

Joint Briefing on the Benefit Cap and Domestic Abuse

This briefing sets out the concerns of Shelter and Women's Aid Federation of England on the impact of the benefit cap on survivors of domestic abuse.

Introduction	1
The benefit cap and its effects on survivors	2
Discretionary Housing Payments	5
The costs of ending the cap	6
Conclusion	6

Introduction

The household benefit cap prevents working-age claimants from receiving more than £23,000 per year in London and more than £20,000 outside of London, if they are earning less than £617 per month¹. The cap for single people, without children, is even lower.

The benefit cap was initially introduced to encourage people to move into employment or reduce their outgoings – for example find a cheaper home. This means the two main ways that a household could escape the impact of the cap are for families to work more hours or move to a cheaper area. However, almost eight years after the cap was introduced, the evidence is clear: there are few homes that will bring a family's housing costs below the amount allowed by the cap, and many impacted households face major barriers to work and moving home, such as caring responsibilities. The pandemic has added new challenges – by making it substantially more difficult to work or move home.

The cap has caused hardship, destitution and homelessness. **And we know it has had a disproportionate impact on women and children experiencing domestic abuse.**

This briefing, written by Shelter and Women's Aid Federation of England, shows how the benefit cap is creating a desperate situation for those fleeing domestic abuse and other forms of violence against women and girls (VAWG). It will look at how the benefit cap is creating a unique barrier for women escaping domestic abuse as well as the wider impacts of the cap on poverty and homelessness.

Access to safe housing is an integral part of a survivor's journey

Domestic abuse is, by its very nature, a housing issue, because domestic abuse and other forms of VAWG typically occur within the home. Women are most at risk at the point of, or shortly after, separating from an abuser and 70% of women killed by men from 2009 – 2018 were killed in their own home, or the home they shared with the perpetrator.² Access to safe, secure housing is therefore an integral part of a survivor's journey.

However, survivors face severe barriers to accessing the safe housing and support they need. The number of refuge spaces in England is 30% below the recommended level³, and 57% of referrals to refuges were declined in 2019-20. Just under 40% of women supported by Women's Aid who were

¹ If someone is on Universal Credit. If they are on the old benefits system, they will need to work 16 hours per week.

² Femicide Census, UK Femicides 2009-2018

³ Council of Europe (CoE). (2008) The Final Activity Report of the Council of Europe Task Force to Combat Violence against Women, including Domestic Violence.

struggling to access refuge in 2019-2020 were forced to sofa-surf or sleep rough while they waited for a space⁴. Black and minoritised women, women with no recourse to public funds (NRPF), Deaf and disabled women, women with mental health and substance use needs are the most likely to be turned away from a refuge space.⁵ The severe lack of refuge spaces is compounded by the wider lack of social housing – which restricts survivors' ability to move-on into secure and affordable housing, and rebuild their lives.

The mass experience of isolation, and limited routes to support, during the COVID 19 pandemic continue to compound the barriers to women's access to safety. Women's Aid's research with survivors during the first lockdown found that 67% of those currently experiencing abuse told us that it had got worse since COVID 19, and 78% stated the pandemic made it harder for them to leave.⁶ These trends have been borne out in emerging academic research, which has shown that the pandemic context is keeping women in abusive relationships for longer, and predicts that separations are likely to increase when lockdown measures finally end.⁷

It is critical that the government takes coordinated action to protect survivors and their children, and tackles the financial barriers they face in escaping to safety, during the recovery from the pandemic.

The benefit cap and its impact on survivors

How does the cap affect people's ability to find a safe home?

The benefit cap is so low, and housing costs so high in so much of the country, that even smaller families, living in modest homes, in areas not normally considered expensive would find it hard to find a home that would be affordable under the cap amount. For example, a lone-parent with two children in a two-bed, private rented home would have their benefits capped in nearly half (47%) of areas of England. A lone parent with three children (needing a three-bed home) would have their benefits limited in 76% of areas. This includes areas not normally considered 'expensive' – such as Luton, Northampton or Leeds.⁸ When access to a safe, and affordable home is limited, it becomes a major barrier to escaping abuse. It impacts survivors of domestic abuse as they are left facing a choice of staying with their perpetrator or facing homelessness and housing insecurity, as will be discussed further below.

What are the effects of the cap?

As of November 2020⁹, families with children affected by the benefit cap are losing an average of £59 a week (£255 a month), on top of any shortfalls between housing benefit rates and their rent. Some families are losing more: in November 2020, 1,710 households are losing over £250 a week (more than one thousand pounds a month). The benefit cap also has a disproportionate impact on black and minoritised communities. Initial government impact assessments of the lowering of the cap from £26,000 to £20,000 (or £23,000 in London) flagged that 'households from certain ethnic minorities that tend to have a higher proportion of large families are more likely to be affected'.¹⁰

⁴ Women's Aid, (2021), [The Domestic Abuse Report 2021: The Annual Audit](#), Bristol: Women's Aid

⁵ Women's Aid, (2020), [Nowhere to Turn 2020 – Findings from the fourth year of the No Women Turned Away project](#), Bristol: Women's Aid

⁶ Women's Aid, (2020), [A Perfect Storm: The Impact of the Covid-19 Pandemic on Domestic Abuse Survivors and the Services Supporting Them](#). Bristol: Women's Aid

⁷ Women's Aid, (2021), [How Covid-19 is impacting domestic abuse reported to the police](#), Bristol: Women's Aid

⁸ For full results see [Renters at Risk](#) Shelter 2020

⁹ Department for Work and Pensions (DWP), (2021) [Benefit Cap Statistics: Households capped to November 2020](#)

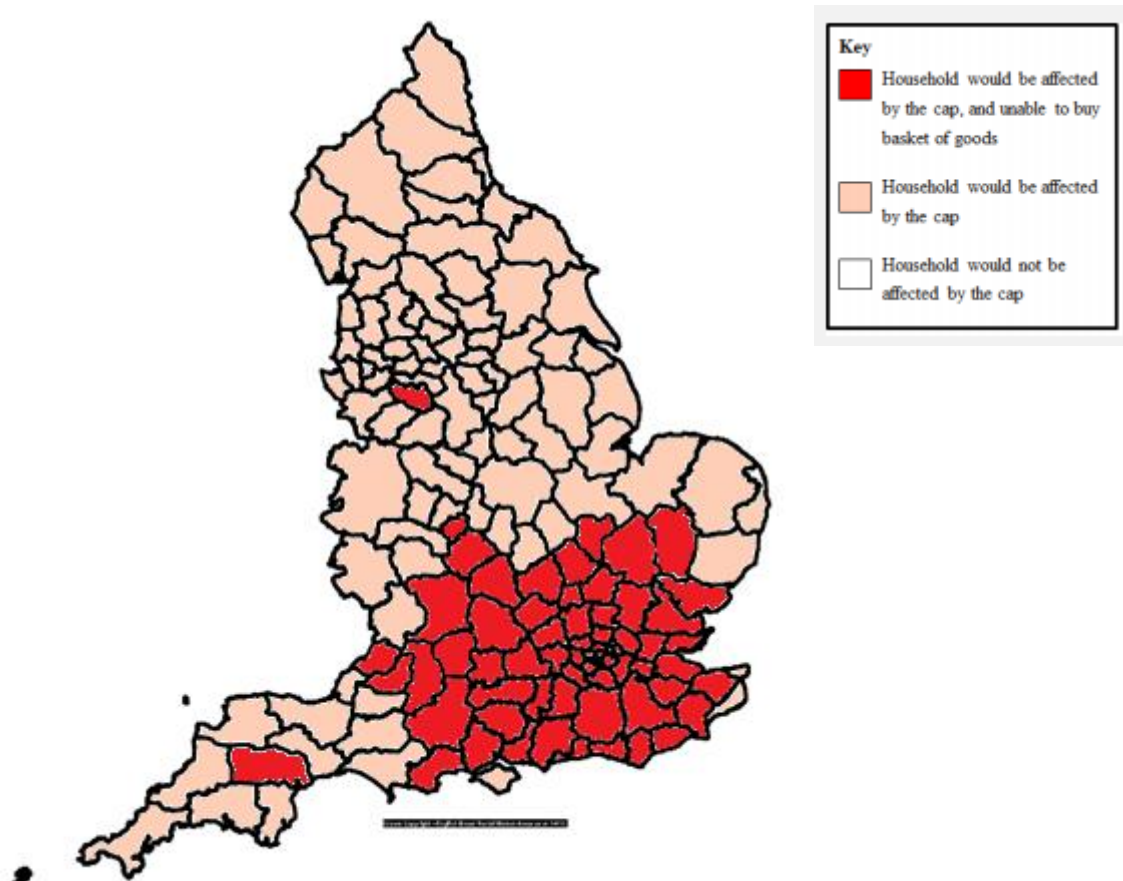
¹⁰ DWP, (2016), [Welfare Reform and Work Act: Impact Assessment for the benefit cap](#), Department for Work and Pensions (DWP)

Unsurprisingly, the benefit cap can leave families with very, very little to live on once their rent is paid. Analysis by Shelter shows that the cap amount is so low it doesn't even cover the cost of the very basic, essential goods that a family absolutely cannot go without (such as housing, bills, food and personal care items). In fact, **a lone-parent family of three children would be unable to cover these basic essentials in a third of the country (32%) and a family of four in more than 4 in ten areas (43%) when subject to the benefit cap (see map). In one in six areas of the country, a family of four could not even cover the cost of rent, utility bills and food.**

Proportion of England where the cap would leave a one parent family without enough to cover their rent and essential family costs

Family composition	Proportion of areas
Two children	7%
Three children	32%
Four children	43%
Five children	85%

Areas in England where a lone parent family with four children would be unable to afford absolute essentials



It would be almost impossible for these families to avoid falling into rent arrears. The impact on children of having to go without food, heating, clothing or personal care items would be devastating.

How does the benefit cap impact a survivor's decision to leave?

Access to safe and affordable housing is a key factor in a survivors' decision-making about whether they stay with, or leave, an abuser. If survivors who need to escape their home cannot access a refuge space or find another suitable home (e.g. because they cannot afford it alone), they are at risk of homelessness. Survivors can be confronted with the 'option' of facing homelessness and housing insecurity or having to return to or remain with a perpetrator. A 2019 survey of women in a relationship with an abusive partner, found that two thirds indicated that concerns around future housing were a barrier to them leaving.¹¹

The benefit system should be there to protect women and children who need to escape their homes to stay safe. However, the benefit cap and other social security policies can penalise women and their children who do so. For many survivors, leaving an abuser necessitates moving from being in a coupled family to a lone parent family. By leaving an abuser who is in work, many go from being in a 'working household' (not subject to the cap), to an 'out of work household' (subject to the cap). The financial implications of this can act as a huge deterrent to the survivor leaving.

Lone parent families with young children are particularly at risk from the benefit cap¹² because in order to avoid the consequences of the cap, they must cover all childcare responsibilities and work enough hours singlehandedly. **The vast majority (95%) of lone parent families claiming housing benefit are women.**¹³ If they also have to move to find a cheaper home, they risk losing any informal childcare support, such as from neighbours, family or friends which can support them to work, and also risk disrupting any older children's education by moving schools. This can prove isolating for survivors as they lose their practical and emotional support networks.

Access to safe housing, and the impacts of social security policies, compound the barriers to leaving that survivors of domestic abuse already face. A woman responding to the Women's Aid *Survivor Voice Survey* in 2018 described this:

"...The benefit cap and the spare room subsidy both indirectly kept me with him for much longer than I wanted to stay"¹⁴

Similarly, another survivor said:

"...I tried to leave a few years ago when I was working but on a low income. I found most landlords refusing tenants who required housing benefits - with a major reason being the benefit cap..."¹⁵

The benefit cap ignores the long-term impacts of domestic abuse and the safety of survivors

Domestic abuse can have a long-term impact on survivors' employment prospects which can further restrict a survivor's ability to escape the benefit cap through work. Domestic abuse is associated with a range of physical and mental health issues which can have lasting impacts on their ability to

¹¹ Women's Aid. (2020) *The Domestic Abuse Report 2020: The Hidden Housing Crisis*. Bristol: Women's Aid.

¹² [Those with a child under five are 19 times more likely to be affected and those with a child under two are 21 times more likely to be affected](#) Shelter, (2018), *Submission to Work and Pensions Select Committee Inquiry into Benefit Cap*, Shelter

¹³ Kleynhans, S., (2019), [International Women's Day we must see an end to women in housing poverty](#), Shelter

¹⁴ Davidge, S. and Magnusson, L., (2019), [The economics of abuse](#), Bristol: Women's Aid

¹⁵ Ibid.

work; 1 in 5 of a sample of 27,000 survivors using domestic abuse services in England in 2019-20 had one or more disabilities and, given the barriers facing disabled women in accessing services, the true number is likely to be even higher.¹⁶ Respondents to the Women's Aid *Survivor Voice Survey* reported reduced confidence and trauma affecting their ability to work. For others, years out of the workplace due to the abuse they have experienced limits their economic independence still further, with many having been prevented from working or accessing training/education by the abuser.¹⁷

Safety considerations can limit the ability of survivors of domestic abuse to find a home that is affordable to a benefit capped household. As well as the other barriers facing lone parents such as access to informal childcare help from friends and families, survivors of domestic abuse may have limited options in terms of places they can relocate. Some areas may not be safe for them to move to because the perpetrator works there, or their family are based there, or they socialise in a particular area. This can mean that the cheapest location or more affordable homes could be in areas that really compromise the safety of the survivor.

The benefit cap also contributes towards bed blocking in refuges

The benefit cap is affecting survivors' access to refuges. If a survivor **does** ultimately manage to leave and secures a place in a domestic abuse refuge, they are exempt from the benefit cap. However, once they are ready to move, the benefit cap will apply again. This means many women may be left living in refuge beyond the point at which they are ready to leave, as the refuge service struggles to resettle them in affordable housing. This creates 'bed-blocking' because women are unable to afford to leave the refuge, they inadvertently 'block up' the availability of spaces for other survivors who need them. Move-on challenges have been compounded during the past year, as COVID 19 restrictions made it even harder to resettle survivors. Women's Aid estimates that there was a 29% reduction in the rate of move-on during April – September 2020, compared with the same period in 2019.

Discretionary Housing Payments

DWP states that Discretionary Housing Payments (DHPs), which are paid by local authorities, are available for survivors who face hardship as a result of the cap and other welfare reforms. However, DHP allocations remain inconsistent, short-term and dependent on different councils' policies and practices - a 'postcode lottery'.

Shelter analysis showed that households in housing need cannot rely on DHPs as a realistic and sustainable safety net to enable them to keep their homes. Research shows that, in 2019/20, many DHP applications were turned down, and the majority of awards were for very short periods:

- 37% of applications for DHPs were refused
- One in six households in need of DHPs because of the household benefit cap (16%) were refused
- Almost half of awards (46%) to households affected by the benefit cap were for 12 weeks or less and almost all (85%) of awards were for 26 weeks or less¹⁸

¹⁶ Birchall, J., McCarthy, L., Samuel, M. and Davidge, S., (2021), [The domestic abuse report 2021: The annual audit](#), Bristol: Women's Aid

¹⁷ Davidge, S. and Magnusson, L., (2019), [The economics of abuse](#), Bristol: Women's Aid

¹⁸ Shelter analysis of Freedom of Information responses from local authorities in England, 2020

Consequently, although DHPs serve as a welcome fund for those in desperate and emergency need, they are an unreliable replacement for realistic levels of housing benefit and should remain as a last resort. The inconsistent nature of DHPs make them unsuitable for victims of domestic abuse, who certainly need to plan their route out.

In addition, the government is not collecting data on survivors' access to DHPs, meaning it is not possible to understand how effectively they are working as a solution for those experiencing domestic abuse.

Cost implications of ending the benefit cap

We know that abolishing the benefit cap would benefit approximately 178,000 households per year, costing around £508 million per year.¹⁹

DWP have repeatedly justified the cap by saying it saves money, however as highlighted above, it also creates significant hardship and results in many wider costs to government. When speaking of savings, the Department does not include the cost of DHPs, or the administrative costs, in its figures, nor does it consider the increased costs to local authorities through temporary accommodation, or the wider costs that hardship created by the cap will have on other public services.²⁰

In 2017–18, DWP allocated £67.5 million of DHP funding for Local Authorities in England and Wales specifically to support capped households, and £8 million to fund benefit cap administration costs and other 'new burdens' incurred by local authorities in operating the cap. In 2018-19, they allocated another £54 million for capped households and in 2019-20, they committed a further £54 million.²¹

As the Institute of Fiscal Studies (IFS) notes, the provision of DHPs as a mitigating feature for vulnerable households renders the "net scale savings from the cap all the more trivial". The Child Poverty Action Group (CPAG) have also continued to highlight that, together with the costs of the funding that the Department provides to local authorities, the cap's impact on child poverty could render the long-term financial savings "negligible".²²

Removing the cap would also help to tackle the barriers women face when leaving an abuser or a refuge service, and provide a financial life-line to survivors currently experiencing significant hardship as a result of the cap.

Conclusion

The benefit cap undoubtedly causes hardship and destitution throughout the whole country and for all different family sizes. However, for women and particularly those fleeing domestic abuse, it is even more punitive. It is actively stopping women fleeing domestic abuse from leaving a perpetrator. Even if a woman is able to leave and access a life-saving refuge space, it also prevents them from finding suitable move-on accommodation - resulting in bed blocking.

¹⁹ DWP, (2021) '[Benefit Cap Statistics: Households capped to November 2020](#)'. Calculated cost is £507,984,620. This is calculated from the total number of households affected in GB: (177,617), multiplied by the rounded average household weekly loss: (£55 a week), multiplied by 52 to bring it up to a year. It assumes that the total number of capped households will remain level for the next 12 months.

²⁰ Work and Pensions Committee, (2019), [The Benefit Cap](#), House of Commons

²¹ Use of Discretionary Housing Payments, [analysis of end of year returns from local authorities: April 2019 to March 2020](#)

²² Work and Pensions Committee, (2019), [The Benefit Cap](#), House of Commons

The only way to truly help women fleeing domestic abuse is to scrap the benefit cap completely.

Given the very specific and severe impacts the benefit cap has on women fleeing domestic abuse, the very least the government could do would be to award an exemption for survivors of domestic abuse. An exemption of two years would provide enough time for someone to adjust to changes in circumstance after escaping an abuser, and allow survivors a period of transition, free of the cap.

However, ultimately the only solution is to scrap the benefit cap in its entirety.