Financial Counselling sector Submission to the Consultation on the Second National Plan to Prevent Violence Against Women and Children

31 July 2026

The development of this submission was led by Financial Counselling Australia in consultation with Financial Counselling Victoria, Financial Counselling Western Australia, South Australian Financial Counsellors Association, Financial Counselling Queensland, Financial Counsellors' Association of NSW, Financial Counsellors Association of Tasmania, and Financial Counsellors ACT Inc.

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About financial counselling. Financial counsellors provide advice and support to people experiencing financial hardship. They are qualified professionals who help clients understand their rights, negotiate with creditors, access hardship programs and navigate complex systems. Working in not-for-profit community organisations, financial counselling services are free, independent and confidential.

About Financial Counselling Australia (FCA). Financial Counselling Australia (FCA) is the national peak body for the financial counselling sector. Our vision is an Australia free from financial hardship. We work to prevent financial harm and address financial hardship by advocating for a fairer marketplace and by working with the state and territory financial counselling associations to strengthen the financial counselling profession.

About Financial Counselling Victoria (FCVic). FCVic is the peak body and professional association for Victoria's 300 practising financial counsellors. Our organisation was established in 1978 by Victorian financial counsellors to provide sector professionalisation, peer support, and undertake systemic advocacy. FCVic's vision is 'a fairer and more equitable society with improved community wellbeing and better lives for vulnerable people'. FCVic develops resources, builds sector capability, and advocates on behalf of financial counsellors and community members on systemic issues that cause and exacerbate poverty and financial hardship.

About Financial Counselling Western Australia (FCWA). Financial Counsellors' Association of Western Australia (FCWA) is the peak body and voice of financial counselling in WA. We advocate for financial wellbeing and promote excellence in the sector to achieve our goals of financially resilient communities and reduced hardship for all. They provide Financial Counsellors with training, resources, events and professional support so they can deliver free, independent and confidential help to people facing financial hardship. FCWA also advocates for systemic change, working with government, regulators, and agencies to make financial systems fairer and more compassionate.

About South Australian Financial Counsellors Association (SAFCA). The South Australian Financial Counsellors Association is the peak body for Financial Counsellors in South Australia and the Northern Territory. They support financial counsellors to achieve the best possible outcomes for people experiencing financial difficulty and support the financial wellbeing sector to adopt and maintain best practice through professional development, advocacy and law reform within a social justice framework.

About Financial Counselling Queensland (FCQ). Financial Counselling Queensland (FCQ) is the peak body for financial counsellors in Queensland. FCQ supports its members and their employing agencies to assist people experiencing financial hardship and vulnerability across Queensland's cities, regional areas and remote communities. FCQ advocates for sector growth, sustained funding and professional excellence, while supporting members through professional development, networking, accreditation requirements and regulatory compliance.

About Financial Counsellors ACT (FC ACT). Financial Counsellors ACT (FC ACT) is the professional association for financial counsellors operating in the Australian Capital Territory and surrounding region. FCACT supports financial counsellors through professional development, peer support, networking and access to training. It promotes high standards of practice, supports the professional development of its members, and works to strengthen the financial counselling sector to improve outcomes for people experiencing financial difficulty.

About Financial Counsellors Association of Tasmania (FCAT). The Financial Counsellors Association of Tasmania (FCAT) is the peak body for financial counsellors in Tasmania. FCAT supports its members to achieve the best outcomes for people experiencing financial hardship through professional development, advocacy and sector leadership. The organisation advocates for a fairer financial system, improved access to financial counselling services and better hardship processes, while working with government, industry and community stakeholders to strengthen financial wellbeing outcomes for Tasmanians.

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Executive summary

The financial counselling sector welcomes the opportunity to contribute to the development of the Second Action Plan under the National Plan to End Violence against Women and Children 2022–2032. This submission is informed by the casework of financial counsellors supporting people experiencing financial hardship, including those at risk of economic abuse, victim-survivors and people using violence.

Violence against women and children is fundamentally about power and control. While this power can be exercised through physical, sexual and psychological abuse, money is one of the most powerful tools through which control is exercised in everyday life, undermining victim-survivors' economic safety and financial stability. Access to income, housing, employment, credit, government payments and financial services can all be manipulated to create dependence, restrict choices and undermine safety.

Money is not incidental to violence, but a tool of coercion, control and punishment. It can trap victim-survivors in unsafe relationships, follow them long after separation, and undermine recovery by leaving them with debt, damaged credit histories, unsafe joint accounts, housing insecurity, tax liabilities, Centrelink debts, child support issues and ongoing contact with systems that can be manipulated by people using violence.[1]

Financial counselling is one of the few interventions designed to address economic safety. Financial counsellors help identify economic abuse, stabilise immediate financial risk, advocate with creditors and agencies, reduce retraumatisation, and connect victim-survivors with legal, family violence, housing, gambling, disaster recovery and social supports. They also work with people using violence, creating opportunities to identify financially abusive behaviours, support accountability, and connect people to appropriate services. Through complaints, dispute resolution, engagement with industry, participation in regulatory reform processes and contributions to key codes and standards, they also help drive changes to the systems through which economic abuse occurs.

Despite proven outcomes, there are still significant gaps in the system. Financial counselling delivers measurable safety, wellbeing and economic outcomes for victim-survivors. Specialist family violence financial counselling helps women strengthen their financial safety, better understand their rights and options, and reduces the risk of returning to a violent partner. Evidence has shown that:

- Financial counselling can reduce exposure to family violence, stabilise housing, improve mental health and help victim-survivors rebuild economic security. Ultimately, this can reduce the need to return to situations of violence, including economic abuse.
- Among victim-survivors receiving financial counselling:[2]
    - 94% experienced reduced financial stress
    - 86% improved their ability to meet basic household expenses
    - 81% experienced improved health outcomes and
    - 68% achieved a positive debt outcome such as a waiver, moratorium or payment plan.
- 100% of women affected by domestic and family violence who received financial counselling reported improved financial safety, confidence and practical options.[3]

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[1] This submission uses the term "person using violence" or "people using violence" (PUV) rather than "perpetrator". This reflects a deliberate focus on violent and abusive behaviours, while maintaining accountability for those behaviours and recognising the potential for behaviour change.

[2] Financial Counselling Victoria (2025) The Economic and Social Impact of Financial Counselling in Victoria: A report prepared by Impact Economics and Policy for Financial Counselling Victoria.

[3] Cortis, N & Smyth, C 2023, *Specialist financial counselling for women affected by domestic and family violence: evaluation of the Financial Counselling Foundation grants.* UNSW Social Policy Research Centre, prepared for Financial Counselling Foundation and supported by Ecstra Foundation.

These outcomes also deliver significant value to the community, with financial counselling generating an estimated $67 million to $93 million in benefits for clients who were affected by family violence, representing a social return of between $5.90 and $8.10 for every dollar invested.[4]

The national specialist family violence financial counselling workforce faces the loss of funding in 2026,[5] despite clear evidence of its effectiveness and ongoing unmet demand. Financial counsellors continue to see victim-survivors struggling with coerced debts, damaged credit files, housing insecurity, unsafe financial arrangements and systems abuse long after physical separation.

The Second Action Plan should treat economic safety as a core component of prevention, early intervention, response, recovery and healing. As part of this, it should also recognise financial counselling as part of the national safety infrastructure, both as those who help individual victim-survivors navigate broken systems and as one of the key mechanisms through which those systems become safer over time. We call on the Australian Government to:

1. **Recognise economic safety as a core safety outcome under the Second Action Plan**, including by implementing the Parliamentary Inquiry's final report recommendations, challenging gendered money norms, strengthening sector-specific responses across financial and government systems, and ensuring victim-survivors have timely access to adequate income support and economic assistance.
2. **Fund and maintain a nationally coordinated specialist family violence financial counselling workforce of at least 50 FTE**, so victim-survivors can access specialist economic abuse assistance regardless of where they live, supported by specialist training, a national community of practice and equitable access across jurisdictions.
3. **Invest in the capability of the broader financial counselling workforce** to identify and respond to economic abuse safely and effectively, including through practice guidance, risk assessment tools, family violence training, secondary consultation and stronger integration with family violence risk assessment and response frameworks.
4. **Embed financial counselling within integrated family violence and economic safety responses**, including through stronger referral pathways, practice agreements, information-sharing arrangements, multidisciplinary partnerships and evaluation of integrated service models.
5. **Establish a formal mechanism to receive frontline insight and policy feedback from financial counsellors** to inform implementation of reforms under the Second Action Plan, ensuring practice intelligence about economic abuse, system failures and emerging risks is used alongside lived experience and other evidence.

These reforms will move Australia from recognising economic abuse to addressing it in practice, helping victim-survivors and children achieve safety, housing stability, financial security and long-term recovery, while building a stronger and more effective national response to violence against women and children.

In addition to the recommendations in our submission, we also endorse and support the key recommendations contained in the submissions of **Economic Justice Australia, Centre for Women's Economic Safety (CWES), EACH, CARE**, and the **Economic Abuse Reference Group**.

[4] Financial Counselling Victoria (2025) The Economic and Social Impact of Financial Counselling in Victoria: A report prepared by Impact Economics and Policy for Financial Counselling Victoria.

[5] This was previously funded by the Financial Counselling Foundation.

1. Financial counselling in Australia

1.1 Financial counsellors provide free, independent and confidential advice and advocacy to people experiencing financial hardship

They are qualified professionals who help clients understand their rights, negotiate with creditors, access hardship programs, deal with government agencies and navigate complex financial and legal systems. Financial counsellors help people, including those affected by family, domestic and sexual violence, to:

- understand which debts are priorities
- develop budgets and money plans to support advocacy with creditors
- understand the pros and cons of different options to manage financial issues
- access grants or concessions
- negotiate with creditors
- access dispute resolution services
- understand their rights and access legal help.

All financial counsellors have specific knowledge about the credit, bankruptcy and debt collection laws, concession frameworks and industry hardship practices. They're also trained in advocacy and counselling, and offer emotional support and a listening ear when people really need it. They do this through a strengths-based approach, which recognises and builds on the strengths and agency of their clients.

Financial counsellors are distinct from financial advisers, financial planners and accountants as they do not provide wealth advice, their services are free to the consumer, their advice is completely independent and non-conflicted, and they work in the best interests of the client. They operate under a licensing exemption from the Australian Securities and Investments Commission (ASIC) subject to strict conditions, showing the recognition of the profession as an important part of the financial system.

1.2 Financial counselling is delivered through both generalist and specialist service models.

Some financial counsellors work in generalist agencies, providing broad-based support to people experiencing financial hardship across a wide range of issues. Others work through specialist agencies or programs to deliver targeted support for particular cohorts, risks or circumstances.

Specialised forms of financial counselling include:

- **Family violence financial counselling** provides specialised support to victim-survivors of family violence, bringing safety as a lens to their work with clients. Their support can include helping victim-survivors navigate economic abuse, rebuild their financial independence and regain financial security, seek debt relief, including debt waivers, write-offs and remedies, and leave abusive relationships. Specialist family violence financial counsellors are often embedded within family violence services, community service organisations, community legal centres and integrated service hubs, where they work alongside other practitioners to deliver coordinated responses to victim-survivors and children experiencing violence.
- **Gambling-related financial counselling** offers specialised assistance to individuals affected by gambling harm as well as their families. Often, this includes working with clients to budget for household essentials, get debts under control and helping them to access other supports (e.g. therapeutic counselling).
- **Disaster recovery financial counsellin**g supports individuals, small business owners and communities in regions affected by bushfires, floods, droughts and other natural disasters. These financial counsellors provide vital support by helping clients access relief payments, secure insurance payouts, manage housing and tenancy issues, and plan for financial recovery.

- **Small business financial counselling** works with small business owners facing financial hardship. Financial counsellors provide advice on planning and budgeting, debt management, and strategies to enhance financial resilience. This includes helping clients to manage both personal and business debts.
- **Court-based financial counselling** services provide support to clients caught up in the legal system, especially those who are facing bankruptcy.

1.3 Financial counsellors support people at scale, and the need for financial counselling is continuing to rise.

Financial counsellors support people experiencing financial hardship through services including the National Debt Helpline (NDH) telephone and online chat services and the Small Business Debt Helpline (SBDH) telephone and online chat services. Together, these services provide a unique national view of the financial challenges facing individuals, families and small business operators.[6]

Demand for these services is at record levels.

- Since its establishment in 2016, the NDH has received more than 1.5 million calls and chats from people across Australia. In the 2025-26 financial year, 183,228 people contacted NDH, making it the service's biggest year on record and representing a 9% increase on the previous financial year. During the first six months of 2026 alone, the NDH online chat service received 11,421 contacts, a 35% increase on the previous six-month period.[7]
- Demand for online information and self-help resources is also increasing. The NDH website received more than 808,000 visits in 2025-26, an increase of 4% on the previous financial year.[8]
- The Small Business Debt Helpline is experiencing similar growth. Since commencing in 2020, the SBDH has provided more than 22,770 cases of assistance to Australian small businesses. During the first six months of 2026, it provided 4,240 cases of assistance, a 42% increase compared with the previous six months. Over the same period, the average number of cases provided each workday increased by 46%.[9]

People seeking assistance reflect a diverse cross-section of the community, although some groups are disproportionately represented. Among NDH chat users, 64% identified as female, 60% were aged under 40, and 9% identified as Aboriginal and/or Torres Strait Islander. Many were also experiencing underemployment or unemployment, reliance on Centrelink payments, or physical and mental health challenges.[10]

Family violence is an increasingly prominent issue within financial counselling services. During the first half of 2026, family violence was recorded in 572 NDH chat interactions, a 53% increase on the previous six months.[11] Over the same period, family violence was recorded in 168 SBDH cases, also representing a 53% increase.[12] This growth outpaced the overall increase in service demand, indicating that financial counsellors are supporting a rapidly growing number of victim-survivors and small business owners experiencing financial harm associated with family violence.

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[6] The National Debt Helpline and Small Business Debt Helpline data does not capture all financial counselling activity across Australia, as service delivery and data collection are fragmented across jurisdictions, funding programs and providers. Financial counselling demand is therefore recorded across multiple systems. Despite this, National Debt Helpline administrative call and online chat data provide a consistent and nationally comparable indicator of help-seeking behaviour and financial distress and are widely used as a proxy indicator of demand for financial counselling services.

[7] See the National Debt Helpline data portal.

[8] National Debt Helpline internal reporting.

[9] Small Business Debt Helpline internal reporting.

[10] National Debt Helpline internal reporting.

[11] National Debt Helpline internal reporting.

[12] Small Business Debt Helpline internal reporting.

2. Economic safety is a precondition for safety from, and responding effectively to, violence

Financial hardship does not cause domestic, family and sexual violence. Violence is driven by power, control and gender inequality. However, financial stress, economic insecurity and attitudes towards money can influence relationship dynamics and may exacerbate existing patterns of coercive control.

2.1 Financial stability and economic security play an important role in both the prevention of violence and the capacity of victim-survivors to achieve safety.

There is a strong relationship between economic insecurity and intimate partner violence, but the direction and mechanisms of that relationship are complex.

Women's economic dependence on people using violence is identified as a significant barrier to leaving violent relationships, while economic stressors such as income loss and housing insecurity can increase exposure to violence and constrain options for safety.[13] However, economic insecurity co-occurs with broader structural and social factors, including gender inequality, housing policy, and social security rules, so financial stress cannot be understood as a stand-alone "cause" of violence.[14]

While economic independence may increase women's overall independence, women's economic empowerment could also increase the risk of coercive control and violence where an abusive partner uses violence to maintain power and control, and assert dominance over women's resources in situations where violence is used as a means to control women's resources or assert dominance.[15] Similarly, lower financial literacy does not inherently make someone more susceptible to abuse, as even financial capable individuals can experience significant control or harm.[16]

Broader gender norms about men as breadwinners and women as caregivers create conditions in which the control of money becomes a key mechanism for coercive control and violence. This may include where partners insist on controlling financial decision-making, treat household income as "their" money, conceal financial information or frame women's earnings as supplementary, reinforcing expectations that women should defer on money matters even when this undermines their safety and economic security.[17]

2.2 Economic abuse is a form of violence with clear, long-lasting impacts.

Economic abuse occurs when a person using violence controls, sabotages or exploits a victim-survivor's economic resources, such as income, savings, credit, housing, employment or superannuation, to limit their autonomy and threaten their safety and wellbeing.[18][19] It can include preventing someone from working, controlling access to bank accounts, coercing them into debt, withholding financial support, exploiting benefits or assets, or using financial systems and institutions to continue abuse after separation.

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[13] Australia's National Research Organisation for Women's Safety. (2022). *Economic security and intimate partner violence: Research synthesis.* ANROWS

[14] Morgan A & Boxall H 2022. *Economic insecurity and intimate partner violence in Australia during the COVID-19 pandemic.* Special reports. Sydney: Australia's National Research Organisation for Women's Safety (ANROWS).

[15] Duncan, A., Mavisakalyan, A., & Twomey, C. (2021). Family and domestic violence in Australia: Prevalence, impacts and responses (Bankwest Curtin Economics Centre research briefing note 21/2). Bankwest Curtin Economics Centre.

[16] McEwen, C., Osborne, S., Smith, T. and Walsh, K.D. (2026) Beyond the Breakup: Exploring Pre- and Post-Separation Patterns of Intimate Partner Economic Abuse and Victim-Survivor Financial Literacy.

[17] Australia's National Research Organisation for Women's Safety. (2022). *Economic security and intimate partner violence: Research synthesis.* ANROWS

[18] Australian Institute of Health and Welfare 2025, *Family, domestic and sexual violence*, Australian Institute of Health and Welfare

[19] Adams, A. et al (2008). Development of the Scale of Economic Abuse. *Violence Against Women*, 14, 563-588; Postmus, J. L., Plummer, S. B., & Stylianou, A. M. (2016). Measuring Economic Abuse in the Lives of Survivors: Revising the Scale of Economic Abuse. *Violence Against Women*, 22, 692–703.

Economic abuse is not a one-off financial dispute, but typically part of a broader pattern of coercive control that undermines economic security, restricts choices and makes recovery harder.[20] It is common and closely intertwined with other forms of family, domestic and sexual violence, with research indicating that:

- 27% of women have experienced economic abuse by a current or previous partner. [21]
- 94% of survivors of intimate partner violence experience financial and economic abuse.[22]
- In 2020, 43 Australian women were subjected to financial abuse every hour.[23]
- Understandings of support are limited, with a 2025 Centre for Women's Economic Safety (CWES) Survey showing that only 20% of women surveyed knew where to turn for support for economic abuse.[24]

Economic abuse and financial harm can amplify psychological distress and contribute to crisis escalation in domestic, sexual and family violence (DFSV) contexts, while also undermining engagement with safety planning and recovery supports.[25]

There are substantial economic and financial impacts of family, domestic and sexual violence on victim-survivors and their children.[26] Victim-survivors frequently face reduced income, job loss, housing instability, legal costs and long-term debt burdens as a direct result of family, domestic and sexual violence. As an example, women with a history of intimate partner violence (IPV) have $48,413 higher lifetime health costs per person than women who do not experience IPV.[27] These impacts can persist for years after the violence, undermining recovery and compounding trauma for women and children exposed to violence. Immediate and enduring consequences for victim-survivors include:[28]

- Reduced income due to job loss, difficulty retaining employment, and time out of the workforce to recover or care for children.
- Increased and unexpected expenses (for example, relocation costs, legal fees, health care, housing) which compound financial stress.
- Housing instability and homelessness, with victim-survivors forced to move frequently or rely on crisis accommodation.
- Longer-term financial consequences, including depleted savings, damaged credit histories, and ongoing difficulty accessing safe, affordable housing and essential services, and impacting superannuation and planning for retirement.
- In situations of business-related financial abuse, consequences can also extend into bankruptcy.

These impacts can persist for many years, limiting victim-survivors' ability to participate in education and employment and to achieve economic independence. In this way, economic abuse does not just create immediate financial pressure; it drives entrenched disadvantage and long-term financial insecurity, with flow-on effects to health, wellbeing and safety. It costs victim-survivors the futures they could have and replaces them with struggle.

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[20] Commonwealth Bank of Australia (2020) *The cost of financial abuse in Australia*, Commonwealth Bank of Australia.
[21] Australian Bureau of Statistics (2023) *Personal Safety, Australia*, Australian Bureau of Statistics.
[22] Postmus, J.L., Plummer, S.B., McMahon, S., Murshid, N.S. and Kim, M.S. (2012) 'Understanding economic abuse in the lives of survivors', *Journal of Interpersonal Violence*, 27(3), pp. 411–430.
[23] Commonwealth Bank of Australia (2020) *The cost of financial abuse in Australia*, Commonwealth Bank of Australia.
[24] Centre for Women's Economic Safety (2025) *Women's Economic Safety: 2025 Snapshot*, Centre for Women's Economic Safety.
[25] FCWA (2026) *Submission to Inquiry into the relationship between domestic, family and sexual violence (DFSV) and suicide*.
[26] Australian Institute of Health and Welfare 2025, *Economic and financial impacts*, Australian Institute of Health and Welfare
[27] William, J., Loong, B., Hanna, D., Parkinson, B. and Loxton, D. (2022) 'Lifetime health costs of intimate partner violence: A prospective longitudinal cohort study with linked data for out-of-hospital and pharmaceutical costs', *Economic Modelling*, 116, 106013. doi: 10.1016/j.econmod.2022.106013
[28] Australian Institute of Health and Welfare (AIHW) 2025, *Economic and financial impacts*, AIHW, viewed 15 July 2026.

In addition to the significant harms and costs borne by individuals, costs also flow downstream into service systems. When victim-survivors lose housing, leave employment, experience worsening health, or require crisis and legal assistance, the costs are shifted onto health, housing, homelessness, justice and income-support systems.

Violence against women and children cost $22 billion in 2015–16,[29] while financial abuse alone cost victim-survivors and the Australian economy around $11 billion in 2020.[30]

2.3 Violence, including economic abuse, is shaped by structural inequality.

Violence does not occur in a vacuum. Its prevalence and impacts are shaped by structural factors including geography, colonisation, racism, migration status, disability, poverty and access to services. These factors do not cause violence. Rather, they can create conditions that PUVs exploit, while also shaping a victim-survivor's ability to seek safety, access support and recover. For example:

- **Women and children in regional, rural and remote communities** may experience increased vulnerability due to limited resources, geographic isolation, and fewer service options for support and a lack of specialised service providers.[31]
- **For First Nations women and children**, economic abuse must be understood in the context of colonisation and its ongoing impacts. Economic abuse can occur through intimate partner violence, but may also involve the exploitation of kinship, family and community relationships. PUVs may misuse cultural obligations, control access to money or financial information, prevent employment or study, coerce debt, withhold financial support, or control assets and resources to maintain power and control.[32]
- **Women from multicultural, migrant and refugee backgrounds** may experience economic abuse shaped by migration, visa status and social isolation. This can include the exploitation of visa dependency, control over immigration processes, and restrictions on access to income, services and community support. [33][34] Dowry-related abuse is a significant form of economic abuse in some communities and can create substantial pressure for victim-survivors to remain in violent relationships, particularly where families have incurred significant costs associated with dowry arrangements.[35] Language barriers, cultural barriers including stigma, migration-related trauma and concerns about immigration status can further impede help-seeking and access to safety.[36]
- **Women with disability** experience economic abuse at disproportionately high rates and often face additional barriers to economic safety. Women with disability are almost twice as likely to experience recent economic abuse by a partner as women without disability.[37] Structural barriers to employment, lower incomes, higher living costs and reliance on support systems

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[29] KPMG (2016) The cost of violence against women and their children in Australia: Final report. Prepared for the Department of Social Services, May.

[30] Commonwealth Bank of Australia & Deloitte Access Economics 2020, *The cost of financial abuse in Australia*, Commonwealth Bank of Australia. Note: this figure would be higher should more recently understood forms of abuse, such as business related financial abuse, be incorporated.

[31] Parliamentary Joint Committee on Corporations and Financial Services (2024) *Financial abuse: an insidious form of domestic violence*. Canberra: Senate Printing Unit.

[32] Commonwealth Bank of Australia (2021) *Understanding economic and financial abuse in First Nations communities*. Sydney: Commonwealth Bank of Australia.

[33] Breckenridge, J., Singh, S., Lyons, G., Suchting, M., (2021) Understanding Economic and Financial Abuse Across Cultural Contexts. Sydney: Gendered Violence Research Network, UNSW Sydney.

[34] Australian Institute of Health and Welfare (2024) *People from culturally and linguistically diverse backgrounds*.

[35] Parliamentary Joint Committee on Corporations and Financial Services (2024) *Financial abuse: an insidious form of domestic violence*. Canberra: Senate Printing Unit.

[36] Breckenridge, J., Singh, S., Lyons, G., Suchting, M., (2021) Understanding Economic and Financial Abuse Across Cultural Contexts. Sydney: Gendered Violence Research Network, UNSW Sydney.

[37] Australian Institute of Health and Welfare (2024) *People with disability in Australia: Violence against people with disability*.

can create vulnerabilities that PUVs exploit. Dependence on carers, family members or support workers may also make coercive control more difficult to identify or challenge.[38][39]

Across all of these contexts, these factors do not cause abuse. Rather, they can create conditions that PUVs exploit to establish and maintain control.

For a robust exploration of the impacts of economic abuse in the financial services context, you can direct readers to the Economic Abuse Reference Group (EARG) submission to the Inquiry into the Financial Services Regulatory Framework in Relation to Financial Abuse (June 2024).[40]

2.4 Economic safety is often treated as a secondary or civil issue, limiting effective responses to one of violence's most enduring impacts.

The need for a stronger response to economic abuse has already been recognised through numerous national and state inquiries and reform processes.[41] Despite this, financial stability and independence may be framed as long-term recovery goals rather than immediate safety priorities, and many systems continue to respond to economic abuse primarily through hardship, debt collection, family law or consumer dispute processes rather than recognising it as a form of family, domestic and sexual violence.

This framing can obscure the role that financial control plays in coercive control and can leave victim-survivors navigating multiple systems to address harms that are fundamentally interconnected. Victim-survivors may be referred between police, legal services, financial institutions, government agencies and social services, with no single service addressing the cumulative economic impacts of violence. In some cases, disclosures of economic abuse are treated as private financial disputes or civil matters rather than recognised as indicators of ongoing coercion, risk and harm.

The consequences are significant, leaving victim-survivors denied access to the recognition, protections and specialised supports available for other forms of violence. Debts may continue to accrue, financial records may be damaged, housing insecurity may deepen, and PUVs may continue to use financial systems and institutions as mechanisms of abuse long after physical separation has occurred.

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[38] Olney, S. & Yates, S. (2025) 'The costs of living with disability in Australia: Accounting for the complexities of poverty', *Australian Economic Review*, 58(4).

[39] Breckenridge, J., Singh, S., Lyons, G., Suchting, M., (2021) Understanding Economic and Financial Abuse and Disability in the Context of Domestic and Family Violence. Sydney: Gendered Violence Research Network, UNSW Sydney.

[40] Economic Abuse Reference Group (EARG) 2024, *Submission to the Inquiry into Financial Services Regulatory Framework in Relation to Financial Abuse*, EARG. The submission sets out detailed evidence about how economic abuse operates through banking, credit and other financial products, and the profound and long-lasting consequences for victim-survivors' financial security and safety.

[41] Recent examinations of economic and financial abuse include the Parliamentary Joint Committee on Corporations and Financial Services Inquiry into Financial Abuse and the Financial Services Regulatory Framework; state and territory coercive control inquiries and law reform processes; the Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability; the Senate Inquiry into the Practice of Dowry and Incidence of Dowry Abuse in Australia; the National Elder Abuse Prevalence Study and associated reforms; and the Joint Select Committee Inquiry into the Relationship between Domestic, Family and Sexual Violence and Suicide.

3. Financial counsellors see the impacts of violence at scale

Financial counsellors work at scale with people in hardship and see patterns that are not always visible in other systems. These include:

- victim-survivors left with coerced debts
- damaged credit histories
- unsafe joint financial arrangements
- tax, Centrelink, Child Support, Home Affairs liabilities
- housing insecurity
- barriers to recovery
- lack of eligibility for supports after length of time post end of relationship, but the issues of violence still being there

Recent analyses of insights from financial counsellors provided a series of key themes:[42][43][44]

3.1 Coerced debt and fraudulent liabilities are widespread.

Financial counsellors are seeing many victim-survivors left with debts they did not freely choose, did not understand, did not benefit from, or were pressured into taking on. This includes consumer loans, car loans, business loans, telco contracts, credit cards, utility debts, fines and tax liabilities.

In some cases, victim-survivors are aware of the debts but are unable to challenge or leave the arrangements because of the violence. In others, debts are incurred in their name without their knowledge and only come to light after separation, when enforcement action is taken, credit is sought, licences are suspended, or creditors pursue recovery action.

Financial counsellors frequently assist victim-survivors to untangle debts that have accumulated over many years and continue to affect their financial security long after the violence has ended.

3.2 Debt, credit and hardship systems can compound the harms of violence.

Victim-survivors are often left with debts they did not choose, did not benefit from, or entered under pressure or coercion. These may include consumer loans, telco debts, credit cards, car loans, utility debts, mortgage shortfalls, business debts, tax debts or debts incurred through identity misuse.

Financial counsellors repeatedly describe hardship, collections and dispute resolution processes that are slow, fragmented, scripted, overly legalistic, or reliant on standard financial hardship pathways rather than family violence-specific responses. They also report situations where organisations fail to recognise the safety implications of routine administrative processes. This can include directing victim-survivors to contact the person using violence for information, indicating that a creditor may contact the PUV regarding a joint account, or requiring communication and verification processes that inadvertently expose victim-survivors to further harm.

Businesses or agencies often fail to understand the safety implications of ordinary administrative steps such as contacting the client directly, copying them into emails, sending notifications, requiring passwords, notifying an authorised person, or requiring direct client confirmation. In some cases, financial counsellors report that organisations continue collections activity, pursue repayment, or maintain standard communications processes after being put on notice of family violence.

[42] Analysis of Insights Tool submissions from July 2025 to June 2026.

[43] Economic Abuse Reference Group (EARG) 2024, *Submission to the Inquiry into Financial Services Regulatory Framework in Relation to Financial Abuse*, EARG. See more in Section 3.3 for research and lived experience evidence presented to the Parliamentary Joint Committee inquiry on financial abuse demonstrates how PUVs exploit regulatory loopholes, product design features and administrative processes to continue financial abuse post-separation.

[44] Appendix: Systems abuse: insights from family violence financial counselling practice

These practices can undermine safety planning, increase distress and force victim-survivors to remain engaged with PUVs or systems that are facilitating ongoing abuse. What appears from an institutional perspective to be a routine administrative step can, in practice, become another mechanism through which coercive control is maintained.

Financial counsellors therefore play an important role in helping organisations recognise when apparently ordinary debt, credit or account issues are occurring in the context of family violence, and in advocating for responses that prioritise safety, minimise re-traumatisation and align with family violence obligations and good practice.

Case study: Using a woman's personal details to obtain credit without consent, leaving debt and credit file harm after the relationship ended.

After experiencing serious domestic violence, a woman was left dealing with loans and online credit that PUV had obtained using her personal information. Most of the debts had been repaid or resolved, but one lender continued to pursue a remaining debt and the listing remained on her credit file.

The debt did not reflect credit she had chosen, applied for or benefited from. It continued the financial harm of the abuse and affected her ability to maintain stability for herself and her children.

FC advised further advocacy to the lender and debt collector, asking them to recognise the family violence and identity misuse context, investigate the fraudulent application, consider any family violence policy and waive the debt. FC also sought removal of the credit file listing, with escalation through internal dispute resolution if needed.

3.3 Violence increasingly continues through systems and institutions.

Economic abuse often continues after physical separation, as victim-survivors remain financially tied to the PUV through joint mortgages, shared utilities, telco contracts, child support, family law proceedings, tax liabilities, business debts and credit files. Separation often does not end the abuse; it shifts the abuse into systems and institutions.

People using violence frequently exploit the interactions between government, legal, financial and regulatory systems to maintain control after separation. This can include manipulating child support assessments, failing to meet tax obligations, creating debts through government processes, initiating repeated legal proceedings, misusing company and business structures, or exploiting administrative requirements that rely on the PUV's cooperation.

Actions in one system can have cascading consequences across others, creating financial harm, reducing access to income and increasing administrative burden for victim-survivors. These forms of systems abuse can prolong economic insecurity and keep victim-survivors tied to PUVs.

3.4 Systems often require victim-survivors to repeatedly prove violence.

Financial counsellors report that victim-survivors are frequently required to provide formal evidence of violence before they can access remedies, protections or hardship responses. This can include requests for intervention orders, police reports or other documentary evidence, even where family violence has already been disclosed to a professional support service. These requirements can be particularly challenging for victim-survivors experiencing coercive control, psychological abuse or economic abuse, where formal documentation may not exist despite clear evidence of harm.

Financial counsellors also report that disclosures made to financial counsellors, specialist family violence financial counsellors and other qualified practitioners are not always recognised as credible evidence of family violence in their own right. As a result, victim-survivors may be required to repeatedly retell traumatic experiences, obtain additional documentation, or navigate multiple evidentiary processes to access assistance. This can undermine professional assessments, increase administrative burden and delay access to support, protections and financial recovery.

“I regularly see victim-survivors who have already disclosed family violence to multiple services, yet are asked by financial institutions and systems to provide more and more evidence before they can access support. When you add up how many services and people the victim-survivor is required to disclose to get assistance it could be 20-30 different people at minimum from police, schools, medical, counsellors, lawyers, Centrelink, creditors, community health, child protection, family violence services and so on. It's exhausting, compounds trauma and risks reinforcing the feelings of responsibility and blame for circumstances they did not cause.”

– Specialist Family Violence Financial Counsellor

In some systems, the nature of the violence experienced can also affect the response available to victim-survivors. Financial counsellors report examples where psychological, coercive or economic abuse can be more difficult to evidence or remediate than physical violence, despite often producing profound and long-lasting impacts.

3.5 Child support, tax and income support systems can interact to perpetuate further harm on victim-survivors and limit their recovery.

Government systems can also unintentionally enable financial abuse. Financial counsellors report repeated issues with Child Support, Centrelink, the ATO, Home Affairs, the Department of Finance, and family law-related processes, where these systems can create harm where they rely on rigid rules, poor information-sharing, limited discretion, or processes that PUVs can manipulate.[45]

One example of this systems abuse is through the current child support framework can inadvertently reinforce existing power imbalances and enable ongoing economic abuse after separation. Non-payment of child support as a recurring issue, but one that is likely under-recognised and under-recorded. For many victim-survivors, pursuing child support can trigger safety risks, renewed contact, legal escalation and further abuse.[46]

Child support can become a mechanism through which PUVs continue coercive control post-separation, including by withholding payments, manipulating income reporting, disputing care arrangements, refusing to engage with administrative processes or using ongoing interactions with government systems to create stress, uncertainty and financial hardship. The consequences extend beyond the loss of income itself, often affecting housing security, access to essentials, financial independence and the capacity of victim-survivors and their children to recover from violence.[47]

Financial counsellors report victim-survivors experiencing:[48]

- fear of retaliation
- abusive communications
- threats regarding children
- manipulation of care arrangements
- stalking and intimidation
- refusal to cooperate with property settlements
- deliberate non-payment or underpayment of child support
- strategic reduction of taxable income to minimise liabilities

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[45] For additional examples, see Appendix: Systems **abuse: insights from family violence financial counselling practice**, pre-reading paper prepared for the Family Violence Reform Advisory Group, June 2026.
[46] Women’s Legal Services Australia, ‘Non-Payment of Child Support as Economic Abuse: A Literature Review’, May 2024
[47] Women’s Legal Services Australia, ‘Non-Payment of Child Support as Economic Abuse: A Literature Review’, May 2024
[48] Women’s Legal Services Australia, ‘Non-Payment of Child Support as Economic Abuse: A Literature Review’, May 2024

Financial counsellors play an important role in identifying when what appears to be an ordinary financial dispute is actually part of a broader pattern of coercive control. They assist victim-survivors to understand options, document patterns of behaviour, navigate systems safely and connect with wider legal and family violence supports.

3.6 Business related economic abuse is emerging as a significant form of systems abuse.

Financial counsellors are increasingly seeing victim-survivors left with complex business, tax and corporate liabilities created through coercion, fraud, identity misuse or financial control within intimate partner relationships, family relationships and interrelated family business structures. These harms can arise through companies, sole trader arrangements, partnerships and trusts. Coercive control can be hidden within business arrangements, particularly where one person controls the accounts, records and decision-making while another carries the legal liability. In some cases, victim-survivors have been appointed as directors, business partners or trustees without meaningful consent or understanding of the associated responsibilities and risks.

Case study: A woman was left facing bankruptcy, mortgage arrears and business debts after PUV controlled the business finances while debts accumulated in her name.

A woman presented having worked long hours in a family business while PUV controlled the finances, accounts, deposits and bookkeeping arrangements. She had little practical access to financial records or visibility over debts being incurred in her name. When one branch of the business closed, she believed this would create space to study and care for her children. Instead, she later discovered that the closure concealed business rental debts, equipment loans, utility debts, tax liabilities and mortgage arrears.

The financial harm was extensive. She faced legal action on the home loan, bankruptcy proceedings linked to unpaid business rent, loss of property and business assets, and child support arrears. Cultural, social and service access barriers compounded the harm, and other services had declined to assist before she reached financial counselling.

The financial counsellor successfully helped set aside the bankruptcy order on the basis of financial abuse, negotiated reduced mortgage payments, placed utilities on hold, supported engagement with employment services and advocated around child support recovery. This stabilised the immediate crisis and helped her begin rebuilding after the financial abuse.

Other examples include victim-survivors who had been made company directors through coercion or without meaningful consent. After relationship breakdown, these women were left trying to navigate business structures, tax debts and personal liability for businesses they had not genuinely controlled or understood. They may be left with ATO debts, bankruptcy risk, loss of the family home and legal or accounting issues they cannot afford to resolve.

These cases often sit at the intersection of family violence, financial abuse, business law and tax complexity. These matters frequently come to light only when enforcement action begins, sometimes years after the victim-survivor was appointed as a director or linked to a business structure. By then, significant liabilities may have accrued and records may be difficult or impossible to access.

In these circumstances, financial counsellors identify the abuse pattern, help victim-survivors understand the financial position, advocate with creditors where possible and connect them with specialist legal and accounting support.

4. Financial counsellors are a critical part of the safety infrastructure

Financial counsellors are often the practitioners best placed to intervene in the systems through which that abuse is carried out, including debt, banking, housing, utilities, social security, tax and credit. They can help restore economic safety and autonomy by resolving debts, navigating systems, advocating with creditors and connecting people into broader supports.

4.1 Financial counsellors may be the first to recognise the signs of violence.

In many cases, financial counsellors are the first practitioners to recognise that a client's financial problems are not the result of poor financial management, but of violence, coercion or exploitation. Conversations that begin with unpaid bills, debt collection activity, mortgage stress, business difficulties or child support disputes frequently reveal broader patterns of coercive control and economic abuse.

For many people, talking about finances is the first step towards disclosing broader experiences of violence. Conversations about debts, unpaid bills, gambling losses, joint accounts, Centrelink issues, tax liabilities or housing stress can reveal patterns of coercive control, economic abuse, substance use, gambling harm, mental health challenges and family violence that may otherwise remain hidden. Financial counsellors therefore serve as an important entry point into safety, support and recovery pathways.

Victim-survivors may not initially identify their experiences as family violence, particularly where coercive control has developed gradually or where disability, dependence or long-term abuse has normalised controlling behaviours. In these cases, financial counsellors can recognise the indicators of family violence and economic abuse, respond safely to disclosures and non-disclosures, using trauma-informed practice, and provide information without requiring a client to accept a particular label or take immediate action. Even where a referral is declined, early conversations can plant the seeds for future recognition and help-seeking when the person is ready.

Case study: Identifying economic abuse.

A client contacted a financial counselling service seeking assistance in relation to their partners attempts to refinance the family home. The client explained that they did not want the loan to proceed but was worried about the consequences if their partner found out. The client asked the financial counsellor if the financial counsellor could contact the bank and advise them to decline the application for internal reasons, so that it would not appear that it was the client stopping the refinance.

During the appointments, the client disclosed a number of seemingly unrelated details, including:

- Asking that all phone calls occur only during a specific time of day because their partner would become ‘angry’ if they heard the phone ring.
- Requesting text messages not refer to financial counselling and instead identify the worker as a different professional title that the partner allowed the client to see.
- Describing needing to account for every dollar spent by providing receipts to their partner and explained that due to their disability they relied on their partner to manage many aspects of their finances.

The client viewed these as a consequence of their dependence on their partner and believed this level of control was normal within their relationship.

As the financial counsellor explored the client’s financial circumstances, it became apparent that the home had been refinanced multiple times over several years. Through gentle, trauma-informed questioning, the financial counsellor sought to better understand what the client meant when they described their partner as becoming 'angry, how financial decisions were made within the relationship, and whether the client felt they had a genuine choice or control over the financial matters.

The financial counsellor:

- explained that the behaviours the client was experiencing from her partner were recognised forms of economic abuse, coercive control and family violence.
- reassured the client that they were not alone and that specialist family violence support was available and offered referral to relevant supports.

At that time, the client declined stating that they did not believe they were experiencing family violence and only wanted assistance with contacting the bank about the current refinancing issue. The financial counsellor respected the client's wishes, assisted them with the issue, and documented the identified risk factors, and ensured the client knew they could return.

Several months later, the client returned to the same service. This time, they described themselves as experiencing family violence using many of the same terms the financial counsellor had introduced during the earlier appointments. The client explained they were planning to leave the relationship and were now ready to engage with specialist family violence supports. They also sought further assistance on their options in relation to the previous refinancing they were pressured and coerced into entering.

4.2 Financial counsellors can intervene at multiple points to improve safety and reduce harm.

In addition to identifying patterns of coercive control manifesting through money, financial counsellors can help by:

- **Assessing and managing risk.** Financial harm is frequently a safety issue. Financial counsellors help identify immediate risks to housing, income, utilities, transport and essential living costs.[49] They can also recognise indicators that violence is escalating and connect clients to specialist family violence responses.
- **Stabilising immediate financial risk.** They help stop direct debits, pause collections, negotiate hardship, prevent disconnection, stop enforcement, request debt holds, and protect access to essential income and services. These interventions can provide immediate safety and stability for women and children experiencing violence.
- **Working with people using violence (PUVs).** Financial counsellors may encounter people whose financial behaviours are contributing to violence and abuse. These conversations can provide opportunities to identify concerning behaviours, challenge harmful conduct, increase accountability, and connect individuals to appropriate services, including behaviour change, gambling, alcohol and other drug, mental health and relationship support services. While financial counsellors are not PUV intervention specialists, they can play an important role in recognising risk, keeping victim-survivors in view, and facilitating referrals.
- **Advocating with creditors, institutions and government agencies.** Through hardship processes, dispute resolution schemes such as AFCA, ombudsman services and established sector relationships, financial counsellors can secure outcomes that many clients cannot

[49] In Victoria, specialist family violence financial counsellors and many financial counsellors operate within the Multi-Agency Risk Assessment and Management (MARAM) Framework. Depending on their role, this can include responsibilities relating to identifying family violence, assessing risk, safety planning, managing immediate safety concerns and making referrals to specialist family violence services. As a result, financial counsellors are often assessing and responding to financial, economic and personal safety risks simultaneously, rather than providing financial assistance alone.

achieve alone. These outcomes may include debt waivers, removal of defaults, refunds, account protections, safer communication arrangements and recognition of economic abuse within institutional decision-making.

- **Holding systems accountable and driving better responses.** Financial counsellors can challenge inadequate responses to family violence disclosures, support complaints to dispute resolution, ombudsman and regulatory bodies, and seek remediation where organisations have failed to identify or appropriately respond to family violence risks. Through individual advocacy and systemic engagement, financial counsellors help improve institutional responses to victim-survivors and identify opportunities for broader reform.
- **Connecting and referring people to wider supports.** Financial counsellors routinely work alongside family violence services, legal assistance providers, housing services, gambling support services, mental health services, child and family services, disaster recovery programs and social supports. They are often a critical bridge between systems and can normalise help-seeking for people who may be reluctant to engage with specialist services.
- **Supporting long-term recovery.** Beyond crisis response, financial counsellors assist victim-survivors to rebuild economic security. This can include resolving debts, restoring access to banking and credit, securing sustainable housing, increasing financial capability, addressing legal and administrative issues, and supporting longer-term pathways to economic independence.

Case study: Connecting and referring to wider supports when legal processes were used to freeze a woman's assets and bank accounts.

A woman had acquired assets before and during the relationship. After separation, PUV used legal processes to freeze properties and bank accounts, including assets in her name. Although she appeared to have resources on paper, she could not access money for basic needs and was ineligible for income support because of the assets she could not use.

Her financial position deteriorated further when tax debts accrued in relation to investments she could not manage or access. She left work because of trauma and had to rely on informal support to survive.

The financial counsellor connected her with emergency relief, referred her to tax support, advocated during Centrelink engagement and worked with Child Support to explore further options. A court process eventually allowed periodic access to funds, but only on a conditional basis and with ongoing reliance on the legal process.

Financial counselling helped stabilise her immediate needs and connect her to specialist pathways, but the underlying arrangements remained precarious and burdensome.

Financial counsellors not only provide practical interventions, but can support victim-survivor wellbeing and reduce retraumatisation. They frequently act as a buffer between victim-survivors and institutions, reducing the need for repeated retelling of traumatic experiences, assisting with complex administrative requirements and helping to navigate systems that can unintentionally perpetuate harm. This can be especially important for people experiencing disability, trauma, mental ill-health, language barriers or other forms of disadvantage.

Case study: Following severe violence and economic abuse, financial counselling helped a woman become debt free, access superannuation and begin rebuilding safety and stability.

Over the course of an abusive relationship, a victim-survivor was systematically isolated, had her finances controlled, and was forced or pressured into financial commitments. The violence left her unable to work, without secure housing and carrying debts linked to abuse.

She needed help with creditor pressure, credit report defaults, access to superannuation, emergency relief, housing insecurity and the cost of psychological evidence required by other systems. Repeated requests for sensitive information risked retraumatising her and made recovery harder.

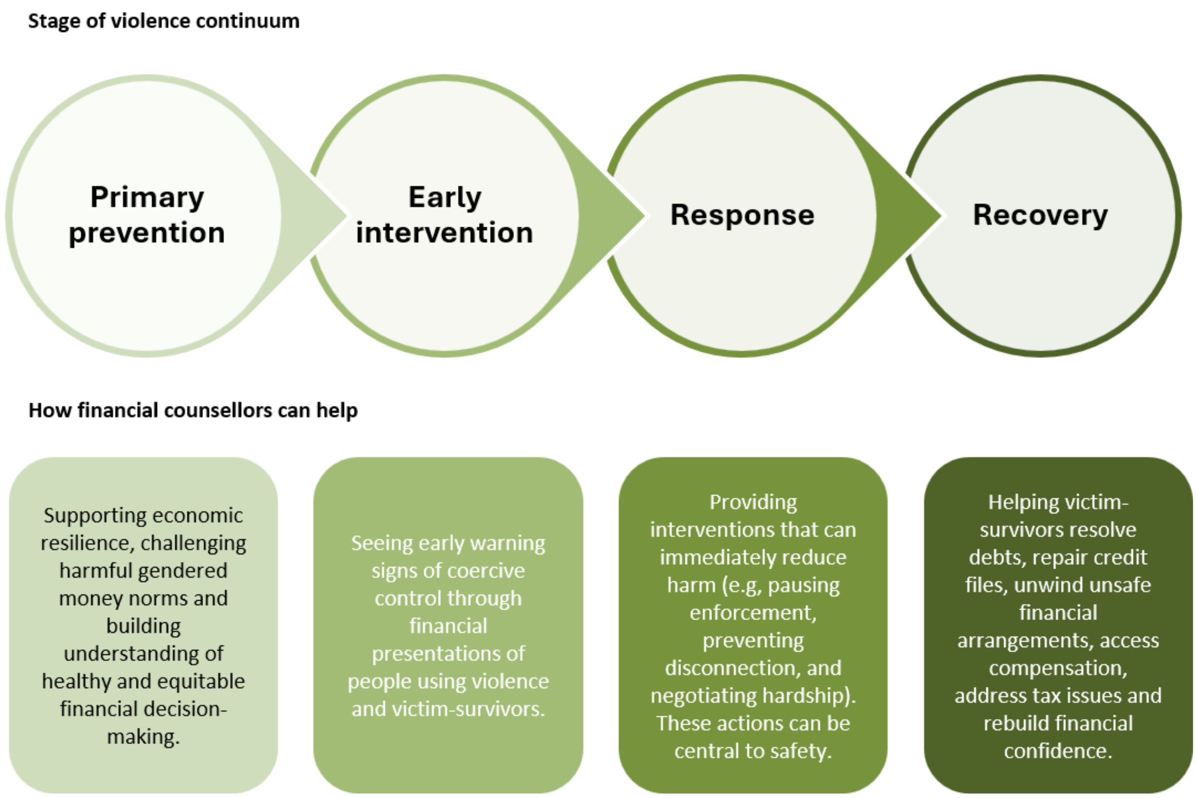
A financial counsellor negotiated multiple debt waivers, removal of defaults, temporary holds on creditor action and access to superannuation so she could purchase a home. The financial counselling work sat alongside legal and social work support, including emergency relief, criminal injuries compensation and safety planning.

After sustained advocacy, she became debt free and had access to funds that could support her next steps. The case also shows that financial recovery is only one part of safety: housing, legal risk, mental health support and ongoing threats remained significant issues.

4.3 Financial counsellors can deliver support across the entire violence continuum.

Because financial problems often cut across households, relationships and family systems, financial counsellors are uniquely positioned to identify risks, maintain visibility of victim-survivors and connect people, including people using violence, with broader supports. Their role extends beyond crisis response, contributing to prevention, early intervention, response, recovery and healing. In this way, financial counsellors support victim-survivors across the entire continuum of the National Plan.

Figure 1. Financial counselling support across the continuum



4.4 Financial counsellors' influence extends well beyond the individual.

Financial counsellors see these issues repeatedly across thousands of cases, they are often among the first to identify emerging forms of economic abuse, unsafe product design, gaps in hardship frameworks and institutional practices that inadvertently facilitate harm. These insights not only inform assistance to individual victim-survivors, but also contribute to improvements in industry practice, regulatory responses and broader reform efforts.

This means that financial counsellors operate at three levels simultaneously:

- At the individual level, they assist victim-survivors to resolve immediate financial harm.
- At the organisational level, they advocate with banks, creditors, debt collectors, utilities, government agencies and other institutions to improve responses in individual matters and influence internal policies.
- At the systemic level, they contribute evidence, case studies and expertise to regulators, governments, industry associations, external dispute resolution schemes and reform processes that shape how financial systems respond to economic abuse.

In this way, financial counsellors not only help individual victim-survivors navigate systems, but also contribute to making those systems safer, fairer and more responsive to economic abuse over time.

5. Financial counselling delivers measurable safety, wellbeing and economic outcomes

Across Australia, financial counselling services help people avoid eviction and bankruptcy, stabilise households, resolve debts, improve mental health and strengthen financial capability. These outcomes reduce pressure on other systems, including health, housing, justice and income support.

5.1 Financial counselling delivers clear benefits, at scale.

Recent Victorian research demonstrates the scale of this impact, with financial counselling in Victoria found to deliver between $126 million and $179 million in annual social and economic benefits, including benefits from reduced debt collection and bankruptcy costs, improved financial resilience, better mental health, increased workforce participation, improved housing stability and reduced exposure to family violence.[50]

5.2 Generalist and specialist financial counselling are both critical.

There is no single pathway through violence, and there can be no single model of support. Generalist and specialist financial counselling each play distinct but complementary roles in identifying, responding to and preventing the long-term impacts of economic abuse.

Many victim-survivors first present to a generalist financial counsellor with debt, hardship, utility arrears, housing stress or business difficulties. They may not identify their experiences as abuse, and they may not yet be connected to specialist family violence services.

However, victim-survivors may also encounter specialist domestic and family violence (DFV) financial counsellors. These specialist services are funded through different models across Australia, including:

- **Government funding:** Victoria maintains a dedicated family violence financial counselling workforce funded by the Victorian Government following the Royal Commission into Family Violence. The Family Violence Financial Counselling program is funded via Consumer Affairs Victoria and has been found to produce strong outcomes for victim-survivors. This program is currently only funded until June 2027.
- **Philanthropic funding:** In July 2020, the Financial Counselling Foundation (FCF) funded specialist financial counsellors to support women affected by DFV. As the Victorian government was already funding specialist workforce, these grants went to other states and territories. It was hoped that government would subsequently adopt the model and make the new specialist family violence financial counsellors positions permanent.

5.3 Financial counselling can support victim-survivors to achieve safety, stability and economic recovery.

Financial counselling can reduce immediate financial pressure, stabilise housing and essential services, resolve coerced debts, reduce exposure to ongoing systems abuse and support longer-term recovery. The Victorian impact analysis found that around one-third of financial counselling clients in the case file sample were victim-survivors of family violence. Among these clients, financial counselling was associated with reduced financial stress, improved ability to meet basic household expenses, improved mental health, debt outcomes such as waivers or payment plans, improved housing stability and reduced risk or exposure to family violence.

Clients affected by family violence were estimated to receive between $67 million and $93 million in benefits, compared with $11.4 million in costs. This equates to a social return on investment of $5.90 to $8.10 for every dollar invested.

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[50] Financial Counselling Victoria (2025) The Economic and Social Impact of Financial Counselling in Victoria: A report prepared by Impact Economics and Policy for Financial Counselling Victoria.

Among clients affected by family violence:

- **94%** had reduced financial stress
- **86%** had improved ability to meet basic household expenses
- **81%** had improvements in one or more health outcome, including **76%** with improved mental health
- **68%** achieved at least one debt-specific outcome, such as a waiver, moratorium or payment plan

5.4 Specialist family violence financial counselling has proven outcomes for victim-survivors.

The national specialist family violence financial counselling workforce has been critical in delivering financial safety. The program is one of the most effective, evidence-based models we have for reducing economic abuse and improving women's long-term safety. Independent evaluation of the national specialist financial counselling for women affected by domestic and family violence found that these roles helped more than 2,500 women, with 100% of clients reporting improved financial safety, confidence and practical options.

The model demonstrably prevents return to violent partners, stabilises housing, reduces debt stress and supports legal outcomes, directly advancing the National Plan's goals for economic security and recovery.

Clients' accounts of outcomes from the national program.[51]

"My counsellor helped save my tenancy and helped to sort my Centrelink payments out and saved my car from being repossessed (Client, Service 2)."

"She gave me ideas I had not thought about. This is a really important service. (Client, Service 3)."

"[My worker] has changed my life and the difference honestly to my life and my children's life has kept us safe and off the streets. Without the help of [this service] I would have been homeless, but worse I may have gone back to my extremely dangerous situation just to keep a roof over our head. She has always been respectful, never judged me or made me feel like I had done something wrong (Client, Service 4)."

Despite its proven effectiveness, the national specialist workforce is at risk without ongoing Commonwealth support. The current national specialist family violence financial counselling workforce is currently funded until December 2026, after which these roles will disappear. Funding for the Victorian Specialist Family Violence is also due to end in June 2027.

[51] Cortis, N & Smyth, C 2023, *Specialist financial counselling for women affected by domestic and family violence: evaluation of the Financial Counselling Foundation grants.* UNSW Social Policy Research Centre, prepared for Financial Counselling Foundation and supported by Ecstra Foundation.

6. What is needed under the Second Action Plan?

Economic security is often the difference between being able to leave violence and being forced to remain in, or return to, unsafe circumstances. Financial counsellors regularly support victim-survivors experiencing severe hardship during and after separation, including where social security payments, crisis supports or other financial assistance are insufficient, difficult to access or delayed. Ensuring timely access to adequate income support should therefore be recognised as a core component of victim-survivor safety and recovery.

6.1 Recognition of economic abuse must now be matched by action.

The Second Action Plan should move beyond awareness and commit to practical, coordinated reforms that address gendered money norms through primary prevention strategies, prevent people using violence (PUVs) from exploiting financial systems, and make it easier for victim-survivors to repair and recover from economic harm.

This includes embedding the recommendations of the Parliamentary Inquiry into financial abuse, particularly those aimed at reducing the economic conditions PUVs exploit and improving responses across the systems that victim-survivors rely on.[52]

Too often, economic abuse is still treated as secondary, civil, or something to be addressed only after immediate crisis. In practice, this leaves victim-survivors to navigate debt collection, joint liabilities, tax, child support, unsafe accounts, housing arrears and damaged credit through generic hardship systems that are not designed for family violence contexts. Without effective mechanisms to resolve debt, restore financial safety and rebuild economic independence, some victim-survivors face heightened pressure to remain in, or return to, abusive relationships.

Economic assistance and income support can play a critical role in helping victim-survivors leave violence and establish safety. However, financial assistance alone is often insufficient where people remain burdened by debts, arrears, joint liabilities or other financial consequences of abuse. Financial counsellors regularly help victim-survivors negotiate debt waivers, access hardship protections, resolve disputes, protect essential services and navigate complex financial systems. These interventions can prevent limited support payments from being absorbed by avoidable debts and liabilities, helping victim-survivors retain resources needed for housing, safety, recovery and rebuilding economic independence. Effective responses therefore require both adequate financial assistance and practical mechanisms to address the financial consequences of abuse, including access to specialist financial counselling support.

The Second Action Plan should require sector-specific responses, trauma-informed practice and stronger accountability across the systems that people experiencing violence interact with every day.

Recommendation 1 — Recognise economic safety as a core safety outcome under the Second Action Plan. The Second Action Plan should explicitly recognise economic safety as essential to prevention, early intervention, response, recovery and healing. This should include:

- Requiring government and industry to implement the Parliamentary Inquiry's final report recommendations in full and ensure they are connected to support services with effective funding in place for delivery.
- Prioritising strategies to challenge gendered money norms, improve women's economic security, and reduce the economic conditions PUVs exploit.

[52] Report from Parliamentary Joint Committee on Corporations and Financial Services (2025) *Financial abuse: an insidious form of domestic violence,* Parliament of Australia, Canberra.

- Embedding co-design with victim-survivors and representative groups in implementation and monitoring.
- Strengthening sector-specific responses across banking, credit, debt collection, tax, child support, insurance, superannuation, social security and housing so victim-survivors are not pushed into generic hardship pathways that do not reflect family violence contexts.
- Ensuring victim-survivors have timely access to adequate income support and economic assistance, recognising that financial insecurity is a major barrier to leaving violence and rebuilding safety, stability and economic independence. This should include reviewing access to supports such as social security, crisis payments and leaving violence supports (e.g., the Leaving Violence Payment) to ensure they respond to the realities of family, domestic and sexual violence.

6.2 Specialist family violence financial counselling should be secured and expanded.

Australia already has the foundations of a specialist family violence financial counselling workforce, but access is uneven and funding is insecure.

Victoria has a more developed specialist model, with financial counsellors recognised within the family violence system and prescribed under Multi-Agency Risk Assessment and Management (MARAM) framework at an intermediate level. This reflects the role financial counsellors play in identifying, assessing and responding to family violence risk, including financial abuse.

Beyond Victoria, specialist capacity is more limited and fragmented. Access depends heavily on geography, funding arrangements and local service configuration. This means victim-survivors' access to specialist economic abuse support can depend on postcode rather than need.

The independent UNSW evaluation of specialist domestic and family violence financial counselling found that the five services examined supported more than 2,500 women between July 2020 and December 2022, and that clients benefited through improved practical options, greater confidence, better understanding of their rights and reduced risk of returning to violent partners.[53] All surveyed clients said the options offered were realistic and practical, and all said they would recommend the service to others.

Without Commonwealth intervention, this specialist workforce will disappear in 2026. Women's legal services cannot absorb the roles; no other DSS or Commonwealth program replaces their function, and the loss of these positions would reopen a major gap in addressing economic abuse. Lack of access to funds and financial independence traps women in violent relationships.

This is a moment where the Australian Government can secure an already-proven, national asset for women's safety. Funding these positions on an ongoing basis through DSS or the Office for Women would cement an integrated, trauma-informed specialist workforce with clear alignment to the National Plan and the Women's Budget Statement priorities.

Recommendation 2. Fund and maintain a nationally coordinated specialist family violence financial counselling workforce of 50 FTE. The Australian Government should fund and maintain a national specialist family violence financial counselling workforce, ensuring victim-survivors can access specialist assistance regardless of where they live.

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[53] Cortis, N & Smyth, C 2023, *Specialist financial counselling for women affected by domestic and family violence: evaluation of the Financial Counselling Foundation grants.* UNSW Social Policy Research Centre, prepared for Financial Counselling Foundation and supported by Ecstra Foundation.

This should include:

- Funding at least **50 FTE specialist family violence financial counsellors**, building on and enhancing existing models such as the Victorian approach, and the evaluated specialist services in other jurisdictions.
- Providing ongoing funding for specialist, accredited family violence training for financial counsellors (including the development of a specialist skillset).
- Funding a national community of practice for workforce support, so financial counsellors to connect, share knowledge and resources, identify and address common issues, and support strategic action and national advocacy.
- Ensuring access is equitable across jurisdictions, including regional, rural and remote areas.

6.3 Generalist capability should be strengthened.

Specialist roles are essential, but they are only one part of the response. Family violence is prevalent across the community, meaning generalist financial counsellors routinely work with people experiencing family violence and economic abuse, including people who are not connected to specialist family violence services and may not initially recognise their experiences as abuse.

While specialist family violence services play a critical role in safety planning, risk management and therapeutic support, many victim-survivors continue to face complex financial problems that require practical resolution. In many cases, the available pathways involve navigating legal, administrative and financial systems rather than accessing additional support services. Generalist financial counsellors are often uniquely placed to assist with this work, helping people address debts, protect income, resolve housing and utility issues, navigate systems and exercise their rights while maintaining a focus on safety and wellbeing.

Because they work at the intersection of debt, housing, utilities, income support and financial stress, generalist financial counsellors are also well placed to identify risks early, recognise indicators of family violence and economic abuse, and connect people with broader support where appropriate.

This means the broader financial counselling workforce requires:

- ongoing family violence training
- access to specialist secondary consultation
- clear referral pathways
- consistent practice guidance
- tools to assess and respond safely to risk.

Building generalist capability is one of the most scalable ways to strengthen responses to economic abuse. It expands the number of practitioners able to identify risk, respond safely and support victim-survivors, while helping ensure victim-survivors and their children remain in view when financial counsellors are working with adults who may be using violence.

Recommendation 3. Invest in generalist financial counselling workforce. The Australian Government should invest in the capability of the broader financial counselling workforce to identify and respond to economic abuse safely and effectively. This should include:

- Funding the development of resources, including practice guidance and risk assessment tools on economic abuse and DFSV for generalist financial counsellors.
- Better integration of financial counselling within family violence risk assessment and response frameworks, recognising that generalist financial counsellors encounter family violence regularly even when they are not in specialist roles.

- Designing and delivering these initiatives in partnership with state and territory financial counselling peaks, who are best placed to tailor training and practice support to local contexts and service systems.

6.4 Financial counselling should be embedded in integrated responses.

While financial counsellors routinely contribute to victim-survivor safety, they are not consistently recognised within family violence policy, funding and service frameworks. This can create barriers to:

- multidisciplinary service delivery
- information sharing
- referral pathways
- workforce development
- integrated risk assessment and management.

Economic abuse intersects with legal, housing, gambling, health, social security, tax, child support, family violence and disaster recovery systems. Victim-survivors should not have to navigate these systems alone or retell their story repeatedly to different services. Financial counselling should be embedded within integrated responses alongside:

- Family violence services
- Community legal services and women's legal services
- Housing and homelessness services
- Gambling support services
- Health and mental health services
- Tax clinics
- Financial capability programs
- Disaster recovery services

The Second Action Plan should address these gaps directly. This includes embedding financial counselling more consistently in integrated family violence response.

Recommendation 4. Embed financial counselling within integrated family violence and economic safety responses. This supports victim-survivors to access coordinated support for the economic dimensions of violence.

The Second Action Plan should fund the national, state and territory peaks to:

- Undertake mapping of existing and potential integration points between financial counselling and DFSV, legal, housing, gambling, health and other services.
- Develop and support referral pathways, practice agreements and information-sharing arrangements that embed financial counselling into service models.
- Support and uplift agencies to incorporate financial counsellors into their multidisciplinary teams or partnership arrangements.
- Evaluate integrated models to inform continuous improvement.

6.5 The Second Action Plan should move from recognition to implementation.

Financial counsellors have strong visibility of emerging harms and system failures. They see patterns before they become visible in formal data: new forms of coerced debt, unsafe product design, poor hardship practices, harmful agency processes, misuse of business structures, and gaps in family violence responses.

The Second Action Plan should establish a formal mechanism for financial counsellors, victim-survivors, specialist services and representative organisations to provide ongoing feedback into implementation.

This mechanism should not replace lived experience co-design. Rather, it should complement it by ensuring frontline systems intelligence is captured and used to improve policy, regulation, service design and implementation.

> **Recommendation 5. Establish a formal mechanism to receive frontline insight and policy feedback from financial counsellors to inform implementation of reforms under the Second Action Plan**. Frontline financial counsellors should be included as a key practice voice in this mechanism because they:
>
> - See system failures and emerging risks early, across multiple sectors.
> - Can identify how economic abuse is operating through products, processes and policies.
> - Provide practical intelligence about what is and isn't working for victim-survivors in hardship and DFSV contexts.
>
> This systems intelligence should be used more systematically in national reform, alongside lived experience and other practice evidence, to ensure that recognition of economic abuse translates into meaningful, sustained change on the ground.

7. Conclusion

Economic abuse is no longer a peripheral issue in violence prevention and response. It is one of the key ways coercive control is established, maintained and extended after separation.

The Second Action Plan provides an opportunity to move from recognition to implementation. This means treating economic safety as a core safety outcome, investing in the services that can address economic abuse in practice, and reforming systems that currently enable financial harm to continue.

Financial counselling is not an ancillary support. It is part of Australia's safety infrastructure.

Financial counsellors help victim-survivors identify economic abuse, stabilise immediate financial risks, navigate complex systems, challenge coerced debts, advocate with institutions, reduce retraumatisation and rebuild economic security over time. They also provide crucial insight into the systems that enable abuse and the reforms needed to prevent it.

By securing specialist family violence financial counselling, strengthening generalist workforce capability, embedding financial counselling in integrated responses, reforming systems that facilitate post-separation abuse and creating formal feedback loops from practice and lived experience, the Second Action Plan can make economic safety a practical reality for more victim-survivors and children.

Appendix: Systems abuse: insights from family violence financial counselling practice

Pre-reading paper for the **Family Violence Reform Advisory Group**

Contact: Bronwyn Davis, Family Violence Lead, FCVic, bdavis@fcvic.org.au

Purpose

This paper draws on recent input from family violence financial counsellors who are supporting victim-survivors, to highlight how systems abuse is experienced in practice and casework.[54] It highlights key patterns of harm and identifies where opportunities exist to strengthen responses.

> *"have to rely on Person Using Violence to do the right thing"*
>
> **Victorian Family Violence Financial Counsellor**

About Financial Counselling Victoria

Financial Counselling Victoria (FCVic) is the peak body for over 300 financial counsellors in Victoria. Financial counselling is a regulated profession providing free, confidential and independent advice and advocacy for people in or at risk of financial hardship including many victim-survivors of family violence.

Financial counsellors support people to navigate complex financial, legal and government systems, often in the context of ongoing risk, safety planning and recovery from violence. This includes both specialist family violence financial counsellors and generalist financial counsellors, reflecting the prevalence of family violence across financial counselling casework. Through this work, financial counsellors have a unique view on how systems interact in practice, including how they can be misused used to perpetrate harm, or where system responses can reduce or prevent it.

Executive summary

- Systems abuse is a consistent and significant feature of family violence, often occurring across multiple systems simultaneously.
- Financial abuse is frequently enabled or compounded by system design, gaps or delays resulting in inability to access income, and reduced financial independence. Financial counsellors see this most clearly where systems intersect, with actions in one system creating unintended consequences across others.
- System design often relies on the person using violence (PUV), creating opportunities for manipulation, delay and misrepresentation with limited accountability.

[54] Research consistently demonstrates that family violence is gendered, with women and non-binary people disproportionately experiencing family violence. This paper reflects the experiences reported in financial counselling practice, where most victim-survivors are women. We acknowledge that people of all genders can experience family violence and that all victim-survivors should have access to support while recognising the need to maintain a gendered understanding of violence.

- Responsibility is frequently placed on victim-survivors to identify, prove and resolve issues across multiple systems, often while in crisis.[55]
- These processes create significant financial, administrative and emotional burden, contributing to prolonged stress, exhaustion and delayed recovery.
- There are clear opportunities to reduce reliance on PUV actions, improve coordination across systems, strengthen accountability, and invest in financial counselling to support victim-survivors to navigate complex system interactions.

A number of illustrative deidentified case studies, further reading, and research evidence have been provided in the Appendices.

What we are seeing in practice

Misuse of systems to maintain coercive control and create debt through system interaction

PUVs deliberately engage across multiple systems to continue coercive control post-separation including manipulating Child Support, Services Australia and ATO processes, and using policing and legal systems to influence outcomes and cause harm. This may include under-reporting income, misrepresenting care arrangements, or using court and police processes to exclude victim-survivors from the home or maintain ongoing contact with victim-survivors.

These actions often occur across multiple systems at once, compounding financial, legal and safety impacts for victim-survivors. In particular, the interaction of systems can create significant financial harm where actions in one system result in reduced income or debt in another.

Victim-survivors are often left liable for debts arising from coercion including loans, utilities, fines and jointly held assets often linked to properties they have fled. Current processes to address these debts require detailed evidence of the family violence experienced which can be complex and re-traumatising.

Reliance on the person using violence within systems

Systems often rely on the PUV to take action or provide accurate, timely information (e.g. income, tax returns), creating opportunities for delay, manipulation and non-compliance.

This leaves victim-survivors unable to resolve issues or access income until the PUV complies, effectively transferring responsibility onto victim-survivors to manage issues they did not create.

System burden, barriers and gaps in response

Victim-survivors are often required to navigate complex and uncoordinated systems while in crisis. Delays, repeated information requests, and overlapping processes contribute to significant administrative burden. In some cases, PUV exacerbate this complexity by initiating multiple processes, especially in family law, further increasing the time, cost and emotional toll on victim-survivors.

[55] The impacts outlined in this paper are not experienced equally. Financial counsellors observe that victim-survivors who face additional barriers including but not limited to visa status, language, cultural safety and geographic isolation often experience compounded disadvantage across systems. These factors extend exposure to family violence and heighten the risk of severity of the family violence and financial harm.

Barriers to support include limited access to legal services, particularly where individuals are conflicted out or located in regional areas, as well as eligibility restrictions within systems, including those linked to visa status.

Opportunities to strengthen systems

Note: Systems abuse arise across both state and national systems. While some systems sit outside Victoria's direct control, their impacts are experienced at a state level. This creates opportunity for state governments to play an advocacy role, and highlights the need for coordinated, cross-system responses that better recognise family violence and reduce the burden placed on victim-survivors.

1. **Reducing reliance on PUV compliance** – reviewing existing legislation, regulations, policies and processes that require PUV action, and making amendments to ensure victim-survivors are not disadvantaged.

2. **Strengthening accountability and visibility for the PUV** – including verification processes, monitoring PUV actions across systems, and reducing opportunities for misreporting or manipulation and strengthening response to non-compliance.

3. **Investing in specialist support services** - financial counselling is a proven service (see Appendix C), and integration of financial counselling within existing services is a proven model of service success.

4. **Strengthen timely and coordinated responses across key state government systems** – ensuring that state government touchpoints that currently present gaps in safety and unintended harm such as the Department of Families, Fairness and Housing, Fines Victoria, and VicRoads, are effectively keeping victim-survivors safe and not adding to complexity of recovery.

Conclusion

Well-designed systems can reduce harm for victim-survivors but right now, systems are creating harm.

Economic abuse is often less visible than other forms of violence, but it persists post-separation and can have long-term generational impacts on victim-survivors and children. While interventions that build financial capability are important, they are not sufficient to address economic abuse. Economic abuse occurs within the broader context of gender-based violence, and addressing its drivers requires coordinated system level responses.[56]

Financial counsellors bring a frontline perspective on how systems are experienced by victim-survivors and are misused by people using violence to create harm. These insights should be harnessed effectively to highlight opportunities to strengthen responses across systems.

[56] Cortis, N. & Smith, C., *Specialist financial counselling for women affected by domestic and family violence: staff and client perspectives on an Australian initiative,* Violence Against Women (2024).

Appendices

Appendix A - Case studies

The following case studies illustrate common patterns of systems abuse identified in financial counselling practice.

#	Key systems	Case study
1	Policing Health Employment	A victim-survivor contacted police during a family violence incident while highly distressed. The PUV presented calmly. In response, her professional employment licence was suspended pending a mental health clearance. As a result, she was unable to work for over three months while attempting to meet requirements to have her licence reinstated leading to loss of income, increased financial stress and accumulation of debt.
2	Court and legal	PUV uses parenting arrangements and family law processes to exert control and create financial pressure. This includes making offers under pressure and duress such as agreeing to reduced shared care in exchange for a greater share of property settlement. Victim-survivors regularly report threats from the PUV including statements such as 'I will take the children', 'you will never see them again', or 'I will financially ruin you'. In some cases, PUV initiate repeated legal proceedings or disputes increasing legal costs and prolonging engagement with the system and victim-survivor. This creates significant financial and emotional strain, limiting the victim-survivor's ability to safely resolve parenting and financial matters. Many victim-survivors choose not to initiate property settlement proceedings due to the risk that PUV will initiate or escalate family violence and parenting proceedings. This can result in victim-survivor forgoing access to shared assets, and superannuation as a strategy to manage their and the children's safety and risk.
3	DFFH Utility Relief Grants	An energy retailer advised that DFFH has instructed energy retailers to apply for Utility Relief Grants (URGS) under concession card criteria (if available) rather than family violence criteria due to evidence requirements and processing delays. This effectively de-prioritises the family violence and shifts the burden onto victim-survivor through less appropriate pathways to access basic supports. Current DFFH URGS processes also require high levels of evidence to access the family violence criteria including statutory declaration, intervention order or letters from support services when a victim-survivor is self-advocating. These additional requirements do not reflect the realities of family violence and

		create additional barriers for victim-survivors to accessing the grant. DFFH should accept disclosures of family violence on face value and provide timely access to the grant rather than requiring evidentiary thresholds that delay or prevent access.
4	Fines Victoria	PUV incurs fines in victim-survivors' name. Often, the victim-survivor isn't aware until years after separation when VicRoads suspends the victim-survivor's licence, or enforcement action is taken. As the driver's licence is critical for safety, work and caring responsibilities, it has immediate harm and impacts. These fines can include toll invoices and parking fines incurred by the PUV. A family violence scheme exists to address these fines, however it is often not safe for victim-survivors to access while still in the relationship. By the time it is safe to engage, fines may have accumulated over many years. Processes to address fines can be slow often exceeding 6 months and require detailed disclosure linking the fines to the family violence, including fines dating back over 10 years. This can be re-traumatising and creates a barrier to address the fines. While there is currently a moratorium on imprisonment for fines, victim-survivors remain at risk of imprisonment for fines debts including toll related debts. Given the nature of family violence, including ongoing coercion and barriers to engaging with systems, victim-survivors may not disclose the violence at the point of enforcement. This raises serious concerns about the risk of imprisonment for fines incurred through family violence, and the use of imprisonment as an enforcement option should be abolished.
5	VicRoads Creditor Legal	Victim-survivor was the primary user of a car used to transport the children and meet daily needs, however the registration remained in the name of the PUV. The PUV used this as a tool of control including threats to report the car as stolen or to trigger repossession by the lender. The victim-survivor did not have the financial capacity to purchase an alternative car and remained reliant on the car. For some victim-survivors the family car/s may be the only asset of the relationship. Pursuing resolution through family law is often not appropriate, or cost-effective where legal costs outweigh the value of the asset. VicRoads has a process to transfer vehicle registration in cases of family violence, however this process requires notification of the registered person (PUV). Many victim-survivors do not feel safe accessing this option as it may escalate risk. While the process is intended to support victim-survivors, the requirement to notify the PUV creates a significant barrier to access and can reinforce the risk it is designed to reduce.

6	Court and legal Centrelink Childcare Child Protection	Child Protection court orders victim-survivors to place children in childcare when not eligible for ongoing subsidies. This reflects a lack of understanding on how Child Protection decisions intersect with Services Australia systems, and individual circumstances including visa status and eligibility for support. As a result, significant childcare debt accrues in the victim-survivors name. There are limited pathways to resolve this debt, leaving the victim-survivor responsible for managing financial consequences arising from decisions made across systems.
7	Housing Water Utilities	PUV who is solely on the title as a way to control the marital assets, is excluded from the home due to family violence. The victim-survivor and children remain in the property, however the PUV contacts the water retailer and arranges for the victim-survivor to be recorded as a tenant. This results in the victim-survivor incurring water debt in their name, despite there being no verified tenancy arrangement or consent. No checks are undertaken by the utility provider to confirm that the arrangement is legitimate. As a result, the victim-survivor becomes liable for ongoing charges and debt, creating financial harm and further control through a process that is initiated by the PUV.
8	Home Affairs Centrelink Court and legal	PUV fails to report or deliberately misreports income, resulting in overpayment of Status Resolution Support Services payments and debt being raised in victim-survivor's name. In some cases, PUV also initiates visa or court related applications in the victim-survivors name often under duress, leading to additional debts that are owed to Home Affairs. Commonwealth debts can jeopardise immigration matters, placing victim-survivors at risk of visa refusal or insecurity, and creating a barrier to protection.
9	Court and legal Housing	PUV applies for a Family Violence Intervention Order (FVIVO) to have the victim-survivor excluded from the family home. A legal response is needed, and success is case-dependent.
10	Child Support ATO Centrelink	PUV on high income reported income as $0 to Child Support with no initial checks. This then resulted in minimum child support being assessed and ongoing underpayment. Once the PUV later lodged multiple years of tax returns, this triggered a reassessment and resulted in a significant Family Tax Benefit debt for the victim-survivor.
11	Child Support Centrelink	PUV changing care % with Child Support that then results in reduction of the child support payment. This created a Family Tax Benefit debt for the victim-survivor, until it could be rectified by supporting agencies which is time consuming.
12	ATO ASIC Centrelink Business loans	PUV uses paid professionals such as accountants to establish company structures, trusts or directorship arrangements that implicate the victim-survivor either under duress or without their knowledge. This can include appointing the victim-survivor as a company director or linking them to company structures without meaningful control or understanding.

		In some cases, the PUV takes out business loans in the victim-survivors name, exposing them to significant liability and placing the family home at risk of enforcement action including repossession. Protections for business lending are limited, increasing potential for financial harm. As a result, the victim-survivor may struggle to access Centrelink payments and child support, incur ATO debts and face complex financial and legal liability and risk arising from these arrangements. The complexity of these matters can also limit access to services with many services unable to provide support due to the nature of the structures involved. This leaves the victim-survivor trapped in a cycle of financial abuse unable to access income, or resolve debts created through systems abuse.

Appendix B: Further reading

FCVic submissions

- Submission to the Energy Retail Code of Practice Stage 2 consultation (24 April 2026)
- Submission to the Review of Land Registry Fees (6 February 2026)
- Submission to Treasury on combatting financial abuse perpetrated through coerced directorships (23 December 2025)
- Submission to AFCA's consultation on the Approach to family violence and Approach to financial elder abuse (11 April 2025)
- Submission to the Draft National Plan to End the Abuse and Mistreatment of Older People (17 February 2025)
- Submission to Treasury's Mandating cash acceptance consultation (7 February 2025)
- Submission to the Inspector-General of Taxation / Taxation Ombudsman's Review – Identification and management of financial abuse within the tax system (20 December 2024)
- Submission to the Parliamentary Inquiry into the financial services regulatory framework in relation to financial abuse in Australia (June 2024)
- Submission to the next stage in Victoria's work to end family violence (February 2024)

Joint submissions

- Joint submission to the Remaking of Fines Regulations consultation (December 2025)
- Joint submission to the Ministerial Guidelines for Councils relating to the payment of rates and charges (5 December 2025)
- Joint submission to the Review of the Owners Corporation Act 2006 (2 September 2025)
- Joint submission to the ATO Vulnerability Framework consultation (25 July 2025)
- Joint submission to the Family Law Amendment Bill 2024 (4 October 2024)

Other reports

- FCVic submission to the 2026-27 Victorian State Budget
- FCVic's *Growing Financial Counselling in Victoria: the Next 10 Years* four volume report series
- FCVic's Rank the Energy Retailer 2025 (incorporates responses on family violence – see page 42)

Appendix C: Economic and social return on investment research on the value of family violence financial counselling

Reference: *Growing Financial Counselling in Victoria: the Next 10 Years, Volume Two: The Economic and Social Impact of Financial Counselling in Victoria. Published by Financial Counselling Victoria, October 2025.*

Accessible via: https://fcvic.org.au/victorian-workforce-strategy/. The following extract is from pages 65-73 of the Report, the chapter on family violence. Footnotes have not been included for length, but can be found in the report.

Family Violence

About 27 per cent of Australian women have experienced violence by an intimate partner or family member since the age of 15, and about 41 per cent of people—both women and men—have experienced physical or sexual violence since the age of 15. The share of Australian women reporting they have experienced intimate partner violence in the past 12 months has fallen since 2016 (from 2.3 per cent to 1.5 per cent). However, Victorian policing data shows that the rate of family incidents in has been increasing and in 2024 was almost 9 per cent higher than the year prior.

There are clear linkages between family violence and financial stress and hardship, with causality potentially running both ways. About 12 per cent of women remaining in a violent relationship say they are unable to leave because of a lack of money and financial support, and about 15 per cent of women returning to a violent partner did so because they would otherwise have been in poverty and/or homeless. Women who experienced partner violence or economic abuse in the last 5 years are less likely to be employed and less likely to attain a university degree compared to other women. Family violence is the main reason women and children leave their homes in Australia, and is the main reason for single women with children seeking assistance from homelessness services.

Researchers have quantified the costs the family violence imposes on the Victorian economy and society at $6.7 billion each year, equivalent to $41,600 per victim-survivor. This includes the costs of providing government services to victim-survivors and perpetrators (including justice, health and family violence services), lost productivity and workforce participation, and the pain, suffering and premature mortality suffered by victim-survivors.

Financial counselling offers the potential to alleviate these costs by helping victim-survivors to gain financial independence and leave an abusive partner. Financial counsellors also help victim-survivors to manage their financial situation when they are unable to leave an abusive partner, and help clients to cope when faced by economic abuse (such as having their income controlled by a partner or joint debts incurred in their name).

Insights from the case file data

About a third of financial counselling clients are victim-survivors of family violence, according to data collected for this report (34 per cent in the case file data and 28 per cent in the agency survey). In the case file data, just over a quarter of these clients (27 per cent) were recorded with economic abuse as a presenting issue. About 40 per cent of clients affected by family violence were assisted under Consumer Affairs Victoria's Family Violence Financial Counselling

Program, and a further 40 per cent were assisted under the general Financial Counselling Program.

The case file data indicates that financial counselling reduced the risk/exposure to family violence for about 15 per cent of all clients, with most of these (11 per cent of all clients) showing a moderate or significant improvements. Among clients recorded as being victim-survivors of family violence, the rates are 34 per cent and 27 per cent respectively.

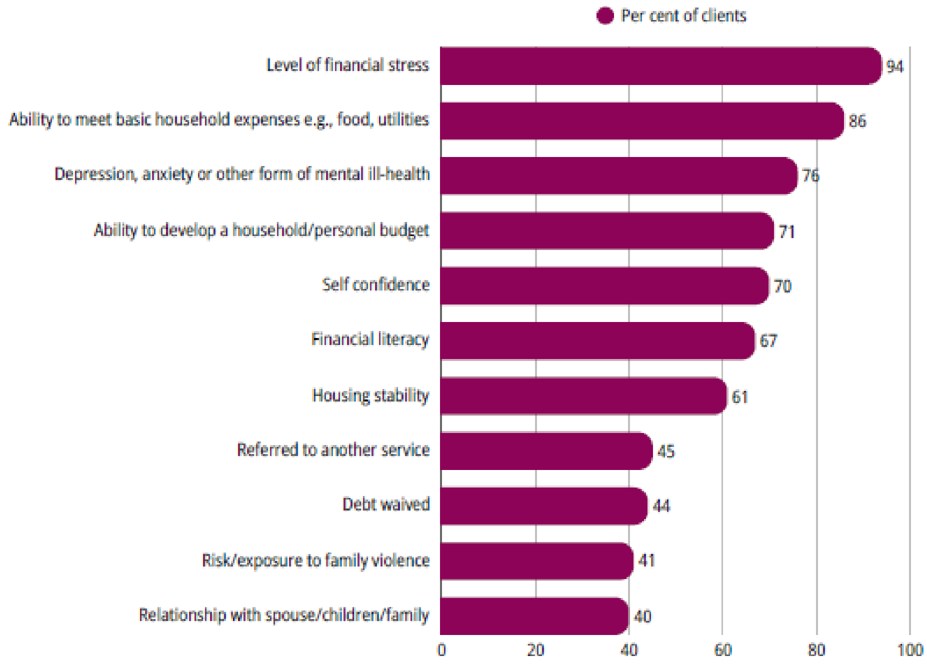
Just under half of the improvement can be attributed to financial counselling, with the remainder likely due to others changes in clients' lives and the impact of other services (for example, 60 per cent of clients with reduced risk/exposure were recorded as also receiving family violence supports).

Despite the high rate of financial counselling clients affected by family violence, no previous studies were identified that specifically quantified the impact of financial counselling on reducing exposure to family violence and/or its associated costs to individuals and society.

Financial counsellors also secure a range of other benefits for clients affected by family violence in addition to reducing risk/exposure to violence. Among the one-third of clients identified as victim-survivors of family violence in the case file data, after receiving financial counselling:

- 94 per cent had reduced financial stress;
- 86 per cent had improved ability to meet basic household expenses;
- 81 per cent had improvements in one or more health outcome (with 76 per cent experiencing better mental health); and
- 68 percent achieved one or more debt-specific outcome (a waiver, moratorium or payment plan).

Chart: Most common outcomes among clients who were identified as affected by family violence (n=84)



Quantitative estimates: Reduced costs of family violence

Impact Economics and Policy estimates that financial counselling delivers **about $30 million to $39 million** in economic benefits each year through reduced costs of family violence.

The starting point for these estimates is the average cost to society of family violence. Estimates for Victoria from 2016, adjusted per the table below, suggest this is in the order of $47,000 per victim-survivor per year.

Cost category	$ per person, 2016	$ per person, 2024	Assumptions
Government service provision (Victorian and Commonwealth Governments)			
Specialist family violence services	$994	$6,966	Adjusted to reflect current Victorian Government expenditure[104]
Justice services	$6,919	$8,843	Inflated by CPI[105]
Child and family services	$1,919	$2,452	Inflated by CPI
Broader services	$1,288	$1,646	Inflated by CPI
Individuals and families			
Pain, suffering and premature mortality	$13,750	$17,574	Inflated by CPI
Lost income due to family violence	$2,081	$2,542	Inflated by WPI[106]
Property damage	$325	$415	Inflated by CPI
Broader economy			
Lost economies of scale	$2,519	$3,219	Inflated by CPI
Cost of staff absences or replacements	$375	$458	Inflated by WPI
Transfer costs (administration and efficiency costs of taxes and transfers)	$2,406	$3,075	Inflated by CPI
Total costs	**$32,575**	**$47,191**	

The upper bound estimate is based on the assumptions:

- An improvement in the risk/exposure to family violence outcome is achieved for 15 per cent of clients, based on the case file data. Of these clients:
  - 23 per cent (3.4 per cent of all clients) experience a small improvement
  - 43 per cent (6.4 per cent of all clients) experience a modest improvement
  - 33 per cent (4.9 per cent of all clients) experience a significant improvement.
- Just under 50 per cent of the improvements are attributable to financial counselling (based on the case file data). This effectively halves the prevalence rates used in the calculations.
- The costs to society of family violence per victim-survivor are per the table above. A small improvement in the risk/exposure to family violence outcome is assumed to reduce the costs by 10 per cent, a modest improvement by 30 per cent and a significant improvement by 80 per cent.

The lower bound estimate assumes that the costs of family violence are about $36,000 per victim-survivor. This figure is based on the estimates in the table above with the cost components halved for broader services (which include health services), pain and suffering, lost income and staff absences. This adjustment reflects the potential for double-counting of benefits across the family violence, health and workforce domains. Almost 90 per cent of clients in the case file data with an improved family violence outcome also had an improved mental health outcome, indicating the potential for overlap.

Several sensitivity tests were conducted which produced estimates close to the lower-bound figure:

- Using an alternative estimate of the annual cost of family violence in Australia ($34,578 per victim-survivor in 2024 dollars) gives a total benefit of $28.8 million.
- Assuming that a significant improvement leads to a 50 per cent (instead of 80 per cent) reduction in per victim-survivor costs gives a total benefit of $29.7 million.
- Adjusting the upper-bound estimate for potential over-attribution of benefits (by reducing the share of clients benefitting by 25 per cent) gives a total benefit of $29.4 million.

The estimates do not include other benefits for clients affected by family violence (i.e. benefits apart from reduced risk/exposure to family violence), which are captured in other domains.