

Scottish Parliament Social Justice and Social Security Committee

Financial considerations when leaving an abusive relationship

Written submission by South Lanarkshire Council Money Matters Advice Service, November 2025

The Money Matters Advice Service is a free and confidential service that helps people living in South Lanarkshire or working for South Lanarkshire Council claim benefits and deal with debt.

They give free unbiased advice on a range of benefit and debt issues and will work with households by discussing all their options and come up with a plan together. Money Matters Service can help with:

- the cost-of-living crisis including advice on energy arrears
- gas and electricity top up vouchers
- debt advice including mortgage and rent arrears and dealing with creditors
- benefits advice
- budgeting

Benefit advice

Welfare benefits can be difficult to understand and overwhelming if someone has to go through the process of claiming themselves. The service has Benefit Advisers and Welfare Rights Officers who can help with the following:

- Full benefit entitlement check
- General benefit advice
- Completion of benefit and Tax Credit applications
- Appealing benefit decisions along with advice and representation with appeals
- 'Into work' calculations if you are changing your working hours or returning to work
- Liaising with Scottish Government, Tax Credits and DWP on your behalf
- Referring to other services where required

Money Matters also has a dedicated advice line for pregnant women or families with young children. There is a dedicated team available to provide advice on benefits and grants a household may be entitled to.

Debt advice

Money Matters assist households who are struggling day-to-day with finances, loan repayments, mortgage or rent payments or are in danger of losing your home. The service provides free, independent and expert advice. They guide households through the process and make them aware of all the options available. Each person will be assigned their own Money Adviser to work with them. Advisers can:

- Help maximise income and reduce outgoings
- Complete a financial statement
- Give general debt advice on options available
- Negotiate with creditors
- Arrange payment plans
- Assist with sequestration (bankruptcy) applications

Energy arrears (Gas and electricity)

Where a household has difficulty paying bills or have fuel debt, Money Matters can provide assistance to contact their energy supplier in the first instance to see if they can help.

Temporary credit

Money Matters can assist household who have run out of gas or electricity to contact their energy supplier who should give them temporary credit if they can't top up, for example, because:

- they can't afford it
- they are having problems topping up

Emergency support

If a household is facing a crisis or are struggling to manage their money, they can be supported by Money Matters.

Money Matters can support them to apply for a [Crisis grant](#) from our Scottish Welfare Fund or a [Budgeting loan](#). Households may also qualify for [financial support](#) for Universal Credit and assistance can be provided in applying for this.

Money Matters will discuss options and make sure households are getting all the help they need. They can also provide advice on debt, food banks and emergency energy vouchers.

Pension Age Winter Heating Payment

In Scotland the [Pension Age Winter Heating Payment](#) has replaced the UK's Winter Fuel Payment from Winter 2025. It is a shared household payment administered by [Social Security Scotland](#).

CO (Carbon Monoxide) monitors

Money Matters have a limited number of mobile CO (Carbon Monoxide) monitors available. Residents can collect these in person at one of our HUBS. CO monitors are used to detect carbon monoxide in a property when it reaches dangerous levels.

Link to Money Matters 2023/24 Annual Report

[Money Matters Annual Report 2023/24 Benefits and money advice - South Lanarkshire Council](#)

About WATIF

- WATIF are a 3rd Sector organisation
- They are based from a farm type property at Loanhead Farm which is very remote (EH55 postcode)
- They provided a community café and an advice centre hub
- They invited MMAS to their hub 1 x monthly to provide help and assistance to any residents
- MMAS attended from June – Dec 24 however they had no customers and cancelled their attendance from Jan 25

Here is a link to website

[WATIF – Community Matters](#)