



OFFICIAL REPORT
AITHISG OIFIGEIL

Social Justice and Social Security Committee

Thursday 1 May 2025

Session 6



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SOCIAL JUSTICE AND SOCIAL SECURITY COMMITTEE
13th Meeting 2025, Session 6

CONVENER

*Collette Stevenson (East Kilbride) (SNP)

DEPUTY CONVENER

*Bob Doris (Glasgow Maryhill and Springburn) (SNP)

COMMITTEE MEMBERS

*Jeremy Balfour (Lothian) (Con)
Mark Griffin (Central Scotland) (Lab)
*Gordon MacDonald (Edinburgh Pentlands) (SNP)
*Marie McNair (Clydebank and Milngavie) (SNP)
*Paul O’Kane (West Scotland) (Lab)
*Liz Smith (Mid Scotland and Fife) (Con)

*attended

THE FOLLOWING ALSO PARTICIPATED:

Lyndsay Clelland (Age Scotland)
Stuart Duffin (Counselling Services Glasgow)
Viki Fox (All in for Change)
Dr Jenn Glinski (Scottish Women’s Aid)
Lee Valantine (South Lanarkshire Council)

CLERK TO THE COMMITTEE

Diane Barr

LOCATION

The Mary Fairfax Somerville Room (CR2)

Scottish Parliament

Social Justice and Social Security Committee

Thursday 1 May 2025

[The Convener opened the meeting at 09:00]

Financial Considerations When Leaving an Abusive Relationship

The Convener (Collette Stevenson): Good morning, and welcome to the 13th meeting in 2025 of the Social Justice and Social Security Committee. We have received apologies from Mark Griffin.

Our main item of business is oral evidence as part of our inquiry on financial considerations when leaving an abusive relationship. Before we begin, I thank the staff of the financially included project for hosting a visit from committee members. It was invaluable for us to hear about the significant impact that the project is having on the lives of individual women and to learn more about the kinds of situations that women who are dealing with economic abuse face. I pass on the committee's sincere thanks to the women in the Scottish Women's Aid survivor reference group for taking the time to comment in response to the committee's call for views and to tell us about their experiences of financial abuse.

We will hear from two panels of witnesses. First, we are joined in the room by Lyndsay Clelland, who is a policy officer for Age Scotland, and Stuart Duffin, who is the chief executive officer and company secretary of Counselling Services Glasgow. Dr Jenn Glinski, who is the national policy lead for economic abuse at Scottish Women's Aid, joins us online. I welcome our witnesses to the meeting and thank them for joining us.

We move to questions from members. First, we will touch on sources of advice and information. What type of advice and information do victims and survivors need on the financial considerations of leaving an abusive relationship? What would it take to ensure that that is available throughout Scotland in a trauma-informed and accessible way? I invite Stuart Duffin to comment first.

Stuart Duffin (Counselling Services Glasgow): We are a counselling service, so we tend to see the survivors of economic abuse after the events and episodes have happened. Our observations relate to the guidance and advice that would have supported a person when leaving an abusive relationship. It is key to look at trauma-

informed services across the third sector, legal and money advice services and, even, local authority services. Many of our clients have said that, when accessing those services, they have been retraumatised and have therefore withdrawn and gone back into their shells. It is really important to have trauma-informed training across Scotland.

The second element is about building resilience. Many people come to us with anxiety and stress after episodes of economic abuse. We need to build their resilience and give them back their confidence. We might need to help them to build a credit record, for instance, which they might never have had. They need to be able to go to banks and other services and talk openly about those things. It is really important that, in wider society and the wider business world, economic abuse is recognised and fully understood. Guidance on that is needed to help to resolve the issues related to economic abuse.

The Convener: Thanks, Stuart, that is helpful. Perhaps Lyndsay Clelland would like to comment.

Lyndsay Clelland (Age Scotland): Age Scotland is a national charity for over-50s in Scotland. People do not necessarily come to us looking for specialist domestic abuse advice, but we hear about it through conversations when people are looking for support to apply for housing or social security benefits. These will be people who are trying to maximise a low income or the state pension and, in the conversations that they have with advisers on our helpline, it becomes clear and apparent that there is a domestic abuse situation that they are trying to leave or have just left. That is the perspective that we come from on this.

We hear from people—older women, in particular—that, if they have been in a relationship for a long time and their partner has traditionally dealt with all the finances, they really struggle with finding out how to do that. That is about not just managing bank accounts and payments but things such as bills and utilities. There is not a lot of information available that is easily accessible. A lot of the information is online, which is an issue that we struggle with across the board. We hear from older people that they are digitally excluded, yet a lot of the resources on domestic abuse, economic abuse and how to apply for certain things are online. If you are not in that space and you are not confident, or if you have never had the opportunity to learn such skills in a safe space, there will be a struggle in accessing those resources.

We recommend that, across the board, as Stuart Duffin said, third sector services, housing services, occupational therapists who might go into people's homes, carers who speak to older people, general practitioner services and the

private sector—particularly places such as banks and post offices where people might go in person to try to set up services—should all be trained in the signs and symptoms of domestic abuse. They should all be trauma informed so that they know how to engage with people who have experienced domestic abuse without, as Stuart said, retraumatising them or making them explain their situation over and over again.

We recommend that information on specialist domestic abuse services and on how to apply for social security is available at in-person spaces where older people go, so that they can have the chance to access the information without a partner being there. A lot of older women are isolated in their home. Their partner—or both of them—might be retired, making it very difficult to safely go online or phone someone up from the home. However, advertising and signposting services at pharmacies, GP practices or supermarkets where safe spaces have been put in place, and making information available to people in the places where they go and where they have the freedom to access it, would be helpful so that the information is accessible to people who cannot get it elsewhere.

Dr Jenn Glinski (Scottish Women's Aid): I echo what my fellow witnesses have said. I reiterate that leaving an abusive partner is an enormous emotional, physical and logistical process, which is fundamentally related to safety. We know that a lack of finances and economic resources is often a key barrier to facilitating physical separation, remaining separated and rebuilding lives after abuse.

One thing that we are finding, which we simply must increase our understanding of across the board—my colleagues already mentioned systems—is that the abuse does not end when the relationship ends. With economic abuse, in particular, a victim/survivor can experience it for the first time, experience continued economic abuse or experience the abuse escalating. Post-separation, we must try to sever the financial link that the perpetrator has to the victim/survivor.

Victims/survivors need clear, practical and trauma-informed advice on a wide range of financial topics. As the other witnesses have said, we need to increase our awareness and understanding of economic abuse during the relationship, at the point of separation when someone is contemplating physically separating—we must give them support at that point, as well—and post-separation.

People need housing advice on what will happen to joint tenancies or joint mortgages, and they need advice on eviction risks. They need benefits advice, as well as advice and support on employment and income. They need legal advice;

we have recently had gaps pointed out to us, and there have been articles by the BBC on how difficult it is to obtain legal advice.

As part of that, some people need immigration advice, too. I am very pleased that Lyndsay Clelland mentioned the additional barriers that are faced by women who are aged 50 and over. Women with no recourse to public funds face significant barriers to receiving that kind of support, simply because they do not qualify for certain benefits; it is difficult for them to obtain immigration advice. Financial support and banking advice and, with that, specialist debt advice are needed, too.

To build on the arguments that have already been made, I note that it is incredibly important that we recognise that no one service currently exists that will be able to provide all that information, so we need a whole-system response from a variety of public, private and third sector parties. That response needs to be consistent and joined up in the understanding of economic abuse and its continued impact on women and children. For that, we need dedicated, sustainable funding; centralised and consistent messaging around economic abuse; specialist training across all sectors; and—I was pleased to hear Lyndsay Clelland say this, too—accessible and inclusive information. A lot of information is available online, but much of it is not specific to Scotland and the different context that exists here in contrast to the situation in England, Wales and Northern Ireland.

We need options whereby information can be handed out in a variety of different forms. For example, we have added a WhatsApp chat function to the domestic abuse and forced marriage helpline, and we have found that to be an incredibly popular way for victims/survivors, especially women from an older cohort, to get in touch with us. That shows that providing different ways of getting in touch, and providing information in different ways, is incredibly important, especially for a subject on which we have found that there was not previously a huge amount of awareness.

The Convener: Have you found that there has been an increase in the reporting of domestic abuse because of some of the services that you have touched on, or is any increase a result of better awareness of the issue?

Dr Glinski: It is probably a mix of both. As with anything, an increase in reporting can indicate increased confidence. Even the committee's inquiry, including this evidence session happening right now, indicates that the terms "economic abuse" and "financial abuse" are gaining traction and awareness.

One of the big barriers to seeking support for economic abuse is that many people simply do not

view it as a form of domestic abuse. However, when there is information available that actually says, “When your partner or your ex-partner is exploiting your income, is not allowing you to access benefits and is taking your money and exploiting your resources”, people identify with that, and they are trying to report it and seek support for it.

One of the big outcomes of economic abuse is coerced debt, which I am happy to provide more context on. People will often not know about their coerced debt until they are trying to separate. The point at which they look at their finances to see what they need to facilitate a separation is often when they find out that debt has been fraudulently taken out in their name or that they have been forced into taking on debt. The debt then prevents them from taking further steps and acts as a barrier to separation.

It is probably, therefore, a mix of both the factors that you mention. People are starting to identify economic abuse more as a form of domestic abuse. We have seen progress from financial institutions, for example, which are speaking about it publicly a little bit more and highlighting the support that is available for people’s finances. Previously, people might simply have thought, “This is just how my relationship is—money’s tight; this is just what that looks like.” They are now beginning to understand, and there is more awareness raising around it, that that is a form of domestic abuse and a form of coercive and controlling behaviour.

The Convener: Stuart Duffin wants to come in, and then I will pass over to Gordon MacDonald.

Stuart Duffin: I hesitate to say this, but I think that one of the benefits of the Covid pandemic is that people have become more aware of wellbeing and mental health issues and are willing to talk about those issues more. There is also greater awareness that economic abuse is not a single event but a psychological process of coercion over a period of time. In addition, people are beginning to recognise that their independence and quality of life is being compromised, and they want to regain that.

It is a combination of all those things that has made the incidence of reporting of economic abuse far greater.

The Convener: That is helpful—thank you.

Gordon MacDonald (Edinburgh Pentlands) (SNP): When any relationship breaks down, that might involve the need for interaction with a range of organisations, whether it is utility companies, housing associations or local authorities. I am keen to understand the extent to which mainstream organisations are aware of the impact of financial and economic abuse.

09:15

Stuart Duffin: It is limited. From working with our client group and referring them on to other agencies for more specialist support, we see that we almost have to undertake an education process with those organisations about economic abuse and issues of confidence and resilience. A whole-system approach is needed to create awareness, education and training programmes, at individual as well as organisational level. Those should be integrated into professional qualifications, such as those for solicitors, social workers and healthcare workers. We need that as a foundational aspect of professional training.

Gordon MacDonald: In evidence that we have heard, I was surprised to hear people who have had to deal with the child maintenance service say that, although the CMS accounts for cases of domestic abuse, in reality, it just signposts. Dr Glinski, what are your views about what we have to do to raise awareness?

Dr Glinski: Are you asking that in relation to child maintenance in particular or more widely?

Gordon MacDonald: More widely.

Dr Glinski: Based on information from our survivor reference group, the domestic abuse and forced marriage helpline and my research on economic abuse in Scotland, I echo what has been said. Victims/survivors currently feel that the awareness and understanding of, and response to, economic abuse is inconsistent at best across mainstream services.

Victims/survivors say that some services have detailed knowledge of economic abuse, are trauma informed and are focused on not retraumatising people when speaking about finances and domestic abuse. However, they have also come across services where that is simply not the case and where there is a significant lack of awareness of what economic abuse is and the tactics that it entails.

Some victims/survivors have said to us that, unfortunately, they thought that the response from the police, in particular, was very disappointing on their disclosing forms of economic abuse, especially when there had not been other forms of physical or sexual abuse. It was common to be told that it was not a criminal issue but a civil matter, and that they would be better off contacting their banks, instead.

Similarly, we have heard from workers across the Scottish Women’s Aid network that they are not always entirely sure where to signpost women to, with financial institutions and debt and benefits advisers being most frequently referred to. However, there is on-going concern about whether the place to which the woman has been

signposted will have a detailed understanding of economic abuse. Will the woman have to retell her story over and over again—sometimes even within the same institution—which, as we know, can be retraumatising, instead of experiencing a joined-up response and a say-it-once approach? Advisers have concerns about the level of awareness of domestic abuse and about awareness of economic abuse being part of that.

As I mentioned earlier, victims/survivors have said that there is a lack of awareness of post-separation economic abuse. Someone might seek support in the right place, but support workers across all mainstream services can lack the understanding that the economic abuse is continuing and that continuous safeguarding is needed.

I am afraid that your point on child maintenance is not surprising. We have long highlighted issues in the child maintenance service, and we know from working with victims/survivors and our network that child maintenance can be and is exploited by abusive ex-partners. People often have to say that they have not experienced domestic abuse in order to move through the child maintenance portal, which is retraumatising. Again, some people are not aware that economic abuse and financial abuse are forms of domestic abuse, but the fact that, to obtain support, you have to say that you have not experienced domestic abuse is quite shocking.

Abusive ex-partners are able to use the child maintenance service to further deplete financial resources for women and, ultimately, for their children. Abusive partners withhold payments, make very minimal payments or leave it until the very last minute to make those payments, which, as you might appreciate, can cause severe anxiety and concern around finances, if you are reliant on that child maintenance to provide for your child.

Abusive partners have also used the child maintenance service in an extensive way to make payments and include forms of abuse, such as emotional and psychological abuse, by attaching abusive messages to those payments. Financial institutions are very aware of that and can provide evidence of it.

Gordon MacDonald: You mentioned the organisations that do not get it right. Are there any organisations that do get it right?

Dr Glinski: We find that some victims/survivors have had positive experiences with their financial institutions. They might have noticed that the team had had specialist training, was trauma and domestic abuse-competent and had awareness. There are examples of women having had coerced debt decreased or written off entirely.

Part of the issue with receiving adequate and accessible support is that it depends on the knowledge level of who you get on any given day.

Lyndsay Clelland: I echo what my fellow witnesses have said. Local authority services are patchy and inconsistent. There are 32 local authorities and every single one is doing various things differently.

Some teams are having specialist trauma-informed training and some are not. Even within areas such as housing, some teams, such as children and families teams, will get it, but independent living teams will not. The approach is inconsistent. There needs to be a systematic, sector-wide approach so that it becomes a foundational part of training.

The training must also include the signs, symptoms and impacts of domestic abuse across various groups of women. We have heard from some older women who have experienced abuse that they have gone to services to look for support or to set something up and their experience has almost been dismissed as just being a part of their relationship. Similarly, when they have gone to speak about the abuse that they have been facing, it has been brushed off as symptoms of ageing. For example, forgetfulness that was actually severe gaslighting by a partner has been dismissed because of the woman's age. It is really about taking an holistic approach and making sure that services are informed that abuse can manifest in different ways in different relationships, in particular in later life.

On Jenn Glinski's point about having to tell stories over and over again, we often hear that, when people speak to services, they might speak to three different people on the same phone call and have to tell their story over and over again, and then get three different messages. That is a traumatising experience, which means that they do not go to the next point to seek help, because they had such a poor experience when trying to do it in the first place.

On Gordon MacDonald's question about good examples, some third sector local groups are doing well in taking up training offered by organisations such as Scottish Women's Aid and Hourglass, which specialises in the abuse of older people. However, take-up is not consistent and not as far-reaching as it should be to make it work.

Gordon MacDonald: You said that service is a bit patchy across the 32 local authorities and the organisations that operate within them. The Scottish Government came up with a strategy, "Equally Safe: Scotland's Strategy for Preventing and Eradicating Violence Against Women and Girls", which includes a commitment to developing a national framework for training. What do you

think that will achieve? Are you confident that it will address the financial and economic abuse that you have highlighted?

Lyndsay Clelland: Yes, if it is trauma informed and inclusive of all different types of domestic abuse that might appear across various demographics and relationships, and if it is embedded as a foundation, so that everyone who starts to work in a local authority team gets training, and it is not lost. We have heard that, when people have moved on from teams or retired, all that knowledge and experience and information is lost and not passed down. The approach needs to be structured and foundational and the training should not get lost. It should not be a one-and-done type of training; it should be continuous, on-going and passed down.

Training needs to be specialist, trauma informed and provided by various organisations that have experience of dealing with different groups of women—ethnic minorities, older women and Travellers for example—so that it is fully holistic. That will go some way, but it needs to be done right and it has to be done from the start and on-going.

Stuart Duffin: One of the key issues is that the burden of evidence on economic abuse varies dramatically across sectors—healthcare, local authorities, the third sector, banks and so on. Looking at some form of framework for a definition or even guidance or a code of practice on the burden of evidence that is required would help in dealing with economic abuse across Scotland.

Gordon MacDonald: What are your thoughts on—

Dr Glinski: The national framework and equally safe strategy?

Gordon MacDonald: Yes.

Dr Glinski: Equally safe and its delivery plan are robust and flexible frameworks that are designed to accommodate new learning, respond to emerging needs and embed those needs in future delivery. Economic and financial abuse is one such area. At Scottish Women's Aid, for example, we have Equally Safe in Practice, which exists to support and strengthen the practice of the Scottish workforce so that it is consistent.

As I said, the framework is flexible. More recently, we have seen tech abuse included in the framework, which is now being built up to respond to that more effectively. I do not see any reason why economic and financial abuse would be any different.

Jeremy Balfour (Lothian) (Con): Good morning. Before I move on to another area, I want to go back to Jenn Glinski on the child maintenance service issue. I am interested to

know whether the issue is structural due to the way that it was set up or whether it relates to the legislation that was passed to bring it in. Can procedures be changed or are the issues that your clients face more structural?

Dr Glinski: I am able to answer on the structural part. If it is okay, I will have to come back to you with a written response on the legislative point. Based on what victims/survivors and support workers who help with child maintenance applications are telling us, the issue appears to be very much structural; it is embedded.

In fact, most people say that child maintenance does not work for either party, but we find that it is very difficult to raise domestic abuse issues or change claims. We have heard examples from victims/survivors of abusive ex-partners saying that they are the parent with the children and so the victim/survivor should be the paying parent. In such cases, it takes an incredibly long time—if it is even possible at all—to ensure that the mother has the children and is not the paying parent but the receiving parent. For some reason, structural barriers prevent that from changing.

In addition, women have found that—as Lyndsay Clelland and I have mentioned—they have to retell their story to the same service. It has been suggested that child maintenance clients now get a named person who will consistently work on their case, but currently, the experience of victims/survivors is that they have to retell their story multiple times. There requires to be awareness that the victim/survivor has experienced domestic and financial abuse and that it will continue or escalate post-separation, which will mean that safeguarding is needed. On any given day, their experience depends on the adviser that they have, the training that the adviser has received and whether they are trauma informed, domestic abuse aware and competent.

That all points to there being serious structural issues. We are acutely aware that ex-partners can get a court mandate to pay but refuse to pay or make minimal payments, and there seem to be few or no repercussions for them even though they are the perpetrator in that scenario. There seems to be no way to address that and to get economic justice for children, who are the ones for whom child maintenance is, ultimately, meant. The withholding of support by abusive partners means that we are seeing increased levels of child poverty and children struggling because they are simply not receiving the resources to which they are entitled and which they are meant to receive.

Jeremy Balfour: Thank you. That is very helpful.

To move on to the issue of housing, what are the implications for victims/survivors of the current availability and cost of housing and refuge places, and what needs to change?

09:30

Dr Glinski: It will be no secret to committee members or to other witnesses that there is a significant housing shortage in Scotland. That includes the availability of refuges and of safe, accessible and affordable housing for victims/survivors of domestic abuse and their children. Women and children are either forced to remain with an abusive partner, to try to remove the abusive partner from the property—which often escalates the risk of abuse—to sofa surf or to declare themselves homeless in order to unlock some support for housing. I reiterate that point: women and children are purposely having to declare themselves homeless and become destitute in order to try to secure housing.

The situation is even more dire for women with no recourse to public funds: they do not have access to housing benefits and, often, because of the economic and financial abuse that occurs in almost all situations in which there is domestic abuse, they do not have the income to pay for refuges. Women with NRPF, particularly those who have no children, are therefore often forced to choose between remaining with an abusive partner or becoming homeless or destitute. We believe that that is no choice at all.

The lack of financial support for women is a barrier to accessing a Women's Aid refuge. Women who are employed or have savings will have to pay for a refuge, and they will struggle to meet the costs of that.

When you flee or physically separate from a partner, which often entails leaving your own property, it does not mean that the day-to-day costs of living go away. Oftentimes, women who are in employment or who have savings are also faced with continuing to pay for the previously occupied property. Potentially, they are paying for a refuge space, which is incredibly expensive, as well as maintaining the day-to-day costs of another property and all their other living expenses. The financial burden of existing does not simply lift when they go into a refuge. Often, perpetrators remain in the residence but, as part of the economic abuse, they will refuse to cover the costs. Instead, they hold the victim/survivor responsible for payments.

Scottish Women's Aid was actively involved in the creation of the report, "Improving housing outcomes for women and children experiencing domestic abuse", which contains a variety of recommendations for how to improve the housing

situation for women and children. Those include, for example, reviewing specialist refuge provision and developing it

"to meet international standards for the number of spaces, distribution and suitability. This includes specific provision for"

black and minority ethnic women

"and women with NRPF."

I would be happy to provide a link to that report so that you can look at the recommendations.

Jeremy Balfour: Thank you. It would be helpful if you could provide that. Lyndsay Clelland, do you have anything to add?

Lyndsay Clelland: I reiterate everything that Dr Glinski said. I will also provide some context about things that might make it more difficult, particularly for older or disabled women, to leave. We all know that there is a housing crisis and a shortage of housing, particularly of suitably accessible and adapted housing. There is a very long waiting list to get those kinds of properties. Adaptations can be expensive, and the women might already have spent a lot of money adapting the property that they are currently living in. That is a massive barrier to leaving because they must consider all the other things that they need to live safely and independently, while also trying to find new housing.

There is also the barrier that, because many older people have been living in a home that they own, their housing costs have been slightly lower. That is not the case for every older person, but if it has been their situation and they then have to look into moving into the social housing sector or the private rented sector, that involves hundreds of pounds every month that they have not had to budget for before. They might not have the income to pay for it, especially if they are reliant on state pension, which is often lower for women who have been out of work for reasons of childcare or other types of care. The structural inequality in the way in which the state pension is set up means that women have much lower pensions—oftentimes, in later life, men's pensions are worth nine times as much as women's are. That sets the context for how difficult it can be for an older woman to try to leave her property—there are all those additional housing costs.

Then, there is the challenge of whether the new accommodation needs to be adapted, whether it is accessible or whether they have to arrange a care package for themselves. That would take time and involve the potential cost of having to arrange care for themselves in their new accommodation.

There is also the aspect that they might be a carer for their partner who is abusive. They have to think about how, if they leave their partner, they

will pay for and arrange for care for them. There is a feeling of a moral obligation to stay in their home and look after their partner, even if they are abusive. That is extremely emotionally distressing for people, as well as being a financial barrier.

In addition to the costs associated with refuges and emergency accommodation, an older woman might feel that they are perhaps too old to be in those spaces—they might think, “They care for young women and families, so I can’t get a space there”, and they might not even consider it as an option. They might then look to other options in the private rented sector, which can be even more expensive and challenging.

I agree with everything that Dr Glinski said, and add those points about the specific situation of older women.

Jeremy Balfour: Stuart, do you have anything to add?

Stuart Duffin: We have to recognise that economic abuse also exists in affluent families, and we have seen that there is an exponential element in terms of the financial burden in those families. We have also seen that some women do not have financial control and are unable to navigate public services because they have never needed to do so before, so there is a whole issue in that regard.

In addition, many private sector landlords are looking for a deposit of three months’, if not six months’, rent. For a family, that can involve trying to get together something in the ballpark of £5,000 or £6,000, and trying to maintain that private rent can be a real challenge. We have also seen that families then make contact with their own families to borrow money. We all know that, when borrowing money from families, relationships can take a nosedive, and the pressure on repaying that money becomes fairly strong.

There is an issue there, in that some form of public support is needed for access to housing. We also see that women have had to move away from the local area, so there are then increased transport costs for taking kids to school, or even increased costs for kids changing school and the disruption that all that causes. As I said in my evidence, taking the courageous step to move out of home can cost as much as £50,000 over a year—there are reports of that. If we add in all the other costs, double costs, legal fees and so on, it becomes a major challenge for someone to make the courageous decision to leave a household with their family because of economic abuse.

Jeremy Balfour: We would like to keep the victim/survivor in their permanent home, rather than their having to move out. In your experience, how realistic is that, and what needs to happen to make it more realistic?

I do not know who wants to jump in there. Lyndsay, I will pick on you.

Lyndsay Clelland: It is very complex. A lot of older women would prefer to stay in their own home, but, as I said, there are complexities around that, in particular if there are care needs involved for them or for a partner.

We need to ensure that housing teams do not prioritise one partner over the other, in particular if that is the partner who is named on tenancies or as paying the bills, which is often the case, and that they treat the partners as equals. I know that some of the amendments to the Housing (Scotland) Bill will address some of those points, but there needs to be more of an equal approach in that respect.

I am not entirely sure about the specifics that would make that work, but looking at both partners as equals when making decisions around various things would be a first step.

Stuart Duffin: Having awareness training and a code of practice would assist in the area of housing, because it is about looking at two people rather than just one. That is particularly the case with older women, who tend to lack identification, so that is an element in trying to move out of the house. They do not have a credit rating—the only rating that they have is being on the electoral register. They do not have two energy bills or a phone bill, or any of that.

It is about beginning to look at households, rather than individuals, as a key issue in how we can support people fleeing economic abuse.

The Convener: I believe that Jenn Glinski wants to come in.

Dr Glinski: To build on what the other witnesses have said, we very much support women and children being able to stay in their own home if they choose, as well as if it is safe for them to do so. One of the big things to point out, however, is that that does not solve everything. It is a significant step and it would be a great relief, but Stuart Duffin has already mentioned that victims/survivors often have to change schools and employment, that travel costs increase and that they might be leaving the community from which they received support when they had to leave their residence. We do not want staying in the home to be seen as the be-all and end-all.

As I said, the end of the relationship does not mean the end of the abuse, especially economic abuse. We have found that perpetrators continue their campaign of economic abuse when women and children have been able to stay in their own home and the perpetrator has left the property. We still need safeguarding against that situation, and for victims/survivors to be aware of what it might

look like as well as for relevant institutions and bodies to be able to offer support for it.

One example is the renegotiation of mortgage rates. Obviously, if both partners were paying or had awareness of the mortgage, the victim/survivor will have to pay it singularly if they remain in the property. They are one person who then becomes responsible for the mortgage, their childcare and everything else. As I said, the day-to-day living costs do not stop. However, perpetrators will often refuse to renegotiate the mortgage rate, which would allow a victim/survivor to lower it, or to have a discussion with the financial institution to allow them to pay it more easily. As you can see, there is a continued campaign there.

There can also be a refusal to sell the property. A victim/survivor might stay in the property but wish to sell it in order to have access to greater finances—to unlock some of the money that is available in the property. Some ex-partners refuse to agree to the sale of the home. There is also the issue of damage to property. We saw an increase of that during Covid, when people were working or doing childcare from home during lockdown and there was significant damage to the property for which the victim/survivor then became responsible.

As we have all mentioned throughout this meeting, we really need a joined-up response—not only an awareness of what economic abuse looks like, especially post-separation, but a systems-wide response. That will require multiple things to be in place: adequate financial support and advice; adequate domestic abuse-informed legal support, especially on entitlements around housing; recognition from services that the abuse probably will continue, as I have said; and understanding of what that might look like in relation to the property.

Bob Doris (Glasgow Maryhill and Springburn) (SNP): Good morning, everyone. I will come first to Dr Glinski with a specific question, but I flag up to the other witnesses that, in a moment, I will ask about how the benefits and entitlement systems in the United Kingdom and in Scotland could work more effectively, what they do well and what they could improve on. That is not the first question; I just want to set the context so that you can get your answers ready.

Dr Glinski, I want to ask you specifically about the fund to leave pilot, which ran from October 2023 until March last year. It was a £500,000 fund that provided up to £1,000 for each victim/survivor who took the plunge—it is a major decision—and left home. If the fund were to be introduced more widely, what changes would you make to it? What worked well in the pilot? The committee would find it helpful to get that on the record, and then we

can look at the ways in which other systems can provide financial support. Could you comment on that, please?

Dr Glinski: Yes. The fund to leave pilot was very successful. As you mentioned, it provided £500,000 over a four-month period, and finances were available to women who were leaving abusive partners. Nine Scottish Women's Aid services and five local authorities delivered the fund. The local authorities involved were picked for the pilot because they had the highest numbers of homelessness applications from women as a result of domestic abuse.

I will give some brief details. The women were able to apply for up to £1,000 per application, and the average application was for £825. In total, we accepted 533 applications, and 1,109 women and children were helped by the fund. We saw that almost three quarters of the money that the women received was spent on essentials, such as housing, furnishings, relocation and utilities—all the things for which we have said that that money would be needed.

09:45

That led to improved housing outcomes for women and children. More than a third of them were able to stay in their own home; more than a third were able to move from temporary accommodation into permanent accommodation; and just under a third were supported into refuge or temporary accommodation while longer permanent options were being established. That shows how closely connected the issue of domestic abuse is to the need for secure, available and affordable housing. The evaluation of the pilot clearly demonstrated the need for a fund that provides immediate, accessible grants to survivors to support them, and to reduce the risk of them becoming homeless or having to return to the abuser in order to have somewhere to live and survive.

You asked about our main recommendations. The fund to leave should become a permanent national fund that is available to domestic abuse survivors who are leaving an abusive partner, and we would like the model to be extended to all 32 local authority areas. Distributing funds through Scottish Women's Aid and working with our network of specialist domestic abuse services in Scotland would enable there to be a fully-fledged service of domestic abuse advice and support, with minimal additional risk to women.

Along with the recommendation about future payment levels and raising awareness, a clear recommendation is that resources should be included to improve discussions within services

about economic and financial abuse, as a prevention tool that can work alongside the fund.

Bob Doris: Lyndsay, would you like to add anything to that?

Lyndsay Clelland: I would echo everything that Dr Glinski said. I would reiterate only that it should be a national service so that there is not inconsistency across the piece—a postcode lottery of sorts—with regard to whether someone can access the fund, and it should remain an immediately accessible and cash-based fund. Often, certain grants are offered in the form of vouchers or virtual cards, which are inaccessible or really difficult for a lot of women, in particular older women, to use. Giving women immediate access to cash in order to obtain the essentials to help them in an emergency situation is a key part of providing support in the most beneficial way.

We also need to ensure that every service that might be a touch point is aware of the fund. Are the services that women might go to, including GP services, pharmacies, occupational therapists and carers who come into the home—all aware of, and can recognise, the signs of abuse? That is partly about training. In addition, are they aware of the fund to leave, and can they make professional referrals to it so that the journey is seamless and easy for the victim/survivor to go through? A third sector referral means that they do not have to tell their story over and over again—they can tell the first person that they speak to, and continue the journey from there.

Bob Doris: I am hearing voices saying that they support rolling the fund out nationally, reviewing the payment levels and ensuring that there is consistency and appropriate levels of awareness and signposting, but I am not hearing calls to fundamentally change the fund as it existed in the pilot.

Do you want to add anything on that, Stuart?

Stuart Duffin: I will add two things. We need to recognise the grant's psychological benefit for victim/survivors, in that it means that someone is listening and recognising their experience. That has a real impact on whether people come forward, because they know that at least some support is open and in place.

I also tend to agree that cash payments are a necessity, because they allow people to do things instantly. If the system can deliver that, it is of great benefit. The psychological benefit is a major point—that was the added value from the pilot.

Bob Doris: That is helpful.

Moving on, I want to look specifically at the UK and Scottish benefits systems; perhaps we could deal with them a wee bit separately.

I do not want to put words in the witnesses' mouths, but as well as looking at the way in which the UK system works, can you tell us what you think works well? It would also be helpful to have any clear points that you think need to change to better support victim/survivors when they wish to leave economic abuse?

Dr Glinski: I am afraid that, in our experience of hearing from victim/survivors through our helpline and within the network, things are not working well with regard to social security for women who are looking to separate.

On some of the issues that have been highlighted, we know—and we have consistently pointed out—that making joint payments to the household allows economic abuse to flourish. It means that a perpetrator can access that money immediately. It might mean that the victim/survivor never sees the benefit for which they have applied and to which they are entitled, and their children might not be in receipt of it. We are still asking for automatic split payments so that victim/survivors have an independent income of their own immediately.

That feeds directly into the point that someone needs to have left, and have separated from, the household in order to apply for universal credit in their own right. That means that women and children are forced to leave, often with no economic or financial resources of their own whatsoever after having separated, and then apply for universal credit, for which they are faced with a minimum five-week wait. That means that people do not have access to cash. As we have been saying throughout, economic abuse means that someone will not necessarily have control of, or access to, any of their finances, which can mean that women or children are often forced to live for five weeks or more with no money whatsoever.

One of the key issues with coercive control is isolation. The idea of being able to call on family or friends to borrow money is not a reality for some women and children, which means that they are on their own. In addition, as I have said, when women and children leave, they do so with very few additional finances. In those cases, they might even seek hardship payments, but they have to pay those back, which means that they are immediately in debt.

As I mentioned earlier, there is an issue with coerced debt; I am happy to elaborate on that if it is relevant. Even when people apply for hardship payments, the way in which those are clawed back and deducted from universal credit means that women are immediately in debt, and it is therefore much harder for them to achieve financial stability. That awareness is increasing as we learn more about economic abuse.

We also see that perpetrators are able to make false claims for benefits, which means that payments are halted while an investigation is carried out. For example, saying that the victim/survivor does not have children will stop them getting any income, which means that women and children can be left without the vital funds that are necessary for survival.

I will stop there in case the other witnesses want to come in.

Bob Doris: I am sure that they will do. Your points are well made. I do not want to get into the weeds of whether universal credit claimants should have a five-week wait in the first place—that is a highly politicised line. However, the fact that someone who is fleeing domestic and economic abuse should be immediately indebted, having struggled to make a claim while still in the abusive household, is a significant issue.

Dr Glinski, would you suggest that there should be a specific point of contact in universal credit or the Department for Work and Pensions whereby a woman—it is invariably a woman—who is seeking to flee an abusive relationship can have a private and confidential claims pathway for universal credit that would not involve a five-week wait so that they can get their ducks in a row before they leave the abusive household? I do not want to put words in your mouth, but the committee needs to identify conclusions as well as looking at the issues. Does that seem reasonable?

Dr Glinski: Are you talking about having a dedicated person for a special claim?

Bob Doris: If a woman is seriously considering leaving an economically abusive relationship, they need to make sure that they are clear about their entitlements, and they need to be able to make a claim independently of the abusive individual, and to do so privately. There needs to be expertise, and there should not be a five-week wait to get access to cash. I am thinking about what an ethical and appropriate system would be. It could be totally different from what I have described, but, as the committee will have to make recommendations at some point, what do you think that an appropriate system would look like?

Dr Glinski: That should be the system regardless. As we have highlighted, many victim/survivors are not aware that they are experiencing domestic abuse. Many people do not want to speak about it when they try to phone for help, or they are not aware that the service at the end of the line might be able to assist them with that.

In addition, as we have said, there is still a significant lack of awareness of economic abuse. It is unlikely that someone is sitting there thinking, "I am experiencing economic abuse and I would

like a separate pathway." That support should be available to absolutely everyone who is on the phone, and it is then for the DWP to identify whether there might be coercive control, whether there has been domestic abuse in the past or whether there is currently domestic abuse and financial abuse.

The five-week wait is detrimental and harmful not only to victim/survivors of domestic abuse, but that group has an additional vulnerability; we are talking about what that wait does to the poorest families in Scotland who need to separate. As we have said, however, addressing the waiting time should not be limited to domestic abuse survivors—it should be for everyone. We have been in favour of scrapping the five-week wait for universal credit since the beginning, when it was first detailed that that would be introduced. That should apply to anyone who needs to access those resources.

Bob Doris: For clarity, I agree with you, but I am thinking about the art of the achievable with regard to the recommendations that the committee may make.

I turn to the other witnesses. It is fine if you want to add anything about the UK system, but I want to ask you about the Scottish system. What improvements need to be made? I am thinking in particular about crisis grants and community care grants. Although there is no specific directive, by and large someone will have to demonstrate that they are without an income or are on a low income before they can access those grants. Of course, someone who is in an economically abusive relationship cannot always provide evidence for that, or they may not even be aware that they are in that situation. Changing the criteria for the Scottish welfare fund may be one way of improving the system in Scotland.

What works well, and what could be improved in relation to Social Security Scotland or our local authorities?

Stuart Duffin: What works well is belief. When someone claims that they are experiencing economic abuse, it is about believing their story and narrative, which gives that person confidence to tell us more. That goes back to one of my original points, about the burden of evidence that has to be amassed across different public services. It would be helpful if there were to be some common agreement about the burden of proof that should be required. It is also about believing the narrative, because sharing that is the courageous first step that someone takes in seeking help. If belief or trust is not there, people will recoil. It is about giving them confidence. As my colleagues have said, it is also about awareness, trauma-informed training and believing people.

Bob Doris: I turn to Lyndsay Clelland. Do you have any suggestions for how we can improve the system in relation to Social Security Scotland or our local authorities?

Lyndsay Clelland: I agree with what the other panel members have said. It is about believing people, and having in place the training and awareness to be able to identify whether someone has council tax debt, rechargeable repairs debt or anything like that. It should not be assumed that a person is in that position through their own fault, or that there is some sort of reason for it. It is about asking, "Are there signs of domestic abuse here? What can we do about that?" There needs to be an agreed commitment about what the burden of evidence should be and what the pathway is for dealing with those types of debts.

We agree that there are issues regarding the wait times for social security. I understand the point about the art of the achievable and the possible. However, it is a real barrier when people have to wait six or seven weeks for decisions—never mind payments—to come back. One key, and possibly easier, step to ensure that people who need cash urgently can get it more quickly would be to expedite payments for various social security benefits, such as adult disability payment or pension age disability payment, if domestic abuse is identified.

There is also a point to be made about uptake and tackling the stigma around social security. There is a cultural stigma in some communities, in particular among older women. The only time that many of them have ever interacted with social security is through their state pension, which they anticipate; the only eligibility requirement for that is to reach a certain age—that is it. Before we even get to applications, improving waiting times or the suggestion of a dedicated contact, however, the first step is to raise awareness of what people are entitled to, how they can apply for social security and where they can get support.

It is a great suggestion to have a dedicated contact so that people do not have to explain every time that they phone someone or that someone contacts them that, for example, an application form should not be sent to their address.

There is also the issue of coming to an agreement on what happens if someone's partner or ex-partner has been getting a carer support payment for them and they then flee that situation and want someone else who is caring for them to receive that. What is the process for that? A partner or ex-partner will be notified that they are no longer receiving the carer support payment, and they could then use that information against the person; that is an example of the on-going abuse that Dr Glinski talked about. There needs to

be a systematic review of how the system works in certain areas to improve it for women who are experiencing abuse.

10:00

Bob Doris: Thank you for those specific examples—they are helpful.

Marie McNair (Clydebank and Milngavie) (SNP): Good morning to the witnesses—thanks for your time. Jenn Glinski, I will come back to you to follow up my colleague Bob Doris's question on universal credit and having to pay back an advance payment. You also spoke about the five-week wait. Should the requirement to pay that money back be waived in the case of domestic abuse, given the additional financial pressures that you mentioned?

Dr Glinski: In an ideal world, yes. The way that the system is set up is a significant barrier. The effect of deductions on the financial stability and independence of someone who is already living on a minimum income with universal credit is significant—it causes a further deterioration. As Stuart Duffin mentioned, we also need to think about the psychological impact of that, because victims/survivors are told by their partners that, if they leave, they will not be able to survive—that they are dependent on the abusive partner. When they exit that relationship, they then enter a system that reinforces that message. Having debts—coerced debts, in particular—that are no fault of your own or that you had no awareness of but are then forced to repay creates a significant barrier and continues to limit the life choices of women and children and the options for them to rebuild their lives after abuse.

Marie McNair: Yes, absolutely. I am very supportive of split payments. They would be really helpful for folk, as you alluded to.

I will move on to the issue of legal aid. What is the financial impact on victims of the current legal aid rules? You spoke about that a bit, Jenn Glinski. What needs to change in that regard?

Dr Glinski: The issues that we highlighted in our consultation with regard to legal aid—I note that there will be a further inquiry into that in a few weeks—are around low levels of access to, and eligibility for, legal aid. I am sure that many of us will have seen the BBC article that was published one or two months ago that showed that a victim/survivor had had to phone 116 legal aid lawyers to get representation. That is simply unacceptable. That is unacceptable for anyone who is seeking legal representation but especially for women who, upon separation, find themselves in the circumstances we have spoken about and given the legal actions that often need to be taken

to facilitate the separation. Finding representation is incredibly difficult.

The other issue with regard to legal aid relates to eligibility. The earnings thresholds for eligibility are incredibly low. That goes back to the point about women who are employed or who have savings being responsible for their legal representation. I know that I probably sound like a bit of a recording, but, as I said, economic abuse can start, continue and escalate post-separation. One of the most powerful ways that that is done is through vexatious litigation by the ex-partner, which involves prolonged legal engagements, particularly around child contact. Scottish Women's Aid has been very active in highlighting that and the significant effect that it has on women and children.

Survivors who have some savings are then forced to use those very minimal savings, which had potentially been saved up to facilitate separation, entirely on legal representation, and that process can take years. When there is coercive control, it is very difficult to save any money. Part of the point of economic abuse is the restriction, exploitation and sabotage of money and economic resources. As one victim/survivor very powerfully said to us, if you are the one with the money, you are the one with the power.

Therefore, on what needs to change, our recommendation is that legal aid services should be free for victims/survivors of domestic abuse. There has been an evidence review of legal aid, which contains the recommendation that solicitors providing publicly funded legal assistance should be located in a third sector organisation that has a significant civil case workload. A very good example of best practice in trauma-informed, free, domestic abuse-competent legal support for victims/survivors is the Edinburgh Women's Aid legal service.

In addition to free legal aid services for victims/survivors of domestic abuse, we would like to see the removal of means testing, because, in the context of domestic abuse, means testing further disadvantages women and children. Legal services should be provided free for all women, children and young people who are experiencing domestic abuse, with no means test and no qualification on women accessing those services.

Marie McNair: Thanks. I also sit on the Equalities, Human Rights and Civil Justice Committee, which will certainly be looking at legal aid, so I take your comments on board.

Stuart Duffin: I declare an interest in that I sit on the Law Society of Scotland's legal aid quality assurance sub-committee.

There are eligibility issues. Those who are on very meagre incomes lock themselves out of legal

aid, so that is a huge barrier. We are also seeing legal aid deserts across Scotland—even in central Scotland. That is happening not just in rural areas but in urban areas, because the costs to solicitors of providing legal aid are really restrictive. As a result, solicitors are removing their practices from that provision, so there are issues of access to services. Through the Scottish Legal Aid Board, we have seen the removal of in-court services in the Western Isles and in Edinburgh. There are issues around how we get access to those types of services for the most vulnerable and the most needy.

Lyndsay Clelland: I absolutely echo what the other witnesses have said about access. There is also the fact that, even when someone finally manages to find a solicitor who offers legal aid, if someone mentions, for example, coerced wills or coerced power of attorney, which are things that potentially come up in later life, they might find that the solicitor does not have that specialist knowledge or training or that they are not willing to take on the case because that would add further financial resource requirements and complexity. That is just another barrier that older women face when they try to access legal aid. Legal aid deserts are something that we hear about very often, and that situation pushes up the costs of finding a solicitor, even if that is not through legal aid, because there are so few who are willing to take on those cases.

On trying to find information on where you can get legal aid, the Edinburgh Women's Aid legal service, an in-person service that someone can go to in order to find out what is available, is invaluable to women who cannot get online, look at a register and find these places. Another good example of best practice is the Govan Law Centre in the south side of Glasgow, which provides really good trauma-informed legal aid care, but that is one example out of not many.

Marie McNair: I was absolutely horrified to read about the woman in the Highlands who tried more than 100 lawyers to get legal aid—that was absolutely appalling.

Lyndsay Clelland, financial services are reserved to the UK Government. What more can we and the Scottish Government do to influence the way that financial services respond to economic abuse? You obviously have a lot of experience in dealing with that.

Lyndsay Clelland: Even if the powers are reserved, the Scottish Government has a lot of influence when it is speaking to financial institutions and regulators such as the Financial Conduct Authority. Using that influence to make recommendations where possible would be really valuable and helpful. It is also about ensuring that we do not work in silos on this, because it goes

outwith the work of this committee, and that, across the Scottish Government, any team or committee that is looking at a matter and recognises domestic abuse as a factor looks at how to incorporate that in its work, policy decisions and strategies.

That will feed in to other things. For example, when we are doing work on digital inclusion and speaking to financial institutions about it, how does domestic abuse come into that? How can we support victims/survivors in that work and reiterate that the topic is not just stuck within social security systems but goes wider than that? How can we make sure that it is recognised more widely?

Marie McNair: Stuart Duffin?

The Convener: I am conscious of the time—we have only another five minutes. Although I appreciate that the evidence that we are hearing is invaluable for the inquiry, there are still a few people wanting in. Please be as concise as possible.

Stuart Duffin: In relation to financial institutions, when I worked in the Republic of Ireland, we introduced a basic bank account for which a very low burden of evidence was needed to open it. That enabled people to have a transactional account without any of those other issues. Having that is key.

Marie McNair: Thank you. I have one final question for Lyndsay Clelland. Working alongside Women's Aid in my constituency, I have found that older women have been coming forward—eventually, in their 70s and 80s, they are getting the courage to leave. Are any of Age Scotland's services tailored to people of that age profile?

Lyndsay Clelland: We do not currently provide specialist domestic abuse services, but our helpline offers a wide variety of the holistic support that women need when they leave: benefits checks, income maximisation and support to access housing and care, whether that involves specialist accommodation or a social care package. We can help them with things such as advice on energy and setting up their own utilities.

Real wraparound support is available, and we offer it to people of all ages. Our helpline is a free national number—people who are not online can use it, and we get thousands of calls every year. More people are coming to us after they have left situations like that. We also offer in-person support with things such as filling out forms for social security applications. We have tailored, deep engagement with people who need it.

Marie McNair: Are there big issues with digital inclusion—

The Convener: I am sorry, but I must cut in—

Marie McNair: It is important, convener.

The Convener: I invite Liz Smith to come in.

Liz Smith (Mid Scotland and Fife) (Con): I have one brief but nevertheless important question. Ms Clelland, your response earlier to Mr MacDonald was very interesting. You said that there are inconsistencies across some of the agencies that are trying to support people in abusive relationships, as well as across local authorities. Have the witnesses come across any concerns that there are inconsistencies in the law, particularly when it comes to civil remedies for people in such circumstances?

I ask that question because, at the beginning of this year, the Scottish Law Commission asked for views to be fed back to it about whether changes need to be made to the law in relation to specific issues with civil remedies, and the results were quite revealing. The people who came back on the question said that there were a lot of issues—about 10 or 11 issues were flagged up. If you think that there are inconsistencies in the law, can you outline them?

Stuart Duffin: Changes are needed. I am involved in submitting evidence to that consultation—

Liz Smith: I saw your name there.

Stuart Duffin: The result of that will be forthcoming. However, changes are needed—not huge legislative changes, but more strategic and administrative ones, which can be made without going through the whole legislative process.

Liz Smith: Okay. I will pursue that later. Thank you.

The Convener: I invite Paul O'Kane to come in. I know that you have several questions, Paul, but it would be much appreciated if you could try to roll them into one, given the time constraints.

Paul O'Kane (West Scotland) (Lab): I will do that, convener.

I want to get a sense of witnesses' views on the equally safe programme, particularly in relation to the cost of leaving, which is not referred to hugely in that piece of work. Can you reflect on that?

Stuart Duffin: Asking that question is almost like asking, "How long is a piece of string?" The answer depends on circumstances and needs. In making the choice to leave a situation of economic abuse, a whole range of factors needs to be taken into account. There are issues around wages, salaries, mortgages, rent, children's needs and so on. It is a burden to look at those issues. When people are making the choice to leave such a situation, it is very difficult for them to be rational, and they need support in following that approach.

10:15

We have piloted a training programme, which it was very difficult to get funding for, that is about separating healthily. There is an element of need there, because some people need to separate but it is not clear where they should go for guidance and support in order to take that step.

A number of clients from the LGBTQI community have approached us following economic abuse. Economic abuse is seen and is on the rise in that community. The costs that are associated with dealing with it are quite significant. When you take into account someone not having access to legal aid, having to go to private solicitors and having to look at a whole range of elements, an estimate of those costs over the course of a year could be as much as £50,000.

Paul O’Kane: For clarity, do you think that the Convention of Scottish Local Authorities’ and the Scottish Government’s equally safe strategy reflects those issues well?

Stuart Duffin: Yes.

Paul O’Kane: Lyndsay Clelland, do you agree?

Lyndsay Clelland: The equally safe strategy reflects some of the issues relating to older women. It talks about pension inequality, gender imbalance and cultural norms. It perhaps does not cover the scope of housing costs, such as the additional costs of accessible housing, or the additional worry that such costs can cause to those who are facing them for the first time or the first time in many decades. It does not mention uptake of social security, difficulties in accessing it or the stigma surrounding it, or how those issues are linked to digital exclusion, which can be a major barrier for women in Scotland. In terms of the context, the equally safe strategy recognises that a quarter of women who have experienced economic abuse are aged over 60, so it is important to highlight all those additional barriers that women of that age group might face.

Paul O’Kane: That is helpful to the committee. Jenn Glinski, do you have anything to add?

The Convener: Please be very brief.

Dr Glinski: The equally safe strategy and delivery plan are robust and progressive. One of their benefits is that they are flexible—as I have mentioned before, we have looked at expanding the framework to include tech abuse. It is a flexible strategy that can accommodate changes to knowledge and practice as they arise. Economic and financial abuse and the cost of leaving represent one such area.

What the delivery plan and strategy do very well is highlight the fact that violence against women is a cause and consequence of gender inequality.

The strategy contains an incredible paragraph on the economic inequality that women face and how that perpetuates violence against women. As we have mentioned throughout the meeting, a deliverable on economic abuse that is similar to the one on tech abuse could be included in subsequent refreshes of the strategy. Its wording could be something like “We will improve our responses to the many forms of economic abuse and its harms.” That is well within the gift of the equally safe strategy and the current delivery plan.

The Convener: Thank you very much. That concludes our first panel session. I thank all the witnesses for joining us—it has been really interesting to hear from you. We will now have a brief suspension to allow for a changeover of witnesses.

10:19

Meeting suspended.

10:21

On resuming—

The Convener: I am pleased to welcome our second panel of witnesses. Viki Fox, who is joining us in the room, is the policy and participation manager and the recovery housing service manager at All in for Change. Lee Valentine, who is joining us online, is the homelessness adviser for South Lanarkshire Council. Thank you very much for joining us today. We will go straight to questions.

Liz Smith: Thank you for coming to the committee. You might have heard a bit of the previous evidence session, in which the witnesses suggested that some of the agency support is a bit inconsistent. How do you feel about the homelessness agencies in that regard? Are there inconsistencies across different local authorities?

Also, are there specific changes that need to be discussed and suggestions that need to be put to the Government on the legal framework and the civil remedies that are in place for people who have suffered badly from domestic abuse?

Lee Valentine (South Lanarkshire Council): There are challenges with civil remedies. By the point that someone contacts the housing service to make a homelessness application, they are often at their last port of call. Often, they will have already made the decision to leave, and, at that point, the solutions that are available to them are limited. I definitely welcome civil remedies—things that would allow people to remain in their home and potentially make the perpetrator leave the family home. That would prevent upheaval for children, the whole family and the support network

around them. There is definitely more that could be done in that area.

Liz Smith: Is that problem manifesting because the advice is not clear about what can happen and what support is available? Do changes need to be made within the legal framework to allow civil remedies to happen?

Lee Valentine: It is both of those things. There needs to be more prominent awareness of the solutions that are available to women. That needs to be the norm in everyday life, so that anybody has that information. People should know how to access solutions if they enter a situation to which they need a quick solution.

My experience is that women only approach local authorities when they are at the end of the process and when they need a solution to get out of the family home and move on quickly. That is when they come to access homelessness services.

Liz Smith: Are there inconsistencies in how local authorities provide that support?

Lee Valentine: All local authorities do the best job that they can with the resources that are available to them when providing services. In South Lanarkshire, we have taken a partnership approach with the third sector to enhance our gender-based violence services. We have worked with Say Women, Right There and Blue Triangle, and we work with Scottish Women's Aid in a big way. We have had small initiatives operating—for example, our alcohol and drugs partnership invested in a specific Women's Aid service. The operation of such initiatives is probably inconsistent across authorities, because they are small and are based on the available partnerships in each authority. However, although there are inconsistencies, everybody is working as hard as they can with the resources that they have, and they are always looking for opportunities to develop services that help women.

Viki Fox (All in for Change): Lee Valentine is right—we have talked a lot within the team about the really small window of opportunity when women have made a decision to leave a relationship that has been going on for weeks, months or years. If the right support is not in place and available when the individual and the family need it, it is far more likely that they will return to the abusive relationship.

I have personal experience of that. There can be a lot of misinformation, and a feeling of better the devil you know. Someone might think, "I'm in this situation and it's far from great, but I know what I'm getting here," rather than approaching the local authority. A lot of people do not know what that would mean or what support looks like, or what service they will get when they go there.

We also have examples of trying to support people to present as homeless who have then had the whole burden of proof placed on them. They are not believed, and that is very triggering.

Liz Smith: Is that misinformation the result of a lack of joined-up thinking, or is there deliberate misinformation to try to push people away?

Viki Fox: I do not think that it is deliberate. Local authorities are really up against it, and the lack of housing, resource and capacity is such that the ability to provide the best person-centred support and to really spend time with people and get to know them is an issue. They are often trying to do as much as possible with very little.

Liz Smith: Is the Housing (Scotland) Bill that is going through Parliament giving you some hope that some of that can be resolved?

Viki Fox: We are always hopeful, and our team has been very involved in the recommendations in that regard, particularly on homelessness prevention. One of our main concerns would be the lack of resource that is attached to the bill, with more onus and responsibilities being placed on public sector bodies without adequate training or personnel to enable them to be as successful in that as they could be. We really believe in the bill's provisions and we are very much behind them, but we would like to see more commitment behind them.

The Convener: I now invite Paul O'Kane to come in.

Paul O'Kane: I am keen to understand a number of issues. Before doing so, convener, I just want to double-check which theme you want me to cover.

The Convener: It is the one on debt collection, rent arrears and whatnot.

Paul O'Kane: That is helpful—I did not want to cut across any other colleague.

Liz Smith mentioned that the Housing (Scotland) Bill is going through Parliament. The bill contains a number of provisions that will place requirements on social landlords where domestic abuse is a factor in rent arrears. Do you think that we need to consider that more widely across the piece and look at council tax arrears and other public sector debt issues that might be directly influenced and impacted by the situations that people are in?

Viki Fox: We definitely need to consider that. When someone is in that situation, a debt is a debt, whether it be rent arrears or council tax debt, and those debts in particular follow them to their new tenancy. When someone is trying to move on in their life, it can be really difficult not only to have that financial burden but to have emotional ties to that tenancy. They get reminders through the post,

which have the previous tenancy address on them, so they still feel quite tied to the place where the emotional abuse—or whatever type of abuse—took place. They are still attached to that.

10:30

There could be additional flexibility when it comes to debts that have been accrued during abusive relationships. There is a lot of coercive control around credit card debt and taking out loans, and the individual who leaves that relationship has all that to deal with in the longer term.

Paul O’Kane: We have been looking at the recommendation from Women’s Aid, for example, on disregarding outstanding debt from rent or council tax arrears when considering the provision of emergency accommodation. We heard from the previous panel about some of the challenges that exist when you are trying to get suitable accommodation for someone who is leaving an abusive relationship. They are almost penalised for having such arrears. It would be good to get Lee Valentine’s perspective on that as well.

Lee Valentine: When a householder, who has arrears for their social rented tenancy, presents as homeless or, through a housing options interview, is looking for temporary accommodation with a local authority, we would not look at their arrears position with regard to whether that allowed them to access temporary accommodation—that is certainly the case in South Lanarkshire. Our duty is to provide temporary accommodation where it is required, so those arrears would not impact their ability to access temporary accommodation at all.

We have spoken about consistency. Rent arrears are one thing, but the other big factor for quite a lot of women who are accessing services is rechargeable repairs, where the abuse perpetrator has damaged their property. That can be a significant cost. There are instances in which we have not taken those charges forward because we recognise that it would be inappropriate and damaging, and it is not a trauma-informed approach.

To give a bit of context, we had one relatively recent example in which there was £25,000-worth of damage to a property. That is a significant sum of money. We are talking about women who are already in economic crisis and have limited income, so that debt would have been completely inappropriate. The property had been significantly damaged and painted black inside—everything, including the furniture, kitchen worktops, toilet and walls, was painted black. It was a really oppressive situation. I would definitely advocate for the ability to take into account those types of factors going forward.

Paul O’Kane: That is really helpful.

Bob Doris: As my colleague Paul O’Kane alluded to, the Housing (Scotland) Bill is going through the Scottish Parliament. It has often been said that we know what we need to do on the ground and that we could do some of that now. One of the reasons that we were keen to have both of you as witnesses is to comment on that. What could we do on the ground to help prevent homelessness for abuse victims and survivors? I will turn to Viki Fox first.

Viki Fox: The policy is all in place. As I said, we are big advocates for and fully supportive of the Housing (Scotland) Bill. I have spoken a bit about capacity and the lack of resource that are attached to the bill, but there is also an implementation gap between policy and what is happening in real time on the ground.

As you rightly said, some things could be done now, before the bill is passed. One of our priorities would probably be more training and awareness for front-line services, including for public bodies and third sector services, so that people can access the support when they need it.

We need more gender-specific accommodation and safe spaces for people, which would include safe spaces for men who are fleeing domestic abuse, as well as for women. We need shorter waiting times in temporary accommodation, because people are getting trapped in really unsuitable accommodation for up to years at a time when they have already escaped horrific living situations.

I have spoken a bit about the burden of proof, with people having to jump through what are, a lot of the time, unnecessary hoops, and feeling as though they are not believed, particularly when, as Dr Glinks said, they might not have support networks and they do not have family, friends or anybody to advocate on their behalf.

Bob Doris: It is very helpful that you have put that on the record.

Lee Valentine: On homelessness prevention, we need greater investment in housing options advice—people’s first port of call. I mentioned the fact that women often come to us as a last resort, when they find themselves becoming homeless. At that point, it is too late in the day for prevention activity, because they have made the decision to leave the home and it is potentially too late to prevent homelessness. A true prevention approach would mean keeping them in their family accommodation or their previous accommodation.

Housing options advice is needed at a much earlier stage, and we need to raise awareness so that everybody has access to information and advice about their housing options, how to access

them and what opportunities there are. There also needs to be advice and information about accessing benefits and what to expect next.

A consistent approach is needed. Ms Fox spoke about the burden of proof. Certainly in South Lanarkshire, when somebody chooses to present as homeless, if they suggest that that is because of domestic violence, there is no burden of proof—we accept that and we make a very quick and early decision on their homelessness case. A degree of consistency on that approach across local authorities would be welcome. We could move forward on that.

With regard to Women's Aid and refuge accommodation, specific accommodation that meets the needs of women who are experiencing domestic abuse is very limited, and 14 per cent of our homeless applications are from women who have experienced domestic violence. That is a significant number—it is about 350 people a year—and we have 26 refuge units in South Lanarkshire, so that demonstrates the context and the scale of the situation.

Bob Doris: Thank you both. That was very helpful.

I have no further questions, convener.

Jeremy Balfour: Thank you both for coming. How effective is the Scottish welfare fund as emergency funding for people who are experiencing domestic abuse, and what are your views on the new guidance?

Viki Fox: I do not know a lot about the new guidance, but we have some thoughts from front-line workers who have been helping people to access the welfare fund recently. It is a really important safety net that helps to support people in a lot of instances, but it is not perfect. There have been issues with submitting applications, which is mainly done via an online platform. Not everybody has access to the internet, and people who are fleeing domestic abuse sometimes do not have access to a phone to go online to apply for the fund. I believe that there is a phone number for the Scottish welfare fund, but it is really difficult to get through. The fund is also not unlimited, so if an individual or a household has made an application X number of times over a set period, they are not always able to access it when they need it, when they are fleeing domestic abuse. The funding is not always available on the same day, so people cannot always get help on the day that they need it—or even a decision on that day.

Jeremy Balfour: Lee, do you want to comment from a local authority perspective?

Lee Valantine: I echo exactly what Ms Fox said. I have limited knowledge of working practice in relation to the new guidance, but, although the

Scottish welfare fund is an excellent fund that meets the needs of many people who access it, we could be doing more. I have noticed that, when we come to the end of the year, there is less available for people, particularly for households presenting as homeless who have to access the welfare fund for white goods or furniture. There are recent examples of people receiving just a chair instead of a two-seater sofa and a chair. If you go into an empty home and those are all the belongings that you have, it is a stark environment, and a stark experience.

It is an excellent fund that meets people's needs, but we could be doing more. The length of time that it takes to make an application is considerable, especially if somebody has to do it covertly, without their partner or the person who they live with seeing it or knowing what they are doing. That can be challenging for them. As Ms Fox said, it is not as easily accessible on a phone as it would be on a laptop or a computer.

Jeremy Balfour: That is helpful. To what extent are discretionary housing payments a useful fund to assist those leaving an abusive partner? Do they work in practice?

Lee Valantine: Discretionary housing payments are an excellent fund. We use them when somebody is required to make up the shortfall in their rent payment or to cover arrears. They are an excellent opportunity to help people who are most in need, and we make use of them.

Viki Fox: I agree with that. We would benefit from more awareness around those payments. Not everybody in the third sector is fully aware of them or knows to suggest them to people who are looking for help. They are widely used in local authorities, but many people who work in front-line services in the third sector who I have spoken to do not know about them or do not really know what they are for.

Marie McNair: Good morning. Viki, are you aware of any other available funds from local authorities that could help folk who are leaving an abusive partner? I know that West Dunbartonshire Council, which covers part of my constituency, is the first council in Scotland to bring in a policy called no home for domestic abuse. It works very closely with other partners, particularly on the Scottish welfare fund. It also works with antisocial behaviour teams to use their powers to ensure that people manage to stay in their property and the perpetrator is moved on. Do you have any understanding of other good practice in other local authorities?

Viki Fox: I probably do not know enough to talk about specifics. When All in for Change did our national roadshows, we saw that there is a lot of good practice going on throughout Scotland, so

there is a lot that could be learned from and replicated in other local authorities.

Marie McNair: If you have anything further on that, it would be great if you could follow up with a written submission, if you do not mind.

Gordon MacDonald: Good morning. We have spoken about the need for safe spaces and suitable accommodation, and the fact that we need to prevent homelessness in the first place. What support is out there for individuals who have no recourse to public funds?

10:45

Lee Valentine: My stark answer is that there is limited support available for households who find themselves in that situation. In South Lanarkshire, when households present in that situation, we direct them to our social work service. We would not be able to provide them with temporary accommodation through our legal duty, because due to homelessness legislation, they do not have access to public funds. Our social work department would assist them in the first instance, and it would be treated as an emergency, and then social work would refer them to appropriate other agencies, such as the Scottish Refugee Council.

Gordon MacDonald: You rightly pointed out that if a child or a vulnerable adult is involved, social work can help out. How often is that avenue used?

Lee Valentine: It is used regularly—at least two or three times a month in South Lanarkshire.

Gordon MacDonald: What proportion of the number of people who present with no recourse to public funds does that represent, in your authority area?

Lee Valentine: A high percentage of the number of households who present to us with no recourse to public funds are women with children. They are not necessarily experiencing domestic abuse, but a high proportion are women with children.

Viki Fox: We have examples of people who have been entitled to public funds, but, for various reasons—perhaps due to a language barrier, misunderstanding or lack of training—it has been assumed that they do not have recourse to public funds. A lot of time and energy goes in from third sector agencies to advocate on people's behalf to get their entitlement, and a lot of assumptions can be made.

Women on spousal visas who have no recourse to public funds can find it difficult to navigate systems and to get any sort of support, particularly when there are no children involved. As Lee said,

that might be a smaller proportion, but when that is the case, there is often little or no financial support for people, which means that they are at risk of destitution.

Going back to abusive relationships, because there is no other feasible option open to them, access and support can be harder for European Economic Area nationals without status. Refugee places are often funded by housing benefits, so if women have no recourse to public funds, it can be difficult to find a safe space for them.

Gordon MacDonald: A lot of the legislation relating to migrant individuals who are fleeing domestic abuse is reserved to the Westminster Government, but is there anything that the Scottish Government could do to improve the situation?

Viki Fox: There are a lot of recommendations in the fair way Scotland report, which I can forward on after. Without going into the intricacies of the legislation and what is in the Scottish Government's gift, there are things that could be done to support women—or anyone, indeed—with no recourse to public funds.

Gordon MacDonald: That would be helpful.

Lee Valentine: I am thinking about whether social work could assist vulnerable groups, as well as those with children, and whether gender-based violence could be encompassed so that it is considered a vulnerability.

The Convener: I know of the housing and homelessness challenges that are faced in my constituency, East Kilbride. We asked the previous panel about the realistic options for victims/survivors of domestic abuse to be able to stay in their own house, where the perpetrator leaves. Do you have any experience of that in South Lanarkshire, and are there any good practices to ensure their safety, which is at the heart of what we are trying to do?

Lee Valentine: There are limited examples of that, because the difficulty is getting the perpetrator to leave voluntarily. Your colleague spoke about West Dunbartonshire's policy of using antisocial behaviour legislation to remove the perpetrator from the tenancy. However, the position is not the same in South Lanarkshire. Any time that such an incident has happened there, the perp has agreed to move on.

We have done a lot of consultation work with women in our area who have experienced domestic abuse. They told us that remaining in their home is not always their priority. A lot of memory, worry, concern and anxiety is associated with staying there, in particular because the perpetrator will know where they are. The challenge for them, especially when they have

children and a support network in their local community, is that although they might not want to remain there, it would mean complete upheaval in their life to move to another letting area close by, where they could still come across the perp's family or friends, or even the perp himself.

We should be able to give those women choice about their housing options. Creating powers to enable us to do that is the main thing that needs to happen. Women should be able to choose whether to stay in their family home, and so not add more upheaval to their situation, or to move on and start afresh. It really should come down to their choice.

The Convener: Just on that point, children are often involved in such circumstances. Do you have conversations with schools about that?

Lee Valantine: When someone presents as homeless, a notification automatically goes to the school about any child who is involved. We would only have conversations over and above that at the request of the parent or the person who presents with the child.

We have a really good family support service called breaking the cycle, which aims to help people to navigate that journey, access benefits, have the information that they need to hand to allow them to make the best decisions for them, and support them through a difficult time.

The Convener: That was really helpful. Would Viki Fox would like to come in on the questions that I put to Lee Valantine? I know that such issues are not specific to South Lanarkshire.

Viki Fox: Lee has probably covered all those aspects.

The Convener: We are finishing relatively sharpish. Would either Lee or Viki like to come in on anything else that we might have missed, or does any other member wish to pose a question to the panel? It seems not.

I thank our witnesses very much for joining us today. That concludes our business in public.
[*Interruption.*]

My apologies. I understand that Lee wants to come back in before we finish. I am sorry that I did not notice that sooner.

Lee Valantine: I heard the latter part of the committee's previous session, when you were discussing the fund to leave service. I would like to promote that opportunity and advocate for its use. South Lanarkshire Council was one of the authorities that took part in the pilot. The service definitely benefited the women who received funding, and the feedback from the pilot was really good. I want to ensure that the committee notes that it was a worthwhile project. We aim to

continue the service ourselves this year and to explore having more monitoring arrangements on prevention work, the homelessness journey and the potential associated savings, as well as the health and wellbeing benefits.

The Convener: That is really helpful, Lee, and your point is well and truly noted. Thank you for that.

Marie McNair has a question.

Marie McNair: It is on the back of Lee Valantine's response. Was the funding that you mentioned open to women who had no recourse to public funds? Was any discretion used?

Lee Valantine: The funding was provided to Scottish Women's Aid, which administered it, rather than to the local authority. I have the report here, but I do not think that it goes into detail on whether women who had no recourse to public funds benefited. If we were to fund such a trial in South Lanarkshire the next element would be to gather more monitoring information, to enable us to better understand who was being supported, cross-reference that data and triangulate it with our PREVENT1 data and our HL1 homeless applications.

Marie McNair: It is a big issue, which all MSPs and councillors are dealing with.

The Convener: Thank you very much, everyone. That concludes our business in public. We will now move into private session.

10:55

Meeting continued in private until 11:10.

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