



Consultation on the Second Action Plan to End Violence Against Women

FW Submission

Department of Social Services

June 2026

Executive Summary

This submission has been developed by FW, an organisation advancing women's workforce participation and economic security. We work nationally to close the gap between women's potential and their equal participation in paid work.

FW supports women entering and leading in the workforce, collaborating with employers to build pathways to meaningful work, promote inclusive workplace cultures and advocate for policies that champion workplace gender equity. We focus on workplaces because financial security through paid work is fundamental to women's safety, wellbeing and independence.

Since 2021, FW has supported over 5,000 women to become job ready and secure their financial futures through our pre-employment program, Jobs Academy. One in three women in the program have reported experiencing financial insecurity and almost 10 per cent of participants have told us that domestic and family violence was a barrier for them in finding employment. Given the low rates of disclosing abuse, the actual percentage is likely higher. Our experience and broader research evidence show that women victim-survivors of violence experience a significant employment gap.

The deeply interconnected nature of employment and financial security means lower participation levels often result in worse education, social and health outcomes. Yet, there has been limited progress towards supporting the economic healing and recovery of victim-survivors, leaving many without the financial independence to permanently leave a violent relationship, heal and thrive.

Our submission highlights the urgent need to prioritise actions and investment in women's employment and economic security as a priority measure of healing and recovery in the Second Action Plan under Australia's *National Plan to End Violence against Women and Children 2022–2032* (the National Plan). Addressing employment gaps for victim-survivors is critical for immediate healing and recovery efforts and serves as a fundamental prevention approach to end violence against women and children.

FW is committed to sharing insights from our experience supporting thousands of women returning to work in future co-design and delivery efforts, unlocking more opportunities for victim-survivors to live life on their terms.

Responses to the Priority Areas

Priority Area 1: Victim-survivors

The impact of underfunding economic recovery and healing efforts

The importance of employment and economic security in achieving long-term freedom from violence has been overlooked in national efforts to end violence against women. Since the First Action Plan was released in 2022, the healing and recovery domain has remained the least resourced and operationalised component. The 2026–27 budget's \$460.3 million¹ commitment towards domestic, family and sexual violence (DFSVM) continued to neglect investment in economic recovery initiatives, stunting progress and leaving women without the economic agency to stay safe.

FW knows the economic consequences of abuse can cause harm years after a violent relationship has ended. This financial insecurity threatens victim-survivors' capacity to recover and increases their risk of returning to violent relationships. Victim-survivors, particularly those with children living at home, are often faced with an impossible choice between poverty and returning to a violent relationship. Of those Australian women who return to a violent partner after temporarily leaving, around 15 per cent report doing so because they have no money or nowhere else to go.²

Data shows victim-survivors experience significantly lower rates of employment or reduced working hours.³ For young women who have experienced economic abuse, the full time employment gap is as large as 9.1 percentage points for at least two years following the violence.⁴ Across the country, there are 451,000 women with a previous partner who has controlled or tried to control them from working or earning an income.⁵

Disrupted employment histories, safety and privacy concerns, psychological distress and complex trauma, as well as identity and confidence setbacks, make it harder to find and retain secure work. Survivors who supported a family business often lack proof of employment, contributing to entrenched financial insecurity and reduced retirement savings.⁶ Costly, complex and protracted court battles can mean finding work, and financial planning more generally, is deferred for an extended period of time.

Collectively, the lack of intentional funding to support economic recovery means women face an increased risk of long-term precarity and re-victimisation.

Economic recovery requires an intersectional approach

Employment challenges often compound with common barriers faced by women more generally, including unpaid caring responsibilities, chronic illness and workplace ageism. Single mothers face

¹Safe and Equal (2026). [Media release: 2026–27 Federal Budget: Limited funding for family violence will cost lives.](#)

² Australia Institute of Health and Welfare (2024) *Family, Domestic and Sexual Violence*. See aihw.gov.au/family-domestic-and-sexual-violence/responses-and-outcomes/economic-financial-impacts.

³ Ibid.

⁴ Summers, A, Shortridge, T, and Soback, K (2025) The Cost of domestic violence to women's employment and education, University of Technology Sydney. See: <https://www.uts.edu.au/news/2025/02/cost-domestic-violence-womens-employment>

⁵ Australian Bureau of Statistics (2023). [Partner violence](#).

⁶ Kun, J. (2025). Financial Security After Economic Abuse: 'It's a full-time job'. Centre for Women's Economic Safety and Illawarra Women's Trauma Recovery Centre a major project of Illawarra Women's Health Centre. See <https://cwes.org.au/wp-content/uploads/2025/04/Financial-security-pathways-after-economic-abuse.pdf>

unique challenges, including facing a ‘financial cliff’ when their financially dependent children turn 18 years of age as their abusers are no longer legally required to make child support payments.⁷

Economic recovery is even slower for women from diverse communities, who face additional barriers to employment. Research by Dr Anne Summers revealed culturally and linguistically diverse women and women with disabilities had a 3.8 per cent and 13.4 per cent employment gap respectively, and had significantly lower workforce participation rates than all women who did not experience violence.⁸

Due to the intersecting effects of ableist and gendered stereotypes, women with disabilities are twice as likely to experience economic abuse than those without disability.⁹ First Nations women are overrepresented as victim-survivors, are more likely to live with disability and experience significantly lower workforce participation rates compared to non-Indigenous women.¹⁰

One-size-fits-all universal programs are not sufficient to support women with complex and nuanced needs. Co-designed activities guided by lived experience leadership is fundamental in ensuring progress is shaped by those most impacted. Strengthened collaboration across the DFSV sector and accessible entry points to relevant services is crucial for an effective network of support that addresses intersecting challenges. This approach must be taken to support women’s return to employment through tailored and connected interventions, to prevent further precarity and ensure those with overlapping layers of disadvantage do not continue to fall through the cracks.

Priority Area 2: Prevention and early intervention

Employment as a key prevention mechanism

Secure employment is a powerful prevention lever against DFSV. Women’s economic security and financial literacy build the vital conditions for financial safety and control to prevent, escape and recover from violence. Access to decent, flexible and secure employment provides the financial means and agency for women to make decisions about their own lives. It is also associated with increased confidence, sense of purpose and social inclusion, as well as improved physical and mental health outcomes.¹¹

“Employment and education are not just tools for empowerment – they’re lifelines.” – Dr Anne Summers¹²

This financial independence can give them the power and leverage to ameliorate the impacts of economic abuse and coercive control that can otherwise leave them feeling trapped. For women who have left a violent household, having financial autonomy means they can rebuild their lives sustainably.

⁷ Ibid.

⁸ Ibid.

⁹ SBS (2023). [Financial abuse is targeting the most vulnerable. What’s being done about it?](#)

¹⁰ Our Watch, & Women with Disabilities Victoria. (2022). [Changing the landscape: A national resource to prevent violence against women and girls with disabilities.](#)

¹¹ University of Manchester (no date) *Employment Productivity and Work*. See healthierfutures.manchester.ac.uk/research/spotlights/employment-work/.

¹² Summers, op. cit.

Economic security is not only critical for women's safety, but for child safety and wellbeing. Research highlights that childhood exposure to DFSV is a key risk factor for both the future victimisation and perpetration of violence.¹³

Children experiencing family violence often have greater learning difficulties, mental and physical health challenges and increased risk of homelessness.¹⁴ A mother who is financially independent can ensure her children have access to stable housing, healthcare, education and can remain under her care. These serve as vital protective factors to allay the long-term impacts of childhood trauma, poverty and exposure to DFSV.

Invest in programs and services that support women into secure employment

Sustained investment in programs and services that support women's entry and retention in stable employment should be prioritised as a key prevention strategy in the Second Action Plan. FW's Jobs Academy program is one example of the interventions needed.

Case example

Sara* was an FW Jobs Academy participant and a victim-survivor who is a parent. She told us, "after becoming safe and being able to re-enter the workforce, I have found it hugely difficult to justify 25 years out of professional employment" to prospective employers. But through the tailored and dedicated support of Jobs Academy, she gained the confidence to apply for and secure work. She now has her own property, providing her child access to stable housing and care.

To date, mainstream employment services have failed to support women – and to an even lesser extent – victim-survivors, to re-enter the workforce. Instead, these supports have been filled by small, underfunded organisations that rely on inconsistent and unpredictable grant funding from disparate sources. Consequently, valuable programs with the expertise to support this cohort are limited in their ability to assist victim-survivors fully rebuild their financial independence.

The Government's recent announcement to reform Australia's employment services system provides an opportunity to recognise and redress these shortcomings. A deliberate shift towards trauma-informed, integrated and specialist support for victim-survivors of DFSV should be applied across all levels of the renewed employment services system. This means ensuring that the Second National Plan is considered in these reforms, recognising the unique entry points and support needs of this cohort, including recognition of financial disentanglement as central to the pre-employment process.

Conclusion

FW's experience delivering women's pre-employment programs over five years demonstrates that non-punitive, voluntary services delivered by and for women work. Programs grounded in community and confidence-based support with additional resources building financial literacy is key to uplift women's economic recovery from violence. For victim-survivors, financial education and planning is

¹³ Australian Bureau of Statistics (2016). [Personal Safety, Australia](#).

¹⁴ Australian Institute of Family Studies (2015). [Children's exposure to domestic and family violence](#).

a necessary component of pre-employment support, and is not currently funded or provided by the employment services system.

Building on our success with this cohort to date, in 2026 FW has partnered with the Minderoo Foundation to support an additional 850 women victim-survivors over three years (2027-2030) to access a tailored version of the Jobs Academy program. The program will be informed by lived- and practice-expertise, focused on building job readiness, confidence and financial recovery. This dedicated pilot will offer evidence and learnings as a blueprint for the Government to invest further in similar interventions.

FW looks forward to sharing our practice insights throughout the development and delivery of the Second National Plan, using our evidence to help build a future where victim-survivors' employment is deeply embedded as a vital form of prevention and recovery from violence.