



Safe pathways into debt advice for domestic abuse survivors

A best practice guide by

PayPlan[®]



For women and children.
Against domestic violence.

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a change





Summary

Economic abuse is a devastating form of domestic abuse which can leave survivors in significant debt with damaged credit ratings and can be a huge barrier for survivors who want to leave their perpetrators. The consequences of economic abuse can last for many years.

PayPlan and Refuge began working together in 2019 to develop specialist financial support for survivors of domestic abuse. This briefing is a review of the first three years of this partnership to share lessons and insights and make the case for the development of further partnerships and services between domestic abuse and financial organisations.

The key findings and recommendations from the review are:

- Banks, creditors and debt advice organisations should invest more in training frontline customer services staff on how to recognise and respond to domestic and economic abuse and ensure clearer pathways to specialist support teams so that survivors of economic abuse are able to restore and increase their financial stability
- Banks, creditors and debt advice agencies should form close links and partnerships with the violence against women and girls' sector to better understand the needs of survivors. This innovative partnership between Refuge and PayPlan has shown how specialist financial support can have a positive impact on the experiences and outcomes for survivors of economic abuse

About Refuge

Since 1971, Refuge has been at the forefront of work to tackle domestic abuse and has grown to become the country's largest single provider of specialist domestic and gender-based violence services.

Refuge supports thousands of women and children on any given day, helping them overcome domestic abuse, sexual violence, so-called 'honour'-based violence, human trafficking and modern slavery.

Refuge's specialist services include:

- Refuges
- Independent advocacy
- Community outreach projects
- Culturally-specific services
- Tech abuse services
- The 24-hour National Domestic Abuse Helpline

For all Refuge survivors, strict confidentiality is critically important and could be a matter of life and death. Abusers commonly stalk, monitor and control women's communications. It is also common for abusers to impersonate officials or professionals to gain personal information about their ex-partner.



Ruth Davison, CEO of Refuge

Refuge has been working with PayPlan for several years, and we are very proud of the successes we have achieved together, providing specialist support for survivors of economic abuse.

As many as one in six adults in the UK experience economic abuse; the majority being women.

Refuge has long been concerned about economic abuse. When we launched this partnership with PayPlan in September 2019, we couldn't begin to imagine there would be a global pandemic looming, which had a devastating impact on most people's finances, but, for women experiencing economic abuse, the external issues of lockdowns only exacerbated this issue.

A common example of economic abuse is coerced debt whereby a survivor is pressured by their abusive partner into taking out credit on their behalf, often leaving survivors with long-term debt in their own name which has a significant impact on their financial status and credit score for many years, even after a survivor has left their perpetrator.

An initial success of our work with PayPlan has been to approach creditors to agree an informal hold-period, a period of time in which debts can be frozen, to allow survivors to develop solutions and address the debt. This also ensures Refuge's expert frontline staff can prioritise building safety plans for women and their children when they access our specialist services.

As our partnership and our learnings continue to develop, PayPlan and Refuge hope to influence policy, build industry codes of practice and remove the barriers survivors of domestic abuse face that often prevent them from becoming financially independent. Everyone has the right to live a life free from abuse and fear; PayPlan and Refuge are working together to help achieve this aim.

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About PayPlan

PayPlan is one of the UK's leading free debt advice providers and has long recognised that debt and money worries are often part of a bigger picture. Over the last 30 years, on average, PayPlan has helped 100,000 people - who are often dealing with addiction, illness, mental health and other challenging issues at the same time - to become debt-free every year.

PayPlan has always supported people who have been affected by economic and domestic abuse, but in 2018 PayPlan's CEO, Rachel Duffey, made a pledge for PayPlan to seek new expertise and dedicate time to improving the support on offer across the industry.



Rachel Duffey, CEO of PayPlan

Over the years, we've helped many clients who've had abusive partners, worried that their perpetrator will find out about their debt. We appreciate what a huge step reaching out for help is and acknowledge the risks survivors face in doing this, should their partner find out. We know that this fear can prevent lots of other people from accessing help and we wanted to do something about it.

By partnering with Refuge, we've been able to strengthen the service we provide to survivors by creating a safe pathway.

Through this, we've been able to help many people escape dangerous situations and build a new life in a way that's sensitive to their individual needs. More and more clients are coming to us disclosing domestic abuse – this year to date shows the highest number on record - so it's vital we have this relationship and pathway in place to be in a position to help them in the most efficient way possible.

Our relationship with Refuge is incredibly important to us and to our clients. Ensuring survivors get both the debt help and the emotional support they need sooner, in a way that puts their safety first is imperative.

We'll continue to provide support for survivors of domestic – and economic – abuse and we encourage other businesses and organisations to put similar processes in place so they're also in a position to help people most in need.

By partnering with Refuge, we've been able to strengthen the service we provide to survivors by creating a safe pathway.





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**A call to action – driving change
across the financial sector**

Banks, creditors and debt advice agencies can play a part in tackling this insidious form of abuse and should provide specialist support so that survivors of economic abuse are able to restore and increase their financial stability.

Refuge and PayPlan believe that more organisations across the financial sector should implement specialist advice services for survivors.

Lessons learned during PayPlan and Refuge's partnership, and enhanced training in partnership with specialist domestic abuse services, can go an enormous way towards helping survivors navigate stressful and complex processes.

Refuge and PayPlan are keen to see this kind of strategic partnership replicated and adopted. There is currently a lack of awareness of the particular vulnerabilities survivors of domestic abuse face in the financial world. By bringing our learnings to the sector, we can make a real difference for survivors of domestic abuse.





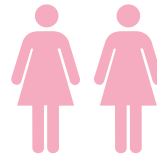
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Domestic and economic abuse in England and Wales

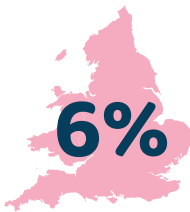
Domestic and economic abuse in England and Wales



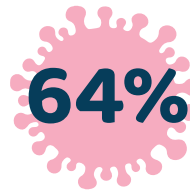
In England and Wales, **one in four** women and **one in seven** men will experience domestic abuse in their lifetime. ¹



Two women are killed every week by a current or former partner. ²



The number of domestic abuse crimes recorded by police in England & Wales (year ending March 2021) increased by **6%** from the previous year, rising to **845,734** ³



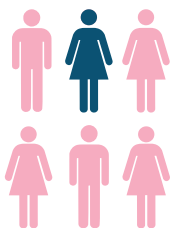
Refuge's National Domestic Abuse Helpline saw a sharp rise in demand of **64%** during the Covid lockdowns and visits to the website increased sevenfold, this peak in demand has shown no real signs of slowing down ⁴



On average victims experience **50** incidents of abuse before getting effective help ⁵



Over **3,000** survivors – who have been identified as experiencing domestic abuse - have been supported by PayPlan since 2015. ⁷



The Know Economic Abuse Report by Refuge and The Co-operative Bank found that **one in six** people say they have experienced economic abuse – this equates to **8.7 million** people. A third of survivors suffer in silence, telling no

one about the economic abuse they are experiencing. Specialist services are vital to help survivors not only identify the abuse they've experienced, but to assist them in rebuilding their lives and finances after leaving a perpetrator. ⁶

¹ ONS (2020), 'Domestic abuse prevalence and trends, England and Wales: year ending March 2020' <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/articles/domesticabuseprevalenceandtrendsenglandandwales/yearendingmarch2020>

² ONS (2019) Homicide in England and Wales: year ending March 2018 (average taken over 10 years) <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/articles/homicideinenglandandwales/yearendingmarch2018#how-are-victims-and-suspects-related>

³ ONS (2021), 'Domestic abuse in England and Wales overview: November 2021' <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/bulletins/domesticabuseinenglandandwalesoverview/november2021#:~:text=The%20number%20of%20domestic%20abuse,ending%20March%2020%20to%20845%2C734>

⁴ Refuge (2020-2021), 'This wasn't her first lockdown. Annual Report and financial statements, 2020-2021, Our response to a profound year' <https://www.refuge.org.uk/wp-content/uploads/2021/11/Annual-Report-nosig-Refuge.pdf>

⁵ SafeLives (2015), Insights Idva National Dataset 2013-14. Bristol: SafeLives.

⁶ Refuge & The Co-operative Bank (2020), 'Know Economic Abuse Report' <https://www.refuge.org.uk/wp-content/uploads/2020/10/Know-Economic-Abuse-Report-2020.pdf>

⁷ Since reporting of this specific information began

What is economic abuse?

Economic abuse involves behaviours that interfere with an individual's ability to acquire, use and maintain economic resources such as money, transportation and utilities. It can be controlling or coercive. It can make the individual economically dependent on the abuser, thereby limiting their ability to escape and access safety.⁸

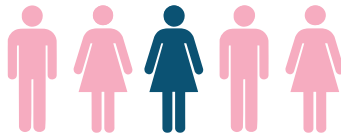
Economic abuse was finally recognised as a form of domestic abuse in legislation, with the Government's passing of the landmark 2021 Domestic Abuse Act. This recognised economic abuse as a form of domestic abuse for the first time.

Examples of economic abuse include:

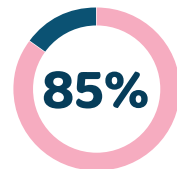
- Having sole control of the family income
- Preventing a survivor from claiming welfare benefits
- Interfering with a survivor's education, training or employment
- Not allowing or controlling a survivor's access to a mobile phone/transport/utilities/food
- Damage to a survivor's property
- Running up debts in a survivor's name without their knowledge or consent

££££££££

£14.4 billion of debt in the UK is directly attributable to economic abuse⁹



Following economic abuse, **one in five** survivors have debts they feel unable to repay¹⁰



85% of people who experience economic abuse also experience other forms of domestic abuse including physical, sexual and emotional abuse¹¹

Domestic abuse is widespread. It can happen to anybody at any time and, in order for the financial and debt advice sector to successfully meet the needs of survivors, it's imperative that they have a thorough understanding of the needs of survivors and a plan of action for driving change within their service offering.

⁸ <https://www.gov.uk/government/publications/domestic-abuse-bill-2020-factsheets/statutory-definition-of-domestic-abuse-factsheet#:~:text=Economic%20abuse%20involves%20behaviours%20that,as%20money%2C%20transportation%20and%20utilities.>

⁹ Refuge & The Co-operative Bank (2020), 'Know Economic Abuse Report' <https://www.refuge.org.uk/wp-content/uploads/2020/10/Know-Economic-Abuse-Report-2020.pdf>

¹⁰ Refuge & The Co-operative Bank (2020), 'Know Economic Abuse Report' <https://www.refuge.org.uk/wp-content/uploads/2020/10/Know-Economic-Abuse-Report-2020.pdf>

¹¹ Refuge & The Co-operative Bank (2020), 'Know Economic Abuse Report' <https://www.refuge.org.uk/wp-content/uploads/2020/10/Know-Economic-Abuse-Report-2020.pdf>



PayPlan and Refuge's vision

The cost-of-living crisis is having a significant impact on survivors of domestic abuse. In a 2022 survey, 78% of Refuge's frontline domestic abuse workers surveyed said that the cost-of-living crisis was increasing barriers to leaving perpetrators. It's vital that all organisations, including financial organisations, play their part to help prevent domestic abuse and support survivors.

Both Refuge and PayPlan know that survivors can find it difficult to reach out and access help. Barriers can be imposed by the abuser, and there can also be practical and emotional considerations too. Now, more than ever, we need to remove barriers and create a joined-up solution.

Therefore, it's imperative that the financial sector recognises the need for – and implements – safe pathways to financial advice within their services.

This briefing shares learnings on supporting survivors and we hope will provide organisations with clear actions and guidance to take forward and drive change within their own operations, to improve the accessibility of safe pathways into financial support.



3 Findings

Survivors' experience

To understand more about whether we were delivering the right service, Refuge's Specialist Survivor Engagement Coordinator spoke to 24 survivors of economic abuse about their circumstances prior to seeking help, their debts and their experience with PayPlan. All participants were made aware that questions were optional, and it wasn't mandatory to answer.

*The names stated in case studies have been changed to protect the identities of survivors.

Debts as a result of economic abuse

- 92% of survivors had debts as a result of economic abuse

Ability to manage debt

- 50% of survivors had their debts written-off or reduced
- 25% of survivors went on to agree affordable repayments with their creditors
- One survivor had **£5,000** worth of debt written off by her bank. She was completely overwhelmed by the decision that had been made and the support she received to achieve this result.



Setting up some breathing space

Whilst information is being gathered on a survivor's circumstances, with their consent, their creditors will be informed of their situation and a hold period is requested – this is referred to as breathing space. This breathing space is crucial as it allows survivors a period of time to start to deal with their circumstances and look at the options available to them. In some cases, the Debt Respite Scheme could also be applicable.

- At the time of this report, **67%** of survivors, with the help of Refuge and PayPlan, had set up breathing space. The other **13%** hadn't accessed this yet, **4%** had breathing space pending and for 8% breathing space wasn't applicable
- **56%** of survivors commented on how helpful they felt breathing space was to them
- Another survivor shared that, as a result of her pending divorce, her debts were increasing but she felt they were now manageable due to the breathing space negotiated between PayPlan and her creditors
- **Marie*** described it as *"a massive relief just while I got myself together after everything."* At the time, she was still being stalked and harassed by her ex-partner and she said the three months gave her the chance to access support from Refuge, increase her safety and helped her to cope
- **Elena*** said, *"I feel like I was able to rely on them – on PayPlan. I felt they were looking after my interests and I could trust them."*
- **Beatrice*** said at the time, *"I'm avoiding payments, I'm avoiding everything. I'm hiding my head in the sand."* The debt adviser took hold of the situation for Beatrice and secured breathing space. It was beneficial as she was unemployed and recovering from surgery.

Experience with PayPlan

- Survivors were asked to describe their first call with PayPlan and the most common responses were 'comfortable', 'very helpful', 'supportive', and 'understanding.'
- Survivors also commented on the care and understanding of their debt advisers: *"Everyone else I've spoken to about the debts, they're kind of like it's your fault, you let him have debts in your name, and that's why I've never really pursued it because people make me feel belittled. It's not an easy subject to talk about along with the worry of debts being in my name. It's been reassuring to have somebody that's actually listened and whose been understanding."*
- **Kate*** shared feelings of being, 'almost suicidal' before accessing the support. She stated the difference the call made. *"By the end of that phone call the weight had come off my shoulders..."*
- **Maureen*** said *"I buried my head in the sand for quite a few months. I was getting bills through the door, and with my mental health situation, I couldn't deal with things so the letters were piling up. So, it wasn't until probably about two months afterwards, after my relationship ended, that I was able to sort myself out, and take a grip of my situation, and do something about it."*

*Very helpful, supportive
and understanding*

”

The experience of PayPlan advisers working with Refuge

PayPlan advisers within the Special Support team who worked on this project shared their own experiences of being involved in this partnership and supporting survivors.

"This is what it's all about, to make someone's life worth living again. It sounds extreme but this is the kind of impact we're having on someone's life. Survivors have been through such hard times, we just want them to get a break."

”

"They're [survivors are] in such a state of flux and their situation is often so overwhelming that quite often they are not worried about the debt really. We enable them to get short-term immediate relief rather than trying to get them to think about everything at once. You do have some domestic abuse survivors who are worried about debt steps like bailiffs and legal action and that perpetrators are going to find information out and locate them."

”

"It's about freeing up some mind space for them. Their situations are often so complex that there isn't the capacity to deal with everything at once. We help them to have breathing space with their debts, allowing them to focus on one step at a time. We remove one problem at a time."

”

"We might be the fifth referral the survivor has had, and debt might be low down on priorities. We need to take the time and care to explain who we are and what we're going to be doing for them. You have to be aware of the survivor's journey before they come to you as the debt advisers."

”

"Refuge providing key information about the survivor's past ensures that we don't have to ask the survivor again and put them through it repeatedly."

”



The Special Support Team at PayPlan feel that more debt advisers need to:

"Take things in small steps. Don't expect to be able to resolve a survivor's situation immediately. It can take a long time to help people because of unstable circumstances. It's important to understand what they're going through. We learned that early on in this project."

”

"Don't use scripts - these survivors want to know you're listening and not just trying to tick a box. These situations are all very unique and we need to respond to that. Be free-flowing and work with the survivor's agenda."

”

"These survivors have often been let down so much in their life it is essential to deliver on promises. If you say you're going to do something, you must deliver this. It builds trust."

”





4

**Safe pathways into debt advice for
domestic abuse survivors: a best
practice guide by PayPlan & Refuge**

Learnings from our partnership

In September 2019, Refuge, the UK's largest national domestic abuse charity, and free debt advice provider, PayPlan, launched a pilot referral method to support domestic abuse survivors with their financial situations. This partnership has transformed the way people who have experienced domestic and economic abuse are supported and put on the right path to a more financially-stable future.

To date, we have jointly supported more than 200 domestic abuse survivors with their financial situations.

Their journeys are all unique, and the patterns follow a different path to many of PayPlan's other clients. To accommodate the needs of these survivors, Refuge reviewed PayPlan's advice journey to identify any potential risks to those experiencing domestic abuse.



Considerations

Before agreeing a new referral process, we had to look at the current processes and systems in place within our organisations to understand what modifications we needed to make, to ensure a safe pathway into debt advice was followed at all times.

● *There must be a high level of continued attention to safety, privacy and confidentiality*

Safety is paramount so it's crucial that a high level of attention is maintained on privacy and confidentiality. Before any referral to PayPlan, Refuge carries out a Tech Safety Assessment with survivors, to establish whether their online accounts and mobile phones or other devices might be being misused or monitored by their perpetrator.

We must ensure any communication the debt adviser has with the survivor is safe and will not put them at further risk of harm.

● *It is common for abusers to misuse technology, or impersonate officials or professionals, to gain personal information about their ex-partner*

Refuge is the only frontline service with a specialist Tech Abuse team. This expert and experienced team works with survivors before they are referred. For added protection, Refuge has the option to password-protect cases, to ensure that even if a perpetrator knows a survivor's personal details, they still cannot access their information through PayPlan advisers.

Survivors should feel empowered to take back control of their financial situation

When survivors have initial contact with a PayPlan Specialist Support Team Adviser, there needs to be an understanding of the complexity of their circumstances and of the journey they are on. A survivor may not have access to documents like ID, contracts and/or financial statements. The adviser needs to show flexibility and reassure the survivor that they will support them at their own pace.

Survivors need to be made aware of their options and supported to make decisions for themselves about what happens next. Therefore ongoing training is in place for PayPlan's Specialist Support Team to ensure knowledge and skills are up-to-date and a sensitive, a high-quality level of service is maintained.

Both organisations are determined to make the referral process as easy as possible for each individual

Between our two organisations, we're determined to reduce the number of times a survivor has to tell their story, appreciating what a difficult process this can be. With the survivor's consent, Refuge shares as much context and financial information in the initial referral as possible and a "tell us once" approach is adopted throughout the survivor's debt advice journey.



Communications

A contact strategy isn't one-size-fits-all

Sending automated communications to a survivor of domestic abuse could pose a significant safeguarding risk. As a result, PayPlan has enhanced its Vulnerability Disclosure Panel to ensure a tailored approach can be taken and the survivor's preferred communication methods are adhered to.

Addresses aren't always a 'safe address'

When going through a survivor's details, PayPlan would previously capture a home address. This was primarily for credit and identification searches but would also be used for any written correspondence.

During our review process with Refuge, it was flagged that these addresses may not always be appropriate to send documents to. Although survivors could choose to 'opt-out' of postal communications, PayPlan decided to reconfigure its systems so that a 'safe address' could be added to an account as an extra precaution, such as a PO Box relating to Refuge.

Clear communication instructions are essential for safety

Safe communication is crucial, not only with regards to postal addresses but also if calling, emailing or communicating with a survivor in any other form could create risk.

Refuge establishes safe methods of communication with the survivor (establishing their preferred contact type, time of day, whether it's safe to leave voicemails as well as establishing if there is a need for any third-party involvement, like interpreters) and ensures that this is clearly cascaded to PayPlan.

Outcomes



Debt advice can seem overwhelming when you're not sure of the possible outcomes

Through speaking to debt advisers at PayPlan and key workers at Refuge, it became clear that we needed to find common ground on what types of survivor outcomes could be achieved. For example, some survivors required only basic budgeting guidance, whilst others would benefit from more thorough income maximisation guidance and/or a debt solution.



Some solutions come with risks too

If an insolvency solution is the most suitable option, it could come with privacy risks. If a survivor's details are published in the public domain, it could expose them to potential risk of harm. It is important to understand the options necessary to safeguard survivors, allowing them to access the right solution to resolve their debts.



Budgeting is more than just what you're spending right now

It became clear very quickly that many survivors of domestic abuse have struggled financially before seeking help. Instead of just reviewing their current income and expenditure, it was very important that PayPlan advisers spent time informing and empowering them with broader budgeting skills.



Survivor care protocol practicalities

Following our joint review, we devised a clear set of survivor care protocols, which have enabled us to clearly stay in control of certain processes, avoid duplication and minimise risks to survivors.

Survivor journey – from Refuge to PayPlan

1. When a survivor first enters refuge services, either by coming into a refuge, or being referred to a community-based service, Refuge will provide emotional and practical support and safety planning. Then Refuge can support the survivor to assess their financial situation and consider if a PayPlan referral is the right thing for them
2. Survivors who have experienced economic abuse, have problem debt or need financial support are given the option to be referred to PayPlan. Refuge carries out a Tech Safety Assessment with the survivor before any information is passed to PayPlan
3. Following several safety checks, an initial PayPlan assessment is carried out to ensure survivors can share details of their situation without being put at risk
4. In line with what the survivor wants and needs, and with their consent, PayPlan recommends the most suitable debt solution based on their individual circumstances
5. Refuge and PayPlan continue to engage with survivors throughout their debt plans to ensure all changes in circumstances are recorded

Recommended joint protocols

- No emails are sent directly to the survivor until the tech safety work has been completed
- Refuge securely retains details of the referral information
- The survivor is not to receive any marketing communications
- The survivor is advised on debt solutions both for the immediate term and for when they're more financially stable, but any decisions on what happens next is made by the survivor
- Learnings are shared and processes amended accordingly to ensure all survivors receive debt advice in the safest and most practical way
- Debt advisers receive continual training on how to spot the signs of domestic abuse, to ensure the safe pathway continues to be followed

Identifying risks within your own organisation

In our combined experience, Refuge and Payplan have found that there are common barriers which can prevent survivors from accessing support. It's important to note that these barriers can include survivors' circumstances but also wider organisational risks.



Potential barriers in survivors' individual circumstances

Fear

- Survivors may feel vulnerable, scared or unsure who to trust
- They may fear the retrauma that repeatedly sharing their story could bring
- They may fear being judged, discriminated against, or doubted/disbelieved
- They may be terrified of being contacted by an organisation when their perpetrator could intercept the communication
- They may be concerned about having to share sensitive information to numerous organisations

Privacy & Control

- Survivors may be concerned about their privacy and about information being obtained by their perpetrator
- They may not always have access to their own devices, accounts or their physical post
- Their confidence may have been worn down over time by their perpetrator, making it difficult for them to confidently make decisions
- They may not be able to easily prove their identity as they may not, for example, have access to a passport or be registered on the electoral roll
- Their calls, emails, texts, website usage and other activity may be being monitored by their perpetrator – or they may be fearful that this is happening

Complexity of Wider Support Needs

- Survivors' circumstances may be unstable or in a state of flux
- They may not have a fixed address or could be homeless, living in sheltered accommodation, sofa-surfing or in a refuge
- They may have dependants
- They may have sustained physical injuries
- They may have multiple forms of vulnerabilities which could include mental health challenges ⁵

Financial uncertainty

- Survivors may not have access to their bank accounts or the passwords/memorable information/security answers for these
- They may have a lack of awareness of their situation, including not having access to their credit reports or household financials
- Their pay, benefits or other income may have been intercepted or interfered with by their perpetrator

¹² At the time of writing, 52% of clients who have disclosed domestic abuse when speaking to PayPlan also disclosed a mental health condition

Potential barriers in organisations

Communication & Processes

- An organisation's standard access route(s) may prevent engagement if they do not accommodate individual requirements
- They may require identification and information that the survivor can't provide
- They may only be able to offer communication through limited mediums (e.g. only by phone or through an app)
- They may not adopt a "tell us once" approach

Resource Capability

- An organisation may not have the ability to meet specific requirements, such as gender-specific support
- Their staff may not be adequately trained to support survivors of domestic abuse

Wider Support Needs

- An organisation may not have external partners in place to signpost or refer a survivor to for any further support needs they may have
- An organisation may not promote a holistic service
- An organisation may not be able to record contact information for support workers from specialist organisations like Refuge

Security

- An organisation may not be able to adapt their systems to accommodate and mitigate security risks
- An organisation may not be able to differentiate when a third-party is attempting to obtain information
- Where a financial connection exists, organisations could accidentally communicate with an abuser
- An organisation may not be able to adhere to specifically-timed communications or its journey may not be adequately tailored to meet sensitive needs

Identifying risks

We've identified three main areas which should be considered when establishing potential risks to a survivor:

Communication-related risks

- Communicating with the survivor at a time when it is unsafe to do so
- Emails or other communications – including automated correspondence from third parties – being accessed by abusers
- Survivors disengaging if they are uncomfortable with a staff member, including if they don't feel listened to or if they have to keep repeating information
- The danger that when a survivor's information leaves an organisation, a third-party organisation may not follow the same process and the survivor's specific communication requirements may not be adhered to

Security-related risks

- Abusers could gain access to survivor details by calling other team members who aren't aware of the survivor's situation or adequately trained on the correct procedure to follow
- Activity may be visible on a survivor's credit file which a perpetrator may have access to

Survivor circumstance-related risks

- Survivors may not initially approach an organisation because they may be uncertain about or unaware of what support is available to them
- Survivors may not be able to provide the necessary documentation required by an organisation
- There may be an unexpected change in the survivor's immediate home situation such as their perpetrator spending more time at home, making it harder for them to communicate and access help safely



Recommended mitigations

When considering the barriers and risks that can occur when supporting survivors, Refuge and PayPlan have created best practice guidelines to minimise and mitigate these risks.

This is not intended to be exhaustive but builds on some of the learnings from our own experience and provides guidance for other organisations to follow when considering how to create safer pathways for survivors of domestic abuse to access and receive financial support.

Communication & Processes

- Ensure survivors don't experience a disjointed communications journey by allocating one or two dedicated staff members to ensure trust and rapport is established and maintained
- Offer survivors a choice of a female or male debt adviser and record this preference
- Ensure communication is made directly with a third-party (such as a refuge case worker) where requested by the survivor
- Ensure survivors are removed from auto-communications and marketing
- Ensure that the address utilised is a "safe address" for survivors
- Where a financial connection exists, the best approach should be explored to understand any potential risks to the survivor's safety
- The survivor's preferences around communication must be followed (e.g. if they've provided a set time to communicate, a preferred medium to communicate through). It's important to allow flexibility with communication in terms of your delivery method.
- Inform any related third-party organisations of potential risks and ensure they understand the importance of adhering to the survivor's communication requirements
- Make the survivor's journey as easy as possible. This means aligning your systems with relevant third-parties to ensure data collection isn't duplicated between services
- Train staff to adopt a "Tell us once" approach so that the survivor doesn't have to keep repeating their story. Ensure the process with any relevant third-parties also follows this approach

Security

- Place a password on the survivor's case or information and always bear in mind that online accounts, mobile phones and other devices might be known to or monitored by a perpetrator
- Carry out regular stress-testing on your systems and processes
- Allocate a limited selection of team members to domestic abuse survivors, who have sole access to these accounts. Make sure those you allocate are highly-skilled, have had up-to-date domestic abuse and vulnerability training and they're able to demonstrate best practice
- Where the survivor has an approved, authorised third-party such as a refuge worker acting on their behalf, make sure they are the point-of-contact at all times

Survivor circumstance-related

- Make sure you're promoting your holistic service offering externally to raise awareness and ensure survivors know where and how to access support
- Develop relationships with third-parties to create a wider support offering so that you can effectively signpost survivors to further support channels as needed
- Consider the implications of solutions (for example, in the instance where a survivor could be listed on a public record) and how they could compromise safety. Be aware of legal processes and applications to safeguard and protect a survivor's personal information being made public
- Consider other ways you can obtain necessary information, such as identification verification, for the survivor
- Be aware that initial communication preferences may need to be adapted and flexible to circumstantial changes
- Regularly review policies and procedures to reflect external influences (e.g. the pandemic or the cost-of-living crisis)
- Ensure survivor files are reviewed and risk assessments are completed regularly





Join us on our journey and support our call to action to make a change.

To find out more about PayPlan and Refuge's referral partnership, email domesticabusesupport@payplan.com or visit:

www.payplan.com

www.refuge.org.uk

www.refugetechsafety.org

www.nationaldahelpline.org.uk

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Refuge

For women and children.
Against domestic violence.