

Scottish Women's Convention response  
to the Social Justice and Social Security  
Committee's consultation on:

# Financial Considerations When Leaving an Abusive Relationship



February 2025

## Premise

Police Scotland recorded 61,934 incidents of domestic abuse in 2022-23, with 80% of survivors being women. Abuse itself can take many forms, such as physical and emotional, however, financial abuse remains a key aspect of control used by perpetrators. When this is partnered with a rising cost of living and poor social security support, survivors are often left in an untenable position.

To understand this issue in more detail, the Social Justice and Social Security Committee has held the following consultation. This consultation aims to understand current support provided for those fleeing abusive relationships, how abuse is factored into decision-making, and what information is available from public bodies and charities. Views collected through the consultation process will then guide the Committee's recommendations.



## **The Scottish Women's Convention (SWC)**

The SWC is funded to engage with women across Scotland to ensure that their views are represented in policy and decision-making processes. The SWC uses the views of women to respond to a variety of parliamentary, governmental, and organisational consultation papers at Scottish, UK and international levels.

The SWC gathers information using different methods, including roadshows, thematic conferences, surveys, and both in-person and online roundtable events. This submission presents the views of a range of women, reflecting their opinions, ideas and lived experience. Working together with many other equalities organisations and community groups, we use our broad network to ensure that women from a range of backgrounds are heard and acknowledged. We are continually reviewing innovative ways of engaging with women and developing our trauma-informed and culturally sensitive practice to support vital contributions from as many women as possible.

## **Our Response**

### **To what extent do Scottish Government strategies such as Equally Safe give proper recognition to financial considerations when leaving an abusive relationship?**

Within the Scottish Government's approach to violence against women and girls (VAWG), domestic abuse and coercive control are considered to a good extent. Equally Safe makes a clear commitment to eradicating VAWG through clear aims and objectives, while recognising the key contributors to women's continued disadvantage. Equally Safe outlines tangible action points, which hope to facilitate wider cultural change to improve the lives of women and girls in Scotland. The SWC commend this approach however, more can be done to tackle the economic and financial elements of abuse, with current proposals lacking scope and sufficient detail.

The Equally Safe 2023 update includes poverty as a driver of VAWG; women are more likely than men to live in poverty, with caring and gender roles preventing them from fully participating in the labour market. During SWC work surrounding poverty, women have continually referred to structural barriers as worsening and causing their financial insecurity<sup>1</sup>. They have highlighted the impact poverty has on those experiencing domestic abuse, acting as both a cause and maintainer of violence. Women enduring abuse often lack access to household funds, with abusers holding tight controls over budgets. Abusers also utilise manipulation and coercion to prevent women from taking part in public life, limiting their ability to take on paid employment. These methods work to devalue a woman's existence, enabling further abuse through isolation tactics.

- "I cannot emphasise enough the impact domestic abuse has [on poverty]. I was able to escape my abusive marriage, but I left with no money in my bank account. I have PTSD as a result of the historical and post-separation abuse, which has resulted in me losing my job. I also lost my home. So, now I rely on benefits"
- "...they [survivors of abuse] realised they couldn't leave their partners because they had no money, they have no access to funds."

Through the aforementioned abuses, women struggle to flee violence. Their limited involvement in household finances prevents access to funds required to organise and furnish new accommodation, afford basic resources, and pay for transport. This situation is complicated further when women care for children, as they must ensure safety and security for any dependents. Providing for children was of significant importance for women experiencing domestic abuse. Many are then left with little choice but to remain with abusive partners to limit danger to children within the home.

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<sup>1</sup> Scottish Women's Convention. (2024). The Impact of Poverty on Women. Available at: <https://www.scottishwomensconvention.org/resources/poverty-full-report-2024.pdf>

- “Women tend to stay because they want to protect their children. If they're there, they can take the abuse, and if they hear about what the system is like, then it's better staying. That's why a lot of women stay.”
- “Social work...don't see that what the women are trying to do is protect their children...it's actually surviving...they're [mothers] actually fighting tooth and nail to keep their children safe.”
- “One woman asked me why it's worth leaving, when you would have to give him the kids for a week, when she had left to keep them safe. If she had known that she would have to hand them back, then she wouldn't have left. She would have at least been there. A lot of families say that.”

In cases where mothers have limited financial means, fleeing abuse may result in placing children into temporary accommodation for long periods, a significant disruption to their daily lives. Temporary accommodation is largely unsuitable for children and women, with survivors providing negative experiences. Therefore, many survivors of abuse are left with little choice but to remain within dangerous situations, resulting in degraded mental and physical health and, in too many tragic circumstances, death. It is naïve to ignore the impact financial wellbeing has on women's ability to flee abuse, and as such, targeted intervention is required at a Scottish Government level to provide additional support for vulnerable families. 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<sup>2</sup>. Grants were available until the 31<sup>st</sup> of March 2024, and we would recommend a reintroduction of the scheme across all local authorities.

- “...availability of our accommodation – women in our refuge- it used to be about six months to get them a place somewhere else...now it's taking two years. These are women, vulnerable women, who need accommodation...and it can be even more difficult if they have children living with them”
- “I'm a project manager of a money advice service, we help women who have been impacted by gender-based violence...I mean 31% of the women that we support are not in secure accommodation, so they're either homeless, they're in temporary accommodation, sofa-surfing...79% are in the lowest income brackets, that's absolutely massive”
- “I was rehoused after fleeing a very violent marriage. Despite the housing referral coming from Women's Aid, despite knowing my background, I was housed below a flat tenanted by an extremely chaotic family where addiction and violence was rife...In fact, as a direct result of my housing situation, I was left experiencing such awful PTSD and flashbacks to childhood rape, that I can honestly say I was brought to the lowest ebb of my life”

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<sup>2</sup> Scottish Government. (2023). Support to Leave an Abusive Relationship. Available at: <https://www.gov.scot/news/support-to-leave-an-abusive-relationship/>

## 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?

Social security is listed as a human right under multiple human rights instruments, acknowledged by the United Nations (UN) as “crucial for guaranteeing a life in dignity”<sup>3</sup>. Yet, many women across the country are prevented from accessing comprehensive funds to manage their lifestyles. This is largely due to a punitive UK Government system, organised through the Department for Work and Pensions (DWP). With regards to women experiencing domestic abuse, the DWP provide some support – examples include Housing Benefit, up to 13 weeks break from actively seeking a job and Universal Credit (UC) advances being available<sup>4</sup>. When each of these payments are considered individually, significant discrepancies can be noted, with an overarching sense of disbelief and stigma being present.

Firstly, 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. Secondly, claimants who disclose domestic abuse are entitled to up to 13 weeks break from job seeking and work preparation requirements, avoiding sanctions. An initial four-week break is provided, beginning on the day an individual discloses abuse, however, failure to submit sufficient evidence of abuse will make a claimant unable to utilise the remaining nine weeks of those available. Additionally, to be eligible for the initial four-week break a claimant cannot be living at the same address as an abuser. Many survivors of abuse find it difficult to leave abuse due to the likelihood of temporary accommodation. With DWP rulings precluding women who remain in the same household as an abuser from vital social security payments, an increased number of women are being placed in danger.

The issue of ‘sufficient evidence’ is the final element we will raise in relation to DWP support. 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. Moreover, those being abused struggle to discuss their experiences with friends and family members as a result of wider societal stigma, embarrassment, and misinformation surrounding domestic abuse. Ultimately, this will act as a significant barrier to women actively accessing social security at a UK-level, placing women at risk.

<sup>3</sup> UN. (2025). OHCHR and the Right to Social Security. Available at: <https://www.ohchr.org/en/social-security>

<sup>4</sup> UK Government. (2024). Help Available from the Department for Work and Pensions for People Who Are Victims of Domestic Violence and Abuse. Available at: <https://www.gov.uk/government/publications/domestic-violence-and-abuse-help-from-dwp/help-available-from-the-department-for-work-and-pensions-for-people-who-are-victims-of-domestic-violence-and-abuse>

While we welcome the recent changes to social security in Scotland which have been facilitated through the development of Social Security Scotland (SSS), we cannot stress enough the major impact DWP decision-making has on women in Scotland. The SSS have implemented a higher rate of pregnancy and baby payment for domestic abuse survivors, alleviating some of the immediate pressures on women with newborn or stillborn babies<sup>5</sup>. However, more must be done to support vulnerable women. We acknowledge that changes to social security services are likely complicated due to swathes of social security remaining a reserved power to the UK Government. Where additional payments cannot be developed by the SSS, we would recommend a focus on devolved areas. For example, housing levels remain low, with women fleeing abuse remaining in temporary accommodation for unacceptable lengths of time. If social housing stock was to increase, more families can live a life of dignity in Scotland, as promoted by the Scottish Government.

**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? Do you have specific examples of rules and practices that need to change?**

Current policies do not effectively take into account debt that can arise when leaving an abusive relationship. Domestic abuse is one of the most common reasons behind why a woman would report homelessness<sup>6</sup>. While this issue has been consistently identified, councils lack an effective response. In a commissioned qualitative study, Professor Moray Treanor found that domestic abuse exacerbated debt and low income, directly worsening women's financial wellbeing<sup>7</sup>. Much of this debt was owed to public bodies, including housing associations and local authorities, highlighting the lack of proper consideration of domestic abuse as an aggravator of poor personal finances.

Additionally, from discussions with public sector employees, examples were provided which go on to evidence this issue. For example, if a woman flees her home due to domestic violence, any arrears will be immediately transferred to her partner who has remained, however if he has also elected to leave the property, both tenants are liable for any arrears. When one goes on to consider council tax, 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.

<sup>5</sup> Social Security Scotland. (2025). Higher Rate of Pregnancy and Baby Payments for Domestic Abuse Survivors. Available at: <https://www.socialsecurity.gov.scot/news-events/news/higher-rate-of-pregnancy-and-baby-payment-for-domestic-abuse-survivors>

<sup>6</sup> Cyrenians. (2023). The Hidden Homelessness of Women. Available at: <https://cyrenians.scot/blog/403-the-hidden-homelessness-of-women#:~:text=The%20breadth%20and%20severity%20of%20sexual%20and%20physical,domestic%20violence%2C%20compared%20to%20just%205%25%20of%20men>

<sup>7</sup> Aberlour. (2023). How Public Debt and Arrears are Experienced by Low-Income Families. Available at: <https://web-backend.aberlour.org.uk/wp-content/uploads/2023/06/aberlour-qualitative-report.pdf>

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. As stated previously, survivors lack full access to household funds, with abusers tightly managing money as a further form of control over partners. Also, when fleeing, additional costs, such as transport, accommodation and household essentials, must be taken into consideration. This may therefore prevent women from making debt repayments, with safety taking precedence.

### **What are the particular barriers faced by those with no recourse to public funds? And what can be done at a Scottish and local level to address these?**

The amount payable for women with no recourse to public funds (NRPF) remains a significant barrier to those who wish to flee domestic abuse. Current UK Government amounts equate to £49.18 per person, per week on a prepaid payment card, and where an individual's accommodation provides meals, this drops to just £8.86 per person, per week. Additional amounts are available for pregnant mothers, those with a baby under one year old and a child aged between one and three. Also, there is a one-off maternity payment for pregnant women whose baby is due in 11 weeks or less from claiming, or if a baby is under six months old<sup>8</sup>. This latter amount must contain verification by a UK-based doctor, adding a level of complication for mothers.

These amounts are simply not enough to sustain an adequate quality of life, with the average weekly household shop in the UK resting at £63.50 and additional household costs such as clothing and footwear averaging at £16.80 per week<sup>9</sup>. Those with NRPF have potentially fled war, famine, or persecution, with the low weekly amounts provided by the UK Government, causing continual struggle for many rather than respite from considerable harm.

It can be simply put that these payments will prevent women with NRPF experiencing abuse from leaving their partners. We have explained above how the wider social security system acts as a mechanism of abuse, however, with the additional complications presented by a penal immigration system, these women are being let down by UK Governments. Asylum seekers and migrants must negotiate a complex, system, made more complicated if they lack sufficient English language skills. In cases where a woman is being abused, seeking help is therefore made more difficult, as support options are unclear and poorly advertised.

An additional barrier to leaving abuse faced by women with NRPF is the lack of available housing. Many asylum seekers are placed in temporary accommodation for longer than the UK Home Office guidance of 19 days, with families stating that they had been in

<sup>8</sup> UK Government. (2025). Asylum Support. Available at: <https://www.gov.uk/asylum-support/what-youll-get>

<sup>9</sup> Office for National Statistics. (2024). Family Spending in the UK: April 2022 to March 2023. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/bulletins/familyspendingintheuk/april2022tomarch2023>



temporary accommodation for over a year<sup>10</sup>. For women in temporary accommodation who have been offered longer term alternatives, Home Office rulings clearly state that this accommodation cannot be turned down, otherwise they will lose access to a weekly financial allowance. Women in abusive relationships may be hesitant to take this offer, binding them to their partner for a longer period of time. However, the fear of losing vital payments would likely outweigh this consideration, forcing women to remain in dangerous positions.

We understand that the area of immigration remains a reserved issue, preventing significant Scottish Government intervention. To provide women with improved support, we would suggest a focus on housing systems, increasing the number of available houses for those fleeing abuse. We would also state that third sector organisations who provide vital support, should be properly financed, to ensure that they can continue their support and community services. These organisations should also be advertised sufficiently amongst asylum seeking communities, with translations provided. It is clear that the Scottish Government must work to improve the experiences of those with NRPF, particularly for women facing abuse, due to their evident precarious situation.

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

Advice and information surrounding domestic abuse has improved in recent years. Widespread campaigns and improved understandings amongst public service employees, has increased the confidence of survivors to report abuse. 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. This should include those providing direct assistance to the public, as well as those in decision-making positions.

With regards to financial barriers and abuse, financial abuse was brought into Scots Law in 2018<sup>11</sup>. Awareness of the issue has increased significantly in recent years as a result. Also, media campaigns have assisted in improving perceptions amongst the general public. It can be argued that through improved understanding of the link between finances and domestic abuse, societal knowledge of abuse can become more nuanced. However, it is vital that public service employees are aware of the increased likelihood of domestic abuse amongst women experiencing poverty and the additional barriers this presents when they attempt to flee. Currently, advice relating to this issue is minimal without third sector organisations specialising in domestic abuse and/or poverty reduction. We would highly recommend an increased focus on strengthening

<sup>10</sup> Human Rights Watch. (2023). UK: Children and Families Seeking Asylum Face Dire Conditions. Available at: <https://www.hrw.org/news/2023/09/14/uk-children-and-families-seeking-asylum-face-dire-conditions#:~:text=Under%20UK%20Home%20Office%20guidance%2C%20people%20seeking%20asylum,cases%20well%20over%20a%20year%2C%20in%20temporary%20housing>

<sup>11</sup> Scottish Women's Rights Centre. (2019). Six Things You Need to Know About Scotland's New Domestic Abuse Law. Available at: <https://www.scottishwomensrightscentre.org.uk/news/news/7-things-to-know-about-scotlands-new-domestic-abuse-law>



knowledge on the financial impact of abuse across public sector organisations, through partnership working with third sector experts.

- “I have been in this job [support worker for survivors] for 10 years, and when I started the police were horrendous...all public services were horrendous, they didn't get it. But the more it's in the media, the more people are seeing it, people are talking about it. When I was domestically abused a wee while ago, I never talked about it because I was so ashamed, it was such a big thing, but now it's okay to tell your story, and people listen”
- “They [women] didn't think they were being domestically abused but wait a minute ‘I've never had control of my money’ or ‘he's never let me go out with my pals’...That's a classic example of how, it wasn't necessarily the legislation, [economic abuse] still sits under the domestic abuse act, it's the awareness, the campaign”

**To what extent is it the role of the government to ensure that someone's economic circumstances do not prevent them from leaving an abusive relationship?**

Providing all citizens in Scotland with a good level of protection and safety should be a key concern for the Scottish Government. 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.

We strongly believe that no woman should be placed at an increased risk of domestic violence as a result of poverty or low personal finances. As outline above, domestic violence notably impacts on a woman's ability to retain economic freedom, acting as an additional barrier to leaving abuse. If the Government hopes to enable women's escape from dangerous home environments, it is vital that they are provided with economic security and suitable living arrangements upon leaving. Too often, this support is delegated to third sector organisations, who rely on insecure funding agreements and a lack of sufficient resourcing. Women working in this sector have widely expressed their concern for the continuation of current service levels as a result of high workloads and poor economic reimbursement from local and national governments. We propose an effectively funded collaboration between third sector organisations and the Scottish Government when producing plans to assist financially insecure women experiencing domestic abuse.

## Conclusion

Having listened to women, our three key recommendations on this topic are:

- Increase housing numbers across Scotland, to provide safe housing options for women and children fleeing abuse.
- Create mandatory training resources for all public sector workers which focus on the many aspects of domestic abuse.
- Those with no recourse to public funds must be provided with additional funds, allowing them to live a dignified life.

The SWC is grateful for the opportunity to respond to the Social Justice and Social Security Committee's consultation on **Financial Considerations When Leaving an Abusive Relationship**. As an organisation, we will continue to work with women from across Scotland to gather voices and experiences relating to this topic and its effects on women's equality.

For further information or to share your views, please contact:

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