

Universal Credit and domestic abuse

A spotlight report



Dr Sarah Hadfield
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Content warning

This report includes accounts of domestic abuse. These come from case studies of the people we support and the professional experiences of Citizen Advice advisers. All stories in this report have been given different names and certain details have been omitted or changed to preserve their anonymity.

Please visit [page 19](#) for resources and helplines about domestic abuse.

Executive summary

The government's 2025 Violence Against Women and Girls (VAWG) [Strategy](#) promises a safer society for women and girls. As part of its support for victims and survivors, it pledges "to work across the public and private sectors to prevent economic abuse and support survivors regain financial independence". The strategy recognises that financial insecurity can lead victim-survivors back to an abusive partner [1]. Research shows that a lack of access to money and financial independence can be a significant barrier for some seeking to escape domestic abuse [2] [3].

While Universal Credit (UC) is a key source of social security support for low-income households, it is not working as well as it should for victim-survivors. Evidence from our frontline advisers shows that the design and administration of UC - specifically its rigid payment structure and the way it accounts for individual circumstances - can undermine some victim-survivors' ability to achieve financial independence.

Drawing on data from our network of 236 independent local Citizens Advice offices across England, Wales and the Channel Islands, we have identified 6 common problems our clients face with UC when they are experiencing domestic abuse. This research seeks to inform the Department for Work and Pensions (DWP) and other policymakers so that UC can better support victim-survivors towards financial independence.

The 6 key problems are:

Joint claims

The DWP requires couples to make a joint claim for UC, with payments made into a single bank account by default. This can give an abusive partner financial control of the household, and control of a victim-survivor's access to UC. While a victim-survivor can request a 'split payment' into 2 separate bank accounts within a joint claim, doing so would alert the abuser [4]. This could indicate an intention to flee - which may put them in an extremely dangerous situation.

Claiming UC

As a result of domestic abuse, victim-survivors can lack awareness of their UC entitlements. At a time when they have experienced trauma, the UC system requires them to navigate and understand complex processes, access evidence required for their claim and submit it within tight deadlines. This can delay victim-survivors leaving abusive relationships.

Barriers to tailored support

Victim-survivors must currently disclose abuse themselves to access UC support, policies and easements for domestic abuse. However, DWP staff do not routinely screen for domestic abuse, and safeguarding records do not record people experiencing domestic abuse as a distinct group. This lack of proactive identification risks leaving people without vital support.

Furthermore, advisers and clients often struggle to get timely, consistent information from the DWP, preventing those in danger from accessing urgently needed support

Housing costs

Victim-survivors face challenges in leaving a shared home and escaping rental liability. Housing cost support for 2 properties (i.e., if the survivor has accessed temporary accommodation) is usually limited beyond 4 weeks unless they commit to returning; permanently ending a tenancy indicates to the DWP that dual support should end, leaving survivors liable for unaffordable rent during their notice period.

Additionally, when a joint tenant leaves, administrative issues mean the remaining survivor often receives only a partial housing award, despite DWP guidance allowing for the full housing element to be paid. This can cause survivors further hardship.

Inaccessible assets

People with assets valued at more than £6,000 will see their UC payments reduced - and withdrawn completely at £16,000. Victim-survivors may still technically own assets which they have no access to after an abusive relationship ends. The DWP can disregard assets when a relationship breaks down but there are time requirements that don't reflect the realities of many survivors, and it can be difficult for claimants to meet the criteria.

Deductions

Victim-survivors can remain liable for benefit overpayment debts their abuser owes to DWP, if accrued as part of a joint claim. Repayments can be deducted from the victim-survivor's income if they make a new, single claim. Waivers are available in these circumstances, but can take a long time to be applied. Where overpayments were caused by DWP errors, victim-survivors can still be liable to pay back this money

To address the challenges identified in this report, the DWP should:

- Expedite the completion of the impact assessment on split payments requested by the Scottish Government, to work towards introducing split payments by default.
- Launch campaigns to raise public awareness (including among victim-survivors) of benefit entitlements.
- Simplify the benefits application process for victim-survivors of domestic abuse.
- Incorporate routine, supportive questions into UC applications and claim management, to more proactively identify victim-survivors and ensure they're receiving the correct support and easements.
- To improve the consistency of UC domestic abuse policy provisions ensure all staff have enhanced training on domestic abuse and related UC policies, with claimants also supported by dedicated specialists.
- Record victim-survivor status in UC claims, so that any additional needs can be considered in all contact between the DWP and the claimant.
- Extend the grace period that automatically covers rent for both a victim-survivor's former home and their new safe space, regardless of their intention to return.
- Introduce greater flexibility into capital disregard policies to ensure rigid timeframes do not deny survivors essential support, and to recognise that disposing of assets may require re-engaging with abusers.
- Automatically write off benefit overpayment debts resulting from coercion, or DWP errors.

To ensure meaningful impact, it is essential that any subsequent policy changes are co-produced in direct consultation with domestic abuse experts and victim-survivors.

What is domestic abuse?

Domestic abuse is “any incident or pattern of incidents of controlling, coercive, threatening behaviour, violence or abuse between those aged 16 or over who are or have been intimate partners or family members, regardless of gender or sexuality” [5]. This includes psychological, physical, sexual and emotional abuse. It also includes behaviours that interfere with an individual’s ability to acquire, use, and maintain financial resources such as money, and can make the individual economically dependent on the abuser. This limits their ability to escape and access safety. Post-separation abuse can occur too.

Domestic abuse can happen to anyone regardless of gender. But there are significant gender differences, because the amount and severity of male violence against women and girls is greater. In the UK, in the year ending March 2025, 3.8 million people aged 16 years and over had experienced domestic abuse. In cases where gender was recorded, 59% were female and 41% were male. Other risk factors include those in poverty, of mixed ethnicity and who are disabled [6].



Introduction

Domestic abuse and UC: insights from our frontline advisers



In 2025, we helped over 14,000 people with domestic abuse issues. Over 6,000 people who came to us for help or advice on domestic abuse required benefits and UC advice. In the last year, there has been a 20% increase in people requiring our advice on financial and economic abuse.

While people might primarily seek our help with benefits, domestic abuse can be a driving factor as to why they need advice. Similarly, they might come for support with domestic abuse and family issues, and then require benefit advice.

Benefits can be a vital financial lifeline, but they can also be an area where abusers can assert control. This is partly because of the structure of UC, which requires joint applications. Established processes for claiming UC, along with policy provisions which often fail to reflect the reality of domestic abuse, make it significantly harder for survivors to access independent income and achieve the economic stability needed to live safely away from perpetrators.

Victim-survivors tell our advisers of traumatic experiences, including physical and sexual violence, coercive control, and financial and economic abuse; this can extend to perpetrators controlling access to daily essentials including food. Many people we help are driven into debt or pushed into homelessness as a result of domestic abuse.

The impact of domestic abuse doesn’t end when a relationship ends, or someone has fled. Our evidence demonstrates how post-separation abuse affects victim-survivors for years after a survivor has left their abuser. In some cases, this is not only due to the abuser’s actions, but to benefit policies that fail to recognise the long-term impacts of abuse. Current domestic abuse policy provisions and easements are often restricted to a 6 to 12-month window after fleeing a relationship, which fails to account for survivors who may only feel safe or able to disclose their situation and seek help much later.

This report spotlights 6 key problems our clients face with UC based on our frontline advisers’ experiences supporting people. How we reached our findings is outlined in the [methodology](#).

1. The 'Joint by Default' Trap

From 2013, UC has gradually replaced legacy benefits. Under the old system, the DWP could pay different benefit types into separate accounts, whereas UC combines these into a single monthly payment. Consequently, to claim UC, cohabiting couples must make a joint application - even if only one person wants to claim. While this system assumes couples cooperate and share finances, its structure can facilitate and exacerbate domestic abuse.

Our advisers describe different ways this happens. Firstly, because the claim is joint, an abuser can control a victim-survivor's access to benefit income by refusing to join the claim. Secondly, an abuser can behave in a way that reduces the overall value of the award (for example, benefit sanctions). Thirdly, the default single payment design of UC can give an abuser complete control over the household's entire UC payment. Camilla's story demonstrates how easily a perpetrator can control income under this system.

Camilla's story



Camilla* is experiencing financial abuse. She had to move to UC from legacy benefits as part of the managed migration process, but her partner refused to join the claim unless the single monthly payment was made solely into his bank account. The requirement to claim jointly and nominate one bank account left Camilla vulnerable to further economic abuse and coercive control. As a result, she missed the deadline to claim UC, which caused her financial hardship and made her at risk of eviction. Our adviser signposted Camilla to Women's Aid, homelessness assistance, and provided advice about split payments.

*Names have been changed

Unshared income and reduced support

Some advisers raised concerns that the current structure of UC doesn't reflect the lives of some of the people we support. In particular, determining UC entitlement at the household level risks worsening financial dependency, and can leave individuals without a financial safety net when partners do not cooperate or share finances.

Cassie's story



Cassie* was previously managing a balance of work and UC. However, when her partner moved into the household, his income reduced her UC entitlement. Despite the overall reduction in the household's support, her partner refused to contribute financially toward her children's essential needs or make up for the loss of her individual award.

*Names have been changed

Julie's story



Julie* is unable to work due to ill health and sought debt advice from Citizens Advice. During an initial debt exploration, she disclosed that she is experiencing domestic abuse, including physical violence and financial control. Julie and her husband share a joint bank account which the UC is paid into. The household entitlement decreases whenever her husband works additional hours. However, he denies her access to his earnings, leaving her with insufficient funds to cover essential costs. As a result, Julie has accrued priority debts and is forced to use a food bank in secret.

*Names have been changed

Accessing UC as part of a joint claim: split payments

The DWP has alternative payment arrangements for domestic abuse victim-survivors to access UC, but some are unsuitable mainly because they alert the abuser. Those in a joint claim experiencing domestic abuse can request a [split payment](#), where the DWP divides the single UC award into 2 bank accounts. Specialist domestic abuse organisations caution that requesting a split payment carries risks; abusers will notice the reduction in their payment, potentially exacerbating the abuse [7]. This is particularly dangerous considering [40%](#) of women murdered by a partner or ex-partner were taking steps towards leaving or had left.

Bethanie* told our adviser of her fear about her abusive partner being notified when she had requested a split UC payment. This could alert him to the fact that she was preparing to leave, and she didn't feel ready to flee her home.

Some advisers suggest that UC should allow separate payments without requiring notification to both parties, drawing a parallel to the previous system which paid certain legacy benefits to different household members. Advisers report helping people with joint claims who knew little about their finances or UC entitlements, since their joint claim had been completely controlled by their abuser. Advisers identify a lack of knowledge and access to money as a barrier preventing clients from leaving a perpetrator.

In the current UC structure, advisers feel that split payments should be the standard from the beginning of any joint claim, and that merging claims should be the alternative payment arrangement. Advisers believe this would provide victim-survivors with a small amount of money from the start of a UC claim. Even if financial abuse occurred, this would mean that, from the start, they might

have access to some income in their own right and might be aware of what benefit income they were entitled to.

James's story



James* is experiencing domestic abuse. His partner controls the household and UC income. James came into Citizens Advice for help accessing a food bank. During his appointment, he mentioned he wanted to know more about his housing options. Our adviser spoke to James about his safety and advised him on different places he might get housing support. They also explained how James might gain access to UC via split payments or how he could access UC if he is able to separate from his partner.

*Names have been changed

57%

of our advisers agreed that the single payment structure facilitates abuse [8]

"We're speaking to a lot of clients who have no control over the money. And very often that's a benefit situation and they don't even know how much benefits are actually being paid because it goes to the abuser and they have absolutely no knowledge whatsoever of any aspect. But straight away, because a joint claim is just paid to one person, straight away it's just arming the abuser potentially for more abuse. Whereas if it was separate, at least if they had separate bank account details, you would be giving the potential victim some financial backing."

Citizens Advice adviser

Split payments by default have been a Scottish Government policy commitment since 2016, but cannot be implemented without changes to [DWP computer systems, as split payments currently need to be processed manually](#). The Scottish Government has [requested](#) the completion of an impact assessment from the DWP.

Separating a joint Claim, and making a new single claim

Couples living together must usually claim UC jointly. To make a single claim while sharing a home with an ex-partner, you must [prove](#) that you have separated. The DWP's investigative process for establishing separation has been characterised by our frontline advisers as "over the top" and "invasive".

Where abuse and coercion are present, not all relationships are consensual. One adviser pointed out that the standard questioning the DWP can use to establish separation fails to account for this.

Another adviser told us of a case they had helped with where the DWP reviewed a client's previous living arrangement with an abusive ex-partner and decided it should have been a joint claim. This resulted in a notice of benefit overpayment and caused severe financial instability for our client. The DWP's decision reflected a critical lack of understanding regarding the reality of domestic abuse, where survivors may be forced into proximity with an abuser against their will.

Individuals are not entitled to most UC income in their own right when living with a partner. Advisers were concerned about the safety of victim-survivors making a single claim, as this could indicate to the abuser that the victim-survivor was intending to flee.

Some of the people advisers supported were concerned about submitting a single claim when living with an abuser and delayed claiming UC until after they had left.



2. Survivors can lack awareness and face barriers when claiming UC

Our advisers tell us that UC application processes can fail to account for the trauma victim-survivors experience. The complexity of claiming UC can make it more difficult to leave an abusive relationship, and can cause further financial hardship.

Some advisers describe how a lack of financial knowledge and limited financial literacy are consequences of the domestic abuse their clients experience. This makes determining victim-survivors' benefit entitlements challenging for advisers. Advisers believe that understanding their benefits eligibility and how to access it is part of the victim-survivor's process of feeling ready to exit a relationship. They also report that some clients feel anxious when fleeing to a relative's home, worrying they might adversely impact that family member's own claim. While any actual impact depends on individual circumstances, such as whether the stay is temporary and what specific benefits the relative receives, the uncertainty of the system adds an additional worry.

Advisers feel that UC is difficult to understand and navigate, particularly since trauma can leave victim-survivors feeling overwhelmed. The documentation required and the complexity of the UC application can create a significant mental barrier, which delays some people leaving their abuser altogether.

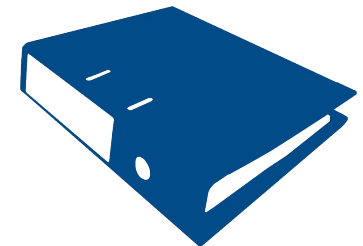
Other people they support struggle to respond to UC journal requests within the required time frames. While there is support available for those experiencing domestic abuse, accessing it requires disclosure [\[9\]](#). Furthermore, accessing evidence of abuse can be an additional challenge.

Advisers maintain that the application process is too long and that streamlining access to benefits or money would provide vital reassurance to those preparing to leave a perpetrator.

"When clients are dealing with the fallout of domestic abuse, it can be an added challenge to be able to navigate complex benefit systems. I don't think clients know there are provisions in place. It is always a big process to change things, and clients are mostly unaware of the help that is available."

"We have had two clients recently who have been in really high-risk situations who have struggled so much to get any financial help to be able to sustain themselves enough to leave, that the only option that they felt they could make was to return to the risky situation."

Citizens Advice advisers



3. There are barriers to accessing tailored support and domestic abuse-specific provisions

Screening process

The current benefits system requires that victim-survivors disclose and provide evidence of abuse to a work coach to access specific provisions. Therefore, it is important that there is an opportunity for safe disclosure, and increased awareness that disclosure can result in access to financial support.

As the DWP does not proactively screen for domestic abuse, people can miss out on benefits and support. For example, one adviser supported a client who had been told by the UC telephone line that they had no entitlement to benefits due to a property they owned. Had the operator asked follow-up questions or explained provisions in place, they might have realised that the client was eligible because the value of the property could have been disregarded. Some advisers feel that screening questions for domestic abuse should occur with any contact with the DWP.

“The only opportunity they have quite often to disclose that abuse is [happening] is when the claim is submitted, and making it as a journal note. Or sometimes when they are actually at the Jobcentre having that first ID appointment. In terms of the DWP asking [if someone is experiencing domestic abuse], I've not yet encountered a single client who said the DWP has asked this. Every time it's been, 'I've had to tell them,' for example, 'please don't send emails to that email address because my abuser has that password and that account has been compromised.'...”

Citizens Advice adviser

Currently, the DWP's internal system allows its staff to record and check additional support needs of claimants through a marker on their UC claim known as the 'Additional Support Area'. However, there is no standalone category for domestic abuse.

Consistently applying provisions

Even when abuse is disclosed, advisers report that they are supporting clients because the quality of DWP administration is inconsistent. Issues arise when DWP staff fail to request or record the evidence needed for provisions. In some instances, policies were not applied even after evidence had been recorded. When this occurs, it creates an unnecessary administrative burden for the people we support. To resolve these errors, claimants must submit a mandatory reconsideration, which can be a lengthy process. Until a decision is reached, the people we support aren't receiving their full, correct entitlement, contributing to hardship.

Anna's story



Anna* contacted Citizens Advice when her UC advance payment was significantly lower than expected. She had disclosed being a domestic abuse survivor during her initial claim. Survivors of domestic abuse are entitled to the one-bedroom Local Housing Allowance (LHA) rate, rather than the lower Shared Accommodation Rate. However, Anna was asked no follow-up questions and was not advised on the evidence required to secure this higher rate. This meant her entitlement was drastically reduced. To rectify this, Anna had to submit a Mandatory Reconsideration, beginning a potentially lengthy process to challenge the decision and access the housing support she was entitled to.

*Names have been changed

Lack of knowledge from DWP agents, and challenges contacting the DWP

When our advisers speak directly to DWP agents on clients' behalf, by phone, the agents they speak to can give them inconsistent information. This is particularly stressful for clients who need to wait longer to get the advice they need, because advisers sometimes needed to clarify or confirm information with DWP agents.

Advisers also raised concerns about the time it took to reach the DWP when they called on a client's behalf. Clients we support who are experiencing domestic abuse might have limited time with us when they seek advice, because they need to account for their time and movements to their abuser. An adviser said it can take 40 minutes to speak to someone about a claim.

"... there is definitely a lack of consistency, you make three calls on the same day with the same question and then you'll get three different responses. And to somebody who's already at capacity anxiety wise, what do they do?..."

"there's a training gap with the UC helpline or whomever they're speaking to or the Jobcentre when they're trying to get that information. And certainly it causes so much more anxiety that is completely unnecessary."

Citizens Advice advisers

To address some of these challenges, advisers themselves want a direct communication channel with specialists in UC and domestic abuse who could answer questions accurately.

For clients, advisers believe specialist staff, experts in domestic abuse and UC policies, should manage the claims of those at risk of, or experiencing, domestic abuse.

While the VAWG Action Plan 2026 takes steps towards strengthening support for victim-survivors in Jobcentres, gaps in other parts of the UC system may remain [10]. The VAWG Action Plan commits to upskilling frontline staff by 2029, including refreshed training for Single Points of Contact (SPOCs) in Jobcentres and domestic abuse training for UC Work Coaches . But training alone may not be sufficient if frontline staff do not consistently identify domestic abuse, signpost available support, or record disclosures appropriately. While SPOCs may provide additional specialist support within Jobcentres, it remains unclear how other challenges in UC claim administration will be addressed, such as the absence of a standalone category to record domestic abuse as a

vulnerability in UC systems. Furthermore, if helpline agents fail to screen individuals effectively or share information on available resources, people may continue to miss out on support..



4. Inaccessible assets block access to UC

People with assets valued at more than £6,000 will see their UC payments reduced - and withdrawn completely at £16,000. The DWP has provisions in place to disregard assets for 6 months after a relationship breakdown. If a claimant then takes steps to dispose of the property or seek legal advice on occupying it, the capital disregard can be applied for 6 months. However, survivors of domestic abuse can find it difficult to meet these requirements because:

Advisers told us that DWP's conclusions on ownership or valuation do not consider the fear survivors have of their abuser. Some live in fear of their abuser long after relationships end and getting capital disregarded can require re-engagement with an abuser.

Judith's story



Judith* is looking for work. She applied for UC, but this was rejected due to capital tied up in a home she lived in years ago with her abusive ex-partner. She started to engage with her ex's solicitor, but they requested her current address to complete forms. Judith fears disclosing this in case her ex-partner finds out where she lives.

*Names have been changed

Judith's fear is not unfounded. In 2020, Citizens Advice research found that 40% of domestic abuse survivors have had their new address disclosed to the perpetrator by an agency (such as local authorities or children's schools). Judith has tried to find a solicitor via Legal Aid, but like others our advisers support, she is struggling to access this support from the Legal Aid Agency. The Legal Aid Agency believes she has access to capital. The situation is causing her financial hardship and she is borrowing money from friends to pay for essential bills.

Advisers have also supported clients facing overpayments of benefits because payments continue after the capital disregard time period ends. Current benefit rules can treat this capital as accessible money, even when the survivor cannot realistically access it.

Suzy's story



Suzy* came to Citizens Advice after receiving a letter from the DWP stating that she owed them more than £12,000 after being overpaid the housing element of UC for a number of years. Suzy first claimed UC after fleeing the home she shared with her abusive ex-partner and their child. She told the DWP about these circumstances at the time. However, the UC system has now flagged that Suzy has capital tied up in the equity of the property. She has tried to leave the shared-ownership mortgage, but her ex won't let her and she doesn't have the funds to challenge this legally. Suzy has put in a mandatory reconsideration. However, it is unlikely that this will change the outcome because she is not covered by the capital disregard policy due to the time frame. The change in her UC claim is causing her severe financial hardship. She has a monthly budget deficit of more than £350.

*Names have been changed

By failing to disregard this inaccessible capital, the system forces victim-survivors to either re-engage with their abuser or face financial hardship. A lack of flexibility on capital disregard and the DWP's conclusion on ownership can prevent victim-survivors from accessing benefits when they need them.

5. Housing cost support for people facing abuse is inflexible

Accessing dual housing support

Survivors fleeing abuse face a difficult choice regarding housing cost support. Under UC rules, a claimant can receive housing support for 2 properties at the same time for up to 52 weeks. The UC housing element can be paid for the rented home they have fled, and housing support costs for the temporary accommodation they have fled to. But to qualify for this extended support, the survivor must state an 'intention to return' to their former home. If they say they don't intend to return, they can usually receive housing support for their former home for around 4 weeks. Our adviser, who works across different sites including a refuge and food bank reported that some survivors are unaware of how this policy mechanism operates, and that they state they don't intend to return home because they feel unsafe to do so, and are not aware that this can impact the financial support they receive.

There can be further administrative traps when they end the tenancy agreement of their former home. An adviser said that when survivors withdraw from a tenancy, it indicates to the DWP that they do not intend to return. Because ending a tenancy often takes longer than the length of benefit payments, this can leave survivors liable for expenses they cannot always afford. To cover rent when one payment stops, our adviser helps women apply for discretionary housing payments. This is described as resource intensive, resulting in extra stress. There are wider issues with the geographical variation and consistency of discretionary support, leaving some at risk of having no or limited support.

Untidy tenancy provision

Advisers also raised that problems arise from a provision put in place for all benefit claimants when 'untidy tenancies' occurs. An 'untidy tenancy' is a situation where a joint tenant leaves a property but remains on the tenancy agreement, often leaving the remaining tenant liable for the full rent. For example, when the survivor stays in the home they rent, and

their abuser stops paying their share, despite being on the tenancy. The DWP's own guidance states, that 'the declaration from the claimant is sufficient to satisfy the verification requirement' for the full housing element to be paid. This means the claimant telling them of the change should be enough. But our advisers tell us that survivors might only receive half or no support.

Advisers report that clients are sometimes misinformed that they need to obtain a new tenancy agreement, without their ex's name on it. Abusers may refuse to remove their name from a tenancy as a way of continuing to try to control their victim. Other times, DWP process errors result in only partial payment of the housing element. This causes great mental distress and rent arrears, placing survivors at an increased risk of homelessness.

Rose's story



Rose* came to Citizens Advice for help with the housing element of UC. She lives with her children in a rental property that they previously shared with her ex, who was abusive. After Rose's ex moved out, the housing element of UC only paid 50% of her rental costs. The DWP told Rose that these costs could only be covered in full if her landlord provided a new tenancy agreement confirming that her ex is no longer living at the property. Rose's landlord declined to do this unless her ex agreed – something he refused to do.

A note in Rose's journal confirmed that she did not need a new tenancy agreement. Our adviser helped Rose submit a mandatory reconsideration, letting the DWP know about her non-molestation order against her ex-partner. Three months later she has still not received the full housing element. The DWP has told her to wait until next month to receive payment for the housing element. Rose's rent arrears are so high she has received a repossession notice.

*Names have been changed

6. Benefit deductions hinder economic recovery

Overpayments of benefits count as debts to the DWP. These are recovered through deductions from benefit payments, which lower the benefit income claimants receive. Our advisers told us that, after making a single claim, survivors can remain liable for UC debts accrued during a previous joint claim. UC joint claims mean a victim's access to independent income from benefits is tied together with their abuser, even after leaving the relationship. [The DWP can waive this debt where a claimant can prove they have not benefited from the overpayment, and can provide evidence of domestic abuse.](#) However, this does not always happen, and even where evidence can be provided, this can take time.

Therisa's experience illustrates the exhausting administrative burden placed on survivors to rectify debts they did not cause.

Therisa's story



Therisa* was in an abusive marriage at a time when she struggled to speak English and had no recourse to public funds. After the relationship ended, she received a letter from HMRC claiming she owed thousands of pounds for overpayments of benefits spanning more than a decade. Therisa came to Citizens Advice for help. She explained that she had never received these payments, but she remembers her ex making her sign some documents during their marriage. She believes the debts were related to these forms.

Therisa disputed the overpayments and sent HMRC the information they requested. Despite this, deductions of over £90 per month began to be made from her UC payments. This situation caused Therisa severe stress, anxiety and financial hardship. Two years later, HMRC finally paid back the money they had wrongly deducted from Therisa's UC payments.

*Names have been changed

Fear of being in debt to the DWP can impact victim-survivors' financial recovery in other ways too. An adviser told us about Elizabeth, who wanted to know how to start a single claim but reported that she was hesitant because of the UC debt she shares with an ex-partner, who failed to declare earnings when they had a joint claim. Another survivor told our adviser that they felt they had no choice but to pay off a UC debt that their abuser had accrued.

The 'joint by default' structure of UC can still leave the victim-survivor connected to an abuser. As well as some of the people our advisers supported repaying debts that weren't their own, some have been required to pay back money resulting from the DWP's own errors and overpayments. This can be because payments continued over the time frame that policies might allow for, for example, relating to capital disregards, as in [Suzy's](#) case.

Our [research](#) found that benefit deductions feed into a 'cycle of debt'. Almost 80% of our advisers report that deductions for overpayments and advance loans negatively affect the mental health of the people they are supporting.

Victim-survivors are already at a high risk of financial hardship due to the abuse they have experienced. Reforming how overpayment deductions are recovered from this group would actively support their economic recovery. Instead, deductions can cause severe additional hardship, particularly for those already experiencing hardship as a result of abuse.

Change is needed

Having an independent income is an essential part of the journey to a life away from domestic abuse. Evidence from frontline advisers and the experiences of the people we support, shows that the current UC structure does not always facilitate access to an independent income for those in need.

It is vital that that victim-survivors are aware of the specific financial support and help available to them through UC. These mechanisms must be flexible to reflect the ongoing and long term impact of domestic abuse.

This report captures critical insights from our network, but it is not exhaustive. To ensure meaningful impact, it is essential that any subsequent policy changes are co-produced in direct consultation with domestic abuse experts and victim-survivors. We recommend the improvements below, which could go some way to addressing the gaps outlined in this spotlight report.

Split payments

Making split payments the default system could benefit those at risk of, or experiencing, domestic abuse. This change would:

- Help people understand their right to access their benefit income.
- Encourage everyone to have access to their own money.
- Remove the burden from the survivor to ask for a split payment themselves.

For the past ten years, domestic abuse charities and the Scottish Government have called on Westminster to move to a default split payment system. As of 2026, the Scottish Government has requested the completion of an impact assessment on split payments by the DWP. We recommend that this moves forward as quickly as possible.

Raising awareness and improving access to UC

The DWP should simplify access to benefits and increase awareness of available support. This is an essential step in ensuring that financial insecurity does not force survivors to remain with, or return to, an abuser. As part of the broader VAWG strategy, we recommend the government raises awareness of benefit entitlements. This must include a recognition of how the social security system can be misused to facilitate economic abuse, alongside a clear promotion of the specific support available to those affected.

Tailoring the claimant journey

The DWP must address the inconsistency of knowledge among frontline staff regarding benefit entitlements for victim-survivors. UC systems should ensure that the "claimant journey" is adapted from day one to prioritise survivor's safety and needs. While the DWP should consider routine screening protocols such as supportive questions at the initial UC application and at subsequent contact points, to ensure the correct benefit entitlements are received. This should sit alongside continued quality training for all staff and supportive conversations when the signs of domestic abuse are recognised. Specialist trained staff, both in domestic abuse, UC and specific domestic abuse regulations should manage the ongoing claims of those at risk or who are and have experienced domestic abuse.

Currently, the DWP does not routinely screen for domestic abuse. Instead, it is up to the claimant to disclose or display behaviours that show they are a victim-survivor. Even when a survivor does disclose, the system lacks a standalone category to flag their specific requirements within support records. Consequently, the DWP must improve its identification processes to ensure survivors receive the specific protections and support they are entitled to while maintaining their safety.

Inaccessible capital

The DWP can disregard assets after a relationship breakdown, but survivors can face particular barriers accessing this provision: engaging within specified time frames can be challenging, and accessing or disposing of assets can require re-engaging with an abuser. To recognise these barriers, and that post-separation abuse can affect survivors for years, capital disregard policies need to be more flexible. Capital legally linked to abusers, which survivors cannot access or use to support themselves, shouldn't prevent survivors from accessing vital welfare support.

Housing

The VAWG strategy seeks to provide secure housing for victim-survivors; however, this does not address the issues raised in this report. More could be done with UC to better support victim-survivors in the private rented sector. No survivor should need to make an immediate decision regarding their permanent residence while in crisis. A discretionary grace period, in which housing elements are automatically maintained for both former and temporary residences, would allow victim-survivors the necessary time and safety to make an informed decision and cover a longer period when they do give notice on their former home.

Housing is an essential need, and arrears put people at risk of homelessness. The DWP's own policies should be consistently applied to ensure the full housing element is paid where there are untidy tenancies. Frontline staff need to use discretionary powers correctly and consistently.

Deductions

To ensure the welfare system supports a victim-survivors recovery from financial abuse, overpayments resulting from departmental errors or abusers' behaviour should be automatically written off.

Methodology

This report draws on a multi-method research approach conducted in January and February 2026. We utilised four data sources from local Citizens Advice offices across England, Wales and the Channel Islands:

- Evidence forms: Over 125 anonymised summaries highlighting examples of unfair policy or practice covering cases from January 2025 to January 2026.
- Case notes: Detailed records of client interactions and advice sessions.
- Adviser survey: A questionnaire disseminated to over 300 frontline Citizens Advice advisers in January 2026
- Focus groups: 3 90-minute qualitative discussions held in February 2026 with a purposive sample of 15 frontline advisers.

Data analysis and integration

Evidence forms were initially coded by theme. These themes then served as the framework for targeted searches within case notes and structured the final report. To ensure cross-referencing across data points, the final portion of each focus group addressed specific themes generated by the survey and evidence forms.

The focus groups followed a semi-structured format. While guided by broad initial questions, discussions were largely driven by the direct experiences of the advisers.

All stories in this report have been given different names and certain details have been omitted or changed to preserve their anonymity.

People typically visit Citizens Advice when facing problems. Evidence forms, are weighted towards instances of policy failure or negative interactions with government operations.

Certain groups, such as migrants and those with no recourse to public funds (NRPF), fell outside the primary focus of this specific analysis. This report is not intended to be exhaustive.



Notes

1. Victim, survivor, and "victim-survivor" are used interchangeably. It means the person being harmed by the perpetrator.
2. Bennett, F and Daly, M., (2014) Poverty Through a Gender Lens: Evidence and Policy Review on Gender and Poverty. Joseph Rowntree Foundation: York.
3. Trade Union Congress (2015) [Unequal, Trapped & Controlled](#), Women's experiences of financial abuse and potential implications for Universal Credit.
4. Perpetrator and abuser are used interchangeably in this report. It means the person carrying out the abuse.
5. Home Office. Circular 003/2013: [new government domestic violence and abuse definition](#).
6. [Poverty](#) is a risk factor for domestic abuse; at the same time, experiencing domestic abuse can make it more likely for someone to experience poverty. Figures from [Refuge](#) indicate that domestic abuse prevalence is higher amongst mixed ethnic groups and black women are repeat victims. Disabled people are twice as likely to experience domestic abuse than non disabled people.
7. [Women's Aid Briefing on UC](#) (2018), Universal Credit and Domestic Abuse, Use of split payments, [Parliament UK](#)
8. The 57% is drawn from a survey of Citizens Advice England and Wales local offices. Out of 117 who responded to this survey question, 21% strongly agree and 36% tend to agreement that the single payment structure facilitates abuse.
9. [Support](#) is available for those who need to claim, or are currently claiming, benefits. For instance, UC work requirements can be switched off for a period of time, and the Housing Element can be paid for both the home a survivor has fled and their temporary accommodation (such as a refuge). However, many of these measures are time-bound; the abuse must typically have occurred within the last 6 months, and there are limits on how frequently some can be applied.
10. [VAWG Action Plan](#) (February 2026), Section 33, Paragraph G & H. SPOCs aim to enhance frontline support for domestic abuse victims and survivors and domestic abuse perpetrators.

If you're experiencing domestic abuse, get help and support here:

- **Read our online advice:** <https://www.citizensadvice.org.uk/family/gender-violence/domestic-violence-and-abuse/>
- **Contact a local domestic abuse service:** <https://www.womensaid.org.uk/domestic-abuse-directory/>
- **National Domestic Abuse Helpline** - 0808 2000 247
- **The Men's Advice Line, for male domestic abuse survivors** - 0808 8010327
- **The Mix, free information and support for under 25s in the UK** - <https://www.themix.org.uk/>
- **Galop, a helpline for LGBT+ people experiencing abuse or violence** www.galop.org.uk/helpline 0800 999 5428.
- **Rights of Women advice lines - there are a range of services available:** <https://rightsofwomen.org.uk/get-advice/advice-lines/>
- **Women's Aid direct services - including the Live Chat Helpline:** www.womensaid.org.uk

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We provide free, confidential and independent advice to help people overcome their problems. We're a voice for our clients and consumers on the issues that matter to them.

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