

WHAT IS ECONOMIC ABUSE?



Definition

Economic abuse consists of behaviors to control, exploit, and sabotage an individual's resources. It limits the individual's independence and autonomy.

Economic abuse occurs when someone controls another person's economic resources or freedoms as a strategy of control or manipulation.

Compared to financial abuse which usually only focuses on money, economic abuse includes a more expansive range of behavior that affects things like employment, food, medicine, and housing.

Economic abuse is often used to coercively control individuals, such as intimate partners. It occurs in conjunction with further forms of abuse, like physical and sexual violence. Economic abuse can make it more difficult for survivors to escape violence since they may not have the resources to secure long-term housing and employment while meeting basic needs for themselves and potentially their children.

It includes behaviors such as:

- denying, restricting access to, or misusing another person's money;
- restricting access to essential resources such as food, shelter, or transportation;
- denying a person the means to improve economic status, such as going to a job or getting an education.

Why it matters

Women who experience economic abuse are **5x more** likely to experience physical violence than those who do not.

94-99% of women who experience domestic violence also experience some form of economic abuse.

Economic abuse creates and perpetuates economic instability, making it harder for a woman to leave an abuser, therefore increasing the amount of time she is vulnerable to harm.

Did you know that during the pandemic:

- **80%** of victims stated that their abusers displayed more controlling, manipulative, coercive behaviors pertaining to their finances and economic stability during the pandemic.
- **93%** of women have thus experienced their perpetrator withholding money they needed for food, clothes or other necessities.
- **84%** of victims have had their money gambled with, or shared without their permission and have built up debt under their name.
- **90%** of victims have been threatened or physically hurt for paying the bills or buying things that were needed.
- **92%** of women have experienced their perpetrator keeping financial information away from them.
- **93%** have had their perpetrator make important financial decisions without talking to them at first.
- **94%** of women have had their rent or bill money spent by their perpetrators without their permission.

(Source: "Canadian Centre for Women's Empowerment, ACCESS TO ECONOMIC RESOURCES DURING COVID-19 IN Ottawa, Gatineau and Hull, 2021")



EXAMPLES OF ECONOMIC ABUSE

ECONOMIC CONTROL

restricts access to or decision-making over resources. Tactics include:

- Limiting or withholding access to personal or joint money
- Controlling and limiting the victim's access to financial resources
- Denying the victim access to necessities, such as food, clothing, and/or medications
- Tracking the victim's use of money
- Withholding or hiding jointly earned money
- Preventing the victim from having access to a bank account
- Lying about shared properties and assets
- Refusing to interpret or failing to interpret financial records or information from the bank into the individual's language Denying money for necessities like hormones, birth control, hearing aids, and diapers
- Lying about the cost of things like rent and groceries Preventing individuals labeled with intellectual disabilities from having access to their own money

ECONOMIC EXPLOITATION

involves destroying the individual's financial resources or credit. Tactics include:

- Stealing money, checks, or automated teller machine (ATM) cards
- Opening or using victim's line of credit without permission
- Refusing to pay bills or running up bills under the name of the victim or his or her children
- Gambling jointly earned money
- Destroying the home, car, or other possessions of the individual
- Spending large amounts of joint money without consent
- Exploiting memory loss due to traumatic brain injury or dementia to gain money Forcing the individual to apply for loans or a line of credit under the threat of further harm Pursuing expensive legal proceedings for divorce or child custody

ECONOMIC SABOTAGE

inhibits the individual's ability to gain or maintain work. Tactics include:

- Forbidding, discouraging, or actively interfering with the victim's employment and/or educational endeavors
- Harassing the victim at his or her place of employment
- Obstructing victim from receiving other forms of income such as child support, public assistance, or disability payments
- Hiding required documentation (e.g. gender-affirming identification, proof of legal status in Canada)
- Reporting an individual who engages in sex work to law enforcement or immigration authorities
- Destroying home offices or necessary work equipment
- Stalking the individual at their place of work Requesting that personal connections do not hire the individual in contexts of limited employment opportunities (e.g. pressuring the small number of companies in a rural, remote, or northern region to not hire an individual)

THE IMPACT OF ECONOMIC ABUSE

Physical: the stress of economic abuse can affect a woman's health. If she and/or her children aren't given enough money for food, they can also suffer from malnutrition.

Emotional: Anxiety, fear, guilt, powerlessness, internalized worthlessness.

Economic: Poverty, homelessness, debt, damaged credit record, and bankruptcy. The impact on a woman's financial security can be long-lasting and contribute to a lifetime of economic struggle.

FACT

1 in 4 women experience some form of economic abuse even after they've left an abuser.

GET INVOLVED!



- Join the 360 Experiments by Experience group **(SURVIVORS OF FINANCIAL AND ECONOMIC ABUSE) TO INFORM PUBLIC POLICY:** <https://ccfwe.org/join-women-support-group/>
- Join CCFWE's second National Economic Abuse Month (**A Month of Action**) awareness campaign to protect Canadian women from Economic Abuse.
- Sign our **Pledge** to Fight Economic Abuse and become an advocate in your community for Economic Justice.
- YOU have a powerful story to share. This is an opportunity for you to share YOUR story in your own words!

Share your story: <https://ccfwe.org/share-your-story/>

If you are a victim of economic abuse within the context of domestic abuse or are supporting someone who is in that situation, please visit the:

Assaulted Women's Helpline: Provides anonymous and confidential crisis counseling as well as informational and emotional support to women.

Toll-free: 1-866-863-0511 **Toll-free TTY:** 1-866-863-7868

Canadian Resource Centre for Victims of Crime (CRCVC): Hundreds of programs exist to provide services and sanctuary to crime victims throughout Canada. They generally provide support and practical assistance.

Toll-free: 1-877-232-2610 **TEXT:** 613-208-0747

Canadian Center for Women's Empowerment (CCFWE) is partnering with **Project Recover** to support survivors of financial and economic abuse. Project Recover is a volunteer initiative of financial service industry executives, provides support to survivors and advocates on their behalf with creditors. Project Recover works with Canadian creditors on behalf of survivors through a feminist centered approach that ensures they are not re-victimized.

To find out more about more information, go to: <https://ccfwe.org/find-help-across-canada/>

Sources: *Surviving Economic Abuse Impact Report 2018-2019*; *Surviving Economic Abuse Impact Report 2017-2018*; *WomanACT's 'Hidden in the Everyday: Financial Abuse as a Form of Intimate Partner Violence, Canadian Centre for Women's Empowerment, Study on ACCESS TO ECONOMIC RESOURCES DURING COVID-19 in Ottawa, Gatineau and Hull, 2021'*)



"I am speechless, the violence gets started worse during COVID-19. I left my husband just weeks during the lockdown. He prevented me from having a job when we lived together and I was restricted to the home. I had to leave and now I'm experiencing homelessness. I'm trying to secure a home, but I have to pay a high deposit to move in. I left everything behind. I am very frustrated with the social services. Services for Black women is inaccessible."

(Anonymous)