

Financial security pathways after economic abuse

‘It is a full time job’

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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.

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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 victims-and 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.

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Abbreviations

ATO	Australian Tax Office
AVO	Apprehended Violence Orders
CARM	Culturally and racially marginalised
CSA	Child Support Agency
DFV	Domestic and family Violence
DFVS	Domestic and family Violence Service
DSP	Disability Support Pension
FVO	Family Violence Order
NDIS	National Disability Insurance Scheme
PBS	Pharmaceuticals benefits scheme
WGEA	Workplace Gender Equality Agency

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, findings and recommendations 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.

Introduction

‘I’m too busy surviving’

Victim-survivor

The impact of economic abuse is profound and can last a lifetime. Several reports have highlighted the impacts economic abuse has on adult victim-survivors and their children, which include prolonged poverty and poor mental health, as well as financial deprivation that can cause housing insecurity and homelessness. ^{[1], [2], [3], [4], [5]}

This report depicts the current financial security pathways for victim-survivors of economic abuse. It provides recommendations for an improved framework based on consultations with victim-survivors, academics, and service professionals. This project focuses on three target populations of victim-survivors:

- 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. For instance, poverty rates for single-parent households have risen from around 23 per cent in 2013 up to 33 per cent in 2022, and 56 per cent of single mothers who participated in a Council of Single Mothers national survey lived below the poverty line. ^{[6], [7]}

Single mothers who experienced intimate partner violence see a 34 per cent drop in income post-separation.^[8] Older women, with 18.6 per cent having no personal income at retirement, are among the fastest-growing groups experiencing homelessness.^[9] Only 34 per cent of women who lose their home after separating from their partner buy another within five years, and 44 per cent do so within ten years. This may explain why older women who are homeless are increasing in number.^[10]

Women with disabilities face higher levels of socio-economic disadvantage, financial hardship, and underemployment, with 33 per cent of people with disabilities expressing dissatisfaction with their financial situation.^{[11], [12]}

Three knowledge papers have been written for this project to explore research and reports that build our understanding of pathways to financial security for older women, women with disabilities, and single mothers who are victim-survivors of economic abuse.

The knowledge papers are accessible and available [online](#):

- 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

Executive summary

Despite the resourcefulness and resistance to injustice, victim-survivors of economic abuse are often exhausted, disillusioned, frustrated and poverty-stricken as they traverse inadequate and harmful pathways to financial security. This report serves as an urgent call to disrupt and dismantle the numerous obstacles to financial security and make critical and evidence-informed interventions to create the pathways to financial security that victim-survivors deserve. This report highlights existing financial security enablers and support settings that can be amplified and provides a broad range of recommendations to enable positive change.

The urgency and importance of developing accessible, inclusive and effective supports were starkly centred when we heard from older women struggling with daily living expenses and still experiencing the impacts of economic abuse decades after their abusive relationship had ended. There were fears expressed by some victim-survivors that the poverty they were experiencing would be intergenerational and passed down to their children if they could not achieve financial security. A ‘vista of despair’ was used to describe older women’s pathway to financial security, with access to financial security being stifled by economic abuse coupled with lifelong sexism compounded by ageism, creating a multiplicity of barriers that obstructed the path to financial security.

As well as despair, we heard about hope. Many victim-survivors involved in our consultations expressed hope that they and other victim-survivors could achieve financial security. Some expressed a desire to regain that hope. This hope motivated many victim-

survivors to participate, motivated by the belief that lived experience driven change across financial, essential, government, health, aged care, disability, and community services can improve financial security for victim-survivors of economic abuse.

The report uses an Illawarra service-user persona journey map and an overview of economic abuse phases to explore financial recovery responses across many domains such as NDIS, community services, government and financial and essential services. In doing this work, we acknowledge the complexity, diversity and systemic challenges faced by victim-survivors who are single mothers, older women and women with disabilities. Those who are also First Nations women, migrants and refugees face increased discrimination and systemic challenges.

Victim-survivors involved in this project often faced multiple forms of discrimination due to their social location. Our investigation and recommendations are based on recognising the wide diversity of victim-survivors who require recovery responses that encompass all of who they are. This report does not consign victim-survivors to singular social identity silos as recovery pathways to be accessible, inclusive, and appropriate must consider and be responsive to all aspects of victim-survivors’ experience and identity, including but not limited to ethnicity, parenting status, age and disability status.

This report did not have the scope to explore in detail the impact of migration, ethnicity, and indigeneity on the financial security of victim-survivors. However, these are factors that must

be considered if pathways to financial security for victim-survivors are going to be appropriate for all victim-survivors.

Victim-survivors recounted navigating a complex web of overlapping, diffuse systems rather than clear pathways. Pathways lack signposts with criss-crossing interrelated and sometimes conflicting policies, cultural norms, and service delivery systems being encountered. The manifestations of sexism, ableism, ageism and racism are strewn throughout the pathways, creating more barriers to financial security. Instead of travelling down a pathway, it is more like being thrown onto a snakes and ladders board with the roll of the dice being out of the hands of victim-survivors.

Victim-survivor centred, inclusive, non-judgmental, and flexible services were highly valued when available. However, despite progress over the past five years, access to financial recovery enablers remains limited and insufficient. Even when services are available, many victim-survivors are unaware of them or lack the confidence, energy, or time to seek help due to the traumatic impact of economic abuse, which continues for them and their children long after the abusive relationship has ended.

Financial security for victim-survivors was closely tied to safety, autonomy and income sufficiency. Financial entanglement, legal proceedings, post-separation abuse, non-payment of child support, inadequate social security income and barriers to decent employment delay, at best, and prevent, at worst, financial safety, autonomy and sufficiency for victim-survivors.

Throughout our consultations, we heard that single mothers, older women and women with disabilities limit their financial recovery aspirations to short-term goals as a mechanism to maintain their mental health because they could not see a pathway forward that would lead to financial security.

The substantial list of recommendations highlights the complexity of financial recovery for victim-survivors involving multiple service delivery and policy areas. Recommendations target government, community, financial, essential, health, aged, and disability services and policy, focusing on income adequacy, reducing economic abuse related expenses, and providing affordable, accessible, and inclusive recovery responses, including trauma and wellbeing support, domestic and family violence and financial counselling. Priority actions include:

Government

- Raise social security benefits above the poverty line.
- Reduce wait times and eligibility hurdles for disability support pensions.
- Guarantee child support payments.
- Increase allowable work hours for social security recipients.
- Extend domestic and family violence leave to sole traders and small business owners.
- Legislate best practices for economic abuse responses across financial and essential services.
- Increase access to tax debt relief for victim-survivors.

Health and Disability Support

- Increase mental health plan sessions from 10 to 20 per year.
- Ensure NDIS recipients don't lose NDIS funding when leaving abusive relationships.
- Guarantee aged care support for older victim-survivors.

Community Services

- Establish multi-disciplinary service hubs for domestic violence and financial recovery.
- Increase funding for specialist domestic violence financial counsellors and tax clinics.
- Provide economic abuse and money trauma awareness training to domestic and family violence workers and financial counsellors on economic abuse and money trauma.
- Fund specialised employment programs for victim-survivors who are older women, women with disabilities, and single mothers.

Finance and Essential Services

- Further implement processes to address financial losses from economic abuse and increase debt waivers and support
- When exploring what more financial and essential services can do to address economic abuse, move beyond a financial hardship approach to centre an ethical fairness approach that focuses on recognising the injustice that economic

abuse victim-survivors have experienced.

- Support sector-wide adoption of non-payment of child support being considered like any other debt when assessing for credit check reporting.
- Stop interest accumulation on debts suspended due to domestic and family violence.
- Promote alternatives to joint loans and accounts and disclose risks and benefits of taking up joint financial products and services.

Data Collection for Government, health and community services and finance and essential services

- Collect data on economic abuse at organisational, state, and national levels, including abuse by intimate partners, family members within Australia and overseas, and carers.

General for Government, health and community services and finance and essential services

- Reduce dependency on Apprehended Violence Orders (AVOs) also known as Family Violence orders (FVO) as a requirement to prove domestic and family violence.
- Centre lived experiences in policy and product design, implementation and review for economic abuse recovery.

Methodology and demographics of consultation participants

‘I am a victim-survivor of economic abuse, an older woman and a woman with disabilities, but you get siloed; you have to be one thing or another. There is no bridge across to services, and they don’t speak to one another.’

Victim-survivor

Consultation

Focus groups and one-on-one interviews were conducted from mid-October 2024 to the end of November 2024. Four focus groups were held in October, two online and two in person at Shellharbour, Illawarra, in New South Wales. Two of the four focus groups were for victim-survivors, one for academics and service professionals and one was mixed. Sixteen individual interviews were conducted from late October to late November, either in person or online.

Victim-survivors were paid an honorarium for participating, as were advocacy staff and other professionals attending the consultation without pay from their employers or when their employer had a policy of requesting payment for consultation participation.

Consultation participant demographics

A total of 53 people participated in the consultations. This included 38 participants in focus groups and 16 interviewees. Two interview participants were identified as both victim-survivors and service professionals. One participant participated in an interview and a focus group.

Participants were categorised as follows:

- People with lived experience of economic abuse
- Service professionals (community services, advocacy, finance, essential services)
- Academics

Participants with lived experience identified were further categorised into the three focus cohorts:

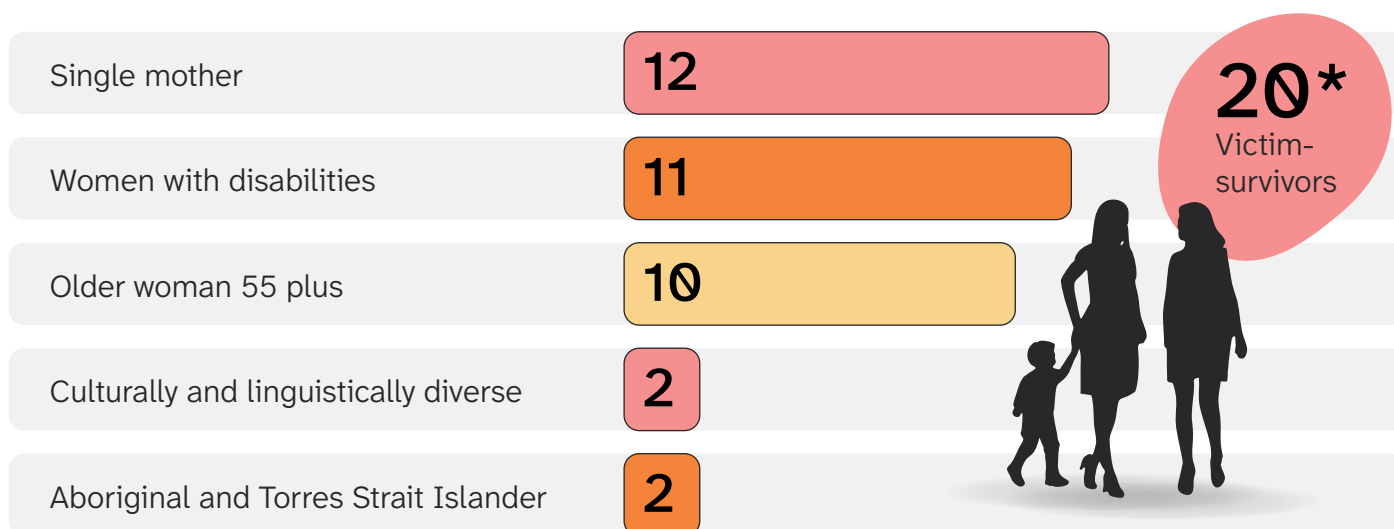
- Older women (over 55)
- Women with disabilities
- Single mothers

Many victim-survivors identified with multiple categories. Additionally, focus group participants were asked if they identified as Aboriginal or Torres Strait Islander, and/or as culturally and linguistically diverse.

Although geographical locations were not formally recorded, consultations were conducted with people from New South Wales, Victoria, Queensland, and Western Australia, encompassing metropolitan, rural, and regional areas. Anecdotally, nearly one-third of the highest number of participants were from Illawarra, followed by participants from Melbourne and Sydney.

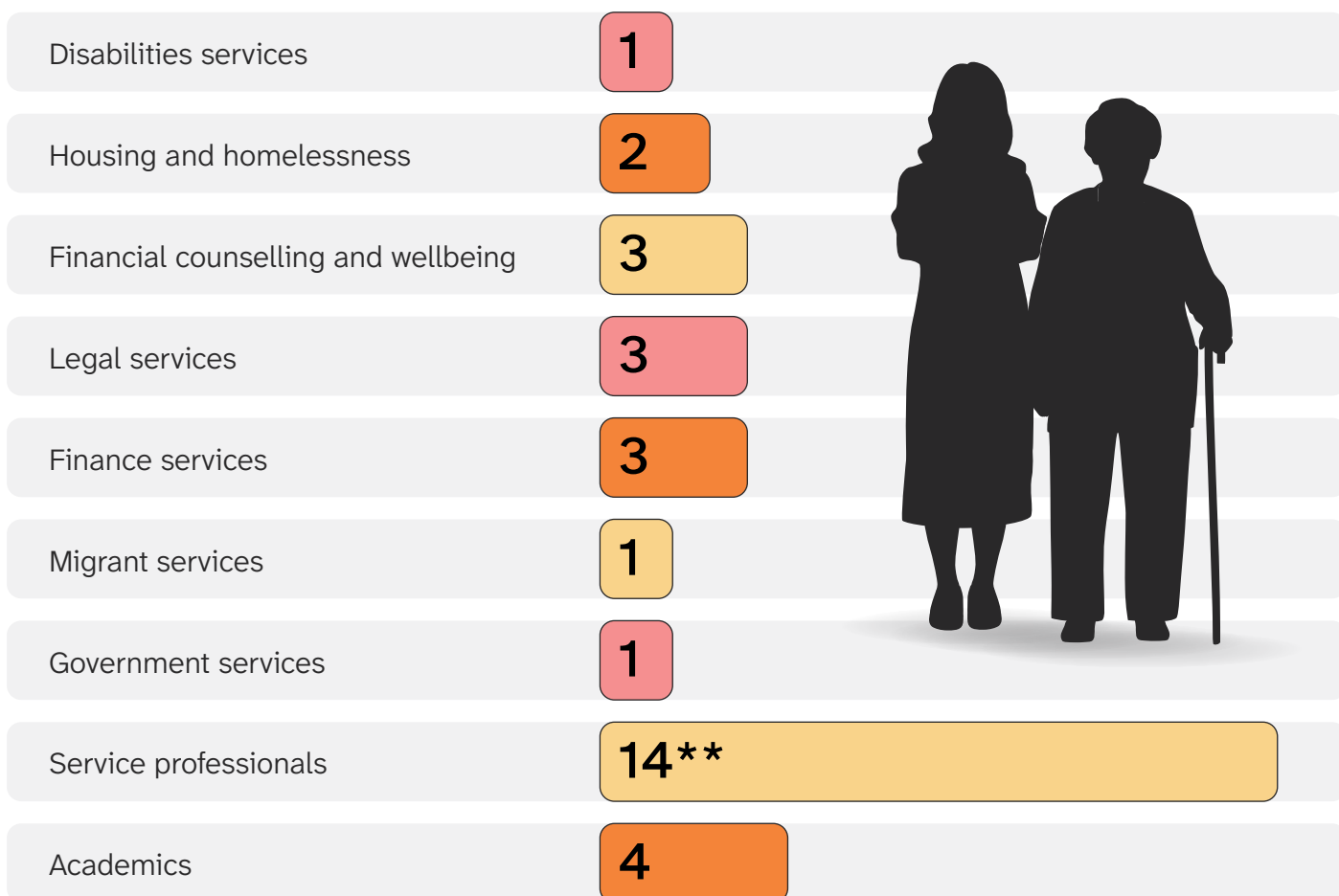
Focus groups demographics

Focus group participants - Victim-survivor



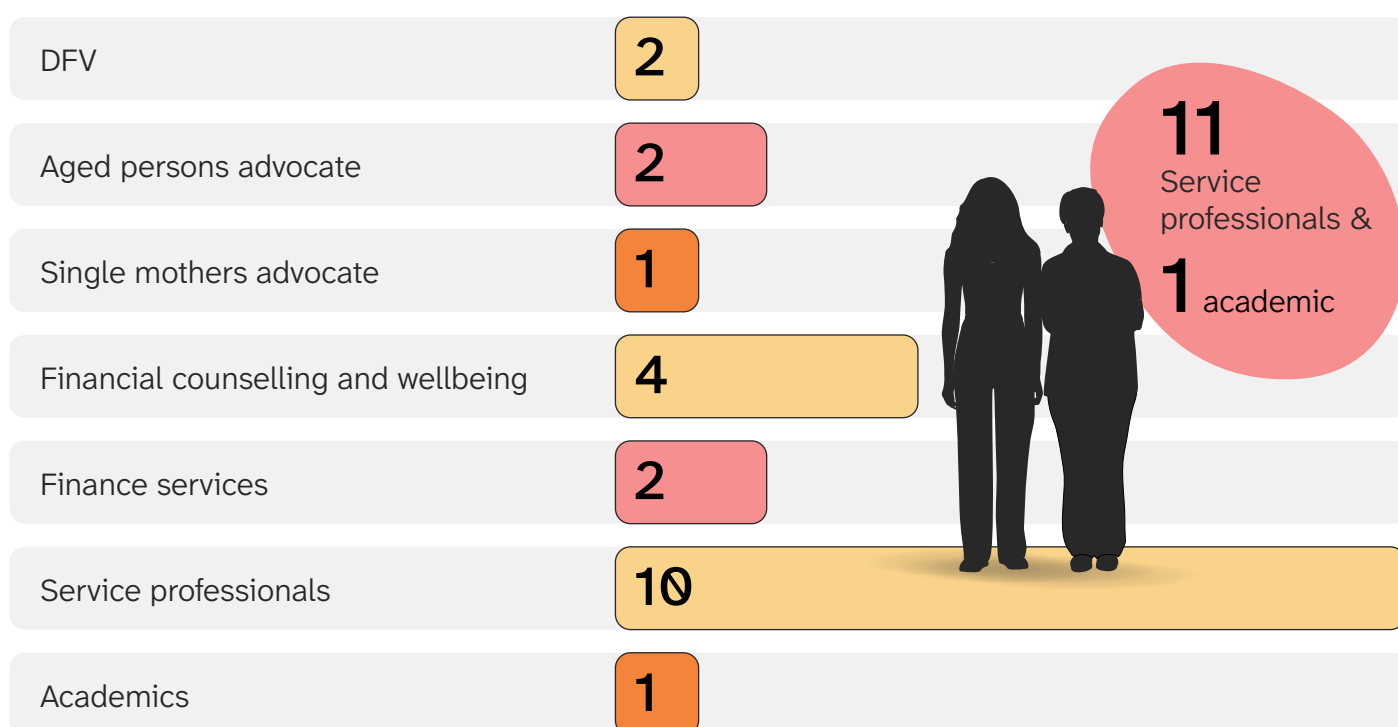
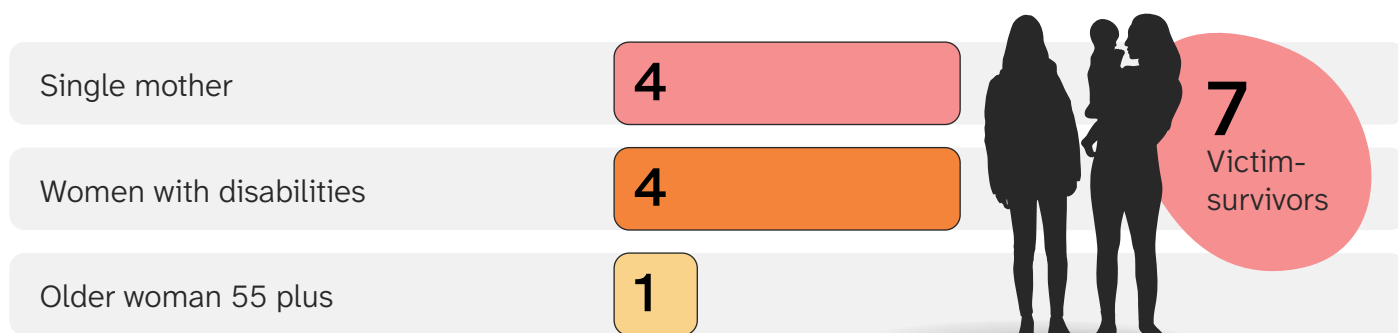
*Many victim-survivors self-selected, identifying with more than one category

Focus group participants academics and service professionals



** Many of the service professionals worked for domestic and family violence services or programs.

Interview demographics



Reference group

A reference group was formed, consisting of six members: three with lived experience of economic abuse (each identifying as a single mother, a woman with disabilities, or an older woman) and three service delivery/advocacy representatives). Observers included a representative from the Commonwealth Bank and the Illawarra Women's Trauma Recovery Centre. The Project Lead and the Centre for Women's Economic Safety attended to provide minute-taking and facilitation.

Limitation of consultations

The victim-survivors who participated in the consultation who were over the age of 55 all experienced economic abuse when they were younger.

Within focus groups, there were many relevant and important side conversations when group activities occurred or during breaks; this information was often not recorded in the focus group notes.

Definition of financial and economic abuse

Financial abuse and economic abuse are terms often used interchangeably, but they have distinct meanings.^[13] This report uses the following definition, consistent with Australia's contemporary definitions.

“Economic abuse: a pattern of control, exploitation or sabotage of money, finances and economic resources, such as food, transportation or accommodation, which affects an individual's capacity to acquire, use and maintain economic resources and threatens their economic security and self-sufficiency; and

Financial abuse: a pattern of control, exploitation or sabotage of money and finances affecting an individual's capacity to acquire, use and maintain financial resources and threatening their financial security and self-sufficiency.”^[14]

In addition, when defining economic abuse, we have taken into consideration that cultural practices like remittances and intimate couples having joint banking accounts, whilst not inherently abusive, are manipulated by abusers. Understanding these cultural money practices is crucial to defining and understanding economic abuse.^[15]

Prevalence of economic abuse

Economic abuse is an urgent, persistent problem facing Australian women. A 2022 Australian report found that 600,000 people experienced economic abuse in the past 12 months, indicating that 1 in 30 women and 1 in 50 men had experienced economic abuse in a single year.^[16]

A recent analysis of the ABS's Personal Safety Data determined that 16.3 per cent of Australian women experienced economic abuse from a current or former intimate partner.^[17] Whilst economic abuse can be the sole manifestation of abuse within a relationship, it more commonly coexists with other forms of abuse, such as physical and sexual violence. Research has found that in Australia, between 78 and 99 per cent of women experiencing domestic and family violence experience economic abuse as part of the broader pattern of coercive, controlling and abusive behaviour.^[18]

Single mothers

- There are 864,000 families headed by single mothers in Australia.^[19]
- Single mothers head 12.7% of all families with dependent children.^[19]
- Poverty rates for single-parent households has risen from around 23% in 2013 up to 33% in 2022.^[20]

Whilst there is data on the prevalence of domestic and family violence experienced by single mothers in Australia, there is little statistical data on the prevalence of economic abuse. What the data does tell us is that the majority of single mothers have experienced domestic and family violence. For 75 per cent of single mothers who have experienced domestic and family violence, the reason for separating was violence.^[21] Anne Summers' recent research identified that 37 per cent of Australian single mothers who experienced violence more than once whilst living with their most recent violent partner experienced increased violence post-separation.^[22]

The limited data we do have on single mothers' experience of economic abuse mostly relates to non-payment of child support. More than 168,082 parents in Australia's child support system failed to lodge tax returns last financial year, a common method used to avoid paying child support.^[23] This large volume of unfiled tax returns points to a situation in which a substantial number of single mothers are not receiving the child support they are entitled to.^[24] These figures do not take into account private arrangements between parents. Therefore, the actual number of single mothers not receiving the child support to which they are legally entitled will be even higher.

Women with Disabilities

The Australian Bureau of Statistics identified that in 2022 21.8% of women and girls have disabilities. This is an increase from 17.8% in 2018.^[25]

In 2021, an Australian study found that People with disabilities are twice as likely to experience economic abuse than people without disabilities.^[26] An analysis of ABS data found that 24 per cent of women with disabilities or a long-term health condition had a history of economic abuse.^[27] There is still a lack of statistical data on economic abuse experienced by women with disabilities, particularly abuse perpetrated by extended family members, carers, and professional support staff.

Our Watch and Women with Disabilities Victoria, in their report *Changing the Landscape*, highlight that women with disabilities are made more vulnerable to abuse due to ableist stereotypes that intersect with gendered stereotypes, compounding and intensifying a negative effect on women with disabilities.^[28] They also highlighted that, 'Across every state and territory in Australia, women and girls with disabilities experience violence, abuse and neglect at much higher rates than men with disabilities or people without disabilities. Rates of violence are likely to be higher for women and girls with disabilities who also experience other forms of oppression based on factors such as race or sexuality. Aboriginal and Torres Strait Islander women are more likely to have a disability than non-Aboriginal and Torres Strait Islander people, and evidence suggests that the prevalence of violence experienced by Aboriginal and Torres Strait Islander women with disabilities is significantly higher than

violence against non-Aboriginal or Torres Strait Islander women with disabilities.'^[29] A 2016 report exploring domestic violence and women with intellectual disabilities in the Illawarra found that many had experienced different forms of violence including financial control and abuse.^[30]

Older women

- 4.2 million Australians at June 30, 2020, are over the age of 65, with 53% of those people being women.^[31]
- In 2021, 21.5% of Australians were aged between 55 – 74, and 7.5% were 75 and older.^[32]

The prevalence of economic abuse experienced by older women is under-researched, with inadequate data collected, leading to estimates of abuse of older people ranging between two and 15 per cent.^{[33],[34]} The 2021 National Elder Abuse Prevalence Study found that 14.8 per cent of people aged 65 years or older had experienced abuse in a 12-month period. This report did not include older people living in residential aged-care homes.^[35]

ABS statistics for 2021-2022 showed that three per cent of women between the ages of 55 and 64 had experienced economic abuse by a cohabiting partner, with 0.9 per cent of women over the age of 64 experiencing that abuse by a cohabiting partner.^[36] These figures do not provide a complete picture as they do not account for abuse committed by carers or family members who are not cohabiting partners and thus should be treated as an underestimate. Older women with disabilities were considered to be at increased risk of experiencing economic abuse.^[37]

What we were told

‘I don’t know what steps I could take towards financial security. I don’t have time to consider where I want to go, I’m too busy surviving’ Victim-survivor

The weight of economic abuse being carried by victim-survivors

While victim-survivors share common experiences, there is significant diversity in their demographics (age, race, disability status, socioeconomic background) and experiences of economic abuse (duration, help-seeking, tactics, and relationship to the abuser). In addition, circumstances, such as parental status, home ownership, employment, and support network connections, also vary. This underscores the importance of avoiding assumptions and recognising that pathways need to accommodate the wide variety of victim-survivors and their experiences and needs.

Just as a victim-survivor’s experience of economic abuse should not be seen as a series of isolated instances, neither should their experience of recovery. It must be viewed holistically so that all aspects of recovery are in view. The ability of victim-survivors to take in and process information can be compromised by the sheer volume of challenges they face as part of their recovery and staying safe. When victim-survivors reach out to a bank, they have more on their mind than just banking. They can be overwhelmed, managing

a multitude of issues that are at varying degrees within and outside of their control.

The infographic on the next page illustrating what victim-survivors carry with them has been drawn from the consultations.

‘It all takes time and energy. It is a full-time job.’

‘Had to talk to school, Centrelink, children’s GPs, so many services.’

‘My brain was scrambled, and I didn’t know how I was going to survive.’ Victim-survivor

‘The money stuff came a bit later because the crisis, criminal charges, physical safety came first. So, it was the right time to talk about it a bit later... which was a few months later, 2-4 months later. I couldn’t talk to them (banks, utilities) when they were calling. I couldn’t physically think of it.’

Victim-survivor

“

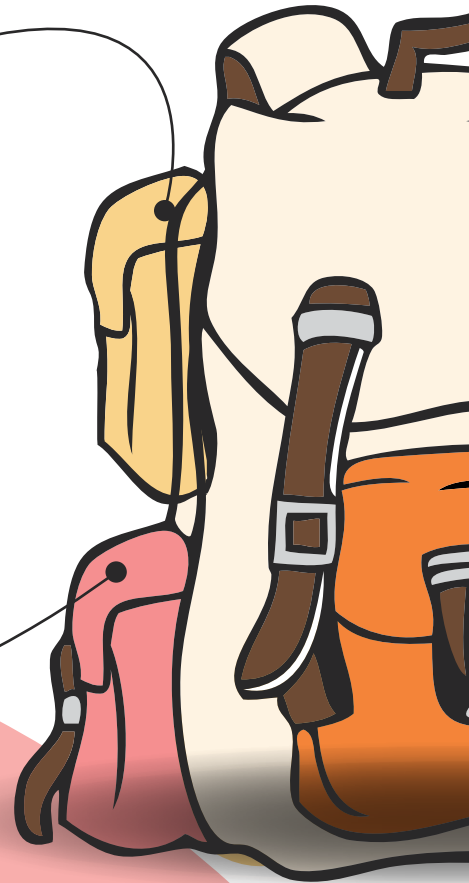
What victim-survivors carry with them

Self

- shame
- anger
- frustration
- trauma exhaustion
- can't concentrate
- worn down by systems and abusers' tactics
- fear of judgment and being let down
- traumatic money story
- time poor
- isolation
- guilt
- self-blame
- resilience
- strength
- courage
- reduced confidence
- mental and physical health issues

Complex and hard-to-know systems that I need to understand and interact with

- Child support
- insurance
- banking and finance
- utility retailers
- Medicare
- Centrelink
- health care services (GP, hospitals, specialists)
- school
- work
- Family Court
- criminal court
- lawyers
- ATO
- police
- immigration
- NDIS
- transport infrastructure
- community and DFV services (referrals, service offerings, eligibility)





My hopes and fears

I hope...

- for the strength to overcome challenges
- to be informed and that supportive friends, family, and services will support me
- accessible services will prioritise my children's and my needs
- recovery and safety
- that my children and I thrive

I fear...

- not being believed
- my abuser won't stop and I am unsafe
- that the services I need won't be available, understand me or may harm me
- that there are so many barriers to achieving financial security that I may never achieve it

Systems of cultural norms

- sexism
- ageism
- racism
- homophobia
- ableism
- colonisation
- gender inequality
- structural poverty
- white privilege
- classism
- capitalism
- family expectation

Not a day goes by when I am not thinking about

- debt
- bills
- safety now and in the future
- having enough money
- having transportation to get self and kids to appointments
- work, or getting a job and keeping a job
- child support payment
- property settlements
- secure housing
- having enough nourishing food
- mine and my children's mental and physical health
- retirement security
- children's future
- maintaining healthy family relationships

Understanding the financial destination

‘I don’t want to have to look at the cost of cheese...’

Victim-survivor

The purpose of pathways is to enable people to reach their desired destinations. Therefore, to understand victim-survivor’s experience of existing financial security recovery pathways, we must learn about the destination victim-survivors seek to reach.

Achieving financial security was an aspiration shared by all victim-survivors who participated in the project. Money was a constant concern for most victim-survivors, and many were pessimistic about ever achieving financial security, with one victim-survivor describing financial security as a ‘fantasy’.

Some victim-survivors spoke about purposely limiting their financial aspirations. Limited aspiration should not be seen in the context of needing less but in the context of limiting the trauma of having to recover within a system that was seen to be abusive and prohibiting victim-survivors from reaching their financial goals.

The journey towards financial security was an exhausting struggle, with victim-survivors focusing on immediate steps rather than the final goal. One victim-survivor, who was made homeless when they left an abusive relationship 20 years ago, said they went from aspiring to have a roof over their head

for the night, to having stable housing, and now they have stable housing, they aspire for homeownership. Another victim-survivor commented, **‘I would love to have a little house for my daughter and me some time, but I can’t get past the survival stuff.’**

Financial security for victim-survivors is not just about monetary comfort but emotional and psychological relief and safety. Many spoke about their money trauma extending from economic abuse into recovery. One described financial security as the ability to **‘lose the constant knot in the stomach and chest.’** Another saw it as **‘(a) pathway to living some sort of normality without shame.’**

When asked what words came to mind when victim-survivors like themselves thought about financial security and wellbeing, the most common responses were: ‘frustration’, ‘stress’, ‘exhaustion’, ‘shame’, ‘a fantasy’, and ‘no help’. The reasoning for these responses lay in the lack of progress they had experienced. Checking bank accounts daily, counting every cent, and not knowing if there was enough for the weekly shopping typified many victim-survivors’ current financial position. Financial security was associated with ‘relief’, ‘sleep’, and the ability to ‘breathe’, not constantly worry, and not having to choose which essentials to cut.

Many victim-survivor definitions of financial security were incredibly modest, such as the ability to have coffee with friends or have a savings buffer of \$2,000. Their descriptions of the financial security they aspire to closely align with the academic definition of financial security. Victim-survivor responses fell into the following key areas when asked what financial security and wellbeing looked like:

- Being self-reliant and having control over financial decisions
- Secure income that covers expenses, including health expenses and children's expenses
- Secure housing
- Being able to save money and have a buffer in an emergency.
- Being debt-free

Some victim-survivors had stretch goals for their financial security, which included:

- Homeownership
- Holidays
- Being able to treat children now and again
- Being able to afford “luxuries” like buying lunch and having coffee with friends.

‘The system doesn’t recognise the hardship’ Victim-survivor

‘We get out of an abusive relationship, and then the system abuses us.’

‘Every day I’m checking the bank account... so not being able to do that would be great.’ Victim-survivor

‘It’s a daily thing to make ends meet... always chasing our tail.’ Victim-survivor

‘Biggest challenge is, I don’t know if I can do this on my own? Financially’
Victim-survivor

‘People have a goal to get through til tomorrow. It’s survival.’
Victim-survivor

“

Safety

‘Survival is... all-consuming trying to stay safe.’

Victim-survivor

While this report does not explore pathways to physical safety, it was evident that there is a link between physical, psychological, and financial security. Victim-survivors prioritised safety for themselves and their children, focusing on ‘breaking free’ of the danger posed by their abuser. Victim-survivors spoke about not pursuing legal entitlements such as property settlements and child support in the hope that this would provide more safety for them and their children, knowing that this would also prolong their financial distress.

For victim-survivors, what it means to have financial control was deeply influenced by their experiences of economic abuse and the need for financial safety. Victim-survivors raised several elements of financial safety that they wanted to achieve on their pathway to financial security. This included:

- Disentangling from the abuser’s finances: Ensuring they are no longer financially connected to their abuser.
- Being safeguarded against future physical, emotional and economic abuse: Taking steps to prevent any future economic abuse from their abuser or any other person, system, or institution.
- Achieving self-sufficiency: Being able to support themselves without relying on others.
- Having access to institutional systems and services that don’t replicate abuse they have experienced.

‘For women that have experienced economic abuse, they have an extra dimension to their financial security, which is the dimension of safety and needing to stay safe.’

Service Professional

‘He sought sole custody, but when I gave in and he won everything financially, he gave up the hunt for the kids.’ Victim-survivor

‘I just want to break free from him.’ Victim-survivor

‘I’m anxious that this is going to happen again, that something will happen, and I will lose everything again.’ Victim-survivor

“

Women with disabilities

For those with disabilities and medical conditions, financial security meant being able to afford healthcare and medication. One victim-survivor described her financial situation as leading her to debate constantly with herself, ‘**Can I afford medication vs petrol?**’ Another describes financial security as ‘**Pay(ing) for my specialist appointments without having to ration my access to health care.**’

Single mothers

For single mothers, having enough to support their children was essential for financial security. Many victim-survivors spoke about sacrificing their own needs to ensure that the children had health, education, nutritional or emotional needs met. A victim-survivor single mother's description of financial security, is typified by this response by one victim-survivor, **'To be able to provide for the kids.'**

Older women

Achieving financial security felt out of reach for older women approaching retirement or already retired. One victim-survivor remarked when speaking about their long-term financial security prospects that **'Every option available is another nail in the coffin.'**

Another victim-survivor, who was thrown into poverty due to economic abuse, stated, **'My poverty has extended into retirement years.'**

Phases of financial security recovery

Phases of recovery overview of pathways to financial security

The overview on the following pages (P. 29-60) illustrates how a diverse range of victim-survivors navigate existing financial recovery pathways directly related to financial security and financial safety for older women, single mothers, and women with disabilities who are victim-survivors.

Focus areas include community services, government income and support services, financial and essential services, employment services and the workforce, and health, disability, and aged care services. For each area and phase, we explore support settings (what is currently working), barriers and inhibitors (what is not working), challenges and experiences of victim-survivors, and suggested improvements to pathways.

The social and cultural norms landscape serves as a backdrop for these experiences highlighting the impact of gender, age, disability, ethnicity, and whiteness on victim-survivors.

The term “phases” does not imply a linear recovery journey. Depending on the actions of an abuser, a victim-survivor may experience ongoing domestic and family violence crises over many years after the relationship has ended. Economic abuse can occur both during childhood and adulthood. Some victim-survivors may experience multiple abusive relationships over their lifetime. These relationships can include intimate partners, but they might also involve carers, children or other family members. A victim-survivor may also simultaneously experience economic abuse from more than one abuser.

The timing of the recovery journey will vary considerably based on the level of financial entanglement, the depth of abuse, and the victim-survivor’s access to resources and support. Victim-survivors will move through the phases at different speeds; some may remain stuck in a phase or even be catapulted back to an earlier phase.



Social and cultural norms landscape

Economic abuse doesn't occur in a vacuum.

Economic abuse occurs in a landscape of behaviours and attitudes that condone violence against women. Prejudices like sexism, ageism, ableism, and racism are often ingrained in societal systems and institutions. These biases become part of everyday life in areas like media, government, healthcare, finance, family life and workplaces, and they reinforce harmful views and create barriers to financial security and safety for women.

Gender is a key driver of violence against women. Racism, ageism, ableism, and other locations of discrimination also drive violence against women. Women who experience multiple forms of discrimination are made more vulnerable to economic abuse and are also more likely to be reliant on services and policies to assist in their financial recovery that are less accessible, inclusive and appropriate to their needs.

Gender

Age

Disability

Ethnicity and whiteness

Gender

Support settings & enablers

- Programs that reduce the gender pay gap – audits, WGEA reporting
- Gender pay equity decisions Fair Work Australia
- Awareness programs for gender bias in recruitment and promotion
- Superannuation on parental leave
- Encouraging men to take parental leave
- Role modelling women as strong financial decision-makers

Challenges

- Access to income
- Unpaid caring expectations
- Cultural norms around men as natural financial decision-makers
- Being a sole parent
- Domestic and family violence

Barriers and inhibitors

- Sexism
- Gender pay gap
- Low pay for workers in feminised industries
- Women are expected to bear the economic burden of caring
- Social expectation that women nurture, and not complain
- Stigma that victim-survivors have contributed to or are to blame for the abuse inflicted on them

Settings for improved pathways

- **Primary prevention:** Increased challenging of the drivers of economic abuse
- **Abuser accountability:** More programs and policies that hold abusers to account
- **Social security:** Income above the poverty line
- **Money confidence:** Provide strength-based programs to undo cultural myths about women not being strong, independent decision-makers, and undo money trauma
- **Industrial relations:** Improved wages and conditions for people working in feminised industries

Age

Support settings & enablers

- Services that make a conscious effort to include older people in their program design and marketing
- Programs that promote older people as valuable, contributing members of society
- Campaigns that challenge ageism

Challenges

- Access to income
- Cultural norms of older people not having value
- Access to community health care and financial services
- Domestic and family violence
- Accessing financial products (in person and online)

Barriers and inhibitors

- Declining health and mobility
- Community attitudes: older people as spaces takers and resource suckers
- Inheritance impatience
- Mainstream services not inclusive of older people
- Invisibility of older women
- Government data collection skewed towards intimate partners, invisibilising the economic abuse experienced by older women

Settings for improved pathways

- **Social security:** Aged pension above the poverty line
- **Challenge ageism:** More community awareness campaigns
- **Challenge workplace ageism:** More programs to promote older women as skilled and valuable employers
- **Awareness:** Enhance training for financial and aged care professionals to identify and address elder abuse and inheritance impatience
- **Data collection:** Government collects data on institutional abuse and abuse by paid and unpaid carers

Disability

Support settings & enablers

- NDIS
- Programs and services that provide people with disabilities with community and belonging
- Services and programs codesigned for access and inclusion with people with disabilities

Challenges

- Access to income
- Access to community health care and financial services
- Access to NDIS and NDIS alternative support services
- Domestic and family violence

Barriers and inhibitors

- Ableism and disablism
- Lack of knowledge of disability and paternalism
- Community attitude of seeing people with disability as non-contributing
- Programs and buildings built without diversity and access in mind
- Government data collection skewed towards intimate partners, invisibilising the economic abuse experienced by women with disabilities

Settings for improved pathways

- **Social security:** Disability Support Pension above the poverty line
- **Challenge ableism:** More community awareness campaigns
- **Increased representation in decision-making roles:** Recruit and promote more Women with disabilities into senior leadership roles
- **Expand Medicare and NDIS:** Increase coverage of medical and well-being costs for people with disabilities
- **Non-NDIS disability support:** Increase availability and affordability
- **Prevalence data collection:** Government collects data on institutional abuse and abuse by paid and unpaid carers

Ethnicity and whiteness

Support settings & enablers

- Employment of diverse staff, including marginalised CARM women, including First Nations women, in senior positions
- When services are available to people regardless of visa status
- Policy and services that recognise that all cultures have values and norms that, when manipulated by abusers, can be abusive

Challenges

- Access to income
- Systems of whiteness
- Migrancy and visa status
- Communication in English
- Domestic and family violence

Barriers and inhibitors

- Racism, colourism daily and systemic
- Workplace bias in recruitment and promotion hinders CARM women from reaching their earning and leadership potential
- Lack of information about Australian service systems available in community languages
- Government data collection skewed towards intimate partners invisibilising the economic abuse experienced by many CARM women

Settings for improved pathways

- **Prevalence data collection:** Explicitly capture economic abuse experienced by CARM women explicitly including First Nations women
- **Increased representation in decision-making roles:** Recruit and promote more CARM and First Nation's women into senior leadership roles
- **Raise awareness and undo:** Uncover white-centric dominance and thinking in government and community services. Replace with inclusion
- **Liveable income for temporary visa holders:** Temporary visa holders are permitted to earn a liveable wage with increased access to social security and concession

What is happening for victim-survivors across the phases

The comments in the “What is happening for victim-survivors across the phases” section are not direct quotes. Instead, they are first-person statements that capture the views, experiences, and feelings expressed by the victim-survivors who were consulted with during this project.

No matter when I reach out for support—whether during a crisis, while struggling with recovery, or at any other time—I need understanding and assistance. My needs are valid at every stage, from the crisis of leaving to long-term recovery.

If your services and support are not accessible my children and I miss out.

Don't place me on a referral roundabout. Being referred to services that can't assist me is exhausting and demoralising. I would rather have fewer referrals that are appropriate for me than a long list I need to sift through.

Amidst the chaos I seek clear answers, care, concern, and compassionate understanding, information and effective support.

Don't expect me to google for services and supports I have never heard of before and don't know exist. I have never heard of a financial counsellor, so why should I google to see if one is available in my local area?

I don't know what I am entitled to and I don't have the time to find out or fill out forms that may go nowhere.

If I am experiencing dowry abuse, mainstream services may not understand and worse still may make harmful assumptions about me and my culture.

If I don't speak English, it can be hard for me to get the information I need. I need supports that bridge the language gap.

People from all cultures experience economic abuse. I don't want to defend my cultural background by having to explain again that the abuse I experienced is not about my culture being bad. This is about the decisions and actions of my abuser. Don't assume my abuser shares my cultural identity.

Family court

Now that I am separated from my abuser, they can't abuse me like they used to, but he has found other ways. It feels like a no-win where I either face expensive legal fees that eat up everything I have worked for or accept a property settlement that financially disadvantages me and my children.

My abuser showed no interest in the children when we were together and now he is fighting in the Family Court to have sole care. He is saying he will make me spend every dollar have on legal fees. This isn't about the kids it is punishment.

Community services

If I did not experience much physical violence, I might be seen as a low priority, but do you see when my abuser demanded money, I handed it over to keep myself and my children safe? I was always afraid. Now that I've stood up to him, I'm really scared of what might happen.

As my recovery continues there are fewer services for me as I am no longer considered in crisis. Knowing I can turn to a service if I need to at any point in my recovery provides much-needed peace of mind.

Legal aid will only be available if I have a low income, and I may fall into a nonservice chasm of earning too much to qualify for support but not earning enough to pay my legal bills.

The housing waitlist averages eight years, and I may feel pressured to accept housing far from my support networks.

When there is no money all the time, there is no service that fills the gap. Emergency and material aid is insufficient.

As part of my recovery, I may be reaching out to community services to provide my lived experience. This is not therapy; this is political action to change the system to be heard and so that I and others like me know we are not alone.

Government income and support

I need quick and efficient access to income and crisis relief to expand my options.

As I seek short- and long-term financial security and safety, I want to know that there is a government safety net to support my children and me. Without a sufficient safety net I might return to the person abusing me.

If my main income is social security, it's hard to be anything but in poverty. Social security doesn't allow for a financial buffer, and any small unexpected cost can push me into crisis.

There are so many barriers to getting a Disability Support Pension. It feels like the eligibility criteria are more about exclusion than inclusion.

If I have disabilities, have children with disabilities or am an older woman, I want to know that the government will support my and my family's health needs.

If my abuser is using non-payment of child support to continue their abuse, my engagement with the Child Support Agency may be protracted and traumatic and last until my oldest child turns 18. He is doing this to keep control over me, and it takes everything I have to fight for my autonomy and freedom, which is made all that harder if I don't have adequate income.

If my youngest child is nearing 18, I dread how I'll cope when child support stops. It is likely my child will still be living with me and will have financial needs that I will have to cover without assistance from my abusive ex.

Economic abuse is a form of violence. If I am seeking support from the NSW Victim Support scheme, I may not be seen as a victim of violence if there is no evidence of physical violence.

As a business owner or sole trader, paying my taxes may be difficult if my assets have been frozen or stolen by my abuser, or if I had to use saved money for daily living expenses.

If I am a single mother, when my youngest child turns 14, I will be taken off parenting support payments and have to go on JobSeeker, creating further economic hardship and subjecting me to the job search test.

Finance and essential services

Disentangling my finances from my abuser is draining my time and energy. Exhaustion and trauma make it hard to concentrate on details, making financial decisions overwhelming.

I don't know how to ask for help. If I had bad experiences in the past, my instinct is not to engage.

I have no idea how my bank or electricity supplier will react if I tell them about the abuse. I feel shame and embarrassment, and whoever I speak to will be a stranger to me.

It is so confusing different services have different DFV policies and support. I don't know what each one offers or whether it is even worth calling to find out.

My abuser made banks and essential services a weapon of economic abuse. Many services view my situation solely through the lens of financial hardship, but it feels inadequate; while I may have enough money to pay my bills, I have endured a traumatic injustice and seek fairness and understanding from financial and essential services.

Services may be more aware of economic abuse and have expanded debt waiver criteria, but I might continue repaying debts acquired through economic abuse, unaware that I may be eligible for a waiver.

My phone is ringing, but I will not answer. Banks and debt collectors are contacting me about debts I can't repay. It is too much, and I want it all to go away.

If I am an older woman or a woman with disabilities, my abuser may have used my lack of access to financial services to take over all my finances.

Now I am on my own. How am I going to figure out what to do now? Not being able to access my bank easily made it easier for my abuser to abuse me. I am not sure how I can get support from the bank.

I want financial and essential services to understand my financial situation and assist me with information and support, so I can live within my means.

As my needs change over time I want support and services that match my needs.

The experience of economic abuse is likely to have eroded my financial decision-making confidence. In time, it may return. If you can affirm my right to be a financial decision maker and support my decision making with accurate, timely and clear information, my confidence will come back more quickly.

I want products and services that work in my best interest and prioritise giving me clear information without being patronised so I can make financial decisions.

I need you to understand that years after my abusive relationship has ended, I may need support to recover from economic abuse.

Employment and workforce

If work is my safe place, I lose that safety if my abuser comes to my work to continue the abuse after our breakup.

Concentrating on work is incredibly hard my mind is so full all the time. If I reduce my hours, I won't earn enough. I desperately need the income but it all feels too much.

I rely on flexible workplace policies and my manager's understanding and compassion.

I have no leave as a sole contractor or business owner, and business costs keep piling up. I must keep everything going so my business can survive, and I have income.

If I am a business owner or sole contractor, I may know about family violence leave, but it is not available to me.

If not employed, the weight of unemployment is heavy, and the thought of job-seeking is daunting when there is so much to do to keep safe and recover financially and emotionally.

Like most people, my pathway to financial security is employment. But to gain and maintain employment, I need an employer, who can see my worth, won't view a career break as a deal breaker, and can provide ongoing flexibility and understands that recovery from domestic and family violence is a long process.

Getting a job at the level I had before having children is hard; people who have not had children have risen through the ranks, and I may be forced to accept a low-paid job below my capabilities.

If I have disabilities or am aging, I face sexism, ageism and ableism, the impact of which is being seen as a less valuable employee and my skills minimised. I deserve better I need employers to see my worth and for biases to be challenged at all levels of society.

I want a decently paid job that recognises my worth as an employee. I need flexibility to accommodate my circumstances, whether those circumstances relate to disability, health, childcare, or managing family violence.

I don't want to be treated differently; I want all workplaces to offer decent pay and flexibility so I can change jobs without losing these benefits. I want to thrive in a workplace free from sexism, racism, ageism, ableism, and toxicity. If I'm not treated fairly, I want a clear pathway to resolve issues fairly without leaving my job to stay safe.

Health/disability/aged care service

Recovery, and seeking financial safety and security are exhausting. I need for my children and me to be healthy.

I want a life where I can fully participate in society, supported by health, disability, and aged care services.

I'm unsure if I'll have enough money for housing, food, electricity, and everything else my family and I need. Will my health care become an essential I have to forego? But if I stop the medication and medical support, my health will deteriorate, and I'll be less capable of managing everything.

I'm best able to work and earn an income when my health and access needs are met.

I know that having a disability means it is harder to get employment. If I can't get a job even if I get the Disability Support Pension, it is not enough.

If I have disabilities, I may receive NDIS, which may or may not cover my needs. Without NDIS, affordable services are hard to find. Paying for even moderate health needs makes it so much harder to build financial security.

My abuser was also my carer. I have informed NDIS about my change of circumstances. It is always a fight with NDIS. I'm terrified that notifying NDIS might result in losing services.

My abuser took my money, but they did the housework, which I can't manage. I don't know what support is available and if I can afford it.

My children's health and wellbeing are my top priority. I will forgo my own health needs for them. But who will care for them and earn money if I become too unwell?

Access to services depends on health professionals' knowledge and preparedness to refer and my ability to find information online.

Mental health plans run out before the year ends, making care costs unaffordable. Medicare, PBS, or insurance may not cover many therapies and medications, so a significant portion of my income will go towards my and my children's wellbeing.

My child needs professional help to recover from trauma. Even expensive private services may have long waiting lists, and community services to support children's trauma healing are all too rare.

I don't want the government to gatekeep services in a way that makes me feel untrusted or underserving. Negotiations with NDIS are overwhelming. I am grateful for the support, but I feel judged.

As I age, I want an aged-care system that will support me and that allows me my dignity and provides options.

Phase 1 - Crisis and separation

Safety for myself and my children and disentangling myself from my abuser are my main concerns.

Although I may have left the relationship, the abuse could still be ongoing. The economic abuse I experience may have got worse if other forms of abuse are no longer available to my abuser. I may have urgent financial issues, but my priorities may be on physical safety and the wellbeing of my children.

There is so much on my plate. I am overwhelmed. It might take some time to understand the fully extent of the economic abuse I have experienced and continue to experience. As I learn more about my financial situation, I might discover debts. I feel betrayed. I am angry. I have so many questions: How did this happen? Was it my fault? Who can help me? Do I deserve help? Who will believe me? What happens if I am not believed? What will happen to the children? Can I still give them everything they need? By leaving the person abusing me, I may not only be leaving the abuse but a house, and my socio-economic position.

I need to understand what has happened and my options. Will my friends and family believe and support me, or am I alone? I may be unsure what income I have now.

If I am a business owner, I may not know if my business can continue. If I am an employee, my work performance may have dropped as I try to manage everything.

As an older woman, I don't know if I have the time to recover financially.

As a woman with disabilities, this is just another thing that must be managed along with complex health and disability systems. If my abuser was my carer, who is going to assist me now?

I have done a brave thing; I don't know if my courage will fail, but I know I am more likely to succeed with support.



Community services

Support settings & enablers

- Trust
- Services that understand economic abuse
- Information on websites about services and eligibility
- First disclosure services such as 1800Respect and National Debt Helpline
- Services that are culturally appropriate
- Specialist trauma services
- Free services
- Warm or hot referrals
- Staying Home Leaving Violence Program
- Escaping Violence Packages

Challenges

- First disclosure
- Information and support-seeking
- Seeking safety

Barriers and inhibitors

- Victim blaming
- Trauma and shame
- Finding services and information can be difficult without prior knowledge
- Abuse not being identified by professionals
- Inconsistent service and levels of awareness

- Referrals to inappropriate services
- Long waiting times
- Restrictive eligibility criteria limits access
- Reduced accessibility due to language, location, building and service access design and hours of service
- Dowry abuse and other non-Anglo typical economic abuse tactics are not recognised

Settings for improved pathways

- **Consistency of service:** Prioritised within services and across the sector
- **One-stop shop hubs:** Provide a range of services for economic abuse victim-survivors in one location
- **Family and domestic violence assessment:** Include explicit questions about economic abuse
- **Information:** Widely available guidance for leaving a relationship available online
- **Trauma and awareness training:** Increase training for professionals which includes understanding money trauma
- **Culturally appropriate:** Sector-wide training on abusers' tactic of misusing cultural expectations

Government income and support

Support settings and enablers

- Previous experience accessing government income and support
- A customer service staff member who is aware, compassionate, and authorised through known policies to assist

Challenges

- First disclosure
- Disentangling government payments from the abuser
- Determining eligibility for benefits
- First contact Child Support Agency
- Financial safety

Barriers and inhibitors

- Victim blaming
- Trauma and shame
- Complex eligibility with lots of forms to complete
- Crisis Payments: Short window of eligibility
- Inadequate systems that enable abusers to avoid paying child support
- Government income below poverty line
- Disability Support Pension: Narrow eligibility and a high level of proof required
- Online information can be hard to find and understand, long wait time for phone support

Settings for improved pathways

- **Crisis payments:** Extend the eligibility period
- **Staff training:** More training on trauma and economic abuse and implementation of existing policies
- **Payments and accessibility:** Increase payments and make information more accessible (online, in-person, and phone)
- **Disability Support Pension (DSP):** Lower the barriers to accessing payments
- **Child Support Payments:** Government guarantees child support payments and holds abusers who refuse to pay to account

Finance and essential services

Support settings and enablers

- A customer service staff member who is aware, compassionate, and authorised through known policies to assist
- Trust
- Increased awareness of economic abuse across sector
- Information about organisational DFV policies accessible on organisational websites
- When accessing services does not require the victim-survivor to retell their story repeatedly
- Victim-survivors know when services will contact them and they have the information to make informed decisions

Challenges

- Debt
- First disclosure
- Disentangling accounts debts
- Information and support seeking
- Gaining financial safety

Barriers and inhibitors

- Victim blaming
- Trauma and shame
- Inconsistent and variability service response and awareness within organisations and across the sector
- Information on support can be hard to find on websites
- Joint accounts and debts increasing financial entanglement
- Victim-survivors have limited awareness of the support available across the industry
- Debt on sold to debt collectors who harass victim-survivors
- Services not culturally safe

Settings for improved pathways

- **Debt:** Increase access to debt waivers
- **Regulation for consistency:** Government to ensure consistent standards across sectors
- **Joint Accounts:** Provide and promote alternatives to joint loans and joint bank accounts and disclose the risks and benefits of holding joint financial and essential products and services
- **Staff Training:** Increase awareness training for more staff
- **Staff authorised and aware:** Ensure staff know what organisational policies can support victim-survivors and authorise appropriate staff to implement policies

Employment and workforce

Support settings and enablers

- A employer/manager who is aware, compassionate, and authorised through known policies to assist
- Trust
- Access to family violence leave and flexible workplace practices
- Earning enough money to cover daily living costs and build savings

Challenges

- First disclosure
- Maintaining employment
- Maintaining a business

Barriers and inhibitors

- Victim blaming
- Trauma and shame
- Fear of not being believed or judged as a bad worker
- Lack of access to domestic and family violence leave for business owners and sole traders
- Workplaces that do not offer flexible working arrangements
- Insufficient income to meet needs

Settings for improved pathways

- **Managers and human resources:** Increased training on domestic and family violence and providing support
- **Domestic and family violence leave:** Government to make domestic and family violence leave available to sole traders and small business owners
- **Gender pay equity:** Fair Work Commission, as a priority, addresses low wages across all feminised industries
- **Flexible work practices:** Implement flexible work practices without sacrificing pay across all Australian workplaces

Health/disability/aged care service

Support settings and enablers

- Trust
- Increased awareness of economic abuse by Doctors and allied health professionals
- A staff member who is aware, compassionate, and authorised through known policies to assist
- Bulk billing doctors

Challenges

- Medical and health costs
- First disclosure
- Maintaining existing health and disability services and supports for self and children
- Seeking new information and support

Barriers and inhibitors

- Victim blaming
- Trauma and shame
- Fear of losing support when NDIS notified of victim-survivor's change of circumstance
- Victim-survivors are not able to afford necessary medication, therapy, and treatment
- Long waiting lists for services.
- Medical professionals have limited awareness of available support
- Aged care and disability support services and staff may not recognise signs of economic abuse

Settings for improved pathways

- **Health professionals:** Increase family violence and trauma training for doctors, nurses, disability, aged care and allied health professionals across all health settings
- **NDIS package guarantee:** Ensure that disclosing DFV and leaving a violent relationship does not reduce a victim-survivors' NDIS package
- **Access to affordable medical services:** Provide increased access to bulk-billed medical services for victim-survivors and their children
- Non NDIS recipients that require support in the community have access to free or affordable alternatives

Phase 2 - From crisis to recovery

My priorities remain financial survival, caring for children, managing disability and health, and maintaining or growing my income.

Every day is exhausting as I try to regain control. If I can disentangle myself financially, I could accelerate my financial recovery, but if I have joint debts, disputed assets or child support is not being paid, this is still very much the beginning of my journey.

I might be only now uncovering the extent of my debts and grappling with what this means for my immediate and long-term financial security. If my abuser is on Centrelink payments, the child support I am eligible to receive is so small that it does nothing to build my financial security. My abuser may be refusing to pay child support that I rely on because he knows the pain and stress this will cause.

This may be the first time I am contacting financial institutions and retailers about my debts, or maybe I just can't run from the debts anymore; they have caught up with me.

This might be the first time I feel able to acknowledge the trauma I and the children have endured, but self-care may feel like an unaffordable luxury in terms of time and money. Income and longer-term security will be on my mind. I may dare to dream of financial security, but I may feel that future financial security is just a fantasy. I may want to re-enter the workforce or want flexibility in my existing job so I can manage the safety, health and wellbeing of myself and my children.



Community services

Support settings and enablers

- Same as Phase 1 – plus
- No time limit on services
- Post-crisis services

Challenges

- First disclosure
- Housing
- Exiting crisis services

Barriers and inhibitors

- Ongoing victim blaming
- Time limited services
- Fewer services available post-crisis
- 4 weeks plus wait for financial counsellors
- No long-term government or social housing available
- Lack of free legal services for immigration issues
- Services siloed and not talking to each other
- Multiple appointments to attend and only available during work hours
- Retelling story continually to different services

- High turnover of staff leads to retelling story and constant need to develop trust
- Fewer service options in rural and regional areas
- Limited access to interpreters

Settings for improved pathways

- **Case management:** Increased availability especially when multiple services are involved
- **Regional and rural areas:** Increase service availability
- **Legal services:** More services available with a less income restrictive eligibility criteria
- **Financial counsellors:** Increase the number of financial counsellors
- **Increase accessibility for non-English speakers:** Provide more interpreters and resources in community languages
- **Professional collaboration pathways:** Increase opportunities for multidisciplinary networking and cross referral across community services

Government income and support

Support settings and enablers

- Same as Phase 1

Challenges

- First disclosure
- Receiving a decent Income
- Paying tax
- Ongoing proving of eligibility
- Ongoing access to child support payments

Barriers and inhibitors

- Retelling story fatigue
- Ongoing victim blaming
- Government support for temporary visa holder is limited
- Can only work a small number of hours before losing government benefits
- Job reporting requirements do not take into account the workload required by victim-survivors to manage their safety and recovery
- Loss of documentation delays recovery and access to service

Settings for improved pathways

- **Escaping Family Violence Payment:** Increase eligibility beyond 12 weeks after leaving an intimate relationship, extend to non-intimate abusive relationships, and make more accessible to victim-survivors without an AVO/FVO
- **Government documents (e.g. passports):** provided for free if lost while fleeing
- **Centrelink benefits:** Increased number of allowable work hours before benefits cease
- **Job seeker:** Reduced reporting requirements

Finance and essential services

Support settings and enablers

- Same as Phase 1 - plus
- Services call you back

Challenges

- First disclosure
- Debt
- Financial disentanglement
- Renegotiating finances and debt
- Credit rating

Barriers and inhibitors

- Interest on debt may accumulate depending on the service provider policy
- Creditors chasing debt
- Story telling fatigue
- Ongoing victim blaming
- Low credit rating due to economic abuse
- Depending on the service provider policy debt may be on sold to third parties
- Banks and essential services may ask for proof of DFV via AVO
- Digital literacy required to do online banking
- Toll companies and other services inflexible regarding waivers

Settings for improved pathways

- **Suspend debt interest accumulation:** When a financial hardship arrangement is put in place due to economic abuse
- **On sold debt:** No financial and essential services onsell the debt of DFV victim-survivors to third parties
- **AVO/FVO:** FVO is not required to prove DFV
- **Digital divide:** Increase in-person options for banking and financial product interactions

Employment and workforce

Support settings and enablers

- Same as Phase 1 - plus
- Able to access appropriate counselling through workplace EAP provider

Challenges

- First disclosure
- Maintaining employment
- Job seeking

Barriers and inhibitors

- Managing child care, and DFV recovery makes it hard to work the required hours for a decent income
- Lack of confidence, time and energy to reenter the workforce
- competitive job market
- No employment reference if victim-survivor worked in the family business with the abuser
- Ageism and disablism make it harder to gain employment and promotion
- Temporary visa restriction on hours that temporary visa holders can work

Settings for improved pathways

- **Child care:** Provide affordable or free child care for victim-survivor's children
- **Employment services:** Increase access to gender and DFV-informed employment services
- **Ageism and disablism:** Campaign to eliminate ageism and ableism in hiring and promotion practices
- **Temporary visa holders:** Increase allowable work hours

Health/disability/aged care service

Support settings and enablers

- Same as Phase 1

Challenges

- First disclosure
- Accessing services
- Maintaining services
- Accessing medication

Barriers and inhibitors

- When the victim-survivor and their children are not physically and mentally well, it is harder to work towards recovery and financial security
- Services are cost-prohibitive
- Lack of availability, particularly in regional and rural areas
- Ongoing victim blaming

Settings for improved pathways

- **Mental health plan:** Increase the number of sessions included in a mental health plan
- **Free psycho-social support:** Increased access to free psychosocial trauma-informed services for adult and children victim-survivors

Phase 3 - Continuing recovery

Even though I am trying so hard,
it feels like it is never going to end.

I might have disentangled my finances from my abuser by now, especially if there are no children, debts or assets being disputed as part of a Family Court property settlement. If employed, I may be building back my financial safety and security. Getting here has been exhausting, but I still have more I need to do.

My abuser may still be using legal and child support systems to abuse me, including ongoing nonpayment of child support, bombarding and draining my remaining resources by making me engage in a protracted and expensive legal fight around property settlement and parenting orders. My abuser will want me to settle for an unfair property agreement. For the sake of peace and my children's safety, I might agree. I can't move on with my life. My legal costs are draining my future financial security.

If by abuser is determine to take my children away from me using the Family Court I have no option I must plough money I have and don't have into protecting my children. There is no winning here.

I feel like a failure when I can't provide! I need to work towards a better future for myself and my children. I want us to be safe and my children to have everything they need, including the occasional holiday or treat. I want access to affordable housing, utilities and food. I am not earning a lot so, so value for money is essential for every purchase I make.



Community services

Support settings and enablers

- Long-term psychosocial supports
- Advocacy services
- Peer support groups
- Services that collaborate to support a service user
- Financial and material aid that is not judgmental
- Long-term financial recovery services such as Financial Independence Hub and Money Clinics

Challenges

- Divorce and property settlement
- Avoiding long term poverty

Barriers and inhibitors

- Income eligibility cap for free legal support for property settlements too restrictive with many victim-survivors unable to access services
- Eligible for fewer DFV services the further a victim-survivor is away from the crisis of leaving
- Likely to have exhausted short-term financial aid option
- Ongoing lack of social and government housing options
- Lack of affordable and trauma informed psychosocial support for children and adults

Settings for improved pathways

- **Legal Aid:** Raise the income cap so more victim-survivors can access assistance
- **Psycho-social support:** Victim-survivors and their children able to access specialist services free or affordable such as counselling, as long as needed, with the ability to engage and disengage as needed
- **Housing:** More housing stock is available

Government income and support

Support settings and enablers

- Same as Phase 2

Challenges

- Receiving a decent income
- Repaying debt long-term to the government
- Receiving Child support

Barriers and inhibitors

- **ATO:** Unrealistic repayment expectations may lead to bankruptcy proceedings after two years.
- **Centrelink Debt:** Unrealistic repayment expectations, lack of understanding of debt caused by economic abuse
- **Family Tax Benefit A:** If the abuser makes it unsafe to collect child support, the victim-survivor must manage safety and seek exemption. Without exemption, no FTB A is received

Settings for improved pathways

- **ATO and Social Security debt:** Increased scope for ATO and Social Security to waive economic abuse-related debt, and if any repayments are necessary, they are based on capacity to pay
- **ATO:** Bankruptcy is no longer used as a tool against economic abuse victim-survivors
- **Across government:** All levels of government explore increasing waiver flexibility for debt acquired through economic abuse

Finance and essential services

Support settings and enablers

- Financial organisations and customer service staff that acknowledge the long-term impact of economic abuse
- Automated payment plans for essential services
- Access to Australian Financial Complaints Authority (AFCA) external and internal dispute resolution
- Services have DFV support teams

Challenges

- Reorganising finances to meet need and build financial security
- Continuing financial disentanglement

Barriers and inhibitors

- Barriers to refinancing if have accessed banking hardship support in the previous 12 months
- Support from essential and financial services to DFV victim-survivors is sometimes time limited and ends when services no longer deem victim-survivors to be in crisis and/or financial hardship
- Contracts and financial information is complex and full of jargon

Settings for improved pathways

- **Centre ethical fairness:** Financial and essential services recognise economic abuse waivers and support as a process of correcting injustice of economic abuse and provide support and waivers even if the victim-survivor doesn't meet the definition of a person in financial hardship
- **Communication:** Financial information provided in plain English and community languages

Employment and workforce

Support settings and enablers

- Access to education, such as TAFE's to reskill for a new career
- Access to free education
- Employment services

Challenges

- Job seeking
- Maintaining employment
- Reskilling

Barriers and inhibitors

- Reskilling to reenter the workforce that requires unpaid placements
- TAFE and learning institutions that are inflexible in accommodating the needs of single mothers

Settings for improved pathways

- **Flexible study:** Tertiary learning institutions provide flexibility for students with children

Health/disability/aged care service

Support settings and enablers

- Same as Phase 2

Challenges

- Affording long term health and wellbeing needs
- Finding bulk billing doctors and allied health professionals
- Access to appropriate health and community supports that enables full and fulfilling community, work and family life participation for victim-survivors with disabilities

Barriers and inhibitors

- Large Medicare gap fees or needed services have no Medicare rebate at all
- Health care which is not trauma-informed

Settings for improved pathways

- **Bulk billing:** More bulk-bill options available
- **Trauma and PTSD:** Increase availability to bulk billed trauma services for PTSD and other trauma related conditions experienced by adults and children affected by DFV
- **Community care:** Affordable and accessible health and community supports for victim-survivors with disabilities not eligible for the NDIS

Family law

Support settings and enablers

- Services that pay for court transcripts
- Family Court legislation that recognises economic abuse

Challenges

- Divorce
- Parenting arrangements
- Property settlement
- Systems abuse

Barriers and inhibitors

- Abusers use victim-survivors' mental and physical health to undermine their evidence
- Legal language and procedures are difficult to navigate
- Judges often do not consider economic abuse
- Expenses lawyers
- No or few repercussions for abusers who enact systems abuse through the Family Court using protracted legal action and parenting orders to continue economic abuse and coercive control

Settings for improved pathways

- **Make accountable:** Create and impose tangible repercussions for enacting systems abuse and close system abuse loop holes
- **Time and money:** Explore ways to limit the cost and duration of family law proceedings when system abuse is being enacted
- **Free or affordable legal representation:** Make it easier for victim-survivors to access free or affordable Family Court legal representation

Phase 4 - Ongoing recovery

My financial security recovery will vary depending on what happened before, during, and after I left.

Even if the economic abuse has stopped, I may have significant safety costs that will never stop. I may need to pay for expensive security equipment every time I move house. I may have regained my financial decision-making confidence, but my money story will always be one of trauma. I may have more money to spend, but the fear of having nothing may still loom over me. I may even be able to afford a cheap holiday soon, which would feel like such an achievement. Reflecting on this, I may notice that my financial security goals over time have evolved from focusing only on the immediate need to now being able to make long-term goals. I may be able to see positives ahead, but my lack of savings and superannuation means I will have little more than my pension to live on in retirement.

If I am receiving child support, that will stop when my oldest child turns 18. It is a financial cliff at 18; my children are likely to still live at home, but I know my abuser will not pay anything unless he is compelled. I may still be battling in the courts for a property settlement and parenting orders.

If I haven't been able to find employment or my health needs escalate and I must leave the workforce I will likely rely on social security. In this case, I have realised it doesn't matter what I do financial security will be beyond me. For me, scarcity and financial distress are not a phase of financial recovery; they are the end point of my foreseeable future unless the system changes.



Community services

Support settings and enablers

- Same as phase 3

Challenges

- Same as phase 3
- New crisis
- Housing
- Psycho-social support

Barriers and inhibitors

- Same as phase 3
- Government and social housing waiting list
- Lack of access to ongoing psychosocial support services for victim-survivors and their children

Settings for improved pathways

- Same as previous phases

Government income and support

Support settings and enablers

- Same as phase 3

Challenges

- Income sufficiency
- Child support payments ending

Barriers and inhibitors

- Long-term reliance on government income cements poverty, with no buffer if something goes wrong
- Abuser who doesn't pay child support is not held to account

- Loss of valuable government benefits such as a Health Care Card when not receiving Centrelink pension and payments
- Losing single parenting payments when youngest child turns 14 means switching to the lower JobSeeker payments

Settings for improved pathways

- **Single parenting payment:** maintain payment until the youngest child is 16
- **Child support for adult dependents:** Continue child support for dependent adult children

Finance and essential services

Support settings and enablers

- Same as phase 3

Challenges

- Ongoing decision-making regarding finance and essential services products
- Inconsistent customer service DFV awareness
- Inconsistent DFV policy and procedures across sector

Barriers and inhibitors

- Bad credit history can limit financial options for years
- Depending on service policy child support income not included when applying for loans
- Older women are less likely to be granted loans
- Lack of understanding about the long-term impact of economic abuse and the need for ongoing support
- Ongoing high cost of essential services like electricity and gas

Settings for improved pathways

- **Loan income assessment:** Child support income is always included as income when assessing the ability to repay loans
- **Ongoing economic abuse support:** No time limit for access to waivers and support related to economic abuse
- **Support to recover:** Easier processes for victim-survivors to rebuild credit rating after economic abuse
- **Value for money:** More value-for-money products for low-income earners

Employment and workforce

Support settings and enablers

- Same as phase 3
- Superannuation whilst on parental leave

Challenges

- Retirement and preparation
- Workplace
- Finding suitable employment

Barriers and inhibitors

- Lower superannuation balances (due to low pay, working fewer hours, time off to raise children) increase the risk of poverty in old age

- Ongoing low pay for women exemplified by the gender pay gap
- Wages often bargain away for workplace flexibility
- Variance in flexibility across the workforce
- High levels of sexism, ageism, ableism and toxicity
- Longer out of the workforce, the harder it can be to re-enter

Settings for improved pathways

- **Safe and flexible workplaces:** Increased priority for workplaces to be flexible and safe
- **Jobseeking:** Increased job-seeking support for victim-survivors experiencing long-term unemployment with specialised programs for victim-survivors who are older women and women with disabilities

Health/disability/aged care service

Support settings and enablers

- Same as phase 3

Challenges

- Medicare
- NDIS
- Aged care system

Barriers and inhibitors

- Support for children with trauma often available only in the expensive private sector
- Ongoing costs of medication, care, and aids can be financially burdensome

Settings for improved pathways

- Same as previous phases



Jackie's victim-survivor journey map - Illawarra pathways to financial security

Introduction

The journey map represents what a path to financial security may look like for a victim-survivor. The map aims to provide examples of the journey, potential services involved, what may work well, and where barriers may occur. The persona of Jackie is fictitious and represents a common scenario for many victim-survivors with disabilities.

In this scenario, Jackie's financial recovery journey is the focus. However, alongside seeking financial security, she navigates schooling for her children, disability and healthcare systems for herself and her children. She also manages daily tasks like childcare, school runs, paid employment, maintaining social connections for herself and her children, attending appointments, shopping, house cleaning and meal preparation.



Jackie

Age: 43

Residential address: Shellharbour, NSW

Children

Marie aged 8 and Toby aged 10

Disabilities

Degenerative autoimmune disease that causes fatigue and muscle weakness diagnosed 1 year ago

Employment status

- works as a receptionist 25 hours a week
- earns \$43,000 per year

Housing status

Renting

A Short Description

Jackie is 43 and has been in a relationship with her abusive husband, John, for 11 years. Jackie left after John struck her across the face. This was the first time this had happened, but he had always been controlling and manipulating her through threats and coercion to get his way. John intimidates, threatens violence and causes chaos. He scares Jackie, and she does what she can to keep him happy for her and the kids' sake. All the utility bills are in Jackie's name, and John made her take out loans for a car and an expensive holiday. During her abusive relationship, she was given \$350 a week by John for his contribution to expenses with Jackie being responsible for paying the utility bills, paying off loans, grocery shopping, and rent. John works as a self-employed tradie. He does not share details about how much he earns.

Needs

- Safety - a violence free life for her and her children
- Sustainable income that will enable her to raise her two children and pay expenses
- Is able to provide for her children financially and emotionally
- Secure housing

Challenges

- Jackie has been denied knowledge of John's financial position and does not know how much John earns
- Jackie had lost a lot of her confidence due to the abuse she has experienced
- Children miss their dad although they are also scared of him, worried what change is going to happen now their father is no longer living with them

Opportunities

- To live free of violence
- Making a new life where Jackie and children can be happy and free
- Without stress of being in abusive relationship Jackie can concentrate on her health

Crisis and separation

Jackie's phase 1

What is happening

- Abusive relationship ends
- Husband leaves family home
- Substantial debt for loans and utilities

Challenges

- Financial and physical safety
- disentangling finances from ex
- crisis and trauma

Actions

- Search for information on DFV services websites
- Contact Centrelink regarding entitlements
- Juggling work, managing safety, health, supporting children
- Reluctantly contacts bank and essential services
- Jackie visits her local GP and the doctor completes the paper work for a mental health plan for her and the children
- Caseworker applies for Escaping Violence Payment

Thinking and feeling

- Not sure if entitled to services
- Shame and guilt
- Overwhelmed, stressed
- Worried about children
- Scared of ex
- unsure how she will afford rent
- Doesn't answer the phone for fear it is her abusive ex or about debt
- Lacks confidence in her financial decision-making as ex always told her she was idiot with money

Examples of services involved an referrals provided

- 1800 Respect
- NSW Domestic Violence Crisis Line
- National Debt Helpline
- Centrelink
- Local GP
- Financial counselling services such as CWES Money Clinics
- Domestic and family violence case management such as is available the Illawarra Women's Health Centre

Pain points

- Not sure if entitled to DFV service support
- Needs to know services exist to be able to contact them
- Overwhelmed reduced capacity to take action
- Not sure what banks and utility services offers by way of support or whether they will believe her
- Not entitled to DSP , receives partial single parenting payments which will only barely cover her minimum expenses
- 4-week waiting list for financial counsellor
- Up to 4 - 6 week wait for DFV caseworker
- Likely to be referred to services that she is not eligible for
- Feels like she is being blamed and not believed by some of the services she calls
- Not sure what is her ex's financial position and what she should receive from him to support the children

What is working

- Whilst Jackie does not feel validated by some services there are services that listen and validate her experience
- Once she is in contact with one service, they tell Jackie about other services
- Receives Health Care Card which will reduce cost of essential services and some medical expenses



From crisis to recovery

Jackie's phase 2

What is happening

- Ex refusing to pay child support and threatening Jackie
- Workplace inflexible
- Jackie's health deteriorating
- Debts must be dealt with
- Struggling to pay rent

Challenges

- Safety
- Not enough money to cover daily living costs and health care
- Housing
- Debts
- Health
- Children's wellbeing and schooling
- Keeping her job

Actions

- Contact real estate agent about reduced rent
- Apply for NDIS (rejected)
- Contact Child Support Agency (CSA)
- Apply to opt out of child support scheme so can receive Family Tax Benefit A (successful)

- Negotiate with employer for workplace flexibility
- Seek out local healthcare support
- Attend financial counselling which provides supports and reduces bank and utility debt and builds back credit rating
- Caseworker applies to Victim Services NSW for counselling support
- Caseworker would like to apply for Staying Safe Leaving Violence but they are not taking referrals
- Get real estate approval for changing locks
- Put on payment plan for utilities

Thinking and feeling

- Overwhelmed
- Stressed, anxious
- Exhausted
- Concerned going to lose job
- Feels let down by systems that should support her and her children
- Feels ex has not been held responsible for his actions
- Scared ex will act on his threats to hurt her and children if he has to pay child support

Example of services referral and engagement

- GP - mental health plan for Jackie and children
- Psychologist
- Immunologist specialist
- Centrelink
- Child Support Agency
- Bank and utilities hardship team
- NSW Victim Services
- Escaping Violence Payment
- School - child welfare counsellor

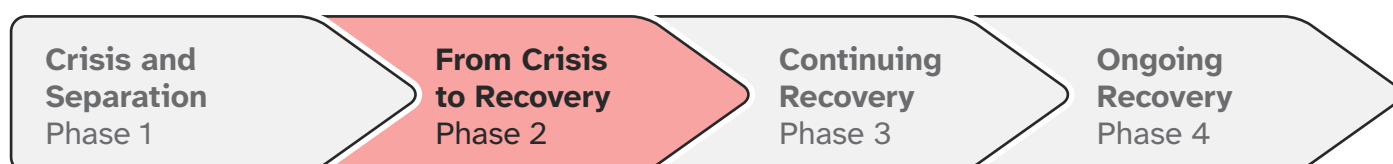
- May have more money if claim child support but ex may become violent
- Centrelink social worker didn't get back to Jackie
- Refused NDIS
- NSW Victim Services initially said she was ineligible due to lack of violence but after DFV caseworker intervention has got counselling support
- Asked to provide an AVO as evidence by an essential service which it didn't have
- No free child psycho-social services only available in the private sector with hefty gap fee and long waitlist

Pain points

- Ongoing financial distress
- Real estate agent refuses to reduce rent
- Most debts, but not all, are waived but only after financial counsellor get involved
- Different essential services and banks all have different DFV policies
- Gets referred to services she is illegible for
- Some services like Staying Safe Leaving Home are technically available but due to waitlists or lack of funding are often not available
- Mental health plan won't last an entire year
- Can't afford gap payment for psychologist and immunologist
- No bulking billing psychologist or psychiatrist for children available

What is working

- DFV caseworker is available to support her
- Some debt is waived with advocacy from financial counsellor
- Other debts are put on hold for a year but interest is accumulating
- Put on a payment plan for utilities, and money is debited regularly from her account.
- A mental health plan and Victim Services NSW counselling relieves some financial pressure to pay for mental health support
- The school counsellor meets with children regularly and they are liked by the children but isn't a DFV specialist



Continuing recovery

Jackie's phase 3

What is happening

- Jackie leaves her job and goes on full single parenting payments due to deteriorating health, children needing more emotional support and lack of workplace flexibility being offered
- Jackie in financial distress decides to claim child support despite safety concerns
- Jackie is sure Ex is hiding his income as a sole trader carpenter, but she can't prove it
- Children struggling at school
- Jackie can't afford rent - moves further out of town, which is cheaper but is further away from school and social connections and work opportunities

Challenges

- Centrelink
- Housing
- Children's health and welfare
- Unemployment
- Jackie's ongoing health
- Child Support Agency
- Divorce

Actions

- Ongoing contact with CSA regarding non-payment of Child support
- Apply for Disability Support Payment (rejected)
- Apply for Single Parenting payments (successful)
- On waiting list priority housing in meantime finds cheaper accommodation
- Asks real estate agent if she can put locks on windows (rejected)
- Liaise with school regarding children's wellbeing
- Look for alternative employment

Thinking and feeling

- Worries that she has let the children down
- Exhausted
- Frustrated
- Can't imagine a time when she will have financial freedom and security
- Increased concern about safety now that she is claiming Child Support

Example of services referral and engagement

- Emergency relief
- Dressed for Success
- Child Support Agency
- Flourish Australia

Pain points

- No psycho-social supports for children bulk billed or private
- Emergency relief does not provide what she needs. It is not enough, and the food is not what her family eats
- Child Support Agency asks for evidence she can't provide regarding her ex-hiding income even though Jackie can see he is driving a new car and is living in a posh new house
- She can't find a service that can help her prove that her ex is hiding his income
- Very little disability health support available outside of NDIS which she has been rejected from

- When Jackie's health conditions flares up there is no support to help her with daily tasks
- Unemployment benefits - insufficient income
- Housing waiting list years long
- Debt put on hold need to be repaid with interest accumulated over last year
- A friend tells Jackie she is entitled to some of her ex's superannuation and savings if she divorces and gets a property settlement but Jackie does not have the money, energy or capacity and is worried about safety

What is working

- Flourish Australia linked Jackie to an online support group for people with her autoimmune disorder
- Dressed for Success provides Jackie an interview suit and assists with her resume



Ongoing recovery

Jackie's phase 4

What is happening

- Jackie has found a new job with an employer that offers flexibility
- Child support is still not being paid

Challenges

- Safety
- Ongoing financial sustainability
- Maintain health of self and the children
- Housing security
- Credit card debts from years of financial distress must be paid back

Actions

- Talks to real estate agent about locking in multiple-year lease
- Real estate agent won't let her put locks on windows despite knowing she is a victim-survivor
- Negotiate with new employer work and family balance flexibility
- Ongoing involvement with CSA
- Attend Illawarra Women's Trauma Recovery Centre to participate in trauma healing workshops and counselling
- Financial Independence Hubs provides support about rebuilding financial decision making confidence and long term financial planning

Thinking and feeling

- Feels that recovery may be possible but knows it won't take much to stall or lose everything she has gained over the last few years
- Fearful about her health deteriorating and losing everything she has gained
- Angry that she had to pay back debts and feels its injustice
- Financial decision-making confidence is coming back, and in this regard feels like her old pre ex-husband's self

Example of services referral and engagement

- Flourish Australia Commonwealth Psychosocial Support Program
- Remains on housing lists
- Illawarra Women's Trauma Recovery Centre
- Good Shepherd Australia New Zealand Financial Independence Hub

Pain points

- The real estate agent agrees to a 2-year lease. This is a success, but Jackie wants long-term stability
- Jackie has a new job with a great boss but sacrifices a higher wage to secure a flexible job
- Not working whilst raising the kids when young and working part-time to manage her health and work-life balance means her superannuation is very low, she has virtually no savings, and her retirement future is pension-dependent without home ownership
- All savings go towards health care for herself and her children

What is working

- Jackie feels more confident in her financial decision making which lifts some of her anxiety
- Being back at work with good colleagues gives her more social connection as well as money
- Finally Jackie feels she has a space to heal from the trauma of the last 15 years and seeks support from Illawarra Women's Trauma Recovery Centre



Jackie's journey map



Key

- Commentary
- Caseworker
- Employment

Social Security

Disability and health

Other support services

Victim Services NSW

Child support agency

Community services

Financial and essential services

Financial counsellor

Housing

Schooling



Financial security barriers, enablers and support settings

Participants reported numerous barriers, support settings and enablers to victim-survivors of economic abuse building financial security. Barriers included insufficient income, debt, high living costs, complex support systems, marginalisation, and discrimination. These challenges were intensified for women with multiple marginalisations, such as women with disabilities who were also migrants. The experience of economic abuse and barriers often reduced victim-survivor's confidence as one victim-survivor noted, **'If you feel you don't have control over your life, it is hard to have confidence and a sense of purpose.'**

Enablers and support settings included awareness and compassion, debt waivers, access to financial counsellors, free or affordable health and community services that are trauma-informed, and emotional and financial support from friends and family. Experiences varied, highlighting the need for tailored approaches. Improvements in financial recovery pathways were noted over the past 5-10 years by many participants but were often accompanied by a recognition that more needed to change.

Barriers

Income insufficiency

Daily living costs

Rising costs for housing, utilities, food, child expenses, and medical care left many victim-survivors struggling to cover daily expenses. Income insufficiency forces victim-survivors to constantly manage the financial, social and health risks of not having enough money. Victim-survivors spoke about daily monitoring of finances, not paying for necessary medication, and limiting food purchases. Financial distress reduced the capacity to plan and made it hard to do long-term planning.

‘I dream of having a buffer.’

Victim-survivor

‘Currently, I can’t have certain food because it’s too expensive.’

Victim-survivor

‘It takes energy to make ends meet. Caught in a trap, these little persistent risks that take up time, and because of managing persistent risk, you can’t put your mind to doing the long-term things for financial security. You need to get a job to earn enough money but have to look after the kids. If you need to study, you need financial support to get the career you want. At every step, there is a system pushing you down.’

Academic

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Employment

Many barriers were reported by victim-survivors to gaining and maintaining employment. Women with children, especially those with the sole care of children, struggled with the competing demands of managing safety, caring for children and paid employment. This struggle disconnected them from the workforce. Victim-survivors spoke about requiring a job or a business opportunity that provided sufficient income and flexibility. The trauma of economic abuse and coercive control reduced victim-survivors' confidence and ability to manage in inflexible workplaces, making it harder to gain and maintain employment. Ageism and ableism were also seen as a barrier to employment that kept skilled older women and women with disabilities unemployed.

Women victim-survivors supporting a family business often had no proof of employment and were treated like free labour, with no superannuation or independent income, reducing their retirement income and savings. Victim-survivors who are business owners often felt unsupported and unable to access domestic and family violence leave, and other support provided by employers, such as sick leave. They also faced the complex challenge of disentangling their business from their abuser while simultaneously striving to keep the business operational.

'There's no point getting someone job-ready when the job is not ready for them (older women).' Service professional

'We need a campaign to undo ableism and normative thinking. It's urgent work. The time is now.' Victim-survivor

'How do I explain a 5-year gap on my resume due to domestic violence?' Victim-survivor

'Abuse at home was impacting my confidence in work.' Victim-survivor

'I had to leave a job recently because my perpetrator was creating chaos.' Victim-survivor

'Business (is) still in both our names on everything... just want to break free from him. I feel like there's never going to be an end to it.' Victim-survivor

'I was coerced to work in a family business.... Employment law needs to provide protection for women coerced to work in family businesses without pay it currently doesn't unless there is employment contract in place.' Victim-survivor

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Superannuation

Some victim-survivors worried about financial security in retirement due to low superannuation balances from low-paying jobs, unemployment, unpaid childcare, or receiving no superannuation when working in the family business. One victim-survivor drew on her superannuation early, knowing it would reduce her funds in older age but felt it was her only option.

Insufficient and hard-to-access social security benefits

Many victim-survivors rely on inadequate social security that does not cover living costs. Crisis payments must be applied for within seven days of leaving an abusive relationship, creating access barriers for victim-survivors who must fill out forms whilst managing the crisis of leaving abuse.

Victim-survivors with disabilities face challenges in obtaining the Disability Support Pension due to restrictive eligibility criteria and costly medical reports required to prove eligibility. Additionally, the limited hours social security recipients can work before losing benefits prevented some victim-survivors from re-entering the workforce if they couldn't work full-time.

'Women who support partners' businesses may have no proof that they were working and have no superannuation. Not recognised and never been paid.'

Academic

'A nail in the coffin.' Victim-survivor's description of her low superannuation balance

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'Social Security is meant to be a safety net, but it is inadequate to protect. Single mothers don't have a springboard to achieve financial security and wellbeing; instead, they're in quicksand with their hands out begging with children on their shoulders as they try to navigate a complex system.' Service professional

'If I want to retain my Centrelink, I have to work under certain hours. It's forced under-employment. I can't work full-time because of my disability.'

Victim-survivor

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Child Support

Economic abuse continued post-relationship for many single mothers in the form of non-payment of child support. Many single mothers faced a 'financial cliff' when their oldest child turned 18, with financial dependency continuing, but the abusive parent refusing to contribute when they were not legally compelled to do so. Many victim-survivors felt the government wasn't doing enough to enforce payments which emboldened abusers.

Family Law - property settlements

Some victim-survivors reported accepting a reduced property settlement to manage their mental health, which was being impacted by drawn-out and acrimonious legal disputes and in the hope that by appeasing their abuser, they and their children would be safer. Others couldn't afford legal costs to pursue fair settlements, leading to unjust settlements. In both situations, the impact was reduced capacity to build financial security.

For some victim-survivors who had some money after separation they saw their abuser use the Family Court to drain what was left of their resources through protracted and expensive legal battles. For some the option of not continuing was not available as their abuser was seeking parenting orders that would leave their child or children exposed to the abuser's violence.

'When a partner earns cash, it's hard to get child support.'

Victim-survivor

'When child support ended, I fell off a financial cliff.'

Victim-survivor

'I am dreading the end of child support. I have three (children) living fully with me.'

Victim-survivor

'Banks also don't consider child support debt as a credit concern. It is debt that isn't a debt. And because of that, it does not affect the perpetrator's credit rating. It is a bitter pill for women to swallow and a cultural marker that child support is seen as insignificant.'

Service professional

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'I can't afford the forensic accounting and getting subpoenas and the emphasis is on me to get evidence and prove his actions.'

Victim-survivor

'I accepted less child support and property settlement to stay safe.'

Victim-survivor

'I had to fund my own legal representation (family court) and I don't think I concentrated properly on giving my lawyer the best information possible because I was nervously watching the clock at \$400-500 an hour.'

Victim-survivor

'I felt coerced into taking a property settlement because of the costs'

Victim-survivor

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Financial sector and essential services

Debt

Many victim-survivors faced damaging debt due to economic abuse, affecting their financial security and mental health. Some were overwhelmed and 'shut down'. In addition to managing safety, some victim-survivors were being chased by debt collectors.

Often, obtaining debt waivers and support from financial institutions and essential services rely on a victim-survivor being a customer of an organisation with good domestic and family violence policies. Participants recounted financial institutions, government and essential services denying debt waivers when requested by a victim-survivor but granting them when requested by a financial counsellor (FC). A domestic and family violence service found it was easier to access NSW Government Victim Services and Federal Government Escaping Violence Payments when a caseworker applied.

Joint accounts were seen as a site of vulnerability for economic abuse, leading one victim-survivor to ask what was being done about it.

'I've got life insurance. And I've thought it's better if I kill myself because that could pay everything off.' Victim-survivor

'It's almost like the client has one pathway and one team, whereas the FC has another pathway to get the result.' Service professional

'Victim- survivors should be believed (and) not have to rely on a third party to be credible.' Service professional

Why can't the joint bank account just be split?' Victim-survivor

'It's not the first thing I think of to go get help with the bank when the debt is with the bank.' Response from a victim-survivor when told that many banks provide debt waivers for economic abuse victim-survivors.

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Access to support across all sectors

Help-seeking

Victim-survivors faced multiple barriers to accessing services, including lack of knowledge about available support, eligibility confusion and lack of time or emotional and mental reserves. Victim-survivors experienced frustration and exhaustion as they searched for support and information that could help them build financial security. Help-seeking

was even more difficult for migrants and refugees who may not speak English as a first language or be familiar with Australian laws, financial and support systems.

Some victim-survivors found it counterintuitive that banks or essential services might help, and others didn't realise they were eligible for certain services, like DFV support, without significant physical violence.

'They (migrants) do not know what help is available and what the systems are because in their own source countries, that kind of help is not available, and the loneliness is profound.' Academic.

You need to know what's available, that you are worthy enough.'

Victim-survivor

'I don't know all of this stuff (supports for victim-survivors) and what my rights are. I want that info way earlier.'

Victim-survivor

'Having to research what is available when you don't have capacity.'

Victim-survivor's response to the question what makes recovery harder

'It is very overwhelming to find out what is available, lots of forms. I put off counselling because I did not have the capacity to organise. Once engaged, people did help.'

Victim-survivor

'The conversations I had directly with the organisations (banks and essential services) were just to buy some time. I didn't know the rules; I didn't know that debt collectors weren't allowed to pester me; I didn't know debt waivers were possible.' Victim-survivor

'Would be great if there was a service before leaving a relationship that would step you through what you needed to think and do.'

Victim-survivor

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Referral roundabout and misinformation

Victim-survivors, even when aware of services and supports that could enhance their financial security and safety, often found themselves on a 'referral roundabout.' This referral roundabout saw victim-survivors referred to services by community, finance, government and essential services that they were ineligible for, had long waiting lists or were not appropriate. This referral roundabout was described as exhausting, time-consuming, and demoralising, hindering efforts to rebuild and improve their financial situation.

Some victim-survivors spoke about receiving conflicting information and advice from different services and even different staff within the one organisation. Victim-survivors found this frustrating and it diminished trust putting them off accessing the support that could improve their financial recovery.

Apprehended Violence Orders (AVOs*)

A few victim-survivors mentioned that some support services, including financial and essential services and NSW Victim Services, requested an AVO as evidence of abuse. This practice excludes many victim-survivors of economic abuse who may not have sought an AVO or who sought an AVO but did not receive one due to the police's variable understanding of DFV and economic abuse because they did not want police involvement.

*AVOs are known by different names across Australia and are sometimes referred to as family violence orders.

'I was on a referral round-about, spoke to 3 or 4 services before finding the right service.'

Victim-survivor

'We are exhausted navigating the systems, abuse, and constant referrals to services that are supposed to help you, and they say we can't help you, try here.'

Victim-survivor

'My experience, lots of people (professionals) are involved, but no one takes responsibility.'

Victim-survivor

'No one told me entering into a debt agreement will affect your credit report and score.'

Victim-survivor

'I had to tell my story to so many people'

Victim-survivor

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'I said to the Police, "I'm not a (explicative removed) event number. I'm a person!" I had an advocate with me and got no response until finally I got a sit-down for 3 hours with the Officer.'

Victim-survivor

If they don't like what you're saying, they'll just ignore you and you have no control – especially with police – and it's like you just have to conform to their way of thinking.

Victim-survivor

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Lack of domestic and family violence awareness and sensitivity

Victim-survivors were less likely to engage with services if they had bad experiences or anticipated being treated badly. Discrimination, stereotyping, victim-blaming, and shaming by community services, financial organisations, essential services, family, and friends led to doubts about receiving respectful support that would be in their best interest.

If a victim-survivor had a negative experience with a service, such as a worker reinforcing or

manifested feelings of shame or service not being able to assist, victim-survivors were less likely to engage with the service and be more hesitant to use other services and supports.

Victim-survivor's feelings of shame about their financial situation and vulnerability also deterred engagement. Fear of not being believed was common, with service professionals noting that professional advocacy was required to gain debt waivers from many services.

‘I’m still shamed that I’ve had it happen more than once.’

Victim-survivor

‘When you say you are in financial hardship, I think people say why haven’t you organised better.’

Victim-survivor

‘Older women have a lot of shame because it is their children.’

Service Professional

‘The tricky situation of having a disability, i.e., Complex PTSD, but you can’t disclose it because it is used against you in Family Court.’

Victim-survivor

‘Family violence services have asked me ‘why didn’t you just leave when he started hitting you?’

Victim-survivor

‘Older people are often demonised as space takers and suckers of resources. Society-wide, there is ageism that pits one generation against the other.’

Service professional

‘I wish I knew how much invalidation there would be.’

Victim-survivor talking about her experience as a victim-survivor with disabilities.

‘Many services don’t really believe women, they need a family violence worker or another worker to say this is what’s happening before they believe.’

Service professional

‘People in hardship teams didn’t know coercive control. There’s not enough lived experience in the training. It’s become a tick and flick.’

Victim-survivor

‘At present family court settlements take no account of economic abuse, particularly family perpetrated economic abuse through remittances and dowry’

Academic

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Community services

Economic abuse not seen as being severe enough for support

A couple of victim-survivors reported that domestic and family violence services and Victim Support Services NSW told them they did not meet the eligibility criteria. One victim spoke how they kept themselves safe and minimised physical abuse by giving the abuser what they demanded—money, assets, and taking on debt. This was a successful act of resistance to survive the violence, but they felt it limited their access to services.

Eligibility income caps

Some victim-survivors who were employed were frustrated because after paying for daily expenses, they were left with nothing to build their financial security, pay for decent housing or family law legal expenses. Low-income caps on service eligibility exclude many victim-survivors from legal aid and social housing. This situation left them feeling isolated and unsupported.

Anglo-white-centric service delivery system

Participants who were people of colour and migrants found services and support systems were less accessible and appropriate for migrants and refugees and women of colour. Reasons given for this included migrants and refugees and women of colour's experience of economic abuse and racism were less understood and understanding and being inclusive and accessible were not prioritised by many community, government and financial sector services.

'The ways of keeping yourself safe are exhausting but can contribute to you not being seen as in need of help in their eyes.'

Victim-survivor

'I would keep paying the loans because if I stopped, he would start picking on the kids.'

Victim-survivor

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'Can't get Legal Aid if you're working and have a house as an asset but have no spare money after feeding children.'

Victim-survivor

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'Migrants and older women are left out – the whole family violence service provision, and also the professional and academic sectors, are white.'

Academic

'In 2018, organisations deliberately did not understand dowry abuse because they did not want to give victim-survivors support around arrears.' Victim-survivor

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Lacking an inclusive victim-survivor focus

Participants felt that victim-survivors were often required to adapt to the needs of services rather than services adapting to their needs, making services more inaccessible and less inclusive. This was mentioned in relation to migrants and refugees, older women, First Nations women, women with disabilities, and single mothers.

Single mothers had to juggle childcare, safety and recovery management, and attending support services during work hours. Service professionals noted that if services do not reach out to women with disabilities, older women and migrants and refugees and specifically address their needs, they are less likely to use them.

‘Systems should fit in with the needs of victims, not victims needing to fit in with systems.’

Victim-survivor

‘Domestic violence and trauma is ongoing after separation and we shouldn’t be cut off (from services) 12 months later. There is no time limit on domestic violence trauma and effects on the victim.’ Victim-survivor

‘As a single parent, you have to juggle at least twice as much as other parents or within office hours.’

Victim-survivor

‘Not being heard causes a lot of havoc in a victim’s life.’ Victim-survivor

‘Some domestic violence orgs treat us like we’re children; their financial support is about budgeting. I knew how to budget but can’t have a budget on Centrelink.’

Victim-survivor

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Health disability and aged care

Health care costs

The cost of medical services reduced financial security, with expensive private health services often being a victim-survivor’s only treatment option. Even with Medicare rebates, substantial gap fees remain. Women with disabilities need medicine, treatment, and aides to participate fully in all aspects of society, but insufficient income makes necessities unaffordable. Cost prevented victim-survivors and their children from receiving trauma recovery support, which could, if provided, build capacity to undertake financial security planning and action.

‘Additional cost with disability it’s very hard. A lot of the things that are essential become discretionary.’ Victim-survivor

‘All my children have been in counselling. Private counselling is not optional.’ Victim-survivor

‘Even my youngest has a paediatrician... it will be \$600.’

Victim-survivor

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Trauma and mental health

Victim-survivors saw having good mental and physical health and wellbeing for themselves and their children as crucial for having the best chance of achieving financial security. The trauma victim-survivors and their children experience deplete the mental wellbeing and mental liquidity needed to work towards financial security recovery. Victim-survivors spoke about a daily fight to resist shutting down and the strength it takes to carry on when experiencing trauma and its lasting effects. Pathways to mental wellbeing have many barriers, including knowing what is available, cost, and eligibility. Mothers prioritised their children's recovery both emotionally and physically. However, victim-survivors often found that the available mental health plans, which typically covered only 10 sessions, were insufficient for themselves and their children. There are significantly fewer services available for children's psycho-social support. In addition, private practitioners often had costs that required a Medicare fee gap payment.

Aged care

Although we did not speak with any victim-survivors who disclosed that they received aged care support, a service professional highlighted the challenges of addressing economic abuse in institutional settings, where complaints often go unresolved. Economic abuse was seen as particularly devastating as older victim-survivors may be less able to work and gain income to rebuild financial security. Professionals emphasised the need for more support for older victim-survivors of economic abuse and to provide pathways to rebuild that ensure that older women who experience economic abuse can have their needs met.

'When you're in so much debt, you shut down.' Victim-survivor

'I got a mental health plan, but it has run out, and I can't afford to see a psychologist.' Victim-survivor

'The effects on the body are horrendous. Recurrent nightmares and night terrors. Sleep deprivation. Living in fear. Trauma responses. Living with triggers.' Victim-survivor

'Government needs to realise this (recovery) is also a HEALTH issue. I have untreated PTSD, leaving me almost incapacitated'
Victim-survivor

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'If a person in aged care experiences abuse, they need to go to the aged care quality commission, but it goes into a black hole.' Service professional

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NDIS

NDIS was viewed as an important and welcomed service that provided people with disability access to services and therapy that enable participation in community, work and family life, but also a service that is combative, with a mistrust ethos. A victim-survivor with disabilities said that there is a fear of notifying NDIS of a change of circumstance when leaving an abusive relationship due to the risk of losing services. This fear might prevent some from reporting changes, even though it could lead to more support and better financial security.

For older women with disabilities, NDIS not being available to people over the age of 65 was considered ageist as for no other reason than their age; they were being excluded from a disability service delivery system.

‘People are scared to ask for a change of circumstances because it increases the potential for NDIS to be reduced’

Victim-survivor

‘Feel like in an abusive relationship with the government and NDIS’.

Victim-survivor

‘Some therapies and medical trials that could be helpful have an age cut off of 65 years of age, and to top it off, you can’t get NDIS if you are over 65.’ Victim-survivor

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Community and expectations

Gendered expectations

Societal expectations often dictate that women take on unpaid caregiving roles. This burden increases pressure on women to perform unpaid care, decreasing their capacity to enter the paid workforce. In one focus group session, a victim-survivor suggested that women should get superannuation when on parental leave. When informed that the federal government was introducing this there was joy but also annoyance that as an older woman, the expectation for women to sacrifice their financial future to do unpaid caring was still going to impact their financial future negatively.

‘There is an expectation that women who separate or decouple are expected to just take what happens as business as usual. But we would have empathy if it happened to a man. There is embedded acceptance of women’s poverty.’

Service professional

‘We are socialised to be silent and pleasant, to act if everything is okay when it is not.’ Victim-survivor

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Social capital

One victim-survivor with disabilities spoke about being isolated and having less support because her disability was not understood. This isolation meant she had less access to emotional and financial support. A service professional highlighted that social capital within families and communities of victim-survivors is reduced due to ageism and sexism leaving older women more vulnerable to economic abuse, depriving them of the financial security they have achieved.

Other victim-survivors emphasised the importance of family and friends' support. While some had positive experiences, others spoke about being turned away when they asked for financial and social support.

Ageism and ableism

Ageism makes older women more vulnerable to economic abuse and can hinder their recovery. As victim-survivors age, their financial progress can be eroded by being economically abused by their children. One service professional explained how ageism intersects with economic abuse, creating 'inheritance impatience'—a sense of entitlement to an older person's money and assets based on ageism. This impatience can manifest in various ways, such as children or other family members using power of attorney to control finances, coercing a victim-survivor to be a guarantor on loans, using intimidation and threats to get money or stealing money or possessions.

One service professional stated that ageist and ableist assumptions about cognitive decline and capacity can lead to the abuse of power of attorney being overlooked by carers, non-abusive family members, and financial services.

'All my friends fled.' Victim-survivor

'If you have no belonging, the isolation is crippling. Belonging is almost enough.' Victim-survivor talking about struggling to find social connection as a victim-survivor of economic abuse and a woman with disabilities

'There is a stigma that women who are abused have brought it on themselves, so family may not help because you got yourself into this position.'

Victim-survivor

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'I escaped economic abuse over 13 years ago, but then when my son got older, he economically abused me. I can't tell people because they say it is my fault, I can't heal, and I can't progress forward.' Victim-survivor

'He used guilt, shame, coercion to get me to give him money, all the emotional stuff. It got worse when he found out I had money.'

Victim-survivor talking about as an older woman starting to recover from economic abuse but losing what she had gained to an economically abusive older child.

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Support settings and enablers

Participants told us that enabler existed but were often insufficient and inconsistently available, meaning only some victim-survivors had access to them, and none had access

all the time. Women with disabilities, older women, and single mothers faced reduced access to enablers due to ageism, ableism, and sexist expectations for unpaid care.

Income sufficiency

Decent employment with access to domestic and family violence support

Employers offering decent wages and flexible working conditions were seen as providing victim-survivors with income sufficiency. Victim-survivors highlighted the importance of access to family and domestic violence leave and flexible work arrangements, which enable them to care for children, manage health and disability and the complexity of economic abuse recovery. Supportive workplaces enable victim-survivors to maintain employment or re-enter the workforce after experiencing economic abuse. Employment Assistance Programs that provided access to much sought-after free counselling support were also mentioned as a positive.

‘Workplace flexibility (hours, work from home, leave policies)’

written comment lived experience focus group to question, ‘What are some existing enablers?’

‘Domestic violence leave’ written comment lived experience focus group to question, ‘What are some existing enablers?’

‘Employment best way to recover.’

Victim-survivor

‘More people with disabilities entering the workforce. Because of work from home.’ Victim-survivor

‘Flexibility has enabled me to take job with hours (full time). I need money.’

Victim-survivor

‘Flexibility within the job is also important; working from home is important. I can’t afford to pay for a cook, or cleaner.’ Victim-survivor

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Financial sector and essential services

Financial and essential services regulation

There was recognition that existing regulation of financial and essential services enabled more victim-survivors to access support and obtain debt waivers and provided opportunities to hold abusers to account. However, it was felt that existing regulations needed to be more adequately monitored by government and expanded to build consistent practices around victim-survivor support, debt waiver and abuser accountability. The value of increased and more rigorously monitored regulation was seen as increased certainty for victim-survivors that they would receive the same level of support and have the same rights, regardless of which financial and essential services they use.

‘From a financial counselling point of view, it’s incredibly frustrating when a client has advocated for themselves, and we have the same story; and they don’t get a result until we get involved. It’s clogging up the services which are overwhelmed. Grossly unfair and disrespectful to the client.’ Service professional

‘I think it’s that the regulation is there, but what about the monitoring and holding to that standard.’
Service professional

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Debt waivers

Debt waivers provide immediate relief and reduce the long-term financial burdens on victim-survivors. It was noted that an increasing number of financial, essential, and government services are providing waivers. However, some areas, such as the Australian Taxation Office (ATO), certain essential services and some financial institutions, either do not offer debt waivers or make obtaining one unduly complex.

The impacts of debt waivers are multifaceted:

- Reduce financial outgoings, allowing precious income to be spent on daily living expenses.
- Increase the capacity for victim-survivors to save and create a financial buffer.
- Address the unfairness and sometimes illegality of economic abuse that victim-survivors are subjected to.
- Improve credit ratings, increasing victim-survivors ability to be able to access loans in the future.

‘Banking - some have excellent hardship policies related to family and domestic violence - Debt waivers.’

Written comment on enablers in victim-survivor and service professional mixed focus group

‘I knocked off \$30,000 in debt by telling the debtors I was a domestic violence victim and was homeless at the time. (Another bank) dropped an \$8,000 credit card debt with one phone call.’ Victim-survivor

‘Banking systems – financial hardship programs’ - written comment regarding existing enablers victim-survivor and service professional mixed focus group

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Access to support across all areas

Positive previous service experience

Victim-survivors who had positive previous experiences with services, such as banks, healthcare providers, or community services, were more likely to continue using those services or seek out similar ones. For time-poor victim-survivors with varied service experiences, proactive outreach from services facilitated access to and utilisation of new services, which could assist with their financial recovery.

‘I am much more likely to speak to someone if they call me. I don’t think it is a priority because I don’t know what they offer, so it could be a waste of time, so I don’t call.’ Victim-survivor

‘If they (victims-survivors) have a positive experience in one organisation, they are more likely to think they will have a positive experience with other organisations. It is a trust transfer.’

Service professional

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Community and health services

Accessible co-located services: A one-stop shop

Many participants highlighted the importance of accessibility for victim-survivors, whose recovery often involves ongoing, emotionally and intellectually draining interactions with multiple community, health, and government services. They emphasised that simplifying access to these services can significantly aid recovery. Establishing a trusted referral point where a multidisciplinary team shares information was seen as crucial for supporting a victim-survivor’s recovery from economic abuse.

‘Women’s Trauma Recovery Centre services hub one stop shop has a GP everything wrap around service’ written response to enablers victim-survivor an service professional mixed focus group

‘Neighbourhood house drop-in works like a Hub. Can drop in and get free food and grocery and meet people. It is a community belonging. If you have no belonging, the isolation is crippling. Belonging is almost enough. There are legal and financial counselling they help fill in forms.’

Victim-survivor response to existing enablers

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Online resources

The advantage of online information is that it is available 24 hours a day, allowing victim-survivors to access it at a time that works for them. Additionally, there is no fear of being judged. A couple of victim-survivors mentioned that googling information marked the beginning of their recovery journey. It was considered a safe entry point as they didn't have to fear being judged or needing to disclose to another person. Apps like AskIzzy used to find out what supports are available. While online information did not provide everything victim-survivors needed, having non-judgmental online resources was seen as an important enabler.

'The app Ask Izzy is helpful'

Victim-survivor

'Hard to tell your story when feel like saying I allowed things (FDV) to happen, fear of judgment makes it hard to speak to DOCS (Department of Community Services) and family violence service'. Victim-survivor

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Practical, proactive, strength-based, and trauma-informed community services

Victim-survivors frequently identified at least one community service, usually a domestic and family violence-specific service that supported their recovery by providing information or ongoing trauma-informed and practical support. These enabling services shared several key characteristics:

- **Strength-based and client-focused:** They listened to what victim-survivors wanted and needed, which validated victim-survivors' experiences and built confidence.
- **Accurate information:** They could be relied upon to provide up-to-date and accurate information, relieving victim-survivors of the pressure to navigate recovery pathways.
- **Trauma-informed referrals and collaboration:** Services and practitioners enabled victim-survivors to tell their story and streamlined the referral process by working with other services and directly communicating with them. This ensured relevant and accurate information was passed on, preventing victim-survivors from retelling their stories and wasting time talking to services that could not assist.

'The enabler was when the services saw what I'd been doing stuff to manage safety for me and the kids.' Victim-survivor

'My daughter's school - I explained to them the situation and the emotional support they gave.' Victim-survivor response to questions about enablers they had experienced

'Caseworkers advocate, care proactive, trauma-informed, takes the pressure and speaks to other services.' Victim-survivor response to questions about enablers they had experienced

'My case workers ...referred me to a financial counsellor.' Victim-survivor response to questions about enablers they had experienced

'When services collaborate and help navigate (to) eligible service and (have) a point of contact identified' Written response to question about existing enablers mixed group

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Free and affordable services

Any required service that was free or affordable was considered an enabler, as it alleviated the pressure on victim-survivors' limited income. Bulk-billed medical services enabled victim-survivors to get health care for themselves and their children. Community-based counselling services like the Illawarra Women's Trauma Recovery Centre and free legal services were highly appreciated. While not all victim-survivors who spoke about Victim Services NSW were deemed eligible, those who were eligible and had used the services, such as free counselling, described it as an enabler. However, the scarcity of free and accessible services was also noted, especially in relation to long-term counselling and legal support.

Awareness and increased trauma and family and domestic violence-informed practice

Interviews and focus groups revealed a widespread belief that awareness and understanding of trauma-informed practices and domestic and family violence are increasing across the general community and within community, health, and finance sector services. This heightened awareness and knowledge were viewed as catalysts for several enabling factors, including:

- Increased access to debt waivers
- More support available in workplaces.
- Increased number of customer service staff treating victim-survivors with respect and dignity
- An increase in community services staff with expertise in domestic and family violence
- Increased likelihood of abuse being identified and referred to services.

'I got my transcript for appeal covered by attorney general dept under legal access' Victim-survivor response to question about existing enablers

'Free stuff is fantastic.' Victim-survivor

'Medical staff bulk billing' Written response to enablers victim-survivor and service professional mixed focus group

Victim services are amazing for sexual and domestic violence.

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'There is 'increased community/ service and corporate awareness of family and domestic violence.'

Written focus group comment

'Domestic violence services becoming more aware.' Written comment service professionals and academics group

'There is more awareness now regarding dowry abuse but not then in 2018.' Victim-survivor

'Increased awareness of doctors and allied health professionals' Victim-survivor example of an enabler

'Having staff that are trained and aware about family violence' Example of enabler provided by a service professional

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Financial counsellors

Financial counsellors were singled out repeatedly by academics, service professionals and victim-survivors as pivotal enablers for victim-survivors' financial recovery. Their expertise allowing them to work effectively with debtors to secure waivers and improve credit ratings. Victim-survivors spoke of the relief when financial counsellors alleviated the burden of negotiating with debt collectors and other creditors, allowing them to focus on other aspects of their recovery and wellbeing. The debt relief that financial counsellors were able to provide was considered a crucial element in gaining financial security as quickly as possible.

'Financial counsellor – having a lot of knowledge of what services are available.' Victim-survivor

'I didn't realise I could see a financial counsellor who wouldn't make me feel shame and make me do a budget.' Victim-survivor

'My credit score got down to 76. Now up to 300+ I've been working with a financial counsellor for 10 months. And it's still going on and it's complex.' Victim-survivor

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Community and expectations

Social capital

Having friends, family, and community support can provide crucial financial and emotional assistance that can dramatically accelerate a victim-survivor journey towards financial security.

Victim-survivor's description of what has assisted their recovery:

'A friend shared her home' Victim-survivor

'Having supportive parents that can help.' Victim-survivor

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Recommendations

Lived experience needs to be front and centre, guiding (solutions)... we see the patterns; the answers are so easy and clear but the systemic barriers are so big.

Victim-survivor

There are small changes that we need.

Victim-survivor

The extension of existing enablers identified in this report, coupled with the implementation of recommendations, will establish a robust framework that will support victim-survivors to regain agency and enable more effective pathways to financial security.

The recommendations in this report are the product of interviews and focus groups with victim-survivors, service professionals and academics in response to questions and an exploration on what pathways to financial security will look like if appropriate supports were available to victim-survivors to build their financial security quickly, effectively and sustainably.

Quick wins have been identified not because they are the most important but because they will make a tangible difference and can be done right now. Some recommendations that might produce more considerable shifts will take longer to implement. Participants were clear that the intense work of system change needed to occur, but change was needed now, and quick wins should be implemented as soon as possible whilst the systemic change work continues.

What can all services and organisations do?

Access, inclusion and equity

Quick wins

- **Reduce dependence on Apprehended Violence Orders (AVOs) also known as Family Violence Orders (FVOs) as evidence:** Many victim-survivors of economic abuse, for a variety of valid reasons, will not have an AVO as proof of their abuse. As such, an AVO should not be required for a victim-survivor to access financial recovery services, debt waivers, support and products.
- **Facilitate referrals:** Assist victim-survivors in accessing services by sharing victim-survivor-approved information with services and facilitating contact between referred service and the victim-survivor.
- **Provide communication options:** Provide information about economic abuse and support in varied accessible formats, including audio, online written, Easy English, community languages other than English, videos, in-person and telephone.



- **Build an authorising organisational culture:** Create systems that enable front-line staff and customer service professionals to recognise economic abuse, access current policies and procedures, and implement support and financial recovery measures.
- **Create and implement disability equity inclusion audit and action plans:** develop a disability inclusion action plan for your organisation that centres on inclusion, access and equity.
- **Create an implement older persons access, equity and inclusion audit and access plan:** develop an older person access, equity and inclusion audit and implement lived experience led co-designed strategies for access and inclusion and equity issues which have been identified.
- **End to end co-design centring lived experience:** Create and adapt programs, services, and policies to support the financial recovery from economic abuse using genuine co-design techniques that focus on victim-survivors lived and living experiences. This approach should be applied from the conception of the program or policy through to its implementation and review.
- **Understand and address discrimination:** Recognise the diversity of victim-survivors and the impact of various forms of discrimination on their financial recovery journey. Provide training on recognising and addressing discrimination, develop inclusive policies and procedures and ensure accessible support services for all victim-survivors.

What can the government do?

Social Security and payments

Quick wins

- **Income rate:** Raise social security benefits to above the poverty line.
- **Crisis payments:** Increase the length of time that people can apply for crisis payments after leaving an abusive partner and provide payment without an AVO (also known as FVO) as proof.
- **Social Security allowable work cut off raised:** Increase the number of hours a social security income recipient can work before losing their entitlement to social security income.
- **Hold abusers accountable:** Stop penalising and burdening victim-survivors by removing the need for them to apply for exemptions to retain their Family Tax Benefit A.
- **Easier access to disability support payments:** Expand eligibility criteria for Disability Support Pension and streamline the application process.
- **Funding assistance packages:** Increase the quantum of DFV packages and the length of time they can be accessed.



- **Quicker access to benefits and entitlements:** Streamline processing of social security benefit applications so new clients can access benefits earlier.

Housing

- **Housing:** Increase housing stock availability as a matter of urgency.

Child support payments

- **Child support government guarantee:** Guarantee child support payments and, through the ATO, take on responsibility for collecting payments.

Employment and industrial relations

Quick wins

- **Domestic and Family Violence Leave:** Government to fund Domestic and Family Violence Leave for sole traders and small business owners impacted by domestic and family violence.
- **Improve pathways to returning to work:** Increase availability of comprehensive support programs to women re-entering the workforce after economic abuse with employment programs that are gender, trauma and family violence informed.
- **Specialised employment programs:** Fund and support specialist employment programs for older women and women with disabilities who have experienced economic abuse.
- **Access and inclusion employer awareness and support:** Fund programs to encourage employers to recruit and retain older women, women with disabilities, and single mothers through awareness raising and employment placement programs.
- **Gender pay equity:** Remove the financial security barrier created by low wages and poor conditions many women experience in the workforce by using Fair Work Commission wage and condition-setting mechanisms to eliminate the gender pay gap and provide decent pay, conditions and equity to all women.
- **Increase workplace flexibility:** Benchmark best practices for victim-survivors support and workplace flexibility, create resource tools to share this knowledge, and campaign for implementation across workplaces.
- **Small business domestic and family violence awareness training:** Provide free training that centres on lived experience for small businesses on domestic and family violence awareness, disclosure, and creating supportive work environments.
- **Small business economic abuse:** Consult professional and lived experience experts and make legislative and regulatory changes to prevent abuse and protect victim-survivors who are business owners, directors, or those working for a family business.



Data collection by government, community and health services and finance and essential services

- **Statistics enabling victim-survivors to be seen:** Currently, economic abuse experienced by older people, people with disabilities, First Nations people and people from migrant and refugee backgrounds, and single mothers is often not included in data collection, erasing their experience from decision-makers. Data collection needs to take into account that economic abuse may be experienced differently by victim-survivors as a result of their social location and throughout their life course. Collect data at an organisational, state and national level on economic abuse that captures economic abuse by intimate partners, family members in Australia and abroad and carers, paid and unpaid.

Taxation

Quick wins

- **Increase free taxation advice:** Expand the National Tax Clinic Program to provide more victim-survivors of economic abuse, especially company directors and small business owners, with taxation advice and support.
- **Australian Tax Office (ATO) debt relief:** ATO to increase the circumstances by which they provide debt release to victim-survivors who have accumulated tax debt due to economic abuse.



Financial regulation

Quick win

- **Consistency in service responses:** Legislate to enable best practices responses to economic abuse to be applied consistently across the financial and essential services sector.



What can services providing domestic and family violence screening do?

Quick win

- **Screening and risk assessments:** Ensure that screening and risk assessment tools for domestic and family violence include economic abuse within its mandatory assessment criteria.



What community services can do, and what requires funding?

Across community sector

Quick win

- **Sector integration and capacity uplift:** Employ economic abuse and money trauma advisors to provide secondary consultations and information to specialists in domestic violence, housing, homelessness, and financial counselling



- **Establish one-stop service hubs for victim-survivors of domestic and family violence across Australia:** These hubs will provide multi-disciplinary support, including case managers, mental health services for adults and children, trauma counselling, legal services, financial counselling, housing, and peer support empowerment groups. Located in accessible areas, they will offer in-person and virtual services, with professionals collaborating and sharing information so that victim-survivors don't have to repeat their stories.
- **Flexible, open-ended financial recovery and domestic and family violence services:** Provide services that enable victim-survivors to engage and disengage with services at any stage of their recovery on an as-needed basis.
- **Relationship and separation financial options website and decision making tool:** Promote relationship and separation financial options websites and develop a decision making tool that enables women who are experiencing domestic and

family violence to consider their options with accurate trauma and DFV informed information and support.

- **Money trauma and economic abuse education:** Develop and deliver a course for financial counsellors and domestic and family violence workers on economic abuse and money trauma. The course should focus on strength-based techniques and rebuilding financial capability.

Financial counselling and financial wellbeing support

Quick win

- **Comprehensive approach to increasing victim-survivors access to financial counsellors:** Increase funding to employ more financial counsellors, especially for regional, rural, and marginalised communities. Fund and implement training programs for more accredited financial counsellors specialising in economic abuse and collaborate with financial counselling peak bodies to attract and retain professionals



- **Money trauma and financial capability education:** Provide financial capability education for victim-survivors that is gender-sensitive, strengths-based, trauma and domestic and family violence informed. This education should enable victim-survivors to explore and understand how their money trauma strategies to heal and regain control of their financial decisions.

Domestic and family violence services

Quick win

- **Addressing gender inequity, ableism, racism and ageism:** Increased funding for primary prevention projects that challenge the drivers of economic abuse and support all women to be independent financial decision-makers.



- **Community employment representation:** Implement recruitment strategies across all levels of the organisation to ensure staff representation mirrors the community they serve. Take an assertive approach to employing women from migrant and refugee backgrounds, First Nations women, and women with disabilities in leadership positions.
- **Dowry abuse and other non-Anglo Celtic forms of economic abuse awareness:** Working with the communities and victim-survivors affected by economic abuse that are not traditionally well understood in mainstream services to develop training and awareness programs and resources.
- **Open-ended access to safety and security equipment:** Ensure victim-survivors who remain at risk can receive free safety and security equipment regardless of how long it has been since they were in an abusive relationship. This acknowledges the high costs of measures like CCTV and security alarms and the ongoing need for some victim-survivors to install such equipment until their abuser is no longer a threat.

Legal services

Quick win

- **Increased access to legal support for family law matters:** Lift the income eligibility cap for receiving legal support for family law matters with increased funding to enable community legal services to meet demand.



What can Health and Aged care services and NDIS do?

Quick wins

- **Mental Health Plans:** Increase the number of sessions from 10 to 20 per year.
- **NDIS package management:** Offer information and education for women NDIS recipients on NDIS package management and their financial rights that are gender, disability, trauma, and domestic and family violence informed. This education should be offered in addition to their package.



- **NDIS Domestic and Family Violence No Worse Off Policy:** Guarantee that NDIS recipients will not have their funding reduced due to changes in circumstances related to ending an abusive relationship.
- **Health and wellbeing support:** Provide additional funded psychosocial, therapeutic and daily living support for victim-survivors and their children, recognising their financial challenges in accessing health services.
- **Affordable support for older people and people with disabilities:** Ensure alternative government-funded support for those who have experienced domestic violence from carers, with ongoing support guaranteed.

What finance and essential services can do

Quick wins

- **Joint account:** Before approving joint banking or credit products, financial institutions transparently disclose the risks and benefits of holding joint financial and essential products and services.
- **Joint accounts:** Provide and promote alternatives to joint loans and joint bank accounts.
- **Increase awareness and support that enables victim-survivors experiences to be recognised and believed:** Increase training for staff and build response consistency by creating an eligibility checklist

for support and debt waivers that allow victim-survivors to access these resources without requiring a professional advocate, such as a financial counsellor to provide advocacy.

- **Increase access to debt waivers:** Expand eligibility for debt waivers, recognising that economic abuse can continue years after the abusive relationship has ended.
- **Suspend debt interest accumulation:** When a financial hardship arrangement is put in place due to economic abuse, ensure no interest accumulates during that time.



- **Centre ethical fairness:** When exploring what more financial and essential services can do to address economic abuse, move beyond a financial hardship approach to centre an ethical fairness approach that focuses on recognising the injustice that economic abuse victim-survivors have experienced. Increasing debt waivers and support to recover financial losses from economic abuse enables more victim-survivors to rebuild financial security.
- **Adopt Safety by Design standards:** Centring lived experience, develop and adapt financial products that reduce or eliminate the risk of products and policies being used by abusers to enact economic abuse.
- **Hold non-payers of child support accountable:** All financial services to treat child support debt like other debts when assessing loan eligibility this holds abusers accountable and incentivises payment.
- **On sold debt:** No financial and essential service onells the debt of DFV victim-survivors to third parties.

What can the family law courts do

- **Recognising domestic and family violence:** Codifying decision-making to consider domestic and family violence and the economic impact of economic abuse in family law matters.
- **Recognising systems abuse:** Federal Circuit and Family Court of Australia recognise the use of systems abuse in family court matters and enforce limits on legal fees based on each represented party's capacity to pay.

Further research

- **First Nations, migrant, refugee, and trans communities:** Existing financial recovery systems and services are often less appropriate and inclusive for First Nations women, migrant and refugee women, and trans and gender-diverse people. Further action and research are needed to enhance system and service responsiveness for these communities.
- **Financial recovery pathways for older victim-survivors:** Women who experience economic abuse post-retirement have fewer pathways to financial recovery. More research is needed to determine effective financial recovery options when employment is a less viable option.

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