



Financial Abuse and Coerced Debt Advice Project Launched to Support Dundee and West Lothian Domestic Abuse Survivors with Specialist Help

10 November 2025, Edinburgh

Scottish Women's Aid has launched a new pilot, funded by the Scottish Government, to embed specialist debt advisers within Women's Aid services in Dundee and West Lothian.

The need for this type of support is pressing. More than half of women experiencing domestic abuse report financial difficulties as a result of economic and/or financial abuse in relationships.*

The average coerced debt for survivors in the United Kingdom arising from financial and economic abuse is estimated at over £3,000, with many owing money for loans or credit cards taken out under duress or without consent.* Debts relating to council tax, rent, and utilities often remain in the survivor's name, even when they were accrued by the perpetrator.**

The pilot will be delivered in partnership with Dundee Women's Aid and West Lothian Women's Aid. Debt advisers will be based directly in Women's Aid offices, spaces where women already feel safe, supported, and believed. Women based in Dundee and West Lothian with coerced debt as a result of economic and/or financial abuse can contact Dundee Women's Aid and West Lothian Women's Aid for specialist debt support.

Advisers sourced from Dundee City Council and West Lothian Council will offer confidential, trauma-informed debt advice to women referred by Dundee Women's Aid and West Lothian Women's Aid support staff. This will include addressing coerced public and private debt, negotiating with creditors, exploring statutory debt solutions and signposting to benefits advice and other services.

By embedding expert advice in trusted environments, the project removes many of the barriers women face when seeking help with debt and financial hardship and recognises the deep and lasting impact of economic abuse, including coerced debt.

As part of the pilot, Scottish Women's Aid and its local partners will provide training for advisers on the dynamics of domestic abuse, gender-based violence, and the specific needs of women, children, and young people.

While this pilot focuses on providing immediate, specialist debt advice, Scottish Women's Aid recognises that individual support alone cannot solve the wider systemic barriers

survivors face. Many women continue to encounter institutions and financial systems that fail to recognise or respond appropriately to economic abuse. Alongside this pilot, Scottish Women's Aid will continue to advocate for systemic change across creditors, government, and justice systems, so that survivors are not held responsible for debts that are, in reality, part of the abuse they have endured.

The pilot will run until **March 2026**, with a full evaluation planned to demonstrate the difference made by having an experienced debt adviser based within Women's Aid services, thereby strengthening the case for longer-term, sustainable funding.

Women affected by economic and/or financial abuse who would like to access the pilot in the Dundee and West Lothian areas can contact Dundee Women's Aid and West Lothian Women's Aid directly.

Dundee Women's Aid: phone 01382 207099 or email support@dundeewomensaid.co.uk

West Lothian Women's Aid: email info@wlwa.org.uk

Dr Marsha Scott, Chief Executive, Scottish Women's Aid, said: "Economic abuse is one of the most powerful and enduring forms of control. Women are too often forced into debt by their abuser and then left to shoulder that burden alone.

By embedding specialist debt advice directly into Women's Aid services in Dundee and West Lothian, we ensure that survivors can access the expert help they need in a space they already trust, where they are safe, supported, and believed.

We understand that financial independence and security are closely linked. This pilot is about offering women the tools and confidence to rebuild their lives, free from both abuse and debt."

Lynn MacDonald, Head of Operations, Dundee Women's Aid, said: "Too many women we support are burdened by debts that are not their own, debts created through years of financial and economic abuse. This pilot offers survivors the opportunity to start addressing their debts and money issues with specialist advice and support in a safe and understanding environment. By embedding debt advisers within Dundee Women's Aid, we can help women take important steps towards financial stability and independence."

Ilena Brown, Chief Executive, West Lothian Women's Aid, said: "West Lothian Women's Aid are delighted to be able to offer this essential service for women locally. The majority of women we support have experienced extensive financial abuse as part of an overall pattern of coercive control. A perpetrator of abuse will use access to finances to exert power and control over their victim and to reduce their opportunities to leave the relationship. This project seeks to change that and to empower women, children and young people to rebuild their lives free from abuse."

Media enquiries

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Notes to Editors

- Economic abuse is one of the least talked about but most common forms of abuse. Abusers often control a woman's access to money, sabotage her employment or studies, or build up debt in her name. Many survivors are left facing years of financial insecurity even after they leave their abuser.
- Financial abuse is a form of economic abuse where abusers can control money, take wages or benefits, block bank accounts, force women into debt and refuse to provide access to household finances.
- Coerced debt refers to debt accrued under duress or coercion by a perpetrator of domestic abuse, often without the survivor's knowledge or consent.
- Debts as a result of economic and financial abuse can trap women in dangerous situations, with many forced to choose between staying with their abuser or facing poverty and destitution. For women rebuilding their lives, the ongoing lack of support and understanding by financial systems, such as debt collectors, joint arrears, or withheld maintenance, can be a continuation of economic abuse long after separation.
- Economic abuse is recognised within the Domestic Abuse (Scotland) Act 2018 as part of coercive and controlling behaviour.
- For free, survivor-sensitive images to use in any story about domestic abuse, [see here](#).
- Any story about domestic abuse should point to appropriate sources of help and support, including [local Women's Aid services](#) and Scotland's Domestic Abuse and Forced Marriage Helpline. The Helpline is available 24/7 for anyone affected by domestic abuse in Scotland. It is free and confidential. Anyone affected can reach out to Scotland's Domestic Abuse and Forced Marriage Helpline for free, confidential support. Call 0800 027 1234, chat online at www.sdafmh.org.uk, or message via text or WhatsApp on 07401 288 595.

References

- * Surviving Economic Abuse - <https://survivingeconomicabuse.org/i-need-help/debt/statistics-on-coerced-debt/>
- **Joint Briefing on Coerced Debt by Aberlour and Scottish Women's Aid - https://womensaid.scot/wp-content/uploads/2024/11/Coerced-Debt-Joint-Briefing_Nov2024.pdf