

EARG

ECONOMIC
ABUSE
REFERENCE
GROUP

Submission to the Second Action Plan

National Plan to End Violence against Women and Children 2022-2032

POLICY SUBMISSION

31 July 2026



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31 July 2026

Hon Tanya Plibersek MP
Minister for Social Services
Department of Social Services
GPO Box 9820, Canberra ACT 2601

By online: <https://engage.dss.gov.au/second-action-plan>

Dear Minister,

**Response to consultations to inform the Second Action Plan under
Australia's National Plan to End Violence against Women and Children 2022–
2032**

The EARG welcomes the opportunity to provide this submission in response to the Consultation Paper on the *Second Action Plan under the National Plan to End Violence against Women and Children 2022-2032 (the Consultation)*.

We would welcome the opportunity to participate in further consultations as the government develops the national policy agenda for addressing violence against women and children for the next 5 years.

Yours faithfully,

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Scope of this submission

The Consultation canvases a wide range of issues, grouped under Priority Areas, related to domestic and family violence (**DFV**), and poses questions in relation to these Priority Areas. This submission focuses on the need for the Second Action Plan under the National Plan to End Violence against Women and Children 2022-2032 (**the Second Action Plan**) to explicitly recognise, resource and drive reform on economic and financial abuse as a form of domestic and family violence.

Given EARG's expertise in economic and financial abuse, this submission does not seek to respond to every consultation question or Priority Area. Instead, it focuses on the Priority Areas and questions most relevant to economic and financial abuse, financial safety and victim survivor outcomes.

In particular, this submission focuses on:

- Priority area 1: Victim Survivors
- Priority area 2: Prevention and Early Intervention
- Priority area 3: Children and Young People
- Priority area 5: System Integration and Workforce

This submission also identifies opportunities to build on relevant *Actions to Drive Change* under the First Action Plan 2023–27.

About the EARG

The Economic Abuse Reference Group (**EARG**) is an informal group of over 70 community organisations across Australia that work collectively with government and industry to reduce the financial impact of family violence. Members include DFV services, community legal services and financial counselling services. Our work encapsulates the experience of our members (as lawyers, financial counsellors or DFV support workers) who assist clients who have experienced economic abuse. State sub-groups have formed in Victoria, New South Wales and Western Australia to work on local issues.

Our website lists the [organisations that contribute to EARG's work](#). Not all organisations contribute on every issue, and other organisations may contribute from time to time. See [EARG's Terms of Reference](#).² EARG has been working on many of the issues discussed in this submission for ten years and has, within our membership, significant breadth and depth of expertise across the many legal, regulatory and government systems with which financial abuse intersects.

Some EARG member organisations may also provide separate submissions to this consultation, reflecting their specific service, expertise and unique state perspective.

Executive Summary

The Economic Abuse Reference Group (**EARG**) is concerned that the Second Action Plan consultation paper does not adequately recognise economic and financial abuse.

The consultation paper identifies five proposed priority areas: victim survivors, prevention and early intervention, children and young people, people who use violence, and system integration and workforce. These are all important priorities. However, economic and financial abuse is not sufficiently named within the paper, despite it being a common and serious form of DFV and a significant barrier to safety, recovery and independence.

This is not merely a question of language. Our concern is that if economic and financial abuse is not expressly included in the Second Action Plan, it risks being deprioritised in implementation, funding, workforce development, data collection, and systemic reform.

There can be no meaningful safety without financial safety and stability. Victim survivors may be unable or reluctant to leave an abusive relationship safely, remain separated, secure housing, support children, access justice or rebuild their lives if they are left carrying coerced debt, damaged credit, unpaid child support, tax liabilities, business debts or no access to income and financial means. In our experience, these impacts often continue long after separation and intersect with multiple legal, financial and government systems.

Preliminary findings from EARG's current mapping of economic abuse services across Australia indicate that specialist economic and financial abuse services are limited, underfunded and unable to meet demand. This is a safety issue. Without access to specialist support, this can increase the risk that victim survivors remain trapped in an abusive relationship, are unable to leave safely, return to an abusive relationship, or experience poor recovery outcomes.

The need for reform has been clearly established through the [Parliamentary Joint Committee on Corporations and Financial Services inquiry into financial abuse \(Inquiry into Financial Abuse\)](#). [EARG made a submission](#) and was called to give extensive evidence to the Inquiry into Financial Abuse. EARG was a key contributor to the Inquiry's consideration of economic and financial abuse, drawing on the expertise of its national membership and the experience of frontline services assisting victim survivors.

In its report [Financial abuse: an insidious form of domestic violence](#), the Parliamentary Joint Committee (**the Committee**) identified 61 recommendations across financial services, credit, privacy, insurance, superannuation, child support, tax, company directorships, trusts, Centrelink, safety by design, and whole-of-government coordination.

Since then, the Government has announced reforms relating to only a small number of recommendations, including those concerning superannuation death benefits, child support and ASIC business registries.

The Second Action Plan provides an appropriate mechanism to maintain focus on the many Inquiry into Financial Abuse recommendations that have not otherwise been addressed. If

those recommendations sit outside the National Plan, they risk being treated as peripheral financial services reforms rather than essential DFV reforms.

EARG submits that the Second Action Plan must do three things:

1. Explicitly recognise economic and financial abuse.
2. Embed the Inquiry into Financial Abuse recommendations as an implementation priority.
3. Recognise financial safety as essential to prevention, protection, response and recovery.

List of Recommendations

1. Recognition of economic and financial abuse: Explicitly recognise economic and financial abuse as one of the core forms of DFV and embed this recognition consistently across support, compensation, recovery and accountability systems.
2. Financial safety and security: Recognise financial safety and security as essential to prevention, protection, response and recovery.
3. Inquiry into Financial Abuse implementation pathway: Include a dedicated implementation pathway for the Parliamentary Joint Committee inquiry financial abuse recommendations.
4. Early indicator of risk: Recognise economic and financial abuse as an early indicator of risk and embed economic and financial abuse within prevention and early intervention initiatives.
5. Children and young people as victim survivors in their own right: Recognise the impacts of economic and financial abuse on children and young people and recognise them as victim survivors in their own right where they are affected by economic and financial abuse.
6. Specialist services and expertise: Commit to increased and sustainable funding for specialist services and expertise required to respond to economic and financial abuse in every state and territory.
7. Data, monitoring and accountability: Include economic and financial abuse indicators in data, monitoring and accountability frameworks, including public reporting on implementation progress.

General Comments

Economic and financial abuse is a common and serious form of DFV and a key mechanism of coercive control. It can include restricting access to money, preventing a person from working or studying, coercing a person into debt, withholding child support, and exploiting legal, business, tax, financial and government systems amongst many other tactics.

The First Action Plan recognised that economic and financial abuse often occurs alongside other forms of abuse and that services need expertise to assist victim survivors to establish financial safety and security as part of recovery. The Second Action Plan should build on this recognition, rather than allow economic and financial abuse to fall out of focus.

EARG is concerned that the Second Action Plan consultation paper does not sufficiently name or recognise economic and financial abuse as a priority and instead refers to coercive control and technology facilitated abuse more generally. Coercive control and technology abuse describes a wide range of different perpetrator tactics and cannot be addressed through a single strategy.

If economic and financial abuse is not expressly recognised in the Second Action Plan, it risks being treated as a secondary issue, an individual hardship matter, or a consequence of violence rather than a form of violence in itself. This has practical consequences. Forms of DFV that are not named in the National Plan are less likely to be prioritised in funding, workforce development, data collection, service design, implementation and reform.

Recognition of economic and financial abuse must also be operational across adjacent systems. For example, in NSW, domestic abuse includes economically or financially abusive behaviour, such as withholding necessary financial support or restricting access to employment, income or financial assets. However, recognition payments under the NSW Victims Support Scheme are structured around categories such as homicide, sexual assault, robbery involving violence and physical assault. This means economic and financial abuse may be relevant where it occurs alongside a recognised physical or sexual act of violence, but may not be recognised on its own for the purposes of financial redress.

Similar issues arise in income support systems. Crisis Payments for extreme circumstances can be critical to financial safety, but a person must contact Services Australia within seven days of their living arrangements changing after a family and domestic violence incident. In practice, this timeframe may be too short for victim survivors, particularly where they are dealing with immediate safety risks, homelessness, trauma, lack of access to documents, technology or transport, or ongoing perpetrator control

These examples illustrate why the Second Action Plan must ensure economic and financial abuse is not only named, but embedded consistently across commonwealth, state and territory jurisdictions support, compensation, recovery and accountability systems.

Recognition must also be matched by resourcing. If economic and financial abuse is recognised in the Second Action Plan but specialist services are not funded to respond, victim survivors will continue to face significant barriers to financial safety and recovery.

Recommendation 1: The Second Action Plan should explicitly recognise economic and financial abuse as one of the core forms of DFV and embed this recognition consistently across support, compensation, recovery and accountability systems.

Responses to consultation questions

Priority Area 1 – Victim Survivors

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

There can be no meaningful safety without financial safety and stability.

Economic and financial abuse can prevent victim survivors from leaving violence, force victim survivors to return to violence, and enable perpetrators to continue abuse long after separation. Financial insecurity affects a victim survivor's ability to secure housing, care for children, access legal assistance, maintain transport, engage with government systems, and rebuild independence.

In EARG members' experience, victim survivors of economic and financial abuse often present with complex and intersecting legal, financial and social issues. These may include credit, debt and consumer law, bankruptcy, family law, insurance, immigration, company law, tax, tenancy, employment, victims' compensation, financial counselling, social work and safety planning needs.

Financial safety and security should therefore be recognised as essential to prevention, protection, response and recovery.

In the context of protection and response, financial safety requires practical support to address the immediate and ongoing impacts of abuse, including coerced debt, damaged credit, unsafe joint accounts, unpaid child support, tax liabilities, business debts, financial hardship and housing instability.

Financial safety and security also require victim support and compensation systems to recognise the harm caused by economic and financial abuse, rather than limiting financial redress to circumstances where economic and financial abuse occurs alongside physical or sexual violence.

In the context of recovery, financial safety and security requires support for victim survivors to rebuild long-term financial independence, stability and economic participation.

These issues are directly relevant to **Action 4** of the **First Action Plan**, which seeks to support long-term recovery, health and wellbeing, and **Action 10**, which seeks to improve housing outcomes for women and children experiencing violence. Victim survivors cannot achieve these outcomes where economic and financial abuse remains unrecognised or unaddressed.

Victim survivors of economic and financial abuse also continue to experience harm through a range of financial, legal and government systems. As discussed further under Priority Area 5 (System Integration and Workforce), the PJC Inquiry identified a broad range of reforms that remain relevant to improving victim survivor safety, recovery and long-term wellbeing.

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

One of the most significant barriers to accessing support is the ongoing lack of recognition of economic and financial abuse as a form of domestic and family violence.

If economic and financial abuse is not recognised, victim survivors may not identify their experiences as domestic and family violence, may not seek support, and may not be identified by services as requiring specialist assistance.

Earlier recognition of economic and financial abuse would support identification of risk and intervention.

Another significant barrier is the fragmented nature of service responses. Victim survivors often require legal assistance, financial counselling, social work, safety planning, family law advice, credit and debt advocacy, immigration advice, tax and business-related assistance, and support to navigate government and financial systems.

Without specialist support, victim survivors can find themselves having to navigate multiple disparate services to address the legal and financial consequences of abuse. This increases the risk that critical issues such as coerced debt, unsafe financial arrangements, housing security and financial hardship remain unresolved. Improving the capability of mainstream and specialist workforces to identify and respond to economic and financial abuse, alongside investment in specialist and integrated services, would help victim survivors access appropriate support earlier and reduce barriers to engagement.

This is directly relevant to **Action 3** of the **First Action Plan**, which seeks to strengthen workforce capability, and **Action 4**, which seeks to build connected and coordinated responses for victim survivors.

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

As outlined in the General Comments section, economic and financial abuse is a significant form of coercive control and should be recognised as such throughout the Second Action Plan.

Economic and financial abuse is frequently facilitated through financial, legal, government and other systems. Perpetrators commonly use financial products, government payments, tax, child support, superannuation, insurance, business structures, legal and government systems as tools of abuse.

Any prevention or early intervention approach that does not include economic and financial abuse will miss key opportunities to identify risk and intervene earlier.

The Second Action Plan should also recognise the increasing interaction between economic abuse, systems abuse and technology-facilitated abuse. As financial services, government services and communications become increasingly digital, perpetrators have greater opportunities to use technology to monitor, control or exploit victim survivors through banking platforms, online accounts, digital communications and other systems.

The Inquiry into Financial Abuse identified a comprehensive set of reforms needed to address these harms. The EARG does not seek to repeat those recommendations here. Rather, EARG submits that the Second Action Plan provides an important opportunity, and appropriate mechanism, to maintain focus on those reforms and ensure they continue to be progressed as part of Australia's national domestic and family violence agenda.

Recommendation 2: The Second Action Plan should recognise financial safety and security as essential to prevention, protection, response and recovery.

Recommendation 3: The Second Action Plan should include a dedicated implementation pathway for the PJC Inquiry recommendations.

Priority Area 2 - Prevention and Early Intervention

What would make the biggest difference in preventing and ultimately ending violence?

Economic and financial abuse should be recognised as a core form of domestic and family violence and as a significant form of coercive control.

Perpetrators often use financial control to establish, maintain and reinforce power within relationships. Behaviours such as restricting access to money, interfering with employment or education, creating debt, controlling household finances or exploiting financial and government systems can occur well before physical violence becomes visible.

Improving community, workforce and institutional understanding of economic and financial abuse would strengthen efforts to prevent violence and support earlier intervention before abuse escalates.

This would support **Action 1** of the **First Action Plan** by improving understanding of economic and financial abuse as a form of gender-based violence and challenging attitudes and behaviours that normalise financial control and inequality within relationships.

How can existing efforts to prevent violence be strengthened or built upon at the individual, community, organisational, institutional and societal levels?

EARG considers that existing prevention efforts should better recognise the role economic and financial abuse plays within broader patterns of coercive control.

While awareness of physical and sexual violence has increased, economic and financial abuse remains comparatively less understood despite its prevalence and significant impacts.

Prevention efforts could be strengthened by:

- improving public awareness and understanding of economic and financial abuse;
- ensuring economic and financial abuse is consistently recognised across policy and service frameworks;
- incorporating economic and financial abuse into education, awareness and prevention initiatives;
- increasing understanding of the ways perpetrators use financial, legal, digital, professional and government systems as tools of abuse; and
- Embedding financial safety considerations into the design of products, services and systems.

What prevention and early intervention approaches appear most promising or effective, and what is needed to strengthen or expand them?

In EARG's experience, earlier identification of economic and financial abuse is one of the most promising opportunities for prevention and early intervention.

Economic and financial abuse often emerges before physical violence and may provide an early indication of broader patterns of coercive and controlling behaviour. Recognising these behaviours earlier can support earlier intervention, improve safety planning and reduce long-term harm.

This requires stronger workforce capability across multiple sectors. Domestic and family violence services, financial counselling services, legal assistance services, housing services and government agencies all need to be equipped to identify and respond to economic and financial abuse. Financial services, accounting and other professional services also have an important role, particularly where abuse is occurring through financial products, business structures, tax arrangements or professional advice.

EARG also considers that [Safety by Design](#) approaches have significant potential to prevent and reduce economic and financial abuse. Many forms of economic abuse are facilitated through products, services and systems that were not designed with the safety needs of victim survivors

in mind. As services become increasingly digital, there is growing interaction between economic and financial abuse, systems abuse and technology-facilitated abuse.

Perpetrators can misuse online banking platforms, digital communications, government accounts, digital identities and other technologies to monitor, control, exploit or financially disadvantage victim survivors. They can also exploit account structures, privacy settings, customer verification processes, communication channels and information-sharing arrangements.

A Safety by Design approach recognises that systems should not rely solely on victim survivors identifying abuse and seeking help. Financial, government and digital systems should be designed to reduce opportunities for misuse and better support safety where abuse occurs.

The Inquiry into Financial Abuse identified Safety by Design as an important component of preventing and responding to financial abuse. The Second Action Plan should build on this work by supporting approaches that embed victim survivor safety into the design of financial, government and digital systems.

The Second Action Plan should therefore recognise and embed economic and financial abuse as a critical issue for primary prevention and early intervention. This should include earlier identification of economic and financial abuse, cross-sector workforce capability, and Safety by Design approaches across financial, government and digital systems.

What emerging issues should the Second Action Plan address in relation to primary prevention and early intervention?

See our response to the previous question.

Recommendation 4: The Second Action Plan should recognise economic and financial abuse as an early indicator of risk and embed economic and financial abuse within prevention and early intervention initiatives.

Priority area 3 - Children and Young People

What would make the biggest difference to improving safety, recovery and wellbeing outcomes for children and young people affected by this violence?

Financial safety and security should be recognised for children and young people as victim survivors in their own right.

Children and young people are directly affected when perpetrators use tactics of financial abuse, including but not limited to withholding or manipulating child support, sabotaging housing stability, and engaging in other forms of economic and financial abuse that force the protective parent into poverty or financial insecurity.

Economic and financial abuse can have significant impacts on children's safety, stability, development and wellbeing. These harms are often experienced long after separation and can affect outcomes in many aspects of children's lives.

The Inquiry into Financial Abuse identified child support as a system that can be weaponised by perpetrators. This includes risks associated with **Private Collect**, where Services Australia determines the amount of child support payable, but the parents arrange payment directly between themselves.

In the context of family violence, perpetrators can misuse Private Collect to continue post-separation control. For example, they may pressure the protective parent to use Private Collect rather than formal collection, withhold or underpay child support, make payments irregularly, or use the need to negotiate payments as a reason for ongoing contact and intimidation. This can leave the protective parent without the financial support assessed as necessary for the child, while also making them responsible for chasing payments from the person using violence. These harms directly affect children's wellbeing and economic security because unpaid or reduced child support limits the money available for housing, food, education, health care and other basic needs.

The First Action Plan recognises the importance of supporting children and young people to recover and heal from trauma. EARG considers that this objective cannot be fully achieved without recognising the impact that economic and financial abuse can have on children and young people.

Similarly, the objectives of **Action 10** of the **First Action Plan** cannot be achieved where economic and financial abuse undermines housing stability or limits a family's ability to secure and maintain safe housing following violence.

How can governments, services, education settings, families, communities and others better recognise and respond to children and young people experiencing violence or harm?

Governments, services and communities should recognise that the impacts of economic and financial abuse extend beyond the direct victim survivor and can significantly affect children and young people.

Responses to domestic and family violence should recognise that children's experiences of harm may include not only exposure to violence, but also the consequences of economic and financial abuse, as outlined above.

Services supporting children and young people should be equipped to understand how economic and financial abuse affects family functioning, recovery and wellbeing. This includes recognising the impacts of economic abuse and other forms of systems abuse on children's wellbeing.

Consistent with **Actions 4 and 8** of the **First Action Plan**, responses should support the long-term recovery and wellbeing of children and young people and acknowledge the role that financial safety and stability play in achieving these outcomes.

Recommendation 5: The Second Action Plan should recognise the impact of economic and financial abuse on children and young people and recognise them as victim survivors in their own right where they are affected by economic and financial abuse.

Priority Area 4 - People who use Violence

EARG has not provided a dedicated response to this priority area. While economic and financial abuse is a common tactic of coercive control used by perpetrators, EARG's expertise is focused on victim survivor outcomes and the legal, financial and systemic impacts of economic and financial abuse.

Priority Area 5 - System Integration and Workforce

EARG considers that improving responses to economic and financial abuse depends not only on recognising it as a form of domestic and family violence, but also ensuring that systems, services and workforces are equipped to respond effectively.

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?

The Inquiry into Financial Abuse has already established a comprehensive national reform agenda for economic and financial abuse.

In its report [*Financial abuse: an insidious form of domestic violence*](#), the Committee identified 61 recommendations across financial services, credit, privacy, insurance, superannuation, child support, taxation, company directorships, trusts, Centrelink, Safety by Design, workforce training and whole-of-government coordination.

The Inquiry into Financial Abuse's recommendations relating to superannuation provide a useful example of why these reforms should be recognised as domestic and family violence reforms rather than viewed solely as financial services reforms. Superannuation is one of the most significant assets available to many victim survivors and plays an important role in long-term financial security, economic resilience and wellbeing.

Evidence before the Committee highlighted that superannuation can be exploited as a tool of economic abuse. This includes:

- Coercing victim survivors to access their super early

- Coercing victim survivors to move their super into self-managed super funds where perpetrators can directly control and misuse the funds
- Perpetrators receiving the death benefits of deceased victim survivors
- Misusing powers of attorney to access and control victim survivor's super funds.

These forms of abuse can have impacts that extend well beyond separation by undermining a victim survivor's long-term financial security and recovery. This example illustrates the importance of continuing to progress the broader package of reforms identified by the Committee as part of Australia's response to domestic and family violence.

EARG does not seek to repeat the detail of its previous submissions to the Inquiry into Financial Abuse. Rather, EARG submits that the Second Action Plan provides an appropriate mechanism to maintain focus on the Inquiry into Financial Abuse recommendations that have not otherwise been addressed.

If the Inquiry into Financial Abuse recommendations sit outside the National Plan, they risk being treated as peripheral financial services reforms rather than essential domestic and family violence reforms. This would fail to recognise that perpetrators commonly use financial products, corporate, legal and government systems as tools of abuse.

The Second Action Plan should include a dedicated implementation pathway for the Inquiry into Financial Abuse recommendations. This would help ensure those recommendations are progressed as part of Australia's national domestic and family violence reform agenda and support implementation of **Action 4** of the **First Action Plan** through a more coordinated and connected whole-of-system response.

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

Recognising economic and financial abuse in the Second Action Plan will not be sufficient unless the specialist services and expertise required to respond to it are also funded.

Victim survivors often need trauma-informed, multidisciplinary support. This may include legal assistance, financial counselling, social work, safety planning, family law advice, credit and debt advocacy, immigration advice, tax and business-related assistance, and support to navigate government and financial systems.

The Financial Abuse Service NSW provides a model for specialist holistic financial abuse support, bringing together an interdisciplinary team and policy expertise. However, access to specialist support remains inconsistent across Australia.

A current EARG project is mapping economic abuse services across Australia. The results will be published in the second half of 2026. Preliminary analysis indicates that:

- 37 organisations nationally report having services or programs that regularly support victim survivors of economic abuse;
- only 14 of those 37 organisations offer a specialist economic abuse service or program;

- 71% of those specialist services report that 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.

These preliminary findings confirm what EARG members see in practice: Australia does not currently have the specialist service infrastructure required to meet the needs of victim survivors of economic and financial abuse. Recognition of economic and financial abuse in the Second Action Plan will not be sufficient unless victim survivors can access specialist support to resolve the financial, legal and practical consequences of that abuse.

EARG has previously recommended adequate funding for specialist financial abuse services in every state and territory. These services would reduce the burden on victim survivors having to navigate multiple services to address the legal and financial consequences of abuse. Without specialist support, such consequences are more likely to remain unresolved. This is a safety issue. Where victim survivors cannot access specialist support to resolve these issues, they may be unable to leave safely, may remain in an abusive relationship, may return to an abusive relationship, or may experience poor long-term recovery outcomes.

The Second Action Plan should address this service gap by recognising specialist economic and financial abuse support as essential service infrastructure within the DFV system. In doing so, the Second Action Plan should commit to increased and sustainable funding for specialist services required to respond to economic and financial abuse in every state and territory.

These issues are directly relevant to **Action 3** of the **First Action Plan**. Strengthening workforce capability requires investment in specialist expertise and improved access to integrated services capable of responding to the complex impacts of economic and financial abuse.

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

Economic and financial abuse rarely falls neatly within the responsibility of a single service or sector.

Victim survivors commonly require assistance across multiple systems simultaneously, as outlined above.

EARG considers that interdisciplinary service models are particularly effective because they recognise the interconnected nature of these issues and allow them to be addressed more efficiently for victim survivors. More effective collaboration across services, systems and processes would support implementation of Action 4 and improve outcomes for victim survivors experiencing economic and financial abuse.

What supports do specialist and universal services need to provide inclusive, accessible and responsive services?

Specialist and universal services require greater capability, training and access to specialist expertise in economic and financial abuse.

Economic and financial abuse is often misunderstood or overlooked despite its prevalence and long-term impacts. Many practitioners may encounter victim survivors experiencing economic and financial abuse but lack the specialised knowledge required to identify the abuse, understand its consequences or assist with complex financial and legal issues.

Improved workforce development, referral pathways, specialist advice and sustainable investment in interdisciplinary service responses would strengthen both specialist and universal service systems.

What evidence, workforce or system gaps should the Second Action Plan prioritise to strengthen implementation and improve outcomes over time?

The Second Action Plan consultation paper identifies the need for improved data, evidence and system integration. EARG supports this focus but is concerned that there remains no adequate national picture or tracking of economic and financial abuse across systems.

This issue directly aligns with Action 2 of the First Action Plan, which seeks to improve the national evidence base through consistent terminology, monitoring and evaluation frameworks, and improved collection and sharing of data and evidence.

If economic and financial abuse is not measured, it will remain hidden. If it remains hidden, it will not be prioritised.

The Second Action Plan should therefore include economic and financial abuse indicators in data, monitoring and accountability frameworks, including public reporting on implementation progress.

Without consistent collection and reporting of economic and financial abuse data, it will be difficult to measure progress, evaluate reforms, identify systemic issues or understand whether victim survivor outcomes are improving over time.

Including economic and financial abuse indicators within monitoring and accountability frameworks would represent a practical mechanism for progressing **Action 2** of the **First Action Plan** and strengthening Australia's evidence base on economic and financial abuse.

Recommendation 6: The Second Action Plan should commit to increased and sustainable funding for specialist services and expertise required to respond to economic and financial abuse in every state and territory.

Recommendation 5: The Second Action Plan should include economic and financial abuse indicators in data, monitoring and accountability frameworks, including public reporting on implementation progress.