



# No Safety Net: The Cost of Survival

The role of flexible cash payments in supporting survivors of domestic violence.



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We gratefully acknowledge support from the following organisations in enabling us to provide financial aid to survivors of domestic violence over the past four years.



## About us

Meath Women's Refuge & Support Services, established in 1987, offers a comprehensive service for women and children affected by domestic violence in the Meath and the northeast region, including:

- Crisis refuge accommodation and a 24-hour helpline
- Outreach Programme, including court accompaniment
- Children and Young People's programme in refuge and the community
- Counselling services for survivors
- Advocacy and leadership to influence positive change in society towards our vision of zero tolerance of violence against women and children

For more information on our work visit [www.dvservicesmeath.ie](http://www.dvservicesmeath.ie)

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## Foreword

Meath Women's Refuge & Support Services has 37 years of front-line experience providing emergency accommodation and community-based services for women and children affected by domestic violence. The need and demand for our services spiked during the 2020 Coronavirus pandemic and has continued to increase. While significantly under resourced for decades, the organisation has grown and received additional State and philanthropic investment over the past number of years. *Zero Tolerance: the Third National Strategy for Domestic, Sexual and Gender Based Violence* was launched in 2022 and charts a collective ambition to tackle the high prevalence and corrosive impact of domestic violence in our society.

Economic abuse is commonly part of a pattern of coercive control in the home, leaving victims unable to access funds or secure economic independence. Most women who leave abusive relationships experience a decrease in their monetary standard of living in the weeks, months, and even years after leaving. The cost-of-living crisis has put further pressure on families who may already be struggling, and we support women dealing with the fallout of economic abuse and poverty on a daily basis.

It is only since the onset of the pandemic that Meath Women's Refuge & Support Services has been able for the first time to provide 'Survivor Funds', a programme of flexible cash payments, to help survivors begin the journey to economic

empowerment. While not a panacea for the multitude of barriers and challenges facing survivors of domestic violence, flexible cash payments can have an immediate impact, relieving stress, offering choice and providing women a vital safety net to prevent a further spiral into poverty.

Such is the positive impact of Survivors Funds for women we work with, we have compiled this report based on our internal reporting and feedback from clients and staff in order to contextualise our experiences and share learnings within the domestic violence sector and beyond. This report presents an opportunity to begin a discussion on the importance of providing of these relatively modest, yet vital funds for women who are forced to flee, while also ensuring that the future is one where survivors (where it is safe to do so) are enabled to remain at home.

We look forward to advocating at a local and national level for increased understanding of the financial challenges facing victims/survivors of domestic abuse and how we can work towards a future where women and children are no longer trapped in violent homes because they haven't the means to leave.

**Sinead Smith**  
CEO



## Executive Summary

### Context and Economic Abuse

Domestic violence, which predominately affects women, is endemic in Ireland with 1 in 4 women suffering abuse from a current or former partner (FRA, 2014). The profound emotional and physical impact of violence and coercive control, coupled with economic barriers, compounds the difficulty in leaving abusive relationships. Economic abuse is one of the types of abuse which a woman may experience and presents in many situations as part of pattern of coercive control within a household which may also include emotional, physical and sexual violence. It is estimated up to 90% of women experiencing abuse in a relationship are experiencing economic abuse (TASC, 2022). In tandem, leaving an abusive relationship and/or entering refuge often creates financial crisis and propels individuals into poverty.

### The Role of Flexible Cash Payments

Flexible cash payments (or transfers) can play a vital role in empowering survivors of gender based violence to make choices and decisions which help her move forward, both pre and post separation. Flexible cash payments have been used effectively in the UK, USA and Australia specifically to support women affected by domestic violence to exit abusive relationships. The range of financial and practical supports for women affected by domestic abuse in Ireland can vary hugely across the country, with some geographic areas better served than others and State supports at times dependent on the discretion of the deciding officer.

### Survivors Fund Programme in Co. Meath

Initiated through funding from Safe Ireland at the onset of the pandemic in 2020, Meath Women's Refuge & Support Services issued €61,018 in 127 flexible cash payments benefitting 125 women and 204 children over four years. These flexible cash payments were 100% funded through grants from external partners and philanthropy. The average grant was €480 and 84% of the grants provided were for €500 or less.

Funds were utilised across a wide range of basic and urgent needs, issued on a trust basis to women linking with our services. Funds were used as follows:

- Transport/ Car related (23%)
- Food and Basic Needs (16%)
- Utility bills and debt (15%)
- Legal Costs (13%)
- Personal and home security (12%)
- Rent and housing (10%)
- Health and Medical (6%)
- Child & Pregnancy Needs (5%)

Flexible cash payments for survivors in our experience had a significantly positive impact, helping to alleviate stress for both women and children. Impacts centred on:

- Reducing poverty and food insecurity
- Empowering women and reducing dependence
- Increasing social capital - namely self-esteem and efficacy
- Increasing personal safety



The organisation benefitted from empowering staff with an enhanced suite of support offerings, but success has resulted in continued pressure to resource and provide further grants.

### Learnings and recommendations

In conclusion, economic barriers are one of the main reasons women who wish to cannot leave abusive relationships. Where women may have had some level of financial stability while in the relationship (even if they were made to be dependent on the perpetrator through financial abuse), stability is lost during and post-separation. Most women who leave abusive relationships experience a decrease in their monetary standard of living in the weeks, months, and even years after leaving. This financial hardship may become so insurmountable that a woman may feel forced to return to an abusive partner.

Economic empowerment is a critical component on the journey to safety for women affected by domestic violence. We need to provide direct financial aid in the context of a wider understanding of financial abuse and work collectively towards prevention. Direct financial assistance compliments additional approaches facilitating economic empowerment for survivors, including education on financial literacy and wellbeing.

#### Recommendations include:

- Urgently progressing Action 2.3.1 from *Zero Tolerance: the Third National Strategy for Domestic, Sexual and Gender Based Violence* in order to make a reality of the ambition that victims should not be the person to leave the home. Leaving the family home is often a catalyst for propelling victims/survivors into poverty and homelessness.
- Piloting and evaluating a State funded flexible payments scheme for victims/survivors of domestic violence both pre and post separation, based on learnings from international practice.
- Reducing bureaucracy and the burden of 'proof' for survivors of domestic violence in accessing State supports due to the nature of economic abuse.
- Removing and reducing costs for public services as far as possible for survivors of domestic violence, thereby enabling them to access basic services and safety needs.
- Continuing engagement with financial services to explore joint initiatives on economic abuse and gender-based violence in terms of strengthening responses to this issue when it happens, continuing education initiatives and looking at strategies to prevent economic abuse.
- Utilise this report to create a space for dialogue and shared learning with government, domestic violence support services and philanthropic partners on economic abuse as it pertains to domestic violence and what further practical steps can be taken to support survivors.



## Introduction and context

Domestic violence, which predominately affects women, is endemic in Ireland with 1 in 4 women suffering abuse from a current or former partner (FRA, 2014). Women and children living in situations of domestic violence face multiple barriers to reaching a place of safety. The profound emotional and physical impact of violence and coercive control, coupled with economic barriers, compounds the difficulty in leaving abusive relationships.

**Known barriers to leaving abusive relationships (Women's Aid UK, 2024) include:**

- **Fear** – ending a relationship is known to be the most dangerous time for a victim in an abusive relationship. Threats against the victim and children in the home can escalate. Physical assault may be used as a tactic to stop the person leaving and, at its most tragic and extreme escalation, results in murder.
- **Concern for children** – children play a central role in any family and can be the reason to end a relationship, the reason to stay and sometimes, the reason to return. Children may wish to remain with the perpetrator, they are often manipulated and used as pawns within abusive homes and the threat of children being removed by social services may be used by perpetrators of domestic violence.
- **Eroded self-esteem** – the emotional and physical abuse endured in abusive relationships often results in a distorted sense of reality, low self-esteem and confidence and reduced ability to recognise abuse for what it is and seek support.
- **Shame, embarrassment or denial** - Perpetrators may be well respected or liked in their communities. This can prevent people recognising the abuse and isolates the woman further. The perpetrator often minimises, denies or blames the abuse on the victim. Victims may be ashamed or make excuses to themselves and others to cover up the abuse.
- **Diminished network of support** – Victims/survivors of domestic violence have often been isolated from family and friends over many years and feel they have few people they can turn to for help and support. Particularly for migrant and marginalised women; poor English, low levels of literacy, discrimination, concerns about immigration status, and lack of knowledge on what supports are available are challenges to be overcome.

Alongside this, economic barriers to leaving are a major consideration. Two of the most significant practical concerns for women thinking of leaving abusive relationships are:

- **Lack of alternative housing** – Women, and their children, are often forced to flee their own homes (whether rented or owned) in order to escape their abuser, due to the legal limitations on removing perpetrators from private property in Ireland which is currently being reviewed as a commitment under the *Zero Tolerance* strategy. Lack of suitable long-term housing (both private rented and social/affordable) in Ireland is a major barrier to women leaving abusive relationships. Close to 4,000 women and children per year are currently staying in emergency refuge in Ireland, and many more are in temporary or insecure housing, such as staying with friends or family (Tusla, 2022). In our experience in Meath the majority of women and children now leaving refuge are entering homeless



or transitional accommodation, which is compounding the long-term trauma for victims. Women may also face eviction as a result of noise complaints, antisocial behaviour citations, arrears, or damage to the property even when caused by the abusive partner. This can impact their ability to obtain independent housing in the future.

- **Lack of funds** - Perpetrators of domestic violence may use economic abuse against their partners, in an attempt to control them and limit their independence. Such abuse takes a variety of forms – including interfering with a woman's ability to get a job, as well as actively working against her being able to keep a job. It may also include running up rent, bill arrears and loans, emptying joint bank accounts, refusing access to funds. Such abuse may result in a survivor having a poor employment history and few financial resources. We also know from our work that leaving an abusive relationship has an immediate negative impact on income for those not working and/or on low incomes. The cost-of-living crisis has had a noticeable impact on families we support since 2021, with rising costs of basic items pushing more women into poverty, arrears and debt. Even in cases where the perpetrator is barred for the home, the woman might be unable to stay in her home on a single income.

The barriers and challenges facing women who are considering leaving abusive relationships are multi-faceted and complex. Everyone in society has a role to play in enabling a supportive environment for victims/survivors and ensuring our public services are focussed on assisting victims/ survivors in a timely and appropriate way. The increased resourcing and availability of specialist domestic violence services and supports, including adequate refuge accommodation, are paramount to delivering these services on the ground.



## Understanding Economic Abuse

Economic abuse is one of the types of abuse which form part of the abusive relationship a woman may experience. It presents, in many situations, as part of pattern of coercive control within a household which may also include emotional, physical and sexual violence.

### What is economic abuse? (Women's Aid, 2024a)

Economic abuse can mean that it is harder for the person experiencing the abuse to leave. This is because they don't have their own money and are dependent on the abusive person for basic things such as housing, food and clothes for them or their children. Economic abuse can also be called financial abuse.

#### Economic abuse is when your partner or ex-partner:

- Keeps you financially dependent on them
- Denies you access to the family finances to pay for food, bills and medication
- Denies you access to joint bank accounts and financial information
- Pressures you to give them large sums of money or gets you into debt
- Forbids you to work, or tells you how often you can work, and demands that you handover any earnings
- Refuses to pay child maintenance
- Damages your property or belongings, forcing you to pay for repairs or replace expensive items



Statistics from the UK estimate that 1 in 5 women have experienced economic abuse by a current or former partner (*Surviving Economic Abuse, 2024*). In an Irish context, it is estimated up to 90% of women in an abusive relationship have experienced economic abuse (*TASC et al, 2022*). Women's Aid report an 87% increase in reports of economic abuse from women coming forward for help between 2022 and 2023 (*Women's Aid, 2024b*).

There is also a significant economic fall out that occurs when a woman takes steps to leave an abusive relationship. Leaving an abusive relationship and/or entering refuge often creates financial crisis and propels individuals into poverty. Where women may have had some level of financial stability while in the relationship (even if they were made to be dependent on the perpetrator through financial abuse), stability is lost during and post-separation. Most women who leave abusive relationships experience a decrease in their monetary standard of living in the weeks, months, and even years after leaving. This financial hardship may become so insurmountable that a woman may feel forced to return to an abusive partner.

A Safe Ireland and NUI Galway research report, published in 2021, finds that the total cost of domestic violence to a woman, over her journey from abuse to safety, is approximately €113,475 over a time span of 20 years or more. The report was the first to assess the indicative economic costs of domestic violence in Ireland and Safe Ireland highlights "the relationship between poverty and domestic violence/coercive control is complex and circular, acting as both a cause and effect of poverty." (*Forde & Duvvury, 2021*)



I was under the mercy of him all of the time. So in terms of financially, I had nothing except Child Benefit. There were times I sat in the house with no heating or no electricity, because he controlled all of the .. the gas meter, the electricity meter... everything. Every cent was controlled by that person, so I had nothing belonging to myself. The massive [barrier to leaving] was financially, I had no means - my only means was Child Benefit. And that was to basically get me through every month until that was paid. And then housing... there was no way, with no income, that I could all of a sudden leave and then go somewhere else. And you know, if people say... 'Why didn't she leave? Why didn't she leave then?' All of these things matter because - where are you going to go? Like there's.. there's nowhere, especially... that was five years ago, especially now we're in the middle of a housing crisis. Where do they expect people to go?



Survivor testimonial, 2024



## The role of flexible cash payments

Flexible cash payments (or transfers) can play a vital role in empowering survivors of domestic violence to make choices and decisions which help her move forward. Flexible cash payments are widely used in international development and refers to money given directly to people in need, and often without restriction on how funds may be used. Recipients decide themselves how best to spend the funds. Cash transfers have been shown to be an effective and efficient way to help people to prioritise their own needs and source the goods or services they need quickly. Two examples from international development contexts are described below.

### Cash Transfers in Ukraine

The World Food Programme has provided cash transfers to people displaced and affected by the war in Ukraine since April 2022, helping them meet their basic needs while also supporting Ukraine's economic recovery. Unrestricted payments of up to \$297 enable families to source food and other supports they need to survive. (World Food Programme, 2024).

### Supporting farmers in sub-Saharan Africa

Evaluations of seven cash transfer programmes in sub-Saharan Africa found that these generate a broad range of social, economic and productive impacts among small family farmers and – contrary to common perception – do not encourage dependency. Cash transfers also benefitted the wider communities through local economic multiplier effects. (United Nations, 2016)

## Towards economic empowerment

### What is economic empowerment?

“Economic empowerment is the ability to make and act on decisions that involve the control over and allocation of financial resources.” (Golla et al, 2011)

Interestingly one effect of mainstream household cash transfer programmes in low- and middle-income countries has been to reduce intimate partner violence. Overall, the evidence finds that the effects of cash transfers in curbing violence against women and children are overwhelmingly positive and comparable to stand-alone violence prevention interventions. The World Bank (2021) finds that there are three impact pathways through which cash transfers reduce gender-based violence:

- Reducing poverty and food insecurity, thereby limiting the potential for conflict in households
- Empowering women, increasing their status in communities, and reducing their dependence on others
- Increasing women's social capital, boosting their self-esteem, self-efficacy, and support networks.



Cash transfers have been utilised in several countries with the specific aim of empowering and enabling victims of domestic violence to leave abusive relationships and get to a place of safety and recovery. Jurisdictions have taken different approaches to flexible payments, but a number of commonalities exist:

- The grant process is delivered in partnership with specialist domestic violence services who are directly working with women within their services
- Grants have a focus on empowerment and creating change to enable independent living: e.g. Supporting a woman to leave an abusive relationship and establish a new home
- Grants serve a role as a safety net in meeting basic needs and keeping women safe, helping prevent a downward spiral into poverty and debt.

## International context

A number of international models are illustrated below and provide useful case studies on how flexible cash payments provided by government agencies have been constructed and implemented. While the UK initiative was initiated only recently, the Australian Escaping Violence Payment model was evaluated in 2023 with input from the government, specialist domestic violence support services and survivors of domestic abuse.

### United Kingdom

The UK Government piloted with Women's Aid UK and then launched in 2024 a nation-wide Flee Funds scheme to support victims of domestic violence with cash grants up to £2,500. Smaller amounts are available to victims still living with perpetrators, and a larger amount when the relationship is ended to support the deposit or rent for a new home. The grants have two different but complimentary purposes, namely, supporting women to leave and then supporting their financial independence and capacity to move on and make a new life for themselves and their children.



The most common reasons preventing people leaving a relationship are a lack of money, the strong fear of reprisals or being found in the future and concern about their kids - can you take them with you, how are you going to pay for everything. The point of this cash injection is to give them the security and confidence to make that first move to leave the relationship, and then a more substantial amount to get back on their feet, as they pay for those first few months of rental accommodation and look for a job.



Laura Farris, Safeguarding Minister, UK



## USA

Washington State Coalition Against Domestic Violence supported 42 mothers with 85 dependent children in Washington DC with an average cash grant of \$2,106 to support their transition to long term housing as part of a 'Housing First' pilot.

Funds could be used to cover past rent, moving expenses, move-in costs, or other expenses supporting survivors' housing stability (e.g., fixing her car so that she can get to work). One of the findings cited the importance of flexibility in terms of what funds could be used for as the examples above demonstrate. Of the 39 survivors interviewed 6 months after receiving flexible funds 95% were securely housed.

The main outcomes were increased housing security, increased safety and stress relief for both mothers and children.

## Australia

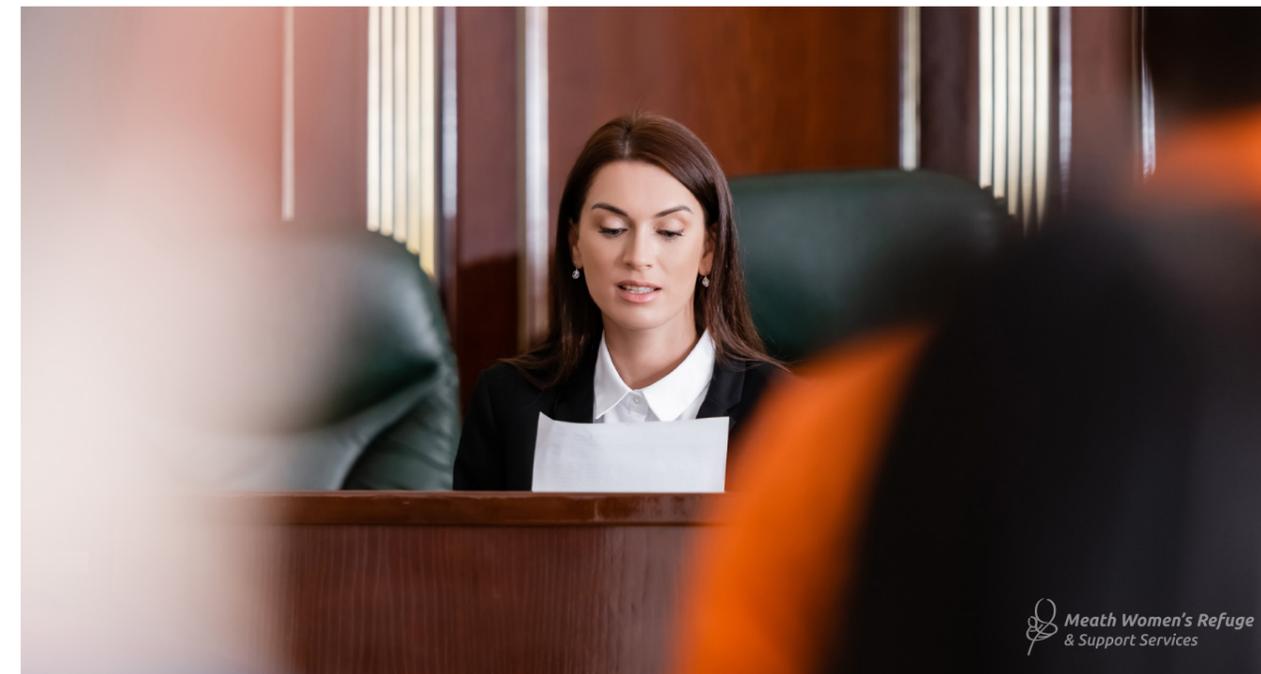
The Department of Social Services in Australia has trialled the provision of a \$5,000 cash grant for victims of domestic violence since 2021 (Escaping Violence Payment) and is set to continue the programme with 11,476 victims supported to date. \$1,500 is available in cash for victims and \$3,500 to a case worker for support services.

Participants who accessed the payment overwhelmingly said it was helpful and relieved financial stress from escaping a violent situation.

## Irish context

Within the Irish context, victims/ survivors of domestic violence can access a range of practical and financial supports, including those listed below.

- Community Welfare Officers from the Department of Social Protection have discretion to issue emergency payments for victims/ survivors of domestic violence staying in emergency refuge accommodation.
- Local authorities have discretion to prioritise victim/ survivors on housing waiting lists as per 'Guidance for Housing Authorities for Assisting Victims of Domestic Violence with Emergency and Long-Term Accommodation Needs' (2017). In practice this varies in application across the country and the ongoing housing crisis and shortage of housing means there is not enough supply to meet demand.
- Legal Aid provision is available for victims/ survivors who do not have sufficient means to access private legal advice. The threshold to access legal aid is low and in our experience many women who need legal support may be over the threshold if they have a minimum wage or part-time job.
- The Money Advice and Budgeting Service (MABS) offers free one to one support with financial advice and managing debt.
- The Criminal Injuries Compensation Scheme was amended in 2021 to ensure victims who experience harm caused by a family member are eligible to apply for costs associated with the injury inflicted on them.



 Meath Women's Refuge  
& Support Services

- Practical aid for survivors such as clothes, food and cash grants are generally provided by local domestic violence services and refuges across the country, dependent on the capacity of the local organisation. Practical aid is almost exclusively funded through public donations and grants and some organisations have access to more resources than others.
- A wide range of other community-based services support low income and marginalised families across the country, for example Family Resource Centres, the Vincent de Paul, food banks etc.

These practical supports can vary hugely across the country, with some geographic areas better served than others and State supports at times dependent on the discretion of the deciding officer, whether at County Council level or through Social Protection.

Funded by an outpouring of public donations during the pandemic, Women's Aid introduced a national Emergency Fund for local domestic violence services in 2021, providing €300,000 per year for three years to be directly re-granted to survivors.

The Irish Banking & Culture Board has included the issue of domestic violence in their work on preventing financial abuse and this is to be welcomed. A recent innovative programme by Irish Banking & Culture Board, Safe Ireland and TASC is delivering training on 'Tools for Financial Wellbeing' to front line domestic violence workers to equip them with the knowledge and frameworks to support women on the journey to financial wellbeing.

The importance of linking work nationally to local level and specialist domestic violence services is beginning to happen in some parts of the country, including Co. Meath where Credit Union Plus has recently committed to supporting the setting up of accounts for women staying in refuge who may not access to the standard documentation.



## Survivor Funds programme in Meath

### Context

Over three decades, Meath Women's Refuge & Support Services' experience of supporting women and children affected by domestic violence has given us in-depth knowledge of the range of challenges facing families. In 2020, during the onset of the pandemic, we received funding for the first time to provide flexible cash payments to women.

We are fortunate to have been able to resource and grow our Survivor Grants programme over the last four years. We began the programme in the early and challenging days of the Coronavirus pandemic, supported initially by Safe Ireland through funding received from a philanthropic partnership. Initially in 2020 funds were directly paid by Safe Ireland to the woman's bank account following a referral from local support services, such as Meath Women's Refuge & Support Services. Following a period of learning, the programme changed so that funds were allocated to local domestic violence organisations and by late 2021 and the decision making and processing of grants was done at local level.

In 2022 we developed our own specific forms and extended the list of categories of emergency funding, to increase the flexibility of grant criteria and secured the first of three years of funding from Women's Aid Emergency Fund for the purpose of re-granting to survivors. In 2023 and 2024, we started to collect more details on grantees, including the number of children benefitting and more detail on the purpose of the grant and expanded our programme with various other donors, including Bank of Ireland Begin Together Fund, Edmund Rice Trust and Meta. We continue to monitor our grant structure in terms of grant ceilings, the level of decision making depending on grant sizes and ensuring that bureaucracy is limited.

### Principles

We have throughout sought to keep to key principles in our flexible cash payments:

- No proof of need is required from a woman for a grant. The woman allocated the grant is linked to our services so that the grant is part of a wider continuum of supports provided to the woman and her children and allocated on a trust basis.
- We trust our frontline staff (within a set of criteria) to make decisions on grant allocations based on the knowledge and professional role they undertake as key workers/case workers with the woman and children in line with initial needs assessment and support plan objectives.
- The Survivor Fund is a fund of last resort and does not seek to replicate or replace State funding. Front-line staff sign-post women to available State and community supports in the first instance.
- We aim to limit bureaucracy for women and our teams - a one-page form is completed by staff and the woman just provides her bank details and brief description of need.



- Quick decision making and payment: 24-48 hours turnaround
- Commitment to accountability and transparency by reporting to funders to the standards required, as well as fulfilling SORP and external audit requirements.
- Commitment to building a sustainable Survivors Grants programme; we aim to provide an equal and fair opportunity for women we work with across the year, so manage and budget available survivor funds accordingly and are proactive in ensuring ongoing availability.

### Process

- A core part of the role of Key/ Outreach Workers is to build relationships with women who use our service and develop individualised Support & Safety plans. Through this process the financial circumstances of the woman and her support needs are identified as part of our needs assessment process.
- The Key Worker or Outreach Worker, who have expertise on rights and entitlements, regularly sign-post women to State and community-based supports in the first instance where she is eligible.
- The Key Worker or Outreach Worker may make an application for a Survivor Grant if other forms of support are not available.
- The form is completed by the worker, authorised and signed by the Team Leader and paid directly to a woman's bank account by EFT by our Finance Team. Grants over €500 are approved by the CEO.
- The bank details of the woman are subsequently shredded in compliance with GDPR and a paper record held securely for audit purposes only. The turnaround from request to payment is generally 24-48 hours. If there is an immediate urgency, the grant may be processed on the same day and will be in the bank account of the woman the next day.

### Survivor Funds issued

Between 2020- June 2024, Meath Women's Refuge & Support Services issued €61,018 in 127 flexible cash payments for women, 100% funded through grants from external organisations. We received the majority of this funding from Women's Aid and Safe Ireland, as well as a range of smaller grants from philanthropic foundations and corporate supporters.<sup>1</sup>

A total of 125 women and over 204 children have benefitted from these flexible cash payments to date. The average grant was €480 and a breakdown of grant values is provided below which shows that 84% of the grants provided were for €500 or less. See Appendix for a full list of grants.

<sup>1</sup> We received Survivor funding in 2020-24 from: Women's Aid €30,000; Safe Ireland €19,759; Bank of Ireland Cost of Living Fund €5,000; Meta €5,000; Protestant Aid €4,400 Edmund Rice Trust €2,000.



## No. of grants and value



Value	€1-250	€251-500	€501-1,000	€1,001+
No. of grants	31	76	13	6
Total value	€5,273	€30,566	€8,504	€15,950

In the same four years, we provided refuge accommodation for 238 women and supported 1,863 women in the community, a total of 1,886 women, meaning approximately 7% of the women we worked with received a flexible cash payment.



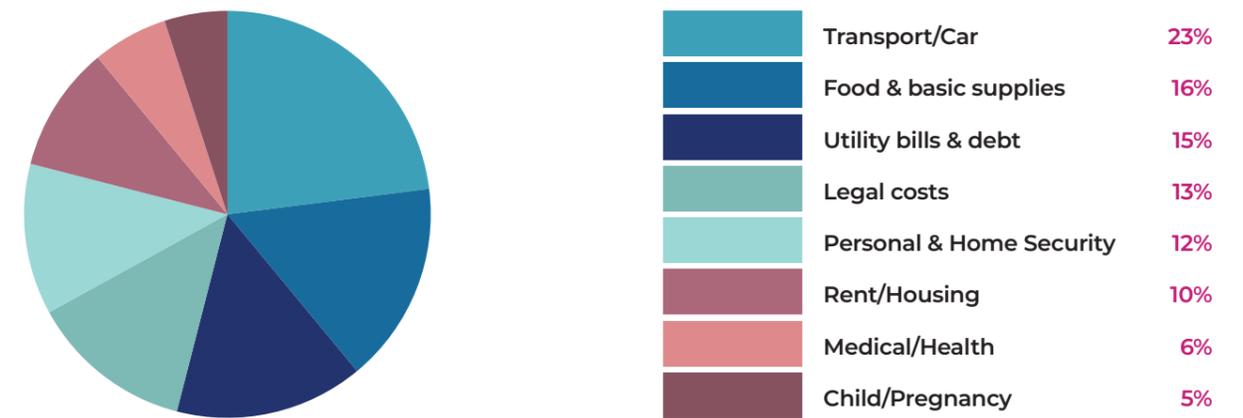
## How flexible cash payments were used

An overview of how flexible cash payments were used (where data is available) is given below. Many women received an individual grant for multiple purposes and these have been broken down in the overall analysis to chart an accurate picture of what funds were used for. As can be seen, there are a number of thematic areas under which supports fall, namely:



- Transport/ Car related (23%)
- Food and Basic Needs (16%)
- Utility bills and debt (15%)
- Legal Costs (13%)
- Personal and home security (12%)
- Rent and housing (10%)
- Health and Medical (6%)
- Child & Pregnancy Needs (5%)

To note, children's needs feature heavily across the spectrum of costs and are only identified in category below where they are identified for specific equipment/ school contributions etc. Children's wellbeing is prioritised by mothers across all basic needs, transport, health and housing requirements.



A further exploration of the different areas is given below.

### Transport/ Car related (23%)

Almost a quarter of the funds were used for transport, car repairs and running costs including NCT, insurance, tax etc. As a predominantly rural county, having a car is often a necessity for families in Meath in order to commute to work and bring children to school. Car repairs, insurance or tax can be significant once off expenses that are difficult to fund independently. Women and children staying in refuge can be coming from other parts of the country for safety or availability reasons as refuge beds are limited across the country. There are no refuge units in Monaghan or Cavan for example, so women from these counties may contact Meath Women's Refuge & Support Services as their nearest refuge. Transport is a vital link on the path to independent living.

#### Examples of grants in this area include:

- €200 - Towards fuel cost while in refuge. Commute from work 120km per day.
- €300 - Towards bus tickets for mother and child to and from school while in refuge for 10 weeks.
- €150 - Current commute from refuge to work in Dublin is €16 per day and she is on minimum wage. Money towards commuting costs while in refuge.



### Food and basic needs (16%)

The cost-of-living crisis has worsened the situation over the past two years for many families we work with, who now struggle with increased food prices and may be incurring debt to purchase basic items. Many families come to refuge in crisis with little belongings, including clothes. These women and children often require initial support to purchase essential items.

#### Examples of grants in this area include:

- €500 - Has large rent arrears and repayment plan. She is struggling with cost of living (includes food, utility bills and clothing for her and her 3 children). €500 grant to assist with these items.
- €220 - For groceries, struggling due to cost of living.
- €800 - Before ex left the family home, he removed the solid fuel and finances for heat. She has had no heat over Christmas and has an ongoing chronic illness. Money towards fuel.

### Utility bills/ debt (15%)

Debt from previous unpaid bills, especially utility bills, can prevent women from securing credit or new accounts. Abusers may leave bills unpaid, take out loans or run up debt in the victims name compounding the difficulty of getting established on an independent financial footing. Debt can be a source of huge stress for women.

#### Examples of grants in this area are:

- €300 - Lady in community, couch surfing, had to leave her job, and money is going towards paying off a bill in her previous home.
- €100 - To cover rent arrears in previous home.

### Legal costs (13%)

Currently an individual must have an income of below €18,000 per annum to access free Legal Aid, which is a low threshold. Women accessing our services may be in low paid or part-time employment rendering them just above the threshold and ineligible for Legal Aid. Ethnic minority women may face additional barriers like language, restricted migration status and lack of family support. The cost of translation of official documents, getting certified documents for new passports were common requests.

#### Examples of grants in this area include:

- €475 - Legal costs towards ongoing access issues.
- €800 - Legal Fees for solicitor for Safety Order.
- €400 - Needs to get documents e.g. Birth cert for her and her children, divorce papers, proof of no property and to get these translated.

### Personal and Home security (12%)

For women who are in fear of their ex-partners due to ongoing risk, being able to purchase personal and home security items is vital. We link regularly with An Garda Síochána, including on the national High Risk Support Project <sup>2</sup> and safety recommendations are often made to survivors by the Gardaí.



However, women may not have the resources to fund these safety measures themselves. Access to safety and security measures also support women to report breaches to Gardaí, specifically security and dash cameras as they might contain evidence.

#### Examples of grants in this area include:

- €100 - Client used the funds to aid the purchase of security cameras for her home following the release of her ex-partner from prison. This client's case is deemed high risk by Gardaí.
- €250 - Security lights and camera due to risk and house being in a rural area.
- €330 - For increased security around home (including changing locks).
- €400 - The grant helped her obtain a ring camera doorbell, change two locks, and replace the glass panels in her door for additional security.

### Rent and housing (10%)

If leaving the family home in crisis, some women and children come to refuge with the few things they are carrying, having left most of their possessions in the home. For others the departure can be more planned, with the opportunity to retrieve or remove some of their own possessions. Women may need to access a rented storage space or need assistance when moving to new accommodation. While the majority of women are now leaving refuge for temporary or homeless accommodation, for those that do secure more permanent homes, once off costs associated with furniture, moving, deposits, initial rent etc must be met.

#### Examples of grants in this area are:

- €240 - Rental of storage unit (2 months) while in refuge and homeless accommodation.
- €400 - To support woman who found a property after leaving refuge. Bedding, cost of moving etc.
- €300 - Money towards first weeks rent in move from refuge.

### Medical and Health (6%)

Meath Womens' Refuge & Support Services has access to a Medical Card for women staying in refuge, which helps eliminate the cost of initial medical treatment and prescriptions for women who stay. Women are supported with additional costs as required.

#### Examples of grants in this area are:

- €360 - Client has been unable to attend her private psychologist due to financial restrictions. This funding allowed her to receive the specific therapeutic interventions needed for her recovery
- €350 - Cost of new glasses. Has an eye condition which increases the cost and needs them urgently.
- €200 - The fund was used to support this client with the costs of attending counselling in Lithuanian.

<sup>2</sup> The High Risk Support Project (HRSP), managed by Women's Aid, provides a multiagency response to women at high risk of ongoing abuse and homicide from their ex-partners.



### Child/Pregnancy related (5%)

Children's needs are prioritised by women we work with across all areas. Approximately two thirds of the women that stay with us in refuge bring dependent children. Research shows that 1 in 8 women experience domestic abuse during pregnancy and abuse can escalate significantly during a first pregnancy, which is reflected in the high number of new mothers, pregnant women and mothers with young children staying in refuge (HSE, 2016). The high cost of baby equipment (like car seats), formula, nappies etc is financially difficult for many women, as well as back to school costs and special needs assessments.

#### Examples of grants in this area include:

- €110 – This is for a new car seat for a baby as she had no opportunity to get one when she fled her previous home.
- €150 - For new school uniforms/ book items etc for 3 children.
- €150 - For debt to family for communion while occurred in first week in refuge (new clothes etc).
- €300 -3 x €100 to replace mouldy children's mattresses.

### Impact for survivors of domestic violence

The World Bank study, *Safety First: How to Leverage Safety Nets to Prevent Gender Based Violence*, referenced earlier in this report cites three impact pathways, through which cash transfers can create positive impact for women experiencing gender-based violence. In summary, they are:

- Reducing poverty and food insecurity
- Empowering women and reducing dependence
- Increasing social capital - namely self-esteem and efficacy

Meath Women's Refuge & Support Services' experience would mirror these findings and we would include an additional impact, which is increased personal safety. Indeed, it could be argued that all the impacts outlined below contribute to increasing the overall safety of women and children.

#### Reducing poverty and food insecurity

In reviewing the purpose of spend outlined above, we see that 16% was spent on basic needs, mostly food and a further 15% of utility bills and debt. Without the funds for basic needs, mothers are under extreme stress in having to provide for themselves and their children. The repayment of debt or paying arrears on utility bills was another huge source of relief for many, and a lump sum towards these costs can avert further debt or financial crisis.

- "Receiving this money has lifted such a weight off my shoulders and I can now look forward." (Survivor feedback)



- I felt it was massive relief for women and children who were struggling financially and needed support while in a difficult situation. " (Keyworker in Refuge)
- "The majority of people were overwhelmed with being able to pay previous bills, and it led them to afford to spend money on items for their children that otherwise could not have happened" (Refuge Team Leader).



#### Empowering women and reducing dependence

The Survivor Funds, as a timely once off intervention, can meet specific larger costs associated with finding a new home or re-establishing independence, for example getting a car on the road. The maintenance of a car is often vital to maintain children's place at school and employment for the women in rural areas and close to a quarter of all funds spend were in the area of transport. The flexible cash payments can be a bridge while social welfare payments are processed and pay for additional once off costs, like a deposit, associated with setting up a new home. The repayment of debt can enable a woman to make a fresh start.

- "I used the grant towards a Legal Aid contribution and for some bills. This meant I didn't have to borrow money off family or friends as I normally would have and the impact of this was huge for someone who is in a domestic abuse situation. The grant is so, so important because it gave me the ability to move forward with certain things without having to worry about how I was going to feed my kids. I'm forever grateful for receiving it." (Survivor feedback)
- "The funding helped women get their children to school safely by covering the cost of car maintenance car tax and new tyres. Her car failed the NCT she could not afford to fix it the funding paid for the maintenance needed to make it road worthy." (Keyworker in Refuge)



### Increasing social capital and self esteem

The flexibility of the funds means that women can identify their own priority needs and address them immediately. This can bring a sense of empowerment and confidence.

- “This grant has given many women a much-needed boost in the form of relief from financial strain and allowed them to get their finances in order. This feeling of strength and being able to manage is invaluable.” (Refuge Team Leader).

Needs vary considerably from family to family and it is important that the voice of the survivor is heard in articulating what is important to her and her family. For example, one family used the funds to make sure her children had a voice in court proceedings:

- “This grant supported a mother to pay legal fees towards obtaining a Section 32 report in court. The mother was not receiving regular maintenance and was finding it challenging to afford legal fees on top of everyday expenses. She was not eligible for legal aid at that time due to her circumstances. By being able to support the mother with money towards the Section 32 report it meant that her children, who we were supporting at the time, were able to have their voices heard within the decisions which were being made around access. This was very important to the mother and to the children also. As a team it was a fantastic resource to have as it meant that we could make some of the challenges our families are facing, post-separation, that little bit easier in terms of the financial impact.” (Support Worker on Children’s Team).

Another prioritised access to her own tablet to enable privacy and independence:

- “This money went towards a tablet and learning resources for one woman. She had left her partner and was away from extended family and has poor literacy. She has since started literacy classes and does not feel comfortable getting in-laws to read her documentation any longer.” (Refuge Key Worker)

Many women mentioned gratitude for the funds, and appreciation of the funding, which for some was the first financial aid they’d received and an acknowledgement of their situation. The grant made them feel ‘seen and heard’. One woman who has two children with special needs, received a grant for childcare in order for her to attend a group programme: “I cannot believe that childcare that I need to attend the programme is going to be funded, no-one ever helps like this. I am so very grateful.”

### Impact for the organisation

#### Empowered staff can offer enhanced suite of support

From a staff point of view, having the Survivor Funds there is reassuring, and empowers staff to act to address need as they see it in their day-to-day role. Sourcing State and alternative supports for families can be a long and sometime fruitless process, so having immediate access to funding to alleviate need is vital.

- “Often when we talk with women, they are really struggling financially due to domestic violence and either they are waiting court dates to sort out maintenance or there is a maintenance order, but it is not being paid. Being able to offer them a small bit of financial support to cover the cost of school clothes, legal costs, food etc is a way in which we could make things slightly easier for them.” (Team Leader Refuge)



- “The funding has been invaluable to our service, allowing us to support women and children who are struggling financially due to their situation, helping to cover the cost of car repairs, storage of furniture while in refuge, translation of documents, to name but a few.” (Keyworker in Refuge)
- “The ability to support survivors with emergency funding has been immeasurable. The emergency funding has supported families in so many ways when all other options had been exhausted. Providing financial support gives the survivor autonomy that they usually have lost within the domestic abuse they have endured. Some families have had to flee their homes and to provide financial support for transport or motor costs, it enables them to remain in their schools and provide them with some familiar surroundings. Some families are not eligible for medical cards or social welfare as they are cohabitating with the perpetrator, on paper they are not deemed in need but in reality, they have no access to this income. We have supported families with dental and medical care that otherwise they would have had to forgo. For families that are just above the threshold for legal aid we have been able to provide financial support towards their legal costs, ensuring their voice is being heard and advocated for. Talk therapy is a vital part of a survivor’s recovery and this is difficult if they are not fluent in English. To be able to provide some sessions with a therapist their native language brings connection and understanding, which they deserve as part of their healing. I am very grateful for this resource, and it is something that I hope we can continue to have in our toolkit when working with families.” (Outreach Worker)



#### Pressure to provide

The availability of Survivor Funds has been a relatively recent phenomenon for the organisation and is solely funded through philanthropic grants – the expectation of the continuance of such funds must be managed, on behalf of clients and staff. Management staff time must be dedicated to sourcing funding and reporting on same.



## Conclusions and Key Learnings

- Economic abuse goes hand in hand with a pattern of coercive control within an abusive relationship. Financial barriers are one of the main reasons women who wish to cannot leave abusive relationships. Leaving an abusive relationship and/or entering refuge often creates financial crisis and propels individuals into poverty. Where women may have had some level of financial stability while in the relationship (even if they were made to be dependent on the perpetrator through financial abuse), stability is lost during and post-separation. Most women who leave abusive relationships experience a decrease in their monetary standard of living in the weeks, months, and even years after leaving.
- Economic empowerment and independence is a critical component on the journey to safety for women affected by domestic violence. Internationally, flexible cash payments to survivors are increasingly gaining traction as they have a quick impact and prevent the risk of falling into long term poverty or debt. In our experience, flexible cash payments are a quick and effective way towards economic empowerment for survivors of domestic abuse and help provide a bridge on the journey to longer term economic empowerment. The need for flexible cash payments should be addressed, in parallel with working towards a solution which reduces the need for victims to leave their homes.
- Specialist domestic violence services are well placed to identify and understand the needs of survivors through our close working relationship. We need to provide direct financial aid in the context of a wider understanding of financial abuse and work collectively towards prevention. Direct financial assistance compliments additional approaches facilitating economic empowerment for survivors, including education on financial literacy and wellbeing.
- The availability of survivor funding over the past four years, has enabled a better response to families attending Meath Women's Refuge & Support Service. The impact on individual lives from our own observations and feedback received has been significant and an independent evaluation going forward would add value in understanding impact. As this fund was new and flexible we collated limited demographic information on women who accessed the programme in terms of access to other supports, age, ethnicity and number of children. It would be beneficial to gather this data going forward to better understand needs.
- Our philanthropic partners have been critical early adopters in enabling the roll out of flexible cash payments and recognising the value of this work. These essential grants are still funded from donations and philanthropic grants which is unsustainable in the longer term – consideration should be given to dedicated State assistance for survivors.



## Recommendations

- There is an urgent need to progress Action 2.3.1 from *Zero Tolerance: the Third National Strategy for Domestic, Sexual and Gender Based Violence* in order to make a reality of the ambition that victims should not be the person to leave the home. Leaving the family home is often a catalyst for propelling victims/survivors into poverty and homelessness.
- Consideration should be given to developing a State flexible payments scheme for victims/survivors of domestic violence both pre and post separation, based on learnings from international practice. A pilot could be conducted in partnership with specialist domestic violence support services to provide women with an unrestricted cash payment and evaluate impact. It would be useful to investigate options of providing a preloaded credit card (as used in international contexts) which would provide greater anonymity and reduce administration and time to receive funds.
- There is a need to reduce bureaucracy and the burden of 'proof' for survivors of domestic violence in accessing State supports due to the nature of economic abuse. Bureaucratic barriers or blocks to accessing services should be identified and removed as far as possible for survivors of domestic abuse, for example having a utility bill in own name. Poverty proofing of entitlements and State supports should include a focus on the gendered nature of poverty as it pertains to domestic abuse.
- Costs for public services should be removed as far as possible for survivors of domestic violence, thereby enabling them to access basic services: e.g. provision of medical cards, increasing threshold for Legal Aid. Safety recommendations made by An Garda Síochána to victim/survivors of domestic abuse should be implemented with State funding if required.
- State agencies should continue to engage with financial services such as MABS, Irish Banking Culture Board and the Irish League of Credit Unions to strengthen joint initiatives on economic abuse and gender-based violence in terms of responses to this issue when it happens, continuing education initiatives and also looking at strategies to prevent economic abuse.
- Utilise this report to create a space for dialogue and shared learning with government, domestic violence support services and philanthropic partners on economic abuse as it pertains to domestic violence and what further practical steps can be taken.



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### Further reading on international Domestic Violence flexible cash payments schemes:

- Further details of the **UK Flee Funds scheme** are available here: <https://www.gov.uk/government/news/domestic-abuse-victims-given-fresh-support-to-escape-abuse>
- Further details on the **Washington State Coalition Against Domestic Violence pilot** are available here: <https://wscadv.org/projects/domestic-violence-housing-first/>
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- Further details on the Australian **Escaping Violence Payment** are available here: [https://www.dss.gov.au/sites/default/files/documents/09\\_2023/1609-5481\\_final\\_evp\\_report\\_050723.pdf](https://www.dss.gov.au/sites/default/files/documents/09_2023/1609-5481_final_evp_report_050723.pdf)



## Appendix - List of Grants Awarded

No.	Year	Funder	€	Description	Women	Children
1	2020 <sup>3</sup>	Safe Ireland	€450	Storage of furniture while in refuge while awaiting on new accommodation and car insurance to bring child from refuge to school in another part of the county	1	2
2	2020	Safe Ireland	€400	Replacement of Clutch on car and putting furniture into storage	1	1
3	2020	Safe Ireland	€400	Legal fees	1	3
4	2020	Safe Ireland	€629	Taxing Car and Service Charges	1	2
5	2020	Safe Ireland	€500	Food and Supplies for a Woman who is waiting on her Stamp 4 application to be approved and is currently undocumented	1	1
6	2020	Safe Ireland	€600	To support a woman with a disability, waiting on occupational support with utility bills and making her bathroom accessible	1	2
7	2020	Safe Ireland	€480	Card insurance to transport children to school and schoolbooks as she is ineligible for back-to-school allowance	1	3
8	2021	Women's Aid	€500	Basic needs	1	Unknown
9	2021	Safe Ireland	€5,750	Car €1170; Debts €1200; Housing €2130, Utility bills €500; Rent €500; Basic needs €250	1	Unknown
10	2021	Safe Ireland	€2,500	Psychological assessment, car transportation and basic needs	1	3
11	2021	Protestant Aid	€150	Basic needs	1	Unknown
12	2021	Protestant Aid	€300	Basic needs	1	Unknown
13	2022	Protestant Aid	€350	Basic needs	1	Unknown
14	2022	Protestant Aid	€400	Alarms and securing of entrance door	1	2
15	2022	Protestant Aid	€400	Basic needs	1	Unknown
16	2022	Protestant Aid	€500	Car tyres	1	3
17	2022	Protestant Aid	€500	Dental Care	1	2
18	2022	Safe Ireland	€1,050	Solicitors Fees €300, Safety enhancements at home €550 and Childcare €200	1	Unknown
19	2022	Safe Ireland	€1,650	Basic Needs €100, Storage to move furniture €450, Car and Transportation €900, Other €200	1	Unknown
20	2022	Safe Ireland	€350	Grant 1 of 2: Utility Bills and Food	1	4
21	2022	Safe Ireland	€2,500	Outstanding Debt, safety enhancements at home	1	Unknown

<sup>3</sup> In 2020, grants were paid directly to woman by Safe Ireland (referred by MWRSS)



No.	Year	Funder	€	Description	Women	Children
22	2022	Safe Ireland	€2,500	Grant 2 of 2: Utility bills and Food	1	4
23	2022	Women's Aid	€500	Car insurance €300; Tyres, €200 (moved from UK)	1	45 in total
24	2022	Women's Aid	€500	Debt on Family home after partner left. Extensive rent arrears. Very little excess cash. Grant for private legal representation for maintenance	1	
25	2022	Women's Aid	€500	Legal representation. Previously very traumatised when she last represented herself.	1	
26	2022	Women's Aid	€500	€240 rental of storage unit (2 months) while in refuge and homeless accommodation, €160 – Car (NCT, Tax, Insurance) €100 outstanding utility bill in previous home.	1	
27	2022	Women's Aid	€500	€350 Baby items, she has paid part of a payment plan to a store and cannot afford to continue while in refuge. Small income (under 23 years) and struggles with cost of living as had to leave employment. €150 cost of living.	1	
28	2022	Women's Aid	€500	Has large rent arrears and repayment plan. She is struggling with cost of living (includes food, utility bills and clothing for her and her 3 children). €500 grant to assist with these items.	1	
29	2022	Women's Aid	€530	€130 Legal Aid for access hearing, €300 towards bus tickets for mother and child to and from school while in refuge (10 weeks), €200 towards food/ bills.	1	
30	2022	Women's Aid	€665	€130 for Legal Aid, €150 for debt to family for communion while occurred in first week in refuge (new clothes etc), €120 new school uniforms while in refuge, €265 cost of school (bags, copies etc) and used towards a camp for children x 4. Came to refuge with very little.	1	
31	2022	Women's Aid	€450	€330 for increased security around home (including change locks), €120 towards part of the cost of a taxi to the Power To Change programme – 12 weeks. Lady severely visually impaired, Impossible to attend without grant due to travel cost and risk.	1	
32	2022	Women's Aid	€300	€60 Birth Certificate, €150 Food/ bills, €90 clothing while in refuge	1	



No.	Year	Funder	€	Description	Women	Children
33	2022	Women's Aid	€475	Legal costs towards ongoing access issues	1	45 in total (cont.)
34	2022	Women's Aid	€300	€200 towards costs of travelling to/ from school (2 children and mam) while in refuge, 100 for food/ clothing (arrived with no belongings).	1	
35	2022	Women's Aid	€150	€60 cost of school uniforms and €90 for a tablet. Women not eligible for social welfare as she does not have status.	1	
36	2022	Women's Aid	€500	€250 storage, €150 food/ supplies (inc. uniform), €150 bus fare.	1	
37	2022	Women's Aid	€400	€100 food supplies, €150 car cost (tyres), €150 for new school uniforms/ book items etc for 3 children.	1	
38	2022	Women's Aid	€300	Basic supplies for bills that need to be paid at same time. €150 car repairs, school costs €50, €100 food/ supplies. 3 children.	1	
39	2022	Women's Aid	€500	Childcare while she attends the Power to Change Programme and for other appointments. She has two children with special needs.	1	
40	2022	Women's Aid	€110	This is for a new car seat for a baby as she had no opportunity to get one when she fled her previous home.	1	
41	2022	Women's Aid	€500	Utilities, food supplies (€150) unpaid utilities (€200) and children's clothes (150. Woman is under severe financial strain. Has three children.	1	
42	2022	Women's Aid	€300	Emergency dental treatment, towards cost of this treatment.	1	
43	2022	Women's Aid	€150	Money towards a tablet and learning resources. Has left ex and away from extended family and has started literacy classes. Does not feel comfortable getting in-laws to read her documentation any longer.	1	
44	2022	Women's Aid	€300	Money towards first weeks rent in move from refuge, €200 towards food/ household items and travel. Young lady (under 23 years), very limited income and fled far from local area due to domestic violence.	1	
45	2022	Women's Aid	€500	Commute from work 120km per day. €200 towards fuel cost while in refuge. In late pregnancy and no items, €300 towards the costs of baby items, maternity clothes etc.	1	



No.	Year	Funder	€	Description	Women	Children
46	2022	Women's Aid	€285	€90 translator, €100 food & supplies, €95 clothes, shoes etc.	1	45 in total (cont.)
47	2022	Women's Aid	€285	Transport, utilities and items for children. Move to new social housing house (45 km from previous home), fuel costs for move and commute to services for her child with autism.	1	
48	2022	Women's Aid	€300	Grant 1 of 2: Lady in community, couch surfing, had to leave her job, and money is going towards paying off a bill in her previous home.	1	
49	2022	Women's Aid	€130	Legal Aid contribution fee. This is putting her under financial pressure.	1	
50	2022	Women's Aid	€385	Cost of car tax – needs car while in Refuge in Navan to take her child to school in Dublin (location of where they previously lived).	1	
51	2022	Women's Aid	€300	Has barring order, but prior to partner leaving he ran up bills in the house. This money goes towards covering these.	1	
52	2022	Women's Aid	€400	Needs to get documents e.g. Birth cert for her and her children, divorce papers, proof of no property and to get these translated. Also needs money for food and towards buying a buggy for newborn baby.	1	
53	2022	Women's Aid	€350	€100 to cover rent arrears in previous home. GP bill of €90 accrued before Refuge, €160 towards clothes, items for children and self in new rental home.	1	
54	2022	Women's Aid	€800	Legal Fees for Solicitor for Safety Order.	1	
55	2023	Women's Aid	€800	Grant 2 of 2: Second Grant for a lady. Currently owes her solicitor €1500 and this money is going towards this fee.	1	
56	2023	Women's Aid	€150	Current commute from Refuge to work in Dublin is €16 per day and she is on minimum wage. Money towards commuting costs while in Refuge.	1	
57	2023	Women's Aid	€250	Security lights and camera due to risk and house being in a rural area.	1	
58	2023	Women's Aid	€600	Car repair – needs car to get family to and from school while in refuge. Also from a rural area.	1	



No.	Year	Funder	€	Description	Women	Children	
59	2023	Women's Aid	€400	€100 - transport (originally from another local town), €80 towards play therapy, €220 for groceries struggling due to cost of living. Lady living in community.	1	40 in total (cont.)	
60	2023	Women's Aid	€400	Support with cost of living due to a recent bereavement of child. Extra funeral expenses e.g. Food, not working etc.	1		
61	2023	Women's Aid	€800	Before ex left the family home, he removed the solid fuel and finances for heat. She has had no heat over Christmas, and has an ongoing chronic illness. Money towards fuel.	1		
62	2023	Women's Aid	€650	Currently her car is unsafe to drive and she needs it for transport for herself and child. She lives in a rural area. Mechanic reports it will cost this amount.	1		
63	2023	Women's Aid	€400	To support woman who found a property after leaving Refuge. Bedding, cost of moving etc.	1		
64	2023	Women's Aid	€350	Currently has no status in Ireland. 3x €100 to replace mouldy children's mattresses. Safety catches for cupboards €50.	1		
65	2023	Women's Aid	€500	Alarm system, changing locks so family will safe when returning home.	1		
66	2023	Women's Aid	€340	€200 towards car insurance, and €140 to get documents translated.	1		
67	2023	Women's Aid	€69.50	Contribution towards legal aid.	1		
68	2023	Women's Aid	€200	Outstanding utility bills and repaying a bank loan	1		
69	2023	Women's Aid	€350	Ex cleared their bank ac when he left. No money for food. 3 children and 1 with additional needs. Money towards emergency food and bills.	1		
70	2023	Women's Aid	€500	Money towards move - has secured a HAP property. Items not covered by grant and cost of truck.	1		
71	2023	Women's Aid	€130	To cover Legal Aid excess.	1		
72	2023	Women's Aid	€350	Cost of new glasses. Has an eye condition which increases the cost and needs them urgently.	1		
73	2023	Women's Aid	€95	Towards the cost of document translation	1		
74	2023	Bank of Ireland (CFI)	€450	Legal Aid 130 and Dental Work not covered by medical card	1		0
75	2023	Bank of Ireland (CFI)	€200	Legal Aid Fee for Divorce proceedings/affidavit from solicitor	1		0
76	2023	Bank of Ireland (CFI)	€500	Car Repairs	1		4



No.	Year	Funder	€	Description	Women	Children
77	2023	Bank of Ireland (CFI)	€500	Car Repairs	1	2
78	2023	Bank of Ireland (CFI)	€250	Basic needs for children and baby for this client who is pregnant	1	2
79	2023	Bank of Ireland (CFI)	€350	Change of locks and camera doorbell	1	4
80	2023	Bank of Ireland (CFI)	€250	Car repairs transport for children	1	2
81	2023	Bank of Ireland (CFI)	€100	Client used these funds to obtain a doorbell camera to enhance her safety in her home.	1	0
82	2023	Bank of Ireland (CFI)	€500	Client was able to pay towards outstanding utility bills by use of this fund.	1	4
83	2023	Bank of Ireland (CFI)	€400	Because this client was cohabitating with her ex-husband, she was not entitled to a medical card. This fund supported her to receive dental care and obtain glasses for her son. The client's ex-husband had refused to support her with these costs.	1	2
84	2023	Bank of Ireland (CFI)	€200	This client is currently battling cancer and receiving chemotherapy treatments. She does not receive financial support from her ex-husband. This fund financially supported the client to attend hospital appointments.	1	2
85	2023	Bank of Ireland (CFI)	€250	The fund was used to support this client with the costs of attending counselling in Lithuanian. The fund also supported her to buy school supplies as she was not yet entitled to back-to-school allowance.	1	2
86	2023	Bank of Ireland (CFI)	€300	The fund supported this client to repair her car to have it road worthy. Several mechanical repairs were needed, and the client had not had transport as a result for a long period of time prior to receiving these funds.	1	2
87	2023	Bank of Ireland (CFI)	€500	The fund supported the client to purchase security cameras for her home, as well as supported her with the cost of school fees, as client was not entitled to the back to school allowance.	1	2
88	2023	Bank of Ireland (CFI)	€250	The fund supported this client to cover the cost of legal fees. The client also needed new tyres for her car to be able to continue bringing her daughter to school.	1	3



No.	Year	Funder	€	Description	Women	Children
89	2023	Edmund Rice Trust	€300	It provided a woman with a very low income (under the age of 23 years), who arrived at the refuge with nothing, with an opportunity to purchase duvet covers, towels, toiletries, a microwave, and money towards the electric meter for heat.	1	0
90	2023	Edmund Rice Trust	€200	Provided woman to pay her rent supplement and get groceries after her partner cleared out most of food in fridge and money in account for rent.	1	1
91	2023	Edmund Rice Trust	€300	It provided a woman for financial assistance to tax her car and make it road worthy.	1	1
92	2023	Edmund Rice Trust	€200	Allowed a woman continue commute to her job and her children's school	1	1
93	2023	Edmund Rice Trust	€393	Funds were used to improve the security in the clients home as part of her safety plan. She was able to purchase a ring doorbell for her home.	1	1
94	2023	Edmund Rice Trust	€94	The client has experienced a high level of stalking from her ex-partner. The fund supported the woman to purchase a dashcam for her car to enhance her safety, as was recommended by Gardaí.	1	1
95	2023	Edmund Rice Trust	€100	Client used the funds to aid the purchase of security cameras for her home following the release of her ex-partner from prison. This client's case is deemed high risk by Gardaí.	1	2
96	2023	Edmund Rice Trust	€413	The client used this fund to pay for legal support for a safety order hearing. She did not qualify for legal aid and could not afford the legal costs, but needed a solicitor due to the high risk and complexity of the case.	1	1
97	2023	Protestant Aid	€300	Basic Needs	1	Unknown
98	2023	Protestant Aid	€300	Car Tyres	1	0
99	2023	Protestant Aid	€600	Car Repairs	1	6
100	2023	Protestant Aid	€600	Car Repairs	1	Unknown
101	2024	Women's Aid	€400	Funds were provided to this client to enhance hers and her children's safety. The grant helped her obtain a ring camera doorbell, change two locks, and replace the glass panels in her door for additional security.	1	2
102	2024	Women's Aid	€400	Funds were provided to this client so that she could pay legal fees for a high risk and complex court case involving the perpetrator.	1	3



No.	Year	Funder	€	Description	Women	Children
103	2024	Women's Aid	€360	Client has been unable to attend her private psychologist due to financial restrictions. This funding would allow her to receive the specific therapeutic interventions needed for her recovery.	1	3
104	2024	Women's Aid	€500	Client is currently navigating a complex legal case with the perpetrator. Client does not qualify for Legal Aid, but is unable to afford legal fees due to a history of financial abuse. These funds were used to support the client with covering the cost of her solicitor fees.	1	0
105	2024	Women's Aid	€200	Client is seeking counselling around the abuse she has experienced. The client is a non-English speaker and required counselling in Portuguese. These funds were used to cover the cost of five counselling sessions with a therapist who speaks Portuguese.	1	1
106	2024	Women's Aid	€300	Client used these funds to manage debt owed to her car insurance company. These funds allowed her to obtain car insurance.	1	2
107	2024	Women's Aid	€150	Client used these funds to help cover costs of moving homes. Client needed to move to protect herself and child due to the abuse.	1	1
108	2024	Women's Aid	€400	Client used these funds to obtain a security system in her new home. Client has a DV order in place, but needs additional protections as her ex-partner has continued to breach the order.	1	0
109	2024	Women's Aid	€300	Client used this grant to fund a security camera for her home, as well as to change the locks on all outside doors. This is enhancing hers and her children's safety.	1	2
110	2024	Women's Aid	€350	These funds supported the woman to obtain legal representation in court for her safety order hearing, as she was not eligible for legal aid.	1	2
111	2024	Women's Aid	€200	Client supported to pay outstanding utility bills and a bank loan	1	2
112	2024	Women's Aid	€250	Client wants to secure her home with change of locks and camera system	1	2
113	2024	Women's Aid	€500	Client needed a camera and security system installed in house	1	2
114	2024	Women's Aid	€500	Car repairs and new tyres	1	1
115	2024	Women's Aid	€500	Support with Childcare while client is at work; car tax and car tyres	1	2



No.	Year	Funder	€	Description	Women	Children
116	2024	Women's Aid	€300	Client needs 2 new tyres for car and car repairs in order to use car	1	2
117	2024	Women's Aid	€500	Client has to fund €1500 repairs on car engine-25% grant provided	1	2
118	2024	Women's Aid	€530	To support the payment arrears of previous HAP accommodation	1	0
119	2024	Women's Aid	€400	First month's rent for a client who is not eligible for HAP due to migration status	1	0
120	2024	Women's Aid	€300	Client needs to renew Stamp 4	1	2
121	2024	Women's Aid	€711	Client has no income to support herself and is not entitled to Social Welfare	1	1
122	2024	Women's Aid	€204.50	Client needs funds to apply for two passports	1	1
123	2024	Women's Aid	€100	Car Repairs	1	0
124	2024	Women's Aid	€205.50	Doorbell camera and Lock Change	1	3
125	2024	Women's Aid	€504.50	House camera and alarm plus repair to home	1	3
126	2024	Women's Aid	€150	Documents - Birth Certs for her and 3 children	1	3
127	2024	Women's Aid	€144.50	Rent arrears	1	0

