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Introduction

This paper presents a narrative review of existing empirical evidence on the connections between poverty and domestic violence and abuse (DVA). The findings reported here comprise social survey and qualitative evidence from the UK and elsewhere where relevant and is drawn from more than 80 research studies published in academic journals, books, and research reports. Material cited in this paper was identified on the basis of bibliographic database searches, citation tracking, and expert review, and was supplemented by further secondary analysis of data on this topic collected as part of the 2012 UK Poverty and Social Exclusion Surveyⁱ. This paper focuses primarily on the issue of poverty and DVA in relation to women as victims of abuse. There is little research evidence focusing specifically on poverty, DVA, and men (Bennett and Daly, 2015), though a recent study suggests '*no consistent evidence of an association with socioeconomic status*' for men reporting experience or perpetration of DVA in health settings (Hester et al, 2015: 7). Some of the issues raised here will be relevant to male victims of abuse but further primary research is clearly needed on this topic.

Our review of the evidence suggests that women experiencing poverty in the UK are more vulnerable to intimate partner abuse, and this conclusion is consistent with wider international evidence considered here. However, whilst associations clearly exist between poverty and DVA vulnerability, potential causal mechanisms are currently poorly understood and this reflects the limitations of existing data in this area. Caution is therefore needed in interpreting this relationship and drawing inferences for policy and practice. Moreover, survey-based evidence on the associations between poverty and DVA is probabilistic in nature: whilst it describes heightened vulnerability, domestic abuse certainly remains very much an atypical consequence of poverty. DVA is endemic throughout society in rich and poor countries, and interventions targeted at specific populations (including people experiencing poverty) on their own are likely to be inadequate in the absence of a wider understanding of the social drivers of violence against women associated with patriarchal norms and practices in particular contexts.

Reviewing the evidence on poverty and DVA

In 2016/17 it was estimated that 1.2 million women and 713, 000 men in England and Wales experienced some form of partner abuse in the last year, with a higher proportion of women than men experiencing multiple types of abuse in this period. There were a total of 454 domestic homicides recorded by the police in England and Wales between April 2013 and March 2016, with the majority of victims being female (70%). Of male victims of domestic homicide 66% were killed by another male, with only 3% of female of domestic homicide victims killed by a female perpetrator. (ONS, 2017).

In addition to its terrible human costs, the economic impacts of DVA are also substantial. In 2004, the total cost of domestic violence for the state, employers and victims was estimated at around £23 billion (Walby, 2004c), and although there has been a significant decline in the prevalence of DVA since then (ONS, 2015, Guy, 2014), in 2008 the total cost of domestic violence was still nearly £16 billion (Walby, 2009). Moreover, taking into account repeat incidents suggests an increase in violence against women which goes against current trends in violent offences as a whole (Walby et al, 2016).

Studies of domestic violence prevalence internationally have consistently found significant associations between DVA and low income, economic strain, and social assistance receipt. Notwithstanding the methodological issues that this evidence raises (*see below*), similar conclusions are reached in the UK and Europe, albeit on the basis of more limited evidence. In the UK, analysis of the British Crime Survey (now Crime Survey of England and Wales) demonstrates a significant association between household income and DVA, with women (and men) living in poor and financially insecure households being more likely to experience domestic violence than better-off households (Towers, 2015; Walby and Allen, 2004). However as Walby and Allen suggest, this may be a measure of income after women have separated from a violent partner, and thus reflect lower income as a single adult household (*see also 'poverty, DVA and welfare' below*)

Whilst research shows a consistent association between DVA and poverty, the explanations offered in support of these findings are more varied, with theory and evidence suggesting a complex set of relationships and interdependencies underpinning the observed association. Clearly, financial strain and social and material deprivation can have strong negative effects for relationships (Stock et al., 2014; Ghate and Hazell, 2004), as well as exacerbating and compounding existing patterns of vulnerability to DVA (e.g. associated with employment status, availability of social support, etc.). At the same time, economic insecurity (and the patterns of interpersonal dependency it creates) can also trap people in abusive relationships, and levy a significant financial penalty on those escaping partner violence and abuse. A lack of court-mandated child-support, limited childcare options, and interference by abusive partners which limits women's ability to work, are some of the barriers to labour market participation cited as factors preventing women experiencing DVA from escaping poverty (e.g. Bell, 2003; Swanberg and Logan, 2005). Moreover, the design and delivery of social assistance policies can have an important impact in shaping responses to DVA, and the impacts of welfare reform for DVA vulnerability has been an important focus of research both in the US (e.g. Scott et al., 2002) and in the UK (e.g. Howard and Skipp, 2015).

In this evidence review, we therefore focus on the impacts of poverty for intimate partnerships, its effects on individual strategies for responding to DVA, and the implications of wider reforms in the delivery for social assistance (including DVA services) for DVA vulnerability. We begin by reviewing the limitations of the UK evidence base, before going on to consider the evidence on the relationship between poverty vulnerability and DVA prevalence.

What are the limitations of the UK evidence base?

In the UK, best estimates of the extent and distribution of vulnerability to DVA are mostly drawn from analysis of the British Crime Survey (BCS) (now the Crime Survey of England and Wales, (CSEW)). Analyses based upon the BCS/CSEW series also have the advantage of drawing upon large-scale random samples to generate nationally representative findings based on validated, reliable and longitudinally consistent instruments. For this reason, the BCS/CSEW interpersonal violence module is widely recognised as the best source of data on this topic. Moreover, these data address serious omissions in police recorded crime statistics arising from under-reporting, the absence of a specific DVA crime code, and variations in police practice. Nevertheless, the survey is known to substantially underestimate the extent of repeat victimisation because of the cap on the number of similar incidents recorded. This has a very considerable impact on official estimates of DVA derived from the survey and is estimated to result in undercounting the true prevalence of both domestic violence and violence against women in particular by around 60% (Walby et al., 2014; UK Statistics Authority, 2011).

The wider definitional and measurement problems inherent in estimating vulnerability to DVA using survey data are well documented, including the lack of questions on impact or context (e.g. Williamson, 2012; UK Statistics Authority, 2011). These issues are compounded when examining the relationship between poverty and DVA given the survey's understandable limitations in measuring poverty and socio-economic disadvantage. Firstly, the measurement of income in the BCS/CSEW is neither consistent with best practice in income measurement, nor with official approaches which operationalise a relative median measure based on equivalisation procedures which adjust raw incomes to household need (e.g. Canberra Group, 2001). Many studies reviewed here report upon essentially arbitrary income thresholds whose relationship to unmet need is unclear. Moreover, it is now widely recognised that poverty is a multidimensional phenomenon resulting in social and material deprivation, and that direct observation of living standards and lifestyles (including subjective data) are also needed to validate and supplement income-based estimates (Bradshaw and Finch, 2003; Gordon, 2017; Townsend, 1979).

The most up-to-date survey data on poverty and social exclusion in the UK is provided by the *2012 UK Poverty and Social Exclusion Survey* (PSE). In addition to providing nationally representative data on a range of measures of poverty including relative low income, material and social deprivation, and subjective poverty, the dataset provides estimates of vulnerability to DVA based upon self-completion data on physical partner violence (Hit, slapped, kicked or otherwise physically hurt by (ex)partner) and limited set of controlling behaviours (Needed (ex)partner's permission to work, go shopping, or visit friends/relativesⁱⁱ). In this paper, we therefore supplement existing analyses of BCS/CSEW data with new empirical evidence on the connections between poverty and DVA derived from the PSE-UK study.

Is there an association between DVA and poverty?

Based upon analysis of the 2001 BCS, Walby and Allen (2004) found that women living in households with an income of less than £10,000 were three and a half times more likely to report experiencing DVA in the previous 12 months than those living in households with an income of over £20,000, while men were one and a half times more likely. Based upon analysis of the 2008/09 BCS, Towers (2015) examines the connections between economic inequality and interpersonal violence (IPV) against women, and concludes that access to economic resources is an important risk factor. Her research demonstrates a significant bivariate association between low income and increased vulnerability to IPV, with women living in households with low incomes (less than £10,000 p.a.) having a 3.5 times higher odds of reporting IPV in the past 12 months compared to women living in high income households (more than £30,000 p.a.). Additional neighbourhood effects are evident with women living in income and employment deprived neighbourhoods being at greater risk of recent intimate partner violence.

The most recent CSEW data (ONS, 2017) suggests that for women the likelihood of experiencing domestic violence in the past year declines as income increases. “Nearly 4 times as many women in the lowest income bracket had experienced domestic abuse in the last 12 months (17.0%), compared with those in the highest household income bracket (4.3%)”. The 17% figure for those women earning less than £10K a year is the same as the 2012/2013 figures (ONS, 2014; Smith et al, 2011). For men, this pattern is not the same (ONS, 2017).

These findings are consistent with earlier analyses of the BCS conducted in the 1990s which demonstrate that both low household income and perceived financial strain are significant predictors of exposure to domestic violence both for men and especially for women in Britain (e.g. Mirrlees-Black, 1999). They are also consistent with recent descriptive analysis based upon the Adult Psychiatric Morbidity Survey

(APMS) for England. Drawing upon APMS data for 2007, Scott and McManus (2016: 4) conclude that women experiencing physical and sexual violence are “*far more likely to experience disadvantage in many other areas of their lives, including disability and ill health, substance dependence, poverty and debt, poor living conditions, homelessness and discrimination*”.

Poverty and experience of DVA in the 2012 PSE-UK study

However, the above data provide limited evidence on the connections between poverty and DVA vulnerability because of their limitations in measuring poverty in ways which go beyond (often questionable) data on incomes. The PSE-2012 dataset provides a range of different measures of poverty including income, deprivation and subjective poverty measures. These results are summarised in Figures 1 and 2 below which respectively report the prevalence of physical abuse and controlling partner behaviours in the last 12 months by poverty status (*see Table A1 in the Appendix for further details*). Overall, these data do not reveal significant gender differences in the reporting of either physical abuse or controlling behaviour in the sample as a whole. The proportion of male and female respondents reporting controlling partner behaviour is very similar (at slightly less than 2%), and although a higher proportion of female respondents (3%) report physical abuse than men (1%), these differences are not statistically significant due to the small sample sizes. We recognise that these figures of prevalence and gender are not consistent with other more detailed surveys where questions about impact and fear in particular are more detailed and therefore nuanced to the context of abuse (Myhill, 2015). The limited nature of the questions on abuse within the PSE survey may therefore explain these differences.

However, these data do generally provide a consistent picture of the relationship between poverty and DVA in the UK. All respondents currently experiencing poverty are more likely to report both recent physical abuse and controlling behaviour from a current or former partner, and these findings are generalizable to the wider population. Our preferred ‘PSE Poor’ measure describes individuals living in households with both low incomes and high levels of social and material deprivation, approximately 24% of individuals living in private households in the UK in 2012 (see Gordon, 2017). Nearly 6% of poor respondents reported recent physical partner abuse compared with 1% of non-poor respondents according to this measure ($\chi^2=50$, $p<.001$). The association between recent physical abuse and low income is less striking, but respondents living in households with incomes less than 60% of the equivalised household median (AROP 60%) are twice as likely to report physical abuse than non-income poor households ($\chi^2=20$; $p<.01$).

In line with best practice in income measurement, income-based poverty measures (including in the PSE study) typically refer to household incomes on the assumption that incomes are shared within households. Whilst this is generally a plausible assumption, little is known about the intra-household distribution of incomes and expenditure including issues of inequity between partners (though see Bennett and Daly, 2014; Pantazis and Dermott, 2014). There is some suggestion within the PSE-UK data that respondent dissatisfaction with household financial arrangements may be associated with recent physical partner abuse, though effects were not significant for the limited set of controlling behaviours. Five percent of respondents reporting dissatisfaction with finances (predominantly women) cited physical abuse in the last 12 months compared with less than 2% of those satisfied with financial arrangements ($\chi^2=8$; $p<.05$). Better research evidence is therefore needed on how material resources (principally income) are shared within households and with what effects for men, women and children across the life-course. Recent physical partner abuse is also strongly associated with subjective measures of poverty including life time measures. For example, whilst less than 1% of respondents describing themselves as 'never or rarely' poor across their lifetimes reported recent physical abuse, more than 4% of those describing themselves as 'always or sometimes' over their adult lives did so ($\chi^2=42$; $p<.01$).

<INSERT FIGURE ONE HERE>

A broadly similar pattern of findings is evident in relation to the experience of controlling partner behaviours by PSE-UK respondents, as summarised in Figure 2 (*below*). These data (not to be confused with the figures relating to dissatisfaction with household financial arrangements described above) suggest statistically significant differences in the reporting of controlling partner behaviours by PSE poverty status (PSE Poor), relative low income (AROP 60%), minimum income poverty (MIS Poor), subjective poverty, lifetime poverty, self-rated standard of living, perceived income adequacy, indebtedness, and reporting of economising behaviours. (A full description of variable definitions is provided in Table A2 in the Appendix). In all cases, poor respondents are more likely to report experiencing physical partner abuse in the last 12 months compared with non-poor respondents, and these effects are significant at the .05 level. Taken together, these findings confirm the picture presented in earlier UK studies reviewed above of a consistent and significant cross-sectional association between poverty and experience of DVA.

<INSERT FIGURE 2 HERE>

These relationships are especially pronounced for women. Table 1 (*below*) shows the prevalence of physical abuse and controlling behaviours for PSE respondents by poverty status for women and men separately. In virtually all cases, differences in the frequency of reporting physical abuse and controlling behaviour are highly statistically significant for female respondents. In comparison, these data suggest the effects of socio-economic disadvantage on DVA vulnerability may be more modest for men. Nevertheless, most of the poverty variables included here show statistically significant associations with physical abuse, though the pattern of association in the wider population is much more uncertain with regard to controlling behaviours. This reflects the low prevalence of reporting amongst men in this sample and the relatively small sample size.

<INSERT TABLE 1 HERE>

International evidence on poverty and DVA

Analysis of the 2012 European Union Fundamental Rights Agency (FRA) survey shows that women reporting difficulty in managing on their current income (subjective poverty) are more likely to report experiencing physical, sexual and psychological partner violence recently and across their lifetimes (FRA, 2014). Overall, 30% of women reporting difficulty in managing on their current income experienced physical or sexual violence since the age 15 (and 7% in the past 12 months) compared with 18% of more financially secure women (3% in the past 12 months), and financial strain is also associated with psychological violence. Women who feel they do not have an equal say in the use of household income are also more likely to experience physical, sexual and psychological partner abuse.

The empirical evidence base on DVA and its correlates is most developed in the US and has tended to focus on welfare receipt rather than poverty or low income per se. The external validity of US findings in relation to the UK or other countries is uncertain given differences in welfare and criminal justice systems, socio-economic and demographic differences, and differences in wider gender relations. Nevertheless, a consistent picture emerges from the US evidence, in which vulnerability to DVA is consistently greater for welfare recipients and people experiencing poverty. Tolman and Raphael (2000), for example, review 22 studies conducted in the US since 1997 and using a variety of methods and sample designs in order to investigate the incidence of domestic abuse amongst women on welfare (see also Raphael and Tolman, 1997). Despite variability in study design, target population, and definitions of domestic abuse, these authors conclude that the prevalence, duration and severity of 'current or recent' (Lyon, 1998: 2)

domestic abuse are all higher amongst women receiving public welfare assistance than amongst comparable national samples (including low-income women not receiving welfare).

Lyon (1998) similarly reviews a range of studies examining the connections between women's experience of DVA and receipt of welfare assistance, US Aid to Families with Dependent Children (AFDC). Although the reviewed studies differ in their methods and target samples, they concur that '*current or recent domestic violence is prevalent among poor women and especially among those receiving AFDC*' (Lyon, 1998: 2). These estimates are generally drawn from social work caseloads and community-based studies of women living on low incomes which cannot provide nationally-representative population estimates of DVA prevalence. Benson and colleagues therefore examine data from the US Census and the National Survey of Families and Households to explore the connections between household income, neighbourhood, and intimate partner violence. These authors find that intimate partner violence is more prevalent and more severe in disadvantaged neighbourhoods and amongst households reporting financial strain (Benson and Fox, 2004; Benson et al., 2003).

Understanding the connections between poverty and DVA

Theoretical perspectives on poverty, welfare and DVA

As reviewed above, social surveys in the UK and elsewhere have consistently found that people living in poor and financially insecure households are more likely to report recent experiences of domestic violence. However, the mechanisms linking poverty and DVA are not currently well understood and it is all too easy to rush to unwarranted conclusions. A focus on behavioural explanations of poverty in terms of 'cultural' traits has increasingly characterised recent UK policy debate on poverty and there is certainly a danger that evidence of an association between poverty and DVA could be misinterpreted in this context to offer support for cultural deficit theories of poverty, for example, as popularised by US authors such as Charles Murray and Lawrence Mead.

The limitations of these cultural explanations of poverty in the UK context have been extensively documented in relation to notions of a culture of poverty, transmitted deprivation, and underclass theories (e.g. Welshman, 2007, 2002; Such and Walker, 2002; Deacon, 2002; Bagguley and Mann, 1992; Dean and Taylor-Gooby, 1992; Macnicol, 1987), and explanations of poverty in terms of cultural deficits associated *inter alia* with welfare 'dependency', poor parenting, and wider instances of social dysfunction

continue to pervade policy debates in this area (see e.g. Wiggans, 2012). However, as Gordon (2012a) notes, there are problems with such ‘individual level’ explanations:

Despite almost 150 years of scientific investigation, often by extremely partisan investigators, not a single study has ever found any large group of people/households with any behaviours that could be ascribed to a culture or genetics of poverty. This failure does not result from lack of research or lack of resources. For example, the ‘Transmitted Deprivation Programme’ of the 1970s lasted over 10 years, commissioned 23 empirical studies and cost over £3m at 1992 prices. The ‘Pauper Pedigree’ Project of the Eugenics Society lasted over 20 years (1910-1933), the Social Survey of Merseyside Study lasted 5 years and the ‘Problem Families’ Project started in 1947 and eventually petered out in the 1950s. Neither these nor any other British study has ever found anything but a small number of individuals whose poverty could be ascribed to fecklessness or a ‘culture/genetics of poverty/dependency’ (Gordon, 2012: 14-15).

Nevertheless, the unproven assumption that the connections between poverty and domestic violence arise from the socially dysfunctional behaviours and lifestyles of ‘the poor’ continues to underpin contemporary responses multidimensional disadvantage, most notably in the UK based Troubled Families program (DWP, 2017). This intervention, originally rolled out in 2012, works with families where there are identified 2 or more of the following: parents or children involved in crime or anti-social behaviour; children who are not attending school regularly; children who need help; that is children of all ages, who need help, are identified as in need or are subject to a child protection plan; adults out of work or at risk of financial exclusion or young people at risk of worklessness; families affected by domestic violence or abuse; parents or children with a range of physical and mental health problems (DWP, 2017a). The criticism of the programme is that it is ideologically driven, one the key reports (DWP, 2017), makes clear its aim to have “an even greater emphasis on helping people back into work and tackling the disadvantages associated with worklessness”. This approach, it is suggested, individualises structural social inequalities (Crossley, 2015).

In contrast, drawing upon the pioneering work of early poverty researchers such as Rowntree and Townsend, empirical research has consistently identified the systemic and structural roots of poverty arising from the iniquitous social distribution of resources and power (e.g. Coote et al., 2015; Knight, 2011). In classed and gendered societies, the cumulative and additive nature of social disadvantage is

such that we might expect the interaction of socioeconomic inequalities with patriarchal norms to result in heightened vulnerability to DVA for women experiencing poverty. Within this perspective, the association between poverty and DVA is as an interaction effect where poverty heightens women's existing vulnerability to DVA arising from patriarchal social relations. This could involve unequal distribution of household resources and financial abuse, and /or women's household poverty after leaving violent men. Rather than reflecting any assumed characteristics of poor households or communities themselves, the interaction between DVA and poverty describes the cumulative effects of an iniquitous social distribution of power and resources and the ways in which this is enacted in economic life and the governance of welfare. We will now turn to the possible evidence in this regard.

Poverty, DVA and labour market participation

Amongst other things, domestic violence can result in increased vulnerability to poverty as it can undermine labour market participation and result in ill health which prevents work. Low income and economic insecurity (together with the patterns of interpersonal dependency this can create) can also trap people in abusive relationships, and exact a significant financial penalty on those escaping partner violence and abuse. Based on qualitative longitudinal interviews with 17 low-income battered women in the US, Bell (2003) examines 'cycling' in and out of work and abusive relationships. A lack of court-ordered child support (reducing incomes), a lack of formal child care (increasing reliance on the partner's family), and interference or abuse that limits women's ability to work were all identified as important factors preventing poor women from escaping abusive relationships. Using qualitative exploratory methods, Swanberg and Logan (2005) identify various job interference tactics used by abusers and examine their consequences for women's job performance. Perpetrators exhibited job interference behaviours before, during, and after work, and these tactics reduced women's job performance and job prospects (see also Tolman and Rosen, 1999; Moore and Selkove, 1999 cited in Lyon: 2000). Moreover, poverty creates additional barriers to exiting abusive relationships. People experiencing low income may, for example, lack the social networks which can provide necessary financial support to help them leave their abusers (Abrams, 2010; Wilcox, 2006).

Poverty, DVA and welfare

Much of the U.S. evidence on this topic has focused on welfare receipt rather than poverty per se including considering the impacts of welfare reforms instituted in the late 1990s associated with increased conditionality and effected by the move from AFDC (Aid to Families with Dependent Children) to TANF

(Temporary Assistance for Needy Families). These measures were introduced as part of wider 'workfare' reforms in the U.S. associated with the 1996 Personal Responsibility and Work Opportunity Act emphasising personal 'responsibility' and labour market activation through the imposition of specific behavioural requirement on welfare claimants. Some scholars have argued that low income victims of DVA may face additional barriers to employment associated with their abuse which place them at greater risk of welfare sanctions due to noncompliance with work requirements. For example, based on longitudinal ethnographic research with female welfare recipients in the US state of Cleveland, Scott et al. (2002) examine the negative effects of an ideology of self-sufficiency which puts women at risk by encouraging 'dangerous dependencies' on violent partners. Raphael (2000) and Butler et al (2008) similarly argue that activation programs and increased welfare conditionality may reduce 'dependency' on the state only to replace this with increased dependence on abusive partners.

The impacts of domestic violence on poverty vulnerability for women and children is documented for the UK in the 2004 Child Poverty Review (HM Treasury, 2004):

Mothers experiencing domestic violence are more likely to become lone parents, less likely to be earning independently, and more likely to report their families getting into financial difficulties, with family incomes sometimes withheld from the victim and child as part of the pattern of abuse
(HM Treasury, 2004: 77)

Anecdotal evidence also suggests that financial difficulties can contribute to abuse, primarily through patterns of abusive behaviours targeted at traditional gender roles (e.g. Stark, 2007). Poverty, including lack of access to an independent income, can trap women in violent relationships (e.g. Jewkes et al., 2002). These effects can be compounded by patterns of marginalisation, exclusion and discrimination on the basis of citizenship, ethnicity and religion (e.g. Anitha, 2008; Howard and Skipp, 2015).

Based upon qualitative interviews and focus groups with 27 women and a follow-up survey, Howard and Skipp (2015) investigate financial abuse in the context of the disproportionate impacts of recession and austerity for women in the UK. These authors document the ways in which paying benefit claims to abusers can exacerbate problems of financial control and exploitation, and highlight the potential negative impacts associated with recent reforms including the new welfare benefit Universal Credit, paid to only one of the partners. Howard and Skipp conclude that these welfare reforms may be increasing women's vulnerability to financial abuse as a result of the introduction of such a single, monthly household payment. In their comprehensive review of gender and poverty, Bennett and Daly similarly conclude that *'the proposed design and delivery of Universal Credit should be revised, to avoid risking giving too much financial power to one partner in couples'* (2014: 12). It is also worth noting in this context that

exemptions from current provision associated with experiences of DVA (e.g. sanctuary schemes exemptions from the 'bedroom tax', exemptions from Universal Credit conditions for women in refuges, etc.) appear to have been made on an *ad hoc* basis rather than as part of a coherent and comprehensive policy on DVA.

Policy responses: Poverty, DVA and welfare reform

Policies concerned with gender and poverty are complex and interwoven. As empirical research evidence on the issue attests, certain groups of women (e.g. single parents, women with children, the aged) as opposed to women per se, are more likely to experience poverty and risks of poverty have been exacerbated by recent policy reforms some of which also impact differentially on families where DVA is present. Underlying the literature in both the gendered poverty and DVA debates is a fear that recent welfare cuts in the UK since 2008 have and will continue to have disproportionate impacts for women in these higher risk groups (e.g. Fawcett Society, 2012; Browne, 2011; TUC, 2010). This vulnerability is created by: an increase in insecure contracts for those in part-time and low pay work; cuts to tax credits and other benefits within the Universal Credit system; cuts to wider health and social care services which disproportionately impact on women as the perceived carers in a 'care deficit'; and rigidity in Universal Credit in nominating a single person as 'lead carer' thus reinforcing such roles. All of these policies have the potential to impact differentially for women, and especially for women experiencing DVA.

Addressing the challenges this creates involves identifying the diverse ways in which poverty can affect individual strategies for responding to DVA. Howard and Skipp (2015) advance this agenda by highlighting some of the key impacts of welfare reform and other recent social policy changes on those experiencing domestic violence in the UK. These include: the introduction of fees for collecting child maintenance payments; an assumption that parents can safely make these arrangements; a focus on assessing new policies in relation to how they support 'strong families'; and an increase in discretionary adjuncts to policies, for example, through Job Centre Plus domestic violence champions and Child Maintenance Options agents. At the same time, the impacts of welfare reform often reinforce existing patterns of social vulnerability to DVA. In the context of current UK welfare retrenchment, May's (2006) analysis of the connections between poverty, disability and DVA is important given the impacts of welfare reforms which have disproportionately impacted disabled people. These authors subsequent policy recommendations recognise that policy makers, statutory service providers, financial institutions, and personnel services sectors all need better training to understand and respond to the symptoms of financial abuse. The wider gender and poverty research literature concurs that in separation women are

likely to witness a fall in income and an increase in debts (Bennett and Daly, 2014), and survivors of domestic abuse are at especial risk of financial hardship post-separation (e.g. Abrahams, 2010; Bell and Kober, 2008).

The approach in the UK is very similar to the US policy of 'welfare works' and also inherits many of its problems, notably the need for exceptions which lead to discretionary decision-making in cases involving vulnerable clients and those at risk including those experiencing DVA. As part of the drive to 'make work pay', current UK welfare reforms are also moving towards a two child maximum when calculating the benefits of certain claims, making the assumption that individual families should only have more than two children if they can afford to pay for them (Bennett and Daly, 2014: 77). This assumes that there is equal control amongst different families, and individuals within families, in making such decisions. We know from the literature that reproductive coercion, including sabotage/denial of access to contraception, pregnancy resulting from rape, and coerced pregnancy and/or terminations, are all part of the pattern of DVA (e.g. Williamson, 2014).

The current UK government's wide-ranging welfare reforms programme is premised on the assertion that public services can assist families to find routes out of poverty and disadvantage. Addressing domestic abuse has thus been a major priority within the recently expanded Troubled Families programme (DWP, 2017). An additional £3.2 million domestic abuse funding was provided to local authorities as part of the July 2015 Budget and a wider review of services for victims of DVA. However, DVA services are not explicitly mentioned in the UK Government's 2015 Spending Review (HMT, 2015), and no specific reference is made to poverty and socio-economic disadvantage within the UK Government's current violence against women and girls action plan (Home Office, 2014). In too many cases in responding to the economic hardship caused by domestic abuse welfare reform has promoted reactive provision in ways which does not adequately provide for the economic security of women fleeing domestic violence, for example, in the application of Discretionary Housing Paymentsⁱⁱⁱ, Job Seeker's Allowance Domestic Violence Easements^{iv}, Destitute Domestic Violence Concession Policies^v (DWP, 2013).

Conclusions

Social policies to redress gender inequalities can have important impacts on women's vulnerability to poverty *and* domestic abuse by ensuring that:

- paid work is available and accessible to women, at decent pay levels and with access to affordable childcare

- social assistance payments are made in ways that ensure that women do not become increasingly dependent on their male partners
- women are not penalised for non-contribution because of caring responsibilities
- financial abuse is explicitly recognised as part of a wider pattern of abusive behaviours in UK policies and practice to tackle domestic abuse
- welfare policies are assessed in relation to differential gender impacts in ways which consider the needs of family members with limited autonomy such as in cases of DVA

Social policies therefore need to better recognise the explicit concerns disclosed by those with experience of abuse. This includes recognising that abusive partners often take control of finances directly or through manipulation, that women may be prevented from taking paid work or educational opportunities by abusive partners, and that women are often left with financial debts when they attempt to leave an abusive situation and may not have the financial resources to leave and/or set up a new home.

One important area for future research therefore concerns the effects of low income in exacerbating gendered patterns of dependency in the context of wider welfare reform. The extent to which current UK welfare reforms associated with austerity and fiscal retrenchment contribute to reinforcing existing gendered patterns of dependency – and with what effects in terms of DVA vulnerability – clearly requires further research attention. Further research on the intra-household distribution of financial resources is therefore needed. Recognising internal family power dynamics is a step in the right direction, but instances of abuse, which may require specific forms of specialist intervention, need to be named as such within these wider policy debates.

In addition, despite the extent of in-work poverty (e.g. MacInnes et al., 2015) there remains an underlying assumption that ‘work pays’ and is the way to alleviate poverty in all situations.

The current Government consultation on proposed new DVA legislation includes measures to ensure that jobcentre plus staff are trained to meet the needs of DVA victims (Home Office/MOJ, 2018) implying that employment is a protective factor. This also being a key foundation of the troubled families initiative outlined above (DWP, 2017b) Nevertheless, inadequate pay, job insecurity, and poor working conditions, benefits and career opportunities, mean that for many women including those fleeing violence paid work often does not offer a secure route out of poverty (e.g. Bailey et al., 2017).

However, as this report has demonstrated, whilst there are recent attempts to identify the ways in which welfare reform might impact on those experiencing DVA, there remains a lack of robust evidence bringing the areas of gender, poverty and DVA together. The PSE survey data presented above seeks to bridge this gap. It would be helpful for those engaged with research on gender and poverty more widely to

include suitable measures in the analysis of their data in order to provide a more nuanced understanding of these issues. Better measures of income and living standards in the Crime Survey of England and Wales would be helpful to advance understanding of the connections between socio-economic disadvantage and vulnerability to criminal incidents including social harm.

Given their shared concerns, it is important that research and policy action in the areas of poverty and DVA are situated within the context of wider debates around their intersectionality with gender. We would suggest therefore that policy makers addressing gender and poverty issues consider explicitly how such policies might be impacted by experiences of domestic violence and abuse. In the context of welfare reform Equality Impact Assessments, this means acknowledging the effects of DVA on women's vulnerability to poverty. These approaches are consistent with the basic aims of the Istanbul Convention in that they seek to disrupt abuse, financial and otherwise, in all its manifestations at both individual and societal levels.

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Appendices

Insert table A1 Here.

Insert table A2 Here.

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ⁱⁱ It is recognised that these controlling behaviours are limited and do not, for example, include questions about fear of violence and abuse. This can, as previous research has suggested (Hester et al, 2017) result in elevations in the perception of men's experiences of abuse.

ⁱⁱⁱ Discretionary Housing payments, as part of housing benefits welfare provision, can be made where victims need to cover the cost of a housing tenancy whilst also residing in a refuge. They can also be used during a transition period of moving properties due to fleeing domestic violence.

^{iv} Jobseekers allowance can be claimed by those seeking employment as part of the wider welfare system. To receive the benefit recipients have to prove they are actively seeking employment and show evidence. Those who do not can have their payments sanctioned. This easement benefit is intended to allow flexibility to those experiencing abuse whose ability to actively seek work may be curtailed by that abuse. It's application is however dependent on the judgment of staff who may not have been trained.

^v The Destitute Domestic Violence Concession Policies are available for local authorities to assist victims of abuse to prevent destitution.