

Title: Beyond Survival: Economic Abuse and the Case for Accessible Trauma-Informed, Person-Centred Financial Capability Programs

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Summary

Financial dependency is a primary barrier preventing individuals from leaving abusive relationships and achieving long-term safety and well-being. Economic abuse, a pervasive and insidious feature of coercive control, systematically dismantles a survivor's financial capacity, confidence, and independence, often with multi-generational consequences. Despite its prevalence, support services for those experiencing domestic and family violence (DFV) tend to necessarily focus on addressing the immediate crisis of physical safety. This paper argues the importance of providing financial programs for this cohort that account for the complex interplay of trauma, eroded self-efficacy, and profound safety risks inherent in the DFV context. Drawing on existing literature, this paper examines its disproportionate impact on marginalized communities facing intersecting forms of disadvantage and critiques the limitations of current DFV service models.

We posit that a shift is required towards specialized, trauma-informed, person-centred financial programs that place the individual at the centre of the financial capability journey. Interventions, which prioritize building confidence alongside skills within a safe and empowering framework, are essential not only for financial management but also a core component of sustainable recovery, violence prevention, autonomy and an economically secure future. The on-line delivery of programs may provide an autonomous, confidential and cost-effective approach towards positive long-term outcomes.

1. Introduction

Domestic and family violence (DFV) is a profound violation of human rights with devastating consequences for individuals, families, and society. While physical violence is its most visible manifestation, economic abuse can be more insidious. Defined as a set of behaviours that control a person's ability to acquire, use, and maintain economic resources, economic abuse is a cornerstone of coercive control, undermining a person's economic security and capacity for self-sufficiency (Adams, Sullivan, Bybee, & Greeson, 2008). Economic control is a critical factor that determines whether a woman can safely leave, stay, or return to an abusive partner, effectively placing limitations forged from debt, dependency, and fear (Kim & Gray, 2008; Anderson & Saunders, 2003). These controls are not merely financial; they are psychological, tethering an individual to their perpetrator long after they may have physically separated. This reality is increasingly being recognised and reflected in legislative reform, with Australian jurisdictions

beginning to legally recognise coercive control as a distinct form of domestic and family violence.

The link between economic dependency and entrapment in abusive relationships is well-established (Adams, 2011). All forms of DFV can precipitate long-term financial hardship; however, economic abuse uniquely exacerbates an individual's financial insecurity, leading to higher rates of poverty, housing instability, and homelessness (Adams et al., 2008). The negative financial impacts can persist long after the relationship has ended, impacting credit scores, retirement savings, and the economic well-being of children, thereby perpetuating intergenerational cycles of disadvantage. Despite survivors consistently identifying economic concerns as a primary barrier to leaving (Sanders & Schnabel, 2006), the DFV support sector has been slow to integrate financial capability programs into its service models. This paper examines the multifaceted nature of economic abuse and argues for a greater focus in the DFV sector towards the integration of specialized, trauma-informed person-centred financial capability programs as a central pillar of survivor support and long-term recovery.

This paper reviews models of financial support services for individuals experiencing domestic and family violence (DFV) through the lens of financial capability. While financial literacy is the understanding of basic financial concepts like budgeting, saving, investing, and debt management, financial capability is the ability to apply that knowledge and those skills to real-life situations (Sherraden, 2013).

2. The Landscape of Economic Abuse as Coercive Control

Economic abuse is a calculated and intentional pattern of behaviour designed to maintain power and control over an individual (Stark, 2007). It functions as a key tactic within the broader framework of coercive control, which seeks to isolate an individual from support, exploit them for personal gain, and erode their autonomy and sense of self. The tactics are varied and pernicious, often escalating over time. They can be broadly categorized into three domains: erosion of autonomy, exploitation, and sabotage (Adams et al., 2008; Postmus, Plummer, McMahon, Murshid, & Kim, 2012).

2.1 Erosion of Autonomy

Erosion of Autonomy involves tactics that restrict a survivor's access to and control over financial resources. This includes controlling all household income, providing a small, inadequate "allowance," demanding receipts for all expenditures, and denying an individual access to bank accounts (Stark, 2007). A perpetrator might insist that all of a person's pay is deposited directly into an account to which they have no access, or forbid them from having their name on any household bills or assets, rendering them financially invisible and powerless. This control often extends to monitoring every purchase, questioning small expenditures, and creating an environment where an individual feels

that they must ask permission to buy necessities for themselves or their dependents, such as groceries or medicine.

2.2 Exploitation

Exploitation includes behaviours where the perpetrator misappropriates an individual's economic resources for their own benefit. Examples include stealing money, destroying personal property, forcing an individual to take out loans or credit cards in their name, and refusing to contribute to household expenses, thereby forcing the individual to bear the full financial burden (Adams et al., 2008). This can manifest as a perpetrator running up a substantial credit card debt in the individual's name for non-essential items, or selling her personal possessions, such as jewellery or a car, without consent. In other instances, a perpetrator might coerce an individual into signing legal or financial documents they do not fully understand, making her liable for significant debts while the perpetrator retains the assets.

2.3 Sabotage

Sabotage is aimed at actively undermining an individual's ability to generate their own income and resources. This is frequently achieved by obstructing employment through harassment at the workplace, preventing attendance at job interviews, or interfering with educational pursuits that could lead to financial independence (Wathen, MacGregor, & MacQuarrie, 2015; Showalter, 2016). A perpetrator might repeatedly call the individual's workplace, show up unannounced to create a scene, hide car keys on the day of an important exam or job interview, or damage work uniforms or tools, all to ensure they remain completely dependent on the perpetrator. This sabotage not only limits an individual's income but also isolates them from social networks and professional support systems that could provide a pathway out of the abuse.

The cumulative effect of these tactics is the destruction of a person's confidence and the creation of profound economic dependency, making the prospect of leaving the relationship seem financially impossible. This manufactured dependency is a powerful tool of control, leaving the individual feeling trapped, helpless, and without viable options. The constant stress and uncertainty create a state of chronic anxiety, making it exceedingly difficult to engage in the kind of clear, long-term financial planning that is the cornerstone of traditional literacy programs.

3. Heightened Vulnerabilities

While economic abuse affects women across all demographics, its prevalence and impact are amplified for those facing intersecting forms of marginalization. In Australia, women from Aboriginal and Torres Strait Islander communities experience disproportionately high rates of DFV, and the violence is often more severe (Australian Institute of Health and Welfare AIHW, 2018). For Indigenous women, cultural norms

around the sharing of resources and kinship obligations – often referred to as 'demand sharing' – can be exploited by perpetrators, increasing the risk of financial abuse from both intimate partners and extended family members (Gendered Violence Research Network, 2021). This places women in a double bind, where refusing to share can lead to social ostracization, while acquiescing can lead to destitution. This is further compounded by the ongoing systemic disadvantages resulting from colonization, including lower levels of income, employment, and access to mainstream financial services. The disproportionate representation of Indigenous women in DFV is echoed for other Indigenous women globally (World Health Organization, 2021).

Similarly, women from Culturally and Linguistically Diverse (CALD) backgrounds face unique barriers. Limited English proficiency, precarious visa statuses, and a lack of understanding of the Australian financial and legal systems can be weaponized by perpetrators to maintain control. These women are often less likely to report abuse or access mainstream services due to fears of not being understood, concerns about cultural stigma, or a justifiable distrust of authorities (Morgan & Chadwick, 2009). Furthermore, ethnic differences in DFV prevalence likely contribute to health disparities, reinforcing the need for prevention and necessitating healthcare systems to be culturally informed and mobilised to address DFV as a priority health issue (Fanslow et al., 2003).

Women with disabilities also represent another highly vulnerable group. They may be dependent on their perpetrator for daily care, mobility, or communication, creating extreme power imbalances. Economic abuse in this context can include the perpetrator controlling disability support payments, preventing access to necessary medical equipment or assistive technologies, or threatening to withdraw care as a means of control. Accessing support services can be fraught with physical and logistical barriers, further isolating these women and deepening their economic dependency (Frawley et al., 2015; ABS, 2021).

4. The Systemic Gap in Domestic and Family Violence Services

The DFV sector provides essential, life-saving services, including emergency shelters, legal aid, and counselling. However, these services are often, and necessarily, focused on addressing the immediate crisis of physical safety. This crisis-driven model, while vital, often lacks the resources and frameworks to address long-term, sustainable solutions such as economic independence (Postmus, 2011). Agencies frequently lack the specific tools and training to deliver financial capability programs that are tailored to the complexities of DFV. Furthermore, funding models often prioritize short-term, crisis-oriented outcomes over long-term stability, making these models incomplete and ultimately less effective.

This creates a significant service gap. Survivors may receive support to become physically safe, but they are often left to navigate the complex financial issues of the abuse alone. This includes coerced debt, ruined credit histories, a lack of stable income, and significant gaps in employment history, which collectively perpetuate a cycle of financial hardship and increase the risk of returning to an abusive partner (Hetling, Postmus, Kaltz, 2016). A survivor may successfully obtain a protection order but find herself unable to secure a rental property due to a poor credit rating caused by the perpetrator. She may escape the home but have no access to funds for a rental bond, utility connections, or basic household necessities. Research has consistently highlighted the need for longer-term economic safety planning that moves beyond immediate crisis management and supports survivors on the path to genuine economic independence (Postmus, Severson, Berry, & Yoo, 2009). Without this, physical safety remains precarious, and true recovery is hindered.

5. Financial literacy programs in Australia

Currently in Australia, several government and non-government agencies offer financial assistance and support services to those escaping DFV. Programs are administered by various groups such as Uniting Care, Services Australia and the Salvation Army. Often they collaborate with other agencies to assist survivors with essential services, such as emergency accommodation and brokerage funding for necessary goods and services.

In recognition of the need for long-term solutions to DFV, in recent times, attention has turned to the notion of financial literacy as a way for individuals to gain long term independence. Several financial literacy programs are available specifically for individuals escaping DFV. Good Shepherd Australia New Zealand offers financial coaching to help survivors of financial abuse rebuild their confidence and plan for their future (Good Shepherd Australia New Zealand, 2024). The program, delivered by trauma-informed practitioners, assists with budgeting, managing debt, and developing long-term financial independence.

The program is delivered in a simple and accessible way and can be offered in-person or online. The Salvation Army's financial counselling service, Moneycare, also offers financial literacy support (The Salvation Army Australia, 2024). While not exclusively for domestic violence survivors, their counsellors are trained to assist people in severe financial hardship, including those affected by economic abuse. They can help with budgeting, managing debt, negotiating with banks and other creditors.

Various other non-profit organisations also provide expert practitioners who work closely with clients to achieve financial literacy. Arise Foundation focuses on the empowerment and financial freedom of survivors of financial abuse. Services include Financial Literacy Education, Employment Training and Job Placement, and Financial Assistance. The

Zahra Foundation, operating in South Australia and New South Wales, offers a specialist financial counselling service by trauma-informed counsellors.

Following in the footsteps of government and non-profit agencies, the private sector has also begun offering financial literacy programs for vulnerable groups. MoneyMinded, developed by ANZ, offers modules specifically for people affected by family violence. The program is delivered indirectly to the public by community professionals and financial counsellors who then use the resources to support their clients. The "MoneyMinded for family violence" module helps participants: Recognise the warning signs of financial abuse; Gain skills to manage their finances day-to-day; Build confidence to make their own financial decisions; Learn about available resources and services.

A significant body of literature indicates that financial literacy programs can provide crucial support for individuals seeking to leave domestic violence and may serve as a pathway to disrupt the cycle of abuse. A central feature of many of these programs is the provision of services by trauma-informed counsellors. However, for those who remain in an abusive relationship, this model of support may be inadequate.

Counselling services can be challenging to access and maintain. A key barrier lies in the administrative and record-keeping requirements of many agencies. Counsellors typically mandate in-person sessions and maintain detailed records, including appointment diaries and case notes. In a DFV context, for many women, the documentation of these interactions is a source of significant fear, as they worry that this information could be weaponised against them by their perpetrator, financial institutions, or the judicial system. This mistrust of formal agencies and a reluctance to disclose critical information can prevent women from engaging with or continuing to pursue these services.

The reality is that many women experiencing DFV are fearful of seeking help due to their precarious circumstances. Other practical barriers may impede access to in-person services, such as being housebound due to financial constraints, childcare responsibilities, or a lack of transport. The pervasive threat of close monitoring by a perpetrator also serves as a barrier, making appointments extremely difficult to manage safely.

6. Beyond Financial Literacy to Financial Capability: The case for a trauma-informed, person-centred approach delivered in an accessible mode.

Standard financial education, which focuses on budgeting, saving, and investing, is fundamentally ill-equipped to meet the needs of those experiencing DFV. Such programs operate on the assumption of a stable income, personal safety, and the cognitive capability for long-range planning. Often, this is not the case for someone experiencing coercive control. For those experiencing DFV, the primary barrier to financial capability is not a lack of skill, but a profound erosion of trust, confidence and self-efficacy from

trauma (Adams & Beeble, 2018). Often survivors are highly skilled money managers, having learned to stretch limited resources to provide for their families under extreme duress.

6.1 Trauma-Informed Approach

Effective interventions are built on a trauma-informed foundation. This requires recognizing that economic abuse is a form of psychological trauma and that survivors need more than just technical information. A trauma-informed approach creates a safe and empowering learning environment, acknowledges the survivor's resilience, and actively works to avoid re-traumatization. It is guided by principles of safety, trustworthiness, peer support, collaboration, and empowerment. Research highlights that the most effective programs are those that help women recognize the signs of economic abuse, understand the detrimental impact it has had on their well-being, and build confidence in their financial judgment (Hetling et al., 2016; Sanders et al., 2007). A primary consideration of any curriculum includes confidence building rather than simply imparting skills (Postmus, 2010).

A trauma-informed approach also accounts for the unique safety considerations of individuals. For example, opening a new bank account or searching for a job are not neutral acts; they can be activities that escalate risk if the perpetrator discovers them. Therefore, financial education must be integrated with robust safety planning, helping individuals to assess risks and take steps to secure their financial and physical safety concurrently. This might involve strategies like using a safe mailing address, clearing browser histories, or planning for the immediate costs associated with fleeing a violent situation. It is a process of financial planning that is inextricably linked to risk management.

6.2 Person-Centred Approach to Financial Capability

A person-centred approach is a way of working with individuals that prioritizes their unique needs, preferences, and goals, rather than focusing solely on their circumstances. It emphasizes treating each person as an individual with their own strengths, experiences, and perspectives, and actively involving them in decisions about their support. This approach is a crucial component of effective financial capability programs, especially for people who have experienced domestic violence and economic abuse. A person-centred approach gives the individual full control over their financial capability journey.

The program design that includes hurdle questions can tailor the program to the individual's specific needs and the type of assistance required. This ensures that the content is relevant and not overwhelming. While the program empowers individuals to work independently, there is also the option to contact a person directly for additional support when needed.

6.3 On-line programs – a case for mobile friendly modules

An online mode, particularly via a mobile device, is well-suited to deliver DFV financial capability programs. The digital platforms can be programmed to collect de-identified client information only. This approach ensures that personal data cannot be linked back to an individual, thereby encouraging a higher level of disclosure. This circumvents the inherent mistrust many survivors of domestic violence hold towards formal counselling services, where traditional record-keeping practices, such as case notes and appointment documentation, may be perceived as a risk. The design of these platforms, which often includes features like 24/7 accessibility, easy entry and exit, and integrated safety mechanisms (such as a built-in safety button that immediately erases online history), provides users with enhanced autonomy. This is particularly critical for individuals navigating the unpredictable and disruptive nature of an abusive environment, as it allows them to engage with services on their own terms.

Conclusion

Economic abuse as a form of coercive control, is a component of domestic and family violence that systematically traps individuals in relationships and creates enduring financial hardship. The current DFV service landscape, while providing essential crisis support, has a systemic gap in addressing the long-term economic recovery of those experiencing DFV. This crisis-driven model often leaves survivors to navigate complex financial issues alone, perpetuating a cycle of hardship that can increase the risk of returning to the perpetrator.

It is not sufficient to view financial capability as an optional add-on to DFV services. Effective interventions must be built on a trauma-informed, person-centred approach that prioritizes safety, resilience, and empowerment. Online platforms can offer a safe, private, and accessible way for individuals to engage with a program on their terms.

Financial empowerment is an essential and fundamental component of DFV support. This requires a coordinated response from policymakers, financial institutions, and the DFV sector to create an ecosystem of support. Developing and implementing programs that are tailored to the lived experiences of individuals can better equip women to not only leave abusive relationships but to build lives characterized by safety, stability, and enduring economic independence. Financial capability programs that are accessible, confidential, autonomous, build confidence, integrate safety planning, and address the psychological impacts of abuse are likely to provide sustainable positive outcomes. Ultimately, empowering individuals economically is one of the most effective forms of violence prevention, breaking the cycle for themselves and for generations to come.

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