



### Universal Credit, Gender and Structural Abuse

Journal:	<i>The Journal of Adult Protection</i>
Manuscript ID	JAP-05-2021-0018.R2
Manuscript Type:	Research Paper
Keywords:	Domestic violence and abuse, structural abuse, Universal Credit, COVID-19, Welfare reform, support workers

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## **Universal Credit, Gender and Structural Abuse**

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### **Abstract**

#### **Purpose**

Joint couple payments under Universal Credit tend to privilege male partners, which may entrap women in abusive relationships, foster poverty, and are indicative of gendered structural abuse.

#### **Design/methodology/approach**

Through a critical review of the literature and qualitative interviews with third sector support workers we explore the impacts that Universal Credit has on women, especially those in abusive partnerships.

#### **Findings**

Current welfare processes reinforce patriarchal assumptions and are indicative of the structural abuse of women. This has increased during the lockdowns imposed to tackle COVID-19.

#### **Originality**

This paper argues that there needs to be a wider a recognition of gender power relations and the concept of structural abuse in policy formation and implementation.

#### **Practical implications**

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3 Changes are needed in the ways in which welfare benefits are disbursed. Gendered  
4 structural abuses should be explicitly considered when working with women who  
5 experience domestic violence and abuse.  
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### 10 11 **Key words** 12

13  
14 Domestic violence and abuse, structural abuse, Universal Credit, COVID-19  
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## 22 **Universal Credit, Gender and Structural Abuse** 23

### 24 **Introduction** 25

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27 Universal Credit (UC) payments for couples are made as joint payments into the  
28 nominated bank account of one of the claimants named as the ‘main claimant’. In  
29 heterosexual couples, normative assumptions of gender relations mean that this ‘main  
30 claimant’ is often the male partner and the UC system will often set this as the default  
31 (Millar and Bennett, 2016). Not only is this approach inherently sexist but also it has  
32 the practical outcome of disproportionately affecting women by lessening their access  
33 to income and decreasing their economic autonomy (Millar, 2018).  
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47 In earlier work, we considered the importance of recognising structural abuse and the  
48 treatment of older people in care homes (Parker, 2021). Structural abuse, however,  
49 can affect anyone as a result of shared social characteristics with people who are  
50 marginalised by assumed, often unspoken, social mores. Systemic structural abuse  
51 may go unchecked and unnoticed through policies, practices and perceptions that  
52 become embedded in the psyche of the general population, which may, in turn, allow  
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3 governments to escape responsibility for ensuring the adequate and appropriate  
4 treatment of all. Structural oppressions are part of the everyday experience,  
5 reproduced through social interactions and reinforced by interactions with those  
6 institutions carrying social power. Structural abuse intersects with gender, race, and  
7 class relations and is embedded within socio-economic, health, disability-focused, and  
8 age-related elements of society (Crenshaw, 1989; Parker and Ashencaen Crabtree,  
9 2018; McVey *et al.*, 2020; Parker, 2021). These dominant and unspoken assumptions  
10 influence the ways in which social welfare and care policies are developed, delivered,  
11 and the eligibility criteria are used to apportion care.  
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28 In this paper, we consider the perceptions of third sector and voluntary support  
29 workers for homeless people; to understand the ways in which increased welfare  
30 conditionality and UC processes have affected people who are homeless and at risk of  
31 homelessness. We are looking, particularly, at women and those at risk of domestic  
32 violence and abuse (DVA), and consider the unanticipated consequences of welfare  
33 reform that both increase the potential for abuse and reinforce structural gendered  
34 assumptions.  
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48 We suggest that current welfare processes reinforce patriarchal assumptions and are  
49 indicative of the structural abuse of women. These social problems have increased  
50 during COVID-19 lockdowns, with reports of DVA rising significantly (Hantrais and  
51 Letablier, 2021). We call for a change in welfare benefits disbursement, a recognition  
52 of gender power relations, and for the wider acceptance of the concept of structural  
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3 abuse. We argue for gendered structural abuses to be explicitly considered when  
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5 working with women who experience DVA.  
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## 10 11 **Background**

### 12 13 *Welfare, Conditionality and Universal Credit*

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17 Welfare reform, and its attempted simplification and cost reduction, has been at the  
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19 heart of United Kingdom (UK) welfare policy for decades, if not centuries (Dean,  
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21 2004; Fletcher and Wright, 2018; O’Hara, 2020). In 2009, Iain Duncan Smith outlined  
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23 a vision for combining six main benefits into one, which resulted in the 2012 White  
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25 Paper and Welfare Reform Act that ushered in the current UC system. From 2013,  
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27 UC, replaced the UK’s main working-age benefit. It combines most existing means-  
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29 tested benefits and tax credits into one single system and payment for those in and out  
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31 of work (Pennycook and Whittaker, 2012). It is estimated that more than six million  
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33 people will be in receipt of UC by the time it is fully rolled out by the new completion  
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35 date of September 2024 (UK Government, 2021). However, moving to a single  
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37 system may place claimants in a more vulnerable position if something goes wrong.  
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39 Without a support network that can provide the financial assistance, many recipients  
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41 may face hardship (Millar, 2018; Millar and Bennett, 2016).  
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51 The changeover to monthly payments and combining of couples’ finances were  
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53 justified as mimicking the realities of working life, encouraging self-responsibility  
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55 and easing the transition into employment. However, this demonstrated a lack of  
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57 understanding of the circumstances of many claimants or the implications of monthly  
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59 payments (Howard, 2018). For instance, only one in ten claimants believed this would  
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3 improve their budgeting situation, with the majority expressing struggles to make  
4 their money last until the end of each week (Millar and Bennett, 2016).  
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11 Concerns were also raised over the introduction of work-based eligibility  
12 requirements for both members of a coupled household. While the conditionality of  
13 former benefit systems was only imposed on couples where both members were able  
14 to work and had no dependent children, the new welfare regime requires updates on  
15 any changes to individual circumstances, such as illness, hours of work, and the  
16 partner who is responsible for the child(ren) (Lakhani, 2012).  
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29 The core rationale underpinning UC was to simplify the benefit system, improve  
30 incentives to take up paid work by removing the 16-hour work cap, and to make it  
31 clear that work pays while protecting claimants from poverty (Anderson, 2019; DWP,  
32 2012; Lakhani 2012).  
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41 The welfare reform programme has seen an increase, over time, in workfare,  
42 conditionality and sanctions. Attempts to reduce the cost of welfare benefits, despite  
43 the national insurance contribution made by those in work, however, has led to a  
44 range of tactics to divert people away from welfare support. In part this has been  
45 achieved through embedding spurious notions of ‘skivers and strivers’, the ‘deserving  
46 and undeserving’ into the minds of the general population (O’Hara, 2020), and partly  
47 through more stringent eligibility criteria for unemployment benefits and a system of  
48 rules (conditionality) and penalties (sanctions). This can be viewed as the start of an  
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3 altered status and praxis of the right to 'welfare' into the obligations of 'workfare'  
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5 (Veasey and Parker, 2021; Wacquant, 2009).  
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11 Increased conditionality has introduced a system whereby claimants are routinely  
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13 required to undertake certain actions and to demonstrate work-seeking behaviours in  
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15 order to qualify for benefits or face sanctions and benefit withdrawal. These changes  
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17 have been made by governments of every political hue and are seen to address the,  
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19 unfounded, assumptions that universal benefits lead to a 'something-for-nothing'  
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21 culture (O'Hara, 2020). However, intensification of behavioural conditionality, over  
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23 welfare as an entitlement based on individual need, undermines the rights of social  
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25 citizenship (Dwyer, 2004; Patrick, 2014), and disproportionately affects women who  
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27 are more likely to manage the budgeting and essential purchasing responsibilities for  
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29 households (Millar and Bennett, 2016).  
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### 38 *Sexism in the system*

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41 The welfare state architecture was built around a conception of society based on  
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43 heterosexual families that accepted, as normative, the role of the male as breadwinner  
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45 and the woman as wife and mother. Thus, financial dependency was written into the  
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47 social protection system (Pascall, 2012). This level of sexism may be considered  
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49 discriminatory but perhaps benign in functionalist terms where two person  
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51 heterosexual families are considered the backbone of society (Cheal, 2002). Such a  
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53 perspective, however, fails to acknowledge the presence and the levels of domestic  
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55 and intimate partner violence and abuse in families (Penhale and Parker, 2020), and  
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57 the multiplicity of family forms (Cheal, 1999; Finch and Summerfield, 1999).  
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3 Universal Credit represents one of the most radical reforms of social welfare and  
4 social protection in recent years, but continues the normative assumption of male  
5 breadwinner in control of finances. Many second earners (mostly women) have  
6 experienced a decline in socio-economic position and agency compared to the  
7 previous system, with their welfare payments becoming more reliant on their partner's  
8 income and compliance with the claimant commitment (Millar and Bennett, 2016).  
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10 These UC reforms have prioritised tackling 'welfare dependency', rather than  
11 gendered economic dependencies (Bennett, 2012; FPI, 2011; Millar and Bennett,  
12 2016).  
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28 However, the government's objective does not apply equally to all claimants.  
29 According to its Equality Impact Assessment, welfare reform's main priority is to  
30 'encourage work at household level', the aim being to reduce the number of  
31 households where no one is working by 300,000. However, the government admit that  
32 there may be a decrease in work incentive for second earners in couples because,  
33 when claimants enter paid work and increase their earnings, UC is withdrawn at a  
34 single taper rate for all claimants (DWP, 2011: 23; Lakhani, 2012). Consequently,  
35 there are increased financial incentives for first earners to take up paid work and  
36 decreased incentives for second earners (Anderson, 2019).  
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52 Disincentives for second earners to work are exacerbated by the restriction of  
53 financial support for claimants with dependent children to 70% of the childcare costs  
54 which is inadequate to meet the increased cost of childcare and incompatible with  
55 full-time employment, resulting in many second earners working part-time or even  
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3 remaining unemployed (Lakhani, 2012). The introduction of UC subjects responsible  
4 carers to significant levels of conditionality and severe sanctions for non-compliance  
5 with work-related requirements. Those with preschool age children are now expected  
6 to actively look for paid work. This greatly impacts gender relations and the gendered  
7 division of labour (Orloff, 2009).  
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18 In the case of couples, both members of the couple have to agree to a separate  
19 Claimant Commitment before UC payments can be received. If one member of the  
20 couple fails to comply with his or her work-related requirements, the sanction rate is  
21 fifty per cent of the basic allowance for the couple. However, as there is only one  
22 payment, the whole family will be affected by a sanction (Millar and Bennett, 2016).  
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### 33 ***Financial Abuse and Women's Economic Autonomy***

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36 The concerns of gender and poverty within policy design are complex and intertwined  
37 (Fahmy *et al.*, 2016). Women have historically held a disadvantageous position as  
38 citizens, defined by an exclusively masculine image of economically independent  
39 workers (Cass, 1994; Lister, 2003; Orloff, 2009). This gendered structure also  
40 devalues unpaid care work, traditionally seen as the role of women, as it impedes an  
41 individual's work-based responsibilities as a citizen (Lynch and Lyons, 2009).  
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51 Empirical evidence has demonstrated that women from more vulnerable backgrounds,  
52 including those from DVA families, are more likely to face poverty. This has been  
53 linked with the UK's regime of welfare cuts since the 2008 financial crash as well as  
54 wider cuts to tax credits and health and social care services (Fahmy *et al.*, 2016).  
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3 There is potential for the inbuilt sexism in the UC system to foster financial abuse in  
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5 unequal and abusive relationships, as abusive partners may be enabled to control the  
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7 couple's total income and limit the survivor's access to money (Fahmy and  
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9 Williamson, 2018; Veasey and Parker, 2021). Although the couple can nominate a  
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11 different account to have their welfare paid into, DWP will designate a payee which,  
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13 in most cases, is the male partner (Fahmy and Williamson, 2018; Howard, 2018).  
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17 It may be considered important, therefore, to have the means to split the payments on  
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19 grounds of domestic abuse. However, this can often place women at greater risk,  
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21 given the abuser will receive a notification informing them of this request (Howard,  
22  
23 2018). The result is a welfare regime that, in its attempts to lessen 'welfare  
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25 dependency', may be supporting 'dangerous dependencies' in DVA partnerships,  
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27 (Fahmy and Williamson, 2018).  
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33 Instead of improving the socioeconomic agency of women on low-income  
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35 experiencing DVA, these policies can trap women in abusive relationships. Reducing  
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37 welfare dependency has unintentionally fostered a greater dependency on abusive  
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39 partners, with women's only means of escape putting them at greater risk of poverty  
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41 (Fahmy *et al.*, 2016).  
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### 47 ***The impact of COVID-19***

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51 The coronavirus pandemic has resulted in a sharp increase in domestic abuse and  
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53 violence incidents in the UK (Grierson, 2021), partly stemming from the effects of  
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55 lockdowns, which created a degree of invisibility around and exacerbated stress in  
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57 relationships (Women's Aid, 2020). Office for National Statistics (ONS) (2020)  
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59 figures from March to June 2020 indicate there were 259,324 domestic abuse related  
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3 reports to the police representing a 7% increase on the previous year and an 18%  
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5 increase on 2018. While the number of reports has been rising year on year, making it  
6  
7 difficult to link the rise with the pandemic, the largest number of reports came after  
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9 the first lockdown was eased between, April and May, and suggest they came at a  
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11 time women felt safer to take action. Similar increases were reported in the United  
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13 States (US) (Evans *et al.*, 2020), across Europe (Hantrais and Letablier, 2021), and  
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15 elsewhere (Roesch *et al.*, 2020).  
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23 Women's Aid (2020) reported that 78% of survivors experiencing DVA found it more  
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25 difficult to take action during lockdown because of less access to housing, refuge  
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27 accommodation and because abusers used lockdown restrictions to intimidate them.  
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29 Whilst social protection under UC has been increased by £20 per week for families,  
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31 which has cushioned the severity of the financial impact of the pandemic on many,  
32  
33 this has, to some extent, increased the risks on women in families where DVA is an  
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35 issue (Veasey and Parker, 2021). Male partner financial control remains embedded in  
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37 the system, whilst the focus of social welfare has been diverted towards the pandemic  
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39 and away from abuse. Also, reductions in support services for people experiencing  
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41 domestic abuse, alongside decreased opportunities to leave abusive relationships and  
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43 secure safe alternative accommodation, have left many women exposed to continued  
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45 and heightened domestic abuse, whilst social support structures ignore their needs  
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50 (Sánchez *et al.*, 2020).  
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56 Alongside this, Banga (2020) draws attention to complexities of the UC system,  
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58 delays in payments and difficulties arising from the pandemic as further hampering  
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3 the efforts of women leaving abusive relationships. Making a UC application through  
4 a system near to collapse resulted in women losing income sources and struggling to  
5 register on the benefits system. According to Banga (2020), COVID-19 has allowed  
6 the precarious financial circumstances of women in refuges to be 'weaponised' by  
7 perpetrators.  
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### 18 ***Structural abuse***

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21 The concept of structural abuse has its roots in critical thinking in which the structures  
22 of society influence how we act, think and speak. Everyday thinking and behaviour  
23 become the norm, accepted as being the way things are or should be and ultimately  
24 becomes unquestioned. Pierre Bourdieu, the French social theorist, articulated this  
25 well in his concept of the *habitus*, which he describes as enduring predispositions that  
26 are structured by the way the world is experienced and which reflect back on the  
27 world to reinforce existing conditions (Bourdieu, 1977; 1994). We have seen  
28 examples of this in the everyday sexism movement initiated by Laura Bates, and  
29 latterly in the Black Lives Matter campaigns, especially after the death of George  
30 Floyd where casual and unquestioned sexism and racism lead to significant and,  
31 sometimes catastrophic consequences. When writing this paper, this was further  
32 reinforced in the debates concerning the Domestic Abuse Act 2021 (Elgot, 2021).  
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52 These dispositions are further influenced by structures. In social welfare, we  
53 recognise an interplay between the ways in which women are viewed in society, as  
54 unequal to men and dependent upon them, and the daily practices of welfare in which  
55 males represent default claimants in heterosexual couples and where DVA services,  
56 often staffed by women, are reduced and underfunded. This is evidenced in the  
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3 language employed in official statistics of domestic abuse and violence, where the  
4 ONS describe those experiencing DVA as ‘victims’, whilst Women’s Aid (2020)  
5 employ the less passive descriptor ‘survivors’. The accepted use of language helps to  
6 reinforce everyday aspects of structural abuse. Social welfare, as we know, is  
7 designed to control the populous as much as to ease distress (Wacquant, 2009), whilst  
8 the coercive elements of social administration reinforce normative social mores,  
9 although the structural and individual elements of society interact and influence one  
10 another (Foucault 1991; Gaventa, 2003). A shift to power based on disciplinary  
11 systems of surveillance and assessment do not need force or violence to produce  
12 conformity, as people learn to discipline themselves and behave in normative ways  
13 because of the surveillance they perceive as operating in societal structures. Structural  
14 power is not so much imposed from outside as internalized becoming the taken-for-  
15 granted understandings that influence how social services are organised at a structural  
16 level and practised at an individual level (O’Hara, 2020).  
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### 30 **Methods**

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33 This paper comes from a broader study of the impact of conditionality on homeless  
34 people as perceived by third sector and voluntary support workers (Veasey and  
35 Parker, 2021). Interviews took place in early 2020 before the COVID-19 lockdowns.  
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37 Whilst we may surmise that the situation has not improved, we cannot say how it has  
38 changed for the support workers in our study, but the bleak findings in respect of pre-  
39 pandemic structural abuse of people experiencing domestic abuse and violence has  
40 resonance with the subsequent COVID-19 situation.  
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53 The study explored the ‘life worlds’ of a small group of eight paid and voluntary  
54 support workers for homeless people in three locations in the South West and South  
55 East of England through semi-structured interviews. This group is frequently ignored  
56 in research as they are not part of the formal or statutory sector of housing and social  
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3 welfare and support workers, but they often have both deep and personal knowledge  
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5 of those homeless people they are helping and are the first line of support for them.  
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11 The small sample size, number and geographical setting of locations are  
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13 acknowledged as limitations. However, the rich qualitative data gathered provides a  
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15 unique perspective on the UC debate concerning homelessness and in respect of the  
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17 impact on women experiencing domestic abuse and violence.  
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24 Interviews were audio-recorded, transcribed and a familiarity with the transcripts was  
25  
26 built over multiple readings. Themes and comments characteristic of the support  
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28 workers' perceptions were noted and emergent themes and topics developed from  
29  
30 these (Smith *et al.*, 2009). The themes and subthemes were compared and contrasted  
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32 to identify interconnections and a picture was built to illustrate the impact of UC on  
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34 women experiencing domestic abuse and violence.  
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42 Ethical permission for the study was gained in accordance with Bournemouth  
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44 University's Research Ethics Code of Practice: Policy and Procedure (Checklist ID:  
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46 28258). The anonymity of the participants and their organisations, names and places  
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48 of work is preserved throughout.  
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## 54 **Findings and discussion**

### 55 *Welfare, Conditionality and Universal Credit*

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3 Despite efforts to simplify the benefit system, respondents agreed there was a lack of  
4 awareness at government level of the structural consequences for women's autonomy  
5 and the potential consequences for fostering unequal and abusive relationships. These  
6 concerns were well captured by respondent 4:  
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13 *I think the government should find out what is actually happening on the*  
14 *ground and maybe listen to those on the ground a bit more, because I think a*  
15 *lot of people before Universal Credit has been rolled out, said there would be*  
16 *[...] these kind of problems have happened, if they had listened, maybe they*  
17 *could have ironed it out a bit more. [...] Universal Credit is a bad thing, we*  
18 *haven't seen the worst yet, unfortunately.*  
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27 For this respondent, the government has seemingly designed a welfare system based  
28 on pre-conceived notions of 'skivers and strivers' that justified increased  
29 conditionality and cuts to public expenditure (Cheetham et al., 2019; O'Hara, 2020).  
30 This demonstrated a lack of consideration for negative implications, such as making  
31 lump sum monthly payments to claimants who struggle with budgeting and increased  
32 economic dependency on the household's primary earner (Howard, 2018; Millar and  
33 Bennett, 2016).  
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#### 44 ***Sexism in the system***

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47 As Stephenson (2017) and Millar and Bennett (2016) note, the nomination of a 'main  
48 claimant', joint payments, and earnings thresholds reinforce the regressive ideology of  
49 the male breadwinner model. Respondent one recognised the gendered inequality of  
50 this:  
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57 *Some people when they have had a single claim, or separate claims, come*  
58 *together, it does get a bit messed up. I think people, maybe do lose out*  
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3 *financially on doing that, especially, if they have said they have split up with*  
4 *their missus, or husband, they end up having no money, as it takes time to*  
5 *adjust the claims again.*  
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10 The respondent highlights how the joint payment system has shifted the dependency  
11 of many second earners from the state to their partners. This has led to a significant  
12 reduction in the socio-economic agency of women (Bennett, 2012; Millar and  
13 Bennett, 2016). Additionally, if the primary earner is sanctioned for failure to comply  
14 with their work-based requirements, this has a knock-on affect on the income of the  
15 second earner (Millar and Bennett, 2016). Respondent five agreed as they went on to  
16 elaborate the unquestioned sexism of assuming a male breadwinner role as normative:  
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27 *I had a couple who were over in the hospital and had been referred to us. The*  
28 *husband was too poorly to come out of the hospital [...] So, the wife came*  
29 *over to set up the account, I say the account, I thought it was going to be*  
30 *separate accounts, but it is not. So, we set up her account, said that she had a*  
31 *partner who also needed account, then her account just went, you couldn't*  
32 *access her account, without accessing his account. [...]it defaulted to him, to*  
33 *the man, even though she was the first person, that to me is discriminatory.*  
34 *How dare they put the account in his name and under his control and not her?*  
35 *I mean I am shocked that nobody has challenged that previously.*  
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49 The respondent identifies the discriminatory gender practices embedded within the  
50 UC system (Cheal, 2002; Pascall, 2012). In many UC couple claims, the man has an  
51 element of control over their partner's finances, which is further enabled by the  
52 requirement that both members must agree if one wishes to separate the payments  
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2  
3 (Millar and Bennett, 2016). Respondent five elaborates further how the design of UC  
4  
5 fails to acknowledge how this is likely to impact on DVA relationships:  
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8 *So, then what happens in a coercive and controlling relationship where*  
9  
10 *whoever the main account holder is, and it is always the man it seems to be by*  
11  
12 *default? What if he is coercive and controlling and financially controlling*  
13  
14 *her?*  
15  
16

17  
18 From out of the sexist framework on which UC has been built is the potential to foster  
19  
20 greater financial abuse within unequal and abusive relationships. As the abuser is  
21  
22 afforded greater control over the household's income, they can limit the survivor's  
23  
24 access to the money that they require to escape those circumstances (Fahmy and  
25  
26 Williamson, 2018; Veasey and Parker, 2021). This demonstrates a lack of  
27  
28 understanding at the governmental level of the presence and prevalence of DVA  
29  
30 partnerships as a systemic problem and tool of patriarchal oppression that requires a  
31  
32 systemic solution that addresses women's socioeconomic and cultural position and  
33  
34 represents a safeguarding issue because of the potential for normalising gendered  
35  
36 inequalities and resulting social, as well as other, violence against women (Krishnadas  
37  
38 and Taha, 2020; Penhale and Parker, 2020).  
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#### 44 ***Financial Abuse and Women's Economic Autonomy***

45

46  
47 Previous research has found that those in DVA partnerships were more likely to face  
48  
49 economic hardships, have a lower household income, and be in receipt of welfare.  
50  
51 Victims of abuse are less likely to actively participate in the labour market and, due to  
52  
53 their financial insecurity, can find themselves trapped in these relationships by the  
54  
55 threat of substantial financial penalties (Fahmy *et al.*, 2016). The continuous regime  
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3 of welfare cuts since the 2008 financial crisis is set to have worsened this, with  
4  
5 women being disproportionately impacted (Shaver, 2019).  
6  
7

8 Respondent six elaborated on the impact where domestic abuse and violence is an  
9  
10 issue when asked who seemed to be most affected by the UC system. This response  
11  
12 reflected the entrenched aspects of gender differentials in work, welfare and financial  
13  
14 systems indicative of structural discrimination and potential reinforcement of abuse:  
15  
16

17  
18 *“I had a couple, one of them with learning difficulties, he had complete*  
19  
20 *control of all of the money, she was given a pittance. I mean she eventually left*  
21  
22 *him, therefore, extricating herself from that joint Universal Credit account, it*  
23  
24 *takes time, he has still got control of the money, she has got no financial*  
25  
26 *freedom, because it is the joint account that it is being paid into [...] it is*  
27  
28 *discrimination in my view.”*  
29  
30  
31

32  
33 This links back to the aforementioned link between the introduction of joint couple  
34  
35 payments with an increased reinforcement of ‘dangerous dependencies’ on an abusive  
36  
37 partner within DVA arrangements (Fahmy and Williamson, 2018). The UC system is  
38  
39 constantly underlining the responsibility of individuals to conform to their work and  
40  
41 job-seeking obligations, while failure to do so results in sanctions for the joint couple  
42  
43 claim. As a result, many women find themselves trapped in abusive relationships,  
44  
45 perpetuated by the ever-present risk of poverty and/or homelessness for survivors who  
46  
47 want to escape (Fahmy et al., 2016; Veasey and Parker, 2021). This requires a policy  
48  
49 shift that recognises and addresses these issues.  
50  
51  
52

53  
54 Respondent seven adds to this, recognising the links with substance abuse:  
55  
56

57 *It causes problems, if you have got someone who is drug or alcohol dependent*  
58  
59 *or is abusive or has an addiction [...] and isn't as good with their money. If it*  
60

1  
2  
3 *is a joint thing, it can really affect where that money and where that household*  
4  
5 *goes. But if it was kept separate and the other partner was really good with*  
6  
7 *money, at least there would be something to pay the bills [...] If it is just their*  
8  
9 *money then that's their choice, but when it is joint and they are using both,*  
10  
11 *you know it is all in one place, one pot, then you are going to get yourselves*  
12  
13 *into problems and again you are going to impact the other person and if you*  
14  
15 *bring children into, oh my goodness.*  
16  
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18  
19

20 These responses illustrate the concerns surrounding the impact of practices, such as  
21 the joint couple payments, of the UC welfare reform on financial abuse in DVA  
22 partnerships, as abusive partners are afforded greater monetary control (Fahmy and  
23 Williamson, 2018). As Davidge *et al.* (2020) explain, this comes at a time where  
24 domestic abuse support services have been impacted by a lack of funding due to the  
25 government's punitive austerity measures.  
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34 According to Howard and Skipp (2015), this lack of economic support from the  
35 welfare state has made it increasingly challenging for survivors of domestic abuse to  
36 financially liberate themselves from their abusers, leading to an increased risk of  
37 poverty or homelessness post-separation and demanding change in current welfare  
38 and housing practices alongside a role for safeguarding. Which is, of course,  
39 everybody's business.  
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### 49 ***The impact of COVID-19***

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51 In many cases, abusive partners try to control or diminish the victim's contact with  
52 others, with isolation and surveillance acting as a form of control. Usually, however,  
53 the victim is often able to receive some reprieve from their home lives through the  
54 support offered by institutions, such as churches, schools, and libraries (Campbell,  
55  
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2  
3 2020). The lockdown restrictions have emphasised social distancing and isolation  
4  
5 measures as vital steps to reducing the spread of the COVID-19 virus which makes  
6  
7 this more difficult for those in DVA partnerships (van Gelder *et al.*, 2020).  
8  
9

10 Respondent six alluded to this:

11  
12  
13  
14 *“Couples in a way, because if one of them works, the other one hardly ends up*  
15  
16 *with any money. If there is an abusive couple and the partner is abusive and*  
17  
18 *they’re financially abusing their partner, the partner will end up with no*  
19  
20 *money. I mean I have a couple at the moment where he earns and they were*  
21  
22 *on Universal Credit while he was out of work, going into her account, soon as*  
23  
24 *he starts work he is getting his wages, and most of the Universal Credit is cut,*  
25  
26 *so she gets hardly anything, and he spends his money how he wants to, and*  
27  
28 *she is left with loads of bills piling up.”*  
29  
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31

32  
33 While not specifically linked to the pandemic, accounts like this are likely to be  
34  
35 exacerbated by COVID-19. Extended restrictions on social contact and closures of  
36  
37 workplaces have reduced income for many households and compounded  
38  
39 psychological and financial stress that can trigger negative coping mechanisms, such  
40  
41 as alcohol abuse. These factors contribute to increased risks of abusive, controlling,  
42  
43 and violent behaviours within families (Catalá-Miñana *et al.*, 2017; van Gelder *et al.*  
44  
45 2020).  
46  
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49 Compared to the average figures before lockdown, domestic abuse services have seen  
50  
51 an increase in demand for assistance; with the Refuge Charity (2020) reporting a 49%  
52  
53 rise in calls on their national helpline and 417% increase in traffic to their website.  
54  
55

56 From this data, it becomes obvious that encouraging people to seek solace within the  
57  
58 nuclear family unit, whether through UC conditions or COVID-19 restrictions, can  
59  
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2  
3 ensnare more vulnerable individuals in DVA relationships (Barrett and McIntosh,  
4  
5 2015)  
6  
7

### 8 ***Structural abuse*** 9

10  
11 The presence of sexism and the lack of understanding of DVA partnerships, that the  
12  
13 findings confirmed in the design of the UC system, are indicative of wider forms of  
14  
15 structural abuse. Despite the government's stated goal of reducing 'welfare  
16  
17 dependency', the system ends up punishing recipients for non-compliance rather than  
18  
19 encouraging them to seek employment or facilitating their specific needs (DWP,  
20  
21 2011; Dwyer, 2019; Lakhani, 2012). Respondent four stated:  
22  
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24

25  
26 (joint payments have) *a huge impact. I mean of course I understand if you are*  
27  
28 *living at the same accommodation, because some of the costs will be less, but*  
29  
30 *they would have a little bit more electricity and the water bill would be*  
31  
32 *double, but you can't cut someone's money in half just because they have a*  
33  
34 *partner, especially for people who have addiction issues, you know it just*  
35  
36 *doesn't work that way, it's not fair on the other person. I think if the*  
37  
38 *government would be more lenient in that, it would make life easier [...]* They  
39  
40 *would be even worse off if they had a joint claim, compared to if they were*  
41  
42 *both on ESA [employment support allowance] having to go to Universal*  
43  
44 *Credit there is already a loss, and then having to go into a couple there is*  
45  
46 *even more loss.*  
47  
48  
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51  
52 Cuts to public expenditure and social security have exacerbated these issues, with  
53  
54 greater consequences on the physical, mental, and financial well-being of claimants  
55  
56 (Dwyer, 2019). For couples applying or in receipt of UC, both must agree to have  
57  
58 separate Claimant Commitments before payment can be received. In the case of non-  
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3 agreement, if one member of the couple is non-compliant with their work-related  
4 requirements it will have negative financial consequences for both individuals (Millar  
5 and Bennett, 2016).  
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### 10 11 12 13 **Conclusions and ways forward**

14  
15  
16 The invisibility of women experiencing domestic abuse and violence has been  
17 exacerbated by UC welfare reforms, which have entrenched normative patriarchal  
18 assumptions of male financial control and female dependency. Alongside this, the  
19 pandemic has further increased this precarious position. The findings represent  
20 features of structural abuse; abuse resulting from the ways in which society is  
21 organised in respect of gender.  
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30  
31 There is a clear need for gender critical reform of the UC system and social security  
32 and welfare as a whole. The importance of training for staff working across all sectors  
33 of social welfare is key to changing perspectives and to removing the veil from a  
34 pernicious and continuing problem of gender inequalities throughout all aspects of  
35 society. Training using case studies of women experiencing domestic abuse and the  
36 narratives of those working at the frontline, such as our respondents, will help ensure  
37 the links are made to challenge gender power norms. Also, the deeper and broader  
38 recognition of the concept of structural abuse will ensure that policy and practice are  
39 viewed through a critical lens that exposes inequalities and challenges us all to make  
40 changes to thinking, policy and practice. Recognising these concerns as safeguarding  
41 issues is important if we are to make a concerted effort at both systemic change and  
42 enhancing the safeguarding system to actively embrace the organisational and  
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3 structural as well as the personal. These reflect concerns that have been brushed aside  
4  
5 by recent Governments but represent legitimate areas of safeguarding practice.  
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