

PayPlan®



Celebrating **six years of
powerful collaboration**





Introduction

In 2019, PayPlan and Refuge formed a partnership through which Refuge directly refers survivors in need of debt advice to PayPlan's Specialist Advice Team via a safe pathway.

This collaboration arose from the recognition that domestic abuse does not only have emotional, psychological, and physical impacts — it also undermines financial stability. Survivors often find themselves in precarious financial situations, which can make it difficult to leave their abuser due to a lack of financial independence. The work that PayPlan and Refuge have carried out together over the past six years represents a powerful and comprehensive response to this issue.

One of the most critical aspects of this partnership is its recognition of the unique needs of survivors of domestic and economic abuse. In the UK, one in six adults has experienced economic abuse – that's equivalent to 8.7 million people.⁽¹⁾

Many of these survivors are not only dealing with the trauma and emotional toll of their experiences, as well as the practical implications of leaving an abuser, but also the challenge of rebuilding their financial lives. Economic abuse, a form of domestic abuse, can result in debt, limited access to financial resources, and damaged credit scores – all of which can have serious long-term consequences. These barriers can leave survivors feeling trapped, either unable to leave their abuser or struggling to move forward after escaping. This is where the support provided by PayPlan and Refuge becomes essential.

PayPlan, a leading provider of free debt advice and financial management, has brought its expertise to the partnership, helping survivors manage existing debts, plan for financial independence, and regain control over their finances. Through personalised, free debt advice and budgeting support, PayPlan empowers survivors to make informed decisions about their financial futures. Crucially, this support is delivered with sensitivity to survivors' experiences, by PayPlan's dedicated Specialist Advice Team.

Refuge, the UK's largest national charity providing specialist support to survivors of domestic abuse, brings extensive expertise in addressing the specific needs of those experiencing abuse. Refuge's frontline services include safe emergency accommodation, community-based services, the sector-leading Technology-Facilitated Abuse and Economic Empowerment Team, and the National Domestic Abuse Helpline.

These services provide safety planning, emotional and practical support, and specialist guidance on tech safety and economic empowerment, making Refuge an invaluable partner in addressing the complex, multi-faceted needs of survivors. By working alongside PayPlan, Refuge is able to offer a more holistic model of support, ensuring that survivors not only receive the financial guidance they need to rebuild their lives, but also the emotional and practical support that is essential during such a difficult time.

This report highlights the importance of breaking down the stigma around seeking help, addressing the impact of both domestic abuse and financial hardship, and the need for flexible, survivor-centred support services. It also explores how we can empower survivors to achieve the right outcomes for themselves.

The collaboration between PayPlan and Refuge has fostered an environment in which survivors feel safe to seek help – and are met with the right response when they do.



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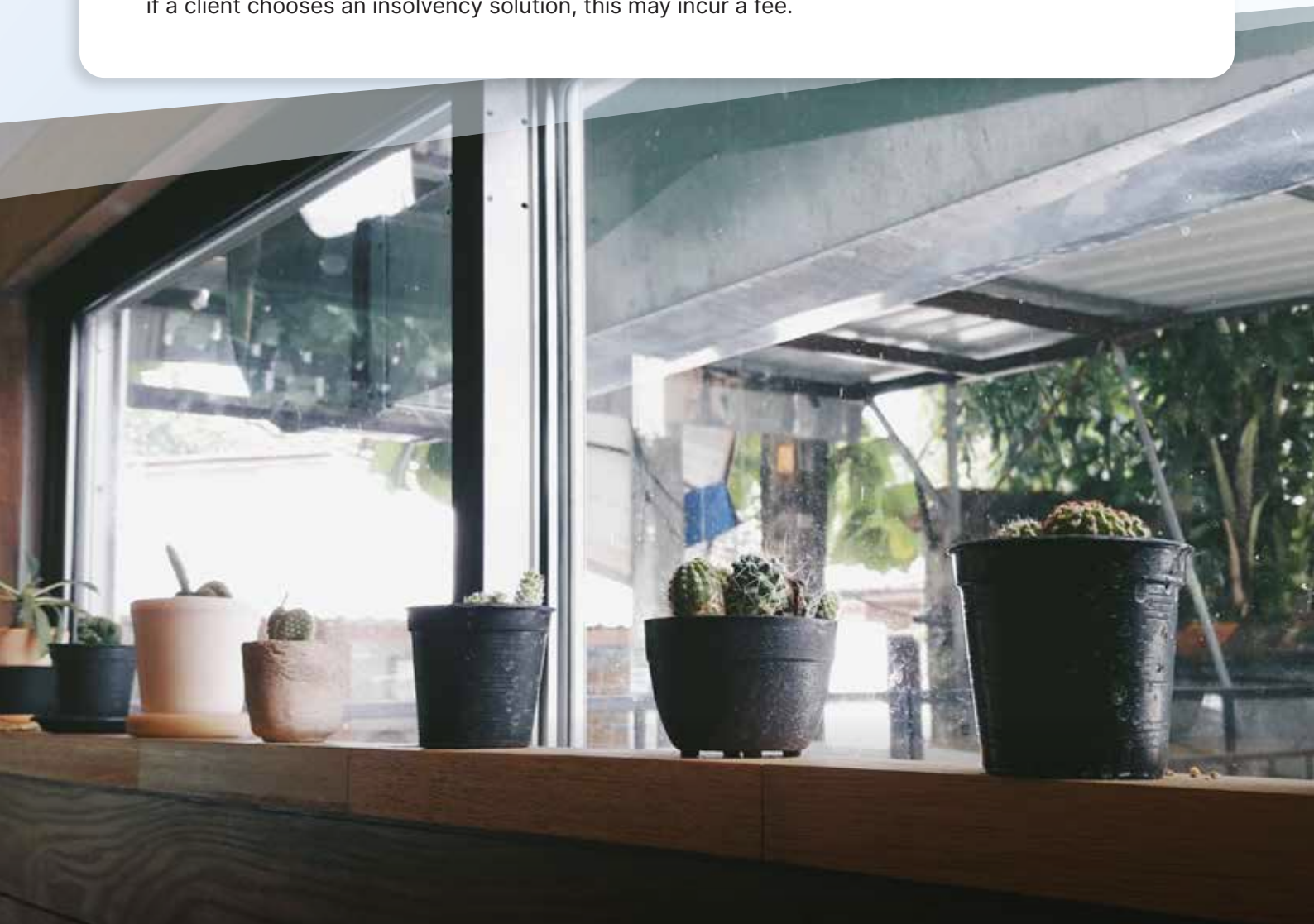
About PayPlan

PayPlan is one of the UK's leading providers of free debt advice and has long recognised that debt and money worries are often part of a wider picture.

Over the past 33 years, PayPlan has supported hundreds of thousands of individuals - many of whom have been dealing with addiction, illness, mental health, or other complex challenges – to become debt-free.

When a client contacts PayPlan for free debt advice, they receive a tailored overview of their options, ensuring they fully understand all the solutions available to them. Whether they require immediate help to reduce their repayments or are simply seeking trusted guidance, PayPlan is there to support them. For clients who have experienced economic abuse and accrued debts as a result, PayPlan can offer specialist support and work with creditors to explore the possibility of having those debts written off.

All of PayPlan's services are free, accessible to everyone, and come with no obligation. However, if a client chooses an insolvency solution, this may incur a fee.





Message from Rachel Duffey, CEO of PayPlan

"As the partnership between PayPlan and Refuge has grown over the years, we've witnessed firsthand the profound impact of offering specialised support to survivors of domestic abuse. From the outset, we recognised how many of our clients, trapped in abusive relationships, were afraid to seek help for fear their perpetrator might discover their debts or financial struggles.

We understood that, for many survivors, taking that first step towards support was daunting and fraught with risk. It quickly became clear that this fear often prevented people from reaching out at all, and we knew we had to help bridge this gap.

Our partnership with Refuge has been transformative.

By combining Refuge's expertise in supporting survivors of domestic abuse with our experience in providing debt help, we've been able to create a safe, supportive pathway for those in need. This collaboration has enabled more individuals to escape dangerous situations while also alleviating the financial burdens that often keep them trapped. Since the partnership began, we've seen a significant increase in the number of clients disclosing domestic abuse. In fact, the number of clients contacting PayPlan about abuse reached record levels in 2024, a clear sign of the growing need for accessible, safe financial advice tailored to survivors.

We are proud to deliver a service that is both sensitive to individual experiences and effective at helping people rebuild their lives. Our work with Refuge has shown that businesses and organisations can – and should – play a vital role in addressing both the emotional and economic aspects of abuse.

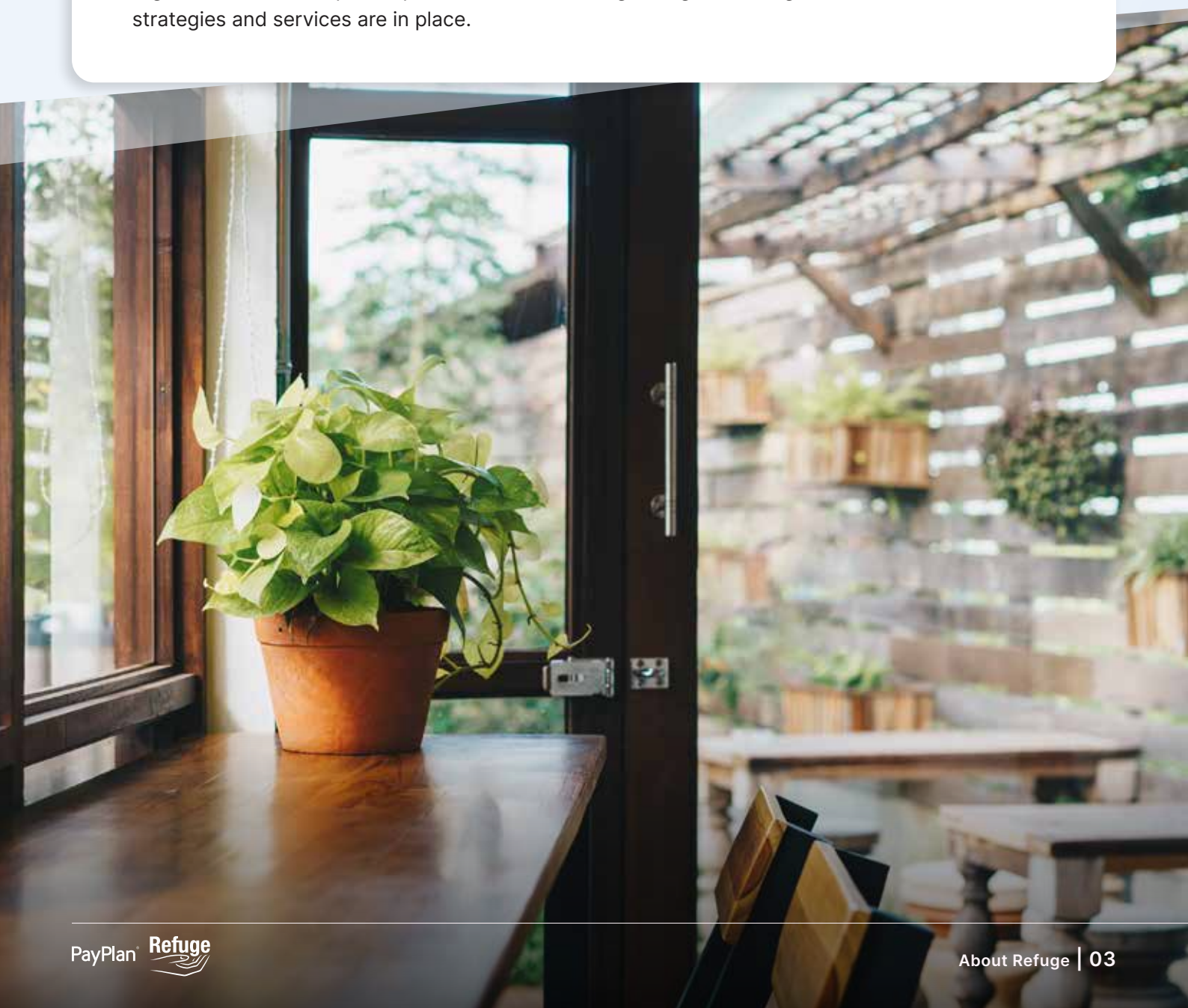
Looking ahead, we are committed to continuing and evolving our partnership. PayPlan remains steadfast in its support for survivors of domestic and economic abuse, and we encourage other organisations to follow our lead."

About Refuge

Refuge is the UK's largest provider of specialist support for women and children experiencing domestic and gender-based abuse. Founded in 1971 with a single refuge in Chiswick, it has since grown to encompass 64 secure-location refuges, a range of community-based services, and the National Domestic Abuse Helpline.

Refuge is also home to the Technology-Facilitated Abuse and Economic Empowerment team (TFAEE) the first dedicated UK service supporting survivors of technology-facilitated and economic abuse. Established in 2017, this pioneering team empowers women to regain control over their digital lives and finances.

Drawing on insights from frontline casework, the team develops practical resources such as step-by-step guides and training packages designed to build awareness and understanding of these complex forms of abuse among professionals across the Violence Against Women and Girls (VAWG) sector. The team also works with policymakers, government bodies, voluntary organisations and corporate partners to drive lasting change, ensuring inclusive, survivor-centred strategies and services are in place.





Message from Gemma Sherrington, CEO of Refuge

“We are proud to mark six years of partnership with PayPlan in our shared mission to combat economic abuse – providing specialist support, raising awareness, and driving meaningful change for survivors.”

Economic abuse can take many forms and may look different for every survivor we support. It could involve a perpetrator monitoring spending, demanding that the survivor account for every penny, controlling household finances, withholding crucial information, forcing them to take out loans or credit cards, or even building up debt in their name without their knowledge or consent.

Whatever the circumstances, economic abuse can be devastating and may have a lasting impact on survivors – in some cases, for the rest of their lives.

Our collaboration with PayPlan has achieved many successes, including the development of safe referral pathways to debt advice for Refuge clients across our services and via the National Domestic Abuse Helpline. By combining our expertise and streamlining services, we’ve strengthened support systems, campaigned for inclusive policies, provided a wider range of tailored, trauma-informed responses, and empowered survivors to rebuild their lives.

This report reflects our shared achievements and acknowledges some of the challenges we’ve faced along the way. As our partnership continues, our commitment remains unwavering. We will keep working to influence policy, shape best practice across industries, and ensure survivors of economic abuse have access to life-changing support.

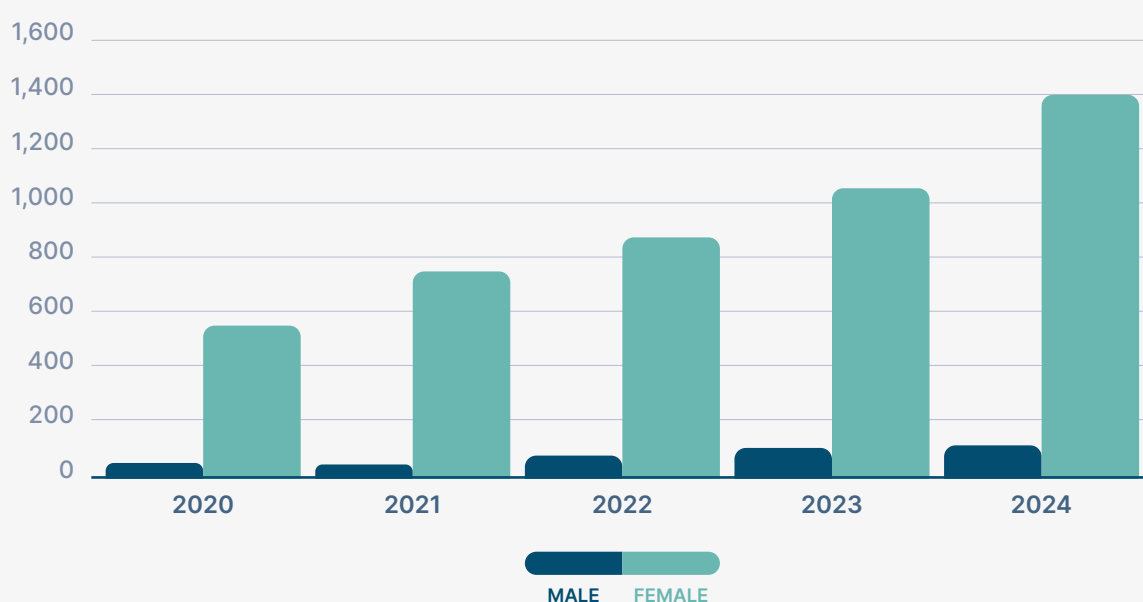
We look forward to building on this vital work – because everyone deserves to live a life free from abuse and fear.”

Trends in economic and domestic abuse within debt advice

PayPlan has seen a year-on-year increase in clients disclosing and/or being identified as experiencing domestic and economic abuse.

Disclosure of domestic and/or economic abuse by PayPlan Clients

We see significantly more female clients affected by this type of abuse, and the increase seen over time has been significantly higher within this group



(2)



The number of clients contacting Payplan about domestic and economic abuse reached record levels in 2024, three times higher than in 2020, when the partnership was in its infancy.

What has influenced this increase in support for abuse:

- Training – resulting in enhanced staff understanding of how to have effective conversations about support needs and disclosures of abuse
- Legislative changes (Domestic Abuse Act 2021) - raising wider societal awareness of economic abuse
- Partnership working – collaborating with organisations like Refuge has improved staff understanding of domestic and economic abuse, resulting in increased referrals from specialist services
- Mainstream media awareness – this has helped survivors recognise that support is available and has contributed to reducing the stigma around reporting
- External factors, including the cost-of-living crisis and Covid-19 pandemic – these financial pressures have led to more people struggling with debt and requiring support

What we have learnt about survivor experiences of debt advice

The barriers faced by survivors of economic abuse, and the support they require, differ from those experienced by individuals who have not faced abuse. These challenges can present in several ways and call for a tailored approach to ensure effective support.

1. Length of time to reach the right outcomes

For survivors with more complex debt problems referred to PayPlan by Refuge, it took an average of 70 days to reach an outcome, compared with just 15 days for other service users accessing debt advice. ⁽³⁾ This means it took them almost five times longer to reach an outcome. This stark difference highlights the challenging circumstances survivors face and the many barriers they must overcome to achieve the right financial and debt-related outcomes.

Examples of these barriers include:



Difficulties finding housing or moving to a hostel or other emergency accommodation



Lack of access to key documents, such as ID (passport, driving licence)



No access to a bank account in only their name, requiring them to open a new account



Important documents being sent to a care-of address, creating collection barriers



Limited availability of safe communication methods



Mental health issues

2. Access to information

Accessing debt advice can be a very daunting process, especially for survivors of abuse who may not have full knowledge of their financial situation. Survivors often face difficulties accessing important documents or records, such as not having passwords or being unable to pass security checks on accounts. This can make the initial assessment process take longer and requires flexibility and understanding from the debt adviser.

At PayPlan, the initial assessment includes obtaining a copy of the client's credit report through Experian. The benefits of this for survivors include:

- A full understanding of individual debts they have, total debt levels, and account details (including any associated legal action)
- Identifying people financially linked to the survivor through their accounts
- Identifying debts that may have been incurred without their knowledge or consent



3. Multiple agencies that a survivor needs to contact

On average, survivors referred to PayPlan by Refuge have **six different debts** that need addressing.⁽⁴⁾

The casework model of support offered by PayPlan's Specialist Advice Team means they can act as a single point of contact for multiple creditors, reducing the number of times a survivor must retell their story.

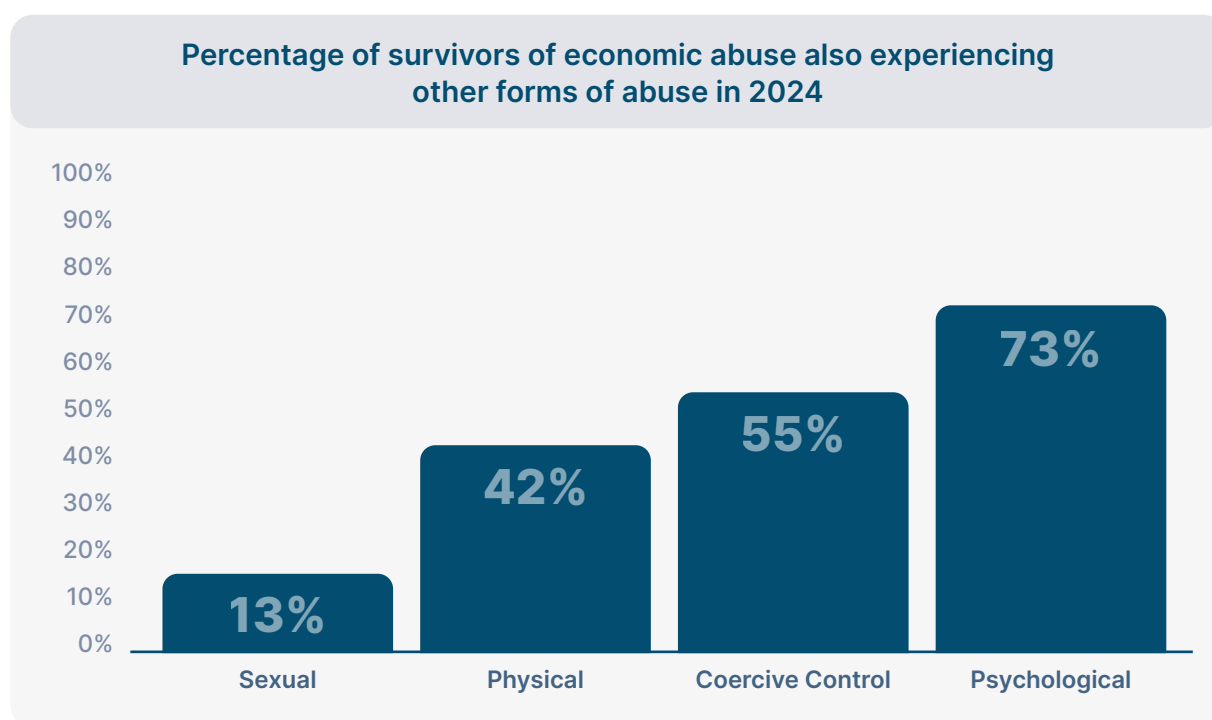
This approach is a vital part of the referral pathway, and feedback from survivors consistently highlights how important it is to speak to a named adviser – someone who understands their individual circumstances – throughout the debt advice process.

The point at which a survivor is ready and able to address their financial situation will vary, depending on their personal circumstances. At Refuge, we see that survivors often have a wide range of support needs and may need to engage with multiple agencies, including housing departments, solicitors and the criminal justice system, social care, health services, and schools, among others. In this context, contacting multiple organisations they owe money to can feel overwhelming especially when survivors are also focusing on staying safe from their perpetrator. Refuge's frontline teams provide support with immediate challenges while ensuring survivors know where and how to access specialist help with their finances and debts when the time is right for them.

4. Multiple support needs

Survivors of economic abuse who seek debt advice are more likely to be facing multiple challenges and complex circumstances compared to other service users accessing debt advice.

In 2024, survivors accessing specialist support from Refuge's Technology-Facilitated Abuse and Economic Empowerment Team, were often experiencing multiple forms of domestic abuse. Data shows that economic abuse rarely happens in isolation, with many survivors also subjected to psychological abuse, coercive control, physical abuse and sexual abuse. As such, we must never assume it is the only form of abuse a survivor is facing.⁽⁵⁾



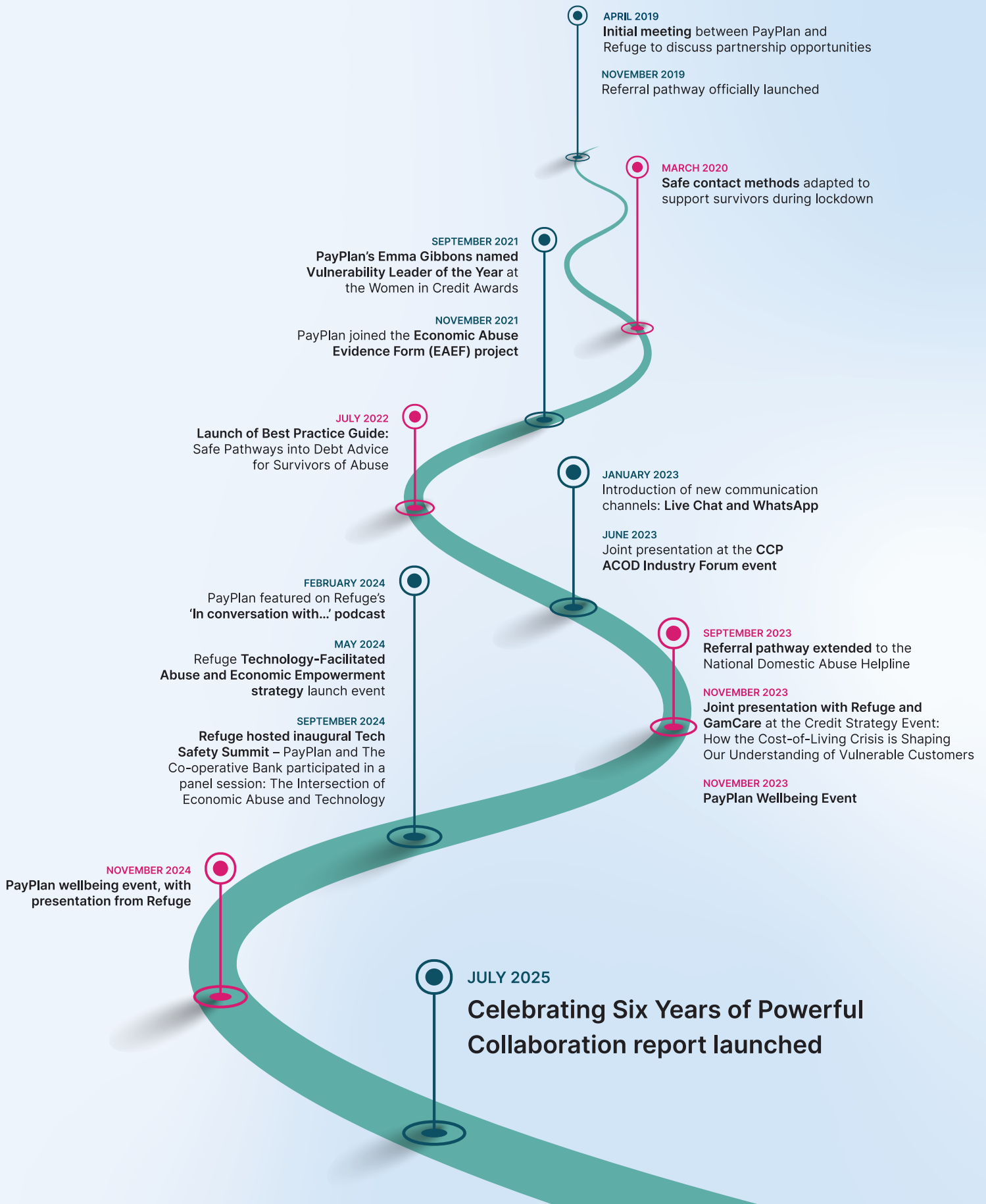
5. Limited affordability

Survivors of abuse are significantly more likely to be in a deficit budget (this means they do not have enough income to cover their essential costs) than others accessing debt advice. Among survivors referred by Refuge to PayPlan, 1 in 5 were unable to cover the costs of essentials – double the rate seen among other debt advice clients.⁽⁶⁾

This aligns with wider trends we have observed at Refuge. In a study we conducted on the impact of the cost-of-living crisis, more than half of frontline workers reported that survivors were unable to afford enough food for themselves and their children.⁽⁷⁾

Even when survivors are able to meet their essential living costs, our referral pathway and casework shows that financial challenges persist. Survivors of abuse typically have 59% less money available after covering essential costs to put towards repaying debts, compared to other service users accessing debt advice.⁽⁸⁾

Our Partnership Journey





Strengthening pathways to safety and financial freedom

Since the beginning of our partnership, we have worked collaboratively to strengthen and streamline support for survivors of domestic and economic abuse.

Our impactful collaboration continues to evolve through regular reviews, joint training initiatives, technological improvements, and a shared commitment to accessibility and safety. Together, we are removing barriers to vital services and enhancing protection for those in vulnerable situations.

Mutual training: strengthening knowledge across teams

Training has been a continuous focus throughout our partnership, with both organisations committed to building expertise and raising awareness. Together, we invest in:

- Induction and refresher training for new and existing staff members
- Cross-organisational training to deepen understanding of each other's services and referral processes
- External training delivery to raise awareness of economic abuse and financial vulnerability across the wider sector

This collaborative approach ensures that all teams are equipped with the skills and knowledge needed to provide safe, informed and empathetic support to survivors.

System and security enhancements: safer referrals, better oversight

To strengthen client data protection and streamline the referral process, Refuge transitioned to using PayPlan's secure referral hub. This development has:

- Improved data security and confidentiality
- Integrated tech safety checks prior to referrals being made
- Removed barriers to support and reduced the contact time for survivors
- Enhanced referral oversight and enabled more accurate reporting

The secure referral hub form has also been embedded within Refuge's National Domestic Abuse Helpline system, ensuring alignment across Refuge services and simplifying the process for survivors seeking support.

Informed by insights from Refuge's Tech Review, PayPlan has expanded its options for communication methods, including WhatsApp, recognising that digital accessibility is a vital consideration for survivors. In addition, internal escalation processes have been strengthened. This means that disclosures of domestic abuse and economic abuse can also be transferred directly into PayPlan's Specialist Advice Team (SAT), ensuring timely, expert support.

PayPlan's website has recorded approximately 3,300 uses of the Quick Exit feature since launching in April 2024.⁽⁹⁾

Website enhancements: prioritising safety and engagement

PayPlan followed Refuge's lead on introducing a Quick Exit button on its website to support users who may need to leave the site immediately for safety reasons. When clicked, this button instantly redirects users to a neutral site (the Google homepage), clears history of visiting the PayPlan website and opens a new tab, helping ensure discretion and safety.

- Since launching the feature in April 2024, PayPlan's website has recorded approximately 3,300 uses⁽⁹⁾
- Refuge's Tech Safety website, launched in April 2021, recorded 4,300 uses of the Quick Exit button in the past year alone⁽¹⁰⁾

PayPlan's website also features:

- Support and guidance linking to Refuge's economic abuse resources, helping users understand the signs and impact of economic abuse and where to seek help
- Access to 'Debt Diaries', a series of lived experience stories designed to build trust and engagement with survivors navigating similar financial journeys

Accessibility: removing barriers to support

Refuge and PayPlan are committed to ensuring that our services are accessible to all survivors. Key accessibility enhancements include:

- Full Translation Services, enabling non-English speakers to access debt advice
- SignVideo, providing support for British Sign Language (BSL) users
- Microsoft Teams video support, offering flexible, face-to-face communication options



Economic Abuse Evidence Form (EAEF): pioneering sector change

In November 2021, because of PayPlan's partnership with Refuge and broader domestic abuse work, Money Advice Plus (MAP) and Surviving Economic Abuse (SEA) reached out to PayPlan to discuss an opportunity for PayPlan to become involved in MAP's and SEA's pilot of the Economic Abuse Evidence Form (EAEF).

The Economic Abuse Evidence Form is an information-sharing tool, devised by Money Advice Plus and piloted in partnership with Surviving Economic Abuse, that provides a single mechanism through which a qualified money/debt adviser who has received expert training in economic abuse by MAP and SEA, can tell an organisation that their client has been subjected to domestic abuse, including economic abuse.

PayPlan's participation in the project began with MAP and SEA training, which enabled PayPlan debt advisors to complete the EAEF, ensuring a 'tell us once' approach and working with individuals on a one-on-one basis.

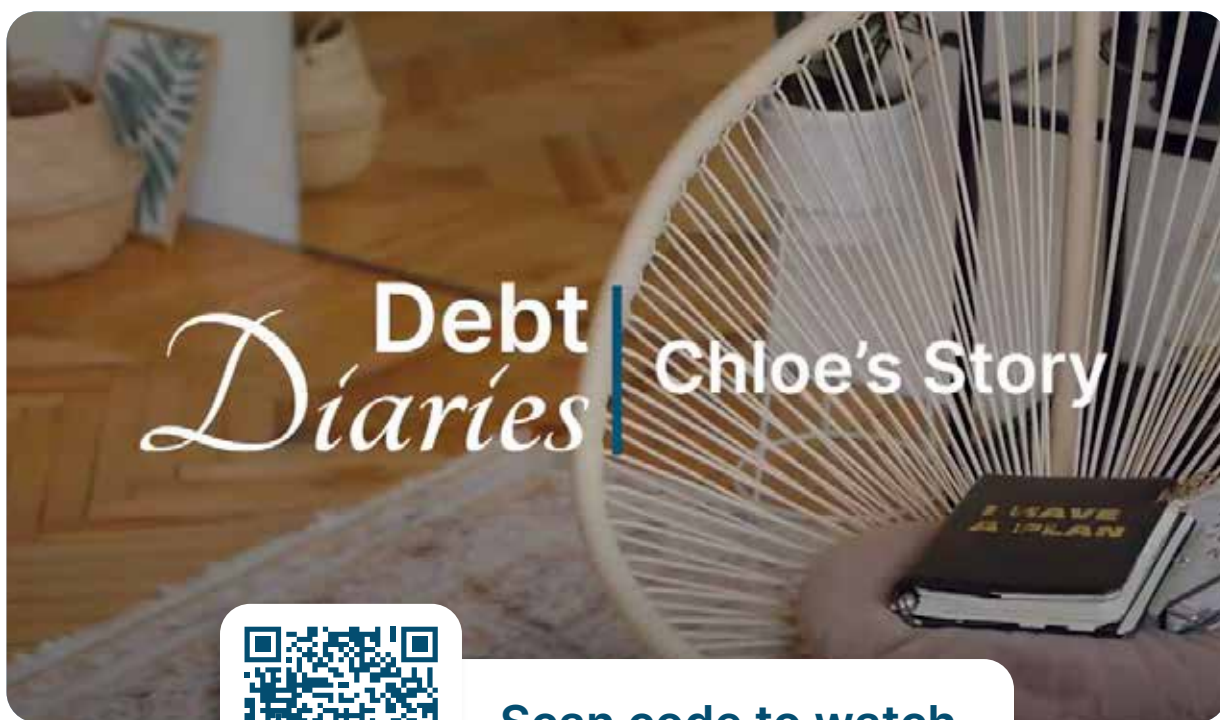
The EAEF has proven to be a powerful tool in supporting survivors of economic abuse to share information and communicate its impact with participating creditors.

Hearing from survivors and colleagues

Advisors on the National Domestic Abuse Helpline, run by Refuge, have said:

"In my experience, referring to PayPlan is a seamless and user-friendly process, both for me as the referrer and for the service user during a helpline support session. The referral process doesn't require overly detailed, upfront information, which I consider a trauma-informed approach, ensuring survivors receive the support they need without unnecessary re-traumatisation. An important feature of the referral form is the option for the service user to select a safe time and day for contact. I've received positive feedback that PayPlan adheres closely to these preferences, ensuring safe and considerate communication from the outset."

"I have found the PayPlan referral route extremely helpful. It has allowed me to suggest a practical way forward for callers experiencing financial difficulties. Often, I would be signposting to yet another helpline that might be hard to reach, may not have the expertise in domestic abuse, or may not be able to help at all. The callers I have referred seem relieved and grateful that we can arrange for PayPlan to contact them. The referral process itself is simple and straightforward."



Scan code to watch



PayPlan survivor feedback

"I want to say a massive thank you to yourself and the team at PayPlan.

Being a victim of domestic abuse and economic abuse, I was left with debts I didn't run up myself but which were in my name.

With not being able to work, and my income in deficit, there's no way I could have offered to pay even a penny. And if I did, then I would be taking liability for these debts that I didn't cause. My credit rating was severely affected, impacting my ability to rent or gain credit in the future should I wish to do so. I was in a nightmare.

I felt nobody would believe me nor be able to help me. That is until, with my permission, Refuge sent my case over to PayPlan.

The team at PayPlan were patient and understanding, and said that they would do their best to help and support me through this. Contacting the credit companies on my behalf and updating me at intervals, asking if I'd heard anything from the creditors. If I had received letters, emails or calls from them, then PayPlan would again contact them on my behalf and remind them of the situation. Then the credit companies stopped calling me and gave me breathing space, helping my stress and anxiety.

I am so happy and relieved to say that PayPlan stuck with me through this journey that took just over a year, and all of the credit card debts have now been written off.

I am so so grateful to PayPlan for this. I cannot thank them enough.

This now means that I can have a good financial future, should I wish, with no restrictions. And I am free from that part of the abuse.

Thank you so much PayPlan for believing in me."

From insight to action

We invite you to join us on our journey and support our call to action to make a change. Over the last six years we have been able to create lasting, meaningful change to how we approach survivors that need support with domestic and economic abuse. This includes building financial resilience, providing a safe platform to disclose abuse, ensuring a flexible and bespoke approach and access to products and solutions that meet the needs and circumstances of survivors.

This report highlights the complex realities and multiple barriers faced by survivors of economic abuse. It also demonstrates the positive impact that ongoing, personalised support from a named adviser can have on a survivor's journey to safety and financial independence.

We hope this pioneering partnership between Refuge and PayPlan inspires meaningful change across the financial sector – so that every person affected by domestic and economic abuse has a clear, compassionate pathway to safety and financial stability.

- We want to encourage the widespread adoption of a casework model where a survivor's case remains open for as long as necessary to achieve the right outcome. Throughout this process, every survivor should have a tailored support plan and a trusted, named adviser or support worker who understands their individual circumstances.
- We call on domestic abuse support services, debt advice providers, the financial sector, utility companies, telecoms, local authorities, and all organisations that may come into contact with survivors to:
 - **Provide safe and accessible platforms for disclosures**
 - **Ensure survivors have access to a consistent, named adviser**
 - **Offer flexible, trauma-informed services that meet the needs of survivors**
- As technology and the financial landscape continue to evolve, tech safety must be a priority. Banks, creditors, utility providers, telecoms, debt advisers, and support services must consider the risks of technology-facilitated abuse in every interaction with survivors.
- Finally, we must all invest in ongoing, specialist training to ensure we are equipped to meet the changing and complex needs of survivors – **now and in the future.**

By continuing to listen, learn and work together, we can create clearer, more compassionate pathways to support and financial help for anyone affected by domestic and economic abuse. Lasting change means investing in a culture that truly cares – one built on understanding, inclusion and support.



To find out more about the partnership between PayPlan and Refuge – and how you can get involved or support this work, please email:

domesticabusesupport@payplan.com

techabusetraining@refuge.org.uk

Or, you can visit:

www.payplan.com

www.refuge.org.uk

www.refugetechsafety.org


www.nationaldahelpline.org.uk

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6 Years

PayPlan®

