

# HELP IS HERE HOW TO IDENTIFY DOMESTIC ECONOMIC ABUSE?



Economic Abuse is a range of behaviours experienced by women in intimate partner relationships in which an abuser controls a woman's ability to acquire, use and maintain resources to sustain her life<sup>1</sup>. Resources can include money, employment, basic needs such as food and children's materials, access to education and employment, and more. Economic Abuse limits a woman's choices, her financial independence, and her access to safety. Without proper resources, women who are economically abused may stay with their abusive partners for a long time. As a result, they may experience more harm by their partners.

## EXAMPLES OF ECONOMIC ABUSE INCLUDE: <sup>2,3</sup>

- Preventing a partner from using the couple's money.
- Preventing a partner from using their own earnings.
- Concealing information about the couple's finances.
- Incurring extensive debts in joint accounts or credit debts in a partner's name.
- Forbidding a partner from working or restricting their work hours.
- Harassing a partner at their place of employment or actively interfering with their work.
- Preventing a partner from receiving an education.
- Stealing property, money or other resources from a partner.



<sup>1</sup> Adams, Adrienne E., Cris M. Sullivan, Deborah Bybee, and Megan R. Greeson. "Development of the scale of Economic Abuse."; Violence against women 14, no. 5 (2008): 563-588.

<sup>2</sup> **IBID**

<sup>3</sup> Sharp, N "What's Yours is Mine": the different forms of Economic Abuse and its impact on women and children experiencing domestic violence. London: Refuge. (2008)

<sup>4</sup> Adams, Adrienne E., Cris M. Sullivan, Deborah Bybee, and Megan R. Greeson. "Development of the scale of Economic Abuse"; Violence against women 14, no. 5 (2008): 563-588.

**For more financial, legal, and social service resources for Economic Abuse, you may download CCFWE's Mobile application called STEAR on the Apple Store or Google Play.**  
You can also visit [ccfwe.org](https://ccfwe.org) > Your Tools

## How to Identify Domestic Economic Abuse?

### WAYS TO PROTECT YOURSELF FROM ECONOMIC ABUSE:

- Keep track of your finances in your accounts, credit cards, or joint accounts to determine if your partner is spending your money beyond what you have agreed on.
- Keep copies of your financial information and legal documents in a safe place away from your partner, such as with trusted friends or family, or stored securely on-line. Examples include; medical records, marriage certificates, property deeds, social insurance information, and passports.
- Separate your money, debts and other finances from your partners'.<sup>4</sup>



### WHAT DOES A HEALTHY FINANCIAL RELATIONSHIP LOOK LIKE?

- Both partners have access to financial statements and information, even if the partner might manage the finances.
- Couples feel safe to identify and voice when they have different values about money and negotiate financial goals.
- Both recognize and respect that decision-making is equal, regardless of who earns more income.
- Each partner can have access to money on their own.
- Both are knowledgeable about how money is spent.

# WORKPLACE SAFETY

If it is safe, available and appropriate, consider the following:

- Provide your supervisor and company security with a copy of your protection order, if you have one.
- Provide your employer's security and reception people with your partner's photograph.
- Ask security to escort you to and from the parking lot or to public transportation.
- Screen your telephone calls.
- Consider changing your work schedule and travel patterns to and from work.
- Save threatening emails, voice mails, letters and gifts; these are in case you choose to use the legal system.

**This evidence will be helpful. If you have a protection order, or other legal documents, this will help you prove that your partner or ex-partner is violating the order.**

- Request your workspace to be moved to a more secure area or to another site if possible.
- If you are comfortable, confide in a colleague or supervisor to inform them of your situation; workplaces with employees of more than 6 people are subject to the Occupational Health and Safety Act (OHSA), which requires employers to have an employee harassment program to protect victims at work from their abuses.<sup>5</sup>
- Get a donated cell phone from your local domestic violence shelter. This will provide you with another way to contact help or emergency services, if needed. Staying safe is of top importance during this difficult time.



## WHAT TO DO WHEN YOU LEAVE A PARTNER WHO IS ECONOMICALLY ABUSIVE

**Although the process of separation from an abusive partner appears complicated, you have RIGHTS and there are SUPPORTS that exist to assist you through this very difficult time.**

It is a common problem for women leaving abusive partners to find a place to live or pay for necessities of life. For this reason, there are funds available to help women leaving abusive partners. Contact the **Assaulted Women's Helpline (1-866-863-0511 or 1-866-863-7868)** for more information about help available in your area. Should you need assistance moving, Shelter Movers is a charity that helps victims and survivors move their items to safer locations.<sup>6</sup>

Take steps to protect your finances if you leave the relationship. Take your name off any joint accounts you have with your partner and change the PIN and passwords on all of your own accounts. **Talk to a lawyer** to assist you in finalizing the financial details of your separation.

<sup>5</sup> Government of Ontario. Guide to the Occupational Health and Safety Act. "Part III.0.1: Workplace violence and workplace harassment" <https://www.ontario.ca/document/guide-occupational-health-and-safety-act/part-iii0i-workplace-violence-and-workplace-harassment>

<sup>6</sup> Shelter Movers (2022). [https://www.sheltermovers.com/volunteer/?gclid=Cj0KCQjw7KqZBhCBARIsAI-fTKJQ-uQKd4xdU5KlIKVxYcjBCWdxHD46jClF9D2FNTH8EHMMPV-kVz0aAj5uEALw\\_wcB](https://www.sheltermovers.com/volunteer/?gclid=Cj0KCQjw7KqZBhCBARIsAI-fTKJQ-uQKd4xdU5KlIKVxYcjBCWdxHD46jClF9D2FNTH8EHMMPV-kVz0aAj5uEALw_wcB)

## FREE LEGAL ADVICE

### WHERE TO GO FOR HELP

Through Legal Aid Canada, people experiencing domestic violence can receive two hours of free legal advice on family law, immigration and refugee law issues. No financial requirements. You can receive this up to 5 times a year-one per legal issue. You can contact your province or territory's Legal Aid Clinic through <https://www.justice.gc.ca/eng/fund-fina/gov-gouv/aid-aide.html>.

If you do not qualify for legal aid, there are a number of legal services available to provide you with information.

### WHERE TO GO FOR HELP

ORGANIZATION	CONTACT
<b>NATIONAL SERVICES</b>	
Canadian Resource Centre for Victims of Crime (CRCVC)	Phone: 1-877-232-2610 Text: (613) 208-0747
Justice Net	info@justicenet.ca
<b>BRITISH COLUMBIA</b>	
Rise Women's Legal Centre	CLIENT INTAKE LINE 236.317.9000 GENERAL INQUIRIES 604.451.7447 info@womenslegalcentre.ca
Access Pro Bono	1-877-762-6664 (toll free) / 1-604-878-7400 accessprobono.ca
Community Legal Assistance Clinic	contact@clasbc.net Toll Free: 1.888.685.6222 / 604.685.3425
Dial-A-Law	1-800-565-5297 (604-687-4680 Lower Mainland)

**ALBERTA**

<b>Women's Centre of Calgary</b>	(403) 264-1155 info@womenscentrecalgary.org
<b>Pro Bono Law Alberta</b>	Find Services at <a href="http://pbla.ca/get-legal-help">pbla.ca/get-legal-help</a>
<b>Centre for Public Legal Education Alberta (CPLEA)</b>	www.cplea.ca 780-451-8764 ( leave a message) info@cplea.ca
<b>Calgary Legal Guidance</b>	clg.ab.ca 403.234.9266 clg@clg.ab.ca

**SASKATCHEWAN**

<b>Elizabeth Fry Society of Saskatchewan</b>	elizabethfrysask.org TF: 1-888-934-4606 / (306) 934-4606 reception@elizabethfrysask.org
<b>Public Legal Education Information Association</b>	www.plea.org 306-653-1868, option 3 to leave a message plea@plea.org
<b>Pro Bono Law Saskatchewan</b>	pblsask.ca TF: 1-855-833-7257 / 304-569-3098 info@pblsask.ca

**MANITOBA**

<b>Fort Gary's Women's Centre Legal Services</b>	<a href="https://fgwrc.ca/wp-content/uploads/2018/10/Legal-and-Advocacy.pdf">https://fgwrc.ca/wp-content/uploads/2018/10/Legal-and-Advocacy.pdf</a>
<b>Community Legal Education Association</b>	www.communitylegal.mb.ca 204-943-2382
<b>Family Justice Resource Centre</b>	www.gov.mb.ca/justice/crown/family/print,resource.html 204-945-2313
<b>Government of Manitoba Legal Resources</b>	www.gov.mb.ca/familylaw/resources.html

## How to Identify Domestic Economic Abuse?

### ONTARIO

<b>Community Legal Education Ontario (CLEO)</b>	<a href="http://www.cleo.on.ca">www.cleo.on.ca</a>
<b>Assaulted Women's Helpline</b>	<a href="http://www.awhl.org">www.awhl.org</a> 1.866.863.0511 ; TTY: 1.866.863.7868
<b>Victims Services Toronto</b>	<a href="http://projectrecover.ca">projectrecover.ca</a> (416) 302-2368
<b>Family Law Education for Women</b>	<a href="http://onefamilylaw.ca">onefamilylaw.ca</a> <a href="mailto:admin@onefamilylaw.ca">admin@onefamilylaw.ca</a>
<b>Ontario Federation of Indigenous Friendship Centres</b>	<a href="http://ofifc.org">ofifc.org</a> 1-800-772-9291
<b>Aboriginal Legal Service of Toronto</b>	<a href="http://aboriginallegal.ca">aboriginallegal.ca</a> Phone: 1-844-633-2886
<b>Chinese and Southeast Asian Legal Clinic</b>	<a href="http://csalc.ca">csalc.ca</a> 1-844-971-9674
<b>South Asian Legal Clinic of Ontario</b>	<a href="http://salc.on.ca">salc.on.ca</a> 416-487-6371
<b>Black Legal Action Centre</b>	<a href="http://www.blacklegalactioncentre.ca">www.blacklegalactioncentre.ca</a> 1-877-736-9406 TTY:1-800-855-0511

### QUEBEC

<b>Rebâtir</b>	<a href="http://rebatir.ca">rebatir.ca</a> 1-833-REBATIR <a href="mailto:project@rebatir.ca">project@rebatir.ca</a>
<b>Justice Pro Bono</b>	<a href="http://justiceprobono.ca/boussolejuridique.ca/ressource/">http://justiceprobono.ca/boussolejuridique.ca/ressource/</a>
<b>Educaloi</b>	<a href="https://educaloi.qc.ca/la-loi-vos-droits/">https://educaloi.qc.ca/la-loi-vos-droits/</a>
<b>Trouver un avocat</b>	<a href="https://www.barreau.qc.ca/fr/trouver-avocat/">https://www.barreau.qc.ca/fr/trouver-avocat/</a>

## NEW BRUNSWICK

<p><b>Family Law NB / Droit de la famille NB</b></p>	<p><a href="http://www.familylawnb.ca/">www.familylawnb.ca/</a> 1-888-236-2444</p>
<p><b>University of New Brunswick</b></p>	<p><a href="http://www.unb.ca/fredericton/law/clinic/">www.unb.ca/fredericton/law/clinic/</a> 506-452-5856 lawclinic@unb.ca</p>

## NOVA SCOTIA

<p><b>Legal Information Society of Nova Scotia</b></p>	<p><a href="http://www.legalinfo.org">www.legalinfo.org</a> 1-800-665-9779 or 902-455-3135 questions@legalinfo.org</p>
<p><b>NSLA Legal Information and Resources</b></p>	<p><a href="http://www.nslegalaid.ca">www.nslegalaid.ca</a> T 902-420-6578</p>
<p><b>Elizabeth Fry Society of Mainland Nova Scotia</b></p>	<p><a href="http://www.efrymns.ca">www.efrymns.ca</a> +1-902-454-5041 ed@efrymns.ca</p>

## NEWFOUNDLAND AND LABRADOR

<p><b>Family Violence - Public Legal Information Association of NL (PLIAN)</b></p>	<p><a href="http://publiclegalinfo.com">publiclegalinfo.com</a> TF: 1-888-660-7788 / 709-722-2643 info@publiclegalinfo.com a2j@publiclegalinfo.com</p>
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## PRINCE EDWARD ISLAND

<p><b>Community Legal Information PEI</b></p>	<p><a href="http://legalinfopei.ca">legalinfopei.ca</a> Toll-free: 1-800-240-9798 / 902-892-0853</p>
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## NUNAVUT

<p><b>Legal Services Board of Nunavut</b></p>	<p><a href="http://nulas.ca">nulas.ca</a> info@nulegalaid.com 1-833-913-1899</p>
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## YUKON

<p><b>Yukon Public Legal Education Association</b></p>	<p><a href="http://yplea.com">yplea.com</a> lawyer@yplea.com (867) 668-5297 or 1-866-667-4305</p>
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## NORTHWEST TERRITORIES

<p><b>Law Society NWT</b></p>	<p><a href="http://lawsociety.nt.ca">lawsociety.nt.ca</a> Outreach Clinic Toll-free: 1 844 497 1319 / 1 867 767-9384</p>
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# YOUR RIGHTS



## TAX BENEFITS:

*Concerned about tax benefits that were filed with your partner or spouse?*

You don't need to contact the abuser to provide information to the CRA. In such cases where you want to change the primary caregiver for your dependents and/or other benefits as well as tax returns, there is a list of documents that could confirm your situation when you request the changes in your file. You can call **1-800-387-1193** for more information.



## WORKPLACE SAFETY:

*Need some time off to deal with your current situation?*

When family violence or domestic violence follows the victim to work, it becomes a workplace problem according to the Canadian Centre for Occupational Health and Safety. Across Canada, it is an employer's duty to ensure that employers have a safe and healthy workplace including protection from violence. For example, in Ontario, under the Employment Standards Act, eligible workers have the right to job-protected leave if they have experienced or are threatened with domestic or sexual violence. **Part-time or Full-time** workers who have been employed for at least 13 weeks in a row are entitled to up to 10 individual days and up to 15 weeks of leave under the Act. Each calendar year, the first five days would be paid, while the remaining days would be unpaid.



## IMMIGRATION STATUS:

*Concerned about your immigration status?*

If you have a permanent resident status it cannot be revoked when leaving an abusive relationship. Even if your abusive partner sponsored your application for permanent residence. If you are in the process of spousal sponsorship, have yet to receive your permanent resident status, and are considering leaving the relationship, seek legal counsel immediately. You may still be able to apply to remain in Canada on **Humanitarian and Compassionate (H&C) grounds**.

If you would like to verify your immigration status or replace an Immigration Document you can find more information and the application form can be found here at [www.canada.ca](http://www.canada.ca) > Immigration and Citizenship > My application > Check your Application Status.

General information on immigration options for victim-survivors fleeing from abuse is found here or at [www.canada.ca](http://www.canada.ca) > Immigration and Citizenship > Immigrate to Canada > Sponsor your family members to Immigrate to Canada > Immigration options for victims of family violence.



## CRIMINAL LAW:

*Concerned about fraud or theft?*

What you are experiencing may be a criminal offense like forgery or bank fraud. A criminal court can order a variety of punishments in the case of a fraud conviction, including fines, imprisonment, probation, penalties, and restitution. A victim has a limited role in the criminal process; once a police report is filed it can trigger charges and investigations that are not within the victim's control. It is best to get advice before deciding to report. Contact **Canadian Resource Centre for Victims of Crime** for support at [crcvc.com](http://crcvc.com) or call at 1-877-232-2610.





*“I was completely financially secure and living the life I had always wanted to and was totally in control until about seven years ago I met a guy and began a relationship. During that relationship there was physical, mental and financial abuse. He completely lied about his financial situation but during the relationship it got to the point where if I asked about his situation he would just blow up. The financial abuse, the impact of that, I found out more about once the relationship was over. In that time he was siphoning money; he gambled...It’s hard to tell, I finally got away – I ended up with nothing but financial debt. I had a business. I lost that too. I lost my home, my business, most of my friends. I didn’t have the knowledge or the strength to fight him in court nor did I have the support of family.”*

# ABOUT US

The Canadian Center for Women's Empowerment (CCFWE) is the only national organization in Canada dedicated to fighting Domestic **Economic Abuse** through education, economic empowerment, research, and policy change.

CCFWE works collaboratively with women's services organizations, policymakers, financial institutions, and survivors to develop a comprehensive approach to address **Economic Abuse** and empower survivors to rebuild their lives and gain control of their finances.

We developed a comprehensive approach to address service gaps in **Economic Abuse** and empower survivors to rebuild their lives and gain control of their finances. Lived experience, Gender-Based Analysis Plus, trauma-informed, and evidence-based practice inform our work.

CCFWE has advocated and reached over 60,000 people and 125 organizations on **Economic Abuse** by developing tools, and ground-breaking policies, delivering culturally-appropriate **Economic Abuse** intervention strategies, direct victim support, and advocating for system change.

## GIVE HOPE. INSPIRE. CHANGE LIVES. SHARE YOUR STORY TODAY.

### You Have A Powerful Story To Share

The significance of sharing survivor stories can help other survivors and contribute to policy change, advocacy, economic empowerment, education, and awareness around **Economic Abuse**. CCFWE does not collect or disclose information, including full name, location, or email. Stories submitted may be shared anonymously by CCFWE for educational and awareness purposes. To learn more, check [www.ccfwe.org](http://www.ccfwe.org)



### Get involved

If you would like to get involved in our work:

**Contact us:** [info@ccfwe.org](mailto:info@ccfwe.org)

**Follow us on Twitter, Facebook, LinkedIn, Instagram:** [@ccfwe](#)

**Subscribe to our YouTube channel:** [@ccfwe](#)

Learn more about **Economic Abuse** at [www.ccfwe.org](http://www.ccfwe.org) and Sign our Pledge to fight **Economic Abuse** and become an advocate for Economic Justice within your social circle and local communities

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