

Submission to the Second Action Plan Consultation



Centre for Women's Economic Safety

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Introduction

The Centre for Women's Economic Safety (CWES) welcomes consultation on the Second Action Plan for the National Plan to End Violence Against Women and Children.

About CWES

The Centre for Women's Economic Safety (CWES) is one of only two economic abuse-specialist charities in Australia. Our mission is to support women, non-binary and feminine-identifying people experiencing economic abuse in the context of domestic and family violence and catalyse action in support of women's economic safety. Our goals are to:

1. Ensure every woman in Australia can access free, economic abuse specialist services and information to support their economic safety.
2. Raise awareness and understanding of women's experiences of economic abuse to inform improved social, economic and service systems responses.

Our key initiatives include:

CWES Money Clinics – Since 2022, CWES has been providing free, confidential, one-to-one specialist financial counselling and financial safety planning nationally, to victim-survivors of economic abuse. In 2025, we supported close to 600 women across nearly 1,000 appointments and had more than \$1.1m in financial abuse-related debts waived on their behalf. CWES is on track to support around 1,000 women in 2026, thanks to additional philanthropic funding.

Financial Safety Website – The [Financial Safety Website](#) provides information about financial and economic matters through a lens of domestic and family violence. It includes a national directory of services and had more than 14,000 visitors in 2025.

Economic Abuse Awareness Day (26 November) – CWES brought Economic Abuse Awareness Day to Australia in 2021 and continues to promote and coordinate resources



annually. CWES is also a founding member of the International Coalition Against Economic Abuse

Lived Experience Advisory Panel – CWES lived experience advisory panel members are consulted on a range of issues and invited to participate in other work by external stakeholders. They contributed key insights to the *Designed to Disrupt* series of papers looking at safety by design in the banking, general insurance and essential services sectors, and are currently working on a peer support project (see p17).

CWES also published a report on [Government Progress on Economic Abuse in 2025](#), tracking recommendations made to the Commonwealth Government over 10 years and the status of those recommendations.

About this submission

This submission focuses on solutions. CWES makes 11 recommendations for actions to include in the Second Action Plan that will make a measurable difference for victim-survivors.

CWES notes that the problem of economic and financial abuse is already recognised by the Department and Government as significant, as evidenced by its inclusion as a focus area of the *National Plan to End Violence Against Women and Children 2022-2032* and the report *Financial abuse: an insidious form of domestic violence* by the Parliamentary Joint Committee on Corporations and Financial Services. However, CWES is happy to provide supplementary material if the Department seeks further evidence of the nature and scale of the problem.

CWES is a member of the Economic Abuse Reference Group and works collaboratively with several of its member organisations. We endorse the submissions of **Economic Justice Australia, Financial Counselling Australia, Working with Women Alliance, EACH, CARE, Single Mother Families Australia**, and the **Economic Abuse Reference Group**.

In this submission, CWES responds to the following questions in the Consultation Paper:

Priority Area 1: Victim-Survivors

- What service or system responses would make the biggest difference to victim-survivors' safety, wellbeing, healing and recovery?
- What helps people access support earlier, and what barriers prevent people from seeking help or engaging with systems and services?
- What current or emerging issues should the Second Action Plan address, including in relation to coercive control and technology-facilitated abuse?
- What gaps remain in addressing the needs of diverse communities, including Aboriginal and Torres Strait Islander people?

Priority Area 5: System Integration and Workforce

- What would make the biggest difference in creating a more coordinated and connected system response for people affected by violence against women and children and other forms of gender-based violence and people using violence?
- What workforce capabilities, supports, or conditions are most needed to strengthen prevention, early intervention, response and recovery?
- What approaches or models appear most effective in improving collaboration, coordination and information sharing across services, systems and programs?

Summary of Recommendations

CWES Recommendation 1: The Commonwealth commit \$31.5 million over three years to fund 50 new specialist economic abuse specialist financial counsellors nationally - inclusive of 10 new specialist economic abuse specialist financial counsellors for CWES Money Clinics.

CWES Recommendation 2: The Commonwealth Government support flexible eligibility criteria for domestic and family violence services (including economic abuse services) as part of the move to Relational Contracting through DSS. It should encourage State and Territory Governments to adopt similar approaches.

CWES Recommendation 3: Commonwealth, State and Territory Governments ensure their funding of domestic and family violence services (including economic abuse services) covers the real cost of service delivery: Program + operations costs + appropriate resourcing for marketing and promotions.

CWES Recommendation 4: Commonwealth, State and Territory Governments ensure economic abuse is included in the Brief for any communications and marketing campaigns about domestic and family violence/coercive control.

CWES Recommendation 5: Commonwealth, State and Territory Governments ensure 'economic abuse' and 'healthy money relationships' are included in future iterations of Respectful Relationships curricula.

CWES recommendation 6: The Commonwealth Government must continue to expressly name and consider economic and financial abuse and not allow it to be subsumed by terms technology-facilitated abuse and systems abuse.

CWES recommendation 7: The Commonwealth undertake a project to explore using AI for translation and interpreting of information about domestic, family and sexual violence (including economic abuse) with diverse stakeholders and specialists across



the domestic, family and sexual violence sector, multicultural communities and the technology specialists.

CWES Recommendation 8: The Commonwealth commit \$1 million per year, over three years for the Centre for Women's Economic Safety to trial a new model of peer-support and navigation assistance for victim-survivors of economic abuse.

CWES Recommendation 9: The Commonwealth support the new accredited course Recognise and Respond Appropriately to Financial Abuse proposed by CWES and Techknowledgey®, and fund 100 scholarships to complete the course, to build capacity of the workforce.

CWES Recommendation 10: The Commonwealth fund a national expansion of proven economic abuse integrated service models like Westjustice's Restoring Financial Safety, EACH Business-related Economic Abuse service, and Redfern Legal Centre's Financial Abuse Service.

CWES Recommendation 11: The Commonwealth retain a flexible interpretation of 'place-based initiatives' to prevent unintended consequences of overly strict geographic criteria being applied to the provision and funding of domestic and family violence supports.

Support and endorsements for this submission

Organisation	Contact name
 financial counselling australia	[REDACTED]
 Working with Women Alliance	[REDACTED]
 FCVic Financial Counselling Victoria Inc.	[REDACTED]
Westjustice	[REDACTED]
	[REDACTED]
	[REDACTED]
	[REDACTED]
 ECONOMIC JUSTICE AUSTRALIA For a Fair Social Security System	[REDACTED]

As at 31 July 2026

Response to Priority Area 1: Victim-Survivors

Q. What service or system responses would make the biggest difference to victim-survivors' safety, wellbeing, healing and recovery?

A: Integrated economic abuse specialist services. Financial safety is a crucial prerequisite to safety, wellbeing, recovery and healing yet absent from many victim-survivors experiences post-separation. Economic abuse is experienced by the vast majority of survivors (78%-99% of survivors¹) and has a direct cost to victim-survivors of \$5.7 billion per year². Despite this, specialist support is rare, and generalist support is often ineffective and sometimes harmful.

Economic abuse specialist support should be available to anyone experiencing economic abuse in Australia, regardless of their geographical location, income and assets (on paper), language, background, Visa status, dis/ability or other circumstances. CWES Money Clinics support women, non-binary and gender-diverse people by phone or video call no matter where they are in Australia.

Key to delivering an **economic abuse specialist service** is financial counselling with expertise in economic abuse and domestic and family violence. Other important responders include business and tax economic abuse specialists, lawyers (Family law, Credit law, Consumer law, Social Security, Tax law, Company law and Criminal law), social workers/case workers, employment support, and peer support.

Economic abuse specialist services, like CWES' Money Clinics, should be an integrated part of the domestic and family violence ecosystem.

¹ Kutin, J., Russell, R., & Reid, M. (2017). Economic abuse between intimate partners in Australia: Prevalence, health status, disability and financial stress. *Australian and New Zealand Journal of Public Health*, 41(3), 269-274. <https://doi.org/10.1111/1753-6405.12651>

² Deloitte Access Economics. (2022). *The Cost of Financial Abuse in Australia*. Deloitte and Commonwealth Bank of Australia.

See further information on pages 12 to 16 in our Response to Priority Area 5.

Given economic abuse impacts a person's choices, their safety, their employment, their housing, their health, and relationships – it is critical that the existing gap in economic abuse services be closed.

- 1. CWES Recommends:** The Commonwealth commit \$31.5 million over three years to fund 50 new specialist economic abuse specialist financial counsellors nationally, inclusive of 10 new specialist economic abuse specialist financial counsellors for CWES Money Clinics.

National funding should cover the next three years and then specialist economic abuse financial counselling should be brought into the new DSS 5-year funding cycle in 2030. The expanded capacity will ensure an additional 22,500+ people a year can access support.

CWES can supply budget estimates and Implementation details on request.

Q. *What helps people access support earlier, and what barriers prevent people from seeking help or engaging with systems and services?*

A: In the context of economic abuse, the kind of things that help people access support earlier are:

- Knowing that support is available for the issues arising from economic abuse
- Understanding that what they've experienced *is* abuse
- Accessible, affordable (free) support and information services with capacity to promote their offer to people who need them and flexibility to meet people where they're at.

Key barriers to seeking help or engaging with systems and services include:

- Too hard to get to a service at a convenient time and/or place
- Previous experiences of services being judgemental, unhelpful, or harmful
- Not meeting eligibility criteria
- Fear of losing their children as a result of financial stress and insecure housing
- Services not having capacity and therefore not promoting their service and/or not having resources to promote their service.

Improved funding design and funding sufficiency is needed to underpin efforts to encourage earlier support-seeking by victim-survivors.

Funding design should not dictate service eligibility criteria as this runs counter to the 'no-wrong door' principle. Funding for economic abuse services should enable organisations to determine this. Restrictive eligibility criteria are especially problematic for victim-survivors because some of the common attributes of victim-survivors include:

- Having to relocate multiple times for safety and financial pressures; which makes geographic criteria problematic. CWES has picked up complex cases from other services because clients have moved across borders and the referring organisations were no longer funded to support them.
- On paper, having an earned income and/or assets but not having any access, control, or in some cases, knowledge, of these resources. This makes 'means testing' or other financial tests (eg; demonstrated financial hardship) unfairly exclusionary for victim-survivors of economic abuse.

Funding sufficiency supports organisations to:

- Deliver a more responsive service through flexible delivery mechanisms
- Deliver a better quality of service not as impacted by stress, burnout and vicarious trauma, and supported by decent pay, supervision, and professional development

- engage in community education and promotion and stakeholder engagement, to improve awareness of the supports available

The move towards Relational Contracting by DSS is a positive shift in funding design with potential to enable organisations' greater flexibility and responsiveness.

- 2. CWES Recommends:** The Commonwealth Government support flexible eligibility criteria for domestic and family violence services as part of the move to Relational Contracting through DSS. It should encourage State and Territory Governments to adopt similar approaches.
- 3. CWES Recommends:** Commonwealth, State and Territory Governments ensure their funding of domestic and family violence services (including economic abuse services) covers the real cost of service delivery: Program + operational backbone + appropriate resourcing for marketing and promotions.

Communications, awareness and education activity must continue.

Awareness-raising initiatives must include economic and financial abuse.

Governments have a role to play in ensuring economic abuse is included in the communication and marketing campaigns it funds about gender-based violence, as well as formal education programs like Respectful Relationships curriculum.

- 4. CWES Recommends:** Commonwealth, State and Territory Governments ensure economic abuse is included in the briefing documents for any communications and marketing campaign about domestic and family violence/coercive control.
- 5. CWES Recommends:** Commonwealth, State and Territory Governments ensure 'economic abuse' and 'healthy money relationships' are included in future iterations of Respectful relationships curriculum.

Q. What current or emerging issues should the Second Action Plan address, including in relation to coercive control and technology facilitated abuse?

While awareness of economic abuse is improving, it is still less recognised than other forms of coercion and control^{3,4}. One of the reasons for this is that it is often intertwined with other forms of abuse. For instance, physical violence may have a financial motive, and isolating a victim may be achieved by restricting access to money or transport.

Economic abuse is particularly strongly correlated, and overlapping, with technology-facilitated abuse and systems abuse. For instance:

- digital technology is often used by perpetrators to create debt in a victim's name
- financial platforms can be used by perpetrators to send messages to threaten or intimidate a victim
- MyGov is taken over by perpetrators to misreport and control their partner's interactions with key agencies including the ATO and Centrelink.
- legal systems (among others) are regularly weaponised by perpetrators to create emotional and financial costs for a victim.

However, we must not assume that economic abuse is sufficiently addressed by general domestic and family violence services. Many of the specific issues caused by economic abuse require specialist knowledge to resolve. Without early intervention, the impacts of economic abuse will likely be compounding and long-lasting, so it's critical economic abuse continues to have a focus and specialist responses.

- 6. CWES recommends:** The Commonwealth Government must continue to expressly name and consider economic and financial abuse and not allow it to be subsumed by terms technology-facilitated abuse and systems abuse.

³ Centre for Women's Economic Safety. (2025). [Women's Economic Safety: 2025 Snapshot](#). CWES.

⁴ Glenn. R and Kutin J. (2021), [Perceptions and experiences of economic abuse in Australia](#). CWES.

Q. What gaps remain in addressing the needs of diverse communities, including Aboriginal and Torres Strait Islander people?

A. It is rare to find good information in language and formats that work for people with disabilities and for people who speak languages other than English. Similarly, it can be difficult to provide services with appropriate options for language translation.

Ensuring quality and accuracy is vital when lives depend on the answers. However, the time and money required to undertake this careful work is rarely available. AI offers some hope of addressing this issue in an affordable way at scale, but needs to be carefully developed and tested.

- 7. CWES recommends:** The Commonwealth undertake a project to explore using AI for translation and interpreting of information about domestic, family and sexual violence (including economic abuse) with diverse stakeholders and specialists across the domestic, family and sexual violence sector, multicultural communities and the technology specialists.

Response to Priority Area 5: System Integration and Workforce

Q. What would make the biggest difference in creating a more coordinated and connected system response for people affected by violence against women and children and other forms of gender-based violence and people using violence?

Embedded economic abuse support

Every domestic and family violence service in Australia is currently supporting women who have experienced economic abuse. However, most do not have access to specialist support for the issues arising from the economic abuse.

If they're lucky, they will have access to a family violence specialist financial counsellor at a Women's Legal Service in their state or territory. Some will know about CWES national **Money Clinics** service, **EACH** Business-related Economic Abuse service, or the Statewide **Financial Abuse Service** at Redfern Legal Centre, or **Restoring Financial Safety** in West Melbourne. Mostly, they will refer to a generalist financial counsellor or community legal centre where it will, again, be down to luck as to whether they are appropriately assisted.

A project CWES is involved in with the Economic Abuse Reference Group is mapping economic abuse services across Australia. The results will be published in the next few months (second half of 2026), however preliminary analysis reveals:

- 37 organisations nationally report having services or programs that regularly support victim-survivors of economic abuse;
- Just 14 of those 37 organisations offer a specialist economic abuse service or program;
- 71% of those specialist services report existing funding does not cover the actual cost of running the service; and
- 79% of those specialist services report turning clients away due to lack of resourcing.

One outcome of the project will be a Directory so organisations know where and how to warmly refer clients to reduce dead-end referrals. It will also help identify where specialist pathways do not yet exist, supporting the development of virtual or remote service responses to fill gaps in access, particularly for victim-survivors in regional, remote or under-served communities.

The survey reveals just a handful of specialist economic abuse services exist, inconsistently spread in pockets around Australia, with demand outpacing capacity. However, evaluations of the services that exist reveal the profound positive impact of earlier intervention and support for victim-survivors of economic abuse; see Table 1.

TABLE 1 – Evidence for financial counselling and economic abuse support

Evidence	Source
EVIDENCE IN SUPPORT OF MONEY CLINICS (further details in Appendix p.22)	
The Sax Institute independent evaluation of Money Clinics provides clear evidence that the “Money Clinics are successfully reaching and meeting the previously unmet needs of a culturally diverse client group.”	CWES Money Clinics: Evaluation Report 2024 . Sax Institute
Survey analyses indicate statistically significant increases in Money Clinic clients’ self-rated financial capability indicators . The largest PRE-POST changes were in relation to: • Clients’ understanding about where to access financial advice • Clients’ understanding about their financial options • How well informed they felt about financial decisions they were facing.	CWES Money Clinics: Interim Evaluation Report 2026 . Sax Institute
Survey analyses also indicate statistically significant increases in Money Clinic clients’ self-rated personal wellbeing indicators . The largest PRE-POST changes were in relation to: • How safe they feel • Their future security • Their life as a whole	CWES Money Clinics: Interim Evaluation Report 2026 . Sax Institute
EVIDENCE IN SUPPORT OF FINANCIAL COUNSELLING	
Research published by Financial Counselling Victoria in 2025 demonstrated economic and social return on investment of between \$3.70 and \$5.30 for every dollar invested in financial counselling.	Growing Financial Counselling in Victoria: the Next 10 Years - Volume Two : The Economic and Social Impact of Financial Counselling in Victoria. FC Vic
Access to financial counselling reduced the risk or exposure to family violence for 15 per cent of all financial counselling clients, or 34 per cent of those clients who are victim-survivors of family violence, representing a \$47,000 cost to society of family violence per client.	Based on estimates from KPMG (2016) as shown in a table on page 69 of Growing Financial Counselling in Victoria: the Next 10 Years - Volume Two : The Economic and Social Impact of Financial Counselling in Victoria. FC Vic

EVIDENCE IN SUPPORT OF INTEGRATED ECONOMIC ABUSE SERVICES

An evaluation of the Restoring Financial Safety model (Westjustice and McAuley Community Services for Women) which provides family violence support, specialist legal and financial counselling, found:

- **77% increase in housing security**, as resolving economic abuse is vital to helping women secure long-term rentals and avoid homelessness
- 100% of surveyed clients reported **feeling more financially secure and in control** of their situations after receiving integrated support.

[Restoring Financial Safety: A Roadmap to Recovery 2025.](#)

Westjustice

[Restoring Financial Safety: The Transforming Financial Security Project 2021.](#)

Westjustice

EVIDENCE IN SUPPORT OF SERVICES ADDRESSING ECONOMIC ABUSE

A survey of 281 victim-survivors of family violence found around half believed **the top three most useful services** for them would have been specialist family violence counselling, financial counselling, and the banks' help to manage joint accounts and debts.

[When's the Right Time to Talk About Money](#) 2018 by Dr

Nilmini Fernando (p.10). WIRE

Research has found victim-survivors lose confidence in their financial skills and decision making as a result of the abuse they have experienced, but these can return if the right support is provided.

[When's the Right Time to Talk About Money](#) 2018 by Dr

Nilmini Fernando (p.12). WIRE

Every victim-survivor deserves to be supported through economic abuse and every domestic and family violence service should have a relationship with a specialist economic abuse service.

[REPEAT] CWES Recommends: The Commonwealth commit \$31.5 million (\$10.5 million per year) to fund 50 new specialist economic abuse specialist financial counsellors, nationally for the next three years until the new DSS funding cycle in 2030.

Peer support for systems navigation

Co-design with victim-survivors a peer-support network that can assist victim-survivors of economic abuse to navigate the systems and services they need.

Significant resources and focus are required to enable a system that collaborates well and is effective at connecting-up services to reduce the burden on victim-survivors. Even where there's commitment and will to collaborate and integrate services,

organisations will continue to be constrained in the capacity they have to execute without a radical uplift in funding.

In light of the scarcity of funding and contested environments competing for grants, it is likely that organisations will continue to be operate in survival mode and be protective about how much they share.

The people that understand best how the system works, or doesn't, are other victim-survivors. Not only do they hold expertise, but they are often looking to engage in purposeful, paid employment to assist others.

CWES has recently supported 10 of its lived experience advisory panel members to undertake 40-hours of Intentional Peer Support training and the group is currently working pro-bono on developing the model of peer support for systems navigation.

- 8. CWES Recommends:** The Commonwealth fund the Centre for Women's Economic Safety for \$1 million a year, over three years to co-design and trial a new model of peer-support and navigation assistance for victim-survivors of economic abuse to support 375 women a year.

This initiative not only supports victim-survivors currently in need of assistance but also the financial safety, healing and recovery of victim-survivors as peer-support workers.

CWES can supply a detailed project overview and budget estimates on request.

Q. *What workforce capabilities, supports, or conditions are most needed to strengthen prevention, early intervention, response and recovery?*

CWES has identified there is a gap in workforce capability to recognise and respond to economic abuse. To address this, CWES developed its own training for Money Clinics employees, and we are now working with a registered training organisation, Techknowledgey®, to develop what we expect will be Australia's only accredited course in Recognise and Respond Appropriately to Financial Abuse.

Accredited training in economic abuse will build capacity of the workforce and improve consistency of positive outcomes for victim-survivors.

Techknowledgey® has undertaken a Training Product Gap Analysis and Industry Need Assessment to examine the current Australian vocational education and training landscape and determine whether existing qualifications, skill sets, units of competency, or accredited courses adequately address workforce capability requirements relating to the recognition and response to financial abuse.

The analysis has been undertaken in response to increasing evidence that financial abuse is a significant and growing form of interpersonal violence and regulatory reforms, family violence strategies, elder abuse initiatives, and sector-based workforce development programs that have increased expectations of frontline workers in a range of sectors to recognise indicators of financial abuse and respond appropriately.

Preliminary findings of the Assessment indicate that while aspects of financial abuse are addressed tangentially within a range of community services, family violence, ageing support, financial counselling, and social services training products, no existing nationally recognised training product provides a dedicated, integrated capability outcome focused specifically on recognising and responding appropriately to financial abuse.

- 9. CWES Recommends:** The Commonwealth support the new accredited course Recognise and Respond Appropriately to Financial Abuse by CWES and Techknowledgey®, and fund 100 scholarships (\$150,000) to complete the course, to build capacity of the workforce.

CWES can supply the draft Unit Description and Course Outline on request.

Q. *What approaches or models appear most effective in improving collaboration, coordination and information sharing across services, systems and programs?*

Integrated economic abuse services

Specialist economic abuse services are required because of the complexity and compounding nature of matters created by perpetrators of coercive control for victim-survivors. Funding models need to be re-shaped to foster integration and collaboration of services to reduce the burden on survivors.

CWES Money Clinics have good relationships with a range of DFV services and specialists like EACH Business-related Economic Abuse Service and the UNSW Tax Clinic financial abuse service, providing two-way warm referrals. These specialist services need support to expand as part of an ecosystem that is integrated and effective.

Child Support is an issue for many clients and we support reforms proposed by Single Mother Families Australia.

For CWES Money Clinic clients, the greatest unmet need is assistance for Family Law matters. This is usually because they are ineligible to access free legal advice and representation and can't afford anything else.

While there is no, one 'right model' of integration and collaboration, several key reports have identified the need for financial and legal services to be an essential part of the domestic and family violence response ecosystem, as outlined in Table 2.

TABLE 2. Evidence for integrating economic abuse responses

Report	Recommendation
<u>2019 Churchill Fellowship to study service responses to women experiencing or escaping domestic financial abuse USA, Canada, UK</u> by Rebecca Glenn (2021). Centre for Women's Economic Safety.	"Recommendation 7 - Co-locate financial counselling, legal and domestic violence services. A co-location model of services presents an opportunity to support women experiencing DFV to address their financial concerns earlier and with less need to retell their story. Australia has previously demonstrated the benefits of a similar model through the McAuley Program in Victoria (Tonkin, 2018) which co-located DFV, legal and financial counselling services. Other services in Victoria are increasingly adopting this approach, but the rest of Australia lags behind. The co-location model for services that support victims of domestic and family violence has shown multiple benefits in multiple different iterations, including the broader co-location model of the Family Justice Centers in the US including statutory and non-statutory services. Australian federal, state and territory governments should expand funding for Health Justice Partnerships to encourage adoption of these co-location models (Social Compass, 2019). The models should incorporate specialists with relevant economic abuse expertise." (p.57)
<u>Restoring Financial Safety: The Transforming Financial Security Project</u> by Dacia Abela and Shifrah Blustein (2021). Westjustice.	"Multidisciplinary partnerships (including health-justice partnerships) have been identified as models that can work to provide a comprehensive response to concurrent legal and non-legal problems. The integrated TFS [Transforming Financial Security] Project adopted this approach and embeds a lawyer and financial counsellor into a family violence women's service, to work with the partner program staff to assist victim-survivors resolve and move on from the impact of economic abuse. The legal and financial services provided by the TFS Project work in with the existing physical and mental health, housing and employment supports provided to victim-survivors." (p.22)
<u>Addressing Financial Abuse: A Collaborative Service Model for Legal and Non-Legal Support</u> : Final report by Bernadette	The proposed model positions an organisation such as RLC as the host organisation, but the model could be applicable for legal, social or socio-legal collaborations working in the financial abuse space. Under the proposed model, clients are either case managed by the host organisation or by their existing Case Worker from a referring organisation. Vertically integrated socio-legal services are provided in-house, and complemented with partnerships to bring additional capacity and capability. In house socio-legal expertise includes specialist Lawyers, Social Workers, Financial Counsellors, capacity building and policy expertise and team leadership. Staff include an Indigenous

Report	Recommendation
Spinks, Tessa Guerin and Pratik Ambani (Consulting and Implementation Services 2022). Redfern Legal Centre.	appointment. Partnerships with community organisations experienced in supporting people living with disability, people from CALD communities and people from LGBTI are established / expanded. This model is well placed to address the complex socio-legal needs of people who have experienced financial abuse in a holistic and seamless way. Cultural and other diverse and intersectional needs will be met through staff diversity and well-established partnerships with relevant community organisations.” (p. 30)

10. CWES Recommends: The Commonwealth fund a national expansion of proven economic abuse integrated service models like Westjustice’s Restoring Financial Safety, EACH Business-related Economic Abuse service, and RLC’s Financial Abuse Service.

Place-based approaches

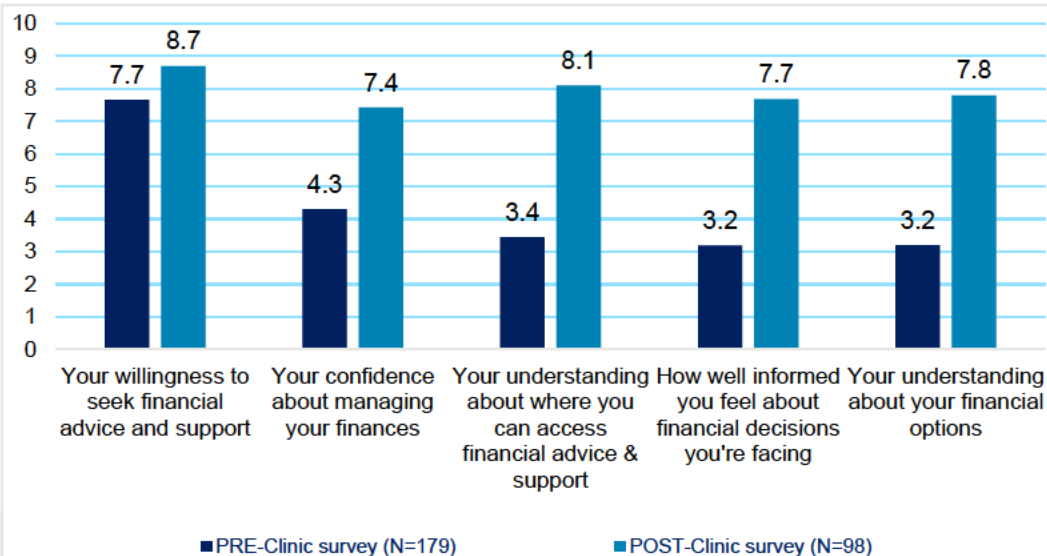
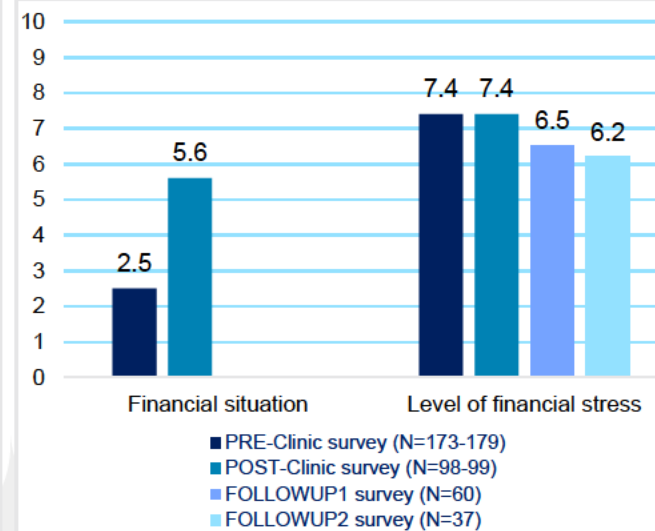
CWES notes a focus on place-based approaches and would like to caution against defining too narrowly what a place-based service is. In our experience offering Money Clinics, we have found the women we support prefer to access our service by phone or Teams video call. We know that victim-survivors often move home multiple times in the immediate aftermath of separating from an abusive partner, so it can be a barrier to be faced with eligibility criteria of residing in a particular LGA or attending a specific location for appointments.

CWES Money Clinics started as a face-to-face offering and continues to offer this in some places where it is practical and desired by clients. However, approximately 90 per cent of our clients choose a virtual service (phone or video call).

CWES also notes that the majority of our clients still cluster around the locations where we have a physical presence (currently: Melbourne, Sydney, the Illawarra, Brisbane and Cairns), and where we visit with regular outreach (for instance; Northern NSW, Vic Central Highlands, Tasmania, regional south-east Queensland).

The significant value of place-based services is in the local knowledge and relationships built between service providers. This in turn assists workers to better support victim-survivors with warm referrals, better navigation and fewer dead ends.

11. CWES Recommends: The Commonwealth retain a flexible interpretation of ‘place-based initiatives’ to prevent unintended consequences of overly strict geographic criteria being applied to the provision and funding of domestic and family violence supports.

INTERIM Report (Jan25 - Jan26)**IMPACT of the Money Clinics** (ratings out of 10 points)**CLIENTS' SELF-RATED FINANCIAL CAPABILITY****CLIENTS' SELF-RATED FINANCIAL SITUATION & STRESS****CLIENTS' SELF-RATED PERSONAL WELLBEING – LEVELS OF SATISFACTION WITH ...**