



Consultation response to

Provision of Discretionary Support 2013:

A Consultation on Service Design

Department for Social Development

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*Open to **all women and men** affected by domestic violence*

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1.0 Introduction

Women's Aid is the lead voluntary organisation in Northern Ireland addressing domestic violence and providing services for women and children. We recognise domestic violence as one form of violence against women. Women's Aid seeks to challenge attitudes and beliefs that perpetuate domestic violence and, through our work, promote healthy and non-abusive relationships.

2.0 Core work of Women's Aid

The core work of Women's Aid in Northern Ireland, including Women's Aid Federation Northern Ireland and the 10 local Women's Aid groups is:

- To provide refuge accommodation to women and their children suffering mental, physical or sexual abuse within the home.
- To run the 24 Hour Domestic Violence Helpline.
- To provide a range of support services to enable women who are leaving a violent situation to rebuild their lives and the lives of their children.
- To provide a range of support services to children and young people who have experienced domestic violence.
- To run preventative education programmes in schools and other settings.
- To educate and inform the public, media, police, courts, social services and other agencies of the impact and effects of domestic violence.
- To advise and support all relevant agencies in the development of domestic violence policies, protocols and service delivery.
- To work in partnership with all relevant agencies to ensure a joined up response to domestic violence.

Throughout this consultation response, the term "Women's Aid" is used to reflect the overall Women's Aid movement in Northern Ireland, which is made up of ten local Women's Aid groups and Women's Aid Federation. The ten local Women's Aid groups are all members of Women's Aid Federation Northern Ireland. Each Women's Aid group offers a range of specialist services to women, children and young people who have experienced domestic violence.

3.0 Women's Aid statistics (2011-2012)

- 12 refuges with 300 bed spaces, playrooms and facilities.
- 831 women and 586 children sought refuge.
- 15 resource centres for women seeking information and support; group work and training.
- 3,663 women and 4,152 children accessed the Floating Support service, and a further 1,909 women accessed other Women's Aid outreach services, enabling women to access support whilst remaining in their own homes and communities.
- Move-on houses for women and children leaving refuges.
- The 24 Hour Domestic Violence Helpline, open to all women and men affected by domestic violence, managed 43,949 calls.

4.0 Additional Women's Aid statistical data

- Since 1999, Women's Aid across Northern Ireland gave refuge to 15,545 women and 14,942 children and young people.
- During the last 17 years Women's Aid Federation Northern Ireland managed 326,809 calls to the 24 Hour Domestic Violence Helpline.

5.0 Statistics: Domestic violence & violence against women

- Domestic violence is a violation of Article 5 of the UN Universal Declaration of Human Rights – that “no one shall be subjected to torture or to cruel, inhuman or degrading treatment or punishment”.
- The joint DOJ, DHSSPS Strategy “Tackling Violence at Home” estimates that the cost of domestic violence in Northern Ireland, including the potential loss of economic output, could amount to £180 million each year.
- UNICEF research released in 2006, showing per capita incidence, indicates that there are up to 32,000 children and young people living with domestic violence in Northern Ireland.
- Where the gender of the victim was known, 75% of adult victims of domestic crimes recorded by the PSNI in 2009/10 were female.¹
- Over 30% of all domestic violence starts during pregnancy.²

¹Findings from the PSNI Crime Statistics Report 2010/11 N.B. “Adult” defined as aged 18 and over

²Women's Aid Federation Northern Ireland

6.0 Domestic violence: Crime statistics (Source: PSNI Statistics 2011/12)

- Domestic Violence is a crime. PSNI statistics for 2011/12 indicate that there were more recorded crimes with a domestic motivation (10,387) than the combined total of all the following crimes (10,327) – all recorded sexual offences (1,836), shoplifting (6,201) and theft of a motor vehicle (2,290).
- PSNI Statistics for 11/12 indicate that they responded to a domestic incident every 21 minutes of every day of the year.
- The total of 10,387 crimes with a domestic motivation in 11/12 represents an average of approximately 1 domestic crime every 51 minutes in Northern Ireland.
- The number of all recorded offences of murder in Northern Ireland in 11/12 total 16. Those classed as having a domestic motivation total 3. Therefore, 19% of all murders in Northern Ireland in 11/12 had a domestic motivation.
- There were 553 rapes (including attempted Rapes) in Northern Ireland in the period 2011/12.

(Source: PSNI Statistics 2011/12)

- Official sources (NISOSMC) estimate that up to 80% of sex crimes are not reported.

7.0 Consultation response

- Women's Aid Federation Northern Ireland welcomes the publication of the *Provision of Discretionary Support: A Consultation on the Service Design*, and the opportunity to comment on it on behalf of our 10 local groups.

8.0 Summary:

- Crisis support is an essential lifeline to women who leave abusive or violent relationships. Leaving an abusive relationship is, for many women, a necessary step into poverty, but it is also a step towards improved wellbeing, health, employability, and family cohesion. In such situations, the current Social Fund is vital to help women leave their abusive situation and secure their safety and that of their children. Women's Aid urges that the new Discretionary Support criteria will automatically classify women leaving abusive situations and setting up a new life as an exceptional, extreme or crisis situation for the purposes of discretionary grants.

- We strongly support the inclusion of domestic violence as a criteria for eligibility for grants, as outlined in Case Study 04 (at page 27). We urge that domestic violence is included as a standalone eligibility criteria for both loans and grants, and that victims of domestic violence will be deemed eligible for loans and grants automatically.
- Women’s Aid urges that the criteria recognise the on-going need for support of women who have left an abusive relationship, as opposed to simply “one-off” assistance. A move away from domestic violence is often a move into extreme hardship, and this hardship may be long-term as a woman seeks to set up a new home, replace belongings that she was forced to leave behind, and deal with the new financial circumstances in which she and her family find themselves. It is also well-established that the knock-on effect of financial abuse within a relationship can severely affect a victim’s financial situation upon leaving that relationship. We would therefore urge that eligibility for grants under the discretionary support service for domestic violence victims is not restricted to crises arising immediately after leaving a relationship.
- Women’s Aid is opposed to the inclusion of a partner or spouse’s income in an applicant’s assessment. Victims of domestic violence, who may technically still have a spouse or partner, must be evaluated alone if they are in need of emergency support to facilitate them to leave an abusive relationship.
- The simultaneous requirements of low income yet proof of ability to pay back a loan within 12 months is completely contrary, and may render the Discretionary Support service inaccessible for many people in genuine and desperate need. These criteria should be changed to ensure that those in need of support get it.

9.0 Answers to questions:

Q1. Do you agree with the 6 design principles for the replacement service?

- Women’s Aid is generally supportive of the chosen design principles behind the new Discretionary Support service, in particular that the overall focus and objective of the Social Fund will be retained. In particular criteria 1 – 4 reflect an understanding of the needs of the people on the ground and that DSD have listened to the concerns voiced by service providers such as ourselves. We are also pleased that both loans and non-repayable grants will remain in place.
- We are however concerned about design principles 5 and 6. Design principle 5, which stipulates that eligibility is income-based, does not specify whether this income is solely that of the applicant or should include that of a partner, and if

so in what situations. In cases of applicants who are leaving a domestic violence situation, the applicant may technically be regarded as still having a partner even if she has fled from her partner. If such application were to be refused on the basis of a partner's income, this could put women fleeing domestic violence into an extremely tenuous financial situation, and actively discourage victims from leaving abusive relationships due to their financial situation. We deal with this point in greater detail at questions 17 and 18.

- Design principle 6, which states that “awards should be targeted based on how individual needs meet with the eligibility criteria” is also problematic, as we have serious reservations about many of the criteria presented in this document. We will address these individually later in our response.

2. Are there any areas that you think we should include in the design principles or any areas that you do not think should be included?

- Yes. We believe that domestic violence should be added as a standalone eligibility criteria, and that victims of domestic violence should automatically be deemed eligible for crisis loans and grants. As we highlight at various points in our response, there are unique difficulties associated with leaving an abusive partner that result in victims relying on crisis support such as this for themselves and their children. Domestic violence is also not a ‘niche’ problem which affects too few people to warrant special consideration – 1 in 4 women will be affected by domestic violence in her lifetime in Northern Ireland. This is a significant percentage of the population, and thus it follows that a significant number of applicants for discretionary support will also be affected by domestic violence.
- We would also suggest that guidance on how face to face applications should be dealt with is included in the service design. For instance, if domestic violence is a reason for needing a grant, that applicant should be handled with sensitivity and compassion. It is also extremely important that the application process does not re-traumatise a victim by asking probing questions about the details of abuse suffered.

3. **Bearing in mind that our intention to test providing goods directly to customers, for example white goods and furniture, is to ensure that we get the maximum benefit from the available funding and that our customers' needs are met, do you agree with this proposal?**
 4. **We intend to test providing goods (e.g washing machines or furniture) for a short period in a small number of offices. Please give us your ideas on how we should do this (For example, direct supply of goods, vouchers, charged cards for retail outlets).**
- No we do not agree with this proposal. While we appreciate the need to get maximum benefit from the existing funding, we would strongly urge that any system put in place does not stigmatise those who are in need, and agree with the consultation document that it is essential that “any perception of stigma for the customer” is avoided (at page 13). We would therefore be opposed to the use of any kind of pre-paid cards or vouchers for procuring white goods etc, or direct provision.
 - It is also our view that direct provision of goods does not reflect the principles that run through the Discretionary Support provision policy, and wider welfare reform agenda, of encouraging self-dependency and reflecting adult working life. Direct provision of goods implies that those who apply for crisis support are not trustworthy or capable enough of buying their own washing machine or sofa, and we find this to be completely counter-intuitive to the ethos of empowering people to make their own economic choices and being personally responsible.
 - Women’s Aid would also point out that victims of domestic violence have been systematically deprived of control over their own lives through the abuse that they have suffered. In our professional opinion, provisions such as these are very damaging and undermine our work with victims to restore self-empowerment and confidence, as they deprive them of choice and decision-making power just as they had been deprived of that power while in an abusive relationship.
 - We would also point out that there are a number of unaddressed issues as to how the goods themselves would be fit for purpose for each claimant. For example, if a particular refrigerator doesn’t fit in the space allocated in a claimant’s house, it is not fit for purpose. If a washing machine is provided but an applicant must pay for installation, that applicant’s crisis has not been addressed.

- 5. Do you agree that the maximum debt that a customer can have under the new Discretionary Support provision will be £1,000?**
- 6. If not, please give us your views about what the maximum debt level should be under the new provision?**

- We do not agree with the proposal to lower the amount of pre-existing debt to £1000. While we appreciate that this change in policy aims at reducing the number of people with unmanageable debt, we have serious doubts as to its efficacy. The economic downturn has placed a large number of people into debt, and removing their ability to obtain emergency support when in crisis will not lessen their debt or make their crisis disappear. On the contrary, a policy such as this is likely to drive desperate people to take out high-interest pay day loans, which can have interest rates of up to 4000% and can trap borrowers in a spiral of debt from which they cannot recover. Interest-free crisis support such as Discretionary Support should exist to prevent such unmanageable debt from being accrued out of desperation and poverty, and for this reason we do not believe that there should be a cap on the amount of pre-existing debt for loan eligibility.
- The timing of such a provision is also questionable. There are currently a large number of households in Northern Ireland that have been severely affected by the economic downturn, and who have accrued unavoidable debt. As the case studies in this consultation document show, there are many people who are already over the proposed £1000 debt limit. Considering that this Discretionary Support policy is just one component of a series of drastic cuts to welfare provision over the coming years, reducing the debt limit at the present time could in fact put an enormous strain on households already struggling to get by in the current economic climate.

- 7. Do you agree that Social Fund debt (and other debt under Universal Credit when introduced) that customers may already have should be taken into account in deciding to make a loan award under the new provision?**

- Women's Aid has a number of concerns with the criteria for issuing loans as outlined at 3.10 (page 14). We note that the issuing of loans is contingent on ability to repay over 12 months. However, anyone applying for a loan under this system will, by definition, be living on or near the bread line. So to qualify for a loan you must be impoverished enough to qualify for assistance, but well-off enough to pay back that loan within a short time. We would submit that these criteria are counter-intuitive and contrary, and would result in helping only a small percentage of those in need of such assistance. They negate the essence of what a crisis fund system is supposed to be about, and squeeze the criteria so narrow that many people in genuine need will fail to be helped because they aren't deemed to be eligible.

- We also have concerns about basing any kind of crisis loan on an ‘ability to repay’ (at page 14). By definition, most people needing to access crisis loans are not likely to be in the position to absolutely guarantee regular repayments within a timeframe as short as 12 months as they are in financial crisis. The people who need these loans are living in the kind of poverty where one new pair of school shoes or a large gas bill could put the entire family into financial jeopardy.

8. Please let us know your views about use of the National Minimum Wage as an income threshold which will ensure that the Discretionary Support is open to those on low-incomes.

- Women’s Aid welcomes the expansion of eligibility to those on low incomes. However we would question how a reduced amount of funding will be able to cover an increasing number of people that are potentially eligible for support.
- We are extremely concerned that the income of a spouse or partner will be taken into account when deciding eligibility. As already stated at question 1, if it is required for a domestic violence victim’s partner’s income to be taken into account when she is trying to flee an abusive situation, this could preclude her from being able to leave that abusive situation on financial grounds, and put her (and her children) in mortal danger.

9. Are there any types of income that you think should not be taken into account when deciding income level? For example, a benefit or earnings from other people living in the household.

- As stated above, it is our view that partner or spouse income should not be taken into account when considering an application where domestic violence is present.

10. Please give us your views about the proposed benefits which will be disregarded when assessing income?

- Please see our response to question 9, above.

11. Do you feel that the proposals above for the review of applications are appropriate?

- We welcome the appeal process, but our ability to fully comment is limited by lack of information on the replacement for the Social Fund Commissioner for Northern Ireland.

12. Please let us know if you have any suggestions or concerns relating to the review process.

- We would suggest that, when reviewing cases where domestic violence is present, an external expert such as Women's Aid should be consulted for expert advice.

13. Do you agree that applicants to discretionary support should be offered assistance in the form of a benefit entitlement review and/or specialist advice from another government body, voluntary or community organisation?

14. Please give us any further comments you have about this proposal.

- Women's Aid is supportive of the inclusion of a benefit entitlement review and specialist advice on money and debt management. Getting the right advice and support is a crucial component in helping people to get out of debt and avoid future financial crises.
- We would, however, question where the funding for such advice provision will come from, and strongly advise that it is not taken out of the funds ear-marked for discretionary support provision itself. We would also recommend that all those voluntary and community sector workers who it is proposed will provide this advice are fully briefed and trained in the new welfare system so that they may provide accurate and helpful advice to clients.
- We note that the main focus of specialist advice in the document seems to be on money management specifically. However not all crises are simply caused by lack of knowledge of how to run a family budget. Other "underlying or recurring difficulties" may exist, such as mental health issues, domestic violence, addictions etc. Women's Aid recommends that referrals under this review includes specialist organisations like ourselves who can assist individuals in addressing their difficulties, and consequently improve their financial, physical and mental wellbeing.

15. Do you agree that our funding should be restricted for residents of Northern Ireland?

- It is unclear exactly what is being asked in this question. It is our belief that all residents of Northern Ireland, regardless of immigration or citizenship status, should have access to Discretionary Support. It is not only British / Irish citizens who may find themselves in an emergency situation, and providing support for all those in need living in Northern Ireland is beneficial for the community at large in terms of cohesion and wellbeing.
- We note that funding arrangements are outlined in 3.19 (at page 20), and include provision until March 2015. As we see no evidence to suggest that the need for Discretionary Support might end or diminish by March 2015, we strongly suggest that provision is made as soon as possible to continue to fund this service.

16. What are your thoughts on the proposal to deliver services:

a) face to face? b) by telephone? c) by post?

- It is logical that a face to face option should remain, given the crisis situation that applicants often find themselves in. The ability to speak to someone in person and have an application assessed swiftly is vital. It is also helpful that a telephone service exists for those who are unable to physically attend a face to face meeting.
- We would also strongly recommend that the manner in which face to face applications are dealt with is included in the service design. Victims of domestic violence are vulnerable, and require sensitivity and compassion. In particular, it is essential that the application process does not result in re-traumatisation of the victim, and that the process does not necessitate asking probing questions about the details of their abuse.
- We urge that an effective support system is put in place for applications made by post. Given the time it takes to send, receive and process a postal application, applicants should be kept informed about the status of their application, and there should be another means for applicants to get in touch and find out about their application's progress. This is especially important given the nature of the crisis situations in which applicants may be, and their need for support as a matter of urgency.
- Women's Aid strongly recommends that firm processing time frames and commitments are put in place so that delays in getting emergency support do not add to an applicant's crisis.

- 17. Do you agree with the eligibility criteria and conditions for loan applications to the new service?**
- 18. Are there any additional criteria or conditions we should include or any part that you do not think should be part of the service?**

- As already stated, Women’s Aid has grave concerns about the criteria which states “The income of the applicant, and their partner if they have one, does not exceed the income threshold” (at 4.2, page 22). Although a victim of domestic violence may technically still have a partner, she may need crisis support if attempting to leave that abusive situation, and so should be assessed on her own financial situation for this purpose.
- It is also essential to assess a domestic violence victim’s access to funds. The government’s own Tackling Violence At Home strategy states that financial abuse is a form of domestic violence, and that an abuser may use financial instability and insecurity to force a victim to remain in an abusive relationship. Many of the women who have used our services have experienced financial abuse and the withholding of money, including their own, by abusive partners. Therefore even though the combined income of a couple may be over the threshold, the applicant may have no access to this money for herself and her children.
- Women’s Aid would also question how the accrual of debt is to be assessed in light of the prevalence of financial abuse within families that experience domestic violence. In our professional experience, many victims of domestic violence also suffer as a consequence of their abusive partner running up huge debt, and in many cases this debt is in the victim’s name. Women’s Aid strongly recommends that, when assessing the existing level of debt of an applicant who has suffered financial abuse, that debt accrued by an abusive partner is not counted towards the applicant’s overall debt, and that such financial abuse does not preclude a victim from having access to financial support which is vital in helping them to leave an abusive situation.
- Regarding the criteria which states “A face to face application will be mandatory for 3 or more applications are made by phone in 12 months”, we would urge that exceptions to this rule are made for those with disabilities or illnesses that prevent them from attending in person, and that adequate provision is put in place for those in rural or remote areas to avoid expensive travel costs, and for those who are in employment to avoid loss of work.
- Women’s Aid strongly urges that, for the purposes of Discretionary Support provision, domestic violence should always be regarded as an “extreme, exceptional, or crisis situation” (4.2 at page 22).

- We would also urge that the nature of domestic violence perpetrators is taken into account when assessing repeat applications, and that domestic violence victims are excepted from this criteria. It is common for perpetrators to destroy or damage property in order to instil fear and gain control over their victims, whether or not they still reside in the same house as the victim. This is equally the case for ex-spouses and ex-partners.
- We reiterate that the income threshold at 4.2 and ability to repay requirement at 4.3 are incompatible with the very nature of emergency or crisis support. On one hand, an applicant must have little enough money to need the support, yet on the other hand they are expected to be financially stable enough to prove that they can repay the loan in 12 short months. These contrary requirements are nonsensical and effectively bar many people in genuine need of support from being given it.
- Finally, regarding Case Study 03 (at page 24), it seems that although a loan may not be awarded, additional support may be required. As the applicant lives alone, is a full-time carer and is in debt, she clearly lacks the support that she needs and may be a likely candidate for depression. In our view, even if cases such as this are assessed as ineligible for a loan, the applicants should be offered other forms of support. Discretionary Support assessors should be able to get an applicant the support he or she needs in other ways, even if they are unable to issue a loan.

19. Do you agree with the eligibility criteria and conditions for grant applications to the new service?

20. Are there any additional criteria or conditions we should include or any part that you do not think should be part of the service?

- As previously stated, Women's Aid strongly supports the inclusion of domestic violence as a criteria for grant support, as outlined in Case Study 04. We would however point out that starting a new life free from violence is a process, and that leaving a domestic violence situation can have long-term financial consequences. We would suggest that support for women in this position should not be limited to the "one-off" (4.4, at page 25) instance of fleeing a home, but should also be available for other potential crisis situations which may arise as a result of taking the step away from domestic violence but into poverty.

21. Do you agree with the approach to evaluating the new discretionary support service?

- We agree that evaluation of this service is of utmost importance to ensure that funds are being issued to those most in need and that the service is succeeding in helping those in desperate need avoid destitution or serious threat. This is particularly the case given that the amount of funding is to be decreased.
- As this funding is ring-fenced until March 2015, evaluation procedures should be put in place immediately, with firm timescales, to monitor where the service is succeeding and where it is failing. In order to gather an accurate understanding of any shortcomings of the system, a mid-term review should be conducted in March 2014, and amendments made to the system made on the basis of these results by March 2015.

22. Please let us know if there are other aspects you think could be evaluated.

- In addition to the elements to be assessed in 5.2 (at page 30), the evaluation process should also collect data on the number of applications being denied and specifically why they are denied. In particular, data should be collected on whether an application is denied because it doesn't constitute an extreme or crisis situation, or is denied because of pre-existing debt.
- As this policy has been screened out on the basis that it is not possible to accurately predict the composition of the new customer base, it is essential that all data collected and monitored is disaggregated by Section 75 categories. In our view, there is potential for this service to have adverse effects on those who have suffered domestic violence, most of which are women.

10.0 Contact details

For further information about this response please contact:

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*Open to **all women and men** affected by domestic violence*