



CANADIAN CENTER  
FOR WOMEN'S  
EMPOWERMENT

CENTRE CANADIEN  
POUR L'AUTONOMISATION  
DES FEMMES

To: House of Commons  
Standing Committee on the Status of Women  
Sixth Floor, 131 Queen Street  
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Canada

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## ECONOMIC ABUSE ISSUE BRIEF

### ISSUE

Economic Abuse is a key barrier facing women and girls seeking to leave unsafe environments and create economic and financial dependence; 94% -99% of domestic abuse cases include Economic Abuse<sup>1</sup>, and barriers that exist in our financial, legal and government systems prevent women from regaining their financial independence post-separation. Economic abuse includes strategies such as economic exploitation, economic control and employment sabotage.<sup>2</sup> Unlike physical forms of abuse, Economic Abuse can continue after the victims leave the relationship and continue for years after separation through the legal and justice systems, and the adaptation of the perpetrators tactics.<sup>3</sup>

CCFWE conducted a study on COVID-19 and Economic Abuse in the National Capital Region, which showed that:

- 80-95% of participants said that abusers engaged in actions like stealing their money or credit cards, spending their rent money, building up debt in the victims' name, or threatened them if they try to go to work;
- 69% to 78% of participants agreed that they were concerned about their access to housing, employment and education due to their current or former partner's actions

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<sup>1</sup> Postmus, Judy L., Sara-Beth Plummer, Sarah McMahon, N. Shaanta Murshid, and Mi Sung Kim. 2012. "Understanding Economic Abuse in the Lives of Survivors." *Journal of Interpersonal Violence* 27 (3): 411-430.

<sup>2</sup> Ibid.

<sup>3</sup> Adams, Adrienne E., Cris M. Sullivan, Deborah Bybee, and Megan R. Greeson. 2008. "Development of the Scale of Economic Abuse." *Violence Against Women* 14 (5): 563-588.

- before, during, and even after the pandemic.
- Out of a list of service providers, participants ranked financial institutions as the least helpful to them during COVID-19;
- A third of participants found their access to services worsening during the pandemic, and 64% felt unsafe calling services because their abusers were at home.

In order to successfully address economic abuse, there must be more comprehensive, data-driven, trauma-informed supports, and mechanisms in place from the government, legal system, financial institutions, and utility and telecommunication companies. Financial institution staff on the National Taskforce on Economic Justice have said that banks and credit unions can be the first line of defense for victims, because their clients talk about personal finances. They often know about domestic violence in a relationship before police, shelters or lawyers.

## RECOMMENDATIONS

As a witness to the “Standing Committee on the Status of Women” we respectfully submit the following recommendations for consideration:

1. Amend the Federal Divorce Act, the Civil Marriage Act, and the Criminal Code to include economic abuse within the definition of domestic violence (not only financial abuse) and remove delays in granting separation of victims from their abusers.
2. Develop a Financial Abuse Code of Conduct for financial institutions, like the UK; a system to consider identification of Economic Abuse victims and provide support to survivors.
3. Mandate financial institutions to replicate the Elder Financial Abuse alert system for clients for economic abuse victims, so that they can escalate domestic abuse clients.
4. Amend the Bankruptcy and Insolvency Act (R.S.C., 1985, c. B-3) to support economic abuse survivors.
5. Enhance trauma-informed policies, financial procedures of private stakeholders such as housing, telecommunication, public transport, insurance, electric utilities, credit association and banks to ensure economic abuse is identified and dealt with in a timely manner, minimizing any adverse consequences for women.
6. Provide funding to develop educational materials and training on economic abuse.
7. Provide funding to increase the research capacity of organizations studying economic abuse.
8. Revise metrics to collect economic and financial abuse data through Statistics Canada.
9. Amend the Wireless Code. Amendments should include listing eligibility criteria for hardship programs, make family violence an express eligibility criterion, incorporate trauma-informed family violence policies, requirements for payment plans when an account is jointly held, include grounds for splitting jointly held debt and removing and account holder’s name if family violence has occurred.

## ABOUT CCFWE

The Canadian Center for Women’s Empowerment (CCFWE) is the only national non-profit organization dedicated to addressing **Economic Abuse** through advocacy, education, economic empowerment, and policy change. Our work is informed by up-to-date evidence and lived experience. To create systemic change, we have convened a National Task Force for Women’s Economic Justice. The taskforce is nationally represented by policymakers, social

service staff, financial institutions, and community organizations advocating for policies to aid economic abuse victims. From this Taskforce, we've heard financial institution staff tell us that they can be the first line of defense for domestic economic abuse victims. They've told us that their clients open up to them with personal stories, and thus can see the first red flags of domestic abuse before police, shelters or lawyers are notified. However, financial institutions are missing the policies and tools to be able to escalate abuse victims' files and help abuse victims. Financial institutions have shown their dedication to using innovative tools to combat Elder Financial Abuse such as flagging and escalating cases. We encourage them to replicate that process for Domestic Economic Abuse cases.

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