FOI Review **202300377738**

- Please provide a list of all meetings held with Scottish Women's Aid on the topic of a leavers fund to support victims of domestic abuse to leave abusive relationships.

Dates of meetings with SWA about the fund to leave

| | |
|---|---|
| 30/03/2021 | No meeting note |
| 04/03/2022 | Meeting note from 04/03/2022 |
| 21/04/2022 | Actions from meeting on 21/04/2022 |
| 18/08/2022 | Actions from meeting on 18/08/2022 |
| 22/02/2023 | Meeting note from 22/02/2023 |
| 19/06/2023 | Meeting note from 19/06/2023 |
| 21/06/2023 | Meeting note from 21/06/2023 |
| 04/07/2023 | No meeting note |
| 18/07/2023 | No meeting note |
| 09/08/2023 | Meeting note from 09/08/2023 |

- Please provide all correspondence related to these meetings including the minutes of the meeting, any briefing notes provided to ministers related to these meetings, any notes or analysis produced before or after the meeting related to the establishment of a leavers fund for victims of domestic abuse, and any proposed timeline that may have been produced regarding the establishment of a leavers fund

| | |
|---|---|
| redacted–30(b)(i) | Section 30(b)(i) (free and frank provision of advice) |
| redacted–30(b)(ii) | Section 30(b)(ii) (free and frank exchange of views) |
| redacted–38(1)(b) | Section 38(1)(b) (personal information) |
| Released | Information previously exempted but now released |
| out of scope | Information is not in scope of original request |

Documents for release in chronological order:

| | |
|---|---|
| 1 | Email from SWA on the social security roundtable with slides and note of meeting – 31/03/21 |
| 2 | Email from SWA – 28/02/2022 |
| 3 | Meeting note from 04/03/2022 |
| 4 | Actions from meeting on 21/04/2022 |
| 5 | Email with Meeting note of Five Family payments team meeting – 17/08/2022 |
| 6 | Actions from meeting on 18/08/2022 |
| 7 | Email with cost of living paper – 26/08/2022 |
| 8 | Updated cost of living crisis paper – 01/09/2022 |
| 9 | FMQ – domestic Abuse – Cost of Leaving – 18/12/2022 |
| 10 | Contribution for Ms McKelvie on fund to leave December 2022 |
| 11 | Meeting note from 22/02/2023 |
| 12 | Email from SWA with info for the leaving fund – 22/02/2023 |

| | |
|---|---|
| 13 | Meeting note from 19/06/2023 |
| 14 | Meeting note from 21/06/2023 |
| 15 | Submission to Ministers – financial support to leave and abusive partner – 29/06/2023 |
| 16 | Email to SWA with development paper and other attachments – 05/07/2023 |
| 17 | Email from SWA with comments on development paper – 10/07/2023 |
| 18 | Email with development paper – 13/07/2023 |
| 19 | Briefing for Ministerial meeting with SWA – 09/08/2023 |
| 20 | Meeting note from 09/08/2023 |
| 21 | Core Brief |
| 22 | Development Paper Version 2 |
| Additional Documents Identified at Review | |
| 23 | DA Improvement Group Action Log |
| 24 | Fund to Leave Overview<br>Fund to leave overview - March 2023 (A43104161) |

*Email from SWA on the social security roundtable with slides and note of meeting – 31/03/21*

**From:** redacted–38(1)(b) @womensaid.scot
**Sent:** 31 March 2021 10:10
**To:** redacted–38(1)(b) @gov.scot; redacted–38(1)(b) @gov.scot
**Cc:** redacted–38(1)(b) @cih.org
**Subject:** Roundtable domestic abuse and social security
**Attachments:** Domestic abuse and social security roundtable.pptx; Notes from Roundtable Discussion on Domestic Abuse and Social Security.docx; Social security and domestic abuse.pptx

**Follow Up Flag:** Follow up
**Flag Status:** Flagged

Hi redacted–38(1)(b)

Following up from our meeting yesterday please find attached the notes and slides from the roundtable on DA and the gap in social security held by ourselves, Engender and CPAG. If it would be helpful I can arrange a meeting with colleagues at Engender and CPAG and yourselves to discuss some of the issues/thinking that's developed so far?

Best wishes

redacted–38(1)(b)

**Roundtable Discussion on Domestic Abuse and Social Security**
**Minutes – 4 March 2021**

**Scottish Women's Aid – evidence from practice**

- Scottish Government definition is different from UK definition of domestic abuse – defined as GBV against women & girls.
- Financial abuse is a significant element of coercive control – 89% of women who experience domestic abuse experience financial abuse. Facilitated by the social security system.
- Domestic abuse is the main cause of women's homelessness in Scotland. Leaving comes at high financial cost and there is a lack of financial support to plan to leave. Long wait to access funds really impacts women's decision making and puts women and children at greater risk.
- Policy context – domestic abuse homelessness prevention pathway to better enable women to stay in their own homes and Domestic Abuse (Protection) (Scotland) Bill.
- Recommendation for SG to develop a fund to support women leaving an abusive partner, to bridge the gap between a woman leaving & receiving UC. SG have accepted the broad recommendation but currently no detail.

**Child Poverty Action Group – overview of social security and domestic abuse**

- Evidence of concern CPAG's early warning system – struck by lack of support for women experiencing domestic abuse.
    - No support to prepare to leave – women at the planning stage find that they cannot claim UC without alerting their partner.
    - Delays accessing support – 5-week wait. Can ask for an advance but it has to be repaid. Some people are refused advances, for example due to outstanding balances on prior advances. Women moving into refuge/temporary accommodation have been refused community care grants because their accommodation is temporary rather than permanent; or they are refused if staying with friends/family outside of usual LA area.
    - Seeing delays with crisis grants.
- Competing claims for child benefit – if one parent is claiming, if the woman leaving wants to then claim there can be huge delays. Huge impacts for women if this isn't paid.
- Issue where women have partners as their appointees for receipt of benefits (particularly disabled women) & when they want to leave their home/partner, changing their appointee can be difficult and there is a lot of bad practice around asking women to just speak to their abuser and have it changed.
- Inadequacy of support – UC less generous than legacy payments. Moving from being in a partnership to single claim makes many women worse off.
    - Benefit cap – threshold even lower now
    - Two child limit
    - Admin errors – very often people are not being given all of the benefits they are entitled to.
- Migrant destitution – this comes through consistently through the early warning system. EU nationals with pre-settled or no status and non-EU nationals with NRPF. These women, when they go to leave their partner, realise that they are not entitled to any benefits
- Payment needs to:
    - Help people prepare to leave
    - Meet immediate costs e.g. new accommodation
    - Provide support until benefits are in place
    - Support adjustments to independence
    - Support migrants too.

At the moment, SWF is included within the list of public funds – meaning EU nationals can claim, but people with NRPF cannot.

**Information sharing from other organisations and reflections**

- SG can ask if a benefit can not be put on the list of which ones can be accommodated under NRPF or not.
- SG & COSLA working to develop a domestic abuse pathway for women & children in Scotland who may have NRPF. Due to publish destitution strategy soon too. A lot of pressure is currently on SG to use the powers it has to support women & children.
- Disabled women already twice as likely to experience domestic abuse and have seen them impacted by bad practice around appointees.
- Is Scottish Public service ombudsmen able to provide any figures about people being refused for SWF?
- Home Office did some work on the social and economic cost of domestic abuse- https://www.gov.uk/government/publications/the-economic-and-social-costs-of-domestic-abuse
- EU nationals still covered by pre-Brexit rights (e.g. those with settled/pre-settled status are not usually subject to public funds restrictions. EU nationals arriving after 31/12/20 will generally be subject to these restrictions.
    - Supreme Court case – CPAG have info on updates on their website https://cpag.org.uk/welfare-rights/legal-test-cases/current-test-cases/eu-pre-settled-status
- Scheme for women on spousal visas but have to wait for outcome of application.

## Discussion

**Devising a new payment**

- Either improving SWF/new stream, or a new fund entirely. But have a very broad starting point.
- View that SWF may not be best option. SWF is often quite reliant on discretion. Low-paid women in employment report often being rejected.
- Barclays survival fund for women could be a model.
- Fund needs to recognise that it's not just additional costs at the start that are needed, but ongoing support as additional needs come in. Also, that financial control often does not end after separation.
- From a legislative/admin point – uncertain about whether UK would approve SG tweaks to existing system. A new Bill and act of parliament might be required for an entirely new benefit (which would then be 1-2 years). Capacity to create something with its own eligibility, delivered by Social Security Scotland.
- As long as a fund is discretionary, there will always be discriminatory decisions about eligibility. Particularly around local decision-making; there is a need for certainty of access for women at the national level. Not a discretionary payment but an entitlement.
- Also a question of value within the SWF, and also suggestions of avoiding top-up benefits of UK ones because these subjected to all the same eligibility issues, etc.
- May be wise to leave options open about delivery at this stage and focus on level and design. When crafting any paper, it may be more useful to spend time looking at outcomes we want the payment to achieve.
- Option for an organisation to administer a grant fund? Examples of similar schemes such as Red Cross have typically been more generous than LA's; but legislation might be the best route.

**Eligibility criteria & what the payment should cover**

- How can eligibility be assessed? There might be a role for referrals in developing a new payment, but also don't want there to have to be lots of proof on women. Gov may have an issue with self-referrals, as ideal as this might be.
- Women shouldn't have to leave and make themselves destitute before being able to claim. Also difficulty with women leaving, returning to a partner & then leaving again; fund would need to account for these realities – e.g. unlike the SWF where you can only claim 3 times in 12 months.
- Disability assistance – can learn from this in terms of referral/eligibility?
- SG introduced a SWF family reunion grant for refugees which is administered by the Red Cross – could also look to this?

**How would a payment interact with UC eligibility and value of a UC payment?**

- Grant, not benefit, would have to be excluded as a type of income for assessing other benefits eligibility.
- Lessons around disclosure to DWP on domestic abuse and UC https://publications.parliament.uk/pa/cm201719/cmselect/cmworpen/1166/1166.pdf
- Issue with some current funds require receipts and receiving payment after that. For this fund/grant, potential for women to state all the costs they require in the planning stage. Although some women will leave in an emergency with no prior planning.
- Joint needs of confidence of recurring payments, and also immediate needs for leaving. Might be that a package of options are needed rather than just one option.

**Supporting children**

- Child maintenance system doesn't work well and contributes towards child poverty.
    - Real difficulties with child maintenance when experiencing domestic abuse, women need payments that are unconnected to abusive partners
- Might want to encourage SG to take hold of this as part of a broader conversation.
- Additional costs for children & child benefit can take weeks/months to resolve issues when somebody moves.
- Should try and build in children & people with disabilities within the household.
- With SG embracing the UNCRC, there may be opportunities to promote greater protection of children's rights including their main carers

**Next stage-**

Setting out a justification for why something is needed, and making clear what the problems are & rough idea of what solutions they need.

*Powerpoint presentation slides - 1*

## Defining domestic abuse

Domestic abuse (as **gender-based abuse**) can be perpetrated by **partners or ex-partners** and can include **physical abuse** (assault and physical attack involving a range of behaviour) **sexual abuse** (acts which degrade and humiliate women and are perpetrated against their will, including rape) and **mental and emotional abuse** (such as threats, verbal abuse, racial abuse, withholding money and other types of controlling behaviour such as isolation from family and friends).

Scottish Government

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## Entrapment - financial dependency

- Financial abuse is a significant element of coercive control
- Research - 89% women experience financial abuse

Can include

- Preventing women's access to her bank account/salary/social security
- Putting contractual obligations in her name
- Creation of personal debt including rent arrears, credit card
- Denying access to employment, education or training

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## The experiences of women leaving an abusive partner

- Domestic abuse main cause of women's homelessness in Scotland
- Leaving comes at a high financial cost
- Lack of financial support to plan to leave
- Impact on women's decision making

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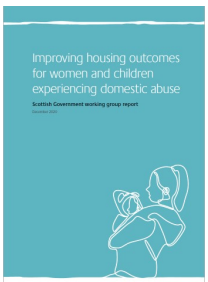
## Policy context




- Domestic abuse homelessness prevention pathway
- Domestic Abuse (Protection) (Scotland) Bill
- Recommendation for the Scottish Government to develop a fund to support women leaving an abusive partner.

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*Powerpoint presentation slides – 2*

## No support to prepare to leave

- Can't claim UC without alerting partner
- No support for rent in advance /deposits

## Delays accessing support

- 5 week wait for UC
- SWF delays/refusals
- Competing claims for child benefit
- Appointees

## Inadequacy of support

- UC less generous
- Benefit cap
- Two child limit
- Admin error

## Migrant destitution

- EU nationals with pre - settled or no status (SWF for now)
- Non EU nationals with 'no recourse to public funds' (no SWF)

## Payment needs to:

- Help people prepare to leave
- Meet immediate costs
- Provide support until benefits in place
- Support adjustment to independence
- Support migrants too

## EARLY WARNING SYSTEM NEEDS YOU!

- The EWS gathers information about the impacts of welfare reform from frontline workers
- Identifies issues and trends
- Uses information to campaign, suggest good practice to mitigate impacts of welfare reform and inform the media
- **Please give us your case studies!**
- on EWS training questionnaire
- sign up to submit more online
- www.cpag.org.uk/scotland/early-warning-system

*Email from SWA – 28/02/2022*

**From:** redacted–38(1)(b) @womensaid.scot
**Sent:** 28 February 2022 11:21
**To:** MacKean C (Catriona) <Catriona.MacKean@gov.scot>; redacted–38(1)(b) @gov.scot; redacted–38(1)(b) @gov.scot; redacted–38(1)(b) @gov.scot; redacted–38(1)(b) @gov.scot; redacted–38(1)(b) @gov.scot
**Cc:** redacted–38(1)(b) @cih.org
**Subject:** implementation group - financial support for women experiencing domestic abuse

**Follow Up Flag:** Follow up
**Flag Status:** Flagged

Hi

Following our last meeting when I mentioned the joint work that SWA, Engender and CPAG were involved in that relates to the recommendation, *"The Scottish Government should explore options for a dedicated support fund or entitlements with clear guidance and capable of delivering short-term recurring payments to support women leaving an abusive partner. This should include essential crisis costs to enable a woman to leave and to bridge the gap between leaving and the first payment of a UC payment,"* I've spoken to colleagues at CPAG and Engender who are keen to meet and discuss the recommendation and proposals to deliver it. We're completing a draft paper which I'll be able to circulate soon but I wondered, knowing how long it can take to find a suitable meeting time, if we could look for a date now and the paper will be circulated prior to the meeting?

Colleagues joining from CPAG and Engender are redacted–38(1)(b) @cpagscotland.org.uk and redacted–38(1)(b) @engender.org.uk

Many thanks

redacted–38(1)(b)

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*Meeting note from 04/03/2022*

**Meeting notes: Possibility of Higher Pregnancy and Baby Payment for those with children forced to leave due to domestic abuse.**

4 March 2022

Attendees:

- redacted–38(1)(b) Scottish Women's Aid – Policy worker
- redacted–38(1)(b)– Best Start Grant policy

**Background**

out of scope
out of scope

Thoughts on proposal to give access to higher payment to those forced to leave due to domestic abuse.

- Welcome the proposal. Economic abuse is a major factor in domestic abuse. Earnings are often effected when a woman is pregnant or looking after a young child. Women often have no financial means to leave. The 5 week wait for Universal credit claims also has an impact.
- out of scope
- out of scope
- This was a recommendation within the report – Improving Housing Outcomes for Women and Children Experiencing Domestic Abuse
- Ongoing working group chaired by DD of Better Homes (Catriona MacKean) to look at how to implement – we could consider how we can link in with this work.

Thoughts on how those forced to leave the home can evidence their situation?

- out of scope
- Note – domestic abuse is main reason women make homelessness application

out of scope

Support already available?

- out of scope
- Improving Housing Outcomes report has suggested that the Scottish Government set up a separate fund for those who have experienced domestic abuse
- out of scope

out of scope

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## *Actions from meeting on 21/04/2022*

- redacted–38(1)(b) will pull together some case studies which outline the journey options, including gaps
- redacted–38(1)(b) to get SWF data analysis if available
- Draw out existing models of funding.
- Consider the ask of SWA members before redacted–38(1)(b) surveys them on what they may have provided funding for
- Set up follow up meeting in June

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*Email with Meeting note of Five Family payments team meeting – 17/08/2022*

**From:** redacted–38(1)(b) @gov.scot
**Sent:** 23 August 2022 13:04
**To:** redacted–38(1)(b) @gov.scot; redacted–38(1)(b) @socialsecurity.gov.scot; redacted–38(1)(b) @gov.scot; redacted–38(1)(b) @gov.scot; redacted–38(1)(b) @gov.scot;
**Subject:** Five Family Payments Meeting with Engender and SWA - 17 August 2022
**Attachments:** FFP - Meeting with Engender & SWA - 17 August 2022.docx

Hi all

As you are aware, the Five Family Payments Policy team recently met with Engender and SWA to discuss our policy area and their views on both current and future policy. Colleagues from Social Security Scotland Operational Policy and National Stakeholder Engagement also attended.

We thought it would be helpful to share the note from the meeting as your teams also have an interest in this discussion. Please find below, an eRDM link and attached a word version of the internal note of the meeting.

Click on the link to open 'FFP - Meeting with Engender and SWA - 17 August 2022' - https://erdm.scotland.gov.uk:8443/documents/A40319180/details

Kind Regards

redacted–38(1)(b)

gov.scot

redacted–38(1)(b)

**Five Family Payments Policy meeting with Engender and Scottish Women's Aid**
**17th August 2022**

Attendees
redacted–38(1)(b) SG
redacted–38(1)(b) SG
redacted–38(1)(b) SG
redacted–38(1)(b) SG
redacted–38(1)(b) Social Security Scotland
redacted–38(1)(b) Social Security Scotland
redacted–38(1)(b) Scottish Women's Aid
redacted–38(1)(b) Engender

- out of scope
- Thanked redacted–38(1)(b) out of scope and for highlighting work of Scottish Government Homelessness team on supporting domestic abuse survivors. redacted–38(1)(b) and redacted–38(1)(b) have met with them and will keep in touch.
- out of scope

**Actions**

out of scope

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*Actions from meeting on 18/08/2022*

DA Imp Group – Financial Support follow up meeting – 18 August 2022

Catriona MacKean; redacted–38(1)(b); redacted–38(1)(b); redacted–38(1)(b); redacted–38(1)(b); redacted–38(1)(b); redacted–38(1)(b); redacted–38(1)(b); redacted–38(1)(b);

Actions:

- Cost of Living Crisis impacting the lowest income earners. Most likely to be equalities groups – Speak to Equalities Unit on evidence of this – redacted–38(1)(b) and redacted–38(1)(b).
- Develop proposal on short term fund to include; what it would look like, who would distribute it or delivery mechanism; scale of fund; costs involved; range of payments; and link to all cross cutting policy areas. redacted–38(1)(b) and redacted–38(1)(b).
- Explore role of other organisations, such as Housing Options Scotland, to deliver a fund **-** Catriona
- Explore with Scottish Welfare Fund officials if SWF could deliver a fund ?
- Check with SWF officials if there is any data or a breakdown on what funding has been given for domestic abuse – redacted–38(1)(b)
- Check with Best Start Grant officials on their budget and what is expected to go to women experiencing domestic abuse – redacted–38(1)(b)
- Invite BSG officials to work stream 4 meetings redacted–38(1)(b)
- Next meeting mid-September - redacted–38(1)(b)

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*Email with cost of living paper – 26/08/2022*

**From:** redacted–38(1)(b) @womensaid.scot
**Sent:** 26 August 2022 09:32
**To:** MacKean C (Catriona) <Catriona.MacKean@gov.scot>

| | |
|---|---|
| **Cc:** | redacted–38(1)(b) @gov.scot; redacted–38(1)(b) @gov.scot; redacted–38(1)(b) @gov.scot; redacted–38(1)(b) @gov.scot; |
| **Subject:** | Domestic abuse implementation and monitoring group cost of living crisis input |
| **Attachments:** | Domestic Abuse Implementation and Monitoring Group Meeting August 22 cost of living crisis.docx |
| **Follow Up Flag:** | Follow up |
| **Flag Status:** | Flagged |

Hi Catriona

I gave some thought to our discussion on Wednesday on the impact of the cost of living crisis on the work of this group and thought it would be helpful to have a briefing paper in advance of the meeting to hopefully better inform and focus discussion. I've pulled a paper together – which draws on recent analysis by the UK Women's Budget Group and research by Women's Aid England with victim-survivors. If you think this is useful it could be circulated with the agenda etc prior to the meeting. I'm happy to talk to the paper at the meeting.

Best wishes

redacted–38(1)(b)
Scottish Women's Aid

**Domestic Abuse Implementation and Monitoring Group Meeting – 31 August 2022**

**The cost of living crisis – the gendered impact**
This is a brief overview of the current context and the impact of the cost of living crisis on women and children experiencing domestic abuse.

Women's pre-existing economic inequality means they have less financial resources, capital or savings and more existing debt to be able to cope with rapidly increasing costs of energy and food. Women's disadvantaged position in the labour market, including part-time, insecure and/or low-paid employment and unpaid care work, has a direct impact on their incomes and poverty. Women's caring responsibilities, interrupted employment patterns, and lower incomes make them more reliant on social security, with women twice as likely to be reliant on social security as men. Single parents (95% women), BME women and disabled women have also been particularly impacted by the social, economic, and labour market implications of the pandemic.[1] Women's poverty is closely interlinked with child poverty, research by the Institute for Fiscal Studies shows that 49 per cent of children in single-parent families were living in poverty in 2019-20, compared with 25 per cent in two-parent families.

Since 2010, reforms of the social security system have had a profound impact on women. These reforms include the benefit cap, which particularly affects single parents, the two-

[1] https://www.engender.org.uk/content/publications/Close-the-Gap-and-Engender-Joint-Briefing-on-the-impact-of-COVID-19-on-women-with-childcare-responsibilities-in-Scotland.pdf

child limit; freezing of child benefit; and the single household payment of Universal Credit. As a result of these changes, women have been put at greater risk of deeper and sustained poverty. The UN special rapporteur on extreme poverty and human rights reported that these changes have perpetuated the gendered aspects of poverty, taking a greater toll on women than men.[2]

**Cost of living crisis**

The cost-of-living crisis comes after a decade of wage stagnation, the erosion of social security benefits and the disproportionate impact of the pandemic on women.[3] A recent report from the Women's Budget Group highlighted the gendered impact of this crisis identifying the underlying issues as a "cost of income crisis."[4] This includes:

- Wage stagnation - despite the vacancies and high demand for labour, this is not reflected in higher wages particularly in the public sector where there is an overrepresentation of women.
- Women in employment are more likely to be reliant on Universal Credit, DWP figures show that 33% of UC claimants are in employment and 54% are women.
- Women are the majority (61%) of those having to resort to debt to buy essentials, reflecting their lower incomes and budget responsibilities in poorer families.
- In April, benefits were increased 3.1%, far below the inflation rate of 9% in the same month. Women have felt the disproportionate impact of this erosion of benefits as they are more likely to rely on social security because their caring responsibilities this mean they earn and own less, and are also more likely to have a disability.
- Due to their lower levels of income and wealth and as the ones responsible for budgeting in poorer households, women are more likely to struggle with debt and bills. Before Covid-19 hit, 61% of those getting into debt to purchase essentials were women.
- Debt is a problem that affects young women disproportionately and which the pandemic labour market restrictions exacerbated, with 29% saying they are in debt 'all the time' (compared to 16% in 2020).
- Foodbanks - The Trussell Trust reports an "acceleration of need" in the second half of the financial year 2021/22, which coincided with the cut to Universal Credit and the rise in costs of food and energy. Single parents, the vast majority of whom are women, are disproportionately facing food scarcity and they are 18% of those accessing food banks (twice their rate in the population).
- Inflation - Figures from the ONS for the year up to June 2022 show that items marketed at women have tended to rise in price by more than those aimed at men.

**Domestic abuse, the impact of the Covid-19 pandemic and the cost of living crisis**

Men's violence against women is a cause and a consequence of women's inequality, as recognised by Scotland's Equally Safe strategy. Preventing and eradicating violence requires serious action to secure women's social, economic and cultural equality, and the rights of

[2] https://documents-dds-ny.un.org/doc/UNDOC/GEN/G19/112/13/PDF/G1911213.pdf?OpenElement
[3] https://www.unwomen.org/en/hq-complex-page/covid-19-rebuilding-for-resilience?gclid=CjwKCAjwu5yYBhAjEiwAKXk_eEmcv1o9oA-RelG_UoCfXBfm_TBXL4a6b20hgqc0k10SuLfI7TGxIBoCs-wQAvD_BwE
[4] https://wbg.org.uk/analysis/the-income-crisis-a-gendered-analysis/

women and girls. UN Women has estimated that the impact of Covid-19 for women's equality could mean the loss of 25 years' worth of progress, and Scotland is not immune.[5]

The coronavirus pandemic highlighted a 'shadow pandemic' of violence against women with the UN reporting that, 'since the outbreak of Covid-19, emerging data and reports have shown that all types of violence against women and girls, particularly domestic violence, has intensified.[6] The impact of the pandemic on women and children and on domestic abuse support services is ongoing. Support services are dealing with an increase in demand and in the trauma experienced by women and children. Scotland's National Domestic Abuse and Forced Marriage Helpline continues to experience a higher rate of call volume, with a 23% increase in the first quarter this year from April – June compared to the previous year.

**The cost of living crisis is now creating a new set of barriers** that women face when leaving a relationship with an abusive partner. Research[7] with victim-survivors by Women's Aid England found that:

- Almost three quarters, (73%) said that the cost of living crisis had either prevented them from leaving or made it harder for them to leave.
- This was due to the immediate costs of leaving (67%) or not being able to afford ongoing living costs on a single income (69%).
- They were prevented from leaving by the stark reality of not being able to support their children (50%), getting into debt (52%) or that benefits wouldn't cover increased living costs (48%).
- Two thirds (66%) of survivors said that abusers are now using the cost of living increase and concerns about financial hardship as a tool for coercive control.
- A fifth of survivors (21%) said that their abuser used the crisis to justify controlling their access to money. Women also talked about ex-partners using the crisis to justify reducing child maintenance payments.
- Survivors were increasingly isolated as a result of the cost of living crisis. More than two thirds (67%) of survivors were forced to spend more time at home because they were not able to afford activities outside the home or because they had to work more to make ends meet.
- More than four out of five (83%) respondents said the cost of living crisis had a negative impact on their wellbeing or mental health.

Women's poverty is one of the critical enabling conditions for perpetration of domestic abuse. The soaring energy and food costs, coupled with stagnant wages and an inadequate social security safety net, enables perpetrators of domestic abuse to entrap women and places more women and children at increased risk of abuse.

redacted–38(1)(b)
Scottish Women's Aid

[5] https://www.engender.org.uk/content/publications/Engender-submission-of-evidence-to-SSSJ-Committee-March-2022.pdf
[6] https://www.unwomen.org/en/digital-library/publications/2021/02/report-on-the-un-women-global-response-to-covid-19
[7] https://www.womensaid.org.uk/wp-content/uploads/2022/08/Womens_Aid_cost_of_living_survivor_survey_July_22.pdf

*Updated cost of living crisis paper – 01/09/2022*

## The cost of living crisis – the gendered impact

This is a brief overview of the current context and the impact of the cost of living crisis on women and children experiencing domestic abuse.

Women's pre-existing economic inequality means they have less financial resources, capital or savings and more existing debt to be able to cope with rapidly increasing costs of energy and food. Women's disadvantaged position in the labour market, including part-time, insecure and/or low-paid employment and unpaid care work, has a direct impact on their incomes and poverty. Women's caring responsibilities, interrupted employment patterns, and lower incomes make them more reliant on social security, with women twice as likely to be reliant on social security as men. Single parents (95% women), BME women and disabled women have also been particularly impacted by the social, economic, and labour market implications of the pandemic.[8] Women's poverty is closely interlinked with child poverty, research by the Institute for Fiscal Studies shows that 49 per cent of children in single-parent families were living in poverty in 2019-20, compared with 25 per cent in two-parent families.

Since 2010, reforms of the social security system have had a profound impact on women. These reforms include the benefit cap, which particularly affects single parents, the two-child limit; freezing of child benefit; and the single household payment of Universal Credit. As a result of these changes, women have been put at greater risk of deeper and sustained poverty. The UN special rapporteur on extreme poverty and human rights reported that these changes have perpetuated the gendered aspects of poverty, taking a greater toll on women than men.[9]

### Cost of living crisis

The cost-of-living crisis comes after a decade of wage stagnation, the erosion of social security benefits and the disproportionate impact of the pandemic on women.[10] A recent report from the Women's Budget Group highlighted the gendered impact of this crisis identifying the underlying issues as a "cost of income crisis."[11] This includes:

- Wage stagnation - despite the vacancies and high demand for labour, this is not reflected in higher wages particularly in the public sector where there is an overrepresentation of women.
- Women in employment are more likely to be reliant on Universal Credit, DWP figures show that 33% of UC claimants are in employment and 54% are women.

[8] https://www.engender.org.uk/content/publications/Close-the-Gap-and-Engender-Joint-Briefing-on-the-impact-of-COVID-19-on-women-with-childcare-responsibilities-in-Scotland.pdf
[9] https://documents-dds-ny.un.org/doc/UNDOC/GEN/G19/112/13/PDF/G1911213.pdf?OpenElement
[10] https://www.unwomen.org/en/hq-complex-page/covid-19-rebuilding-for-resilience?gclid=CjwKCAjwu5yYBhAjEiwAKXk_eEmcv1o9oA-RelG_UoCfXBfm_TBXL4a6b20hgqc0k10SuLfI7TGxIBoCs-wQAvD_BwE
[11] https://wbg.org.uk/analysis/the-income-crisis-a-gendered-analysis/

- Women are the majority (61%) of those having to resort to debt to buy essentials, reflecting their lower incomes and budget responsibilities in poorer families.
- In April, benefits were increased 3.1%, far below the inflation rate of 9% in the same month. Women have felt the disproportionate impact of this erosion of benefits as they are more likely to rely on social security because their caring responsibilities this mean they earn and own less, and are also more likely to have a disability.
- Due to their lower levels of income and wealth and as the ones responsible for budgeting in poorer households, women are more likely to struggle with debt and bills. Before Covid-19 hit, 61% of those getting into debt to purchase essentials were women.
- Debt is a problem that affects young women disproportionately and which the pandemic labour market restrictions exacerbated, with 29% saying they are in debt 'all the time' (compared to 16% in 2020).
- Foodbanks - The Trussell Trust reports an "acceleration of need" in the second half of the financial year 2021/22, which coincided with the cut to Universal Credit and the rise in costs of food and energy. Single parents, the vast majority of whom are women, are disproportionately facing food scarcity and they are 18% of those accessing food banks (twice their rate in the population).
- Inflation - Figures from the ONS for the year up to June 2022 show that items marketed at women have tended to rise in price by more than those aimed at men.

**Domestic abuse, the impact of the Covid-19 pandemic and the cost of living crisis**
Men's violence against women is a cause and a consequence of women's inequality, as recognised by Scotland's Equally Safe strategy. Preventing and eradicating violence requires serious action to secure women's social, economic and cultural equality, and the rights of women and girls. UN Women has estimated that the impact of Covid-19 for women's equality could mean the loss of 25 years' worth of progress, and Scotland is not immune.[12]

**Young women, single parents, disabled women and women living in social housing were more likely to be victims of domestic abuse**, (Office of National Statistics [13])

- Women living in single-adult households with children were the most likely to have experienced partner abuse in the last 12 months (20.5%). They were four times as likely to have experienced partner abuse than those living in a household with other adults and children (4.9%).
- When looking at the different types of partner abuse, women who lived in single-adult households with children were seven times as likely to have experienced stalking by a partner or ex-partner (7.0% compared with 0.9%). They were also three times as likely to have been a victim of sexual abuse by a partner or ex-partner than women living in households made up of more than one adult and children (1.2% compared with 0.4%).

[12] https://www.engender.org.uk/content/publications/Engender-submission-of-evidence-to-SSSJ-Committee-March-2022.pdf
[13] https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/articles/womenmostatriskofexperiencingpartnerabuseinenglandandwales/yearsendingmarch2015to2017

- Women who lived in households that earned less than £10,000 were more than four times as likely (14.3%) to have experienced partner abuse in the last 12 months than women living in households with an income of £50,000 or more (3.3%).
- Women who had a long-term illness or disability were more than twice as likely to have experienced some form of partner abuse (12.4%) in the last 12 months than women who did not (5.1%).
- Women living in social housing (11.1%) were more likely to have experienced partner abuse in the last 12 months than private renters (7.8%) and owner occupiers (4.1%).

The coronavirus pandemic highlighted a 'shadow pandemic' of violence against women with the UN reporting that, 'since the outbreak of Covid-19, emerging data and reports have shown that all types of violence against women and girls, particularly domestic violence, has intensified.[14] The impact of the pandemic on women and children and on domestic abuse support services is ongoing. Support services are dealing with an increase in demand and in the trauma experienced by women and children. Scotland's National Domestic Abuse and Forced Marriage Helpline continues to experience a higher rate of call volume, with a 23% increase in the first quarter this year from April – June compared to the previous year.

**The cost of living crisis is now creating a new set of barriers that women face** when leaving a relationship with an abusive partner. Research with victim-survivors carried out by Women's Aid England[15] found that:

- Almost three quarters, (73%) said that the cost of living crisis had either prevented them from leaving or made it harder for them to leave.
- This was due to the immediate costs of leaving (67%) or not being able to afford ongoing living costs on a single income (69%).
- They were prevented from leaving by the stark reality of not being able to support their children (50%), getting into debt (52%) or that benefits wouldn't cover increased living costs (48%).
- Two thirds (66%) of survivors said that abusers are now using the cost of living increase and concerns about financial hardship as a tool for coercive control.
- A fifth of survivors (21%) said that their abuser used the crisis to justify controlling their access to money. Women also talked about ex-partners using the crisis to justify reducing child maintenance payments.
- Survivors were increasingly isolated as a result of the cost of living crisis. More than two thirds (67%) of survivors were forced to spend more time at home because they were not able to afford activities outside the home or because they had to work more to make ends meet.
- More than four out of five (83%) respondents said the cost of living crisis had a negative impact on their wellbeing or mental health.

Women's poverty is one of the critical enabling conditions for perpetration of domestic abuse. Soaring energy and food costs, coupled with stagnant wages and an inadequate

[14] https://www.unwomen.org/en/digital-library/publications/2021/02/report-on-the-un-women-global-response-to-covid-19

[15] https://www.womensaid.org.uk/wp-content/uploads/2022/08/Womens_Aid_cost_of_living_survivor_survey_July_22.pdf

social security safety net, enables perpetrators of domestic abuse to entrap women and places more women and children at increased risk of abuse.

redacted–38(1)(b)
Scottish Women's Aid
25th August 2022

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*FMQ – domestic Abuse – Cost of Leaving – 18/12/2022*

**18 December:** The Observer and the Guardian report on Scottish Women's Aid's calls for a Leaving Fund for domestic abuse victims.
**9 December:** TSB launch an 'Emergency Flee Fund' for domestic abuse victims. Existing customers impacted by domestic abuse can apply for a payment up to £500.
**8 December:** BBC News report on Scottish Women's Aid campaign to urge the Scottish Government to "keep its promises" to people experiencing abuse.
**25 November**: As part of its media activity around 16 days of Activism, Scotland's lead domestic abuse charity Scottish Women's Aid (SWA) has called on the Scottish Government to "keep its promises" to people experiencing domestic abuse during the Cost of Living Crisis – including establishing a leaving fund.

**TOP LINES**
**We're very concerned about the additional hardship women and children experiencing domestic abuse are facing as a result of the Cost of Living Crisis. We recognise this can impact their ability to leave their abuser.**

- We're exploring options around the delivery of financial support in order that this is not a barrier to leaving an abusive partner.
- We're working with Scottish Women's Aid (SWA) and other organisations to consider how this support can be best developed and delivered.
- However, we are clear that no-one should have to endure domestic abuse and that help and support is available 24 hours a day, 7 days a week on Scotland's Domestic Abuse and Forced Marriage Helpline on 0800 0271234.

**PREVENTING HOMELESSNESS**
**Supporting victim-survivors of domestic abuse with regards to their housing needs continues to be a priority**

- We have commissioned a working group to look at the actions needed to prevent homelessness for women and children experiencing domestic abuse.
- A report on Improving Housing Outcomes for Women and Children experiencing Domestic Abuse in the social rented sector was published in December 2020.
- We are firmly committed to implementing all 27 of the report's recommendations.

out of scope

out of scope

**Survivors who are forced to leave their home due to domestic abuse and are pregnant or who have a new child are now able to access the higher rate of the**

**Best Start Grant Pregnancy and Baby payment, even if their new child has older siblings.**

- This recognises that people who are forced to leave their homes due to domestic abuse often need to rebuild their lives from scratch.
- Families who are eligible for the Pregnancy and Baby Payment and who have been forced to leave the home with their other children, will now receive a payment of £642.35 instead of the lower payment of £321.20.

**EQUALLY SAFE**

**We are implementing Equally Safe, Scotland's strategy to eradicate and prevent violence against women and girls and we are investing record levels of funding through our Delivering Equally Safe fund to support victims of violence against women and girls**

- Our Delivering Equally Safe (DES) fund is providing £19m per year to support 121 projects tacking VAWG from 112 organisations that focus on early intervention, prevention as well as support services.
- The DES fund is also providing over £387k over two years to frontline domestic abuse services enabling them to provide individual and group support, counselling, advice and advocacy.
- Additionally over £15m of DES funding is being used to support capacity building of multi-agency approaches to managing risk and promoting the understanding of Safe & Together principles - these are aimed at keeping children who have experienced domestic abuse safe.
- We also fund Scotland's Domestic Abuse and Forced Marriage helpline, providing funding of £368,500 in FY2022-23.

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*Contribution for Ms McKelvie on fund to leave December 2022*

**Setting up the fund for leaving**

The Scottish Government recognises and shares concerns raised by stakeholders, and we have expressed a willingness to explore the feasibility and options for delivery of financial support to women leaving an abusive partner, working with Engender, Scottish Women's Aid and other partners. We are at the very early stage of these considerations. redacted–30(b)(i)

We commissioned a working group, co-chaired by SWA to look at the actions needed to prevent homelessness for women and children experiencing domestic abuse, and the Improving Housing Outcomes for Women and Children experiencing Domestic Abuse in the social rented sector report was published in December 2020. We are fully committed to implement the 27 recommendations with in this report and have convened an SG led implementation and monitoring group to take forward these actions.

Officials have worked with Scottish Women's Aid to agree the prioritisation of actions within the implementation group. out of scope

out of scope

The development of policy for a leaver's fund and out of scope is led by Homelessness Unit in the Directorate for Local Government and Housing, and policy officials copied, would be happy to provide further information as required.

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*Meeting note from 22/02/2023*

SG/SWA/CIH catch up – 22 February 2023.

Attendees:
Catriona McKean
redacted–38(1)(b)
redacted–38(1)(b)
redacted–38(1)(b)
redacted–38(1)(b)
redacted–38(1)(b)
redacted–38(1)(b)
redacted–38(1)(b)
redacted–38(1)(b)

Agenda:

- out of scope
- out of scope
- out of scope
- Reviewing DA Policies and finds so far and what going forward

redacted–38(1)(b) shared slides.
SWF has been considered but there are different approaches in different LAs. There is a report to be published on SWF imminently which should lead to policy changes
TSB flee fund offers £50-500.

**Questions:**

1. Fund to leave – what size of awards are meaningful
2. out of scope.
3. out of scope

out of scope.

out of scope

out of scope

out of scope

**Questions:**

1. Fund to leave – what size of awards are meaningful?

5 week gap in UC. £334 (over 25) + £290 (for first child), so redacted–38(1)(b) would be looking at a figure like this as a starting point. Scope/size/how it would work? It

would be individualised. redacted–38(1)(b) worked with the 5 family payments team on similar issues and there would be learning from this area.

2. out of scope
3. out of scope

out of scope

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*Email from SWA with info for the leaving fund – 22/02/2023*

**From:** redacted–38(1)(b) @womensaid.scot
**Sent:** 22 February 2023 11:45
**To:** redacted–38(1)(b) @gov.scot; MacKean C (Catriona) <Catriona.MacKean@gov.scot>; redacted–38(1)(b) @gov.scot; redacted–38(1)(b) @gov.scot
**Cc:** redacted–38(1)(b) @cih.org
**Subject:** Leaving fund

**Follow Up Flag:** Follow up
**Flag Status:** Flagged

**Categories:** for objective filing

Hi redacted–38(1)(b)

As discussed at the meeting earlier I've noted below some information on the leaving fund for women to be able to leave an abusive partner.

- Universal Credit (UC) standard allowance is £334/month if you're over 25, plus payments for each child - only 2 - of £290 or £244 depending on whether first/second child and when they were born. redacted–30(b)(i) As you'll be aware UC applicants can access an advance on UC until their payment is made in 5 weeks. For women experiencing domestic abuse who may already have substantial debt created by their perpetrator, this adds to their indebtedness and impoverishment as this payment is 'recovered' from their UC entitlement.
  Most recent homelessness stats are that 3,745 applications were made by women under the category dispute within a household that is violent or abusive - but this underestimates the numbers of women forced to leave their homes. The percentage of women with children is on average just under 50% of applicants. This isn't to say that the majority of women in this situation would need/want to access a fund to be able to leave.
- SWA's cost of living briefing highlights research with victim-survivors carried out by Women's Aid England found that almost three quarters, (73%) said that the cost of living crisis had either prevented them from leaving or made it harder for them to leave.
- For reference, the Future Generations Commissioner's office in Wales introduced a DA leaving grant + loan scheme for its employees: grant of up to £500, loan of up to £5,000. This is in addition to an entitlement to 10 days' paid leave to enable a

survivor to leave the abuse without losing their job. Although this is an employer scheme, rather than a national government scheme, it might still be useful just for comparison of rates.

Happy to discuss further.

Best wishes

redacted–38(1)(b)

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*Meeting note from 19/06/2023*

**Meeting with Scottish Women's Aid on Future Housing Reform**

**Monday 19 June @11.30**

**In attendance**

redacted–38(1)(b), Scottish Women's Aid

**Officials - Housing Services and Rented Sector Reform Unit**

redacted–38(1)(b); redacted–38(1)(b); redacted–38(1)(b)

**Welcome and Introductions**

out of scope

**Unlawful eviction damages**

out of scope

1. Temporary reforms to how unlawful damages for eviction can be awarded are currently in place under the Cost of Living (Tenant Protection) (Scotland) Act 2022 (CoL Act). These remove the requirement for a professional valuation report to determining the level of damages based on a multiplication of monthly rent. We are considering making these temporary changes permanent.

2. SWA asked if this would fit in with the leaving fund but Redacted–38(1)(b) noted that this would be separate and receiving money from this fund would not impact anyone also receiving damages for unlawful eviction.

3. SWA asked how easily accessible this route would be and if there is any legal advice given that people leave properties fleeing domestic abuse may not be able to access their rights or be able to access legal intervention for this.

out of scope

**Ending joint tenancies**

out of scope

4. SWA stated that it may be worth considering how these fits in with the leaving fund. The cost of leaving a domestic abuse situation is becoming an item that is high on the agenda and it may be something that can work well within the realms of this funding as it could cover the cost of serving notice. Redacted–38(1)(b) stated that the team were not involved in these aspects of the leaving fund but it was certainly the start of a conversation.

5. SWA noted that victims of domestic abuse may need to leave a situation as swiftly and anonymously as possible without needing to demonstrate a reason and social housing is the pilot for this currently. It is the swift part that we are currently working as part of the pathways and making the timing work to leave a situation as quickly and easily as possible.

6. SWA also noted that victims are also overwhelmed by the circumstances and making any legislation and guidance as easy to read as possible to help them navigate the system would be beneficial.

7. On average a victim of domestic abuse takes 7 attempts to leave and navigating legislation for a victim can be a challenging. We need to think about this and part of the difficulty is that is someone leaves and gives notice can that notice then be rescinded, whose permission would you need to recall the notice.

8. It may be that someone will leave and not return but then there is the issue of rent arrears and the partner won't be paying rent as they have left the property and the only person liable is the victim of domestic abuse and to end a tenancy as a finality may not work as victims life's may be in constant flux during this period, there may need to be some flexibility to allow for changes in circumstances.

**Greater flexibility to personalise a home.**

out of scope

**Greater flexibility to have a pet.**

out of scope

**Rent adjudication (but not in relation to powers under the CoL Act)**

out of scope

9. **Unclaimed tenancy deposits**

out of scope

**Greater restrictions on winter evictions.**

out of scope

**Final remarks**

10. Redacted–38(1)(b) thanked SWA for their input and advised that a note would be issued regarding the meeting and to get in touch if there was anything further at this stage.

Redacted–38(1)(b
June 2023

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*Meeting note from 21/06/2023*

**DA Imp Group – 21 June 2023**

Catriona MacKean; redacted–38(1)(b); redacted–38(1)(b); redacted–38(1)(b); redacted–38(1)(b) - Scottish Government Homelessness Unit
redacted–38(1)(b) – SWA
redacted–38(1)(b) – CIH

9 August 2023 – SWA meeting

redacted–38(1)(b) wished to raise out of scope; and the leaving fund.

out of scope

redacted–38(1)(b) informed there is advice going to Ministers this week on the leaving fund. SG want this to be collaborative with equality colleagues, who have agreed to this in principle. CM wants risks to be mitigated, as homelessness isn't the ideal funding source for this, but we want to provide an evidence base than this is a good approach – we are seeing this as a test of change.

redacted–38(1)(b) is concerned about a dilution of HF as funding streams switch over and does not want this to be repeated, creating a risk of wheels falling off. There may be lessons to be learnt from the HF transition.

redacted–38(1)(b) asked if SWA have had conversations with banks about growing the fund to leave? redacted–38(1)(b) said there has been appetite around the safe space concept – (TSB are the frontrunners) and have looked at the whole landscape (i.e. sort codes do not give an indication of location). redacted–38(1)(b) mentioned that SG have suggested banks and building societies are keen to do more in this space.

CM also highlighted that engagement with the IMG membership, providing the opportunity for their involvement and input is important.

**Action**:

out of scope

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*Submission to Ministers – financial support to leave and abusive partner – 29/06/2023*

From: redacted–38(1)(b)
Better Homes Division
29 June 2023

**Minister for Housing**
**Minister for Equalities, Migration and Refugees**
**Minister for Victims and Community Safety**

# FINANCIAL SUPPORT TO LEAVE AN ABUSIVE PARTNER

## Priority and Purpose

1. Routine

## Recommendation

2. Recommend that you agree to scoping by officials of the feasibility of a fund to provide immediate financial support to women experiencing domestic abuse to leave an abusive partner.

## Context and Issues

### Background

3. Domestic abuse is the most common reason for women applying for homelessness assistance. In 2021/22, nearly a quarter of women making a homelessness application cited the reason due to *dispute within household: violent or abusive.*

4. We commissioned a working group, co-chaired by Scottish Women's Aid (SWA) and the Chartered Institute of Housing (CIH) Scotland, to look at the actions needed to prevent homelessness for women and children experiencing domestic abuse.

5. In December 2020, the *Improving Housing Outcomes for Women and Children Experiencing Domestic Abuse in the social rented sector* report was published.

We accepted all 27 recommendations in principle and convened an SG official led implementation group to take forward the actions needed.

6. One of the recommendations states: *Financial support for women experiencing domestic abuse - The Scottish Government should explore options for a dedicated support fund, or entitlements with clear guidance and capable of delivering short-term recurring payments, to support women leaving an abusive partner. This should include essential crisis costs to enable a woman to leave and to bridge the gap between leaving and the first Universal Credit payment.*

Policy Objective

7. We have been working with Engender, SWA and Child Poverty Action Group (CPAG) to develop a proposal in response to this recommendation. They have told us that women experiencing domestic abuse are often unable to leave abusive partners due to financial implications and economic coercive control. This leads to women and children staying in unsafe situations.

8. There are a wide range of issues relating to domestic abuse that are additional barriers to leaving an abuser. These include challenges in accessing competent legal advice and representation and issues navigating the social security system including:

- Women claiming benefits in a couple are unable to make a new claim for benefit as a single person without alerting their partner
- No financial support for deposits or rent in advance
- Minimum five week wait for the first payment of universal credit
- The two-child limit and benefit cap reduce awards of universal credit considerably
- Child benefit claims taking months to be transferred from one partner to another if there is a dispute about who should receive it.
- Women being refused or having to wait for grants from the Scottish Welfare Fund

9. Stakeholders indicate that evidence of other financial implications as a result of domestic abuse include:
   - The abuser incurring debt in joint names or in the victim's name
   - Lengthier waits for survivors who have escaped without ID and documentation, or who have no bank account due to economic abuse
   - Financial control and coercion does not always end on separation

10. While we can work with Social Security colleagues to represent interests of women facing homelessness as a result of Domestic Abuse to DWP, any change will be challenging to secure support for and would take considerable time to implement. The objective of the 'fund to leave' is to act within our devolved powers to provide financial support to women so they have immediate relief from destitution and poverty when they leave their current home for a place of safety because of domestic abuse.

11. Providing this financial support will remove barriers to enable women more time and space to access a range of support and consider their needs, including housing needs, to build a new life, safely.

12. CPAG provided us with some case studies highlighting difficulties women face in leaving an abusive partner. These case studies are at Annex A for information.

Discretionary Housing Payments (DHPs)

13. The case studies outline some financial support that is available, such as Discretionary Housing Payments (DHPs), but also highlight why accessing these financial supports are not always an option for women seeking to leave an abusive partner.

14. DHPs are administered by local authorities and support tenants struggling with their housing costs where Universal Credit or Housing Benefit does not cover the cost of their rent. Only those in receipt of Housing Benefit or the housing element of Universal Credit who require further financial assistance in order to meet housing costs are eligible to apply.

Similar schemes in operation

15. In March 2023, the UKG confirmed they are trialling a new approach to supporting victims with a flexible fund of £300k, which will provide one-off payments of £250 to victims of domestic abuse, rising to £500 where a victim has children.

16. The money is being allocated to Women's Aid, given their national reach, expertise and existing infrastructure to provide urgent financial support to victims of domestic abuse who need it most. It will help victims to pay for essentials such as groceries, nappies, sanitary products and rent on their previous property whilst they are in a refuge, or it could be put towards a deposit on new accommodation when they leave a refuge.

17. In December 2022, TSB announced its 'Emergency Flee Fund' for domestic abuse victims, which will offer existing customers who are impacted by domestic abuse an 'Emergency Flee Fund' payment of up to £500 to help escape an abusive relationship. Scottish TSB customers could take advantage of this scheme.

Gender Based Violence

18. Our focus on women doesn't mean that men don't experience domestic abuse or that support is not available. Our approach recognises that women and girls are disproportionately affected by particular forms of violence that they experience because they are women and girls.

19. Men's and women's experiences of homelessness are very different. We are focusing on preventing homelessness for women as a result of domestic abuse

as it is the main reason for women making an homelessness application. It is not the main reason for men making a homelessness application.

20. redacted–30(b)(i).

21. redacted–30(b)(i)

## Assessment of Options

22. In light of the volume of homelessness applications driven by experience of domestic abuse, and the impact on victims when housing is used as an element of coercive control and a barrier to leaving, there is a case to explore the impact of a fund to leave. redacted–30(b)(i).

23. redacted–30(b)(i)

24. On balance, to take the action we can to prevent homelessness for a key at risk group, we recommend you agree to further scoping and advice to propose a national test of change, funded directly by SG, to progress our response to this recommendation and establish a baseline of evidence for the potential impact of the investment. redacted–30(b)(i).

25. Officials have gathered extensive information about a 'fund to leave'. We can build on experience elsewhere and the knowledge of stakeholders to establish the details, including options for budget allocation assessed for value for money; proposals for the delivery method; fund criteria and mitigating the risks of unintended consequences. Unintended consequences will include whether DWP view any 'fund to leave' payment as a form of income which will, in turn, affect any subsequent UC payment.

26. redacted–30(b)(i)

| **Universal Credit Amounts Monthly Rate**[16] | Rates 2022/23 (£) | Rates 2023/24 (£) |
|---|---|---|
| **Standard allowance – Single** | | |
| Single under 25 | 265.31 | 292.11 |
| Single 25 or over | 334.91 | 368.74 |
| **Child amounts** | | |
| First child (born prior to 6 April 2017) | 290.00 | 315.00 |
| First child (born on or after 6 April 2017)/ second child and subsequent child (where an exception or transitional provision applies) | 244.58 | 269.58 |

[16] Benefit and pension rates 2023 to 2024 - GOV.UK (www.gov.uk)

27. The Housing Element of UC will usually cover the cost of rent in the social sector, but in the private rented sector claimants are subject to local housing allowance (LHA). The monthly LHA is based on size and location of accommodation and in Scotland range from the lowest rate at £260 for a room in Dumfries and Galloway to the highest rate at £1,695 for 4 bedrooms in the Lothians[17]. Single people under 35 years old are only eligible for a single room rate.

28. These amounts are also subject to the bedroom tax and benefit cap, which can be mitigated via claiming DHPs. These figures are for illustration purposes to indicate our intention to use as the basis of cost analysis.

29. If you are content with our recommendation, we would progress further scoping with partners, including local authorities, SWA, CIH, Engender, CPAG, social security and other relevant stakeholders. We will also work with the Implementation and Monitoring Group established to support delivery of the recommendations for improving housing outcomes. This will include establishing the detail of what the potential cost will be and how many women can potentially benefit from the fund.

30. We recommend you agree to officials scoping the feasibility of a fund redacted–30(b)(i) to progress a time limited, evaluated test of change redacted–30(b)(i)

    out of scope

redacted–30(b)(i)

## Sensitivities

31. SWA and CIH have been critical in discussion with officials of the length of time it is taking to implement the 2020 recommendations. Officials, SWA and CIH agreed the prioritisation of actions within the Scottish Government led implementation group. out of scope

32. As part of its media activity around 16 days of Activism in November, SWA called on the Scottish Government to “keep its promises” to people experiencing domestic abuse during the Cost of Living Crisis, including establishing a leaving fund. redacted–30(b)(i)

33. The Minister for Housing is scheduled to have an introductory meeting with SWA CEO Marsha Scott on 9 August. We expect the ‘fund to leave’ will be raised during this meeting.

out of scope

[17] Scotland: Universal Credit Local Housing Allowance monthly rates 2023 to 2024 - GOV.UK (publishing.service.gov.uk)

## Conclusions and next Steps

34. That you agree to homelessness and equality unit officials scoping the feasibility and development of a fund to provide financial support to women experiencing domestic abuse to leave an abusive partner. If you are content, we will provide further detailed advice on options for decision.

redacted–38(1)(b)
Directorate for Local Government and Housing
Better Homes Division
redacted–38(1)(b)

| Cabinet Secretaries and Ministers Copy List | For Action | For Information Portfolio interest | For Information Constituency interest | For Information General awareness |
|---|---|---|---|---|
| Cabinet Secretary for Social Justice | | X | | |
| Cabinet Secretary for Justice | | X | | |

| Officials Copy List |
|---|
| DG Communities<br>Director for Local Government and Communities<br>Director for Equality, Inclusion & Human Rights<br>Catriona MacKean, Deputy Director, Better Homes<br>Catherine McMeeken, Deputy Director,<br>redacted–38(1)(b) Better Homes<br>redacted–38(1)(b) Social Security Directorate<br>redacted–38(1)(b) Social Security Directorate<br>redacted–38(1)(b) Equalities Unit, VAWG<br>redacted–38(1)(b) Equalities Unit, Gender<br>redacted–38(1)(b) Social Justice<br>redacted–38(1)(b) Economy<br>Jeanette Campbell<br>Emilie-Louise Purdie<br>Comms |

**CASE STUDIES FROM CPAG** **ANNEX A**

## Preparing to leave

In order for a woman to leave an abusive partner, she needs somewhere safe to go and the financial means to survive. Some women may not have any money, and if they do, they may not be able to access it.

It is very difficult for a woman to make a claim for benefits in preparation for leaving her partner. For example:

*A woman planning to leave her abusive partner claimed universal credit (UC) as she thought she would be re-housed soon. DWP told her she could only make a claim as a couple while she was still living with her soon to be ex-partner.* *#5064 (8/3/21)*

*A claimant is included in her partner's claim for employment and support allowance. She wants to claim a benefit in her own right so she can prepare to leave him, but if she does he will be alerted to the change in his benefits. She fears this will cause further aggravation.* *#4189 (10/2/22)*

There is no provision to help with rent or a deposit in advance.

*The police have advised a woman to leave her husband for her own protection after he has been arrested twice for domestic abuse. She has secured a one bedroom flat but needs to pay a deposit and one month's rent in advance. If she can convince DWP that she is no longer living as husband and wife, she may be able to claim UC before she leaves. However it is possible that DWP will not accept this while she is still living with her husband. Furthermore, if the wife is included in any of her husband's benefit claims, he will be alerted if she makes a claim for UC on her own.* *#4196(19/1/21)*

## At least a 5 week wait for universal credit

It is much easier to claim UC once you are no longer living with your partner, however you will not receive your first payment for at least five weeks. You can request an advance, however this will have to be paid back from future payments of UC.

*A mum with a two year old applied for UC and was only offered an advance of £150 – it is not known why the amount was so low and there is no right of appeal.* *#2438 (15/9/21)*

Advances are usually paid at 100% of the amount the claimant will expect to receive. As this mum had no other income it is unclear why the amount offered was so low, but it was definitely not enough to provide adequate support for five weeks or more.

## Universal credit issues

The cases below highlight that claiming UC is not always straight forward.

*A mum recently fled domestic abuse with her three children and then applied for UC. She was only awarded an amount for herself (£324) and not for her three children. This would appear to be an error on DWP's part but may take a while to resolve.* *#2945 (20/10/21)*

*When a woman tried to claim UC after she left her husband due to domestic abuse, she discovered he was already claiming UC for them both. She assumed her new single claim would remove her from the couple claim, but DWP have refused to accept the new claim on the basis that she is already included in the couple claim.* *#856 (17/5/21)*

*A woman who currently receives an additional amount in her benefits due to severe disability is planning to go into refuge in another local authority due to domestic abuse. The move to another local authority will trigger a claim for UC. She will receive an additional amount in respect of her severe disability but the value of this will erode over time if other elements of her UC increase.* *#5081 (15/3/21)*

## Rent

The cases below highlight that women who flee abuse are often liable for their notice period in their old tenancy, whilst having to pay rent for their new tenancy – often with social security only paying rent on one of the properties.

*A mum and her child had to flee their housing association tenancy due to domestic abuse and are now staying in temporary accommodation. She is supposed to give the housing association a month's notice before her tenancy can end, but UC stopped paying her housing costs (in accordance with UC rules) when she moved out because she has no intention to return.* *#2549 (21/9/21)*

Housing benefit will pay her temporary accommodation costs, but she will have to ask for a discretionary housing payment (which may not be granted) or pay the final month's rent herself, which is simply not affordable.

*A woman moved from one housing association tenancy to another due to the threat of domestic abuse. She had to move immediately, but is being held liable for her 28 day notice period on her tenancy. She has applied for a discretionary housing payment to cover her notice period but this has been refused, stating that as she has moved within the same landlord, the housing association should not be holding her to the notice period, but this is not something she has any control over.* *#2789 (12/10/21)*

Because the woman is getting housing benefit she may able to request a two homes payment to cover the unavoidable overlap of liability to pay rent, but housing benefit may take the same position as discretionary housing payments. Scottish Women's Aid report that women usually are not awarded a two homes payment unless they can demonstrate that they intend to return home. There are no two homes payments in UC for unavoidable overlaps of rent liability.

Councils and housing associations often require new tenancies to start immediately but housing benefit will not make two homes payments until the woman actually moves in to her new home. She cannot move in until she's got some furnishings to move in with – (although some women do move in with very little and 'camp out' until a Scottish welfare fund community care grant comes through – or aren't entitled as they are working even on a very low income).

NB Discretionary housing payments can only be granted if you are receiving housing benefit or the housing costs of UC towards your rent.

## Scottish welfare fund

Moves into permanent accommodation, from temporary accommodation or refuge, are often delayed due to long processing times for community care grants for household essentials that are needed before the tenant can move in.

*A woman in refuge has been offered a housing association tenancy but has not been able to move in yet because the local authority are taking a long time to process her community care grant for household essentials. Housing benefit continue to pay rent in the refuge, but universal credit will not begin to pay housing costs for the new tenancy until the woman moves in. This means the woman will begin her new tenancy with rent arrears.* *#1432 (28/6/21)*

*A mum with two children who has fled domestic abuse signed up to a new tenancy and immediately applied for a community care grant for furniture. Almost 4 weeks later she has still not received a decision, although the mum's adviser is hopeful of a positive decision. She is concerned however that people waiting for furniture from the company that fulfil this local authority's community care grants have experienced long delays, which could delay this family's move even more.* *#659 (7/6/22)*

It is common to hear of individuals being unable to move into a property until a community care grant is awarded – but there is an even greater degree of urgency when the family are fleeing domestic abuse.

## Child benefit

If someone else is claiming benefits in respect of children in the household it can take a long time to resolve any disputes and have the children included any new claims for benefit.

*A mum and her three children have just escaped domestic abuse. Her husband is still getting the child benefit but not passing it on to her. She can make a competing claim for child benefit just now, but the husband will continue to receive it for a further three weeks and it may be longer before it is paid to her.* *#461 (24/5/22)*

The mum could request a crisis grant from the Scottish Welfare Fund in the meantime, but there is no guarantee that this would be paid or at what level.

## Students

Full time students are usually not entitled to claim UC (unless they meet one of the exceptions, for example as a parent). This makes it extremely difficult for students to obtain an independent income to allow them to leave an abusive partner.

*A full time student who was subject to honour-based domestic abuse, fled from one local authority area to another. Despite being the in early stages of pregnancy she did not meet any of the exceptions that would allow a full time student to claim UC or housing benefit. The temporary accommodation charge was £240 a week so she has accrued almost £5000 in housing costs arrears.* *#4454 (3/2/21)*

## Migrants

Likewise, many migrants are not entitled to any benefits, or if they are, they may face long processing delays before they will receive any benefit.

*An EU national with two young children left her partner recently due to domestic abuse. She applied for UC soon after but more than six weeks later, she has still not received any money and has nothing to live on.* *#1636 (13/7/21)*

- Although this client is an EU national, she was in a group that should have been entitled to UC, but claims involving EU nationals frequently take a long time to process.
- The client has been advised to make a claim to the Scottish Welfare Fund but the success of such applications varies between local authorities.

*An EU national with a toddler recently left her husband due to domestic abuse – which included claiming UC as a couple and refusing to give her any money. She has pre-settled status which does not confer rights to benefits, so the client has no money.* *#2282 (2/9/21)*

CPAG challenged the rule excluding EU nationals with pre-settled status from eligibility for benefits, but were not successful and the rule stands.

*A woman with two children, who was in the UK on a spousal visa had to leave her husband due to domestic abuse. She has been granted a three month temporary visa with recourse to public funds and made a claim for UC. She has been incorrectly advised that this cannot be paid until she is allocated a national insurance number. She can challenge this, but in the meantime she has no money.* *#1924 (5/8/21)*

*A woman came to the UK from the USA on a student visa over 15 years ago. She overstayed her visa, is working and has children. She is trying to leave her partner due to domestic abuse but has no entitlement to benefits and social work have refused to provide assistance because she is working and have told her she will have to go back home to the USA.* *#4266 (21/1/21)*

## Financial abuse

95% of cases of domestic abuse involve economic abuse.[18] This means that women trying to leave their partner may have no income of their own, or be unable to access any money that they do have. Without access to money it is very difficult to leave an abuser and access safety. Women who do leave, often leave with nothing, with no money for essentials, in debt and with poor credit ratings, with lasting impacts on their economic stability.

*A woman's husband hid all her letters. She missed a letter asking her to renew her son's claim for disability living allowance, so it stopped and as a consequence so did her carer's allowance. The husband is now in prison and the woman now has to reclaim all the benefits that were stopped. This may take some time.* *#200 (2/5/22)*

*A disabled woman left everything behind to escape domestic abuse and has now settled into a new tenancy with her adult daughter. She has part ownership of three houses which are rented out but the income all goes to her husband. This is in the hands of her solicitors, but in the meantime she has been told that she cannot claim UC to help with her rent. It may be possible to challenge this decision – but in the meantime she has no means of paying her rent.* *#1883 (30/7/21)*

*A woman's abusive ex-partner held appointeeship with DWP in relation to her benefit claims. This prevented her from being able to speak to the DWP or change her address. The appointeeship was eventually revoked (following assistance from CPAG). In the meantime the woman was sent a form asking her to reapply for personal independence payment before the current award ended. The letter went to the appointee, her ex-partner, so she never received it. When she did not reapply her personal independence payment stopped. She had to make a new claim once the appointeeship was revoked but was left with a gap (and loss of income) between one award ending and another being granted.* *#5211 (23/3/21)*

*Client living with financially abusive husband wants her share of their joint UC claim paid into her own bank account. Her husband withholds money unless she does what he says and so she is obliged to cook, clean, eat with him etc, so, as far as the DWP is concerned, they are "a couple". A worker from Women's Aid accompanied the client to the Jobcentre and they agreed to accept this as evidence of financial abuse. However, client was then phoned to be told that she would only be able to have her share of the money if her husband agreed to it in the journal.* *#5197 (19/3/21)*

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*Email to SWA with development paper and other attachments – 05/07/2023*

**From:** redacted–38(1)(b)
**Sent:** 05 July 2023 08:47
**To:** redacted–38(1)(b) @womensaid.scot
**Cc:** redacted–38(1)(b) @gov.scot

[18] https://survivingeconomicabuse.org/what-is-economic-abuse/

**Subject:** financial support
**Attachments:** Fund to leave - development paper - July 2023.docx; Re: Financial support for women experiencing domestic abuse meeting 21st April 11am

Hi redacted–38(1)(b)

As we discussed yesterday, please see attached development paper where I welcome your view/comments etc

I also attach the email with the CPAG document that might be helpful.

These are all just a 'starter for ten' ☺

Many thanks

redacted–38(1)(b) Homelessness Unit, Homelessness Prevention Team
The Scottish Government, Atlantic Quay, Glasgow, G2 8LU

Temporary contact number – redacted–38(1)(b)
redacted–38(1)(b)

**Fund to leave – Development Paper**

Recommendation

*Financial support for women experiencing domestic abuse - The Scottish Government should explore options for a dedicated support fund, or entitlements with clear guidance and capable of delivering short-term recurring payments, to support women leaving an abusive partner. This should include essential crisis costs to enable a woman to leave and to bridge the gap between leaving and the first Universal Credit payment.*

| **Considerations** | | |
|---|---|---|
| **Name** | Fund to leave doesn't seem appropriate<br>What should this fund be called? | |
| **Cost** | redacted–30(b)(ii) | redacted–30(b)(ii) |
| **Support** | Should this fund also come with access to specialist support, including reducing financial related control that still may exist?<br>Also referrals to appropriate support? | What protocols needs to be put in place? |
| **Fund Criteria** | redacted–30(b)(ii) | redacted–30(b)(ii) |

| | | |
|---|---|---|
| **Delivery method** | redacted–30(b)(ii) | redacted–30(b)(ii) |
| **Pilot/Test of Change** | Where do we focus the pilot | redacted–30(b)(ii) |
| **Systems** | Can we use existing IT systems or do new ones need to be set up | |
| **Data** | How do we collect relevant and useful data<br><br>Do we need data sharing agreements? | redacted–30(b)(ii) |
| **Outcomes** | What outcomes do we want to see and how will this be monitored | redacted–30(b)(ii) |
| **Lived experience input** | How do we best get involvement of women with lived experience? | |
| **Raising awareness** | How do we promote the fund? | |
| **Migrant women and women with NRPF** | What are the implications for someone with NRPF? | |
| **Unintended Consequences** | Will this fund effect the recipients benefits or tax? | |
| **Others** | What role can the banks play<br><br>What happens if someone doesn't have a bank account?<br><br>Can someone receive cash? | |

## Fund to leave development – Stakeholder engagement

| **Stakeholders** | | |
|---|---|---|
| Scottish Government | | |
| redacted–38(1)(b) | Equality Unit - VAWG | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | G/T team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | PRS team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | RSL team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | Social Security – Reserved Benefits team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | Asylum and Refugee Integration team | redacted–38(1)(b) @gov.scot |
| External | | |
| redacted–38(1)(b) | COSLA | redacted–38(1)(b) @cosla.gov.uk |
| redacted–38(1)(b) | COSLA | |
| redacted–38(1)(b) | ALACHO | redacted–38(1)(b) @alacho.org |
| redacted–38(1)(b) | SOLACE | |

| | | |
|---|---|---|
| redacted–38(1)(b) | HO Hub rep | |
| redacted–38(1)(b) | SWA | redacted–38(1)(b) @womensaid.scot |
| redacted–38(1)(b) | CIH | redacted–38(1)(b) @cih.org |
| redacted–38(1)(b) | Engender | redacted–38(1)(b) @engender.org.uk |
| redacted–38(1)(b) | CPAG | redacted–38(1)(b) @cpagscotland.org.uk |
| redacted–38(1)(b) | Change team rep | |
| redacted–38(1)(b) | Amina | |
| redacted–38(1)(b) | Cyrenians - Cyrenians launch new housing initiative to help women and children fleeing domestic abuse \| STV News | |
| redacted–38(1)(b) | Wheatley Group Rep | redacted–38(1)(b) @wheatley-group.com |
| redacted–38(1)(b) | Dundee City Council | |
| redacted–38(1)(b) | East Lothian Council | |

| **Meetings** | |
|---|---|
| Researchers | |
| DWP | |
| HMRC | |
| Procurement Team | |
| Third sector team | |

**From:** redacted–38(1)(b) @cpagscotland.org.uk
**Sent:** 20 April 2022 10:56
**To:** Cat Murphy <catherine.murphy@engender.org.uk>; redacted–38(1)(b)@womensaid.scot>; Catriona MacKean <Catriona.MacKean@gov.scot>; redacted–38(1)(b)@gov.scot>; redacted–38(1)(b)@gov.scot>
**Subject:** Re: Financial support for women experiencing domestic abuse meeting 21st April 11am
**Attachments:** Financial support for women leaving domestic abuse briefing.docx

**Follow Up Flag:** Follow up
**Flag Status:** Flagged

Hello

Please find briefing attached ahead of our meeting tomorrow.

Credit must go to redacted–38(1)(b) who drafted a report before leaving Engender. I just condensed it.

I look forward to meeting you all.

Best wishes

redacted–38(1)(b) Child Poverty Action Group in Scotland| Unit 9 | Ladywell Business Centre | 94 Duke Street | Glasgow | G4 0UW
Direct: redacted–38(1)(b) Main: redacted–38(1)(b)
Email: redacted–38(1)(b)Website: cpag.org.uk/scotland
Usual working days: Monday to Thursday
Pronouns: she/her

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**From:** Cat Murphy <catherine.murphy@engender.org.uk>
**Sent:** 14 April 2022 6:13 PM
**To:** redacted–38(1)(b) @womensaid.scot>; Catriona.MacKean@gov.scot <Catriona.MacKean@gov.scot>; redacted–38(1)(b) @scotland.gsi.gov.uk>; redacted–38(1)(b) @gov.scot>
**Cc:** redacted–38(1)(b) @cpagscotland.org.uk>; redacted–38(1)(b) @engender.org.uk>
**Subject:** RE: Financial support for women experiencing domestic abuse meeting 21st April 11am

Thank you for the introduction redacted–38(1)(b) and for including me in this group.

As you know, unfortunately redacted–38(1)(b) will be leaving Engender this week. So I will be stepping in in her place. I look forward to working with you all on this.

Warm wishes

redacted–38(1)(b)
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www.engender.org.uk
10 Old Tolbooth Wynd
Edinburgh
EH8 8EQ
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Engender is Scotland's feminist membership organisation. We work for women's economic, political and social equality with men. Scottish charity (SC029053) and company limited by guarantee (SC 286639).

**From:** redacted–38(1)(b) @womensaid.scot
**Sent:** 07 April 2022 15:59

**To:** Catriona.MacKean@gov.scot; redacted–38(1)(b) @scotland.gsi.gov.uk; redacted–38(1)(b) @gov.scot
**Cc** redacted–38(1)(b) @cpagscotland.org.uk>; Cat Murphy <catherine.murphy@engender.org.uk>; redacted–38(1)(b) @engender.org.uk>
**Subject:** Financial support for women experiencing domestic abuse meeting 21st April 11am

Hi redacted–38(1)(b)

I hope you are well. I'm emailing to let you know that redacted–38(1)(b) from CPAG, will circulate a briefing ahead of our meeting on the 21st April to discuss the recommendation on financial support for women to leave an abusive partner. I'm making email introductions here with redacted–38(1)(b) from Engender so that hopefully all the relevant people are copied in!

Best wishes

redacted–38(1)(b)

# Financial support for women leaving domestic abuse

CPAG in Scotland, Engender and Scottish Women's Aid: April 2022

The Scottish Government should explore options for a dedicated support fund, or entitlements with clear guidance and capable of delivering short-term recurring payments, to support women leaving an abusive partner.[19] This should include essential crisis costs to enable a woman to leave and to bridge the gap between leaving and the first Universal Credit payment.[20]

## Why does there need to be dedicated support?

**Women's poverty and men's violence against women are inherently and causally connected**. Women who come to social security from a place where they are experiencing abuse are in a particular set of circumstances where their previous economic resources may be "almost irrelevant" because they have been denied financial autonomy and agency, even if income or savings have been formally in their own name.[21]
Gaps in the social security system mean that people escaping domestic abuse are not guaranteed to have the financial means they need to survive. This can jeopardise their having a safe place to go and result in people returning to their abusive partners.
Our collective evidence highlights:

[19] Any payment/fund would have to be made available to all sexes, but the nature of domestic abuse means that the majority of payments would be made to women, hence the language used in this briefing.
[20] https://womensaid.scot/wp-content/uploads/2020/12/Improving-Housing-Outcomes-for-Women-and-Children-Experiencing-Domestic-Abuse-Report.pdf
[21] https://appguniversalcredit.org.uk/meetings/29-april-2021-domestic-abuse/

- Women claiming benefits in a couple are unable to make a new claim for benefit as a single person without alerting their partner
- No financial support for deposits or rent in advance
- Minimum five week wait for the first payment of universal credit
- The two-child limit and benefit cap reduce awards of universal credit considerably
- Child benefit claims taking months to be transferred from one partner to another if there is a dispute about who should receive it.
- Women being refused or having to wait for grants from the Scottish Welfare Fund

In particular the five week wait for universal credit is a severe barrier for people escaping domestic abuse and that "it can be even lengthier for survivors who have escaped without ID and documentation, or who have no bank account due to economic abuse."[22]
In practice five weeks is often the minimum wait, and represents five weeks from successful application. Perpetrators frequently withhold women and children's documents or make false claims to frustrate the payment of benefits. There is also evidence of abuser's incurring debt in joint names or in the victim's name, including through advances of universal credit. These can delay and / or significantly reduce the value of the first and subsequent payment. Claimants are also often responsible for paying other deductions like council tax arrears or overpayments.

## What is needed?

A new payment could bridge this existing gap in the social security system. A new payment should meet the following minimum objectives:

- Provide an income from the date of leaving until the first payment of universal credit (and Scottish child payment)
- Be capable of being applied for prospectively without alerting a partner.
- Not undermine the claimant's privacy with other agencies or criminal justice bodies.
- Cover all children living with the claimant before and after separating from a partner.
- Meet immediate costs such as new accommodation, clothes replacement and food.
- Help a victim-survivor to prepare to leave their present home.
- Support adjustments to independence.
- Be compatible with payments to reflect additional costs and needs including for disabled women with higher livings costs.
- Include a recurring payment element to support adjustment period for a designated time period before income or income replacement is available.
- Include a grant element to cover one off / initial costs such as clothing, toys or furniture.

It is also imperative that the new fund can support migrant women. CPAG's Early Warning System identifies migrant destitution as a consistent issue, including women who are EU nationals with pre-settled or no status and non-EU nationals with no recourse to public funds who plan to leave an abusive partner and realise that they will not be entitled to any social security support.[23]

[22] https://www.womensaid.org.uk/wp-content/uploads/2021/01/Joint-Recommendations-on-the-Domestic-Abuse-Bill-4.docx
[23] https://cpag.org.uk/sites/default/files/files/CPAG-Scot-EWS-domestic%20abuse-Oct18%20%282%29.pdf

## Payment outcomes

As part of the primary goal, **in our view the payment should also seek to ensure that**:

- Women are given **immediate relief** from destitution and poverty when they leave their current home for a place of safety because of domestic abuse.
- Women are **given more time** to access integrated support to navigate the costs of a new life as ongoing needs are identified.
- Women have the **option to leave** more quickly with the confidence their initial needs will be met.
- As a result, **women are less likely to return** to an abusive partner.
- Women have **equal access** to the payment through multiple avenues that understand the needs of different groups.
- Women are **not required to navigate new risk and bureaucracy** and the payment is received quickly following an application.
- The payment should recognise that financial control does **not always end on separation**.

## Options for delivery

### *A new entitlement managed by Social Security Scotland*

Devolved social security powers could be used to create a standalone payment based on individual application and administered by Social Security Scotland.[24]

A new entitlement could be modelled on processes for payments such as the Funeral Support Payment, which allows for a standard flat rate to be paid as part of meeting funeral costs if a relative responsible for the cost of burial is receiving a qualifying benefit.[25]

A new payment would ensure uniformity and consistency, allowing for a single approach and standardised awards that could be increased with relative ease over time. Levels of payment could be standardised and ensure transparency and predictability through a centralised payment. A recurring option for periodic awards may also be easier to facilitate through a single national Agency.

However, a new social security entitlement might be less flexible than alternative approaches in terms of responding in a more tailored way to individual needs. There is a risk of bureaucracy slowing down the delivery of payments. Such an approach would also require negotiation with DWP about excluding the award of the entitlement from UC eligibility so that the benefits of the temporary award do not result in further hardship and delay to a UC award. Evidencing entitlement may also be more complex than a more discretionary fund.

### *A discretionary fund*

A second option may be to create a specific discretionary fund to sit within or alongside the Scottish Welfare Fund (SWF) for people who are forced to leave their partner and / or home because of domestic abuse. This could sit alongside the continuing availability of crisis grants and community care grants, but provide a specific option for women to access ring-fenced funding via a trained administer. Existing statutory guidance already makes clear that "SWF advisors should be able to recognise and respond appropriately to domestic abuse, have

[24] For example, by virtue of Exception 10, under Head F, of schedule 5 of the Scotland Act 1988

[25] https://www.mygov.scot/funeral-support-payment/who-can-apply-and-when

developed good relationships and a referrals process to specialist domestic abuse services making links to Scottish Women's Aid or other local provision." However, a specific fund would ensure a ring-fenced volume that could be targeted without having to manage other resources.
This option may allow for more variable awards to meet individual circumstances. However, the more discretionary a system is the more opportunity there is for inconsistent decision making, discrimination and challenge. Local variations would need to be monitored. There is a need for certainty for women who are in a particularly dangerous moment, both in terms of risk of harm from their abuser, which is most acute at the point of leaving, but also from wider harms associated with poverty and insecurity. Women cannot be in a position where they make a decision to leave an abusive environment on the basis of a fund to support them but are then faced with an insufficient amount or rejection. We also know that low-paid women in employment have reported being rejected for existing SWF grants.
Any discretionary fund approach should have standalone co-produced guidance and be administered by workers with specific training on domestic abuse. Women should not be required to leave their partner and make themselves destitute before being able to claim as safety should be the over-riding factor. A fund will also have to reconcile with the realities of domestic abuse. Women do leave a partner and then sometimes return for a variety of factors. SWF crisis grants are in principle limited to 3 claims in a 12 month period, which should not be the case for a domestic abuse fund that is capable of responding to individual circumstances.

### *Evidence and eligibility*

However it is delivered, the new payment should not require claimants to 'prove' their abuse. However we recognise that some form of consideration will be necessary. We recommend that given the short-term nature of the payment and relatively low cost of individual payments to the state, the evidence burden be as low as possible and satisfied through a number of avenues. A new payment with a complex referral or evidence process that delays receipt will not meet the ambitions of mitigating the impacts of the five-week wait.
Evidence of eligibility could include referrals from listed agencies or bodies, schools, trusted third sector organisations or the existence of a crime number. In a more discretionary model, the accepted evidence list could be open ended.

### *Means-testing*

We do not believe that the payment should be means-tested. The link between need and entitlement should be considered broadly in terms of practical access to resource and ensuring physical safety. Women who leave an abusive partner may not have been previously eligible for UC or other low-income benefits before leaving and may not intend or need to go on to claim them after leaving. This does not however mean that they will have had access to household income to prepare them for leaving.

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***Email from SWA with comments on development paper – 10/07/2023***

**From:** redacted–38(1)(b) @womensaid.scot
**Sent:** 10 July 2023 15:31
**To:** redacted–38(1)(b) @gov.scot
**Subject:** starter for ten.....and some main courses!

**Attachments:** redacted–38(1)(b) Fund to leave - development paper - July 2023.docx

Hi redacted–38(1)(b)
Hope you've had a fab weekend. I've had a first stab at the development paper, and included a few, hopefully useful, references points! It is still a work in progress, but with a bit more. I will add to it as the old brain comes up with more!

Hope this helps for now.

redacted–38(1)(b)
Scottish Women's Aid
2nd Floor
132 Rose Street
Edinburgh EH2 3JD

0131 226 6606

## Fund to leave – Development Paper

**Background**

- Women's pre-existing economic inequality means they have fewer financial resources, capital /savings and more existing debt.
- Women's disadvantaged position in the labour market, including part-time, insecure and/or low-paid employment and unpaid care work, has a direct impact on their incomes and poverty.
- Women's caring responsibilities, interrupted employment patterns, and lower incomes make them more reliant on social security, with women twice as likely to be reliant on social security as men.
- Single parents (95% women), BME women and disabled women have been particularly impacted by the social, economic, and labour market implications of the pandemic.[26]
- Women who lived in households that earned less than £10,000 were more than four times as likely (14.3%) to have experienced partner abuse in the last 12 months than women living in households with an income of £50,000 or more (3.3%).[27]
- In line with the recent response to Scotland ending food bank usage 'Cash First'[28], this solution is about providing a cash solution; which is more empowering, allows for broader range of solutions to be sought than vouchers, and treats people in need with dignity.

**Recommendation -** *Financial support for women experiencing domestic abuse*

[26] https://www.engender.org.uk/content/publications/Close-the-Gap-and-Engender-Joint-Briefing-on-the-impact-of-COVID-19-on-women-with-childcare-responsibilities-in-Scotland.pdf
[27] https://womensaid.scot/wp-content/uploads/2022/09/SWA-Briefing-the-cost-of-living-crisis-Sept-22.pdf
[28] https://www.gov.scot/publications/cash-first-towards-ending-need-food-banks-scotland/

The Scottish Government should explore options for a dedicated support fund, or entitlements with clear guidance and capable of delivering short-term recurring payments, to support women leaving an abusive partner. This should include essential crisis costs to enable a woman to leave and to bridge the gap between leaving and the first Universal Credit payment.

It is important that such a fund is quickly accessible to victims, with as little paper trail in terms of a perpetrator knowing of the fund, or having information on where a victim is. It will also be important to have solutions for women who have no bank account, or no access to their bank account. We need a solution that works across urban and rural locations, and to build in a monitoring and recording system that is not burdensome, but allows us to learn in terms of what works over time. Key to the implementation of this will be around awareness of the fund existing too. The fund should be extremely useful in terms of the monies offered, as well as may provide other general support, as well as housing support, and financial support; it could include possibilities for working with new partners, including financial institutions.

| **Considerations** | **Questions** | **Thoughts** | **Other info** |
|---|---|---|---|
| **Name** | Fund to leave doesn't seem appropriate.<br><br>What should this fund be called? | Something that is clear it doesn't need to be paid back, and something that doesn't ask someone to think of themselves as a 'victim'. | Already in place (don't want to confuse):<br>• Discretionary Housing Payment (DHP)<br>• Scottish Welfare Fund – Crisis grants and Community Care Grants (CCGs)<br>• Self-Directed Support (SDS)<br>• Hardship Grant / Fund<br>• Emergency Flee Fund (TSB) |
| **Cost** | redacted–30(b)(ii) | redacted–30(b)(ii) | • Personalised budgets: (initially 2010 up to 3k per person, average spent £794)[29]<br>• CCG average 20/21: £692[30] |

[29] https://www.jrf.org.uk/report/providing-personalised-support-rough-sleepers
[30] https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2022/07/scottish-welfare-fund-statistics-annual-update-2021-222/documents/scottish-welfare-fund-statistics-annual-update-2021-22/scottish-welfare-fund-statistics-annual-update-2021-22/govscot%3Adocument/scottish-welfare-fund-statistics-annual-update-2021-22.pdf

| | | | |
|---|---|---|---|
| | | | • Crisis Grant average 20/21: £115[31]<br><br>• Hardship Grant/ Fund: usually £500[32]<br><br>• TSB Emergency Flee fund: Up to £500[33]<br><br>• English / Welsh equivalent to fund is £250 / £500[34] |
| **Considerations** | **Questions** | **Thoughts** | **Other info** |
| **Support** | Should this fund also come with access to specialist support, including reducing financial related control that still may exist?<br><br>Also, referrals to appropriate support? | What protocols needs to be put in place, and with which organisations?<br><br>Does this also give opportunities to help in terms of setting up bank accounts, etc.?<br><br>Safe Spaces (domestic abuse spaces) are already in banks and pharmacies.<br><br>It would be great to link it in with at least the SWA domestic abuse helpline number.<br><br>There is also an opportunity to link in with housing.<br><br>At the point of fleeing, a woman (and family) can be at more risk that ever, and so this must be considered in | • Someone may not wish to take up support initially, so this should be about opportunities in terms of offering support and engagement, rather than there being a prerequisite that support is taken to receive the money.<br><br>• When considering the support, we should seek the views from Survivors in terms of useful resources and places to link in with; this might differ from one area to another. We may also find that rural and urban are different. |

[31] https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2022/07/scottish-welfare-fund-statistics-annual-update-2021-222/documents/scottish-welfare-fund-statistics-annual-update-2021-22/scottish-welfare-fund-statistics-annual-update-2021-22/govscot%3Adocument/scottish-welfare-fund-statistics-annual-update-2021-22.pdf

[32] https://www.citizensadvice.org.uk/benefits/universal-credit/sanctions/hardship-payment/

[33] https://www.tsb.co.uk/supporting-you-domestic-or-financial-abuse/

[34] https://www.womensaid.org.uk/excellent-start-as-government-announces-pilot-of-emergency-fund-for-domestic-abuse-survivors/

| | | | |
|---|---|---|---|
| | | terms of support offered, as well as how this can be accessed.<br><br>All household members should be considered in terms of the support on offer…for example, the children.<br><br>There should be support that links to LGBTQ agencies.<br><br>We need to consider BME support.<br><br>Links to security measures and how to put these in place would help. | |
| **Considerations** | **Questions** | **Thoughts** | **Other info** |
| **Fund Criteria** | redacted–30(b)(ii) | redacted–30(b)(ii) | ○ 57% of the people on Universal Credit in April 2023 were women[35] |
| **Delivery method** | redacted–30(b)(ii) | redacted–30(b)(ii) | Recent qualitive views around help at the point of fleeing is a request from survivors to keep systems as simple as possible. |
| **Pilot/Test of Change** | Where do we focus the pilot? | redacted–30(b)(ii) | redacted–30(b)(ii) |
| **Systems** | Can we use existing IT systems or do new ones need to be set up? | What have England / Wales done?<br><br>What have any of the prevention funds done?<br><br>Could it link in with SWF, or DHP? (ringfenced) | • We need a system that has the opportunity to monitor and record.<br><br>• We need a system that is fast.<br><br>• We need a system that doesn't require a bank account in place. |

[35] https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-13-april-2023/universal-credit-29-april-2013-to-13-april-2023

| | | | |
|---|---|---|---|
| | | | |
| **Data** | How do we collect relevant and useful data?<br><br>Do we need data sharing agreements? | redacted–30(b)(ii) | |
| **Outcomes** | What outcomes do we want to see and how will this be monitored | redacted–30(b)(ii) | |
| **Lived experience input** | How do we best get involvement of women with lived experience? | SWA has a survivor participation group. | |
| **Raising awareness** | How do we promote the fund? | A recent survivor focus group said that one of the most useful places to read about DA help is the back of public toilet doors.<br><br>Support Teams will be a useful resource in terms of promotion too; RRTP group, etc.<br><br>The VAWG networks.<br><br>Public transport.<br><br>Universities and higher education buildings. | |
| **Migrant women and women with NRPF** | What are the implications for someone with NRPF? | | |
| **Unintended Consequences** | Will this fund effect the recipients benefits or tax? | | |
| **Others** | What role can the banks play<br><br>What happens if someone doesn't | | |

| | | | |
|---|---|---|---|
| | have a bank account?<br><br>Can someone receive cash? | | |

**Fund to leave development – Stakeholder engagement**

| **Stakeholders** | | |
|---|---|---|
| Scottish Government | | |
| redacted–38(1)(b) | Equality Unit - VAWG | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | G/T team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | PRS team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | RSL team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | Social Security – Reserved Benefits team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | Asylum and Refugee Integration team | redacted–38(1)(b) @gov.scot |
| External | | |
| redacted–38(1)(b) | COSLA | redacted–38(1)(b) @cosla.gov.uk |
| redacted–38(1)(b) | COSLA | |
| redacted–38(1)(b) | ALACHO | redacted–38(1)(b) @alacho.org |
| redacted–38(1)(b) | SOLACE | |
| redacted–38(1)(b) | HO Hub rep | |
| redacted–38(1)(b) | SWA | redacted–38(1)(b) @womensaid.scot |
| redacted–38(1)(b) | CIH | redacted–38(1)(b) @cih.org |
| redacted–38(1)(b) | Engender | redacted–38(1)(b) @engender.org.uk |
| redacted–38(1)(b) | CPAG | redacted–38(1)(b) @cpagscotland.org.uk |
| redacted–38(1)(b) | Change team rep | |
| redacted–38(1)(b) | Amina | |

| | | |
|---|---|---|
| redacted–38(1)(b) | Cyrenians - Cyrenians launch new housing initiative to help women and children fleeing domestic abuse \| STV News | |
| redacted–38(1)(b) | Wheatley Group Rep | redacted–38(1)(b) @wheatley-group.com |
| redacted–38(1)(b) | Dundee City Council | |
| redacted–38(1)(b) | East Lothian Council | |

| **Meetings** | |
|---|---|
| Researchers | |
| DWP | |
| HMRC | |
| Procurement Team | |
| Third sector team | |

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*Email with development paper – 13 July 2023*

**From:** redacted–38(1)(b)
**Sent:** 13 July 2023 15:12
**To:** redacted–38(1)(b) @engender.org.uk; redacted–38(1)(b) @engender.org.uk; redacted–38(1)(b) @engender.org.uk; redacted–38(1)(b) @cpagscotland.org.uk>
**Cc:** redacted–38(1)(b) @womensaid.scot; redacted–38(1)(b) @gov.scot>

**Subject:** Fund to leave - development paper - version 2 - July 2023 (A44478445)
**Attachments:** Fund to leave - development paper - version 2 - July 2023.docx

redacted–38(1)(b), redacted–38(1)(b) and redacted–38(1)(b),

Please see attached development paper for the fund to leave as discussed with redacted–38(1)(b) and redacted–38(1)(b) separately. This version includes both mine and redacted–38(1)(b)thoughts (am calling mine a brain dump) and very much welcome all your thoughts and input into this development paper.

I would like us to all meet, preferably in person but appreciate the difficulties of that, to discuss our approach and also getting input from stakeholders. There is a stakeholder list in the paper so please do add any that you think are missing.

redacted–38(1)(b), I have included you as I know you may want to add more to this paper so this is the most recent version.

It would be helpful to have your responses by Friday 21 July, then I will set up a time for us all to get together to start to form some options.

Please let me know if you have any questions or if the deadline poses any issues.

Many thanks

redacted–38(1)(b)
Homelessness Unit, Homelessness Prevention Team
The Scottish Government, Atlantic Quay, Glasgow, G2 8LU

Temporary contact number – redacted–38(1)(b)
redacted–38(1)(b)

## Fund to leave – Development Paper

**Background**

- Women's pre-existing economic inequality means they have fewer financial resources, capital /savings and more existing debt.
- Women's disadvantaged position in the labour market, including part-time, insecure and/or low-paid employment and unpaid care work, has a direct impact on their incomes and poverty.
- Women's caring responsibilities, interrupted employment patterns, and lower incomes make them more reliant on social security, with women twice as likely to be reliant on social security as men.
- Single parents (95% women), BME women and disabled women have been particularly impacted by the social, economic, and labour market implications of the pandemic.[36]
- Women who lived in households that earned less than £10,000 were more than four times as likely (14.3%) to have experienced partner abuse in the last 12 months than women living in households with an income of £50,000 or more (3.3%).[37]
- In line with the recent response to Scotland ending food bank usage 'Cash First'[38], this solution is about providing a cash solution; which is more empowering, allows for broader range of solutions to be sought than vouchers, and treats people in need with dignity.

**Recommendation -** *Financial support for women experiencing domestic abuse*
The Scottish Government should explore options for a dedicated support fund, or entitlements with clear guidance and capable of delivering short-term recurring

[36] https://www.engender.org.uk/content/publications/Close-the-Gap-and-Engender-Joint-Briefing-on-the-impact-of-COVID-19-on-women-with-childcare-responsibilities-in-Scotland.pdf
[37] https://womensaid.scot/wp-content/uploads/2022/09/SWA-Briefing-the-cost-of-living-crisis-Sept-22.pdf
[38] https://www.gov.scot/publications/cash-first-towards-ending-need-food-banks-scotland/

payments, to support women leaving an abusive partner. This should include essential crisis costs to enable a woman to leave and to bridge the gap between leaving and the first Universal Credit payment.

It is important that such a fund is quickly accessible to victims, with as little paper trail in terms of a perpetrator knowing of the fund, or having information on where a victim is. It will also be important to have solutions for women who have no bank account, or no access to their bank account. We need a solution that works across urban and rural locations, and to build in a monitoring and recording system that is not burdensome, but allows us to learn in terms of what works over time. Key to the implementation of this will be around awareness of the fund existing too. The fund should be extremely useful in terms of the monies offered, as well as may provide other general support, as well as housing support, and financial support; it could include possibilities for working with new partners, including financial institutions.

| **Considerations** | **Questions** | **Thoughts** | **Other info** |
|---|---|---|---|
| **Name** | Fund to leave doesn't seem appropriate.<br><br>What should this fund be called? | • redacted–30(b)(ii) | Already in place (don't want to confuse):<br>• Discretionary Housing Payment (DHP)<br>• Scottish Welfare Fund – Crisis grants and Community Care Grants (CCGs)<br>• Self-Directed Support (SDS)<br>• Hardship Grant / Fund<br>• Emergency Flee Fund (TSB) |
| **Cost** | redacted–30(b)(ii) | redacted–30(b)(ii) | • Personalised budgets: (initially 2010 up to 3k per person, average spent £794)[39]<br>• CCG average 20/21: £692[40]<br>• Crisis Grant average 20/21: £115[41]<br>• Hardship Grant/ Fund: usually £500[42] |

[39] https://www.jrf.org.uk/report/providing-personalised-support-rough-sleepers
[40] https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2022/07/scottish-welfare-fund-statistics-annual-update-2021-222/documents/scottish-welfare-fund-statistics-annual-update-2021-22/scottish-welfare-fund-statistics-annual-update-2021-22/govscot%3Adocument/scottish-welfare-fund-statistics-annual-update-2021-22.pdf
[41] https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2022/07/scottish-welfare-fund-statistics-annual-update-2021-222/documents/scottish-welfare-fund-statistics-annual-update-2021-22/scottish-welfare-fund-statistics-annual-update-2021-22/govscot%3Adocument/scottish-welfare-fund-statistics-annual-update-2021-22.pdf
[42] https://www.citizensadvice.org.uk/benefits/universal-credit/sanctions/hardship-payment/

| | | | |
|---|---|---|---|
| | | | • TSB Emergency Flee fund: Up to £500[43]<br><br>• English / Welsh equivalent to fund is £250 / £500[44] |
| **Considerations** | **Questions** | **Thoughts** | **Other info** |
| **Support** | Should this fund also come with access to specialist support, including reducing financial related control that still may exist?<br><br>Also, referrals to appropriate support? | What protocols needs to be put in place, and with which organisations?<br><br>Does this also give opportunities to help in terms of setting up bank accounts, etc.?<br><br>Safe Spaces (domestic abuse spaces) are already in banks and pharmacies.<br><br>It would be great to link it in with at least the SWA domestic abuse helpline number.<br><br>There is also an opportunity to link in with housing.<br><br>At the point of fleeing, a woman (and family) can be at more risk that ever, and so this must be considered in terms of support offered, as well as how this can be accessed.<br><br>All household members should be considered in terms of the support on offer…for example, the children.<br><br>There should be support that links to LGBTQ agencies.<br><br>We need to consider BME support.<br><br>Links to security measures and how to put these in place would help. | • Someone may not wish to take up support initially, so this should be about opportunities in terms of offering support and engagement, rather than there being a prerequisite that support is taken to receive the money.<br><br>• When considering the support, we should seek the views from Survivors in terms of useful resources and places to link in with; this might differ from one area to another. We may also find that rural and urban are different. |
| **Considerations** | **Questions** | **Thoughts** | **Other info** |

[43] https://www.tsb.co.uk/supporting-you-domestic-or-financial-abuse/
[44] https://www.womensaid.org.uk/excellent-start-as-government-announces-pilot-of-emergency-fund-for-domestic-abuse-survivors/

| | | | |
|---|---|---|---|
| **Fund Criteria** | redacted–30(b)(ii) | • redacted–30(b)(ii) | ○ 57% of the people on Universal Credit in April 2023 were women[45]<br>redacted–30(b)(ii) |
| **Delivery method** | redacted–30(b)(ii) | redacted–30(b)(ii) | Recent qualitive views around help at the point of fleeing is a request from survivors to keep systems as simple as possible. |
| **Pilot/Test of Change** | Where do we focus the pilot? | redacted–30(b)(ii) | redacted–30(b)(ii) |
| **Systems** | Can we use existing IT systems or do new ones need to be set up? | What have England / Wales done?<br><br>What have any of the prevention funds done?<br><br>Could it link in with SWF, or DHP? (ringfenced) | • We need a system that has the opportunity to monitor and record.<br><br>• We need a system that is fast.<br><br>• We need a system that doesn't require a bank account in place. |
| **Data** | How do we collect relevant and useful data?<br><br>Do we need data sharing agreements? | redacted–30(b)(ii) | |
| **Outcomes** | What outcomes do we want to see and how will this be monitored | redacted–30(b)(ii) | |
| **Evaluation** | This needs to be evaluated so we have something to present for | Can this be done as part of the delivery mechanism? | |

[45] https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-13-april-2023/universal-credit-29-april-2013-to-13-april-2023

| | | | |
|---|---|---|---|
| | evidence of impact. | | |
| **Lived experience input** | How do we best get involvement of women with lived experience ? | SWA has a survivor participation group. | |
| **Raising awareness** | How do we promote the fund? | A recent survivor focus group said that one of the most useful places to read about DA help is the back of public toilet doors.<br><br>Support Teams will be a useful resource in terms of promotion too; RRTP group, etc.<br><br>The VAWG networks.<br><br>Public transport.<br><br>Universities and higher education buildings. | |
| **Migrant women and women with NRPF** | What are the implications for someone with NRPF? | | |
| **Unintended Consequences** | Will this fund effect the recipients benefits or tax? | | |
| **Others** | What role can the banks play<br><br>What happens if someone doesn't have a | | |

| | | | |
|---|---|---|---|
| | bank account?<br><br>Can someone receive cash? | | |

**Fund to leave development – Stakeholder engagement**

| **Stakeholders** | | |
|---|---|---|
| Scottish Government | | |
| redacted–38(1)(b) | Equality Unit - VAWG | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | G/T team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | PRS team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | RSL team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | Social Security – Reserved Benefits team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | Asylum and Refugee Integration team | redacted–38(1)(b) @gov.scot |
| External | | |
| redacted–38(1)(b) | COSLA | redacted–38(1)(b) @cosla.gov.uk |
| redacted–38(1)(b) | COSLA | redacted–38(1)(b) @cosla.gov.uk |
| redacted–38(1)(b) | COSLA | tbc |
| redacted–38(1)(b) | Improvement Service | redacted–38(1)(b) @improvementservice.org.uk |
| redacted–38(1)(b) | ALACHO | redacted–38(1)(b) @alacho.org |
| redacted–38(1)(b) | ALACHO | redacted–38(1)(b) @alacho.org |
| redacted–38(1)(b) | SOLACE | redacted–38(1)(b) @aberdeenshire.gov.uk |
| ? | HO Hub rep | |
| | Mecopp – get details from redacted–38(1)(b) | |
| redacted–38(1)(b) | SWA | redacted–38(1)(b) @womensaid.scot |
| | Reps from local WA groups? | |

| | | |
|---|---|---|
| redacted–38(1)(b) | CIH | redacted–38(1)(b) @cih.org |
| redacted–38(1)(b) | Engender | redacted–38(1)(b) @engender.org.uk |
| redacted–38(1)(b) | CPAG | redacted–38(1)(b) @cpagscotland.org.uk |
| ? | Change team rep – ask redacted–38(1)(b) | |
| redacted–38(1)(b) | Amina – The Muslim Women's Resource Centre (MWRC) | redacted–38(1)(b) @Mwrc.org.uk |
| redacted–38(1)(b) | Cyrenians - Cyrenians launch new housing initiative to help women and children fleeing domestic abuse \| STV News | |
| redacted–38(1)(b) | Wheatley Group Rep | redacted–38(1)(b) @wheatley-group.com |
| redacted–38(1)(b) | Dundee City Council | |
| ? | East Lothian Council | |

| **Meetings** | |
|---|---|
| Researchers | |
| DWP | |
| HMRC | |
| Procurement Team | |
| Third sector team | |

**ANNEX A**

1. redacted–30(b)(ii).

| **Universal Credit Amounts Monthly Rate**[46] | Rates 2022/23 (£) | Rates 2023/24 (£) |
|---|---|---|
| **Standard allowance – Single** | | |
| Single under 25 | 265.31 | 292.11 |
| Single 25 or over | 334.91 | 368.74 |
| **Child amounts** | | |
| First child (born prior to 6 April 2017) | 290.00 | 315.00 |

[46] Benefit and pension rates 2023 to 2024 - GOV.UK (www.gov.uk)

| | | |
|---|---|---|
| First child (born on or after 6 April 2017)/ second child and subsequent child (where an exception or transitional provision applies) | 244.58 | 269.58 |

2. The Housing Element of UC will usually cover the cost of rent in the social sector, but in the private rented sector claimants are subject to local housing allowance (LHA). The monthly LHA is based on size and location of accommodation and in Scotland range from the lowest rate at £260 for a room in Dumfries and Galloway to the highest rate at £1,695 for 4 bedrooms in the Lothians[47]. Single people under 35 years old are only eligible for a single room rate.

3. These amounts are also subject to the bedroom tax and benefit cap, which can be mitigated via claiming DHPs. These figures are for illustration purposes to indicate our intention to use as the basis of cost analysis.

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Briefing for Ministerial meeting with SWA – 09/08/2023

| | |
|---|---|
| **What** | Introduction meeting with Scottish Women's Aid (SWA) |
| **When** | Wednesday 09 August at 10:00 – 10:30. |
| **Where** | **SAH, room 1W.11B** |
| **Who** | Dr Marsha Scott, Chief Executive, Scottish Women's Aid and **redacted–38(1)(b)** Scottish Women's Aid - **redacted–38(1)(b)** |
| **Why** | Introductory meeting with key stakeholder in relation to women and children experiencing domestic abuse. |
| **Key messages** | Preventing Homelessness is a priority for the Scottish Government |
| **Official support** | **redacted–38(1)(b)** |
| **Agenda** | There is no formal agenda, however, SWA have indicated they would like to discuss:<br>**out of scope**<br>• Fund to leave/Financial support to leave an abusive partner<br>**out of scope** |
| **Main objective** | Reassure Marsha that domestic abuse continues to be a focus in housing and homelessness policy, and that we recognise the need to support women and children to have a secure place to live and access to the wider support they need. This includes |

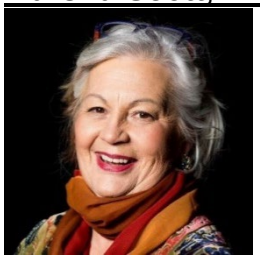
[47] Scotland: Universal Credit Local Housing Allowance monthly rates 2023 to 2024 - GOV.UK (publishing.service.gov.uk)

| | |
|---|---|
| | enabling them to stay in their own home and remove a suspected perpetrator, if that is what they want.<br><br>We recognise that women's experiences of homelessness are different from men's and the importance of applying a gendered analysis to our actions, ensuring the homelessness system meets the needs of diverse groups of women.<br><br>We will continue to work with SWA on the implementation of the recommendations in the pathway, and more broadly on matters concerning women and children's welfare. |
| **Media** | SWA have indicated they want to take a photograph following the meeting. |

**Background**

SWA is the lead organisation in Scotland working towards the prevention of domestic abuse. They play a vital role coordinating, influencing and campaigning for effective responses to domestic abuse. They work with a network of 34 specialist local Women's Aid groups toward a shared vision of a Scotland where domestic abuse is not tolerated. They work with police and prosecutors, politicians, the children's sector, other agencies and the public in Scotland.

**Marsha Scott, Chief Executive**



Dr. Marsha Scott is a feminist activist, researcher and practitioner and has advocated, volunteered, researched, and worked in gender and violence against women sectors in Europe, the United Kingdom, and the United States for 30+ years.

redacted–38(1)(b)

| | |
|---|---|
| **ITEM 1** | out of scope |
| **Issue/ background** | out of scope<br><br>out of scope<br><br>**Sensitivities**<br><br>• SWA say that they have seen little evidence of implementation of the recommendations in the Improving Housing Outcomes report. Catriona MacKean (chair of the implementation group), has given assurances to stakeholders on our commitment to this work and has recognised that, despite the best of intentions around phasing of the work, competing priorities and resource issues have meant this work has not progressed as it was envisioned. There was consensus on prioritisation of work, which includes progressing: the consideration of the 'fund to leave (see item 2); out of scope |
| **Key message(s)** | • We want to continue to work with SWA and other VAWG partners to get our policies right with regards to women and children experiencing domestic abuse.<br>• out of scope |
| **Contact point** | redacted–38(1)(b) Homelessness Prevention team redacted–38(1)(b) |

| ITEM 2 | Financial support to leave an abusive partner fund |
|---|---|
| **Issue/ background** | • One of the recommendations in the Improving Housing Outcomes for Women and Children Experiencing Domestic Abuse report states: *Financial support for women experiencing domestic abuse - The Scottish Government should explore options for a dedicated support fund, or entitlements with clear guidance and capable of delivering short-term recurring payments, to support women leaving an abusive partner. This should include essential crisis costs to enable a woman to leave and to bridge the gap between leaving and the first Universal Credit payment.*<br>• A submission was sent to the Minister for Housing, Minister for Equalities, Migration and Refugees and Minister for Victims and Community Safety on 29 June 2023 seeking permission for officials to explore the feasibility of a fund to provide immediate financial support to women experiencing domestic abuse to leave an abusive partner. All Ministers were content and officials have been working at pace on a development paper.<br><br>**TSB**<br>• In December 2022, TSB announced its 'Emergency Flee Fund', which will offer existing customers who are impacted by domestic abuse a payment of £50-500 to help escape an abusive relationship, covering the costs of essentials such as toiletries, food, travel and accommodation. Since its launch in December 2022, TSB has supported 40 people (12 in Scotland).<br><br>**UK Government**<br>• In March 2023, the UKG confirmed they are trialling an innovative new approach to supporting victim-survivors with a flexible fund of £300k, which will provide one-off payments of £250, rising to £500 where a victim-survivor has children.<br>• The money is being allocated to Women's Aid, given their national reach, expertise and existing infrastructure to provide urgent financial support to victim-survivors of domestic abuse who need it most. It will help victim-survivors to pay for essentials such as groceries, nappies, sanitary products and rent on their previous property whilst they are in a refuge, or it could be put towards a deposit on new accommodation.<br><br>**Sensitivities**<br>• As part of its media activity around 16 days of Activism in November 2022, SWA called on the Scottish Government to "keep its promises" to people experiencing domestic abuse during the Cost of Living Crisis, including establishing a leaving fund. This prompted both parliamentary and public interest in the issue. |
| **Key message(s)** | • Officials have been working at pace on a development paper with Engender, SWA, COSLA, ALACHO and other partners. |
| **Contact point** | redacted–38(1)(b) , Homelessness Prevention Team |

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|---|---|
| **ITEM 3** | out of scope |
| **Issue/ background** | out of scope<br>• |
| **Key message(s)** | out of scope<br>• |
| **Contact point** | redacted–38(1)(b) , Homelessness Prevention Team |

| | |
|---|---|
| **ITEM 4** | out of scope |
| **Issue/ background** | out of scope<br><br>out of scope<br>• |
| **Key message(s)** | out of scope<br>• |
| **Contact point** | redacted–38(1)(b) |

| | |
|---|---|
| **ITEM 5** | out of scope |
| **Issue/ background** | out of scope<br>• |
| **Key message(s)** | out of scope<br>• |
| **Contact point** | redacted–38(1)(b) |

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*Meeting note from 09/08/2023*

**Mr McLennan Introductory meeting with Scottish Women's Aid**
**Wednesday 9 August 2023 – 10:00-10:30**

**Attendees:**
Paul McLennan, MSP
Marsha Scott, Chief Executive, Scottish Women's Aid
redacted–38(1)(b) Scottish Women's Aid
redacted–38(1)(b) Scottish Government
redacted–38(1)(b) Scottish Government

**Key Points**

- Mr McLennan intends for domestic abuse to be a key focus for the ministerial oversight group on homelessness, and wishes to work with Scottish Women's Aid on this. This group will receive input from a range of policy areas and the first meeting is expect to be in September.
- out of scope

- The cost of living crisis is having a significant impact on women, and MS is happy to see movement on the 'fund to leave'. MS offered to sponsor an event to promote this fund.
- redacted–38(1)(b) commented that the fund is about empowering women, rather than providing financial support – the monetary aspect is not sufficient on its own. Obtaining a list of LA who offer rent deposit schemes will be useful to consider alongside the fund.
- out of scope

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**Actions:**
- out of scope
- out of scope

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*Core Brief*

**TOP LINES**

**31 March 2023:** UKG confirmed they are trialling a new approach to supporting victims with a flexible fund of £300k, which will provide one-off payments of £250 to victims of domestic abuse, rising to £500 where a victim has children.

**18 December 2022:** The Observer and the Guardian report on Scottish Women's Aid's calls for a Leaving Fund for domestic abuse victims.
**9 December 2022:** TSB announced its 'Emergency Flee Fund' for domestic abuse victims, which will offer existing customers who are impacted by domestic abuse an 'Emergency Flee Fund' payment of up to £500 to help escape an abusive relationship. Scottish TSB customers could take advantage of this scheme.
**8 December 2022:** BBC News report on Scottish Women's Aid campaign to urge the Scottish Government to "keep its promises to people experiencing abuse.
**25 November 2022**: As part of its media activity around 16 days of Activism, Scottish Women's Aid has called on the Scottish Government to "keep its promises" to people experiencing domestic abuse during the Cost of Living Crisis – including establishing a leaving fund.

**We know there can be many barriers preventing someone who is experiencing domestic abuse from leaving that relationship**
- We are firmly committed to looking at what we can do, within our devolved powers, to provide financial support to women so that financial uncertainty does not create a further barrier.

- We are currently working with partners, including Scottish Women's Aid (SWA), the Convention Of Scottish Local Authorities (COSLA) and Child Poverty Action Group (CPAG) to explore how a fund providing immediate financial support to women leaving an abusive relationship could be developed and delivered.
- However, we are clear that no-one should have to endure domestic abuse and that help and support is available 24 hours a day, 7 days a week on Scotland's Domestic Abuse and Forced Marriage Helpline on 0800 0271234.

**PREVENTING HOMELESSNESS**

**Supporting victim-survivors of domestic abuse with regards to their housing needs continues to be a priority**

- Domestic abuse is one of the most common reasons for women applying for homelessness assistance. In 2022/23, 3,805 out of 17,100 women making a homelessness application cited the reason as due to 'dispute within household: violent or abusive' which equates 22% of all women seeking homelessness assistance.
- That is why we commissioned a working group to look at the actions needed to prevent homelessness for women and children experiencing domestic abuse.
- The report, *Improving Housing Outcomes for Women and Children experiencing Domestic Abuse in the social rented sector*, was published in December 2020.
- We are firmly committed to implementing all 27 of the report's recommendations including exploring options around a dedicated fund to support women to leave an abusive partner.
- out of scope

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*Development Paper – Version 2*

## Fund to leave – Development Paper

### Background

- Women's pre-existing economic inequality means they have fewer financial resources, capital /savings, less access to pensions, and more existing debt.
- Women's disadvantaged position in the labour market, including part-time, insecure and/or low-paid employment, underemployment, and unpaid care work, has a direct impact on their incomes and poverty.
- Systemic gender issues, including women's caring responsibilities, violence against women, gendered health inequalities, interrupted employment patterns, lower incomes, mean that women are more reliant on social security, with women twice as likely to be reliant on social security as men.
- Single parents (92% women), BME women and disabled women have been particularly impacted by the social, economic, and labour market implications of the pandemic.[48]

[48] https://www.engender.org.uk/content/publications/Close-the-Gap-and-Engender-Joint-Briefing-on-the-impact-of-COVID-19-on-women-with-childcare-responsibilities-in-Scotland.pdf

- Women who lived in households that earned less than £10,000 were more than four times as likely (14.3%) to have experienced partner abuse in the last 12 months than women living in households with an income of £50,000 or more (3.3%).[49]
- In line with the recent response to Scotland ending food bank usage 'Cash First'[50], the fund to leave is about providing a cash solution; which is more empowering and allows for a broader range of solutions to be sought than vouchers, and treats people in need with dignity.

**Recommendation**

*Financial support for women experiencing domestic abuse*
*The Scottish Government should explore options for a dedicated support fund, or entitlements with clear guidance and capable of delivering short-term recurring payments, to support women leaving an abusive partner. This should include essential crisis costs to enable a woman to leave and to bridge the gap between leaving and the first Universal Credit payment.*

It is important that such a fund is quickly accessible to people at the time they feel ready to leave and can be accessed without the knowledge of the perpetrator and with appropriate safeguards to ensure they are not provided with information on the applicants location. It will also be important to have options appropriate for women who have no bank account, or no access to their own bank account. The fund must also work in both urban and rural locations, and include a monitoring and recording function that is not burdensome for any party, and allows partners to learn what is effective. Raising awareness of the fund will be critical.

The funding will come from Ending Homelessness Together so must support the prevention of homelessness for those at risk due to experiencing domestic abuse. This pilot will test how useful the fund will be in terms of the monies offered, but will also test what other support and signposting, such as benefits and VAWG specialist support can be provided under the terms of this fund, it could include possibilities for working with new partners, including financial institutions.

| Considerations | Questions | Thoughts | Other info |
|---|---|---|---|
| **Name** | Is Fund to leave appropriate?<br><br>What should this fund be called? | redacted–30(b)(ii) | Already in place (don't want to confuse):<br>• Discretionary Housing Payment (DHP)<br>• Scottish Welfare Fund –Community Care Grants (CCGs) and Crisis grants<br>• BRC Hardship Fund<br>• Self-Directed Support (SDS) |

[49] https://womensaid.scot/wp-content/uploads/2022/09/SWA-Briefing-the-cost-of-living-crisis-Sept-22.pdf
[50] https://www.gov.scot/publications/cash-first-towards-ending-need-food-banks-scotland/

| | | | |
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| | | | • UC Hardship Grant / Fund<br>• TSB Emergency Flee Fund<br>• Victims will benefit from key support - gov.scot (www.gov.scot)<br>• Support for Migrant Victims<br>• VSS Emergency Assistance Fund - Victim Support Scotland<br>• Victims' Fund extends its reach to women in Commercial Sexual Exploitation - Victim Support Scotland |
| **Cost** | redacted–30(b)(ii) | redacted–30(b)(ii) | • Personalised budgets: (initially 2010 up to 3k per person, average spent £794)[51]<br>• Scottish Welfare Fund<br>• CCG average 20/21: £692[52]<br>• Crisis Grant average 20/21: £115[53]<br>• UC Hardship Grant/ Fund: usually £500[54]<br>• TSB Emergency Flee fund: Up to £500[55]<br>• English / Welsh equivalent to fund is £250 / £500[56]<br>redacted–30(b)(ii) |
| **Considerations** | **Questions** | **Thoughts** | **Other info** |
| **Support** | Should this fund also come with access to specialist support, including reducing financial related control | What protocols needs to be put in place, and with which organisations?<br><br>Does this also give opportunities to help in terms | • Someone may not wish to take up support initially, so this should be about opportunities in terms of offering support and engagement, rather than there being a prerequisite that support is taken to receive the money. |

[51] https://www.jrf.org.uk/report/providing-personalised-support-rough-sleepers
[52] https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2022/07/scottish-welfare-fund-statistics-annual-update-2021-222/documents/scottish-welfare-fund-statistics-annual-update-2021-22/scottish-welfare-fund-statistics-annual-update-2021-22/govscot%3Adocument/scottish-welfare-fund-statistics-annual-update-2021-22.pdf
[53] https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2022/07/scottish-welfare-fund-statistics-annual-update-2021-222/documents/scottish-welfare-fund-statistics-annual-update-2021-22/scottish-welfare-fund-statistics-annual-update-2021-22/govscot%3Adocument/scottish-welfare-fund-statistics-annual-update-2021-22.pdf
[54] https://www.citizensadvice.org.uk/benefits/universal-credit/sanctions/hardship-payment/
[55] https://www.tsb.co.uk/supporting-you-domestic-or-financial-abuse/
[56] https://www.womensaid.org.uk/excellent-start-as-government-announces-pilot-of-emergency-fund-for-domestic-abuse-survivors/

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| | that still may exist?<br><br>What additional costs will providing different levels of support need? Is signposting enough?<br><br>Also, need to consider referrals to appropriate support and the costs involved in this as well as data collecting and data sharing issues ?<br><br>Comments:<br>CPAG - Referrals to welfare rights as well | of setting up bank accounts, etc.?<br><br>Safe Spaces (domestic abuse spaces) are already in banks and pharmacies.<br><br>It would be great to link it in with at least the SWA domestic abuse helpline number.<br><br>There is also an opportunity to link in with housing.<br><br>At the point of leaving, a woman (and family) can be at more risk than ever, and so this must be considered in terms of support offered, as well as how this can be accessed.<br><br>All household members should be considered in terms of the support on offer…for example, the children and/or other caring responsibilities.<br><br>There should be support that links to LGBTQ agencies.<br><br>We need to consider BME support.<br><br>Comment:<br>Engender - Needs of disabled women also crucial - accessibility of info/support in terms of different impairments (also impacting the costs of leaving) and for learning disabled/ ND women<br><br>Links to security measures and how to put these in place would help.<br><br>If providing support costs additional expenditure this | • When considering the support, we should seek the views from Survivors in terms of useful resources and places to link in with; this might differ from one area to another. We may also find that rural and urban are different<br><br>Comments:<br>Engender - Consideration of intersectionality is vital here - cultural competence, language, accessibility, inclusion. Also age in relation to targeting/ take up. All of this support work must be in line with best standards re. trauma<br><br>Help to Rent Database (crisis.org.uk) |

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| | | will impact the amount available from the fund to give to women | |
| **Considerations** | **Questions** | **Thoughts** | **Other info** |
| **Fund Criteria** | redacted–30(b)(ii) | redacted–30(b)(ii) | ○ 57% of the people on Universal Credit in April 2023 were women[57]<br>redacted–30(b)(ii) |
| **Delivery method** | redacted–30(b)(ii) | redacted–30(b)(ii) | Recent qualitive views around help at the point of fleeing is a request from survivors to keep systems as simple as possible.<br><br>redacted–30(b)(ii) |
| **Pilot/Test of Change** | Where do we focus the pilot?<br><br>redacted–30(b)(ii) | redacted–30(b)(ii) | redacted–30(b)(ii) |
| **Systems** | Can we use existing IT systems or do new ones need to be set up?<br><br>how can the existing systems (for data? Processing? Recording? Etc) be used to maximum efficiency in a proportionate way within the limitations of this project<br><br>Needs to be quick and easy | What have England / Wales done?<br><br>redacted–30(b)(ii)<br><br>Could it link in with SWF, or DHP? (ringfenced)<br>Comment:<br><br>CPAG - Theoretically it could be - but evidence tells us these funds have been failing people experiencing domestic abuse.<br><br>DHPs are not suitable for everyone - they are limited to people who are already getting housing benefit or the housing element of universal credit - which will rule out anyone not getting benefits at the point they leave until they have accommodation set up. This is a gap in support that we hope this new fund can help fill.<br><br>SWF budgets are increasingly under pressure. CCG applications tend not to be fast. I'll attach the report on this I wrote a while back | • We need a system that has the opportunity to monitor and record.<br><br>• We need a system that is fast. This includes human resource and capacity.<br><br>• We need a system that doesn't require a bank account in place. |

[57] https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-13-april-2023/universal-credit-29-april-2013-to-13-april-2023

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| | | redacted–30(b)(ii) | |
| **Data** | How do we collect relevant and useful data?<br>Comment:<br>Engender - As much equalities data as possible (without infringing anonymity in rural areas) will be very useful for building evidence and informing us about need for certain groups - useful for subsequent targeting/outreach<br><br>What data do we need to collect for governance and evaluation? (speak to stats team)<br><br>Do we need data sharing agreements? | redacted–30(b)(ii)<br><br>Need to capture if someone is accessing the fund more than once<br><br>Comment:<br>CPAG - It is possible they might have good reason to access the fund more than once, this should be built into the guidance<br><br>redacted–30(b)(ii) | |
| **Outcomes** | What outcomes do we want to see and how will this be monitored<br><br>Comment:<br><br>Engender - Key outcome should be equally accessible by marginalised groups, after weighting for differentials like likelihood of poverty.<br><br>SWA may be able to suggest outcome akin to cost of living crisis data - e.g. WAE report showing that 73% surveyed said they | redacted–30(b)(ii) | redacted–30(b)(ii) |

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| | would be unable to leave abusive partner for financial reasons<br><br>Possible logic modelling required? | | |
| **Evaluation** | This needs to be evaluated so we have something to present for evidence of impact.<br><br>Will the evaluation be published? | Can this be done as part of the delivery mechanism?<br><br>Be clear on the expectations of the evaluation | |
| **Lived experience input** | How do we best get involvement of women with lived experience? | SWA has a survivor participation group.<br><br>Change team (speak to redacted–38(1)(b))<br><br>What other stakeholders can input into this? | SWA focus group – redacted–38(1)(b)) to try and set up for end of August? |
| **Raising awareness** | How do we promote the fund?<br>Comment:<br>CPAG - Info available in different languages<br>Engender - culturally competent, trauma-informed, LGBTI inclusive, gender-sensitive, accessible.<br><br>Also need to consider where the budget for this comes from. We don't have a comms budget so it will need to come from the | A recent survivor focus group said that one of the most useful places to read about DA help is the back of public toilet doors.<br><br>Support Teams will be a useful resource in terms of promotion too; RRTP group, etc.<br><br>The VAWG networks.<br><br>Public transport.<br><br>Universities and higher education buildings. | redacted–30(b)(ii) |

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| | fund itself or rely on social media | | |
| **Migrant women and women with NRPF** | What are the implications for someone with NRPF?<br><br>redacted–30(b)(ii) | redacted–30(b)(ii) | Amina have a hardship fund for women in financial crisis, which takes a lot to administer and also has a strict criteria. |
| **Unintended Consequences** | Will this fund effect the recipients benefits or tax?<br>Comments:<br>CPAG - Not if DWP agree - SWF, DHPs, Scottish child payment etc are all ignored for the purposes of UC. Someone on SG reserved benefits team should be able to advise the process for ensuring the fund does not impact on other benefit<br>Engender - Survivor participation group or similar lived experience input will also be important here | Need to ensure appropriate safeguards so that the perpetrator does not receive information<br><br>To ask about options for best and appropriate contact – consider using bright sky app which hides info on phones<br><br>Statutory services may remove support if receiving this fund. i.e social work | Awaiting advice from HMRC and DWP<br><br>redacted–30(b)(ii) |
| **Others** | What role can the banks play? And other financial institutions, post office, building society, credit union<br><br>What happens if someone doesn't have a bank account?<br><br>Can someone receive cash?<br><br>redacted–30(b)(ii) | Comment:<br>COSLA - Paypoint may be an option, (however higher value payments can sometimes exceed small shop's available float that they carry in their tills. | |

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| **What happens after the pilot?** | Need to risk assess including the impact of continuing and not continuing | | |

## Fund to leave development – Stakeholder engagement

| **Stakeholders** | | |
|---|---|---|
| Scottish Government | | |
| redacted–38(1)(b) | Equality Unit - VAWG | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | G/T team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | PRS team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | RSL team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | Social Security – Reserved Benefits team | redacted–38(1)(b) @gov.scot |
| redacted–38(1)(b) | Asylum and Refugee Integration team | redacted–38(1)(b) @gov.scot |
| External | | |
| redacted–38(1)(b) | COSLA | redacted–38(1)(b) @cosla.gov.uk |
| redacted–38(1)(b) | COSLA | redacted–38(1)(b) @cosla.gov.uk |
| redacted–38(1)(b) | COSLA | tbc |
| redacted–38(1)(b) | COSLA | redacted–38(1)(b) @cosla.gov.uk |
| redacted–38(1)(b) | Improvement Service | redacted–38(1)(b) @improvementservice.org.uk |
| redacted–38(1)(b) | ALACHO | redacted–38(1)(b) @alacho.org |
| redacted–38(1)(b) | ALACHO | redacted–38(1)(b) @alacho.org |
| redacted–38(1)(b) | SOLACE | redacted–38(1)(b) @aberdeenshire.gov.uk |
| ? | HO Hub rep | |
| redacted–38(1)(b) | MECOPP | redacted–38(1)(b) @mecopp,org.uk |
| redacted–38(1)(b) | SWA | redacted–38(1)(b) @womensaid.scot |
| | Reps from local WA groups? | |
| redacted–38(1)(b) | CIH | redacted–38(1)(b) @cih.org |
| redacted–38(1)(b) | SFHA | redacted–38(1)(b) @sfha.co.uk |
| redacted–38(1)(b) | Engender | redacted–38(1)(b) @engender.org.uk |
| redacted–38(1)(b) | CPAG | redacted–38(1)(b) @cpagscotland.org.uk |
| ? | Change team rep – ask redacted–38(1)(b) | |
| redacted–38(1)(b) | Amina – The Muslim Women's Resource Centre (MWRC) | redacted–38(1)(b) @Mwrc.org.uk |
| redacted–38(1)(b) | Shakti Women's Aid | redacted–38(1)(b) @shaktiedinburgh.co.uk |
| redacted–38(1)(b) | Cyrenians - Cyrenians launch new housing initiative to help | |

| | | |
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| | women and children fleeing domestic abuse \| STV News<br><br>Cyrenians partners with Women in Safe Homes fund \| Scottish Housing News | |
| redacted–38(1)(b) | Crisis | redacted–38(1)(b) @crisis.org.uk |
| redacted–38(1)(b) | Shelter? | |
| redacted–38(1)(b) | Wheatley Group Rep | redacted–38(1)(b) @wheatley-group.com |
| redacted–38(1)(b) | Dundee City Council | |
| redacted–38(1)(b) | East Lothian Council | |
| redacted–38(1)(b) | LGBT Youth | redacted–38(1)(b) @lgbtyouth.org.uk |
| | Women are at greater risk of homelessness and abuse - Govan Law Centre 0800 043 0306 | |

## ANNEX A

3. redacted–38(1)(b) The following table illustrates the monthly rate that someone is likely to receive on UC.

| **Universal Credit Amounts Monthly Rate**[58] | Rates 2022/23 (£) | Rates 2023/24 (£) |
|---|---|---|
| **Standard allowance – Single** | | |
| Single under 25 | 265.31 | 292.11 |
| Single 25 or over | 334.91 | 368.74 |
| **Child amounts** | | |
| First child (born prior to 6 April 2017) | 290.00 | 315.00 |
| First child (born on or after 6 April 2017)/ second child and subsequent child (where an exception or transitional provision applies) | 244.58 | 269.58 |

4. The Housing Element of UC will usually cover the cost of rent in the social sector, but in the private rented sector claimants are subject to local housing allowance (LHA). The monthly LHA is based on size and location of accommodation and in Scotland range from the lowest rate at £260 for a room in Dumfries and Galloway to the highest rate at £1,695 for 4 bedrooms in the Lothians[59]. Single people under 35 years old are only eligible for a single room rate.

[58] Benefit and pension rates 2023 to 2024 - GOV.UK (www.gov.uk)

[59] Scotland: Universal Credit Local Housing Allowance monthly rates 2023 to 2024 - GOV.UK (publishing.service.gov.uk)

5. These amounts are also subject to the bedroom tax and benefit cap, which can be mitigated via claiming DHPs. These figures are for illustration purposes to indicate our intention to use as the basis of cost analysis.

## PAPERS NOT PREVIOUSLY RELEASED

### 1) DA Implementation Group – Action Log

| Nos | Date of Meeting | Action *(completed actions in italics)* | Lead | Progress |
|---|---|---|---|---|
| Out of Scope | Out of Scope | Out of Scope | Out of Scope | Out of Scope |

| | | | | |
|---|---|---|---|---|
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**Meetings arranged following the first imp group meeting**

| Date of meeting | Who | Why and what recommendation/s | Follow up | Progress |
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| 24 January | VAWG colleagues – redacted–38(1)(b), redacted–38(1)(b), redacted–38(1)(b), redacted–38(1)(b) | To discuss what our aspirations are for women experiencing domestic abuse. Establish the SG position so that we can we can be clear with the implementation group on timings | Actions:<br>• Out of Scope<br>• *The fund to leave idea keeps cropping up, so have a discussion around this (to include with* | |

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| | | and actions already planned and how we can helpfully contribute from a housing and homelessness perspective | *meeting on 9 March)* | |
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| 21 April | redacted–38(1)(b), Cat Murphy and redacted–38(1)(b) | <u>Rec 26 – Financial Support</u><br>SWA, Engender and CPAG to discuss their proposals for the 'fund to leave' | • redacted–38(1)(b) and redacted–38(1)(b) will pull together some case studies which outline the journey options, including gaps<br>• redacted–38(1)(b) to get SWF data analysis if available | |

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| | | | • Draw out existing models of funding.<br>• Consider the ask of SWA members before redacted– 38(1)(b) surveys them on what they may have provided funding for<br>• Set up follow up meeting in June | |
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| 16 August | redacted– 38(1)(b) and SSS | On fund to leave and SWF etc | | |
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**2) Fund to leave – Discussion Paper March 2023**

Recommendation

*Financial support for women experiencing domestic abuse - The Scottish Government should explore options for a dedicated support fund, or entitlements with clear guidance and capable of delivering short-term recurring payments, to support women leaving an abusive partner. This should include essential crisis costs to enable a woman to leave and to bridge the gap between leaving and the first Universal Credit payment.*

1. Whilst we have had previous meetings with SWA, CPAG and Engender about the fund to leave nothing has been agreed or a way forward determined. This issue is frequently raised by these stakeholders via social media or during ministerial meetings, therefore, we are meeting to discuss the next steps needed to move this recommendation forward.

2. redacted–30(b)(ii)

3. redacted–30(b)(ii)

4. CPAG and SWA have provided info on what the payment should cover and how much a standard UC payment is which could be a starting point as a way to calculate how much a payment could potentially be.

5. In the briefing provided by CPAG they state:

A new payment could bridge this existing gap in the social security system. A new payment should meet the following minimum objectives:

- Provide an income from the date of leaving until the first payment of universal credit (and Scottish child payment)
- Be capable of being applied for prospectively without alerting a partner.
- Not undermine the claimant's privacy with other agencies or criminal justice bodies.
- Cover all children living with the claimant before and after separating from a partner.
- Meet immediate costs such as new accommodation, clothes replacement and food.
- Help a victim-survivor to prepare to leave their present home.
- Support adjustments to independence.
- Be compatible with payments to reflect additional costs and needs including for disabled women with higher livings costs.
- Include a recurring payment element to support adjustment period for a designated time period before income or income replacement is available.
- Include a grant element to cover one off / initial costs such as clothing, toys or furniture.

It is also imperative that the new fund can support migrant women. CPAG's Early Warning System identifies migrant destitution as a consistent issue, including women who are EU nationals with pre-settled or no status and non-EU nationals with no recourse to public funds who plan to leave an abusive partner and realise that they will not be entitled to any social security support.[60]

6. If we are considering that the fund supports migrant women then we should also consider that the fund supports gypsy/traveller women and support their needs for culturally appropriate homes

7. There is a considerations grid to help with discussion but who makes the decisions on these issues?

Payment outcomes

8. CPAG's briefing also indicates:

As part of the primary goal, in our view the payment should also seek to ensure that:

- Women are given immediate relief from destitution and poverty when they leave their current home for a place of safety because of domestic abuse.
- Women are given more time to access integrated support to navigate the costs of a new life as ongoing needs are identified.
- Women have the option to leave more quickly with the confidence their initial needs will be met.
- As a result, women are less likely to return to an abusive partner.
- Women have equal access to the payment through multiple avenues that understand the needs of different groups.
- Women are not required to navigate new risk and bureaucracy and the payment is received quickly following an application.
- The payment should recognise that financial control does not always end on separation.

Figures

9. redacted–38(1)(b) has provided the following information on cost

- Universal Credit (UC) standard allowance is £334/month if you're over 25, plus payments for each child - only 2 - of £290 or £244 depending on whether first/second child and when they were born. redacted–30(b)(ii). As you'll be aware UC applicants can access an advance on UC until their payment is made in 5 weeks. For women experiencing domestic abuse who may already have substantial debt created by their perpetrator, this adds to their indebtedness and impoverishment as this payment is 'recovered' from their UC entitlement.
- For reference, the Future Generations Commissioner's office in Wales introduced a DA leaving grant + loan scheme for its employees: grant of up to £500, loan of up

[60] https://cpag.org.uk/sites/default/files/files/CPAG-Scot-EWS-domestic%20abuse-Oct18%20%282%29.pdf

to £5,000. This is in addition to an entitlement to 10 days' paid leave to enable a survivor to leave the abuse without losing their job. Although this is an employer scheme, rather than a national government scheme, it might still be useful just for comparison of rates.

UKG fund to leave

10. The UKG have confirmed they are looking at trialling a flexible fund of £300k. This is a commitment in the UKG Tackling Domestic Abuse Plan published in March 2022, which states:

*Ensuring victims and survivors have the funds to move forward with their lives is crucial. That is why the Home Office will run a further trial of the flexible funding model, supported by up to £300,000 of funding over three years. The funds will be made available to charities in selected local authorities, and they will have wide-ranging discretion on what these funds can be used to acquire, based on their first-hand understanding of individual's needs. In turn, this will help improve our knowledge on what victims and survivors need.*

11. In March 2023 the UKG announced a trial of an innovative new approach to supporting victims. The Home Office is working closely with Women's Aid to provide £300,000 for one-off payments of £250 to victims of domestic abuse, rising to £500 where a victim has children.

12. The money is being allocated to Women's Aid, given their national reach, expertise and existing infrastructure to provide this urgent financial support to victims of domestic abuse who need it most. It will help victims to pay for essentials such as groceries, nappies, sanitary products and rent on their previous property whilst they are in a refuge, or it could be put towards a deposit on new accommodation when they leave a refuge.

Financial Services Industry Support

13. TSB have asked if the SG will also announce a similar fund to the UKG fund. TSB have their own Emergency Flee Fund for customers. The TSB Flee Fund provides customers with £50-£500 to help victims-survivors to escape their abuser – covering the costs of essentials such as toiletries, food, travel and accommodation.

14. In April, TSB confirmed:

Since launch in December 2022, TSB has helped 40 people(12 in Scotland) with funds – and this is some of the data we have captured about how these are being used:

- 40 people helped (37 women and 3 men)
- 27% were fleeing with one or more children
- 43% accessed the full £500 and the average support for customers was £384
  - 29% of the funds were used for food
  - 18% towards clothes
  - 17% towards accommodation
  - 15% towards travel
  - 12% towards utilities
  - 6% towards other expenses such as toiletries, medication, post redirection etc.
- The average age of the customer receiving support is 32 (lowest is 22 and highest is 54)
- 15 people were supported to open a safe bank account and 10 people have had their address changed to ensure it is safe. 1 person has been removed from a joint account.

15. redacted–38(1)(b) from the Financial Services – Relationships, Regulation and International team, from where the TSB info came, is in conversation with Scottish Financial Enterprise (SFE) to explore a bank specific event on financial harm/vulnerable customers that would include an opportunity for TSB to share learnings and encourage others to consider replicating in some way.

| **Considerations** | | |
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| **Budget** | redacted–30(b)(ii) | redacted–30(b)(ii) |
| **Cost** | redacted–30(b)(ii) | Will this fund effect the recipients benefits or tax? |
| **Fund Criteria** | redacted–30(b)(ii) | redacted–30(b)(ii) |
| **Delivery method** | redacted–30(b)(ii) | redacted–30(b)(ii) |
| **Pilot** | Where do we focus the pilot | |
| **Data** | redacted–30(b)(ii) | redacted–30(b)(ii) |
| **Outcomes** | What outcomes do we want to see and how will this be monitored | |
| **Stakeholder views** | Does our proposed approach to a fund need to be tested with stakeholders | |
| **Lived experience input** | How do we best get involvement of the voice of lived experience? | |
| **Raising awareness** | How do we promote the fund? | |

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| **Unintended Consequences** | | |
| **Other issues** | redacted–30(b)(ii) | |

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