WIRE Submission on the Consultation Paper for the Second National Action Plan

Ending Violence Against Women and Children

2026

[redacted]

Acknowledgment of Country

WIRE acknowledges and pays respects to all Frist Nations peoples across Australia who are the Traditional Owners and custodians of the land on we work and live. We pay respects to elders, past and present and recognise and value the enduring connection of First Nations peoples to land waters and culture. We acknowledge that the Sovereignty of this land has never been ceded.

WIRE recognise that Aboriginal and Torres Strait Islander women and communities have long led work to prevent and respond to violence, and that solutions must be grounded in self-determination, culture, healing and community control.

Acknowledgement of Victim Survivors of Family and Domestic Violence

WIRE acknowledges the strength, courage, and resilience of all victim survivors of family, domestic and sexual violence. We recognise the profound and lasting impacts that violence can have on individuals, families, and communities.

We honour the experiences of those who have lived through violence, those who continue to navigate its effects, and those whose lives have been lost as a result.

Introduction

WIRE welcomes the opportunity to contribute to the Second Action Plan to End Violence Against Women and their Children and highlight evidence-based programs that support victim-survivors to connect to safety, financial wellbeing, healing and long-term recovery.

WIRE's consultation response is informed by the needs of the women, trans and gender diverse people who use our services. WIRE has been supporting the Victorian community since 1983 and for the past 20 years WIRE has been working with women, trans and gender diverse people and service professionals to research and design practical training to that empowers women to connect with financial capability and improves the ability of all sectors to identify and respond to economic abuse as a form of family violence.

WIRE programs and evidence referenced in this submission include:

- Relationship Problems and Money: Women Talk About Financial Abuse This 2014 research provides critical insight into experiences of financial abuse of victim survivors of family violence and shares the barriers women face to building their financial independence and long-term security post-separation.

- When is the best time to talk about money: Financially teachable moments for women affected by family violence. This project undertaken with victim survivors of financial abuse shares insights on the role of gender-specific financial assistance, education and systems in preventing, intervening early and supporting victim-survivors to recover from family violence.

- Skilled Aware Resourceful Active: Financial Wellbeing Program for Women WIRE developed this training as part of Victoria's Royal Commission into Family Violence. The training modules are designed for women who are at risk of financial stress, people at risk of family violence and financial abuse and victim survivors recovering from family violence. For participants, the training was evaluated as life-changing in terms of knowledge, confidence, agency, and feelings of control over their finances.

- PURSE Project This sector capabilities project worked with specialist family violence and non-specialist workers to support them in supporting victim survivors of financial abuse. The training focuses on a. recognising and responding to financial abuse and b. building financial capabilities and wellbeing of women affected by family violence.

About WIRE

WIRE is an intersectional-feminist community organisation committed to achieving gender and economic equity and improving the social and economic wellbeing of women, trans and gender-diverse people.

For over 40 years we have provided free, accessible and confidential information, support and referrals across a wide range of issues, including family violence, financial hardship, legal matters, housing and employment across Victoria. Our services are now designed and provided to women, trans and gender diverse people to assist them to navigate increasingly complex systems to get support and to build their capacity for self-advocacy.

WIRE delivers a range of tailored programs, including financial capability and safety initiatives, legal information resources, and training for community organisations and professionals. We specialise in supporting those who face intersecting barriers, including culturally diverse communities, Aboriginal and Torres Strait Islander people, older women, the LGBTIQA+ communities and individuals experiencing family violence or economic abuse.

WIRE's financial wellbeing projects and services address the financial marginalisation and financial insecurity women, trans and gender-diverse people face. We work from an intersectional feminist standpoint with an understanding that to achieve meaningful change, we must value people's strengths, enable them to navigate existing systems, and act to transform the systemic causes of their financial marginalisation.

Our work has focused on building capacity for change. Our sector training has resulted in building understanding identification and response to financial abuse as a form of family violence by community service organisations and essential services. This is particularly evidenced by our work with the Purse Project and training of financial capability workers to deliver intersectional gender-informed education discussing money and financial abuse with women who have experienced family violence.

Our work is grounded in feminist principles and an intersectional, trauma-informed approach. We not only respond to immediate needs; equally we advocate for systemic change to policy and practices to support victim-survivors of family violence and spark change for gender and economic equity.

Notes on this Submission

WIRE recognises that FDSV is experienced across communities and identities. We also acknowledge that evidence demonstrates that women, children and young people are disproportionate impacted by violence and that people using violence are most likely to be men. WIRE recognises the disproportionate impacts of FDSV on First Nation communities, people with disability and members of the LGBTQIA+ communities.

Throughout this submission WIRE has used a range of language to describe people and their experiences of Family Domestic and Sexual Violence. At times this language choice has reflected the available evidence base or may be quoting the work of other organisations.

RESPONSES to CONSULTATION QUESTIONS

Priority Area 1: Victim Survivor

Current or emerging issues that the Second Action Plan should address

Economic abuse

There is a clear 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 economic and financial abuse as core forms of family and domestic violence. To commit adequate resources and drive genuine systemic reform.

At WIRE, we provide a free Victoria wide helpline that connects women, trans and gender diverse people with help and support across a range of issues. We receive thousands of hits on our website for information on financial abuse and the primary reasons for calls are family violence, financial abuse, separation and divorce and housing.

Economic and financial abuse is a common and serious form of family and domestic violence and a key mechanism of coercive control. Knowledge of the nuances of economic abuse and targeted specialist support remains relatively low despite the fact that vast majority of victim survivors, between 75 and 99 % experience economic abuse (Kutin et al 2017)

As noted by other submissions including from the Economic Abuse Reference Group (EARG) and EACH the need for significant and systemic reform has been well established through the Parliamentary Joint Committee on Corporations and Financial Services Inquiry into Financial Abuse (PJC Inquiry) and its 61 far reaching recommendations.

Financial and economic abuse are complex and often require a mix of specialist expertise to fully address its immediate and ongoing consequences. There is little service integration and too often specialist family violence workers are left to navigate a highly complex mix of legal, financial, social security, migration and justice systems without adequate specialist training and support (Fernando, 2018). Programs such as that delivered by Redfern Legal Centre demonstrate well -integrated practice however they often lack the scale and long-term funding security to effectively tackle the need, or to shift the level of knowledge and expertise required to effectively address financial and economic abuse at a national level.

The systems built to help victim survivors experiencing economic abuse often end up exacerbating the issues and prolonging the harm. Government systems such as taxation, child support, and the family law processes have all been shown to have been weaponized by perpetrators of financial abuse.

The child support system is being used as a form of post-separation financial abuse. In terms of child support a study by Cook et al (2023) found that former partners may deliberately withhold payments, underreport income, fail to lodge tax returns, or manipulate care arrangements to reduce their child support obligations. Most participants reported feeling controlled through the child support system. Survey respondents described child support as a mechanism through which ex-partners continued coercive and controlling behaviours after separation. (Cook et al 2023). The recent Commonwealth Ombudsman report reinforced these findings and recognised this issues as a form of financial abuse that often occurs post separation (Commonwealth Ombudsman, 2025).

Similarly, recent research suggests that the family law system can function as a site of ongoing post-separation financial abuse, with perpetrators using litigation, court processes, and linked government systems to maintain coercive control and impose financial hardship on former partners (Cook et al., 2025).

Family violence induced poverty

Family violence is a major driver of gendered poverty, homelessness, and long-term financial insecurity in Australia. Many victim-survivors, particularly women and children, experience a significant decline in economic wellbeing after leaving a violent relationship due to lost income, housing instability, legal costs, debt, and economic abuse. Programs and initiatives that rebuild financial security and economic wellbeing will make a crucial difference to victim-survivor recovery.

Research has consistently highlighted several key links between family violence and poverty in both the short-term crisis period and in the longer term. The evidence shows that too many victim survivors are paying a huge personal economic price in addition to the physical, emotional, and psychological damage done to them by family and domestic violence.

WIRE undertook a landmark study, in 2014 Relationship Problems and Money: Women Talk About Financial Abuse (Cameron, 2014). This was one of the first Australian studies to examine how financial abuse creates long-term poverty. The research found that many women experienced coerced debt, a loss of savings, damaged credit histories and barriers to rebuilding financial independence after separation. (Cameron, 2014).

The study examines the barriers women face to building their financial independence and long-term security post-separation. More than two hundred women from across the social, cultural and income spectrum shared their stories on the impacts of financial abuse, within their relationship and after separation. Without exception, the household income of women substantially reduced after leaving their relationship. This early WIRE research provides insights into the impact of post-separation and systems abuse on financial security and self-sufficiency.

It also explored the challenging trajectory for many women who became disconnected with the workforce during their relationship and had to retrain for lower skilled jobs on their return and the ongoing psychological impact that the violence and abuse on their ability to return to work. Unlike previous research, this project intentionally included women who had not accessed these services and did not necessarily identify as experiencing family violence.

ANROWS 2016 research on economic security for victim survivors (Cortis and Bullen, 2016) found that domestic violence causes long-term financial stress, asset loss, reduced workforce participation, and persistent economic insecurity long after the violence has ended.

Family violence contributes to an employment gap for victim-survivors by reducing workforce participation, career progression, productivity, and employment stability. In a national study of 3,002 Australian victim-survivors (McNicol et al 2022) found that half of respondents reported negative impacts on career progression and employment opportunities, while 84% reported that violence affected their ability to perform their job.

In her 2025 report, Summers found that domestic violence creates a measurable employment gap for Australian women, reducing workforce participation and earning capacity, with the largest impact experienced by victim-survivors of economic abuse, whose employment rate was 9.4 percentage points lower than women who had not experienced abuse (Summers et al 2025).

Summers earlier work (2022) identified that approximately 60% of single mothers had experienced domestic violence and that DFSV is a major pathway into lone parenthood and financial disadvantage in Australia. The research found that around half of single mothers who had experienced domestic violence relied on government benefits as their main source of income, demonstrating the strong connection between violence and economic hardship. For those with children of school age that payment is the second lowest unemployment benefit in the OECD, after Greece. It a payment that keeps victim survivors in poverty.

For 75 per cent of these women, their former partner's assaults, threats, or controlling or emotionally harmful behaviour were the main reason the relationship ended. In other words, these now single mothers left because of the violence.

When we examine this data it demonstrates that most now-single mothers are considerably worse off financially than they were when still partnered – worse off than women currently living with a violent partner and worse off than those single mothers who did not experience partner violence. (Summers, 2022).

Reinforcing these findings, the Australian Institute of Health and Welfare's national Family, Domestic and Sexual Violence reporting program demonstrates that family violence has significant long-term economic consequences, including increased reliance on government income support, housing instability, homelessness, and broader financial hardship among victim-survivors (AIHW, 2026).

Current responses to the crisis financial needs of victim survivors vary significantly across jurisdictions, with a range of programs operating at both State and National levels. These programs do not have consistent eligibility criteria, vary in the level and types of support provided and by and large are designed to address immediate needs, with a strong focus on those in the process of leaving domestic and family violence relationships. Given the proven barriers that financial hardship creates for those wanting to leave and the increased risks associated with ending these relationships, this approach is understandable and indeed necessary.

However, by not responding in an effective or well-coordinated way to long term economic needs of victim survivors our current services and system responses fail to facilitate the lifelong financial recovery of victim survivors and in doing so contribute to the entrenched issues of both intergenerational and gendered poverty.

Impact on wellbeing

A persistent lack of money and the associated restricted opportunity is not the only cost of poverty for victim survivors. Increasingly research suggests that chronic poverty can function as structural trauma through ongoing exposure to and the cumulative effects of insecurity, social exclusion, discrimination and toxic stress. Living in poverty often means persistent uncertainty about housing, food, healthcare, employment, transportation, and safety. When these stressors are ongoing, the body's stress response can remain activated for long periods, resulting in what researchers call toxic stress or chronic stress exposure.

The trauma impacts of persistent poverty significantly impact recovery outcomes for both adult and child victim survivors. However much of this research is of particular note when examining the long-term effects of domestic and family violence on children & young people.

Burke Harris identified poverty as an important risk factor for toxic stress, arguing that chronic socioeconomic adversity should be considered alongside adverse childhood experiences (ACEs) because of its effects on brain development, stress physiology, and long-term health outcomes. (Burke Harris, 2021).

Shonkoff's work on toxic stress demonstrates that chronic childhood adversity, including economic hardship and other persistent stressors, can become biologically embedded through repeated activation of the stress response system, affecting brain development, learning, behaviour, and long-term physical and mental health outcomes. (Shonkoff et al 2012).

Since 2009, through its groundbreaking economic mobility programs, *EMPath, (https://empathways.org/)* a direct service delivery, research, policy and advocacy organisation based in in Boston, has been delivering highly effective and sustainable programs that support low-income women and their families to address the intersecting impacts of chronic poverty and trauma and to build strong economically secure futures. With a strong evidence base and an implementation network of over 100 organisations, this evidence-based work clearly demonstrates an approach that is effective, scalable and can be modified to meet the needs of diverse communities. The *EMPowe*r program, piloted by Juno,(https://juno.org.au/empower-coaching/) and the proposed *Securing Futures* work are both Victorian based examples of the early implementation of this approach. Through its *GEMS (Gender Economic Mobility Support) work* WIRE is developing the economic mobility training, tools, resources, and implementation supports to effectively embed this innovative and highly impactful approach within Australian organisations.

Young people

Alongside the complexity of ways domestic and family violence impacts children and young people, there a number of specific impacts related to long term economic security that are often not well recognised.

Experiences of domestic and family violence directly effects victim survivors level of educational attainment. Research by *Summers et al reveals* a significant identified **'education gap'** for young victim survivors. Data reveals that, for young women, by the time they are 27, there is a nearly 15 per cent difference in the rates of university degree attainment between victim-survivors and other women. The ongoing consequences of this are severe, with lifetime earnings likely to be as much as 41 per cent lower than a woman who has a degree. (Summers et al 2025).

There is a strong body of evidence, including in this consultation paper, relating to the impact of trauma on children and young people who are victim survivors. When leaving these unsafe situations so often means a future of economic insecurity and financial hardship, for young victim survivors it is a situation of DFSV trauma being amplified and compounded by ongoing the ongoing trauma of poverty. The trauma impacts of persistent poverty significantly impact recovery outcomes for both adult and child victim survivors. However much of this research is of particular note when examining the long-term effects of DFSV on children & young people. Authors such as Shonkoff, and Burke Harris have identified the interconnection between ongoing poverty and trauma, on the development of children and young people in addition to their long-term wellbeing. (Shonkoff et al 2012; Burke Harris,, 2021).

Service or system responses that make the biggest difference to victim survivors' safety, wellbeing, healing and recovery

There are a range of targeted approaches that respond to specific aspects of this issue. Problematically they tend to have lacked long-term committed funding from government, are not supported to scale and are often focused on a specific, aspect of this complex and interconnected problem.

Many of these programs have achieved a degree of success, within the confines of limited funding. Positive and effective examples are often designed with and informed by the lived experience of victim survivors.

WIRE's Sustainable Transformative Employment Pathways project was piloted in Melbourne 2021-2023 and co-designed by human resource professionals with victim survivors with the aim of assisting victim survivors to gain and maintain employment. The program was highly effective for employment outcomes with 76% of participants gaining work and demonstrated the importance of supports within and outside the workplace to maintain employment in a victim survivors' journey.

WIRE's Skilled Aware Resourceful Active financial wellbeing program for women provides a co-designed evidence-based gender-specific financial education program that can be used across multiple settings. This highly effective Victorian pilot was evaluated to have achieved world class outcomes and 90% of women reported benefitting from the training (effect size ranged from 1.4-2.3, >0.8 is seen as a large effect).

Community partners in the SARA program were highly enthusiastic and women reported significant increases in financial knowledge, confidence, agency and feelings of control over their finances. This is the type of program that if funded to scale would make a massive difference across prevention to recovery from family violence.

Yet, these programs are rarely well supported for long term success and are too often focused on the gaps and barriers faced by specific individuals across areas such as employment, financial literacy, access to housing and debt management.

Through the design, development and implementation, often led by lived experiences perspectives, of individual and community-based programs, strongly articulated collaborative partnerships and research projects there are a number of successful and evaluated models that could be delivered. WIRE is one of a number of organisations that have built, over many years the knowledge, expertise, and evidence to both deliver programs and effectively support this work to be implemented at scale. For WIRE, this includes STEP, SARA, Securing Futures, and GEMS.

WIRE's Recommendations:

Recommendation 1. Increase Centrelink payment rates, including Parenting Payment, Jobseeker, Youth Allowance and related income support payments to a level that enables people to afford basic necessities and avoid poverty.
Recommendation 2: Introduce a universal safety supplement and take action toward statutory financial safety entitlement for victim-survivors that address the impacts of FDSV Induced Poverty and supports victim-survivors' recovery and financial security.
Recommendation 3: Strengthen and evaluate flexible, survivor-directed financial assistance designed so that they are designed to address long term financial recovery and support building sustained economic security.
Recommendation 4: Fund specialist family violence recovery programs at scale that are gender-informed, intersectional, and focused on pathways to education and meaningful employment. Such as GEMS and STEP.
Recommendation 5: The Second Action Plan should explicitly recognise economic and financial abuse as a core form of DFV and embed this recognition, and associated resources consistently across support, compensation, recovery and accountability systems.
Recommendation 6: Embed across the Second Action Plan and related reforms the recognition of financial safety and economic security as essential components of all to prevention, protection, response and recovery
Recommendation 7: Fund an updated version of WIRE's *Relationship Problems and Money: Women Talk About Financial Abuse* (2014) research build lived experience informed evidence on how financial abuse, family violence, and poverty affect long-

term economic wellbeing and recovery, the links between FDV Induced Poverty and to identify effective service system responses.
Recommendation 8: Resource a partnership to develop a youth focused economic mobility program, based on WIRE's GEMS approach, that builds on existing evidence-based work to address the impacts of FDV Induced poverty for young victim survivors transitioning to independence, employment higher education etc.
Recommendation 9: Recognise and fund targeted long-term financial safety and security measures as essential to prevention, protection, response and recovery. Programs like WIRE's SARA and Money Mindset co-designed financial capability programs have proven results and have both preventative and recovery approaches. This should include a focus on the at scale development and impetration of financial capability programs co-deigned with communities at higher risk of experiencing additional systemic barriers and higher levels of violence including First Nations communities, LGBTIQA+ communities, people with a disability.
Recommendation 10: Support and fund the rollout and ongoing delivery of existing specialist professional development programs such as *WIRE's Facilitating Financial Safety*, that build the knowledge and capability of workers across the community sector to identify and address financial abuse and build the opportunities for sustainable economic recovery with victim survivors.

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