

Social Justice and Social Security Committee

Financial Considerations When Leaving an Abusive Relationship

Written Submission by the Scottish Federation of Housing Associations (SFHA), 9 May 2025

SFHA is the membership body for, and collective voice of, housing associations and cooperatives in Scotland. We exist to represent, support and connect our members and together, we work to ensure that everyone has a safe, warm and affordable home.

We represent 134 housing associations and co-operatives providing homes to over half a million people. Our member housing associations are essentially social purpose organisations which provide great homes.

Introduction

Domestic abuse is a high-risk, high-harm crime. It is the most common form of violence against women and girls (VAWG).

In Scotland, of women experiencing domestic abuse 95% report experiencing concurrent economic abuse ([Shelter/Engender report](#)).

Currently, due to the significant barriers to leaving, many adult and child survivors are trapped with the perpetrator for years. Over this time, the perpetrator often increases the abuse and inflicts severe physical, psychological, sexual and economic harm.

Domestic abuse is also one of the leading causes of women's homelessness in Scotland. "Dispute within the household: violent or abusive" was given as the main reason for applying as homeless for 23% (3,985) of female-headed households in 2023/24.

Our member Housing Associations and co-operatives, trusted community anchors with staff who visit tenants, therefore have a unique role in their communities and are well placed to spot the signs of all types of domestic abuse, including hidden harms such as financial abuse and emotional abuse.

Our members work to protect the rights of women and children experiencing domestic abuse, signpost to the right support services, provide support to remain in their home, or be re-housed if that is their wish, and to ensure rent arrears accrued because of domestic abuse are not a barrier to accessing social housing in the future.

Much of this work is largely already being delivered by Housing Associations across Scotland but efforts to formalise this process in Part 5 of the current Housing Bill are welcome, requiring social housing landlords to specifically consider the effect of domestic abuse in the accrual of rent arrears, where eviction action is being taken and to fully consider further actions that could assist the victim-survivor before eviction action for rent arrears can be taken in court.

We are also calling on the Scottish Government to set out a timeframe confirming when the measures in the Domestic Abuse Protection (Scotland) Act (2021) will be implemented that would allow landlords to apply to the court to end the tenancy rights of someone who has been abusive to their partner or ex-partner if the abused person wants to continue living in the house.

Part 1 of the Domestic Abuse (Protection) (Scotland) Act 2021 would introduce two new types of civil protection order – the Domestic Abuse Protection Notice (DAPN) and the Domestic Abuse Protection Order (DAPO) to provide short-term emergency protection. This would allow landlords to act quickly to apply to the court to end an abuser's tenancy and protect a person at risk (by applying on their behalf), allowing a victim-survivor to remain in the house if they wish. This would reduce the financial costs (and emotional stress) of moving home.

Current context

At SFHA we recognise that there's work to be done in the sector in relation to being responsive and supportive to victims/survivors of domestic abuse.

We saw with the 'Policies not Promises' report from Scottish Women's Aid, and CiH in 2023, that despite good intentions, and over 70 Scottish social landlords signing up to the CIH Scotland Make A Stand domestic abuse campaign, with a pledge to put in place their own domestic abuse policies, four years later the report found that many social landlords in Scotland still didn't have an effective policy in place to support survivors of domestic abuse facing homelessness.

The research also found that perpetrators of domestic abuse were almost completely invisible in domestic abuse housing policies across Scotland with only six policies including actions that would be taken against perpetrators. Just over half (22) of the policies failed to cover actions that would be taken against tenants who were perpetrators and only 6 included action they would take against tenants who were perpetrators of domestic abuse.

So, we recognise there is room for improvement here and we hope these legal provisions shaped around homelessness prevention and a statutory requirement will be the driver for positive change.

At SFHA we are also supporting the creation of a Domestic Abuse Reflective Toolkit that will outline practical ways that housing professionals can shape and reflect on their response to domestic abuse, with a view to continuous improvement, by examining the interface of housing management and domestic abuse. We are also creating a peer support network that will allow the sharing of emerging and best practise between Housing Associations.

It is vitally important that providers understand how domestic abuse might impact on all tenants, such as those from marginalised communities, racialised and minoritised communities, disabled people, older tenants and LGBTQI+ tenants and to carefully and thoughtfully consider how their approach can be inclusive where these intersections may compound challenges for some, particularly when seeking support.

Domestic abuse and housing

Housing, including social housing, is a key resource enabling women to escape violence and abuse from partners and ex-partners. A major reason why women stay in or return to violent relationships is lack of access to safe, long-term, independent, accessible, and affordable accommodation (Henderson, 2024; Pahl, 1985; Malos and Hague, 1993; Charles, 1994).

Women's Aid England (2024) in their '**The Price of Safety: The cost of leaving a perpetrator and rebuilding a safe, independent life**' report state that it could cost a survivor almost £50,000 to leave an abuser. They calculated the direct costs of fleeing and rebuilding a new life, stating that a victim-survivor might face a £10,000 deficit after receiving her full entitlement of support from the state.

The biggest single cost is likely to be legal fees, where survivors have to fight to ensure their children are safe. The second biggest cost is housing. The report found that only two thirds of these costs are met through benefits.

The role of RSLs and housing management

Research indicates that only a third of domestic abuse victims tell someone in an official position about their situation, with only a quarter seeking support from a specialist agency, so it is crucial that housing providers can recognise and respond proactively to domestic abuse themselves.

Effective training and peer support is fundamental to this. Some RSLs offer a stepped approach to training with different staff receiving targeted training tailored to their likely interaction with victim/survivors. For example, a Repairs Operative within a Housing Association may receive different training to a Neighbourhood Officer or Housing Officer.

Housing Management by RSLs is aligned with supporting victim survivors in a wide variety of ways, including:

- Analysing repair trends to identify potential domestic abuse and secondly ensuring repairs operatives are trained to recognise domestic abuse when carrying out work in customers' homes.
- For those without in-house repairs and uses contractors, including recognising and responding to domestic abuse as a key condition of any contracts awarded via the procurement process to ensure that all representatives or contractors for RSLs entering tenants' homes are equally able to flag concerns
- Income management; income maximisation, arrears management and tenancy sustainment activity are all key channels to uncover domestic abuse, including financial abuse
- Domestic abuse may be behind noise complaints and anti-social behaviour (ASB) complaints. Our Toolkit identified that one of the biggest challenges victim survivors can face is being viewed as ASB perpetrators rather than victims of domestic abuse. Research from CIH Wales has shown that 40% of domestic abuse victims in one area had ASB complaints made against them, compared to just 9% of the general population.
- Provision of clear signposting for support when allocating homes and providing tenant information or when supporting managed moves or transfers.

- Using all available route to deal with perpetrators in ways that protect victim survivors.

Housing and economic abuse

Rent arrears can be an important sign of economic abuse. Research by CIH Wales found that tenants who were victim survivors of domestic abuse were 4 times more likely to be in rent arrears than the rest of the population in the area.

According to Henderson (2024) it is important to understand the range of economic abuse which is wider than financial abuse. Economic abuse is when a person interferes with their partner's ability to acquire, use and maintain economic resources. It is wide ranging and can include the restriction, exploitation or sabotage of a person's housing, food, clothing, transportation, employment, and education. This might include not allowing the victim survivor to use their own car, spoil their work uniform so they can't attend work thereby sabotaging their employment. It might manifest in the perpetrator taking the victim survivor's salary, not allowing them to work or study and not allowing them to access bank accounts. It can be coercing them into taking loans in their name with the duty to repay sitting solely with them or taking out contracts (such as mobile phone) that they are contracted to meet payments for.

Economic abuse seeks to isolate the victim survivor economically, so they do not have the means to escape the abuse. Research from Surviving Economic Abuse (SEA) suggests that 95% of women experience financial abuse as part of domestic abuse. They highlight this can result in her being left without money for food and other essentials, no access to her own bank account, as well as debts in her name including rent arrears, which she may not know about.

In SEA's work with women who have experienced domestic violence, 50% said they had been made to take out a loan or buy something on credit when they did not want to. 43% said that their partner had built up debt in their name. 33% said that their partner had taken out a loan or bought something using credit in their name without their permission. Having discussions around finances can be difficult for many tenants. It can be particularly difficult if they have been subjected to economic abuse. Surviving Economic Abuse offer a toolkit to help start discussions around economic abuse as well as a screening tool: <https://survivingeconomicabuse.org/wp-content/uploads/2022/08/Questions-to-screen-for-economic-abuse.pdf>

Department of Work and Pensions can offer breaks from work-related requirements for victim survivors of domestic abuse in receipt of Universal Credit. Victim survivors are entitled to a 13- week break from work-related requirements (provided certain conditions are met). This break can be extended to 26 weeks if they are the main carer of a child under 16.

Requests can also be made to DWP for split payments for Universal Credit meaning that one person does not get paid the full household amount. A split payment can be paid to 2 separate members of the household. The larger percentage of the payment is given to person who has primary caring responsibilities such as childcare.

SFHA is aware that many RSLs routinely make use of these supports to help tackle financial abuse, Berwickshire Housing Association have some excellent practice in this area, as do Almond Housing Association for example, but we know and

recognise that more work needs to be done and that resources, support, leadership and culture change are also needed to create a sector that is responsive and supportive in this area.

We also welcome Social Security Scotland's provision of financial support to people forced to leave their home with their children because of domestic abuse in the form of a higher amount of Best Start Grant and Baby Payment but see that a long-term commitment to a national fund would help victim-survivors escape domestic abuse.

Domestic abuse in the form of financial abuse can severely limit survivors' ability to leave a relationship with an abusive partner. To leave, women must have access to immediate funds. However, these are often not available to women who have had their access to their finances restricted while in a relationship.

Scottish Women's Aid has also evidenced the impact that a ruined credit score or rent arrears caused by their abuser can have on a woman's ability to access alternative accommodation. Many women may also be hesitant to leave an abuser if they a) will remain liable for rent on a joint tenancy and b) struggle to find alternative housing, particularly if they are fleeing with children.

'Funds to leave' are therefore vital. The Scottish Government's 2023-24 'Fund to Leave' pilot provided Women's Aid with £500,000 to support leavers with up to £1,000 for essentials. A review identified that women accessing the Fund often have multiple children, which means their wait for suitable temporary accommodation longer and funding support must stretch further. Again, underlying the need for a national, permanent fund.

Women with No Recourse to Public Funds (NRPF)

Given that women with NRPF have no safety net to fall back on they are already economically vulnerable by the nature of their immigration status, and for women within the Fair Way cohort (and all others) who are destitute this vulnerability is acute.

Women with NRPF experiencing domestic abuse have far less access to support than other victim/survivors that can access public funds. For example, they cannot apply for homelessness assistance from a Local Authority unless have children and cannot access the Scottish Welfare Fund because it is on the 'public funds' list. They are therefore at significant risk of destitution.

Where women are homeless & especially when they are rough sleeping and/or sofa surfing in risky circumstances, they often report experiencing further abuse (including sexual/physical violence), and this report on VAWG and homelessness shows that often these women are purposefully targeted by predators while sleeping rough: [Violence Against Women and Homelessness FinalVersion Full.pdf](#).

Add on top of this how difficult (and extremely risky) it is for women to come forward and seek official help (i.e., this is the point where perpetrators will escalate abuse), women with NRPF face that additional barrier of being concerned about their immigration status being questioned/flagged by the police to immigration enforcement, and of course in the mix here is language barriers and other cultural factors.

In conclusion therefore, women with NRPF are more vulnerable to all kinds of domestic abuse, including financial abuse and those who are destitute are more vulnerable again, with homelessness deepening this still further, and then also face particular barriers to seeking protection and justice and therefore are much less likely to leave an abusive relationship because of the lack of a proper welfare safety net.

For this reason SFHA is supporting calls made by the *Ending Destitution in Scotland – A Road Map for Policymakers* Legal Briefing recently commissioned by I-SPHERE at Heriot-Watt and the Joseph Rowntree Foundation, for a **new Scottish crisis or hardship housing fund of “last resort” to access accommodation for people for whom other interventions are not suitable, or not working, including women with NRPF who are victim/survivors of domestic abuse**. As the report explains ‘the criteria and purpose of the funding could be: “for purposes of promoting and safeguarding the welfare of individuals where, for any reason, other forms of financial or practical support are not available or effective to provide to prevent homelessness, and support is required in order to [achieve a policy][fulfil a duty owed to the individual or to prevent a breach of their human rights].” [Fair-Way-Legal-Briefing-12.2.25.pdf](#)

Specific comments

How well do social security systems take account of domestic abuse? Do you have specific examples of social security rules and practices that need to change?

There are challenges for social landlords in making changes to a joint benefit claim because that change will be seen by the (abusive) partner. The challenge for landlords is how to support people to get help in a protected environment: if someone is experiencing financial abuse it may not feel like there are options. Victim survivors need an easy route for help for someone on a joint claim.

SFHA would welcome efforts by the DWP to set up a secure channel where anyone with a concern (e.g., RSL as a trusted partner, with closer relationships with the tenant day to day) can discuss options or need for changes to joint claims with the agency.

If DWP could notify the landlord of a managed UC claim customer, then the landlord can support vulnerable tenants. Those in a managed migration are likely to be unemployed since 2013 with no changes in circumstance, and lack of employment may intersect with those experiencing financial abuse.

The rent verification requirements through the Landlord Portal mean the DWP does not always engage directly with RSLs who can be left “in the dark” according to one tenancy sustainment manager we spoke to.

One of our members shared that previously with Housing Benefit, 97% of Housing Benefit was paid directly to the landlord (the landlord received award notices, alerts of changes, and would then communicate with the tenant). But this is not the case with UC (where more choice is available for the tenant to be paid directly) and Housing is not as well informed of financial changes.

As discussed already above, requests can be made to the DWP for split payments for Universal Credit meaning that one person does not get paid the full household amount. A split payment can be paid to 2 separate members of the household. The larger percentage of the payment is given to person who has primary caring responsibilities such as childcare. But doing this without notifying the other person is essential.

When public bodies, for example local authorities and housing associations, are pursuing debt owed to them, to what extent do they consider the way debt can arise because of being in or leaving an abusive relationship? Do you have specific examples of rules and practices that need to change?

It is commonly accepted as good practice for RSLs to take this into account—and the proposals within the current Housing Bill will support this. The key challenge for RSLs is that they must be aware of potential abuse to be able to offer appropriate and sensitive support and this requires whole staff team efforts to engage supportively, sensitively, and proactively with victim/survivors or spot signs of domestic abuse.

Good practice includes-

- Information in newsletters, on websites, in correspondence: clear and easily accessible support can assist customers looking for help from their landlord. This will help people safely notify the Housing Team that they may need sensitive/discrete support and to take financial abuse or coercion into account. Including the domestic abuse helpline to communications about arrears will help let customers know that landlords are available to help and sets expectations about support.

Riverside Housing Association developed the 'Ask for Ruth' scheme to reach out to tenants in recognition of how difficult it can be to know where to turn to for help when experiencing domestic abuse.

Tenants can complete a webform online enabling them to reach out to a specially trained team safely and in confidence. The team contacts the person using the person's chosen method at a time when they can speak freely. They also have 'Ask for Ruth' on their email footers, so this information is on any emails sent to tenants.

- Pre-action requirements mean that every effort must be made at every opportunity to connect a tenant to support and financial advice during arrears recovery and evictions proceedings. RSLs cannot just notify tenants that support is there but must actively offer it to those affected.
- Running a cross check of those tenants with rent arrears against those who had disclosed domestic abuse to see if there is any correlation. Running such tests provides RSLs with the necessary to assess risk and patterns of behaviours vital to determining if financial abuse is taking place.
- RSLs must work in close partnership with experts in the field e.g., Women's Aid and other charities to minimise risk of doing more harm than good if risk assessment and onward referrals/clear signposting is not embedded.

Do legal aid rules take sufficient account of the financial circumstances of women who have experienced domestic abuse? Do you have any specific examples of rules or practices which need to change?

No. Firstly, finding legal aid representation is incredibly difficult. We are sure that the Committee is already aware that we are seeing legal aid 'deserts' across Scotland because the costs to solicitors of providing legal aid are really restrictive. We have seen the removal of in-court services in the Western Isles and in Edinburgh so there are already issues about how we get access to legal aid services for victim survivors.

The earnings thresholds for eligibility are also incredibly low which can often exclude some women who are employed or who have savings, leaving them responsible for their legal representation. Given that economic abuse can start, continue, and escalate post-separation (often via vexatious litigation by the ex-partner which involves prolonged legal engagements, particularly around child contact) this can exacerbate financial abuse as highlighted by Scottish Women's Aid.

Part of the point of economic abuse is the restriction, exploitation and sabotage of money and economic resources. To tackle it Legal Aid should be provided chaotic situation women, children and young people who are experiencing domestic abuse, with no means test and no qualification on women accessing those services. Good practise would include the trauma-informed, free, domestic abuse-competent legal support for victims/survivors from the Edinburgh Women's Aid legal service.

Does the advice and information available to women experiencing domestic abuse adequately deal with financial barriers?

One key resource in our sector for adequate support is ensuring that the Money Matters Team have a thorough understanding of economic abuse and how it might manifest itself—understanding how to support the victim survivor to de-link from the abuser.

Surviving Economic Abuse offer a toolkit to help start discussions around economic abuse and provides a screening tool and checklist that will help landlords approach these conversations.

It covers income, checking where wages are paid (i.e. joint account or sole account) benefits and pensions, financial products such as credit cards, car finance, loans and bank accounts, Housing such as mortgage, tenancy agreement, TTV licence, streaming contracts, subscriptions, insurance as well as Credit Reports such as Experian so that all can be updated. <https://survivingeconomicabuse.org/>.