

# Economic abuse recovery pathways

for single mothers,  
older women and  
women with disabilities

Knowledge paper 3



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# Introduction

## Acknowledgement of Country

We acknowledge the traditional custodians of this land. We pay our respects to Elders past and present for they hold the memories, traditions and hopes of Aboriginal and Torres Strait Islander Australia. This land is, was, and always will be Aboriginal land. We acknowledge that Aboriginal and Torres Strait Islander people continue to be resilient and strong in their holistic resistance to violence. We commit to actively supporting and promoting the voices of First Nations people in our work and fully support the Uluru Statement from the Heart.

## Thank you to the contributors and supporters

This knowledge paper would not have been possible without the contributions and support of many wonderful people and organisations.

Thank you to:

- **Illawarra Women's Health Centre:** Sally Stevenson and **Illawarra Women's Trauma Recovery Centre:** Maree Kerr, for initiating the project and sharing your expertise and knowledge of Illawarra generously.
- **Commonwealth Bank of Australia:** for funding this project and Gunjan Pagare and Simryn De Jager for providing invaluable support and encouragement.
- **Centre for Women's Economic Safety:** Rebecca Glenn, for your unwavering support of me and this project, assistance with focus groups, and invaluable advice, support, and encouragement.
- **Reference Group.** For your well-considered feedback throughout the project that was brimming with expertise. Jessica Millman, Jan Breckenridge, Terese Edwards, Yumi Lee, Margaret Bowen, Leann Hartley and Maggie Bell
- All the **victim-survivors with lived experience, service professionals, and academics** who gave their time with generosity to contribute ideas and build our understanding of work tirelessly building the evidence base so that we can understand financial recovery needs and required pathways for victim-survivors of economic abuse.

## Recognition of lived experience

We acknowledge the strength and resilience of people who have experienced domestic and family violence. With deep gratitude, we recognise and value the knowledge and expertise that people with lived experience share with researchers, policy writers and services such as ours. We know this information is shared so that we as a society can eradicate domestic and family violence and so that victim-survivors can have the justice they deserve.

## **Content Warning**

The contents of this review contain information and experiences related to domestic and family violence, discrimination and prejudice that may raise a range of emotions for readers.

## **Suggested citation**

Kun, J. (2025). Knowledge Paper 3 - Economic abuse recovery pathways for single mothers, older women, and women with disabilities. Centre for Women's Economic Safety and Illawarra Women's Trauma Recovery Centre, a major project of Illawarra Women's Health Centre

Graphic design & accessibility by KC & the Graphics Bandwagon.

# About the project partners



## Illawarra Women's Health Centre

For over 38 years, the Illawarra Women's Health Centre has supported girls and women in the Illawarra to understand and address their health needs. The Centre provides this critical service in a professional, caring and empowering way. We assist all women who walk through our door, regardless of age, ethnicity, sexuality or ability. Our Centre is a safe women's only place.

Our approach to health is underpinned by a social determinants of health framework. This, combined with ongoing research and a culture of actively listening to, respecting and incorporating women's experiences and expertise, means we continually respond to and integrate our community's changing health needs into our services and programs. We are a holistic and mature women's health and wellbeing organisation with a long-standing reputation for excellence and innovation. We provide accessible and cost-effective support to women in vulnerable and marginal circumstances, especially women unable to access relevant and reliable mainstream services in a timely manner. With over 3,000 women a year attending the Centre, we are a vital and dynamic component of the primary health care system in the Illawarra.

The Illawarra Women's Trauma Recovery Centre is an initiative and major project of the Illawarra Women's Health Centre.



## Illawarra Women's Trauma Recovery Centre

The Illawarra Women's Trauma Recovery Centre is a centre for women to heal and rebuild their lives after experiencing domestic, family and sexual violence.

It is the first of its kind in Australia, providing specialised, individualised, long-term support to women recovering and healing from the trauma of domestic, family and sexual violence and abuse.

The model of care was co-designed with women who have experienced domestic, family and sexual violence and recognises the need for care to go beyond crisis intervention to address the long-term impact of trauma.

By investing in the safety, health, and healing of women, the centre works toward breaking cycles of violence and abuse to prevent intergenerational transmission of trauma.

# About the funder



## Centre for Women's Economic Safety

The Centre for Women's Economic Safety (CWES) is a national not-for-profit that supports women experiencing economic abuse in the context of domestic and family violence by:

- Providing free information and resources to assist them make decisions and navigate the relevant systems through the [financial safety website](#) and our Money Clinics
- Raising awareness and understanding of economic abuse with frontline community organisations and the public
- Advocating for social, systemic and structural change to reduce the impact of economic abuse.

CWES coordinates the National Economic Abuse Awareness Day annually on 26 November.

## Commonwealth Bank of Australia

Since 2020, the Commonwealth Bank of Australia (CommBank) has committed to supporting people impacted by domestic and family violence (DFV) and financial abuse. CommBank Next Chapter is a bank-wide commitment to help end financial abuse and support people on their road to long-term financial independence, regardless of who they bank with. Through the Next Chapter Innovation program, CommBank supports organisations delivering innovative responses to financial abuse recovery.

Funded by CommBank Next Chapter Innovation, this report has been delivered by a partnership between Illawarra Women's Trauma Recovery Centre, a major project of the Illawarra Women's Health Centre, and the Centre for Women's Economic Safety (CWES). The Illawarra Women's Health Centre is an inaugural Next Chapter Innovation partner.

The data and findings in this report are those of the Illawarra Women's Health Centre and CWES and do not necessarily reflect the views of CommBank. CommBank has not independently verified the data or findings contained in this report.

# Background

As part of the Pathways to Financial Security: A Framework for Long-term Financial Recovery Project, three knowledge papers have been developed:

- Women's experience of money - single mothers, older women, and women with disabilities
- Economic abuse - single mothers, older women, and women with disabilities
- Economic abuse recovery pathways for single mothers, older women, and women with disabilities

These knowledge papers form part of a broader project aimed at developing a framework for long-term financial recovery from economic abuse. The project focuses on three population groups;

- Older women
- Women with disabilities
- Single mothers

Illawarra Women's Trauma Recovery Centre selected these three cohorts of victim-survivors because they face significant barriers to achieving financial security not only due to entrenched gendered norms, such as the persistent gender pay gap and the expectation of unpaid caregiving duties but because they encounter additional challenges, including systemic discrimination that exacerbates their financial vulnerability.

# Executive summary

This paper draws on existing research and findings to provide insights into economic abuse recovery pathways for single mothers, women with disabilities and older women, building on themes discussed in Knowledge papers 1 and 2.

*The National Plan to End Violence against Women and Children 2022 - 2032* defines recovery as an ongoing process that enables victim-survivors to be safe, healthy and resilient and to have economic security and post-traumatic growth.<sup>[1]</sup>

Economic abuse and recovery are non-linear, with victim-survivors potentially facing recurring abuse and life shocks that impact their recovery, such as illness or job loss. Research highlights that single mothers, women with disabilities, and older women face increased barriers to income and employment, limiting access to adequate housing and increasing reliance on government support. The end result being a harder pathway to financial security. Add economic abuse into the mix, and the pathway to economic abuse becomes even more fraught.

This paper describes Vikki Reynolds' justice-doing framework as a lens to evaluate economic recovery policy, programs and initiatives. The justice-doing framework emphasises recognising the injustices experienced by victim-survivors and creating ethical responses that are fair and just.

The promotion of the importance of co-designed responses that provide victim-survivors significant decision making power is exemplified throughout this paper; a demonstration of the importance it is seen to carry in developing and implementing the best solutions.

Drawing on various research and reports, this paper examines several aspects of victim-survivor recovery related to financial recovery. It provides insight into the complexity of developing integrated recovery pathways that have factored in everything from employment to family law.

This paper touches on many recommended economic abuse recovery strategies that take into account the systemic barriers faced by single mothers, women with disabilities and older women. Many reports cited in this paper emphasise the need for an intersectional approach to ensure recovery responses effectively address the needs of a diversity of victim-survivors and take a systemic approach in which marginalisation is acknowledged and addressed.

Responses explored in this paper include:

- Economic abuse awareness
- Children's recovery from economic abuse
- The importance of:
  - income adequacy and access to housing
  - non-exploitative financial markets in which victim-survivors can participate
  - financial and structural inclusion across financial, essential, community and government sectors
  - Rebuilding victim-survivor financial capability and confidence.

# Purpose and limitation

These knowledge papers aim to provide foundational knowledge for understanding and addressing pathways for long-term financial recovery from economic abuse. They inform a framework for long-term financial security for victim-survivors of economic abuse developed through extensive lived experience consultation.

This knowledge paper has sourced evidence using citation chaining concentrating on Australian sources from 2014-2024, focusing on the experience of economic abuse, financial wellbeing and pathways to financial recovery. While not directly gathering victim-survivor accounts, they incorporate key points from documents underpinned by victim-survivor experiences.

# Language and definitions

- The term **economic abuse** is used throughout this review, except when quoting or referencing text that uses the term **financial abuse**. Economic abuse includes financial abuse but also refers to abuse perpetrated in relation to employment and housing and other such resources. Financial sector reports specifically reference financial abuse not the broader economic abuse.
- We have used ‘person first’ language using the terms **people with disabilities** or **women with disabilities**, except when quoting a person or source directly and they use other terms. We acknowledge and respect everyone’s right to identify themselves in their own way and to use the terms they prefer to describe their identity.
- The term **victim-survivor** is used unless quoting. The term victim-survivor is widely adopted in Australia’s domestic and family violence sector and recognises the resilience and resistance of people who have experienced economic abuse whilst also recognising the injustice and vulnerability imposed on them by abusive acts of domestic and family violence. We also recognise and respect people’s rights to use the terms they prefer to describe their identity.
- The United Nations typically defines an **‘older person’** as someone over 65. Research conducted by the UNSW’s Gendered Violence Research Network found that most studies define ‘older’ as being aged 60 and over. However, studies vary considerably, with the starting age ranging between 55 – 65. In addition to this, it is commonly accepted that for Aboriginal and Torres Strait Islander people, the age threshold is often lowered to 50 years. This adjustment is made due to the lower life expectancy of First Nations people.<sup>[2]</sup>

# What is recovery?

“It is important to remember that family violence affects people of all ages, life stages and economic circumstances. Therefore, initiatives to address economic insecurity will need to be targeted to capture the diversity of these experiences.”<sup>[3]</sup>  
Extract from the Victorian Royal Commission into Family Violence report.

*The National Plan to End Violence against Women and Children 2022 - 2032* defines recovery as “an ongoing process that enables victim-survivors to be safe, healthy and resilient and to have economic security and post-traumatic growth.”<sup>[4]</sup>

The plan outlines four objectives for recovery.

1. Ensure victim-survivors are well supported in all aspects of their daily lives through trauma-informed, culturally safe and accessible services that support long-term recovery.
2. Design recovery services and supports that are tailored to the specific needs of diverse populations and individuals, and women and children of all ages and in all locations.
3. Ensure everyone impacted by sexual violence receives specialist recovery and healing services.
4. Recognise children and young people as victim-survivors of violence in their own right and establish appropriate supports and services that will meet their safety and recovery needs.<sup>[5]</sup>

Fernando’s 2018 research explicitly explored victim-survivors’ experience and knowledge regarding how they can best be supported to establish financial wellbeing after experiencing economic abuse. Based on the findings of the research, Fernando defined recovery as “returning to a state of minimal financial wellbeing, which understands that in the vast majority of cases, victim-survivors of family violence cannot recover the money they have lost or the income they have forgone; they can only try to gain or regain financial wellbeing from economic abuse.”<sup>[6]</sup>

Fernando identified four phases of economic abuse recovery whilst recognising that recovery during these phases can be interrupted by ongoing abuse perpetrated by ex-partners. These four phases are:

- **Early recovery** – prevent and interrupt post-separation abuse
- **Mid recovery** – build financial stability and employment and training
- **Long-term recovery** – employment, build financial security, assets and superannuation
- **Enduring recovery** – Advocacy, being heard, to retire with dignity and justice.<sup>[7]</sup>

Fernando also argues that recovery strategies should not only consider actions to support recovery post-separation but also incorporate interventions pre-crisis, including during the prevention and early intervention phases and at the crisis point when separation occurs.<sup>[8]</sup>

# Recovery considerations

## Single mothers

Summers' 2022 research highlighted the significant challenges faced by single mothers recovering from intimate partner violence. Her research uncovered that based on the 2016 Personal Safety Survey data, 75 per cent of the 99,700 women who ended their relationship with their most recently violent partner had to leave behind property or assets. In addition, although 60 per cent of the 185,700 single mothers who had experienced partner violence were employed, their earnings were often insufficient to support themselves and their children, leading to considerable financial stress. Furthermore, half of these women relied on government benefits as their main source of income.<sup>[9]</sup> The 2022 Council of Single Mothers and their Children's National survey of single mothers found that 87 per cent of single mothers surveyed were concerned about long-term financial wellbeing, 37 per cent had a gross annual income under \$40,000, and ongoing economic abuse such as non-payment of child support was keeping single mothers poor.<sup>[10]</sup> Whilst there is a significant overlap in women who are both victim-survivors of economic abuse and single mothers, strategies specific to supporting the economic recovery of single mothers who are victim-survivors of economic abuse are scarce.

The term 'weaponisation' is used to describe programs, policies or products that can be leveraged by abusers to cause harm. The National Economic Inclusion Advisory Committee, whose role is to provide independent advice to the Australian

government, advised government in its 2024 report that Family Tax Benefit A, and Child Support were being weaponised. In particular, the committee described it as an injustice that the Maintenance Action Test exemption does not recognise the risk of financial violence or the role that child support plays in the prevention of violence.<sup>[11]</sup> Alarming, the report found that an increasing number of single mothers are "failing" the Maintenance Action Test<sup>[12]</sup>, the committee noting that "this leaves single parents with extremely low incomes, well below the poverty line. It is not acceptable for children growing up in such households to be denied the level of Family Tax Benefits that their parents incomes warrant."<sup>[13]</sup>

## Children

How children recover from economic abuse is of great concern to single mothers and, as such, is likely to be an important element in the single mother recovery journey. The literature on economic abuse highlights the concerns single mothers have regarding the impact economic abuse will have on their children and the extent to which single mothers will go to mitigate the financial hardship and trauma that children experience.<sup>[14],[15]</sup>

Research on the specific impact of economic abuse on children is scarce, despite the concern of single mothers, and recognition that domestic and family violence, including economic abuse, has lasting impacts on children's health and wellbeing, including economic wellbeing.

A 2022 scoping review on economic abuse from child and youth perspectives noted: “Despite increasing evidence of the serious impact of economic abuse on adults, this scoping review shows that the prevalence and impact of children’s and young people’s exposure to, or direct victimization by, this type of IPV is a marginalized and often unseen issue in research.”<sup>[16]</sup>

The review went on to find a few studies indicating that children, as well as being exposed to the economic abuse experienced by the victim-survivor parent and its financial hardship consequences, can also experience it directly in several ways, including having their toys and possessions stolen or destroyed, the abuser attempting to control and manipulate them with money and being offered money or goods to provide information about a parent. Abusers may also threaten children that they will cease paying child support if they stop having contact with them.<sup>[17]</sup>

A 2016 study of 105 American girls aged 12-19 found specific associations between mental health indicators and exposure to both physical intimate partner violence and economic abuse tactics. The research suggested considering economic education programs for children exposed to economic abuse tactics and providing education to adult victim-survivors on how to discuss financial issues with their children.<sup>[18]</sup>

## Women with disabilities

Even though there are multiple barriers to people with disabilities recovering from economic abuse, there is a significant knowledge gap around women with disabilities and their recovery pathways from economic abuse. Studies have shown that women with disabilities are more likely than the general

population to have financial circumstances that are particularly poor, and there may be increased complexity in responding to economic abuse in cases where the victim-survivor is reliant on a carer who is a perpetrator of abuse.<sup>[19]</sup>

Women with Disabilities Victoria highlighted that employment discrimination, economic inequity, inaccessible housing, transport, and other public services reinforce violence experienced by women with disabilities, making it harder for women with disabilities to leave abusive relationships, reducing their access to support and information about violence and increasing their reliance on others including abusive carers.<sup>[20]</sup> The literature and advocacy groups for people with disabilities highlight the need for services to be accessible. A recent NSW Government review of crisis accommodation found persistent challenges with the existing model which included a lack of access for clients with disability.<sup>[21]</sup> Interestingly, in the UK, a 2011 study found that 76 per cent of domestic and family violence services did not comply with the UK Disability Discrimination Act,<sup>[22]</sup> and in Australia, 39.9 per cent of women and 28.6 per cent of men with disabilities had in the last 12 months, avoided going to banks, shops and service agencies because of their disabilities.<sup>[23]</sup> This raises questions about the impact this may have on people with disabilities accessing services that may assist their financial recovery.

## Older women

The Gendered Violence Research Network’s report, *Understanding Economic and Financial Abuse Of Older People In The Context Of Domestic And Family Violence* noted that older women might encounter specific barriers to rebuilding their finances following economic

and financial abuse.<sup>[24]</sup> The Australian Human Rights Commission in 2019 identified experiencing domestic and family violence as a risk factor for older women becoming homeless, noting that 35 per cent of older people who access homelessness services also require domestic violence assistance.<sup>[25]</sup> Prejudice limiting access to employment for older women, which has been mentioned throughout this series of knowledge papers, is also a barrier to older women accessing employment as a pathway to recovery.

The Australian Human Rights Commission reported in 2016 “that too many people are shut out of work because of underlying assumptions, stereotypes or myths associated with their age.”<sup>[26]</sup> In 2021, the Human Rights Commission reported that 90 per cent of Australians thought that ageism existed, and 83 per cent agreed that ageism is a problem.<sup>[27]</sup> The Human Rights Commission also found that 64 per cent of older people felt they had been affected by ageism in the last five years.<sup>[28]</sup> An English study explored the invisibility of older women and found that several women in their study mentioned that the experience of being invisibilised (intentionally not seen and ignored) was not only connected to their gender and age but also intersected with ableism and racialisation.<sup>[29]</sup>

Having inadequate superannuation in old age for victim-survivors of economic abuse may be more likely if they had been coerced into withdrawing their superannuation by an abuser. ANROWS’ survey on intimate partner violence during COVID-19 found that among over 10,000 respondents, 2.7% per cent of women were pressured or coerced to give their partner access to their superannuation in the past 12 months, and of women who experienced financial abuse 14.2% had been pressured to provide their partner access to their superannuation.<sup>[30]</sup> It is unknown

the extent to which women were coerced to withdraw their superannuation by abusers who were not their intimate partners, such as children and other familial connections.

There is a knowledge gap in economic abuse recovery pathways for older victim-survivors who may face specific challenges. Interestingly, The National Plan to Respond to the Abuse of Older Australians (Elder Abuse) 2019- 2023 makes no mention of recovery.<sup>[31]</sup>

# 'Economic justice doing' a framework for recovery interventions

The 'justice doing' concept provides a methodology for centring justice and fairness as an individual and systematic intervention focused on recovery. Vikki Reynolds' work centres on building methodology and tactics to combine therapeutic work with social activism. Reynolds refers to community and therapeutic work that aims to create a just society, treating people justly and working in allyship with people to achieve justice as 'justice doing'.

Reynolds states in her work that justice doing requires centring ethics, working in solidarity, addressing power, fostering collective sustainability, critically engaging with language, and structuring safety in order to transform ourselves, the people we work alongside, and our communities and society.<sup>[32]</sup> In line with the justice doing strategy, the American National Network to End Domestic Violence has a project devoted to achieving economic justice for victim-survivors of economic abuse. Their work includes creating systemic policy changes to build a more just and fair economy, government, and marketplace that will better serve and protect victim-survivors and improve individual outcomes for them.<sup>[33]</sup> This strategy of enabling recovery by creating fairer ecosystems for victim-survivors is also explored in Corrie's 2016 work, *Economic Security for Survivors of Domestic and Family Violence*.<sup>[34]</sup>

Throughout Fernando's work, she refers to the importance of justice in the recovery phase. Fernando describes economic abuse crisis intervention and post-recovery as spaces for addressing economic injustice. This redress has two components.

1. Undoing the injustices within the systems and societal culture that enabled the abuse to occur, that renders women vulnerable to abuse and places barriers in the path of recovery. These barriers can include harmful cultural norms, inappropriate and insufficient services, support and financial products.
2. Addressing the individual injustices of the economic abuse that victim-survivors have experienced and holding the abuser to account.<sup>[35]</sup>

# Centring victim-survivors in decision-making on recovery service design and implementation

The literature underscores the importance of government and services working with people who have lived experience of the problem they are trying to solve to develop best-placed, workable, appropriate, and inclusive solutions. To do this, the literature emphasises the necessity for organisations to engage authentically with victim-survivors regarding policy, product or service design, and implementation. How this engagement occurs can take various forms and is often referred to by different terms, such as co-production and co-design. “There is little consistency in the way in which co-production, co-design and consultation are defined.”<sup>[36]</sup> Whilst there are contested definitions of co-design, consultation and co-production, there is consistency in the literature around the importance of lived experience in finding solutions to problems such as domestic and family violence.<sup>[37],[38],[39]</sup> In addition, there is consistency in the literature that best practice principles and values required for engagement include ensuring respectful, meaningful engagement that centres on knowledge gained from experience.

Several frameworks and guides have been created in recent years to support organisations in centring lived experience in decision-making. *The National Plan to End Violence against Women and Children 2022 – 2032* highlights the importance of lived experience in ending domestic and family violence, which includes statements such as this, “No effective solutions can be developed without the people most affected

by them. Victim-survivors have specific and contextual expertise that comes from the lived experience of abuse and violence. They have intimate first-hand knowledge of services, systems and structures that are meant to support them but have sometimes failed them.”<sup>[40]</sup>

In the *Cultivating Lived Experience, Wisdom Desktop Review*, lived experience was defined as “knowledge, insights, understanding and wisdom gathered through lived experience. It is a lens through which to see the world generated from “the distillation of [lived experience] through reflection, discussion and integration.”<sup>[41]</sup>

Safe and Equal’s 2020 *Family Violence Experts by Experience Framework*<sup>[42]</sup> “is based on the belief that responses to domestic and family violence will be most effective if they are informed and developed in partnership with victim-survivors.”<sup>[43]</sup> The framework included the following principles:

- Recognise victim-survivors hold valuable knowledge
- Safety is always considered but not used to exclude
- Value is demonstrated by providing survivor advocates with financial remuneration
- Transparency and clarity of intention to support informed decision-making
- Support options are available for survivor advocates

- Trust is built through collaboration and addressing power imbalances
- Reciprocity promoting mutuality and shared information exchange
- Inclusion efforts seek out diverse voices and those not often heard
- Sustainability with proper resourcing to enable longer term work
- Accountability with regular review and feedback mechanisms.
- Acknowledging the impact of insecure and inconsistent work on lived experience advocates
- Having an organisational commitment to lived experience
- Acknowledging that we won't always get it right
- Ensuring there is learning and evaluation.<sup>[46]</sup>

These principles were developed in consultation with victim-survivors, key organisations, Domestic Violence Victoria's Code of Practice 2020, and a literature review.<sup>[44]</sup>

The Constellation Project's Lived Experience Practice Framework provides similar principles to underpin their ways of working with lived experience advocates. These principles are described as recognising and valuing lived experience, creating the right conditions, scaffolding supports, valuing time and skills and commitment to continuous learning and feedback.<sup>[45]</sup>

The *Cultivating Lived Wisdom*, desktop review, in addition to affirming the Safe and Equal expert by experience framework principles, highlights key insights and learning regarding how organisations can better centre lived experience. These included:

- Curiosity and questioning
- Acknowledging that everyone is at different starting points
- Not speaking on behalf of others
- Having informed practices
- Implementing a mentoring peer and buddy system
- Understanding the context of the community you are working with

The review also highlighted the importance of centring work with Aboriginal and Torres Strait Islander lived experience advocates and other marginalised communities and stressed the importance of inclusion, understanding the impact of colonisation and engaging in strength-based work that rebalances power.<sup>[47]</sup>

# Pathway considerations

## Recognition and awareness of economic abuse

Glenn's Churchill Fellowship study of service responses to women experiencing or escaping domestic financial abuse found that a major barrier to improved responses to economic abuse was low public awareness and understanding of economic abuse.<sup>[48]</sup>

According to the *National Community Attitudes Survey* (2021), one in five Australians may struggle to recognise economic abuse, or when they do recognise it, they may not interpret it as an act of domestic or family violence. 76.93 per cent of survey respondents aged 16-24 and 82.14 per cent of those aged 25 and over responded either 'Yes always' or 'Yes usually' to the question, is controlling a partner by denying them money a form of domestic or family violence.<sup>[49]</sup> This lack of awareness is likely to have a detrimental impact on third-party early identification of abuse and victim-survivors receiving an informed response when they engage in help-seeking as part of their recovery.

Similar findings are contained in the CWES report *Economic Abuse in Australia: Perceptions and experience*. When asked their perception of certain behaviours known to be indicators of economic abuse such as making your partner ask for money, keeping them from having a job, or taking out a loan in their name, 14 per cent of survey respondents said none of the behaviours would ever constitute abuse.<sup>[50]</sup>

In *Relationship Problems and Money: Women talk about financial abuse*, many victim-

survivors revealed they were not aware they had experienced economic abuse until after the abusive relationship was over.<sup>[51]</sup> On a positive note, over the last decade, there has been a 23 per cent reduction in the number of National Communities Attitudes Survey respondents who responded 'no' to the question - is controlling the other partner by denying them money a form of family or domestic violence?<sup>[52]</sup> This indicates that there is a growing community awareness of economic abuse and that it is a form of domestic and family violence.

There is a research gap in understanding the recovery differences between two groups of victim-survivors:

1. Those aware of the economic abuse while it is happening.
2. Those whose abusers hide and disguise the abuse and who only become aware of it, or its extent, after separation.

## Pathway complexity

Recent New South Wales based research found that victim-survivors of economic abuse needed to navigate multiple complex referral pathways on their own to access the support required to recover from economic abuse.<sup>[53]</sup> Fernando's and Glenn's work highlights the complexity of accessing recovery pathways and the need for recovery interventions to consider the additional demands placed on victim-survivors. In particular, the demands on victim-survivors' time, energy and the

physical and psychological resources required to stay safe in the moment whilst also focusing on short and long-term economic abuse recovery.<sup>[54],[55]</sup>

## Systemic, intersectional response to recovery

Economic abuse magnifies the impact of existing structural financial hardship and social disadvantage. Victim-survivors that already encounter additional barriers, such as single mothers, women with disabilities, First Nations women, transgender and migrant and refugee women, will require a response that addresses these systemic and structural barriers.<sup>[56]</sup> *The National Plan to End Violence against Women and Children 2023 – 2032* recognises that there is a lack of appropriate services for victim-survivors who, in addition to experiencing domestic and family violence, experience racism, homophobia, transphobia, ableism and intergenerational trauma.<sup>[57]</sup>

## Family Court

There is an increasing body of Australian literature that highlights how court systems harm victim-survivors and their children as existing provisions are not satisfactorily protecting victim-survivors, with abusers manipulating the Family Court to enact further abuse.<sup>[58],[59]</sup> The Council of Single Mothers cites ongoing family law matters as a key factor influencing recovery. This relates to legal costs as well as the cost to victim-survivors' time and energy which can be so extreme that maintaining or finding employment may be impacted.<sup>[60]</sup> However, most literature on women's economic wellbeing, even when they consider domestic and family violence,

often overlooks the harm caused by ongoing exposure to abuse through the Family Court system.

There is a literature knowledge gap regarding the experiences of victim-survivors of economic abuse who experience multiple points of marginalisation and their experience of accessing justice in the Family Court system. The Council of Single Mothers and their Children found in their 2022 survey of single mothers that single mothers with a child with disabilities or with disabilities themselves had a more negative view of their Family Court experience.<sup>[61]</sup>

The 2022 report, *Legal responses to economic and financial abuse in the context of intimate partner violence: What is the role of criminal, family and migration law?* made the following observations about Australian Family Law creating barriers to victim-survivors of economic abuse receiving fair outcomes.

- **Absence of Specific Terminology in Family Law Act:** The Family Law Act 1975 (Cth) does not explicitly mention “economic abuse” or “financial abuse.” However, it does encompass behaviours that could be considered family violence, such as restricting financial independence or withholding financial support.
- **Economic abuse not properly considered:** While the Family Law Act 1975 mandates that courts broadly consider family and domestic violence in parenting order cases, it does not specifically require the consideration of economic and financial abuse in matters of spousal maintenance or property settlements.<sup>[62]</sup> In addition, legal proceedings, such as limited financial resources, ongoing violence, and power imbalances, can lead to inequitable settlements.

- **Legal provisions to assist victim-survivors are not sufficient:**

The Kennon rule allows for family violence to be considered in property settlements, but it is difficult to satisfy and rarely applied to non-physical violence like economic abuse.<sup>[63]</sup>

The Council of Single Mothers have called for family law and child support to be smoother, faster and fairer with increased awareness of family violence.<sup>[64]</sup> Since writing this review, the Commonwealth Parliament passed legislative changes to family and migration law that would enable economic abuse to be considered in property settlement matters.<sup>[65]</sup>

## **Income adequacy (employment, social income)**

### **Social income**

Corrie noted that whilst employment was very important to enable victim-survivors to have a pathway from disadvantage, they also required social protections through social security systems, superannuation, health care, and government concessions for services such as childcare, public housing and utilities.<sup>[66]</sup>

The Council of Single Mothers, in their 2023 report, provided an analysis of the impact of Australian government policies on single mothers and concluded that “successive government policies are contributing to keeping them (single mothers) poor.”<sup>[67]</sup> The Australian Council of Social Services (ACOSS) reported that 35 per cent of people in households in which social security was the main income were living in poverty and argued that social security income should be raised to lift Australians out of poverty.<sup>[68],[69]</sup> ACOSS

has been undertaking economic justice work in collaboration with disabilities, older persons, single mothers and family violence advocacy groups by lobbying the federal government to raise the rate of social security income.<sup>[70]</sup>

In addition to the National Economic Inclusion Advisory Committee’s recommendation that the Maintenance Action Test cease to discriminate against victim-survivors of domestic and family violence, submissions to the 2024 Australian Parliamentary Inquiry into Financial Services Regulatory Framework in Relation to Financial Abuse made several recommendations regarding how government income and the social wage can be improved for victim-survivors of economic abuse. These recommendations include:

- Reduce the tax debt of victim-survivors. Modify the Australian Tax Office hardship relief provision for victim-survivors of economic abuse. <sup>[71]</sup>
- Improve and build the capacity of the government to collect child support payments so that more victim-survivors receive their child support entitlements.<sup>[72]</sup>
- Reduce Social Security debts for victim-survivors by amending the Social Security Act to enable increased access to debt waiver for victims-survivors of economic abuse.<sup>[73]</sup>
- Increase monetary value and access to government crisis relief by extending the time frame in which the government crisis payment can be claimed after an extreme circumstance beyond its existing 14 days.<sup>[74], [75]</sup>
- Enable more people in Australia to access social security benefits by widening accessibility to New Zealand residents living in Australia, temporary residents and people on bridging visas, student visas, temporary work visas and temporary graduate visas.<sup>[76]</sup>

## Employment

The literature describes employment as one of the most effective ways for victim-survivors to achieve economic security whilst also acknowledging that for older women, single mothers and women with disabilities, there are significant barriers to employment.<sup>[77],[78],[79]</sup> There is also evidence that workplaces are being encouraged to support victim-survivors in the workplace.<sup>[80]</sup>

A 2011 Australian national survey found that 48 per cent of women who had experienced domestic and family violence had reduced capacity to attend work.<sup>[81]</sup> Australian Bureau of Statistics highlight that for women in the 12 months after their most recent physical assault, 51 per cent were not working at the time, 15 per cent took time off work, and 33 per cent remained at work.<sup>[82]</sup> As this relates to physical violence, it is not known if the employment impact is different for women who experienced economic abuse without experiencing physical violence.

Having a job may not be enough to guarantee income adequacy. Fernando highlighted labour conditions such as casual work, short-term contracts and inequality in wages that see women being concentrated in lower-paid industries, as barriers to recovery and consign many victim-survivors to the label of working poor.<sup>[83]</sup> Corrie also argues that to facilitate recovery from economic abuse, victim-survivors need access to non-exploitative labour markets that offer adequate income and entitlements such as paid leave.<sup>[84]</sup>

The Victorian Family Violence Royal Commission received evidence on the importance of specialist employment services for victim-survivors of domestic and family violence, noting that specialist employment pathways for victim-survivors of domestic and family violence are critical to rebuilding financial security.<sup>[85]</sup>

## Housing

A 2022 survey of single mothers found that 69 per cent experienced housing instability due to deliberate minimisation of child support.<sup>[86]</sup> Financial difficulties and domestic and family violence are common factors for women accessing specialist homelessness services. In Australia, women constitute 44 per cent of the homeless population, with those over 55 being among the fastest-growing groups. Even so, studies suggest older women's homelessness is underreported due to self-minimisation and safety concerns, rendering them an invisible population.<sup>[87]</sup> "Women on temporary visas face additional barriers to accessing crisis, transitional and longer-term housing as these housing options are often limited to people with permanent residency or citizenship status."<sup>[88]</sup>

*The National Plan to End Violence against Women and Girls 2023 – 2032* described improved pathways to long-term affordable and appropriate housing as being central to supporting the long-term recovery of victim-survivors, as well as supporting women and their children to remain safely in their own home.<sup>[89]</sup>

The Australian Housing and Urban Research Institute (AHURI) found that home ownership is unattainable for many victim-survivors of domestic and family violence. Existing support programs and private rental subsidies are insufficient, and they recommend governments develop specific subsidies and programs to address their housing needs.<sup>[90]</sup> In 2023, AHURI also recommended that the rental market required regulatory reform to ensure that rent increases were affordable and property owners had an increased obligation to maintain the conditions of their properties.<sup>[91]</sup>

## Non-exploitative financial markets

Fernando found that victim-survivors' main money concerns were meeting daily living costs, including health care, utility bills, transport, and children's expenses. She noted that victim-survivors often used more exploitative credit services or fringe lenders when more affordable credit was not available to them. Fernando suggests that access to microfinance and affordable credit would assist in victim-survivor recovery.<sup>[92]</sup>

The Economic Abuse Reference Group, in its submission to the 2024 Parliamentary Inquiry into Financial Services Regulatory Framework in Relation to Financial Abuse in Australia, found that in its experience, financial institutions often waive debts caused by abuse on hardship or compassionate grounds rather than pursuing action for possible breaches of the National Consumer Credit Protection Act 2009. In addition, financial services can be reluctant to engage in substantive disputes about misconduct or maladministration. This allows financial institutions to avoid accountability, which limits actions that can be taken to prevent and respond to economic abuse.<sup>[93]</sup> This account by the Economic Abuse Reference Group suggests that whilst financial services are waiving debt caused by abuse and many financial services are taking significant measures to support victim-survivors there is an opportunity to do more to create a non-exploitative financial marketplace that complies with government regulations aimed at protecting customers.

The federal government introduced Design and Distribution Obligations (DDO) in October 2021. These obligations aim to ensure that customers of financial services have access to products that are likely to be consistent with consumers' objectives, financial situations and

needs. In addition, the needs of consumers experiencing vulnerability, such as domestic and family violence, need to be considered.<sup>[94]</sup> This is significant as WIRE's research found that women feel that they struggle to find financial services that are affordable, unbiased, and trustworthy.<sup>[95]</sup> The Fitzpatrick's and Centre for Women's Economic Safety literature recommends that Insurers as part of their Design and Distribution obligations, conduct risk assessments for their products during the development and review process to provide better financial outcomes for victim-survivors.<sup>[96]</sup>

## Financial and structural inclusion

Financial inclusion requires financial products and services to be appropriate and accessible.<sup>[97]</sup> In more recent times, mainstream literature promotes using an intersectional and co-design approach to build inclusion for victim-survivors who experience compounding marginalisation. Highlighted best practices include people with lived experience of domestic and family violence having a meaningful contribution to decision-making and being centred in the design, production and implementation of government, community services and private industry financial products and services.<sup>[98],[99],[100],[101]</sup>

The 2021 *Lens on Hands-on: An Intersectional Guide to Financial Capability Program Development* asserts that when creating financial capability programs for women, an intersectional and lived experience-driven approach enables accessible, relevant and appropriate services to be developed.<sup>[102]</sup>

In their literature, the e-safety Commission and Fitzpatrick advocate for de-weaponisation of products and services to enhance accessibility and safety for people experiencing harm. De-weaponisation involves designing or redesigning products and services with a focus on safety and accessibility. This process requires product creators to take responsibility for ensuring that their products and services are built to prevent misuse and abuse.<sup>[103],[104]</sup>

Inclusion is highlighted in the work by Fitzpatrick and the Centre for Women's Economic Safety, which has emphasised that a service response to economic abuse, to be effective, must be flexible, transparent, provide appropriate referrals and be delivered by staff with the training to understand economic abuse.<sup>[105]</sup>

Corrie's work highlights access to affordable basic financial services as an essential element that assists victim-survivors in gaining economic security.<sup>[106]</sup> In addition, Australia's National Disability Strategy names universally accessible services, such as financial counselling and access to appropriate and affordable housing, as important for the financial inclusion and independence of people with disabilities.<sup>[107]</sup>

Submissions to the 2024 Australian Parliamentary Inquiry into Financial Services Regulatory Framework in Relation to Financial Abuse made several recommendations regarding how financial services and government could make their products and services more inclusive for victim-survivors of economic abuse. These recommendations include de-weaponising financial products, providing training to staff on gender equality, trauma and economic abuse awareness and providing culturally appropriate services to customers.<sup>[108],[109],[110]</sup>

## Digital inclusion

Select literature highlights the importance of building digital literacy skills to enable access to financial products and services.<sup>[111]</sup> Organisations such as Dementia Australia define the expectation that every customer is financially and digitally literate as a form of discrimination and have called for banks and financial services to make their products and services more accessible to those who lack digital literacy.<sup>[112]</sup>

The Australian e-Safety Commissioner's website acknowledges that tech-based abuse can make victim-survivors feel isolated and trapped and recommends that victim-survivors of domestic and family violence create online safety plans. Whilst economic abuse is not explicitly mentioned in the safety plan, there are recommendations around managing online safety, which include managing safety around banking products and MyGov accounts.<sup>[113]</sup> Organisations such as the Centre for Women's Economic Safety also provide online safety information as a part of its *Steps to Financial Safety Checklist*.<sup>[114]</sup>

## Service delivery system inclusion and access

Two separate Victorian research projects found that when victim-survivors lacked access to specialist family violence and trauma-informed information, support and education around financial matters, it had a negative ripple effect throughout their recovery.<sup>[115],[116]</sup>

Community services and academic literature often highlight that the service delivery system is under-resourced, leading to victim-survivors being unable to receive the support services that do exist, or if they do receive services, it may not be provided promptly nor at the level of intensity that victim-survivors may require.<sup>[117],[118]</sup>

Evaluation of services to victim-survivors of economic abuse has found that an integrated, holistic multidisciplinary colocation approach in which financial counsellors, domestic and family violence services, housing and legal services work together to support victim-survivors of economic abuse has been effective.<sup>[119],[120],[121],[122]</sup> Furthermore, Fernando's research found that victim-survivors felt that access to trauma-informed information and support at the financial services they use, such as banks, credit institutions and utility companies, would be beneficial to their recovery, as well as information being available at doctors surgeries.<sup>[123]</sup>

The NSW *Good Practice Guidelines for the Specialist Domestic and Family Violence Sector* recognise that victim-survivors with compounding intersectional marginalisation, may experience systemic barriers to accessing domestic and family violence services. The guidelines specifically name LGBTIQ+ people, Aboriginal and/or Torres Strait Islander people, people from migrant and refugee backgrounds and faith-based communities, people living with disability, and people from regional, rural and remote areas as experiencing systemic barriers to inclusion.<sup>[124]</sup> The causes of the systemic barriers named in the Good Practice Guide include discrimination, fear and mistrust resulting from the impacts of colonisation within mainstream services and justice systems, geographic constraints on physical access, communication barriers, and insufficient services to meet demand. The guides also point to service access issues for children and young people who independently access services.<sup>[125]</sup>

Recommendations from the NSW *Good Practice Guidelines* include staff training on access and inclusion, making information available in Easy English and community languages, providing alternative

communication methods, creating cultural safety, supporting victim-survivors to navigate complex systems around immigration rights and Centrelink, accommodation services to consider the needs of pets, provide services in accessible locations and consider services being offered in different modalities such as phone, online and outreach.<sup>[126]</sup> In addition, Safe and Equal Victoria's family violence peak body recommends services engaging in anti-oppressive practices that adopt a trauma-informed, person-centred, strength-based approach that promotes self-determination.<sup>[127]</sup>

Two reports concluded that women who have experienced economic abuse and face temporary migration issues have additional support needs. They require increased financial assistance and services, such as legal support, which needs to be domestic and family violence aware as well as informed about migration issues.<sup>[128],[129]</sup>

The literature also points to additional factors needing to be considered when considering the recovery needs of victim-survivors living in regional and rural settings. Whilst there is little data specifically relating to economic abuse in rural, regional and remote Australia, literature that does exist highlights several barriers these victim-survivors face when trying to access services and information:

- **Geographic isolation:** distance makes it harder to reach services
- **Lack of privacy:** small communities can increase concerns about privacy and confidentiality
- **Limited transportation:** difficulty travelling to services without reliable and affordable transport
- **Community social characteristics:** fear of stigma and community gossip may deter some from accessing services

- **Limited services:** lack of services and trained professionals available in the local area<sup>[130],[131]</sup>
- **Lack of LGBTIQ+ specific services:** services may only be available by telehealth or in major cities<sup>[132]</sup>

## Financial capability

The Victorian Royal Commission into Family Violence described financial literacy “as a tool for the prevention of economic abuse and also for economic recovery.”<sup>[133]</sup> The literature also confirms that women have improved financial wellbeing when they have access to appropriate financial advice earlier in life.<sup>[134],[135]</sup>

Fernando’s research found that experiencing economic abuse diminishes victim-survivors’ financial capability, but previous levels of financial capability can be regained after the experience of economic abuse if provided with the right support.<sup>[136]</sup>

Studies and evaluation of specialist domestic and family violence financial capability programs and information provide evidence that trauma and violence-informed programs, with a focus on confidence building and positive financial behaviour, are more effective in enabling victim-survivors to rebuild their financial literacy skills, knowledge, and confidence.<sup>[137],[138]</sup>

Evaluations and research have also highlighted that it is important to consider the specific needs of women in marginalised communities, such as First Nations women and women from migrant and refugee backgrounds and where possible, provide tailored courses to meet the specific needs of women from these communities.<sup>[139],[140]</sup>

There is also evaluation-based evidence that one-on-one support that is trauma and economic abuse informed can support victim-survivors’ financial recovery and enhance their financial capability, improve emotional wellbeing and self-efficacy and have the potential to improve their overall financial circumstances.<sup>[141]</sup>

Evaluations of financial capability programs for victim-survivors of domestic and family violence suggest financial capability programs may be less effective for participants who are experiencing financial and personal crises.<sup>[142]</sup>

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