it was reviewed by a board at the council to make sure that that was the way it was meant to be done. It is a very clear policy, and that person accrued a debt over two, three months, of several thousand pounds—the rent is not low; it is London—and that person was responsible for that debt, which was due to delays. I left my position still not knowing if that payment was going to be made.

We have found a lot of impact on the workload with the delays and with the women not sure when their money will come, and paying the advance back slowly is very difficult for women who may not have ever budgeted in their lives. They may have been in a relationship from a very young age, for 20-odd years, and they may not know how to budget at all.

I had a woman recently who had been locked in her home for 10 years and she had never bought nappies for her children, so budgeting, on a Universal Credit, was brand new to her. Then to have a delay, where she had moved, had had the bravery to leave and was then not able necessarily, without crisis loans, without loans from the refuge, to afford those nappies, was very stressful. It has led to several women saying to us, "I am just going to go back. It might be easier because at least I know I will have an income. I know that I will be able to get food".

Q485 **Chair:** Were you not experiencing bespoke, understanding, work-coach-type behaviour?

Demelza Lob: The work coaches and Jobcentre Plus staff have been helpful and they have been very understanding about the situations, but we do find that there is a lack of knowledge and that there are delays because of that. When we do speak to them, our opinion is regarded as, "That is really interesting but I am going to take it to my managers; I am going to take it to my colleagues" and so it is delayed. Although we are informing them there are bespoke changes for refuges, it still leads to the delays because we are not considered to be authority on it.

Q486 **Chair:** I am not jumping in, because we are midway through Chris's question—and Nicola, you are nodding vigorously, I am sure you have a lot to ask—but can I ask one very quick thing?

Would it be helpful—because we are trying to find solutions here, how we can make it better—if each women's refuge had a direct point of contact at that Jobcentre, who is completely clued up about domestic violence?

Demelza Lob: Yes.

Q487 **Chair:** Okay.

Demelza Lob: Yes. We have kind of made those ourselves, slightly, in some of the refuges—not designated, but because the refuges are in certain areas and you have your local Jobcentre, largely the refuges will take all the women who are in that refuge to that Jobcentre. So we do get known to the management and to the staff members in there, but you cannot necessarily know which staff member you will see.

Q488 **Chair:** You need something like a premium service, it seems to me: no mucking about; fast payments; don't ask stupid questions. You need that for all your women.

Demelza Lob: The hardest case I had was when a woman was moved on to Universal Credit but it was not the full system. She waited months. She was living on foodbank vouchers for months and she could barely afford anything. It was consistent crisis loans. We were trying and running out of places to approach to ask for support for her because it just did not go in.

Nicola Kyser-Forrest: Yes, I concur with my colleagues here. We have had some challenges, definitely with the support that we are giving. It is completely different from how it used to be. We used to be able to deal with domestic abuse and get in and do the support. When somebody comes in to temporary accommodation, we are now spending quite a lengthy period of time dealing with Universal Credit, approaching charities for support, especially when a woman is left with absolutely nothing. So, yes, we are spending a lot of time away from doing the direct support.

Some of the other issues: we used to have good relationships, especially around the housing costs and housing benefit, when it used to be paid locally. We had good relationships then and we could get that paid quite quickly. With Universal Credit, we do not have that relationship and that has impacted on housing advisers, who are trying to get a refuge place for somebody.

We had an incident involving a lady, an EEA national, who was disadvantaged anyway, where we were trying to get a decision about whether she would be eligible for Universal Credit and housing costs. We could not speak to anybody to get that confirmation and so Refuge were unable to offer her a place, knowing that she may not be eligible for assistance. That led to that lady returning to the partner. It is impacting on the frontline service trying to establish places of safety.

Q489 **Chris Stephens:** Thank you very much. That is quite enlightening. Can I ask you before I hand over to my colleagues, because I think it is important to tease this out, about something Melissa said—that it is the length of payments that is different now with the Universal Credit? For someone still in a relationship, is it that that gives the abuser more control over money and finance because of the way Universal Credit payments are made? Is there anything you want to say about that, anybody?

Demelza Lob: Yes, definitely. If there is one single payment, and it goes to the household, it would largely go to the perpetrator and we have already seen it in our work; that money will be controlled and that money will be monitored. Although it is meant to be spread out and it is meant for childcare costs and for every member of the family, what we are finding is that the woman, or the survivor, will get an allowance from the perpetrator instead. Often it will be for the children and the women will feed the children over themselves.

Having that big payment basically allows them to distribute the money how they see fit and it might not be in a healthy way at all. It can be in a very dangerous way. When money is monitored in that way, it is very difficult to accrue any funds to leave. I have had an experience where a woman was collecting pound coins and saying she was getting sweets for the child when actually it was for taxi fares, and that was allowed. But to say that she could have an allowance was not allowed. Groceries would be checked. If she had bought anything that was deemed a luxury, that could lead to days of abuse afterwards because they felt that they were losing control of that person, who thought they had the audacity to get the nicer yoghurt, for instance. It is the full level of control and allowing that person to have all the money can lead to quite difficult experiences for the rest of the family, women, survivors, and the children, as well.

Q490 **Chris Stephens:** Is there anything else you would want to add?

Melissa Altman: Yes. As Demelza was saying, certainly at Advance we know that women need money to leave but they also need money to be able to set up their house. They need to know that they will be able to do that, going forward, once they have left. Sometimes a woman might also have to move properties a few times, to keep escaping from the perpetrator and they need to still know that they are going to have some sort of way to keep feeding themselves and their children and to have a bed, too.

Q491 **Ruth George:** Going back to situations where couples are still together in an abusive relationship, would it be helpful for payments to be split between the couple?

Melissa Altman: By default. If it is split by default at the beginning then nobody has to go and try to ask for it to be separated, which can then increase somebody's risk. If it is split from the beginning, there would not be any flags to a perpetrator, for instance.

Demelza Lob: We agree with that, at Refuge. The customisation, to request split payments: in my experience and the experience of my colleagues who have been spoken to, we have not seen split payments happen. The reason split payments were not requested before women, or survivors, came to our service was due to the customisation. If somebody were to say, "I want my money split, please" that means the perpetrator is losing control because she is trying to have automaticity, so it is that fit of, "I am not going to request it because I don't want to get abused this evening and for the rest of the days".

By default is a better idea. If we were to request it, then the perpetrator would know how much the woman was necessarily getting, which would happen by split payment too, but by the customisation the woman has already gone against that person. We have seen it when money is monitored. Money may be taken back by the perpetrator. They will monitor the amount the survivor gets through the split payments and then say, "I can have that". That level of control can still happen with split payments but it does still give that opportunity to the survivor to put some of the money away. It is not collecting pound coins. They can hide £10 instead, and have enough money for the taxi fare in one payment rather than over months of enduring that relationship.

Nicola Kyser-Forrest: We agree. We have had women who have told us that they have experienced abuse where they have tried to have a split payment and it has increased the risk. It is quite a minority of women who have requested it because of the fear of the abuse if they were found out to have requested it.

Q492 **Ruth George:** Where women have requested it, has that happened? Have they been granted a split payment? Do you know?

Nicola Kyser-Forrest: It is a minority. They have been granted a split payment but—

Q493 **Ruth George:** But it is just so hard to ask for it.

Nicola Kyser-Forrest: Yes.

Q494 **Ruth George:** Okay. Thank you. If payments are split by default from the start, as you suggest, do you think that should be for every couple in a relationship or for couples where they would have to flag at the start of a claim in some way that there was abuse?

Demelza Lob: It comes back to that customisation. Any customisation would flag that somebody has said something, somebody has flagged something. To a perpetrator, their relationship is their relationship; it is perfectly normal for them—they would not act that way if they did not think that their behaviour was what they wanted.

If we customise to say with the request that a split payment is needed, that does flag it. It should be for everyone because to flag it is to make the perpetrator aware that their relationship is not normal and so we are going to treat this in a bespoke way and that could lead to assaults and abuse later on too. If it is for everyone, it says, "You are no different from anybody else. This is the way it is. Everybody in a family should have automaticity of their own; everybody should be able to budget their own finances to their own accord" and so the risk of the abuse, because she or he has stepped out of line, is far less because it is the way everybody gets treated.

Q495 **Ruth George:** The Government might not be prepared to do that, in which case, how easy would it be for the women that you deal with to be able to flag at the start of a claim, when it is a joint claim—

Nicola Kyser-Forrest: It would be difficult because the burden is on the woman to provide that evidence. It is not just about disclosing that, yes, the abuse is happening; it is about them getting the evidence together. That can be quite difficult for a lot of women who are being physically or mentally abused.

Melissa Altman: There is a lot of fear associated with what is going to happen next, what the perpetrator is going to do next, if they do disclose it. There is a lot of shame. A lot of people even feel guilty. They think it is their fault that they experience the abuse.

For somebody to get to the point where they are able to tell somebody else about it is really quite a large step, especially when they do not know what is going to happen next, if it is going to make them safe or what is going to happen with that information next. It is quite a risky and difficult thing for a lot of people. It also depends on the understanding of domestic abuse that the person you are speaking to has. If their understanding is quite limited, they might blame you back. They might go out and speak to your partner about it, which increases your risk. It is quite complicated and quite difficult.

Demelza Lob: We also need to look at the environment in which the disclosures would be made in. Jobcentres are lovely, because they are very open-plan—

Chair: Yes, we have heard that, from the previous panel. The last place—

Demelza Lob: —and I am going to have to talk in front of lots of people. If a woman has chosen to stay in the area that she has fled from, she might have family members or friends of her perpetrator in the same area, or in the same Jobcentre, two desks down, who have the opportunity to listen in. There is no privacy. That could be amended by having a private room available to book out.

Q496 **Chair:** We asked that of the last panel. Two immediate fixes we could do are that dedicated work coach, who is the only person you ever deal with—and likewise for the refuge—and also private space where those conversations could take place.

Before I bring Jack in, could I ask one other question, further to Ruth’s point? We think it is unlikely that the Government will make split payments by default—although we will ask, of course. There are all the issues that women have to get over to feel brave enough to have the conversation, or even acknowledge it, which is a conversation for another day, perhaps, and not for the DWP.

However, assuming that they can reach that point and there are better communications, leaflets and more awareness in the Jobcentres—because the Jobcentre is the hub, where you would go for benefits and money—and assuming we have this work coach who is knowledgeable and trained and knows the signs and so on, would the Jobcentre’s having a small discretionary fund for individual separate payments that could go to women—although we need to get that evidence, that proof—be an alternative solution? It would be that money for the taxi, that money to get away. I am just thinking off the top of my head—I don't know what the rest of the Committee thinks—but might that be an alternative solution.

Demelza Lob: It is a complex issue. To have access to any funds would be helpful for women who are trying to flee the relationship and also for women who are setting up their home or trying to settle in a brand new area and get food for their children, and school uniforms, even. Any small fund would be useful. As we have spoken about, there is a lot that still needs to be looked over but any help is—

Chair: Forget separating these women from the Universal Credit system. The system is what it is. When we break them away, then we can have a conversation about how the benefit supports them as an individual. I am thinking about that interim step. Rather than having the awkward question of, "Can you split the payments, please?" because you know it is going to cause hell back home, could there be a separate, discretionary fund—we have discretionary housing payments, don't we, in councils? Why could there not be another discretionary fund in the Jobcentre for a well-trained work coach who has identified that a woman is in trouble? I don't know. Maybe it is something we can also ask the next panel.

Q497 **Jack Brereton:** Nicola, you mentioned the need to provide evidence and to be able to do that is quite challenging. Could you elaborate on what your experience has been of trying to provide that evidence and how difficult it has been?

Nicola Kyser-Forrest: It is difficult to provide that because we tend to telephone DWP and pass that information over. Our experience is that they do not always take that verbally, so would like something in writing, to put on their Universal Credit claim; they could scan it on. We can do that. The difficulty is for someone who is at the early stages, not necessarily disclosing to lots of other agencies. When somebody is getting a lot of support, the support network is there to support somebody to provide that evidence. That is not the issue. It is when—

Q498 **Jack Brereton:** There may not be any support there, as we heard from the previous panel. Some women may not have been able to access support, or not know what support they need to access. Have you seen those cases where there is not necessarily the ability to get that written evidence?

Nicola Kyser-Forrest: I work in a small authority in West Yorkshire. We do have a lot of support in our area. It is quite joined up working. I imagine in bigger cities, there would be those difficulties.

Melissa Altman: It is also an issue that if people come through to our services, we are able to help them in a different way to the people who do not come through to our services in the first place, and who are not aware of what is out there. It is going to be 10 times harder for them to be able to evidence it, especially if it is something they don't realise and recognise is classified and falls under domestic abuse—like different forms of coercive control, or something like that.

Demelza Lob: In regard to evidence, it is very difficult. If women have not linked with our service, they may have spoken to their GP. Their GP can flag it and discuss it with them but it is the step to disclose and to provide that evidence. It goes back to the private spaces of feeling confident enough to do it and having the ability to get there.

To return very quickly to the discretionary payment, it could be very helpful, but also run the risk of when would the woman have the ability to request it if she is being accompanied the whole time. Also, if a sum of money goes into her account—I have seen it many times—the perpetrator will monitor her bank account or have control of her bank account, will have the password or the PIN; if they see a sum of money going in, that could lead to a lot of questions as to, "Where did you get that from? How are you getting that?" and lead to several difficulties as well. Obviously we could say she should quickly draw that money out, but it still would have an imprint on her bank account.

Q499 **Chair:** There are ways round that. You can look at cash. I am just trying to find solutions, because it is all pretty gloomy otherwise. There are so many obstacles, but there have to be, even if they are small things, practical improvements that we as a Committee can find out of this to put to Government as a way of improving it.

Melissa Altman: It is really hard to get money for things like hardship funds, definitely, so having anything available always helps to some extent. Whether it would work and satisfy and cover enough stuff, is a different matter, but it is always useful to have more money available in funds to be able to do things like that.

Demelza Lob: There are those waiting times, as well, for those crisis loans that we apply for. Although they may be waiting for their Universal Credit payment to be made, they might also be waiting for the crisis loans that could take just as long sometimes. Lots of applications go in for these crisis loans and they could be waiting for quite a while for those, too.

Q500 **Chair:** Accepting that the Universal Credit payment is a whole, big, single payment, would having separate online accounts, the way you register for Universal Credit, help, so that the two people are separately applying?

Demelza Lob: It could be helpful. It is an option where it could in theory be a private space for somebody who is going through abuse, where they could maybe speak or message or log—

Q501 **Chair:** You could flag, at that point of application, that this is a domestic abuse case.

Demelza Lob: Yes, and it provides that private access. In my role as a technology-abuse lead, I am finding more and more, though, that their passwords and accounts are held. Although it is that woman's account, it is not her account at all, it is his, and he will sit with her while she logs on, or he will just do it all. It is a good idea and it would provide an opportunity in some cases.

Q502 **Chair:** No solution will be perfect and fix everything. It is just one of the many small tweaks that we can look at. Melissa and Nicola, do you have any views on separate online accounts?

Melissa Altman: It depends on how it is flagged. For instance, if you do have a perpetrator who does have the password, who then gets on, or is watching her, and it is flagged on the system in a way that it is obvious to the recipient as opposed to the people at the Jobcentre, then that is a different thing because that could also put her further at risk.

In terms of people at the Jobcentre, you would also want to figure out how you do it where it is confidential, as well. In all sorts of different sectors we certainly do sometimes have perpetrators who work in the same area and so we sometimes have to be able to shelter particular cases. We would have to have some sort of ability for that.

Chair: Okay. Nigel, did you want to come in?

Q503 **Nigel Mills:** Isn't this tricky just because of the way Universal Credit works? When it is fully rolled out, you could be on it for a long time. When you first form your household and you apply, I guess in a lot of cases you would not think you were in an abusive relationship, on the first day, even if in some cases you already are, so you not going to have that, "First day, I am going to flag this is a problem".

At some point, you are going to have to go back in and want to be able to flag it. I don't think it is quite as easy as just being able to do it from the start. Even then, if you have 50/50 right from the start, you are going to have to have some pooling of that back to pay the household bills. I am not quite sure which of these solutions you can put in place right at the start without knowing you are going to be in an abusive relationship in 18 months' time or something. Is there any solution to this?

Demelza Lob: Not so much a solution, but that would also be asking somebody to recognise their abuse for what it is and for them to flag it. Many may see that option and not click on it or select it because it is just their relationship. I am not sure what kind of solution there could be. It is very complex.

Melissa Altman: I agree. If you had a survivor who had to flag themselves on a system—where they are not speaking to anybody else, where somebody else could be watching them flagging it on a system—all that could unlock a whole Pandora's Box of problems.

Q504 **Nigel Mills:** So do we default to 50/50 to every couple at the start of the application? It is very hard to change it halfway through, isn't it?

Demelza Lob: It is very hard to change it but at present the requests and customisation provide a massive risk to the point that we do not see it in our charity. We do not see women who have requested split payments. If it was by default, those women would have had funds. We work with many, many women, thousands every day, and we have not seen a split payment being made.

Chair: I suppose that is why I am wondering whether we shouldn't abandon it for something that sits aside, such as a discretionary separate payment that the Jobcentre could be the source of, for women, when they do feel brave enough. I don't know. I am just trying to think of other options.

Q505 **Emma Dent Coad:** We have been hearing quite a lot about whether or not survivors are confident enough to disclose abuse at a Jobcentre and all the reasons for that. Are outside bodies allowed to, and do they advise Jobcentres about a claimant's situation? Are they allowed to do that under data protection and so on? I am not clear about the rules. What issues would there be if, indeed, they were allowed?

Melissa Altman: At Advance, our organisation—different organisations can choose differently how they do it—when somebody comes on to our service, we speak to them about confidentiality and we also talk about whether there are different agencies that we can share the information with. That is how we get over it. We can then, if somebody has agreed and consented, share this information.

Q506 **Emma Dent Coad:** Only when you have already asked, clearly. Yes.

Demelza Lob: We get written confirmation from the woman but often we will accompany them as well. It is quite a daunting thing to go to the Jobcentre on your own when you have made so many changes already.

We normally ask, "Would you like us to come?" and nine times out of 10, they ask us to. We do go with them and we will speak to the Jobcentre Plus worker at the time, introduce ourselves, and most of the time it is a very good working relationship when we do attend. Sometimes, disclosing that abuse to a Jobcentre Plus worker may not be something the woman feels comfortable saying aloud, especially in that environment. We may have been the first people that she had ever disclosed to so we are in a very privileged position to speak about the abuse, while she is by our side, and consistently going, "Is that okay, what I've said? Am I allowed to say about this or that?"

It does provide a really good opportunity, when we can attend, to open up and be able to speak and allow the full extent of what she had experienced to be discussed with the worker. At times I have experienced that the worker, despite it being with consent, will not speak with us as professionals and experts in our area. They will ask the woman only to speak and when we have tried to maybe supplement, so that we can get the full picture to the Jobcentre Plus worker, they have said for us to not speak.

That has been very difficult for the woman, because that is another form of control that she is seeing and experiencing. If she is looking to us to support her, and that has been cut off, it can lead to quite a lot of fear. We have had lots of occasions, unfortunately, following occasions like that, where women just do not return to their appointments so their benefits get stopped or paused because they are scared to go back because they didn't like that worker. That worker had cut them off and made them feel controlled too.

Q507 **Emma Dent Coad:** Do you think the worker is trying to get evidence? Is it part of their role to get evidence by questioning somebody about whether or not abuse exists or how bad it is? Is that part of their role or can an outside organisation just say, "This is happening" and they have to take it on your word?

Demelza Lob: The correspondence address of our refuges that the woman will be giving is a PO Box and normally that will lead to the question of why is their correspondence address a PO Box. In addition, she may want that easement period for three months, so it will need to be broached, and the extent of how much a woman feels comfortable, or how much the worker wants to know, is also quite variable. There is not quite a uniform side to it. That would be where the specialist domestic abuse worker would maybe come in and be beneficial, because what is needed does differ.

Q508 **Emma Dent Coad:** There are no specific workers at the Jobcentres who deal with that? It just goes to whoever you see at the time?

Demelza Lob: Yes.

Q509 **Emma Dent Coad:** There is no private space or anything? They are just processed like anybody else.

Demelza Lob: Yes.

Q510 **Emma Dent Coad:** They are lucky if they have somebody to support them, and they may not.

Demelza Lob: Yes. Indeed even if we do attend, at times we are told to not speak. That may be because they are thinking they do not want somebody speaking for the women, which is a good practice, because it is trying to work against somebody controlling their words, but in turn the control is then put on to somebody else, away from the woman and they end up doing what they set out not to do.

Q511 **Emma Dent Coad:** Is there anything you want to add to that, Nicola?

Nicola Kyser-Forrest: My experience is the same.

Melissa Altman: Yes, definitely. It is very much based on the training and understanding of that particular worker. At Advance we recently had a worker who went out and trained a bunch of Jobcentre staff and they said it was very enlightening and that their understanding prior to the training was very minimal.

Q512 **Chair:** Just as I wrap this up, unless anybody else has any burning questions—this is so complicated that it is depressing; I don't know how we start to fix this, if I am absolutely honest—could I ask each of you what one thing, if we fixed it tomorrow, would make it better for women trying to escape a domestic abuse situation and be better supported by the benefit system? Let's start with Melissa. Or anybody.

Melissa Altman: That is a really tough one. We might be here a little while then.

Q513 **Chair:** If you want to take some time, then pipe up later. I am sure you will perhaps be staying for the next evidence panel. If you do want to have a think about it, I would be really interested, at the end of today, if everybody could come up with one thing that they think would practically help, even it is a small thing, like private rooms at the Jobcentre.

Demelza Lob: All the things we have spoken about are equally important, but split payments is the biggest that we can think of.

Q514 **Chair:** All right. I am conscious of the time. Any bullet points, fast things?

Nicola Kyser-Forrest: On my wish list would be a fast track for women who have fled domestic violence. Can we have a fast track rather than wait for the six weeks?

Melissa Altman: I agree. I would say the split payments, the fast track, greater training for Jobcentre Plus workers, as well as, with regard to evidence, thinking about it just being six months—domestic abuse takes longer than that—and then the three-month break as well. At Advance, we lead on a Step Down recovery project; three months is nowhere near the time that would be needed.

Chair: Okay. All right. Brilliant. Really helpful. Thank you, ladies. Right. We are going to trade you in for two more ladies, who are sitting behind you.

Examination of Witnesses

Witnesses: Dr Nicola Sharp-Jeffs and Marilyn Howard.

Q515 **Chair:** Brilliant. Marilyn and Nicola, could you introduce yourselves and your organisations?

Marilyn Howard: My name is Marilyn Howard. I am from the University of Bristol Law School and a member of the Women's Budget Group.

Dr Sharp-Jeffs: I am Nicola Sharp-Jeffs. I am director of Surviving Economic Abuse, a charity that raises awareness of economic abuse and builds the capacity to respond. I have been researching the area of economic abuse for the last 10 years, alongside colleagues in America and Australia, and set the charity up in response to some of the innovative practice that is happening internationally.

Chair: Brilliant. Thank you very much.

Q516 **Frank Field:** For over 100 years, we have been campaigning in this country for women to have an income of their own in their own right. Universal Credit makes a single payment. In your experience, does this change—a very significant change for people who have been part of that campaign—make abuse more or less easy?

Marilyn Howard: The Women's Budget Group is looking at this issue at the moment. Certainly, our concern is that the one payment of Universal Credit can concentrate power and resources in the hands of one partner and that carries the risk that abusers can take advantage. With the online claiming, abusers can be just one click away, whereas under previous systems it might have taken a bit more time and effort to obtain somebody's benefit entitlement.

Another concern is that the integrated Universal Credit in effect de-labels some of the payments that were previously separate. The key one, of course, is payment for children. The Child Tax Credit is subsumed into Universal Credit. The concern there is that we know from previous research—it is the reason why the Child Tax Credit was set up in the first place—that payments labelled for children are more likely to be spent on them, particularly if they are paid to the main carer of those children.

The issue around independent incomes for women is obviously crucially important as well, particularly in the context of evidence about unequal incomes within the household as well as beyond the household in the wider labour market and society generally. Certainly, having some way—

Q517 **Frank Field:** I am interested in the change from a multitude of benefits to a single payment. In your experience, is this increasing the risk of women being bullied by partners or not?

Marilyn Howard: Yes, I believe it would do.

Dr Sharp-Jeffs: I would agree. It increases the scope for financial abuse to happen. What is key in relation to this is to have an independent income. We have heard already how not having an independent income is a barrier both to leaving and recovering from domestic abuse.

This is a really timely opportunity to be exploring this again because Government is consulting on the Domestic Violence and Abuse Bill, which does recognise economic abuse within a proposed statutory definition for the first time and has a specific question in relation to what the barriers are in that process of leaving and recovering.

For women not to have an independent income is actually quite regressive in society now. It does not reflect the composition of households, the fact that we have dual earners. It removes the ability for women to be financially capable. As colleagues said earlier, if you have not had the ability to manage your money before leaving, that can cause more problems and can cause women to get into difficulties, perhaps even to return.

Also, this joining together of a couple's claim means that the behaviour of a perpetrator is going to impact on a women negatively and that can also undermine her financial stability. For example, if the money is not being spent on the rent and they are both liable to pay the rent, the woman is going to be left in debt, going forward, which has a detrimental impact on her economic stability.

A broader point, which underpins all this, is that domestic abuse is both a cause and a consequence of gender inequality. If women do not have economic equality, what we are doing, through this system, is setting the scene for abuse. I don't think that we can say that the system itself causes abuse—we need to make sure the accountability for that sits with the perpetrator—but there needs to be an understanding and recognition by Government that processes can facilitate abuse and that we need to be aware of that and close down those opportunities wherever possible.

There is something in terms of the system and how it is used, but also something in the way that the system reinforces an inequality that already exists in society. Whether or not that is different or worse compared with the legacy system, we are not in a position to know because unfortunately this is not being monitored at the moment, but this does provide an opportunity to tackle some of these issues that underpin women's inequality more generally.

Frank Field: Thank you, both.

Chair: That is one hell of a powerful argument.

Dr Sharp-Jeffs: I have been practising!

Chair: It is really, really powerful. I am sold.

Q518 **Alex Burghart:** Thinking about people in abusive relationships, what do you see the risk being of requesting separate payment and how do you think these problems can be addressed?

Marilyn Howard: We heard earlier on, from the second panel, about the difficulties of disclosing to Jobcentre Plus that you want to split payment, particularly if you are still living with the perpetrator, which is when a split payment would be appropriate. We know from previous research, as well as current experience, that survivors are very reluctant to disclose to Jobcentre Plus because they are worried about the confidentiality of the information they are disclosing and for the other reasons that we have heard earlier on.

The way to address it is probably twofold, which also goes back to the previous question. One is to have a routine separate payment of Universal Credit so that payments go to each partner in a couple and that is routine. That could be very easily linked to having separate online accounts, because when you make a claim you have to put in details of your own bank account.

It would make it easier to show there is equality and that it is the new norm that people have two separate payments. Having a new norm is one of the things suggested in the domestic violence consultation document, about trying to create new attitudes and new norms that eradicate abuse. Obviously, as Nicola has said, the DWP cannot on its own eradicate abuse, but it can at least take part in what else Government is doing and what other stakeholders are doing.

The second way to support women would be to make sure the benefits outside of Universal Credit, which are non-means tested benefits, remain payable to somebody on the basis of National Insurance contributions or other conditions—for example, Employment and Support Allowance contributory benefit, the Personal Independence Payment for disabled people and the Child Benefit. All of those benefits can be paid to an individual who qualifies. That is really important—to make sure that women in particular have an independent source of income.

In that context, it is worrying to hear from organisations like the Child Poverty Action Group that sometimes people are being told they cannot claim contributory Employment and Support Allowance or contributory Jobseekers Allowance because they are going to be claiming Universal Credit. They may want to have Universal Credit as a top-up, but having a contributory benefit in your own right is really important from the perspective of independent incomes.

Dr Sharp-Jeffs: To reinforce the point about the danger in requesting a split payment, research shows that when women experience financial abuse alongside other forms of coercive control, they are at increased risk of domestic homicide. Having spoken to police forces across the area, I am aware that a number of them do have financial abuse as part of their problem profile for domestic homicide. I also regularly review homicide reviews as part of the quality assurance panel at the Home Office. I am seeing more and more examples of financial abuse in relation to that.

We do know that perpetrators will appropriate benefits meant for the family and use them for their own purposes, which feeds into this issue around male entitlement. From the research I have done with Refuge and the Co-operative Bank, we saw really different views as to what economic abuse is. A lot of the men we interviewed felt not having enough money to go out with their friends to engage in their hobbies was a form of abuse by their partner for not giving them that money, whereas for the women it was about not having enough money to be able to feed themselves or their children and they talked about going hungry.

We need to remember that there is an awful lot that a woman has to lose in terms of disclosing domestic abuse and how that can escalate very, very quickly. Of course, the burden to do so is placed on them at a time when they are just trying to survive and what we are doing is asking them to do something else.

Q519 **Jack Brereton:** In terms of the guidance set out for work coaches around Universal Credit on split payments, it states these can only be considered in very exceptional circumstances, in cases where there is financial mismanagement or financial abuse, there are domestic violence issues or they cannot budget for their own family's basic day-to-day needs. Do you think that eligibility criteria needs to be widened?

Marilyn Howard: There is a problem with the current criteria because of the association of it being, first, very exceptional and, secondly, linked into financial abuse. It means that it is always going to be seen as something different that people have to apply for. There might be an option to expand eligibility around certain things like issues around household budgeting, for example, which might then link into personal budgeting support. I suppose that would depend on whether there is any implication for the capacity of Jobcentre staff to deal with more claims or applications to split payments if they were more open and whether there is scope for that to make a real difference.

Within the context of discussions we have had at the Women's Budget Group, a separate routine payment is preferable to having something that is seen as an exception that people have to apply for. You can then create separate accounts and separate payments in a way that is a lot easier than having to make a case for a particular exception.

Dr Sharp-Jeffs: I agree with Marilyn. There is difficulty around it being exceptional particularly in relation to financial abuse, which is not something society recognises as a form of domestic abuse. Survivors might not recognise they are experiencing abuse in the first place in order to be able to meet that exceptional criteria.

The other thing we hear from women who have contacted Surviving Economic Abuse is that they know, because it is an exception, it is also discretionary. There is no guarantee they are going to be given the split payment once they have made the disclosure. As I said earlier, they have a lot to lose by doing that so they need some guarantee that the split payment will be made.

There are also difficulties in terms of the split payment; the abuser—the other party—can challenge the fact that a split payment has happened. We can see how the process can be used to continue the abuse and the control. I know from women who have contacted Surviving Economic

Abuse that even after separation the abuser will continue to use the Universal Credit system to exert that power and control over them.

For example, one woman talked to me about how her perpetrator made malicious allegations about her circumstances that then caused her payments to be suspended for up to six months. All the time she was using the savings that she did have. As the previous panellists talked about, all the time women are getting into more and more debt as a consequence of this, which again has this negative impact both on their capability and their stability in terms of their financial wellbeing.

In addition to that, my understanding is that the split payment is time limited so you are going to have to keep going back to the system in order to be able to maintain it.

Something else to put into the mix in relation to this is that a lot of women are still living with the abuser, even after separation. Unfortunately there has been a decrease in the services available to them, cutting of legal aid and so on, which has meant that a lot of women I am speaking to are still sharing the home with the abuser. Unfortunately, if their finances are still linked—which quite often they are if they have a joint tenancy or a joint mortgage—it means they are not able to request that split payment, because they are still living with the abuser in the same household.

There are so many challenges in relation to the discretion.

Q520 **Jack Brereton:** It was suggested by the previous panel that very few women have the ability to access split payments because of the reasons you have just suggested, that perpetrators are likely to find out or that these women will be fearful to apply for that. Do you have any information or have you looked into how many women are using split payment options?

Marilyn Howard: We are trying to find out, but the difficulties—having to disclose, being exceptional and so on—mean that probably people are not using that provision. However, we do not really know because there does not seem to be much in the way of research or evidence available from how split payments were used under Income Support and Jobseekers Allowance, nor how split payments are being used under Universal Credit.

Of course, the rollout is still ongoing and couples and families were only part of that rollout latterly so there is still probably not enough experience yet to know exactly how Universal Credit split payments are, or are not, being used.

Obviously there is a big evidence gap there, apart from the different kind of split I referred to earlier where the Child Tax Credit and Working Tax Credit represented a split between child and adult payments in the early 2000s. In a sense, that sort of a split, which is based on a different kind of rationale, has proved to be hugely successful in getting money to women and to mothers for children. We have evidence about that working as a way of dealing with a split, rather than the exceptional discretionary time-limited type of system.

Dr Sharp-Jeffs: The women who come to Surviving Economic Abuse did not request the split payment while they were in the relationship for the reasons we have discussed. They feel they can do so after separation but do so because they feel compelled to, because they want the work coach at Jobcentre to understand the context within which they are operating. I have not spoken to any woman who has voluntarily wanted to go into the Jobcentre and talk about the experience she has had, but feels she has to in order for them to understand the situation she is in.

An example in relation to that would be malicious allegations. What is difficult to hear is that they will summon that courage up in order to do that because they think it will make a difference, somebody will understand what that means, will understand the dynamics and act accordingly. They feel even more let down because, unfortunately, that information is not taken on board, acted on or received in a way that would indicate that it is understood. Therefore there is no difference really as to whether they have disclosed or not disclosed, which leaves them feeling not very confident in the system going forward. They feel very anxious about it.

Q521 **Chair:** Is this historical or is this recent evidence?

Dr Sharp-Jeffs: This is recent evidence. I should also flag that there is a real overlap between economic abuse and psychological abuse. It is very rare that economic abuse happens in isolation. It is very common that it will overlap with psychological abuse, at the very least. The women feel worn down. They are made to feel worthless because of what has happened to them. The economic abuse plays into those feelings of worthlessness. When you and your child are confined to baked beans and your partner has a premium range shelf in the fridge that you are not able to touch, on a daily basis that can really feed into that sense. They then go into another system that, unfortunately, again has the capacity to control them and sometimes—inadvertently, of course—to reinforce the control of the abuser.

Q522 **Jack Brereton:** A lot of these decisions are down to the discretion of the Jobcentres. Do you think there is enough discretion? In terms of those skills of work coaches, do you think those skills are an issue?

Dr Sharp-Jeffs: I would say from the example of the job easements that a lot of Jobcentre staff are not aware of the job easement policy if a disclosure is made of domestic violence. They certainly would not offer it to somebody. Women very rarely know about it, unless they come into contact with an organisation that can tell them about it or advocate on their behalf. Given some of the findings from the evaluation in relation to that, and the concession around women with no recourse to public funds, that confidence in terms of the ability to operate this concession within Universal Credit is going to be equally difficult.

Marilyn Howard: Discretion can work better in situations where the people making decisions on a discretionary basis have access to information, training and skills in making what could be quite a complicated decision with complicated consequences. It may be that part of a solution is around better training specifically on financial and economic abuse that, as Nicola has said, is not very well recognised by a lot of agencies and maybe also some more strategic-level linkages between local Jobcentre Plus officers and local domestic violence services.

I do not know if, for example, there are many services that are linked into the Universal Support system, whether there are strategic district-level linkages with named domestic violence leads at district or office level. Those kind of things would probably help in terms of raising awareness and training. I would be sceptical as to whether a discretionary system would solve the key issue within Universal Credit of the one-payment system systemically disadvantaging people who are experiencing abuse.

Dr Sharp-Jeffs: There is a great practice in Scotland about integration between Jobseeker Plus or the jobcentres and domestic violence services. It does make a huge difference because the importance of integrating safety cannot be underestimated.

Q523 **Ruth George:** Nicola, you mentioned problems with joint tenancies. How do you think we could improve the system, particularly where a partner who is receiving abuse is able to make the other partner leave but they end up with the debt?

Dr Sharp-Jeffs: Surviving Economic Abuse is really encouraged that the Government are consulting on a Domestic Violence and Abuse Bill and are looking specifically at economic abuse. It recognises that this is not just a job for Government, as I said at the beginning. There is also a role the private sector has to play. Surviving Economic Abuse is working with Women’s Aid, Refuge and others and with UK Finance to develop a code of conduct that banks and building societies should follow.

What we also do when we talk about domestic violence is to fall into a trap that everybody who experiences domestic violence lives in social housing. There are real issues with women living in private rented accommodation and women who own their own properties as well.

We need to be looking at what mortgage providers can do, down to estate agents and conveyancers. I read a domestic homicide review last week where the estate agent was complicit with the perpetrator and the victim did not know her property was being sold: from that, down to private rented accommodation, what landlords can be doing, right through to housing communities—I am not sure what the term of the new Department is—and local authorities. We need to be looking across

Government in terms of looking at the solutions as well as bringing in the private sector as well.

Q524 **Ruth George:** This Committee obviously makes recommendations to DWP. Is there anything DWP can do to change the systems around Universal Credit?

Dr Sharp-Jeffs: Again, independent income for women so they are not reliant on the behaviour of the perpetrator. If the money is being spent for rent there is nothing they can do about it. We are aware a lot of women will also experience sexual exploitation alongside this, so they will seek other ways to find money in order to be able to pay the rent and to keep a roof over their children's heads. They experience abuse at lots of different levels. There is something that housing associations can do about evicting perpetrators and making sure women have their own tenancies, for example, going forward. There are lots of ways that could be addressed.

Ruth George: Thank you.

Q525 **Chris Stephens:** What has been said about Jobcentre staff needing some training has come across pretty strongly today. Would it be easier if there was guidance, for example, for someone who said they were a victim of abuse to be referred to a female who works for DWP rather than a male? Someone might think it would be easier to explain that situation to another woman.

Dr Sharp-Jeffs: It goes back to the importance of women-led and women-only services for women who experience domestic abuse. They often feel more comfortable disclosing to another woman. Men who experience domestic violence have also indicated they are happy to disclose to a woman. Therefore it does not preclude male victims from being able to disclose if the recommendation, for example, is that such disclosures are made to women. That is not to say there are not some great men, and I have spoken to them, who really get this issue and who understand it. Unfortunately, I do not think that is widespread enough at the moment for a victim to have confidence that the response would be appropriate.

The importance in relation to this is training, so staff know how to respond appropriately to the disclosure, not to make a comment that is some way affixing blame or would put the victim off from disclosing in the future.

Q526 **Frank Field:** Marilyn, can I ask you about the important point you made about earning your own National Insurance record and thereby benefits? Are you saying when people come to fill in the Universal Credit form they are encouraged not to draw their entitlement for National Insurance benefits that they have earnt, because that will be taken off the total of Universal Credit, and to just make the single application?

Marilyn Howard: I do not have direct experience of that myself, but that was certainly in information from Child Poverty Action Group's early warning system about what advisers were picking up from their experiences of Universal Credit rollout. Yes, I think it is an issue.

Frank Field: Really good, thank you very much.

Q527 **Nigel Mills:** We are trying to work out what we think the best solution to this might be. It seems all the witnesses have said today that discretionary—at some point saying, "I'm being abused, can you pay me some money?"—is not going to work. You have a choice of somehow splitting the payment right from the start when you apply and I think the suggestion was that 50/50 was the obvious one.

Is that practical? If you first form a relationship, one party is working and you have bit of a top-up, like tax credits, in the system and then the next month your income drops so the Universal Credit goes up, sometimes paying the rent or the mortgage direct debit and then the monies go into the wrong bank account; that is going to cause issues all over the system in that situation. That then gets us to whether you choose 80/20 or have it that one party gets £100 and the other gets the rest or something. It is getting quite complicated, isn't it? Is there any real solution that will not make household budgeting incredibly difficult?

Marilyn Howard: There is probably no ideal solution that can be solved just within Universal Credit. However, the Women's Budget Group is currently trying to think about solutions and what they might look like. One possible option is a 50/50 split, as you have suggested. That at least would then give each partner the opportunity to have their own money, in that they would have their own wages. It would help each partner to think about budgeting and it would help each partner develop financial capability, if that is an issue for either or both of them. It does not stop anybody making their own arrangements as they do currently to pay housing costs. All it does is give people separate payments. After they have their payment they can work out as a couple who is paying what and those arrangements will differ depending on the family.

The other option we are also looking at is paying the child element to the main carer as a way of taking out those payments for children, to make them more easily labelled and easily understood—that this is for children's needs rather than people perhaps thinking the Universal Credit payment they have is for their personal needs. Obviously it is not for household use.

Q528 **Nigel Mills:** A couple of follow-ups then. How does the system know who the main carer is? Do we default that to the women in that situation?

Marilyn Howard: That is included in the online claiming system.

Nigel Mills: You do tell them?

Marilyn Howard: Yes, there is a click box where you have to say who the main carer is.

Q529 **Nigel Mills:** If we are splitting payments, are we going to require on an application that you provide two separate bank accounts rather than a joint account? How do we know we have both of the couple's separate bank accounts and not just two in the name of the abuser in this situation? Is that something the system should check?

Marilyn Howard: Under each, if there was a separate process of online claiming then each claim requires you to put down a bank account. It may well be that that could be the same account. I do not think we can completely iron out any potential for abuse within the system, but having two separate forms of claiming would enable the system to be highlighting that, although you are making a joint claim, there are individual responsibilities—both to meet benefit conditions and to meet household budgeting. That would then start to indicate a new norm that would then be counteracting some of the other norms that might be around that one person only gets the payment.

When the Government set up the alternative payment arrangements, officials convened a Support and Exceptions Working Group. One possibility might be to ask the Department to convene another group looking at options around split payment and maybe bring in some analytical support to talk to various external experts and stakeholders about how a separate system might work in practice and whether there are other things that need to be put in place.

Dr Sharp-Jeffs: Surviving Economic Abuse is working with the Women's Budget Group to look at these different scenarios. We are also aware that the Joint Committee on Human Rights, in its inquiry around violence against women, talked about the possibility of testing different payment methods to assess which protect the financial autonomy of women. That would be a really sensible idea going forward that could be suggested or recommended.

More generally on how couples manage their money, there is something about early intervention and prevention here as well and we are talking about when this is happening. However, as a society we are probably in a generation now where, as I said earlier, we are likely to have dual earners. There is an opportunity within the personal, social health and economic education curriculum for issues around the social context of money to be explored, to think about how couples might manage their financial arrangements.

Therefore when young women and young men do join their finances together—when they move in together, buy a property or whatever—there is some expectation around how money is managed. What Surviving Economic Abuse hears from a lot of women is, "I didn't know there was another way of doing it. I thought this is what everybody else did". If we can create these norms that Marilyn is talking about, it would be easier to recognise it—to know there is something wrong and perhaps to take action a little bit earlier.

The importance of having two separate bank accounts is something that needs to be reinforced. While I appreciate, especially in relation to financial abuse, that it is not likely the woman will have control of her own bank account, the fact is that her name will be on it. Therefore if she does separate she can go to the bank and say, "This is what has been happening". That can be protected, her bank account does not need to be frozen for any reason and she can continue to receive her benefit into it so she does not then have to go through a process of reapplying for the benefit and does not have to go through the six-week to six-month waiting period in order for it to be re-established. Again, it would help in relation to the financial capability I talked about earlier.

Very quickly, I have been reflecting on the question around housing. What I failed to mention, which is obvious, is also about the ability to pay rent straight to the landlord from the Universal Credit. At least you would know then you have a roof over your and your children's heads, if you have children.

Marilyn Howard: If I could make one final point. The Universal Credit White Paper equality impact assessment said the Department would be looking at payments for children and how families share their incomes and would report back on that. I am not aware that any such report back has happened. I understand the Equality and Human Rights Commission report suggested that the last equality impact assessment done on Universal Credit was in 2012. That is obviously a long time ago: things have changed and design has moved on. I wonder if another aspect would be to ask the Department about plans for doing another equality impact assessment, which I am sure the Women's Budget Group and other groups would be more than happy to support.

Chair: That is a very good point. Thank you, Marilyn, very handy. Thank you very much both of you. I thank everybody as well who has participated today. We have massively run out of time and we need to discuss this so if you could zoom out as fast as possible that would be really helpful to us.