

Social Justice and Social Security Committee

Financial considerations when leaving an abusive relationship: analysis of the call for views

Contents

Introduction.....	2
Scottish Government strategies	2
Vulnerable groups	3
Fund to Leave	3
Individual responses.....	4
Social security systems	4
Barrier to leaving	4
Difficulties claiming.....	5
Public bodies and debt	6
Council Tax	7
Social landlords.....	8
Local authorities	8
Legal Aid	9
Financial barriers.....	10
Accessibility barriers.....	11
No Recourse to Public Funds.....	12
Housing	12
Access to Information.....	14
Advice and information	14
Barriers.....	15
Local Authorities.....	16

Role of Government	17
Government priorities	17
Other comments	18

Introduction

The Committee received 58 submissions to the call for views which ran from 13 December to 27 February. Of these submissions, 36 were from organisations, and the other 22 were from individuals. Respondents were asked for their views on 7 questions on the topic of financial considerations when leaving an abusive relationship. [The submissions are published online.](#)

The intention of this paper is not to be exhaustive, rather it is to provide an overview of the main issues raised in the submissions.

Scottish Government strategies

Respondents were asked for their opinions on the extent to which Scottish Government strategies such as Equally Safe give proper recognition to financial considerations when leaving an abusive relationship.

There was general agreement from organisations that while the Equally Safe strategy acknowledges the impacts of financial abuse, and the role that a lack of independent financial sources can play in the options available to those leaving relationships, it does not go far enough. There were particular concerns expressed that the delivery plan did not include actions to provide financial support to women who leave abusive relationships.

For example, Dumfries and Galloway Public Protection Partnership said:

“Equally Safe and the Delivery Plan do not deliver practical support or actions that ease the practicalities for women leaving an abusive relationship.”

Fife Council Housing Service agreed with this, noting that “Equally Safe does not provide a huge focus on the practical financial considerations.”

The City of Edinburgh Council suggested that one of the ways in which the Scottish Government could strengthen the strategy was by improving Private Rental Sector (PRS) provisions. Their submission said:

“PRS legislation should be improved around this. E.g. where the perpetrator is a joint tenant, the PRS system is unsupportive to domestic abuse survivors who are often issued with Notices to Leave as they no longer meet the criteria anymore. The Housing Bill currently working through scrutiny stages may help address this issue, which would be welcome in ensuring tenancy security but may not address affordability issues.”

Third sector organisations had similar concerns to those of the local authorities. For example, Financially Included, GEMAP told the Committee that:

“our frontline experience highlights that current strategies, including 'Equally Safe,' fail to adequately address the financial barriers faced by survivors...The strategy lacks specific measures to mitigate financial impacts, such as public sector debt, housing costs, legal expenses, and childcare.”

Vulnerable groups

Those organisations working with specific groups of vulnerable individuals expressed concerns that Equally Safe does not address all of the financial impacts experienced by these women. Inclusion Scotland suggested that the strategy needs expanded to consider the financial concerns of disabled people as:

“Research shows that of those women facing abuse – a disproportionate number are disabled women. In survey work done by Financially Included (2024), findings revealed that 61% of women in abusive relationships reported a long-term health condition or disability.”

In their submission, the Coalition for Racial Equality and Rights (CRER) expressed the view that:

“Whilst Equally Safe makes mention of intersectionality and some of the specific issues facing adversely racialised women (also referred to here as Black and minority ethnic women), there is a lack of recognition of the disproportionate financial barriers to leaving an abusive relationship which they face. Whilst the strategy references important factors impacting migrant women in particular (including, for some, having no recourse to public funds), disproportionate financial barriers also impact Scottish and UK born minority ethnic women.”

Age Scotland highlighted in their submission that the strategy “does not mention areas such as housing, social security uptake, and digital exclusion, all of which pose additional unique financial barriers for older women. We feel that this should be included.”

Dr Steven Maxwell from the University of Glasgow also highlighted concerns that Equally Safe does not address the needs of those experiencing financial abuse in same-sex relationships. He suggested that the policy needs to:

“Recognise financial abuse in same-sex relationships and ensure service responses do not rely on heteronormative assumptions about power and control.”

Fund to Leave

There were calls from several organisations to reintroduce the Fund to Leave pilot scheme as one specific measure that could provide targeted intervention as part of

the Equally Safe Delivery Plan. These included the Scottish Women's Convention., the Chartered Institute of Housing Scotland, Child Poverty Action Group and Scottish Women's Aid among others. For example, the Scottish Women's Convention suggested that:

“more can be done to tackle the economic and financial elements of abuse, with current proposals lacking scope and sufficient detail... Approaches such as the Fund to Leave pilot scheme, established in 2023, which provided up to £1,000 for women fleeing abuse, is one such approach which would greatly assist those in need (Scottish Government, 2023). Grants were available until the 31st of March 2024, and we would recommend a reintroduction of the scheme across all local authorities.”

Individual responses

Many of the individuals who responded to this question had not heard of the Equally Safe strategy. Those who were aware of it expressed the view that it did not go far enough in acknowledging the financial impacts of leaving a domestic abuse situation, nor in providing the support that vulnerable people needed. Many of the respondents shared that they felt very alone in the process of leaving former relationships, and that the financial implications of doing so still have a negative impact on their lives.

Social security systems

Respondents were next asked how well social security systems take account of domestic abuse. The submissions suggested a number of areas where they felt that social security systems were creating additional difficulties for those in domestic abuse situations.

Aberlour Children's Charity told the Committee that:

“Understanding of domestic abuse within social security systems is limited, as reflected in the experiences of women supported by Aberlour, resulting in either lack of action and empathy, or harmful judgements making it hard for survivors to engage with statutory services.”

Another organisation that provided a similar view was Saheliya. Their submission suggested that:

“the problem is lack of effective communication. Mainstream services are rarely fully trauma informed or culturally knowledgeable enough to be able to overcome the barriers.”

Barrier to leaving

Several organisations described how social security systems act as a barrier to leaving domestic abuse situations. The City of Edinburgh Council submission explained that:

“Very often, financial abuse in a domestic abuse context can mean the abusive partner claims all social security benefits in their name, further trapping the victim/survivor who risks destitution if they leave the relationship...The processes of claiming Child Benefit and Scottish Child Benefit when separated from an abusive partner needs to be easier and clearer, with dates of claims protected in favour of the abused parent. Non-cooperation by the original claimant can cause delays to victims being able to receive payments.”

All in for Change highlighted a concern raised by many of the organisations when they noted that:

“It is also no secret that having to make joint Universal Credit claims for a household creates financial dependency and acts as a barrier to women leaving.

Sharing finances with an abusive partner was also brought up by Inclusion Scotland as a barrier to disabled individuals leaving their relationships. They stated that:

“disabled women’s carers may also be their abusive partner. In these cases ‘sharing finances with partners makes them vulnerable to financial control’...If disabled women rely on them for essential care, it makes it even more difficult for them to leave their abuser as they may have to pay social care costs which would push them further into poverty. This is especially true for women with learning disabilities, who require more support in financial planning to maximise their control over finances.”

Difficulties claiming

Several responses mentioned specific social security rules intended to assist those leaving an abusive relationship but considered that these needed to be extended. For example, the Scottish Women’s Convention highlighted Housing Benefit, saying:

“Housing Benefit is given for those who have fled their home due to domestic violence, with this payment lasting up to 52 weeks. However, those who do not intend to return to their former home, are only entitled to up to four weeks of payments. This clearly disadvantages women forced to flee their home as a result of domestic abuse, with a return to home being unobtainable in many cases.”

A common concern was the requirement to provide evidence. For example, Glasgow Violence Against Women Partnership (GVAWP) said:

“Women are required to provide evidence of domestic abuse to support their claim for benefits, this can be a letter of support from Women’s Aid or other support agency. This in turn means that women are dependent on accessing services to turn a ‘magic key’ to access a hostile social security system.”

Their submission went on to discuss how challenging it can be for women in rural or BAME communities, and for those who are disabled or who are digitally excluded,

from accessing the support organisations they need to provide this evidence to the social security systems.

The Scottish Women's Convention brought up a similar concern, suggesting that:

A claimant must provide written evidence of abuse from a person acting in an official capacity, such as a police officer, registered social worker, healthcare professional, etc. With the disclosure of abuse being a highly traumatic experience, the current DWP approach clearly disregards the needs and safety of women, forcing survivors to disclose experiences with multiple agencies.”

The responses also brought up other examples of where social security systems were felt to disadvantage individuals who had left an abusive relationship. Child Poverty Action Group in Scotland summed up many of these responses when they listed several issues they could see with the systems:

“People claiming benefits in a couple are unable to make a new claim for benefit as a single person without alerting their partner. Likewise asking for split payments will also alert the other partner.
Very limited financial support for deposits or rent in advance.
Minimum five week wait for the first payment of universal credit.
Two-child limit can reduce awards of universal credit considerably.
Claims in respect of children can take months to be transferred from one parent to another if there is a dispute about who should receive it.
Women being refused or having to wait for grants from the Scottish Welfare Fund”

Fife Council Housing Service also highlighted that “within our area the Welfare Fund sometimes takes a lot of time to provide funding for furniture / carpets etc. This can hold up women from leaving their current situation.”

Individuals who responded to this question gave many personal examples of where they had felt that social security systems had not been supportive at the point they left an abusive partner. There were no positive comments reflected in these responses.

Public bodies and debt

Respondents to the call for views were next asked:

“When public bodies, for example local authorities and housing associations, are pursuing debt owed to them, to what extent do they take into account the way debt can arise as a result of being in or leaving an abusive relationship?”

The call for views encouraged respondents to provide specific examples of any rules or practices that needed to change.

Scottish Women's Aid described this type of debt as one of the reasons that victim-survivors may struggle to leave abusive situations. They said that:

“Public debt is often deliberately accrued by the perpetrator as a form of economic abuse; one form of what is known as ‘coerced debt’. Currently, coerced public debt is not considered by local authorities and housing associations and victim-survivors are being held liable for the repayment...Being held responsible for coerced debt, and the inability to make those payments because of economic abuse, often forces victim-survivors and their children to return to their abusive partners.”

Council Tax

The type of public debt most often discussed by the submissions was Council tax arrears. Several organisations expressed concerns that the impact of abusive relationships was not adequately considered by local authorities when pursuing debt. For example Scottish Women's Convention noted that:

“a woman fleeing abuse would be liable for any unpaid council tax while in a property. Furthermore, a woman with any unpaid housing debt would not be considered for a new home until she has put a suitable payment plan in place. While we acknowledge the need for local authorities to seek payments when debt has accrued, we would highly recommend increased consideration of women who have experienced domestic violence.”

Approaches to debt collection were criticised by several organisations. For example. All in for Change told the Committee that:

“Collection methods are often aggressive, and rent and council tax arrears follow the woman when they move to a new property, compounding an already traumatic experience...Public sector collection methods should also allow more flexibility for victims.”

And Inclusion Scotland said:

In our experience, we have not come across local authorities who have taken into account financial, or other forms, of abuse when pursuing debt.”

Amina, the Muslim Women's Resource centre explained how:

“This lack of flexibility disproportionately affects vulnerable individuals, including Muslim and BME women, who may face unique cultural and systemic barriers when dealing with debt accrued through economic abuse.”

The submission from Citizen's Advice Scotland states that public debt is a growing area of concern for their clients, with council tax arrears being the most common. In their response they highlight that:

“Council tax when in joint names is a debt that is jointly and severally liable. This means if one party fails to pay the debt, the joined party is fully responsible for the whole debt amount. This can leave many victim-survivors of domestic abuse being left to pay a large, and growing, debt.... This must

change. Not only does it perpetuate the abuse, but it can also stop victim-survivors gaining the fresh start that they desperately want and need.”

Glasgow Violence Against Women Partnership (GVAWP) agreed with this, stating that:

“Being jointly and severally liable means that women with children are easy targets to pursue for council tax debt and no effort is applied to pursuing the absent abusive male, he is in effect rendered invisible and unaccountable.”

Social landlords

Views were also expressed by respondents on the policies of social landlords when tenants have experienced domestic abuse. ASSIST said that:

“Housing-related financial barriers create significant obstacles for individuals trying to leave abusive relationships. Some housing providers require a rent arrears repayment plan to be maintained for at least three months before accepting a housing application. This can be extremely difficult for victim/survivors who are already struggling financially and trying to escape an unsafe situation”

Govan Law Centre noted that while “a tenant’s experience of domestic abuse, and its contribution to rent arrears, can be taken into consideration as part of the court’s determination on whether it is reasonable to evict a social tenant in the whole circumstances of a case,” they were concerned that it is rarely considered earlier in the process. They stated that:

“Few housing associations appear to take potential financial abuse into consideration when pursuing tenants for rent arrears and considering raising proceedings...The Housing Bill proposals to make it mandatory for housing associations to have a domestic abuse policy, and to support tenants who have accrued arrears which may be at least partly explained by the tenant having experienced domestic abuse, would potentially make a significant difference.”

The Chartered Institute of Housing Scotland also expressed the hope that proposed changes in the Housing (Scotland) Bill would change the practices of social landlords, stating:

“CIH Scotland believe, as the Housing Bill progresses through Parliament, that there should be a commitment for social landlords to report to the Scottish Housing Regulator (SHR) to what extent they are meeting the needs of victims of domestic abuse.”

Local authorities

The responses received from local authorities provided a different viewpoint to many of those provided by third sector organisations. They gave examples of where

services do take account of domestic abuse when looking at the debt owed by individuals. South Lanarkshire Council stated that:

“In relation to rent arrears, resorting to eviction is a last resort for local authorities. When a tenant falls into arrears local authorities make contact usually within the first four weeks. The process of contact and engagement continues to try and support tenants, provide advice and information and ensure income is maximised through referrals to services like South Lanarkshire Council’s Money Matters Advice Service, which can help avoid future debts from accruing... The situation in relation to council tax is like that for rent arrears with a wide range of support in place to support individuals... As couples are jointly and severally liable for council tax, there is also the ability to put the debt on hold for one party while recovery action takes place against the other. The use of diligence is a last resort.”

Others discussed the importance of training frontline staff, with East Ayrshire Council noting that “Housing Services teams in East Ayrshire Council are trained in domestic abuse awareness but next steps to improve in this area is wider domestic abuse awareness training across all of Housing and Communities including initial contact front line staff to ensure the entire workforce recognise the underlying causes of domestic abuse.”

Fife Council Housing Service also suggested that “Within our Council we do take account of domestic abuse when looking at rent arrears / rechargeable repairs etc.”

The only local authority respondent who stated that they did not take an abusive relationship into account was Stirling Council who said that:

“When pursuing rent arrears debt, we do not take into account the way the debt has occurred as a result of being in or leaving an abusive relationship. However, we are willing to work with debtors so that payment arrangements can be made if the total amount due is unable to be paid. That said, if there is a rechargeable repair (which is a housing debt), for example, a lock change – and it is linked to domestic abuse we will not charge due to the circumstances and look at these on a case by case basis.”

The responses provided by individuals provided a mixture of examples regarding the treatment of their public debts. While many talked about situations where no consideration had been given to the source of the debt, others suggested that their situation had been taken into account when it came to working with the local authority to settle their debts.

Legal Aid

There were fewer responses provided to the question regarding whether Legal Aid rules take sufficient account of the financial circumstances of women who have experienced domestic abuse. Those who did answer the question highlighted several concerns with the Legal Aid system in regards to the support provided to people who have left abusive relationships.

Financial barriers

One of the financial barriers identified by the responses was that the Legal Aid system takes account of assets deemed to be 'shared,' even if the person who has left the relationship has no current access to those assets. Financially Included, GEMAP was one organisation who highlighted this issue, stating that:

"Current legal aid rules fail to consider the financial realities faced by women who have experienced domestic abuse. The absence of adequate provisions means that women with assets or savings are often excluded from accessing legal support. In some cases, women have been forced to quit their jobs to qualify for aid, one woman we were supporting had two degrees and a successful career and had to leave her job to access support."

Access to resources was also a topic brought up by Govan Law Centre who stated:

"The aggregate income requirement necessarily results in access to justice problems, with women experiencing financial abuse having limited access to the resources they are purported to have. This test fails to take into account the fact that victim-survivors of economic abuse do not have control of assets/income."

The Legal Negligence and Mismanagement Campaign Group/Divorce Debt and Litigation Loans were also concerned that women who do not qualify for Legal Aid may end up with significant debt as:

"high interest litigation funding agreements are targeted at those individuals who do not qualify for legal aid, leading to unaffordable and catastrophic debt. Interest rates on these litigation funding products in divorce range from 10% to 33% excluding the cost of the solicitors who borrowers must pay to 'administer' the loan agreement with their preferred litigation funding business."

Financial eligibility rules for the Legal Aid scheme were addressed in the submission from the Scottish Legal Aid Board who stated that:

"We apply the rules set by the Scottish Parliament when assessing financial eligibility for civil legal aid. There are no specific rules in place that take account of the financial circumstances of women who have experienced domestic abuse; the same eligibility rules apply to all applicants, other than the types of cases excluded in the legislation... when we assess the merits and financial eligibility tests, it is our policy to take into account the difficult practical circumstances in which women who have experienced domestic abuse find themselves in. We will consider the application based on the applicant's understanding of the position, taking into account any supporting material they can provide, but not always requiring evidence of all financial assets and liabilities."

Accessibility barriers

The other barrier to accessing Legal Aid identified by many of the respondents was a perceived lack of solicitors willing to take on cases involving domestic abuse, particularly if the case was considered 'complex'.

For example, Glasgow Violence Against Women Partnership (GVAWP) discussed the difficulty of finding an appropriate solicitor, stating that:

"In Scotland before you apply for legal aid women must secure the services of a solicitor or lawyer who undertakes legal aid work. There is an acute shortage of civil legal aid solicitors in Scotland. Legal aid payments are insufficient and disincentivise legal firms accepting clients reliant on legal aid. The legal aid system is underfunded, meaning that necessary legal work undertaken by solicitors is not paid for. This is at best undervaluing the essential role paid by solicitors to be diligent and work to the best interests of their client."

For the Law Society of Scotland "Legal aid is primarily an access to justice issue. The current threat to legal aid in Scotland puts our most vulnerable citizens at greater risk." Their submission goes on to explain that:

"It is increasingly difficult for people who are eligible for legal aid to find a solicitor who's able to take on their case. The Society has continually warned that this was a likely consequence following years of neglect. Rates, hours and onerous administrative requirements have become unsustainable. Succession and retainment are also key issues in this sector."

Some of the respondents also mentioned other accessibility barriers faced by individuals seeking Legal Aid. SafeLives was one organisation that highlighted a "lack of solicitors who accept civil legal aid cases, particularly in rural areas." Aberlour Children's Charity told the Committee that the women they support "find the legal aid process complex and confusing," while Saheliya suggested that:

"It is not possible for our service user group to access legal representation without advocacy in first languages from an individual or organisation with a gendered analysis and with cultural knowledge."

There were also a couple of responses that mentioned that the Legal Aid system can be used by perpetrators of abusive to continue their actions against their former partners. Dumfries and Galloway Public Protection Partnership, for example, said that the lack of solicitors is a:

"gap can be further exacerbated when a perpetrator of domestic abuse seeks to appoint a solicitor for his domestic abuse defence. One of the local Women's Aid gave an example where a perpetrator sought to access multiple solicitors to prevent their victim having access to justice."

The individuals who responded to the question and shared their experiences had a mixed experience of the Legal Aid system. For some, they have managed to access Legal Aid and have had a positive experience of the support they have received. Other respondents however found that the system was inefficient at meeting the needs of their specific case. The largest group of individual respondents had found that they could not access Legal Aid at all.

No Recourse to Public Funds

Respondents were asked if there were particular barriers faced by individuals with No Recourse to Public Funds (NRPF), and whether they had any suggestions regarding what could be done at a Scottish or local level to address these barriers.

Many of the respondents expressed the view that a NRPF status acts as a significant barrier to individuals leaving an abusive relationship.

Glasgow Violence Against Women Partnership (GVAWP) stated that:

“Women subject to immigration barriers will also be subject to no recourse to public funds this includes access to local authority housing, refuge accommodation and any welfare benefits, essentially, they are denied access to safety. This increases women’s financial dependency on their spouse. This has a significant impact on their decision making, further compounded if English is not your first language.”

Some submissions discuss certain flexibilities that can apply – such as the Migrant Victims of Domestic Abuse concession and provision of support for children. However these were generally considered to be little known about and insufficient.

Housing

One of the topics many of the submissions focussed on was access to housing for individuals with NRPF status when they left abusive situations. Dumfries and Galloway Public Protection Partnership shared two recent examples that they were aware of where:

“both victims were, unintentionally, being forced back into the abusive relationship due to not being allowed access to public funds to secure alternative accommodation to flee the relationship...This empowers the abuser knowing that the victim will have to remain due to the control.”

We have managed to work our way around these issues purely through there being a child born in the UK from the relationship, this allowed us to treat the homeless aspect as a Child Protection concern resulting in the victim being housed with the child. This was very much of us using the system against itself though, for if it had just been an adult we would not have been able to support the victim, despite all agencies wanting to help, due to the lack of public funds.”

Both Stirling Council and Fife Council Housing Service raised the concern that NRPF status often prevents local authorities from housing individuals who have left due to domestic abuse. They also both agreed that Scottish Government funding to provide flexibility for services in these situations would be helpful. Fife Council Housing Service suggested that “additional funding for RSL's to be able to house them would help greatly,” while Stirling Council’s submission stated that:

“We believe a Government backed support fund would assist some exceptional cases would assist – similar to what was in place during Covid.”

In the view of the Women's Support Project:

“there is a need for longer-term financial and housing supports that bridge the gap created by the restrictions on access to public funds. Women’s safety and dignity should be a priority above political decisions that target migrants – and national and local governments must not become complicit in the abuse of women... In addition to financial support, we want to point out the need for more refuges that can be accessed by women with NRPF experiencing any form of abuse.”

Aberlour Children's Charity pointed out the discretionary powers local authorities have to provide assistance to children. They said:

“More could be done to utilise discretionary powers and funds available at a local government level to provide support for survivors and their children who have No Recourse to Public Funds. A common misconception within public bodies is that all government funds amount to ‘public funds’ within NRPF rules. This creates a barrier to survivors with children seeking support under Section 22 of the Children (Scotland) Act 1995 which sets out local authorities’ power to provide discretionary financial assistance to families in need, including cash or provision of essentials, even if parents or guardians are subject to NRPF.”

The City of Edinburgh Council suggested changes to the Migrant Victims of Domestic Abuse Concession to ensure that it supported more individuals:

“Local Authorities can rely on the Migrant Victims of Domestic Abuse Concession...which allows the award of benefits for three months while a customer applies for leave to remain or decides to leave the UK. This is not ideal as it is not a well-known provision and relies on the ex-partner having some kind of leave to remain in the UK. A blanket three-month eligibility regardless of the partner’s immigration status would be more effective.”

Child Poverty Action Group in Scotland proposed the return of the Scottish Government Fund to Leave programme, as this was able to financially support those with NRPF status.

Other respondents suggested that new funding streams should be created to specifically support individuals with NRPF who were leaving abusive situations.

Amina-the Muslim Women's Resource Centre (MWRC) suggested the Scottish Government could:

“Establish a Scottish Safety Net Fund to provide crisis financial support for women with NRPF experiencing domestic abuse...Encourage local authorities to allocate discretionary funding to support all migrant women fleeing abuse.”

Inclusion Scotland agreed that “What can be done at a Scottish and local level to help them is for specific funding to be established for those with No Recourse to Public Funds.” The Coalition for Racial Equality and Rights (CRER) were of the opinion that:

“Sustainable solutions are urgently needed, and this requires innovative thinking to enable devolved national and local government to mitigate against the restrictions placed upon them by the reserved policy and legislation underpinning No Recourse to Public Funds.”

Access to Information

Ensuring appropriate access to information was voiced as a priority by some respondents.”

The submission from Glasgow Violence Against Women Partnership (GVAWP) stated that:

“Access to the right information for women is key and particularly access to information regarding their immigration and support options which are often intertwined. Some women may have routes to regularising their immigration position or accessing public funds. Others may require information and support to allow safe repatriation back to their home country.”

Very few of the responses from individuals commented on this question, and many who did respond explained that it was outwith their personal experience. The responses that were received focussed on the lack of support and advice available for anyone leaving an abusive situation, and how much harder accessing appropriate support must be for those who have No Recourse to Public Funds.

Advice and information

The theme of advice and information was continued in the next question from the call for views. Respondents were asked whether existing sources of advice and information for individuals experiencing domestic abuse adequately deal with the financial barriers they may experience.

The majority of respondents expressed the view that while there had been some improvement in recent years, existing sources of advice and information were inadequate, especially in regards to the financial barriers experienced by individuals who were leaving abusive situations.

One such respondent was Financially Included, GEMAP who stated that:

“While we must recognise that there is an abundance of good sound advice delivery from services across Scotland, we must address the lack of tailored, specialist, trauma-informed advice and information services for women experiencing domestic abuse and other forms of gender-based violence. A significant concern is the women who are not reaching specialist services like ours”

Other organisations also suggested that there was a need for more specialist services. The submission from SafeLives noted that:

“We want to see greater provision of specialist services, which enables victim-survivors of economic abuse to access specialist support, and more effective referral routes for victims accessing wider domestic abuse services.”

Scottish Women's Aid also highlighted a lack of specialist services, especially in more rural communities:

“Due to funding cuts across the third sector, specialist support organisations such as grass-roots Women's Aid services, which provide financial advice, information and support for victim-survivors, are minimal. Victim-survivors in remote and rural communities are often without access to support.”

The City of Edinburgh Council suggested that:

“It is variable. There is little information, knowledge and training to deal with the economic and financial impacts of domestic abuse and the implications of leaving an abusive relationship.”

The Scottish Women's Convention also suggested that providers of advice needed additional training:

“From speaking with survivors and support workers, some have stated that experiences of disclosing have improved, however, more work must be done to create a trauma-informed approach across services. We would recommend improved, mandatory training surrounding the many facets of domestic abuse for all public sector employees.”

Barriers

Several organisations brought up the perceived barriers that individuals experience in accessing the advice and information that they need. The response from Glasgow Violence Against Women Partnership (GVAWP) stated that:

“There are a number of barriers preventing women accessing information she needs...On average a woman will contact up to 11 services before she gets the information she needs, this increases to 17 services if she is a woman from a BAME community, there is no information on how these impact on women with disabilities; women with no digital accessibility; women with

literacy difficulties; women who are deaf or hard of hearing. Again not an exhaustive list, the intention is to illustrate the multiple additional hurdles experienced by women across our communities. The onus is on women to seek out the information, the information does not come to her.”

These barriers were also addressed by other respondents. Inclusion Scotland suggested that disabled women are often unaware of the support that could be offered to them. The Coalition for Racial Equality and Rights (CRER) suggested that “access to services can be limited to certain geographical areas, meaning that specialised support is not easily available to women outside of these areas (particularly those living outside of Edinburgh, Glasgow or Dundee).” Saheliya also stated that:

“Our service user group cannot access advice and information. Frequently they have no vocabulary for domestic abuse, only that they are not keeping their husband happy, or not keeping him at all.”

The submission from ASSIST discussed the fact that even when an individual locates a suitable place to access advice:

“long waiting times can be a barrier. Local Authority money matters services and job centres often have long waiting times for advice, making it difficult for people in crisis to get the help they need promptly. The demand for financial support has increased significantly, yet funding for key services has been reduced.”

A number of respondents suggested that more needs to be done to ensure information reaches the individuals who need it. Amina-the Muslim Women's Resource Centre (MWRC) said that:

“Improved awareness campaigns, clearer guidance, and targeted support for survivors, especially for those with NRPF are urgently needed to help women overcome these financial barriers and access the resources they need to rebuild their lives.”

Local Authorities

Many of the local authorities who provided responses suggested that they attempt to signpost individuals experiencing domestic abuse to appropriate services. East Ayrshire Council, for example, said that:

“we signpost women experiencing domestic abuse to relevant specialised support agencies such as EA Money, Women's Aid, Citizen's Advice, Advocacy Services, Universal Credit team, DWP, Shine and Housing Support Service for Council tenants such as Seascope, Quarriers and Blue Triangle who may be able to support with financial barriers.”

South Lanarkshire Council highlighted its own services that provided financial information, such as:

“the Council’s Money Matters Advice Service can help women experiencing domestic abuse by providing “What If?” Benefit checks that can give them the information they require on what benefits they would be entitled to once they leave the relationship. They can also give them assistance to apply for benefits once they have and support them to get control of benefits such as Child Benefit.”

The individuals who responded to the call for views however provided many personal examples of situations where they sought advice or information and did not find the support that they needed. Financial information in particular was perceived to be very difficult to locate unless you were fortunate enough to engage with a specialist service. Some of the individual respondents expressed feeling that they had to navigate their situations alone without the support and advice that they needed.

Role of Government

The final question asked respondents for their opinion on the extent to which it is the role of government to ensure that someone’s economic circumstances do not prevent them from leaving an abusive relationship. The responses from both organisations and individuals nearly all expressed a strong view that the government should play an important role in these situations.

Examples of the comments made by respondents to this question included:

“It is the government’s responsibility to ensure systems are in place”
(Saheliya)

“The government has a fundamental duty to ensure that economic barriers do not prevent individuals from leaving abusive relationships.” (Financially Included, GEMAP)

“The government certainly has a responsibility when it comes to victims/survivors of domestic abuse, particularly in supporting their wellbeing, as well as their exit from an abusive relationship, their recovery from trauma and supporting them to rebuild their lives.” (The City of Edinburgh Council)

“Government should provide a safety net for citizens when they need it.”
(Child Poverty Action Group in Scotland)

“we believe that it is the government’s role to ensure that someone’s economic circumstances do not prevent them from leaving an abusive relationship.” (Inclusion Scotland)

Government priorities

Many of the respondents linked their views on the question to areas identified by the Scottish Government as priorities. Some brought up Equally Safe in their answer, such as Aberlour Children’s Charity who said that:

“If the Scottish Government is committed to their vision in which all individuals are equally safe and respected, where women and girls live free from all forms of violence, abuse and exploitation – and the attitudes that help perpetuate it – then they must accept a leading role in minimising financial barriers to leaving abusive relationships.”

The Women's Support Project made a similar comment stating that:

“Through Equally Safe, the Scottish Government and COSLA have made a commitment to foster a Scotland where “all individuals are equally safe and respected, and where women and girls live free from all forms of violence, abuse and exploitation.” To fulfil this commitment, the local and national governments have a responsibility to ensure women do not become trapped in any abusive situation.”

Other respondents suggested that the Scottish Government has a responsibility to act as doing so supports other policy priority areas. Fife Council Housing Service said that:

“Effectively this is an issue of child poverty - the government views this as an important issue to resolve.”

The Scottish Women's Convention suggested that:

“To enable the realisation of the National Performance Framework, which includes the topics of safety and poverty, the Government should invest in domestic violence prevention as caused and worsened through financial insecurity.”

Human rights obligations were also raised by some respondents. In their submission the Coalition for Racial Equality and Rights (CRER) stated that:

“The negative consequences of women having to remain in an abusive relationship due to economic circumstances have implications for Scottish Government’s human rights obligations... Therefore, CRER would argue that Scottish Government’s responsibility is to ensure that legislation, policy and practice meet the spirit of the Convention rather than relying on whether there is a case law precedent to consider.”

Other comments

Respondents were given space at the end of the call for views to provide any other comments to the Committee. While most of these comments covered themes discussed above, two areas of concern were raised by several submissions.

The first issue was in relation to The Domestic Abuse (Protection)(Scotland) Act 2021, and the fact that provisions from this Act are not yet in force. Govan Law Centre, in reference to this Act stated:

“It seems clear that emergency protection orders would make a significant difference for women experiencing domestic abuse, as would giving social

landlords the power to intervene on behalf of a victim of domestic abuse to remove the perpetrator.”

The City of Edinburgh Council also asked:

“Can you clarify the status of the Domestic Abuse Act which received Royal Assent in 2021? If this were to be implemented, there are strong strategies which could only aid a person leaving a domestic abuse situation.”

The other theme raised in the additional comments section related to the challenges faced by individuals in finding accommodation. While references to the current Housing (Scotland) Bill were raised in various sections above, some organisations returned to the theme of a ‘housing emergency’ in Scotland, and its impact on individuals leaving an abusive situation. All in for Change explained that:

“From a homelessness perspective, it is important to point out how the current housing emergency is a contributing factor by limiting affordable housing options for women leaving abusive relationships. Scotland is in the midst of a homelessness emergency with recent national statistics showing 32,272 open homelessness applications in September 2024, and 10,360 children living in temporary accommodation. Single-person temporary accommodation is often predominantly occupied by men, and there are limited female-only spaces. For women with children, they risk being stuck in the temporary accommodation system due to limited availability of larger homes.”

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