AGENDA ITEM 7 – Appendix 1

The impact of the rising cost of living on victims of domestic abuse



An analysis of the results from two cost of living surveys undertaken by the West Midlands Victims' Commissioner and the West Midlands Police and Crime Commissioner's Office.

Foreword

"I am not allowed to have a light on, I must do anything like reading or bathing in daytime. I'm not allowed to use the electricity here"

This report has been based on the real-life experiences and voices of women who are victims of abuse living in the West Midlands. Their harrowing stories and cries for help cannot be ignored or brushed aside by government any longer. In the four months it has taken to research and write this report we have had three Prime Ministers. The chaotic, self-indulgent and shambolic leadership has caused further instability and consequences for victims in which the government must take responsibility for the harm they have caused and move quickly to address this before issues get worse.



Nicky Brennan, West Midlands Victims' Commissioner

I have worked supporting victims of abuse the majority of my adult career but reviewing the responses shocked me and reduced me to tears. I don't think there has been a time that I have felt so worried for women who are victims of abuse. The Covid-19 pandemic rightly put a spotlight on the pressure cooker of domestic abuse in the home. After the outcry following the horrific murder of Sarah Everard in March 2021 I thought that we as a society would see a turning point and see our country begin to prioritise violence against women and girls and the devastating and long-lasting consequences it has. Disappointingly, this has not been the case from our government who, when addressing the cost of living crisis, have sadly not prioritised the safety of women and children at risk of abuse.

Domestic abuse has been a plague on our communities for too long. In England and Wales, between two and three women are murdered each week by their partners or ex-partners. One in four women will suffer domestic abuse at some point during their lives - with domestic abuse having a higher rate of repeat victimisation than any other crime.

Economic abuse and domestic abuse go hand in hand. Many women who face domestic abuse already experience economic control by their abuser. This financial disadvantage means these women face further barriers when trying to leave, recover and rebuild their lives after abuse. It's hard enough to leave and rebuild your life after abuse when you have money in your pocket. How can we expect women to be able to flee without these resources? With refuge space being like gold dust in the West Midlands how can we except her to leave if she has no place to go?

Lack of financial resources can force women to return to abusive relationships. No savings, delays to universal credit and rising prices have created a perfect opportunity for abusers to continue to manipulate and control post separation. In conversations with victims and those who support them it feels that many victims find themselves out of the frying pan and into the fire.

It cannot be forgotten that the heroes that support victims are under extreme pressure themselves. Rising demand and ever-growing waiting lists run in parallel to rising running costs and more complexity being seen in cases presented by service users. This makes it difficult for providers to manage demand and they are under more pressure than ever to deliver support for victims. Pressures

on their own staff's wellbeing due to rising workloads and managing the cost of living creates a perfect storm.

We cannot underestimate how difficult it is to leave an abusive relationship. Leaving an abusive relationship can be one of the most difficult decisions a woman can make in her life, but no woman should feel forced to stay with an abusive partner due to lack of resources or no place to go. This report details a number of practical recommendations that could be taken by government to help support victims of abuse and I urge the government to take urgent action to address this urgent issue as women's lives are at risk and they cannot wait any longer.

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Introduction

The increasing cost of living in the United Kingdom is having significant and devastating impacts for people across the country. As the cost of living continues to put pressure on individuals and families there is an ever-growing risk that people will go without essentials such as food, heat and electricity. The rapid rise in energy costs, the high rate of inflation and recent tax increases led to a fall in 'real' disposable incomes and this resulted in the cost of living being termed a crisis.¹

The Victims' Commissioner for the West Midlands, Nicky Brennan wanted to do a focused, deep dive study into the cost of living crisis to better understand the true effects of the cost of living crisis for

¹ https://www.instituteforgovernment.org.uk/explainers/cost-living-crisis

those across the region. It is the role of the Victims' Commissioner to amplify the voice of victims and ensure that sufficient systems are in place to support their recovery It is vital that issues that are hitting communities are understood and tackled.

Background

The cost of living crisis has been affecting a huge proportion of people across the country and no area is exempt. Having said this, the West Midlands has disproportionate levels of deprivation and poverty in comparison to the rest of the country² and so there is a recognition that people across the region are likely to be disproportionately affected by the cost of living crisis.

This then sparked the hypothesis that the cost of living crisis is having a deeper impact in the West Midlands and even more so for victims of domestic abuse. We know that women who face domestic abuse often experience coercive economic and financial control by their abuser. This leaves women with an almost impossible financial disadvantage when trying to leave an abusive situation, asking questions such as do I have enough money to flee this situation? Can I afford to remove my kids from harm and abuse? If I do manage to leave do I have enough finances to support my children? These questions have been compounded by the cost of living crisis, making it even harder in recent months for women to escape abuse.

This realisation led to the production of two surveys, one to be completed by victims of domestic abuse and the other to be completed by providers who work within the domestic abuse sector.³ The findings from these surveys are important to allow the Victims' Commissioner to influence policy, research, fundraising and communications materials. The two surveys that were undertaken are crucial to building the cost of living picture that is affecting so many.

Methodology

In total there were 92 responses to the survey; 74 responses to the victim survey and 18 responses to the provider survey. This is just under the amount of responses National Women's Aid⁴ received to their survey. Therefore, whilst the generalisability of our findings is limited the sample size is strong considering the specific nature of those surveyed.

All responses to the victim survey were from women who were experiencing or had experienced domestic abuse in the last 12 months, and all responses to the provider survey were from organisations that work within the domestic abuse sector. The surveys were disseminated via our networks and therefore results are representative only of women who experience domestic abuse in the West Midlands and are unlikely to be representative of the demographics of all women nationally who experience(d) domestic abuse.

All responses were from inside the West Midlands with the majority of victims living in Birmingham (36.8%) and the majority of providers operating in Coventry (38.9%). The majority of respondents to the victim survey were between the ages of 31-40 (32.4%) however there were responses in every age category represented.

² https://researchbriefings.files.parliament.uk/documents/SN07096/SN07096.pdf

³ See appendices

⁴ https://www.womensaid.org.uk/the-cost-of-living/

Most respondents identified as White English/Welsh/Scottish/Northern Irish/British (67.6%). There were a range of responses from other Asian, black and White backgrounds however there were no more than a 5% response in any one category.

A small proportion of respondents identified as having a disability (6.8%) or long-term health condition (10.8%) or both (5.4%).

The majority of respondents identified as heterosexual (82.4%).

In order for us to fully understand the impact of domestic abuse and the cost of living we asked questions to determine how victims may be financially linked to their abuser. 54.1% of respondents were financially linked to or dependent on the abuser and 41.9% were not. 2.7% were unsure whilst 1.4% wished not to say.

Findings

Victim survey findings

"I am not allowed to have a light on...I'm not allowed to use the electricity"

"He demanded I pay money for things I didn't owe...because prices had risen"

"Using the cost of living to justify not paying for the child"

These are just three responses from our victim survey that indicate the severity of the cost of living crisis and its impacts on female victims of domestic abuse. 66.2% of victims responded saying that them and their household have experienced financial instability in the last year with a further 16.2% saying they were unsure or did not wish to comment. Respondents were then asked whether they had noticed a difference in the amount of money available to their household due to recent cost of living increases. The most common changes seen were an increased cost of fuel/energy (81%), an increased cost of food (8-%) and a reduced income (45%). On average, respondents noted three different ways in which they had seen a difference in the amount of money available to their household and only 7% of respondents indicated they had seen no change in the last year.

"I'm a beaten wreck...No one comes, no one helps"

"I cannot leave my abuser I am stuck. No money, no place to go. Sometimes I think he will kill me"

These are two more responses that highlight just how severe the abuse is for so many women in the West Midlands. Respondents were asked what behaviour(s) perpetrators used to control their economic resources and/or freedoms. 44% suffered from restricted access to essential resources (e.g. food, clothing or transport), 33% of abusers denied or prevented the victim from working and 36% of respondents suffered from restricted access to money.

The list is extensive, however other forms of economic abuse that were revealed are the scrutiny/prevention of purchases, forced sex work, being forced to sell/transfer property and the acquisition of funds for alcohol or substance abuse. Overwhelmingly perpetrators would often exhibit multiple behaviours of economic abuse, with respondents experiencing four different types of economic abuse at once on average.

"Doesn't pay child maintenance as a way for me to message him to chase it."

"Very abusive over contact with children due to cost of living"

Of all respondents, 67% had children or dependents of which 47% had full custody, 20% had joint custody and 14% had no custody. This is then followed by 37% of abusers using the cost of living to refuse to pay child maintenance. We asked 'When you think about the cost of living crisis, what are you concerned about?' and of the 49 respondents who reported having children, 70% answered 'Not being able to support my child/children' and/or 'Not being able to afford childcare'. Withholding child maintenance is a form of economic abuse and we expect the cost of living crisis will exacerbate this and increase the number of victims experiencing this form of abuse. Of all respondents, 6 victims reported that they had children/dependents and still live with their abuser and this leads to concerns that children may either become a victim of abuse or become secondary victims. It has been reported that abusers can use children as a mechanism to abuse and for those still living with their abuser the risk of this is increased.

"Sometimes I think about going back because at least he had a job"

"[If I left] I would not be able to afford the increased cost of living without a financial contribution from the abuser/s"

"The immediate costs of leaving are now too high (finding a new place to live, moving costs, travel costs to refuge)"

31% of respondents indicated that they were worried about not being able to leave or end the abusive relationship due to increased costs of living.

Provider survey findings

"They would rather stay with the abuse and possibly die than leave and struggle for food and bills"

"There has been an increase in victims being unable to move out of the dangerous living situation"

"Women are remaining in DV relationships as they cannot afford to go elsewhere"

"I am concerned they will be financially forced to return to abusive homes simply for food and clothing"

These are examples of responses from victim support providers who completed our cost of living survey. The biggest, consistent trend in responses from providers was around victims of abuse not being able to afford to leave an abusive environment due to the increasing cost of living. Research shows that for an abundance of reasons, including normalisations of abuse, childcare and housing⁵, it is difficult for women to leave abusive relationships when they are financially stable. 66% of all respondents were concerned that the rising cost of living crisis has made it even more challenging for women to leave their abuser.

[https://www.proquest.com/openview/1a2628d929d64b367ea9e6d85315ec16/1?pq-origsite=gscholar&cbl=18750&diss=y]

⁵ Kay, B. (2002). 'Difficult decisions: Factors involved in the process of women leaving an abusive relationship'. University of Massachusetts. Accessed online

"There is a real increase in having to source basic but essential items like a kettle, bedding, tv, phone etc."

"Women are unable to leave if they do not have access to...funds for travel/to flee, or food"

"Increase use of food bank, clothes bank, baby bank"

"Often the highest demand has been for clothes but other essentials like food and toiletries are needed frequently."

Providers who completed the survey were concerned that victims were unable to access even the most basic of needs such as food, clothing or bedding due to the increased cost of living. Providers were asked what trends their organisation had seen in relation to victims of domestic abuse and the cost of living crisis and 44% said they had seen an increase in victims needing to use food banks or request food bank vouchers.

Alongside this, many providers cited the exponential rise in energy costs such as fuel as a reason that victims and survivors are continuing to face hardship. The rising price of petrol has meant that victims are unable to cover transport costs and so are stuck in abusive situations with no funds to leave.

"Those who stay...are frantically worried about needing school uniforms new shoes etc for their children for the new academic year"

"reducing spending on children as money is tight and the victim just wants to ensure that their children experience some sort of normal childhood"

"concern for children living in negativity. Worry about missing out on education."

In situations of abuse, we must remember that many women will have children who are suffering from the effects of that abuse or even being abused themselves. In response after response, providers noted that victims were more likely to stay in abusive relationships when children were involved. 94% of providers stated that victims are often financially dependent on the abuser, 54% directly mentioning childcare. The fear of victims losing out on money to support their children during the cost of living crisis exacerbates the difficulty for women to leave dangerous and often life-threatening conditions.

"We continue to see women being exploited in to committing low level crimes such as shoplifting, or more commonly in to forms of sexual exploitation"

"Stealing nappies for their children"

"Lack of gainful employment opportunities/low salaries and high costs may drive offending as they turn to criminality for financial gain."

33% of providers who responded to our survey indicated that they were aware of, or had conversations around the possibility of, service users either turning to crime for financial gain or being coerced into committing crime as a direct result of the cost of living crisis. Typically, conversations were around low-level shoplifting offences such as for food or baby products. Multiple providers also discussed service users being coerced into sex work. Whilst there is no excuse for crime, we have to

be realistic that poverty and desperation will mean more people are likely to be exploited into low level crimes and this is a trend that was documented by providers across the West Midlands.

Conclusion

It is clear from the responses to both surveys that the cost of living crisis is having an exponential impact on female victims of domestic abuse in the West Midlands. The increased cost of living has resulted in women being more fearful to leave an abusive situation due to the current financial instability of society. The increase in electricity and fuel costs has caused a noticeable decline in household disposable income which is affecting victim's ability to pay for basic essentials such as food. Economic abuse has become rife during the crisis, with just one example of this being abusers withholding child maintenance.

Responses from our provider survey revealed that victims accessing support services are struggling to fund even the most basic of essentials such as food, clothes or bedding. Furthermore, responses showed that in order to survive victims are being forced into low level crime or are being exploited into sexual crimes. One victim even responded saying "[He] wants me to have sex with people he knows...so he can get money for it" and that was a common thread in both victim and provider responses.

No one should have to worry about how they are going to survive from one day to another but this is the reality for victims in the West Midlands and this will only continue be compounded by the everworrying cost of living crisis.

Recommendations

- 1. Increased uplift to victim services
 - Through consultation with our victim providers it is evident that all organisations are feeling the affects of the cost of living crisis and in turn this will affect the victims that we support. The cost of living crisis was bought as an agenda item to the West Midlands Victims Commission meeting on 29th September 2022. Key points from the discussion indicate that retention and recruitment of staff is more of a challenge than ever. Smaller, local organisations cannot compete with salaries of larger national organisations which is causing staff to leave posts and organisations struggle to fill vacancies.
 - Whilst the 3-year funding from the MOJ is welcome, it has not considered the levels of inflation that will be faced in the coming years. An increased uplift to victim services would allow providers to deliver more direct support during this crisis period.
- 2. A commitment to provide a multi-year funding strategy in line with inflation
 - Through monitoring with providers, it is clear that the cost of living has resulted in an
 overwhelming demand for victim providers with decreased capacity levels. There is
 an overwhelming feeling that pressures are only going to continue and providers are
 in a state of helplessness.
 - The victim's arena has been through cuts before but what is different this time around
 is the political landscape. The affects of Brexit and Covid-19 are compounding the
 effects of the cost of living crisis. A commitment to provide a multi-year funding

strategy, in line with inflation, for a minimum of 5 years would allow victim services to provide more consistent wraparound support due to a stability in funding streams.

3. Overhaul of child maintenance service

- Many respondents who had separated from their partner but still had children suffered 'post separation abuse' through manipulation or non-compliance with the child maintenance service further putting their lives at risk of harm and abuse.
- The service has neglected to adopt urgent recommendations to procedures and staff training made by a domestic homicide review (DHR) in 2019⁶ and a coroner's report in August 2021⁷. Recommended changes include domestic violence training. Furthermore, survivors should be fast-tracked to the collect and pay system that passes payments from one parent to the other rather than direct pay, where one parent pays the other directly. It should be ensured that parents do not incur a charge for using the service.
- 4. Commitment for increased number of specialist refuge bed spaces in West Midlands
 - As discussed, a major barrier for women fleeing domestic abuse is the lack of refuge space suitable for women and children. Too often, women lose the opportunity to leave an abusive environment out of fear of where they will go.
 - In 2017, Women's Aid revealed that of women supported in their No Woman Turned Away project, only a quarter were accommodated in a suitable refuge space⁸. This isn't good enough. An increased number of specialist refuge bed spaces in the West Midlands would give more women the opportunity they need to leave an abusive and often life-threatening environment.
- 5. Commitment for benefits to rise in line with inflation
 - In order to stop the cost of living crisis becoming a poverty emergency the Government must increase benefits payments in line with current levels of inflation. At time of writing, the Bank of England is expecting the rate of inflation to peak at 11% in October 2022 and remain above 10% for the rest of the year and going into the beginning of 2023.
 - This will leave working-age benefit recipients struggling to provide for their family or afford basic necessities as the cost of living crisis continue. A commitment to increase benefits in line with inflation would help already struggling families to better cope with rising living costs.
- 6. Overhaul how Universal Credit works for victims of domestic abuse
 - Access to financial assistance and support, through welfare benefits, is vital for female survivors of domestic abuse – particularly for those who are forced to flee their homes. A number of respondents stated that they had no knowledge of their financial situation and no access to money therefore felt they would not be in a position to flee an abusive relationship.

⁶ https://www.gov.uk/government/collections/domestic-homicide-review

⁷ https://www.gov.uk/government/statistics/coroners-statistics-2021/coroners-statistics-2021-england-and-wales

⁸ https://www.womensaid.org.uk/wp-content/uploads/2019/12/NWTA-2017.pdf

- The UK government should follow the Scottish government's commitment to routinely separate Universal Credit payments. Single monthly payments may exacerbate economic abuse and increase a perpetrator's ability to further control and abuse. The process of applying for a split payment could be highly dangerous for survivors, as the request or response could alert a perpetrator to their concerns. Split payments are helping to prevent economic abuse and providing a robust solution for survivors.
- There should be a default payment to the main carer of children which is predominately women.
- Remove the requirement to repay a benefit advance for women escaping to refuge.
 Currently claimants can apply for benefit advances for up to a full month upfront
 which must be repaid within 12 months. This can have a huge impact on survivor's
 available resources and may push them into poverty particularly in cases where they
 have escaped an abuser. Refuges have reported that women can wait up to 10 weeks
 for payment.⁹
- Additionally, there needs to be a commitment not to terminate a person's existing benefits until their Universal Credit claim is made successfully. Doing so often leaves survivors without access to money when leaving a relationship. This could lead to survivors living in poverty or remaining in abusive relationships out of fear of finances if they were to leave.
- Ensure that, without exception, staff in Department for Work and Pensions, Jobcentre
 Plus and Local Authority teams administering Universal Credit, receive robust training
 on domestic abuse, coercive control and economic abuse. This needs to include
 training on how to deliver safe routine enquiry, access to split payments and providing
 effective support and referral. This would allow survivors to have confidence in those
 that are there to support them and would ensure that victims do not slip though the
 gaps in the Universal Credit system.
- 7. A commitment to working towards a whole culture change
 - The responses to both our victim and provider survey evidence that for far too long, men have been allowed to get away with abusing women. A whole culture change is needed in order to prevent the exacerbation of violence against women and girls including domestic abuse. In the West Midlands we have launched campaigns including #NoExcuseForAbuse and Here and Now. These campaigns have reiterated that there is, under no circumstances, an excuse for men to abuse women. It also called upon men to be upstanders for women's safety and not bystanders to intimidation and abuse. Here and Now encouraged all men and boys in the West Midlands to start having conversations about violence against women and girls.
 - The government can and should do more to reinforce the above rhetoric and a commitment to changing male attitudes is important if we are to see long-term change.

⁹ https://www.womensaid.org.uk/wp-content/uploads/2018/12/Womens-Aid-Briefing-on-Universal-Credit-November-2018-Short-Version.pdf

Appendices

Item 1- Copy of the victim survey

VICTIM SURVEY- The impact of the rising cost of living on victims of domestic abuse

The cost of living crisis is having significant and devastating impacts on the people across the UK. The Victims Commissioner for the West Midlands, Nicky Brennan wants to understand the true effects of the cost of living crisis for those across the region. The West Midlands Metropolitan Area has disproportionate levels of depravation and poverty in comparison to the rest of the country, so we recognise that people in the region are likely to be disproportionately affected by the cost of living crisis.

Please fill in this survey below to help us understand the implications that the cost of living crisis is having on people across the West Midlands.

The deadline for responses is Thursday 25th August 2022 at 12pm.

We'll use findings from this survey in our policy, research, fundraising and communications materials. The data collected in this survey will be completely anonymous and will not be able to be traced back to those that complete it. The data collected will be analysed by the West Midlands Police and Crime Commissioner to understand the implications of the cost of living crisis and produce a top-level finding report.

Any identifying factors will be removed, such as people's names or place names. However, please be aware that it may still be possible for someone who knows you very well to identify any quotes we use from your responses. Your response to this survey will be securely stored. Your survey response will be kept for one year after publication of the research findings (in case we need to go back to your response to check anything), after which time any identifying information will be removed, and anonymous data only stored for future use.

Important online safety information

If you are living with an abuser, please do not complete this survey on a shared computer unless you have your own separate login and you are confident that the abuser does not know your password and will not see you completing the survey.

Safer ways to access this survey online may be to:

- Switch to 'Incognito mode' or 'Private browsing' or 'InPrivate browsing" before completing the survey and turning this off afterwards (but be aware that if spyware has been installed on your device, someone may still be able to see what you are doing online). Be aware that if you have clicked on this survey link before doing this it will be in your internet browsing history (this can be deleted).
- Use your smartphone when out alone.
- Use a work computer (if you are currently going into your workplace).

The West Midlands Victims Commissioner wants to re-state her commitment to protecting victims of domestic abuse. If you require any support or advice you can access these via our website: Domestic Abuse - West Midlands Police & Crime Commissioner (westmidlands-pcc.gov.uk)

Questions

1.	To continue the survey please indicate your eligibility and consent through the following tick boxes:
	I am female
	I have experienced domestic abuse by a partner, ex-partner or family member in the last 12 months. This may be ongoing or may have ended now
	I give my consent for the information I provide to be used in the West Midlands Police and Crime Commissioner's research and described at the start of this survey
	I give consent for data regarding me to be securely stored as set out at the start of this survey
2.	Do you have any children/dependants?
	Yes
	No
3.	If yes, what is the current custody arrangement?
	Full custody
	Joint custody
	No custody
	Other (please specify) OPEN TEXT option
	Was/is the abuse perpetrated by:
	Current partner
	Ex-partner
	Family member
	Someone else (please specify)
5.	If the perpetrator was/is your partner, what is your current relationship to them? Married
	In a relationship
	Co-habiting
	No longer in a relationship
	Divorced
6.	Do you live with the abuser?
	Yes
	No
	Some of the time
7.	Have you accessed any support services to cope with/recover from domestic abuse?
	Yes
	No
	Not sure
	Do not wish to say

	If yes, which support service have you accessed? (Please detail if there were multiple services accessed)
	Open text
9.	Are you financially linked to or dependent on the abuser? (e.g. do they make a financial contribution to your household whether they live with you or not) Yes
	No
	Not sure
	Do not wish to say
10.	Do you have debt? (please note: mortgages and student loans are NOT included in this)
	No
	Yes, less than £1000
	Yes, between £1000 and £5000
	Yes, over £5000
	Not sure
	Do not wish to say
11.	Have you accessed any loan services?
	Yes
	No
	Not sure
	Do not wish to say
12.	Have you accessed payday/unlicensed/illegal loan services?
	Yes
	No
13.	If yes, please detail the name of the company you accessed the loan from? OPEN TEXT BOX
14.	Are you in receipt of Universal Credit?
	Yes
	No
	Not sure
	Do not wish to say
15.	If no, have there been any barriers to you accessing Universal Credit (e.g, have you been on a waiting list) OPEN TEXT
16.	Economic abuse describes a range of behaviours which allow a perpetrator to control someone else's economic resources or freedoms. Economic abuse includes financial abuse, a

term usually used to describe denying or restricting access to money, or misusing another person's money. In addition to that, economic abuse can also include restricting access to

	essential resources such as food, clothing or transport, and denying the means to improve a
	person's economic status (for example, through employment, education or training).
	☐ Used by credit card without permission
	☐ Used my money for large personal purchases/services even though abuser/s has/have access to their own money
	☐ Put contractual obligations in my name
	☐ Forced me to take out debt
	☐ Gambled with family assets
	Restricted my access to money (e.g. took away my debit card, made me close my personal bank account)
	☐ Restricted access to essential resources (e.g. food, clothing or transport)
	☐ Denied me / prevented me a training or education opportunity
	□ Denied me / prevented me from working or made it difficult for me to work (e.g. by showing up at my work unannounced, hiding laptop, not contributing to childcare even when this was agreed, etc.)
	□ Refused to pay child maintenance
	☐ Refused to work without good reason and relied on my income
	□ Other behaviour linked to economic abuse (please specify)
	Which of these statements about access to money best describes your situation? I have free access to money (bank account/debit card/cash) which is not controlled by the abuser/s I have no access to money (money completely controlled by abuser/s) I have limited access to money (limits imposed by abuser/s) In the last year, have you noticed a difference in the amount of money available to your household due to cost of living increases? (tick all that apply) No Reduced income Increased cost of fuel/energy Increased cost of food Increased cost of childcare Increased rent/mortgage fees
	☐ Other (please specify)
19.	Which of these did you experience in the last year (tick all that apply) I didn't/don't have enough money to pay for essentials needed for me and/or my children (e.g. food, phone contract, bus fares, etc.) I was unable to pay my rent
	I was unable to pay my mortgage
	I accessed a food bank
	I used credit (payday loans/credit card/overdraft etc) to cover essential needs (food, housing, bills, clothing, transport)
	I borrowed money from family and/or friends to cover essential needs
	I did NOT have savings of £200 or more
	I could NOT get £500 together if I needed to

	I could not work due to increased travel costs
	I could not work due to increased childcare costs (either because childcare costs increased or
	other costs made them unaffordable)
20.	Have you and your household experienced increased financial instability in the last year? Yes No Not sure
21.	When you think about the cost of living crisis, what are you concerned about? (tick all that
	apply)
	Not being able to pay for food
	Not being able to pay my energy bills
	Not being able to pay my rent/mortgage
	Not being able to support my child/children
	Not being able to afford childcare
	Further abuse from abuser as a result of increased cost of living
	Not being able to leave or end the relationship
	Negative impact on my mental health Not being able to cover the high costs of living with a single income
	Other (please specify)
	Other (piease specify)
22.	Has your abuser used the cost of living crisis and concerns about financial hardship against you/in abuse? (tick all that apply) Made me feel responsible for how the increased cost of living has affected us Used the cost of living crisis to justify controlling my access to money (e.g. checking my spending / denying me access to money / decreasing the money I am given to buy essentials) Used my money to pay for increased living costs for our household even though the abuser also has access to money (i.e. additional costs coming largely or completely out of my wages/savings) Used increased cost of living to make me stay at home to care for dependents rather than pay for care Other (please specify)
23.	Has the cost of living increase stopped you from being able to leave the abuser or end a relationship with them?
	Yes, I wanted to leave but the cost of living crisis stopped me (tell us more in the next question)
	Yes, the cost of living crisis made it harder but I was able to anyway
	No, it has had no impact on my actions (relationship ended)
	No, it has had no impact on my actions (relationship ongoing)

don't mention.

24. If you told us that the cost of living crisis has stopped you being able to end a relationship, or made it more difficult to do so, please tell us a bit more about why that was. Please tick all statements below which apply, there is also the option to tell us about another impact we

	The immediate costs of leaving are now too high (finding a new place to live, moving costs, travel costs to refuge*)
	I would not be able to afford the increased cost of living (e.g. food, housing, bills, etc.) without
	a financial contribution from the abuser/s?
	I would not be able to support my children if I left because of the increased cost of living
	I think I would get into debt/further into debt if I left because of the increased cost of living
	If I left I would be reliant on benefits and I don't think they would cover the increased costs of
	living
	Other (please specify)
	* The Rail to Refuge scheme might be able to help survivors to leave. You can find more
	information here.
25	What change would you like to see to lessen the effects of the cost of living on women and
۷٥.	children experiencing domestic abuse? (e.g. from government, energy providers, statutory
	services, etc.)
	·
26.	Who do you think is responsible for easing the effects of the cost of living crisis? (e.g. from
	government, energy providers, statutory services, etc.)
	Open text box
27	A variable variable variable and the Alabah
<i>∠</i> /.	Are you a resident in the West Midlands? Yes
П	No
28.	If yes, which Local Authority area do you live in?
	Birmingham
	Coventry
	Dudley
	Sandwell
	Solihull
	Walsall
	Wolverhampton
20	What is your age group?
	Under 16
	16-20
	21-30
	31-40
	41-50
	41-50 51-60
	51-60
	51-60 61-70

30.	What is your ethnicity? (categories match those used in the Census)
	Asian/ Asian British Bangladeshi
	Asian/ Asian British Chinese
	Asian/ Asian British Indian
	Asian/ Asian British Pakistani
	Any other Asian/Asian British background
	Black/ African/ Caribbean/ Black British African
	Black/ African/ Caribbean/ Black British Caribbean
	Any other Black/ African/ Caribbean/ Black British background
	White and Asian Mixed/ Multiple ethnic groups
	White and Black Caribbean
	Any other Mixed/ Multiple ethnic background
	White English/ Welsh/ Scottish/ Northern Irish/ British
	White Irish
	White Gypsy or Irish Traveller
	Any other White background
	Arab
	Do not wish to say
	Any other ethnic group (please specify)
31.	Do you have a disability or long-term health condition?
	Yes, disability
	Yes, long term health condition
	Yes, both
	No, neither
	Do not wish to say
32.	How would you describe your sexual orientation?
	Bisexual
	Gay/lesbian
	Heterosexual
	Do not wish to say
	Other (please specify)
33	Do you define as trans?
	Yes
П	No
	Do not wish to say
_	f question set*
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Item 2- Copy of the provider survey

The cost of living crisis is having significant and devastating impacts on the people across the UK. The Victims Commissioner for the West Midlands, Nicky Brennan wants to understand the true effects of the cost of living crisis for those across the region. The West Midlands Metropolitan Area has disproportionate levels of depravation and poverty in comparison to the rest of the country, so we recognise that people in the region are likely to be disproportionately affected by the cost of living crisis.

Please fill in the survey below to help us understand the implications that the cost of living crisis is having on service users accessing organisations/support services across the West Midlands.

The deadline for responses is Thursday 25th August 2022 at 12pm.

We'll use findings from this survey in our policy, research, fundraising and communications materials. The data collected in this survey will be completely anonymous and will not be able to be traced back to those that complete it. The data collected will be analysed by the West Midlands Police and Crime Commissioner to understand the implications of the cost of living crisis and produce a top-level finding report.

Any identifying factors will be removed, such as people's names or place names. However, please be aware that it may still be possible for someone who knows you very well to identify any quotes we use from your responses. Your response to this survey will be securely stored. Your survey response will be kept for one year after publication of the research findings (in case we need to go back to your response to check anything), after which time any identifying information will be removed, and anonymous data only stored for future use.

The West Midlands Victims Commissioner wants to re-state her commitment to protecting victims of domestic abuse. If you require any support or advice you can access these via our website: Domestic Abuse - West Midlands Police & Crime Commissioner (westmidlands-pcc.gov.uk)

Questions

☐ Someone else (please specify)

con	tinue the survey please indicate your eligibility and consent through the following tick boxes:
	I work within the domestic abuse sector (E.G. Commissioned provider, statutory body, volunteer, counsellor etc.)
	I give my consent for the information I provide to be used in the West Midlands Police and Crime Commissioner's research and described at the start of this survey
	I give consent for data regarding me to be securely stored as set out at the start of this survey
1.	During 2022, which has been the most common relationship between victim and perpetrator?
	Current partner
	Ex-partner
	Family member

2.	During 2022, please detail any trends that your organisation has seen in relation to victims of domestic abuse and the cost of living crisis? (E.g. an increase in victims experiencing debt, an increase in reporting economic abuse, an increase in victims needing financial advice/support, an increase in victims using food banks, an increase of victims remaining in abusive relationships etc.)
	Open Text
3.	As an organisation, have you identified any trends in service users committing/being forced to commit low level crime in order to get by during the cost of living crisis (shoplifting, making
	of without paying for petrol, etc.)
	Open text
4.	As an organisation, have you found that the victims are often financially linked to or dependent on the abuser? (e.g. do they make a financial contribution to the Victims' household whether they live with you or not)
	Yes
	No
	Not sure
	Do not wish to say
5.	Does your organisation provide financial advice to victims?
	□ Yes
	□ No
6.	If not, do you feel you have appropriate and sufficient referral mechanisms to organisations who offer financial advice to victims?
	□ Yes
	□ No
7.	As an organisation, what is your biggest concern for victims of domestic abuse and the cost of living crisis?
	OPEN TEXT

8.	What change would you like to see to lessen the effects of the cost of living on women and children experiencing domestic abuse? (e.g. from government, energy providers, statutory services, etc.)
	Open text box
9.	Who do you think is responsible for easing the effects of the cost of living crisis? (e.g. from government, energy providers, statutory services, etc.)
	Open Text box
10.	Are you a resident in the West Midlands?
	Yes
	No
11.	In which Local Authority area is your organisation based?
	Birmingham
	Coventry
	Dudley
	Sandwell
	Solihull
	Walsall
	Wolverhampton
	Region wide
12.	Are you a specialist organisation? (e.g. are there certain demographics that your organisation mainly works with such as: age, ethnicity, religion, disability, gender, sexual orientation.)
	□ Yes
	□ No
13.	Which demographics do you work with?
	Open text

End of question set

Item 3- Survey Responses

Please find below the exhaustive responses from both surveys



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