



THE STATE OF ECONOMIC ABUSE IN CANADA

*Championing Financially Strong Futures for
Survivors*

Prepared by **Canadian Center For Women's Empowerment (CCFWE)**
Ottawa, Canada



Women and Gender
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Femmes et Égalité
des genres Canada

Canada



CANADIAN CENTER
FOR WOMEN'S
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Land Acknowledgment

Canadian Center For Women's Empowerment (CCFWE) recognizes that we are located on the unceded territory of the Algonquin Anishinaabe Nation. We extend our respect to all First Nations, Inuit, and Métis peoples for their valuable past and present contributions to this land. We continue to work for deserved treatments, recognized freedoms, justice, and rights for all.

We wish to express our profound respect and unwavering support to all our Indigenous colleagues and cherished friends who have made significant contributions to the State of Economic Abuse report. Your invaluable involvement is deeply honored.

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CCFWE acknowledges the many women survivors of intimate partner violence. We recognize their courage, strength, acts of resistance, and resilience. We also acknowledge support agencies working with victims/survivors on their journey to safety, recovery, and prevention.

Canadian Center For Women's Empowerment (CCFWE) would like to acknowledge the many women who have survived intimate partner violence and recognize their courage, strength, and acts of resistance and resilience. We also acknowledge the services and organizations that have worked with victims/survivors on their journey to safety and recovery and those whose work is to prevent violence before it occurs.

We are incredibly grateful for the support of our funders, the CCFWE's National Task Force for Women's Economic Justice members, partners, volunteers, summer students, and advocates who have helped us achieve so much in such a short time. Together, we are supporting women and empowering them to find the help they need. Together, we are changing lives and inspiring hope.

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Usage of the term victim-survivor: Throughout the report, CCFWE uses the term victim-survivor to encapsulate the experiences of those who are still experiencing or have recently experienced harm but also acknowledges the strength and ability of those already healing and recovering.

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Content Warning:

This report includes content that may be distressing to some readers, including descriptions of Economic Abuse, victims' quotes, and detailed experiences. Please prioritize your well-being while reading. Remember to practice self-care and acknowledge your bravery. Take care.

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Key Abbreviations & Terms

DOMESTIC VIOLENCE (DV): Domestic violence (also called Family Violence or Intimate Partner Violence) is a pattern of behaviour used by one person to gain power and control over another with whom they have or have had an intimate relationship.¹ Commonly identified forms of domestic violence include physical, sexual, psychological/emotional, economic, and spiritual violence.

FAMILY VIOLENCE (also called Domestic Violence) is considered to be any form of abuse, mistreatment or neglect that a child or adult experiences from a family member, or from someone with whom they have an intimate relationship. The following pages provide information about family violence, the laws relating to family violence and the kind of help that is available to someone experiencing family violence.²

GENDER NONCONFORMING: Gender nonconforming is when individuals do not conform to their socially or traditionally prescribed gender roles or gender norms.

INTIMATE PARTNER VIOLENCE (IPV): IPV is any violent offence that occurs “between current and former legally married spouses, common-law partners, boyfriends and girlfriends and other kinds of intimate partner”.³ IPV is a global problem, with women more significantly affected than men. IPV occurs in several forms, including physical, economic, sexual, and psychological abuse. IPV is often attributed to multiple factors, such as poverty, gender inequality, sociocultural and religious beliefs, and unemployment. IPV violates human rights and has wide-ranging consequences, such as post-traumatic stress disorder, physical injuries, and economic problems.⁴

INTERSECTIONALITY: Intersectionality theory emphasizes how various hierarchies of power structures and social systems such as age, ethnicity, immigration status, sexual orientation, class, and culture can create multiple interconnecting forms of oppression for women.⁵

NATIONAL TASK FORCE FOR WOMEN'S ECONOMIC JUSTICE: Established by CCFWE in 2020, the National Task Force for Women's Economic Justice advocates for policies to achieve women's economic rights and justice. Its group of community organizations provides strategic direction and leadership to influence government and industry responses to Economic Abuse.

NATIONAL ACTION PLAN (NAP): A comprehensive plan, developed as a priority of the Government of Canada, to address gender-based violence and violence against women. NAP outlines key recommendations for tackling Economic Abuse through early identification, prevention, and improved response. The plan puts forward 100 recommendations across four pillars and provides a road map to eradicate VAW and GBV.⁶

Executive Summary

Economic Abuse encompasses a range of coercive strategies aimed at controlling, exploiting, and sabotaging the resources of victims.⁷ This behavior undermines the autonomy, empowerment, and financial security of survivors. It is often intertwined with other forms of domestic violence, including physical and sexual abuse, with women being disproportionately impacted.⁸ Statistics indicate that one in three women will experience Economic Abuse at some point in their lives.⁹ Consequently, this issue demands urgent research and policy consideration. This report provides an overview of the current state of research and policy pertaining to Economic Abuse in both the Canadian and global contexts.

The report offers a thorough examination of the occurrence, characteristics, and consequences of Economic Abuse. It also provides a summary of global policy initiatives aimed at tackling Economic Abuse. With a specific emphasis on the Canadian context, the report delves into the state of research and policy measures addressing this issue. Furthermore, it places a significant focus on the distinct impact of Economic Abuse on communities, including Black, Indigenous, and People of Colour (BIPOC), immigrants, refugees, newcomers women with physical challenges, and gender non-conforming individuals.

The report summarizes the essential recommendations drawn from CCFWE's National Consultations involving key Canadian stakeholders. These recommendations are categorized into four primary themes:

- Government Policy & Structures.
- Economic Institutions Policy, Structures & Practices.
- Research.
- Social Service Programs.

**Fighting against Economic Abuse
and Injustice In Canada.**

Summary of Recommendations

Government Policy and Structures

1. Recognize and formalize the inclusion of Economic Abuse in policy and legislative definition.
2. Amend banking policies to better support Economic Abuse survivors.
3. Amend bankruptcy laws to support Economic Abuse survivors.
4. Amend family law legislation and policies to remove barriers in the legal system for victims.
5. Allocate funds for a grant-giving scheme for women who are leaving an abusive partner and seeking to rebuild their lives.
6. Allocate public funds to improve access to and quality of family law services, mental health, and childcare.
7. Allocate funds to micro-enterprise and entrepreneurship programs.
8. Allocate funds for Friendship Centres to support First Nations survivors.
9. Eradicate systemic and structural racism in institutions and support women's financial empowerment initiatives.

Economic Institutions Policy, Structures & Practices

1. Provide financial institution staff with training on domestic violence and Economic Abuse to better assist survivors.
2. Provide free and accessible credit repair and debt remediation services for survivors.
3. Ensure that survivors are formally released from debts by creditors.
4. Provide access to translation and interpretation services for non-English or French speakers who may be affected by family/ domestic violence.
5. Develop trauma-informed, culturally sensitive financial literacy training.
6. Develop Voluntary Financial Code Codes of Conduct, banking policies, and procedures to include a system to identify and support Economic Abuse survivors.
7. Establish trauma-informed micro-enterprise or entrepreneurship programs.

Research

1. Collect demographic data, and research on Economic Abuse as a form of intimate partner violence in Canada.

Social Service Programs

1. Ensure accessibility to information regarding family law procedures and women's rights for both survivors and service providers.
2. Improve access to legal aid services for survivors.
3. Incorporate financial education for young women in high school curricula.
4. Support settlement organizations to provide assistance to refugees, newcomers, and immigrants.
5. Create materials and tools to identify victims for support for frontline workers.
6. Build a layered support system where social service organizations, settlement agencies, community leaders, and Friendship Centres work together to offer better support to survivors.
7. Create a domestic violence court system for survivors.
8. Include social workers, health care workers, and immigration/ settlement counselors when responding to domestic violence.
9. Work with Indigenous communities to develop culturally relevant and appropriate responses to Economic Abuse.
10. Collaborative partnerships with organizations actively engaged with employers to address Economic Abuse, particularly Employment Sabotage.



Photo credit: Jason Hafso

Aim of the Report

This report provides a global overview of the research on Economic Abuse narrowing in on the Canadian context. The report emphasizes the urgent need to address Economic Abuses, shedding light on the profound impact of Economic Abuse across all facets of Canada. It offers an in-depth analysis of the challenges faced by both survivors and service providers when addressing Economic Abuse.

In January 2021, the Canadian Government recognized the need for a National Action Plan to end Gender-Based Violence. This marked a substantial milestone after years of unwavering advocacy from the women's sector. This enables us to create the chance to convene and involve stakeholders from all over Canada.

We are grateful to have heard our partners share their challenges and expertise as they highlighted the many avenues in which systemic barriers to Economic Abuse can be addressed. Furthermore, the solutions that our partners have brought forward were informative.

This consultation process reaffirmed that the urgent needs, victims' resilience, the grassroots' tireless hard work, and creativity will always bring us hope.

The report encompasses a diverse range of viewpoints concerning women's economic rights, drawing from the experiences of survivors, the business community, financial institutions, and advocacy groups operating in Canada. It's important to note that all contributors willingly participated in the process. The report explores CCFWE's current work and discusses the policy recommendations developed by the members of the National Task Force for Economic Justice.

The primary aim is to establish a comprehensive understanding of Economic Abuse, which will serve as the basis for developing impactful policy responses and programs to combat this issue effectively. The report intends to be of value to the following stakeholders.

- Victim-survivors
- Healthcare workers
- Settlement agencies workers
- Family violence service providers
- Local and national governments
- Family lawyers, legal clinics, consumer lawyers
- Researchers and academics
- Women's community organizations
- Financial institutions
- Utilities and essential service providers
- Criminal justice system (police, prosecutors, judiciary)

In this report, we outline the ongoing efforts and initiatives of the Canadian Center for Women's Empowerment (CCFWE) alongside the policy recommendations derived from comprehensive consultations with our stakeholders.





Photo credit: Polina Tankilevitch

Introduction

Intimate partner violence (IPV) is a global social problem affecting a significant number of women and children, making it a gendered problem. The prevalent view of intimate partner violence is physical violence among the general population. Research has been documenting additional forms of violence within relationships over the years. More awareness is now being given to sexual, psychological, and emotional abuse. Emotional and psychological violence are frequently referred to as coercive control.¹⁰ Within the research, participants identified several tactics used to maintain control including emotional and financial dependency.¹¹ Many women report economic concerns as one of the top reasons why leaving a relationship is difficult.¹²

Economic security is a gendered issue, therefore. Economic Abuse is a critical problem for women. Economic abusers often attempt to undermine the economic independence of an intimate partner by controlling their economic and financial resources.¹³ Understanding the complexity of Economic Abuse is vitally important for women to achieve gender equality.

Defining Economic Abuse

After analyzing over 46 peer-reviewed articles from countries across six continents, Postmus and colleagues (2020) concluded fewer than half included a clear definition of Economic or Financial Abuse. Yet there seems to be a growing global clarity and consistency of terminology used to describe Economic Abuse.¹⁴ Economic Abuse is a form of intimate partner violence in which the abuser uses coercive tactics to undermine or completely obliterate the victim's economic self-sufficiency, thus threatening their financial security.¹⁵ The perpetrator gains complete or partial control over the victim's economic and financial resources, thereby impeding the victim's ability to control and use their resources for their socioeconomic well-being.¹⁶

While Financial Abuse and Economic Abuse are often used interchangeably in the literature, there is a difference between the terms.¹⁷ Financial Abuse focuses specifically on money and finances, while Economic Abuse encompasses all behaviours involving controlling and restricting a victim's economic resources, including finances.¹⁸ Several types of Economic Abuse have been identified in the literature: economic control, economic exploitation, employment sabotage, and economic deprivation.¹⁹

Economic Control

Economic control involves the perpetrator preventing the victim from having access to, as well as knowledge of, their financial circumstances and preventing the victim from being able to make decisions on household finances.²⁰ Littwin (2012) additionally identified economic control as involving the denial of access to bank accounts, requiring the victim to hand over any sources of income, and keeping the victim on a strict allowance by which the use of money is strictly controlled and monitored, denying victims the opportunity to make decisions and manage their finances.²¹

Economic Exploitation

Economic exploitation occurs when the perpetrator intentionally uses the victim to generate financial resources which they then appropriate.¹⁸ This includes behaviours that destroy the victim's credit or finances, such as stealing the victim's money, cheques, or automated teller machine (ATMs) card.²² Littwin used the term "coerced debt" to describe "all non-consensual, credit-related transactions that occur in a violent relationship, not just matters that depend on the express application of force".²³ Littwin further differentiated between tactics of coercing debt through fraud (i.e., opening credit cards in the victim's name and accumulating debt thereafter), through force (i.e., forcing the victim to sign a financial document against their will), and through misinformation and other means (i.e., letting a victim with limited language abilities "blind sign" a document).²⁴

Economic Deprivation

Economic deprivation occurs when victims are prevented from gaining access to social and economic resources for daily survival. It includes disposing of, hiding, hampering and destroying property and resources that other individuals are interested in.²⁵

Employment Sabotage

Employment sabotage occurs when abusers intentionally use various tactics to prevent victims from obtaining or maintaining employment.²⁶ In some cases, the victim is made to miss scheduled work, underperform at work, or progress to chronic absenteeism.²⁷

Economic Abuse, therefore, has been identified as a distinct and common form of IPV used by abusive partners to restrict or completely deny the victim's own economic independence.





ECONOMIC ABUSE: INSIGHTS FROM CANADA AND GLOBALLY

The Status of Economic Abuse Research & Policy in Canada

Economic Abuse Research in Canada

While Economic Abuse has gained significant global attention, there is less research on the Canadian context, and limited studies have approached the topic. For example, Cohen and colleagues (2005) reported that women across Canada who have any mobility limitations are much more likely to experience financial abuse (26%) than those without (17%) activity limitations.²⁸ And a recent study in Canada found Indigenous women are three times more likely to experience economic abuse than non-Indigenous women.²⁹ Among the women surveyed, 16% of Indigenous women (compared to 6% of non-Indigenous women) were forced to give money or possessions to their partners, and 13% of Indigenous women were denied access to employment, money, or financial resources of their own (compared to 3% of non-Indigenous women).³⁰

The Woman Abuse Council of Toronto, Canada (Woman ACT) highlighted that financial abuse can persist in contexts like spousal and child support, where perpetrators either withhold support payments or manipulate them to maintain dominance over survivors and hinder their financial independence.³¹ Immigrant and refugee women bear a disproportionate burden, as their abusive partners might restrict access to immigration documents, thereby preventing them from accessing economic and financial services that are already challenging to obtain.³² There is some evidence indicating that the intergenerational effects of economic abuse may manifest through abusers painting negative portraits of the survivors' capabilities, thus influencing the victim's relationship with their children and, subsequently, the overall well-being of their children.³³

Women's precarity in domestic violence has attracted attention in research and policy circles. In its Feminist Economy Recovery Plan for Canada, the YWCA (2020) asserts that organizations and academic research are the main drivers of intersectional feminism and gender-based analysis for policymakers to address financial abuse and IPV. The YWCA expresses concern that this position could be weakened because of decreased investments during and after the pandemic.³⁴

CCFWE carried out a research investigation examining Economic Abuse within the National Capital Region, titled "*Access to Economic Resources During COVID-19 in the National Capital Region, ON*". Most of the participants reported an increase in Economic Abuse during the pandemic. Of the participants, 80% of women agreed since COVID-19 began, their current/ex-partner has displayed more controlling, manipulative, and coercive behaviours pertaining to their finances and economic stability while since the start of the pandemic 83% of participants stated their partner's actions their employment or education situation has significantly worsened.³⁵ When participants were asked to rate the helpfulness of various service providers on a scale from "least helpful" to "most helpful," financial institutions emerged as the least helpful among all service providers. The highest levels of endorsement for being either 'helpful' or 'very helpful' were attributed to counselors, doctors, and mental health support (41.0%). This was closely followed by daycares/child maintenance (38.8%), women's shelters/women's organizations (35.9%), hospitals or clinics (35.7%), lawyers (34.2%), housing associations (33.6%), welfare benefits (31.7%), homeless shelters (31.0%), and financial

institutions (26.5%). Notably, 27.6% and 31.7% of participants rated women's shelters and homeless shelters, respectively, in the least helpful range. The lack of support provided by these shelters was anticipated due to funding and capacity limitations during the COVID-19 pandemic.

Some key takeaways from the research are described in the following section.

- **86%** of participating victim-survivors were demanded to quit work by their abuser.
- **93%** of their abusers didn't allow them to have their own money and have taken away paychecks and/or financial aid.
- **90%** of victim-survivors had decision-making power taken away from them while their abuser made all financial decisions.
- **90%** of their abusers demanded participating victim-survivors information on how money was spent and asked for receipts.
- **90%** of victim-survivors couldn't access bank accounts or access to financial information.
- **90%** of abusers threatened with physical harm if victim-survivors paid rent or other bills that were needed.
- **84%** of abusers had debt built up under the victim-survivors name.
- **78%** of Economic Abuse survivors have faced physical abuse at some time with their partner.

In early 2022, CCFWE undertook a national study surveying social service providers, victim-survivors, and the financial sector., "Understanding the Nature Of Economic Abuse: A National Study On Service Provider Insights In Canada." The study sought to understand the prevalence, knowledge, and training on the nature, and characteristics of Economic Abuse in Canada. The present study consisted of three main areas of investigation, involving three different participant groups: social service providers (n=292), financial institutions (n=76), and victim-survivors (n=80).³⁶ CCFWE employed online surveys to examine the prevalence of issues, the availability of services, and the comprehension of challenges encountered within their respective domains. Part 1 involved online surveys for each demographic, and part 2 entailed interviews with social service providers.

Social Service Survey Findings

The respondents were asked where the organization is located, overwhelmingly Ontario was represented (59.6%), followed by British Columbia (18.2%), Newfoundland and Labrador (6.5%), and Prince Edward Island (5.5%). Of the respondents 23.9% worked in rural areas, 40.7% worked in suburban areas and 35.4% worked in metropolitan areas. Most respondents worked at women's organizations (18.6%), victim services (14%), social services agencies (11.6%), and legal services (10.2%). The remaining organizations included criminal justice services, mental health, Indigenous, medical, government, and crisis counseling.

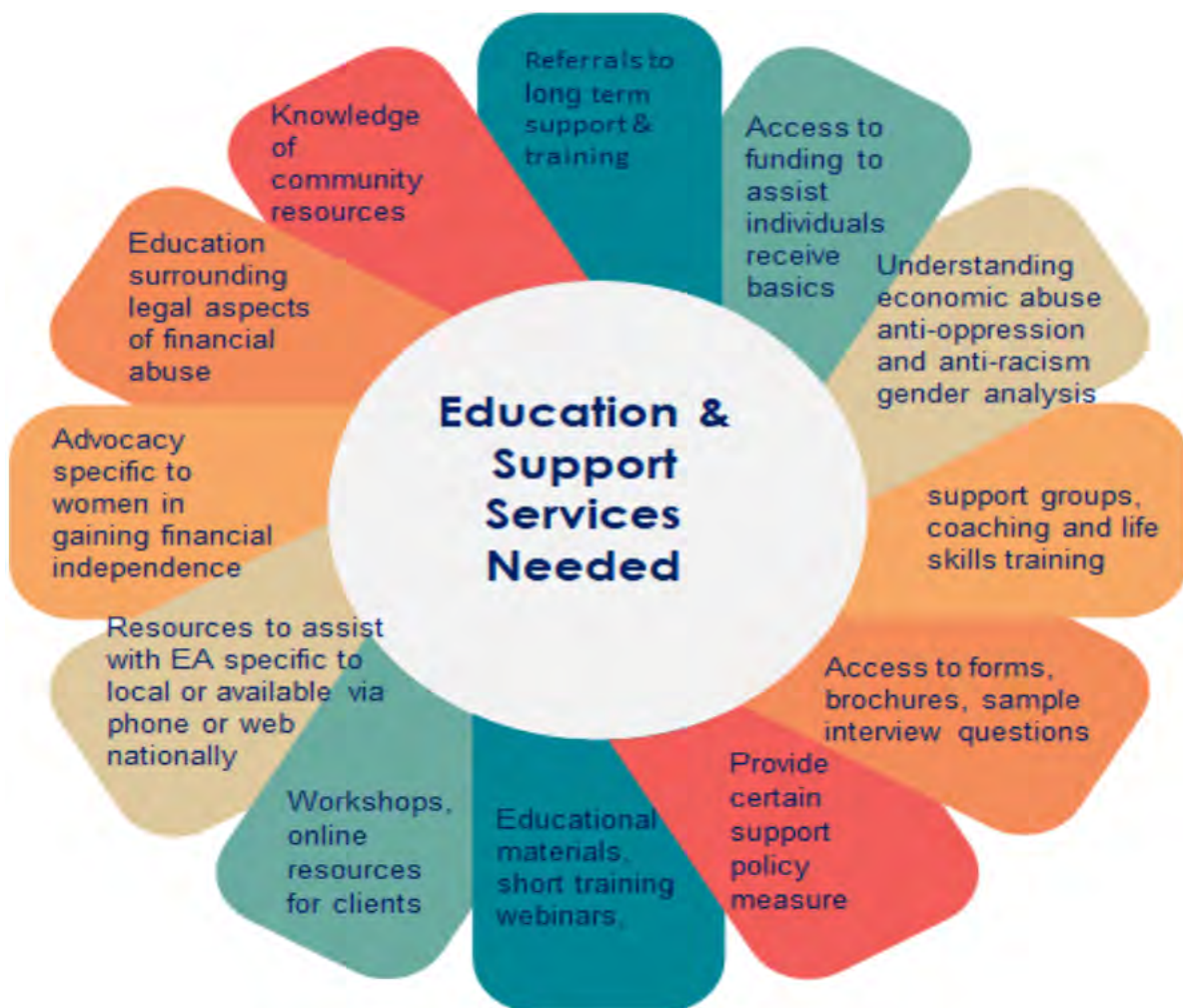
The next set of questions inquired about the respondents' familiarity with Economic Abuse. The

initial question sought to determine if they were acquainted with the concept of Economic Abuse. A significant majority of respondents indicated they had heard of Economic Abuse (93.7%), while a minority (6.3%) had never come across this term. Regarding training, more than half of the respondents disclosed that their staff lacked specific training to assist clients facing Economic Abuse (63.1%), whereas 36.9% reported that they did receive such training.

In terms of the training content, the survey sought to understand what aspects were covered. Notably, 52% of the training included risk factors, 77% addressed signs of Economic Abuse, and 46% covered definitions of various types of economic abuse.

The survey further inquired about the educational or support services that would be beneficial for service providers in meeting the needs of survivors of economic abuse and intimate partner violence (IPV). The suggestions are presented in Figure 1.

Figure 1: Education & Support Services Needed



Respondents were questioned regarding services specifically tailored to address Economic Abuse. Among them, 55.2% confirmed the presence of dedicated support for Economic Abuse, while 44.8% reported the absence of such services. The survey also explored the types of services provided for Economic Abuse, and Figure 2 illustrates the currently available supports.

Figure 2: Current Types of Support Services



CCFWE asked the service providers the frequency of Economic Abuse Pre- and Post- Covid. Table 1 presents the frequency of reporting.

Table 1: Frequency of Economic Abuse Pre-and Post-COVID-19

	Always		Often		Sometimes		Rarely		Never	
	Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post
Economic Control*	10.3%	12.9%	45.1%	45.6%	29.9%	26.6%	10.3%	10.5%	4.4%	4.4%
Economic Exploitation**	10.3%	7.6%	40.9%	38.0%	36.5%	33.6%	10.3%	17.2%	2.0%	3.6%
Economic Sabotage***	10.7%	13.2%	26.3%	32.0%	33.7%	32.0%	13.2%	14.8%	16.1%	8.0%
Economic abuse +	14.6%	13.6%	42.4%	40.8%	32.7%	28.0%	8.8%	13.2%	1.5%	4.4%
Financial abuse ++	12.1%	15.1%	41.1%	39.4%	30.3%	21.5%	10.0%	17.1%	6.5%	6.8%

Of the client concerns noted to the service providers, housing was at the top of the list (58%), followed by phone, transportation, and internet (48%-each), food (42%) then utilities and personal hygiene products (29%). Further investigating the concept of housing clients identified a number of challenges including clients being unable to move or leave as no other housing option is available to them in the community that they and their children live; no market rent they can afford; the abuser wouldn't allow them to leave, not being able to obtain alternative affordable housing if they leave and after the shelter, they have nowhere to live; shelters were restrictive with rules; fear of losing housing and not able to find housing due to pandemic, being unable to move or leave the partner due to pandemic-related restrictions, being unable to move or leave the partner due to credit score, being unable to move due to lack of employment or under-employment, the lack of emergency shelter space has prevented them from leaving, expressed concerns about losing their homes (whether through rent or mortgage in arrears) and expressed fear about losing their home. The survey asked how abusers interfere with housing, the responses were eye-opening.

- Denying access to a home 28%
- Using restrictions in place to regain access to the home 33%
- Stalk clients 35%
- Refuse to contribute costs or generate further costs for the household 48%
- Stealing the victims' money or property 38%
- Stealing the victim's bank account cards or credit cards 41%
- Withholding or reducing funding such as to pay bills, rent, or welfare and paychecks.

The survey asked about behaviours of the perpetrator, table 2 presents the findings.

Table 2: Client-Identified Behaviours of the Partner

Client Identified Interference	% Reported
Harass and disrupt her at work	46%
Purposely ruin her credit score	43%
Demand to know how money was spent	52%
Spend money that was designated for bills	51%
Discourage or prevent them from working	48%
Making important financial decisions without seeking input from his partner	47%

From the interviews conducted with social service providers, we asked what policymakers need to know to support victim-survivors the prominent response was safe and affordable housing, and legal services and too expensive and inaccessible for victim-survivor and poverty and scarcity exacerbates all aspects of living for survivor.

CCFWE also asked about social factors that exacerbate Economic Abuse. The respondents noted income level and education. While participants acknowledged that Economic Abuse affects women across various socioeconomic strata, they underscored that middle or low-income women often face significant barriers in accessing essential resources such as legal representation, housing, childcare, and employment opportunities. These resources are crucial for escaping an abusive situation and rebuilding their financial independence. Participants also pointed out that women of colour encounter exacerbated challenges due to discriminatory practices among landlords and biases within our systems, which disproportionately affect them compared to White women.

Immigration status, race, and cultural background were found to significantly influence the impact experienced and the willingness of victims to seek support from victim services. Immigrant women often fear isolation from their communities if they report abuse, and they grapple with additional shame and stigma when experiencing a form of abuse like financial abuse, as financial matters are often considered taboo within their communities. Many of these women lacked knowledge about financial abuse and their rights in Canada, such as the fact that a partner cannot revoke their permanent residence card. The fear of deportation in case of reporting abuse or unawareness about available services and programs added to their challenges.

Furthermore, the rural-urban divide was a recurring theme among participants. In rural areas, there are fewer services available for women experiencing abuse, and the isolation experienced by victims is more pronounced. Participants noted that gun violence is relatively common in rural areas due to the prevalence of farming and hunting. Additionally, they highlighted a lack of translation services and cultural support for immigrants in these areas, which compounds the difficulties faced by victims.

Financial Sector Survey Findings

Most of the respondents worked as bank tellers (64%), client service representatives (17%), community role (13%), and others (6%). Participants were initially asked whether they were familiar with the concept of Economic Abuse. Of the respondents, 17.1% indicated that they had not heard of Economic Abuse, while 82.9% had prior knowledge of it.

The subsequent question inquired about training received from their employers on recognizing Economic Abuse. Of those surveyed, 46% reported having received such training, while 54% stated they had not received any.

The survey then examined the methods employed by their organizations to identify instances of Economic Abuse. These methods included accompanying a senior individual persistently, engaging in meaningful conversations with spouses individually and collectively, ensuring awareness of elder abuse and Power of Attorney discussions, scrutinizing unexplained account withdrawals, observing signs of one party's money being excessively controlled, detecting customers under pressure to make

transactions or having someone speak on their behalf, recognizing signs of client discomfort during transactions, and identifying instances where a partner is deprived of decision-making authority over family finances.

Regarding training specifically related to recognizing elder abuse in the context of financial abuse, 45.3% reported not having received such training, while 54.7% confirmed that they had received it. The survey further inquired about training received from their employers on recognizing victims of intimate partner violence. The responses were evenly split, with 50% acknowledging receipt of such training and the other 50% stating they had not received such training.

Victim-Survivor Survey Findings

The victim-survivor survey collected responses from a total of 80 participants, all of whom identified as female (100%). In terms of their partners, 63% specified them as male, while 37% identified their partners as female. A portion of respondents, 15.5%, reported having long-term physical or mental health conditions or disabilities, while the majority (84.5%) did not.

The age range of the participants ranged from 18 to 59 years. Graph 8 provides a breakdown of the respondents into various age categories. Among the respondents, 17.7% currently do not have any dependents in their household, 4.4% have both child and adult dependents, 75% have children under the age of 18, and 2.95% have adult dependents residing in their home. The majority of participants identified as Black/African, (Afro-Caribbean, African-Canadian descent, 60.3%), White/Caucasian (26.5%), East Asian / Southeast Asian (3%), Indigenous- First Nation (3%), Indigenous- Inuk (1.5%), Latino, Middle Eastern, South Asian were represented as well (1.5% respectively).

Table 3 presents the frequency and forms of Economic Abuse.



Table 3: Frequency and Forms of Economic Abuse

	Never	Hardly ever	Some times	Often	Quite often	Not Applicable
Refused to get a job so you had to support your family alone.	4.3%	12.9%	31.4%	22.9%	27.1%	1.4%
Make you ask him for money	4.3%	28.6%	14.3%	27.1%	25.7%	0%
Take money from your purse or bank account without permission	2.9%	12.9%	25.7%	41.4%	14.3%	2.9%
Force you to give him money or let him use your checkbook, ATM card or credit card	4.3%	14.3%	37.1%	27.1%	12.9%	4.3%
Steal your property	5.7%	25.7%	17.1%	37.1%	12.9%	1.4%
Do things to keep you from having money of your own	2.9%	32.9%	21.4%	20%	20%	2.9%
Take pay cheque, financial aid check, tax refund, disability payment or other support payments from you	5.7%	11.4%	24.3%	31.4%	21.4%	5.7%
Decide how you could spend money rather than letting you spend it how you saw fit	1.4%	22.9%	12.9%	41.4%	20%	1.4%
Demand to know how money was spent	0%	12.9%	30%	41.4%	14.3%	1.4%
Demand that you give them receipts and/or change when you spent money	4.4%	10.1%	39.1%	27.5%	14.5%	4.4%
Keep you from having money you needed to buy food, clothes, or other necessities	1.4%	18.6%	31.4%	31.4%	15.7%	1.4%
Hide money so that you can not find it	2.9%	28.6%	20%	27.1%	17.1%	4.3%
Gamble with your money or shared money	8.6%	22.9%	25.7%	28.6%	8.6%	5.7%
Have you ask your family or friends for money but not pay them back	10%	21.4%	30%	18.6%	14.3%	5.7%
Convince you to lend him money but not pay it back	2.9%	17.1%	25.7%	28.6%	20%	5.7%
Keep you from having access to your bank accounts	2.9%	24.6%	24.6%	29%	18.8%	0%
Keep financial information from you	4.3%	10%	22.9%	31.4%	27.1%	4.3%
Make important financial decision without talking with you about them first	1.4%	12.9%	30%	25.7%	25.7%	4.3%
Threaten you or beat you up for paying the bills or buying things that were needed	5.7%	22.9%	35.7%	15.7%	17.1%	2.9%
Spend the money you needed for rent or other bills	2.9%	17.1%	20%	42.9%	14.3%	2.9%
Pay bills late or not pay bills that are in your name or in both your names	4.3%	15.7%	27.1%	21.4%	30%	1.4%
Build up debt under your name by doing things like using your credit card or running up the phone bill	1.4%	10%	25.7%	28.9%	31.4%	2.9%

Canadian Policy Inclusive of Economic Abuse

Canada currently lacks a dedicated policy and legislation addressing Economic Abuse. In this report, we examined the policies and legislation at the national level, although it's important to acknowledge that this represents just a snapshot of the ongoing national efforts.

Regarding legislation, the Divorce Act was amended in March 2021 to mandate that courts consider financial abuse within the scope of domestic violence under the definition of family violence. However, Economic Abuse is not explicitly encompassed within this framework. Notably, various forms of financial abuse are not classified as criminal offenses in Canada, which can present challenges in seeking justice. Furthermore, several provinces, including British Columbia, the Northwest Territories, New Brunswick, Alberta, Nova Scotia, and Prince Edward Island (when specified in the child support agreement), have implemented an automatic child support renewal service for separated or divorced couples based on parental income. This provision is particularly beneficial for survivors of Economic Abuse as it reduces the need for close contact with their abuser's post-separation, which was previously required. At the international level, Canada contributed to developing the United Nations Declaration on the Elimination of Violence against Women and helped ensure the inclusion of gender-based crimes at the International Criminal Court.³⁷

In 2016, a United Nations Committee completed a review of Canada's progress in developing the policy infrastructure to address gender-based crimes.³⁸ The federal government provided an interim update in 2019.³⁹ Key examples of the progress at a national level on the recommendations provided by the UN that may relate to Economic Abuse include:⁴⁰

- Expanded research and policy expertise on gender equality issues to create systemic change.
- Increased investments to remove barriers to economic empowerment;
- Creation of the Canadian Gender Budgeting Act (2018);
- Increased victim support, such as mental health support, for Indigenous women and girls.

For Canada to continue aligning with these international efforts, it should formally recognize Economic Abuse within its definition of domestic violence to ensure all victims receive support and justice.⁴¹ Recognizing Economic Abuse is an initial step that can refine government investments and policies. It can allow for a holistic view of the risks and barriers confronting abuse survivors.

Despite the lack of specific policy and legislation on Economic Abuse in Canada, policy work is currently underway, with the potential to broaden the scope to include Economic Abuse. For instance, the National Action Plan to End Gender-Based Violence (NAP), led by Women and Gender Equality Canada (WAGE), is a plan to address systemic causes of gender-based violence in Canada. The NAP outlines key recommendations for tackling Economic Abuse through early identification, prevention, and improved response. One hundred recommendations across four pillars provide a road map to eradicate Violence Against Women and Gender-Based Violence.⁴² CCFWE participated in the community engagement aspect of the program, commenting on the limited support for survivors of Economic Abuse.



Photo credit: Nick Linnen

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Global Prevalence of Economic Abuse

As Economic Abuse has only recently been acknowledged as a distinct form of IPV, studies on the prevalence of Economic Abuse remain scarce. Researchers have previously either integrated questions into emotional or psychological abuse scales or included questions on Economic Abuse in interviews without recognizing they have done so.⁴³ Adams and colleagues (2008) created a Scale of Economic Abuse (SEA) focusing explicitly on Economic Abuse. The 120-item scale included questions covering all three forms of Economic Abuse: control, exploitation, and employment sabotage.⁴⁴ Since then, more studies have provided findings on the prevalence of Economic Abuse across the globe.

In the **United States of America**, Adams and colleagues (2008) found 99% of women who had previously been in touch with domestic abuse centres had experienced Economic Abuse at some point during their relationship.⁴⁵ A study by Postmus and colleagues (2012) yielded similar results; 94% of all participants in that study reported experiencing some form of Economic Abuse; the more educated women were, the less likely they were to be victims of economic control.⁴⁶

In the **United Kingdom**, Sharp-Jeffs (2015) notes there are no specific data on the prevalence of Economic Abuse, making the exact impact difficult to determine. However, surveys and other data collected by various institutions suggest that almost half of all adult men and women in violent relationships have been denied access or given restricted access to household finances. Women are disproportionately affected by both violence restricted access to household finances.⁴⁷ Additional research from the UK found Economic Abuse has a devastating impact on women and children, including the inability to buy food (20%) and non-food essential items (33%), and homelessness (10%).⁴⁸

A study from **Australia** by Kutin and colleagues (2017) suggests the prevalence of Economic Abuse between intimate partners is about 11.5%. Women are twice as likely as men to experience Economic Abuse (15.7% compared to 7.1%). A frequent behavior of Economic Abuse is damage to or theft of property and denial of access to and/or knowledge of household money.⁴⁹



In **Ghana**, a 2010 study on prevalence and perceptions of IPV estimated the rate of Economic Abuse of women as high as 23.2%.⁵⁰ Sedziafa and colleagues (2017) found half of **Ghanaian women** in their study who were victims of IPV reported their husbands had greater economic power.⁵¹ In a nationally representative survey of Economic Abuse in Ghana, Tenkorang and Owusu (2018) found 42% of women experienced economic deprivation, 24% experienced economic exploitation, and 8% reported employment sabotage. Results showed that both low- and high-income-earning women were abused economically, albeit to different extents and forms.⁵² The economically dependent female participants reported that Economic Abuse accompanied sexual violence (e.g., unwanted but consensual intercourse to receive money for household upkeep), and several said they were forced to give up employment for full-time household duties and childcare. Economically independent women experienced economic exploitation, such as partners continuously taking money from them and depleting family income.⁵³

A prevalence study of 8,478 women conducted in **the Philippines** showed the most common forms of Economic Abuse experienced by participants were the loss of employment or other sources of income (6.9%), prevention of engaging in work (3.8%), and having a partner destroy personal property or threaten to harm pets (3.1%).⁵⁴ Interestingly, control of money and being forced to work (1.5%) were the least common forms of Economic Abuse.⁵⁵

A survey conducted with **Palestinian** women revealed that almost 40% of all participants reported that in the last 12 months of their relationship, they were prevented from using the family's money to their discretion.⁵⁶

Key Takeaway

While research on the prevalence of Economic Abuse remains scarce, available studies suggest that across the globe, most women who have been in an abusive relationship have also been a victim of Economic Abuse.



Photo credit: Liza Summer

Global Efforts to Address Economic Abuse

Worldwide

The limited research on Economic Abuse and the absence of effective measurement tools contribute to a lack of awareness among policymakers, public institutions, and society as a whole. This dearth of awareness presents significant challenges for survivors seeking assistance. It has been observed that many victims themselves remain unaware of Economic Abuse as a distinct form of Intimate Partner Violence (IPV) until they receive more comprehensive information about the entire spectrum of IPV. Moreover, even social workers and other professionals often lack the training to identify Economic Abuse or to provide assistance to its victims. Service providers have acknowledged that professionals are more readily available to assist with physical abuse compared to non-physical forms of IPV, as physical and sexual abuse are considered more “clear-cut” and straightforward to identify and address.

From an institutional perspective, survivors have reported that public institutions appear less willing to intervene in cases of Economic Abuse. Some instances of victim-blaming by the police or child services have been cited. Traditional gender norms and roles further compound the challenge of recognizing and acknowledging Economic Abuse. Postmus and colleagues argue that economic self-sufficiency is a “gendered issue,” influenced by factors such as the gendered nature of caregiving, the undervaluation of women’s paid and unpaid work, and workplace discrimination. These factors consistently result in women experiencing inferior social and economic outcomes throughout their lives. Biases inherent in society and various cultures tend to reinforce the traditional notion that men are responsible for managing household finances, conditioning women not to be financially self-sufficient. Consequently, even public services that encounter victims of Economic Abuse may hesitate to intervene, viewing finances as a traditionally ‘masculine role’ and an issue to be resolved within the confines of the home.

Economic Abuse carries devastating consequences, and there is a pressing need for policy frameworks to be established to address this social problem.





Photo credit: Cedric Fautleroy

Policy Level

The U.N.'s International Labour Organisation (ILO) made of 187 member states (including Canada) recently passed the C190 - Violence and Harassment Convention, 2019 (No. 190) and R206 - Violence and Harassment Recommendation, 2019 (No. 206), both of which address the issue of domestic violence at work. The Convention states that ILO members "shall take appropriate measures to recognize effects of domestic violence and mitigate its impact in the world of work".⁵⁷ Recommendation No. 206 expands on the Convention and lists appropriate measures that countries can take to meet its objectives.⁵⁸ These include:

- Leave for victims
- Access to flexible work arrangements
- Victims' protection from dismissal
- IPV in workplace risk assessments
- A system to refer to public mitigation and awareness-raising about IPV and its effects

In **England and Wales**, as part of the criminalization of coercive and controlling behaviour in 2015, financial abuse is noted as one type of tactic that abusers can use.⁵⁹ In 2017, the **UK** government announced its intent to implement a Domestic Abuse Bill to raise awareness and better protect victims of domestic abuse; after substantial lobbying by advocacy organizations, Economic Abuse and post-separation abuse were included as forms of domestic violence (Surviving Economic Abuse, n.d.). On April 29, 2021, the bill received Royal Assent and officially became the Domestic Abuse Act.⁶⁰ In 2018, the UK's financial service sector implemented a Finance Abuse Code of Practice to raise awareness of financial abuse within their systems and support survivors' efforts to regain control.⁶¹

In every state in **Australia** (excluding New South Wales), Economic Abuse has been defined in broader domestic and family violence legislation.⁶² Many states are investigating the opportunity for coercive control laws. The state of Victoria established a Royal Commission on Family Violence in 2015; as a result, financial counsellors were trained to recognize family violence and Economic Abuse.⁶³ In 2016, the Australian Banking Association created guidelines to assist staff in recognizing financial abuse and offering services for victims, for example, not revealing contact information to spouses and waiving debt in exceptional circumstances.⁶⁴

In the **United States**, the Federal Violence Against Women Act (VAWA) is the main regulatory body to support responses to domestic violence through various measures. To address the experiences of immigrant women, a section allows women who are illegally in the country to self-petition for lawful immigration status without their partner's approval if they can prove domestic violence and meet certain other requirements. The Immigration and Nationality Act and other regulations help immigrant women in abusive relationships receive immigration status, work permits, and welfare benefits, making it easier for them to become economically independent after separation.⁶⁵

However, US researchers have identified areas where some policies can be enhanced, and new ones can be implemented. For instance, Littwin (2012) notes a strong need for a unified process for credit repair for victims of Economic Abuse and coerced debt to rehabilitate credit and remove existing barriers faced by women even after leaving abusive relationships. Littwin further suggests implementing regulations so family courts could become a site for unified procedures to provide an

official statement on certain debts generated coercively. To date, family law in the United States is not designed to address coerced debt. Nor does the consumer credit system have the tools to address questions of IPV or Economic Abuse specifically.⁶⁶

Ghana's Domestic Violence Act (2007) makes specific reference to Economic Abuse as a means of depriving or threatening to deprive someone of economic and financial resources to which they are entitled by law. Even though Economic Abuse is a punishable offence, perpetrators are rarely punished, partially because Ghanaian women seldom see Economic Abuse as a problem, making them reluctant to report it. Difficulties producing documentary evidence also make it hard to back claims.⁶⁷ Sedziafa and colleagues (2017) suggest that both formal (police, lawyers) and informal (community and family elders) service providers need to receive training on Economic Abuse.⁶⁸



Impact of Economic Abuse on Survivors

Economic Abuse affects survivors beyond economic stability and independence; it impacts their mental health, their capacity to provide for themselves and their dependents, and can result in generational trauma for their children.⁶⁹ As a direct consequence of Economic Abuse, women become economically dependent on the abuser; research identifies this dependence as a critical obstacle for many victims to leave abusive relationships.⁷⁰ Understanding the lasting impact of Economic Abuse and its associated obstacles is critical to determine how policies, laws, and services can be created to address concerns.

One survivor had this to say about her experience with Economic Abuse:

“I lived with my now ex-husband for 10 years. After the birth of our child, his tendencies of financial control worsened. I was deprived of necessities for myself and my baby. He would force me to work long hours all while never contributing to the household. From the beginning, he had not been a responsible individual. He would not pay bills, wasn’t allowed to drive a car, relied on his family business, and would take advantage of me. He forced me to take out credit and purchase a house. He used my credit card for his business. He refused to pay any of the expenses. This meant that I wasn’t able to get the things that I needed as I would not have enough money. If I asked him for money, he wouldn’t let me have any since I had already spent my grocery money allotment. I also experienced a significant amount of violent trauma. This resulted in medical complications and admissions to hospitals for multiple surgeries. It got to a point where my doctors advised me not to work at that time due to my anxiety and surgeries. Finally, I left him with credit. He had taken everything, which meant I had to spend a lot of money on household essentials to start again. At this point, I didn’t have access to legal support to fix my credit, freeze my assets or access justice. For instance, I was denied social housing due to my ex-husband’s property and I was denied a student loan due to my bad credit. My bank didn’t allow me to arrange payments on my mortgage while I was in transition housing. They were exposing my personal information to my ex-husband while I was hiding in transition housing. This was problematic since we had a joint mortgage, and as the breadwinner, the payments were taken out of my accounts, not his. I also was unable to receive social support from the government due to my ex-husband assets. I remember one day, I had no milk in my fridge and went to the food bank to feed my child”.

Grace

Mental Health

The negative mental health outcomes of IPV are widely documented,⁷¹ yet the relationship between Economic Abuse and mental health is not as well known.⁷² Through the limited research conducted Economic Abuse has been associated with negative mental health outcomes, such as depressive and post-traumatic stress disorder symptoms, as well as suicide attempts, psychological distress and poor quality of life, even after controlling for other forms of abuse.⁷³ In their study in Ghana, Tenkorang and Owusu (2018) report that women with a history of economic sabotage and exploitation experienced poor psychosocial health.⁷⁴

Economic Abuse can also impact a survivor's ability to access the reliable social support, such as a strong advocate-survivor alliance, that can promote good mental health and has been associated with reductions in depression and post-traumatic stress disorder (PTSD) symptoms.⁷⁵

Provisioning for Self & Family

Economic Abuse has been found to have lasting impacts on survivors' capacity to provide for themselves and their dependents, even after separation from an abuser.⁷⁶ Studies have found that experiences of Economic Abuse have a direct impact on material hardship (i.e., having food, housing and medical care) later in life, with this relationship being mediated by experiences of depression.⁷⁷ Furthermore, as a result of continuous control, surveillance, and degradation, women's confidence in their ability to manage money can be drastically reduced, and self-blame is built up after years of disrespect from the abuser.⁷⁸ Women have reported that Economic Abuse has left them feeling helpless and unaware of their own financial situation.⁷⁹ After leaving abusive relationships, women might have no assets in their name; they potentially face immediate homelessness and must relocate to different areas where housing is more affordable but far away from family, friends, and other support networks.⁸⁰ In addition, employed women can find it difficult to keep employment if they relocate and must manage the practical and legal consequences of separation and divorce. If women are in debt or have experienced coerced debt, it can be very challenging for them to, for example, rent an apartment, connect utilities, or secure employment because of their poor credit rating or lack of credit history.⁸¹ Women might also be unable to budget money if they are inexperienced in managing finances and are not confident in doing so.⁸²

Increased instances of on-the-job harassment from their abuser (e.g., unwanted phone calls and visits) can create anxiety and result in decreased work performance with a potential impact on the number of hours women work.⁸³ Employed women who experience IPV, especially stalking at work, may lose their jobs or give them up in the hope of increasing their safety, resulting in another pathway from IPV victimization to reduced financial stability and even poverty for some women.⁸⁴ Ultimately, Economic Abuse significantly impedes a victim's ability to become financially and economically independent in the short and long term.⁸⁵

Links with Other Types of Abuse

Economic Abuse seldom occurs in isolation; research has discovered strong links between this type of abuse and physical, sexual, and emotional abuse.⁸⁶ In a study in **South Africa**, Gibbs et al. (2018) found most women who reported Economic Abuse were likely to experience physical, sexual, or emotional abuse as well.⁸⁷ In Ghana, women who experienced Economic Abuse also reported physical or sexual violence.⁸⁸ Living a life of scarcity and deprivation makes women more vulnerable to sexual coercion and exploitation, and this increases their risk for STIs, including HIV.⁸⁹

Intergenerational Trauma

Intergenerational trauma is “the effect of a previous unresolved trauma passed on to subsequent generations of an individual’s family, community, and culture”.⁹⁰ The trauma stems from various sources such as war, oppression, racism, natural disasters or colonialism.⁹¹ Ongoing colonialism, systemic racism and current government policies directly contribute to the intergenerational trauma experienced by Indigenous people across Canada. This concept informs on the understanding of years of generational challenges and difficulties within communities and families.⁹² Economic Abuse has the potential to impact the well-being of future generations. Emerging research suggests early exposure to Economic Abuse and IPV can impact a child’s well-being over time, with the potential for increased delinquency, depression and PTSD symptomatology.⁹³ Over time, exposure to Economic Abuse could result in future generations accepting and internalizing this behaviour as part of an intergenerational continuum.⁹⁴ It may also perpetuate a limited number of economic resources for victims and their families, increasing their vulnerability.⁹⁵ More research is needed to understand the relationship between intergenerational trauma and Economic Abuse specifically.

A survivor had this to say about Economic Abuse:

“The food bank asked me to provide income verification from the government. At this point I had no money, no income verification, no social support, and not even food from a food bank. It was very hard to start a life for me and my child. These experiences resulted in significant mental health trauma, but it took two years to see a therapist. It was a very heartbreaking journey to recover from all these traumas. Even though I left him 7 years ago, the impact of financial abuse is still massive. I am still overwhelmed by the debt my abuser/ex-husband created and left me with.”

Grace

Barriers to Help-Seeking

Help-seeking allows survivors to heal and recover from their experiences of violence and improve their quality of life. However, many survivors do not seek help. Findings show that more than 55% of women exposed to IPV, including Economic Abuse, rarely seek help from formal institutions such as the police.⁹⁶ For those who report to police normally do so after they have exhausted their personal resources.⁹⁷ Non-disclosure of IPV has been linked to several factors. Some scholars argue that systemic factors such as unemployment, poverty and financial problems undermine survivors' ability to report abuse.⁹⁸ For instance, survivors who are not economically independent and rely on their male partners for financial support may find it difficult to report abuse to law enforcement agencies. Most survivors dread the social and economic implications of reporting their partners to the police.⁹⁹ Socio-cultural norms and values such as stigma and traditional gender roles and expectations may also impede women's help-seeking behaviours.¹⁰⁰ In some patriarchal cultures and societies, violence is considered a private matter, which should not be exposed to public scrutiny, causing many women to avoid seeking during violent episodes.¹⁰¹ In some cases, the shame and stigma of disclosing partner abuse makes survivors unwilling to seek help.¹⁰² Such situations trap abused women in abusive relationships.

Individual-level factors, such as education, number of children, marital status and age, are also identified in the literature as barriers to help-seeking.¹⁰³ For instance, highly educated women are more likely to seek help than their non-educated or less-educated counterparts. Education is an empowerment tool; it helps victims understand their rights. They are also more likely to know the types of professional services to consult to ensure their safety.¹⁰⁴ Married IPV victims are less likely to report abuse than single people, partly because these women depend on their male partners for financial and social support, suggesting IPV victims with very low socioeconomic status are less likely to seek help than those with higher socioeconomic status.¹⁰⁵

Institutional barriers are other factors impeding help-seeking.¹⁰⁶ Findings show that negative behaviours and attitudes of officials towards IPV survivors make them reluctant to report their experiences of violence.¹⁰⁷ Some IPV victims lack confidence in the justice system and describe them as biased in handling IPV cases. In Ghana, for instance, the police force has been described as corrupt and as exhibiting negative attitudes, making IPV survivors unwilling to seek help.¹⁰⁸ Non-disclosure of violence has significant implications for women, notably revictimization. Thus, there is a need to address barriers to help-seeking to allow women to come forward and report cases of abuse to protect their health and well-being.

“ More than 55% of women exposed to IPV, including Economic Abuse, rarely seek help from formal institutions such as the police. ”

Nature of Economic Abuse

During the Relationship

Economic Control

To maintain economic control, perpetrators may:

- Hide jointly earned money;¹⁰⁹
- Prevent their partners from accessing joint accounts or withhold information about family finances;¹¹⁰
- Prohibit women from keeping any income or other forms of financial support, such as child support, public assistance, disability payments, or other forms of financial aid;¹¹¹
- Restrict their use of other family resources such as their use of transportation by withholding car keys;¹¹²
- Provide an allowance to cover essential goods and household necessities which they monitor by demanding receipts or justifications on the usage of the allowance;¹¹³ and
- Position women to be sexually available so they may receive money to cover essentials and household necessities.¹¹⁴

Economic Exploitation

One of the dreadful forms of Economic Abuse, which often has significant effects on women even after leaving the abusive relationship, is exploiting victims to obtain financial assets.¹¹⁵ Common tactics of abusive partners include:

- Stealing money or taking the victim's cheque books or ATM (automated teller machines) cards without permission;¹¹⁶
- Using money from the joint bank account without permission of the victim or demanding to put the victim's money in joint bank accounts to then use it freely;¹¹⁷
- Refusal to pay rent, mortgage payments and/or utility bills thereby making the victim responsible for covering the costs;¹¹⁸
- Obtaining credit cards in either both names and even under the victim's name accruing personal debt without her ever knowing;¹¹⁹ and
- Coerced debt through fraud, force and through misinformation.¹²⁰ Coerced debt emerged when women gained access to credit and loans with the arrival of more accessible opportunities to obtain credit cards or other assets online without in-person verifications. Littwin (2012) differentiates between coerced debt through fraud, force, and misinformation. Coerced debt through fraud is easy to commit for intimate partners, as they are familiar with the information about their partners that is required to apply online for credit cards in their names, unknown to them. Coerced debt through force includes forcing a woman through actual or threatened

violence to sign financial documents against her will or denying essentials to her or her children should she refuse. Finally, coerced debt through misinformation occurs when victims “blind sign” financial documents without fully understanding their content, either because they have language difficulties or the abuser does not provide the chance to read them properly.¹²¹

Employment Sabotage

One common way abusive partners gain financial control of their partners is by preventing them from obtaining or maintaining employment.¹²² Abusive partners may:

- Sabotage efforts to find a job by refusing to provide childcare or means of transportation to reach job interviews, or turning off alarm clocks;¹²³
- Damage or destroy women’s work clothes, books and other items associated with their jobs, inflicting facial cuts and bruises or other visible injuries to keep them from going to work, or harassing them through phone calls during working hours or showing up at the place of employment;¹²⁴
- Interfere in women’s efforts to take part in self-improvement or educational activities so they may increase their employability or earn higher pay.¹²⁵

Employment is a crucial pathway for women to improve their well-being and leave abusive relationships.¹²⁶ The financial security that employment affords can allow women to avoid isolation and to maintain, as far as possible, from their abuser and maintain their home and standard of living.¹²⁷ Employed women experiencing IPV, especially being stalked at work, may give up their jobs with the hope of protecting their safety; this may plunge victims into poverty and increase their risk for re-victimization.¹²⁸ Women with a history of IPV tend to have a more disrupted work history than women who have not experienced IPV (CITE). Women experiencing IPV change jobs more often and earn less money than women with no experience of violence.¹²⁹ The following excerpt demonstrates the effect of violence on employment:

I was married to my husband for six years. My husband prevented me from accessing English classes, exacerbating the isolation I already felt. When I found a job in 2014, he would move my salary from our joint account into his personal account. I never had access to my salary even to pay for my own basic needs. This affects my day-to-day life and feeding my child. He has been burdened by legal fees since August 2019 when his estranged husband abducted my daughter overseas, and thanks to a Court Order she was able to return to Clare. I am now in the process of filing for a divorce and have been warned that it will be very expensive as my husband is fighting for decision-making authority for my child. I don’t have money to pay for this.

Alyson

Economic Deprivation

Economic deprivation is one of the tactics abusers use to gain control in intra-household interactions. Abusive partners may:

- Deny their partner access to adequate food.
- Prevent their partner from cooking enough food.
- Take away the earnings of their partner, not allowing them to have separate income.
- Make their partner unable to work through other forms of violence.
- Make their partner work in a family business without wages.
- Give their partner “stay-at-home-partner” status to keep them at home, dependent on the abuser, unable to earn and isolated from friends or family.

Economic Abuse: An Intersectional Lens

Intersectionality, a term coined by Kimberle Crenshaw in 1989, is a framework for understanding how the coming together of a person's or group of persons' social, economic, and political identities create different modes of prejudices and privileges.¹³⁰ The framework considers people's complex intersecting identities and experiences to understand the discriminations and disadvantages they face. Women's social identities expose them to elevated rates of IPV.¹³¹ Women are at a higher risk for Economic Abuse due to the intersectional structures, such as race, class, gender, sexual orientation, and/or age.¹³² For instance, women with disabilities are more likely to report higher rates of Economic Abuse than women with no disabilities.¹³³ Economic Abuse among women with disabilities can take the form of an abusive partner using disability allowance or payments, even in higher-income households.¹³⁴ In one study, women with disabilities reported being denied money for prescriptions or essential needs related to their impairment by their partner.¹³⁵

Race and gender identity are other factors impacting risk of Economic Abuse. Black women have higher odds of experiencing Economic Abuse and IPV than white women.¹³⁶ In gender non-conforming communities, common abusive behaviours experienced by members are identity theft, threats, demanding a partner pay for gender-affirming surgeries or hormones, and using gender roles as an argument to demand that a partner pays more.¹³⁷ Survivors in such communities often find it challenging to seek help.

Newcomers, refugees and immigrants

Newcomer and refugee women are at a heightened risk of experiencing Intimate Partner Violence (IPV), including Economic Abuse. Abusive partners may exploit the fear of deportation or the jeopardy of immigration status to perpetrate economic violence against women. This fear of deportation can effectively deter women from leaving abusive relationships or seeking assistance. Perpetrators may resort to various tactics, such as refusing to sign essential documents for their partners or threatening to involve the authorities against non-status partners, who might face deportation or separation from their children. Furthermore, visa restrictions can hinder women's access to crucial resources like income assistance, healthcare, and childcare services. Accessing professional services and

employment can also be challenging for some survivors due to systemic discrimination and racial profiling when accessing these services.

Based on insights gathered from our victim's peer consultations and round table, it has become evident that refugees and newcomers who are victims of Economic Abuse encounter distinct obstacles in their quest for vital economic resources needed for recovery and progress. Frequently, these women lack access to information concerning their financial and economic legal rights due to the absence of integrated services, isolation, or language barriers.

During our seventeen roundtable consultations and peer support meetings, women highlighted instances where perpetrators obstructed victim-survivors from attending language schools, colleges, and universities. These actions extended beyond prohibition and encompassed behaviors such as concealing visas and essential personal documents required for enrollment. Multiple newcomers victim-survivors shared experiences of being prohibited from returning to work after taking maternity leave. In one instance, a perpetrator dissuaded a victim-survivor from pursuing a career, insisting that she stay home to care for their children. Abusers exploit their immigration status as a means of threatening deportation if the abuse is reported. Consequently, many women often find themselves returning to their abusers as the daunting prospect of rectifying their financial turmoil by themselves becomes overwhelming, further compounding their already challenging circumstances.

Three women reported that the abuser attempted to obstruct their partners from attending their workplaces. The perpetrator often hides or takes her car and garage keys, leaving her unable to commute to work. He also frequently "forgets" to fill the gas tank, making it difficult for her to reach the office. As a result of this employment sabotage, her job performance has suffered. He constantly calls and messages at her workplace, creating a hostile and distracting work environment. He insisted that she answered his calls immediately and provided a detailed account of her daily activities. She has received warnings from her employer about her decreased productivity, and her emotional well-being has significantly deteriorated. She feels trapped in her abusive relationship, unable to seek help, as abuse has systematically eroded her support system.

Another survivor shared her experience of being compelled to breastfeed to avoid the cost of purchasing formula milk for her children. There were five instances where victim-survivors reported being denied the freedom to use essential utilities, including heating, water, electricity, hydro, and the internet. Two newcomer women recounted being unable to buy sanitary pads, personal care products, or even take a bath without seeking permission. During the pandemic, many women were restricted from using technology, laptops, the internet, and television.

Numerous instances of Economic Exploitation were reported, where the abuser refused to cover their expenses or contribute to household costs despite being employed. One survivor shared her experience of being compelled to pay for her partner's mortgage, outstanding traffic fines, and his children's phone bills.

Survivors have shared that many agencies they interact with, including financial institutions, often lack adequate education and awareness about Economic Abuse. Consequently, survivors frequently find themselves without the necessary support to cope with the repercussions of Economic Abuse, such as debt, diminished credit scores, and deteriorating mental well-being.

Settlement agency service providers have conveyed that there is a shortage of awareness, resources,

and culturally sensitive, anti-oppressive, and trauma-informed community-based interventions for victims of Economic Abuse among newcomers and refugees.

Our study has uncovered that cultural stigmatization often compels newcomers and refugees to endure financial abuse in silence. Furthermore, the available intimate partner violence services for this demographic in Canada are insufficient, leaving many refugees without economic stability and security.

Service providers offering support to survivors have encountered difficulties faced by women of colour, gender non-conforming individuals, and immigrant survivors of IPV in obtaining employment, largely due to systemic barriers. These challenges exacerbate the enduring impacts of Economic Abuse. The following excerpts highlight the difficulties faced by newcomer survivors as shared through CCFWE's Peer Support Group Program (with names changed to protect the victims):

I moved to Canada two years ago and English is my second language. I don't have any family or friends in Canada. My husband, however, has lived in Canada for more than 20 years. He would frequently yell and hit me during our marriage. When I was working a cleaning job, my husband did not allow me to use my salary that I earned, even for my basic needs like menstrual pads. It was difficult to find money to pay for my bus ticket for travel to my workplace. He also forced me to sign up for three credit cards under my name. My financial literacy knowledge was very limited then and I did not know the consequences of taking out numerous cards.

Grace

I remember feeling broken and frustrated. I decided to go back to my family, but he prevented me from buying a plane ticket home. Later, during the first wave of the pandemic, I got pregnant. It was a very frustrating time in my life. There was nowhere I could go or anyone I could talk to due to the language barrier. Through my church pastor, I was able to go to a women's shelter and leave my abuser. I was also connected with the CCFWE support group. It was a safe haven to breathe and learn more about abuse. Prior to the support group, I had never heard about domestic violence in my country. It was eye opening and taught me how to protect my finances and future.

Kedija

Post-Separation Economic Abuse

Research shows Economic Abuse continues and even escalates after separation in an ongoing attempt by the perpetrator to exert coercive control over the victim (see Figure 3). Unlike physical forms of abuse, Economic Abuse can continue long after victims leave abusive relationships as abusers maintain or adapt their tactics post-separation.

Many partners experience a continuation of tactics used during their relationship post-separation. For example, if a partner economically exploited the victim by accumulating debt in joint accounts or in the victim's name, there are few legal resources available to sever joint liability. One party is generally not able to alter details of joint accounts or debt without the other party's consent, even when the woman might be willing to assume all responsibility of the entire joint debt to avoid further contact.¹³⁸ New debt can also be created when the perpetrator withdraws all funds from bank accounts, he still has access to or refuses to remove a partner's name from utility accounts, thereby accumulating debt in her name.¹³⁹ A survivor of Economic Abuse described their experience after separation:

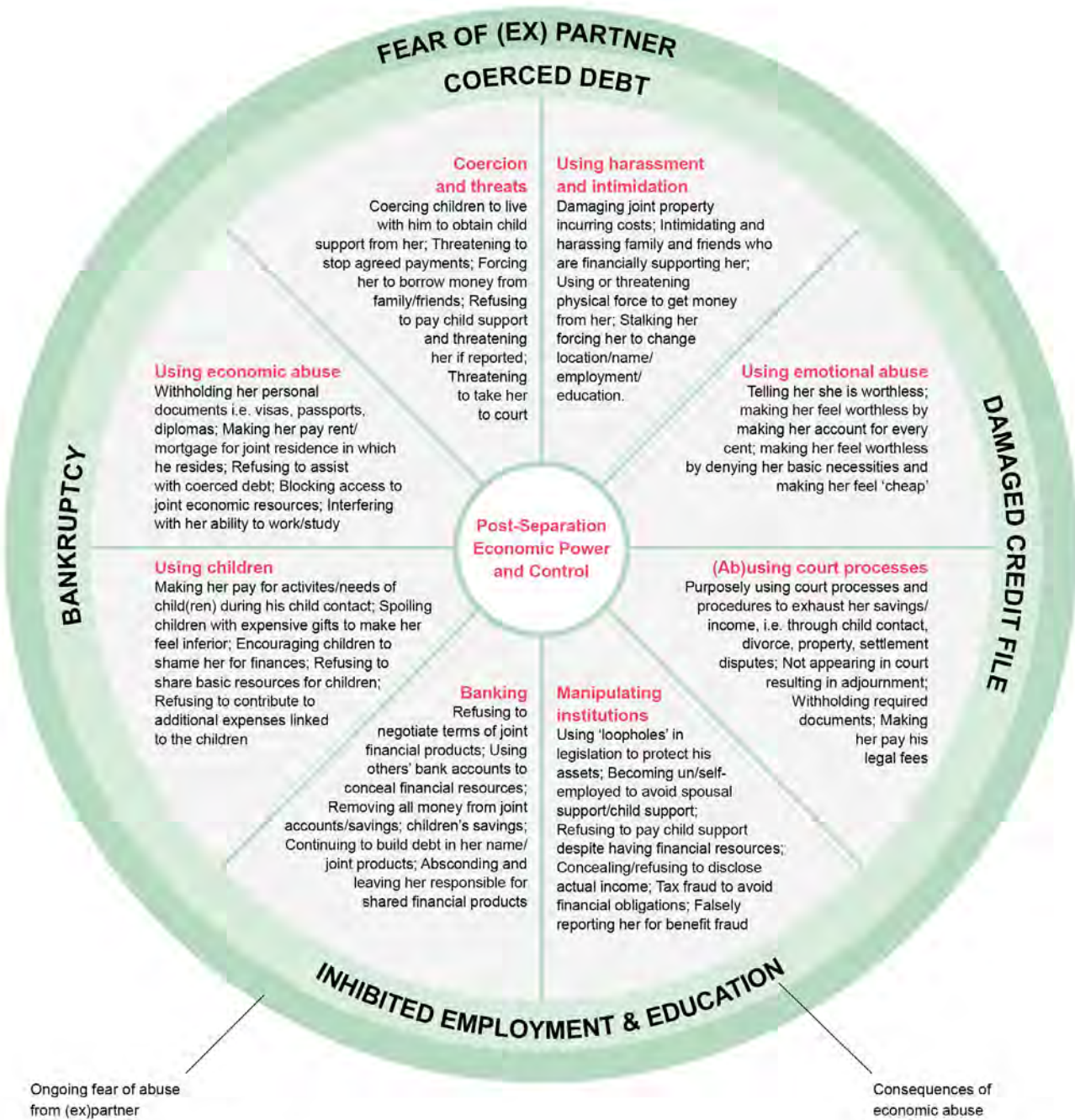
He also had my bank account details and continued to steal from me a year and a half after I left him [...] He would restrict money, so I wasn't allowed direct access to money. Then he would take out credit in my name, so I was left with a lot of debt after we split, and it was all in my name because his credit was terrible. So, at the end I was left with it all. All bills he'd tell me he was paying, but he actually didn't.¹⁴⁰

Kelly



Unlike physical abuse, Economic Abuse can continue long after victims leave abusive relationships. It can haunt them for years after separation, as abusers maintain or adapt their tactics post-separation (see Figure 3).

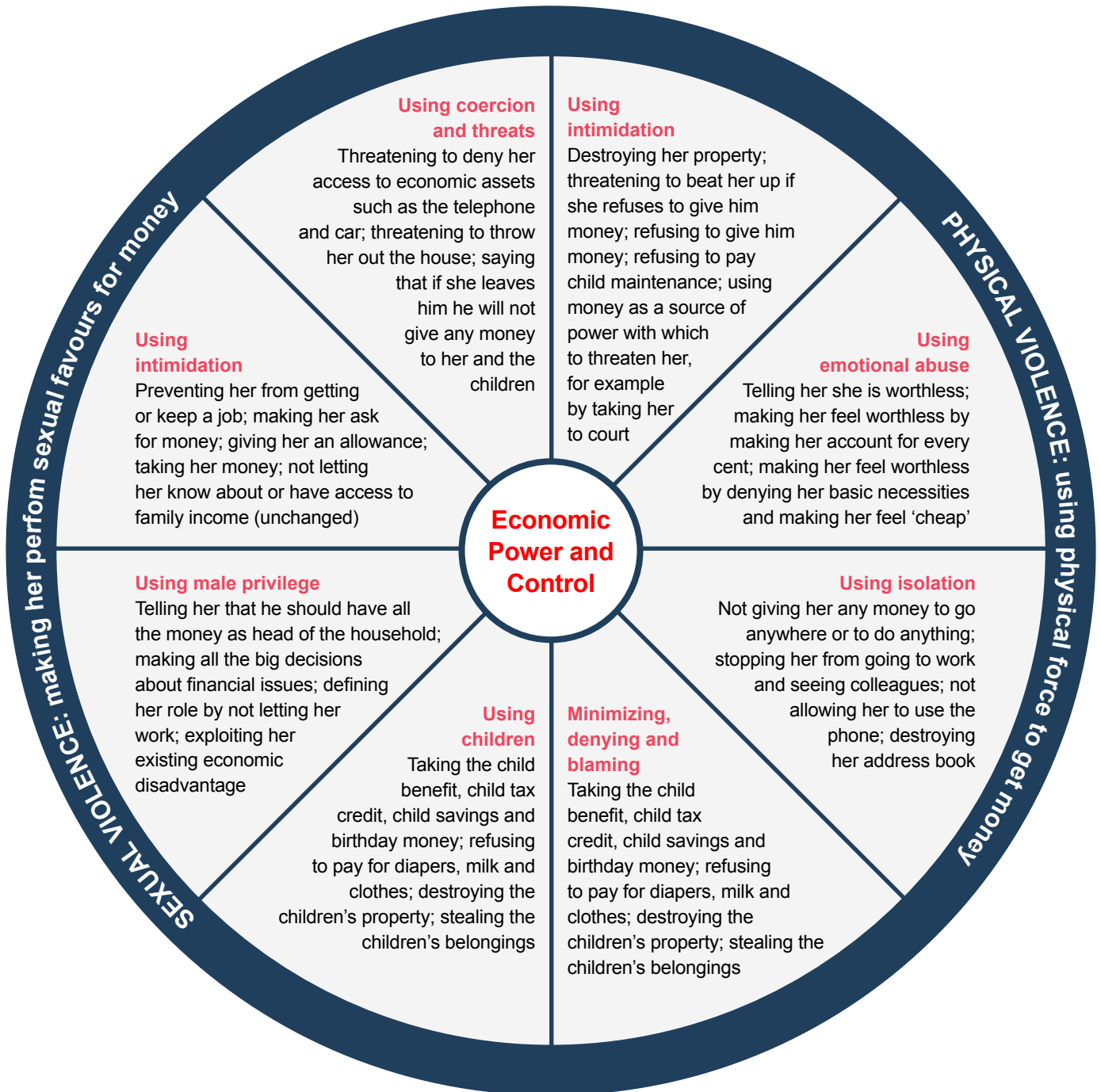
Figure 3: Post-Separation Economic Power and Control



Jenn Glinski, University of Glasgow (2021).
This resource is based on research findings of University of Glasgow PhD candidate Jenn Glinski, who is currently completing her thesis.
Illustration design by Tony Mamu

Adaptation of the original Power and Control Wheel approved by The Domestic Abuse Intervention Programs TheDuluthModel.org

Figure 4: Economic Abuse Power Control Wheel (Sharp, 2008)



Adapted with permission from DOMESTIC ABUSE INTERVENTION PROGRAMS, 202 East Superior Street, Duluth, Minnesota 55802, 218-722-2781 www.theduluthmodel.org
Sharp, N. (2008) 'What's yours is mine' The different forms of Economic Abuse and its impact on women and children experiencing domestic violence, Refuge

Photo credit: Rfstudio

A photograph of three women gathered around a table, looking at a document. The woman in the center has a large afro and is wearing a black tank top. The woman on the right has long dark hair, wears glasses, and a floral patterned dress. The woman on the left is partially visible, wearing a dark top. They appear to be in a meeting or collaborative work environment. A semi-transparent red banner is overlaid at the bottom of the image.

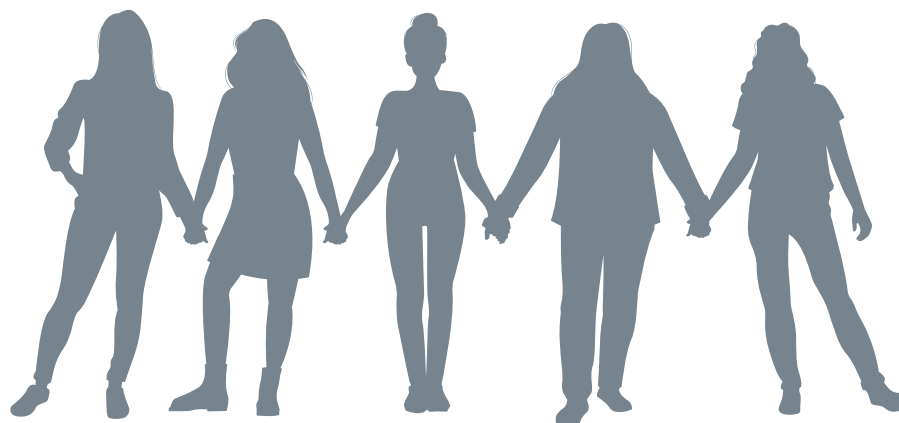
The Canadian Center for Women's Empowerment (CCFWE)

Who is Canadian Center For Women's Empowerment (CCFWE)?

The Canadian Center for Women's Empowerment (CCFWE) stands as the only Canadian organization dedicated to raising awareness about all forms of Economic Abuse: economic exploitation, economic control, and employment sabotage through a multifaceted approach encompassing education, advocacy, policy and system change, and empowerment. In close collaboration with organizations, advocates, policymakers, and survivors, CCFWE strives to establish a comprehensive strategy against Economic Abuse, underpinned by evidence-based resources. The organization is committed to bridging critical policy and systemic gaps that hinder survivors from attaining economic security and independence. It actively champions the development of fresh approaches to combat Economic Abuse, working in tandem with organizations to scrutinize existing systems, policies, and procedures. CCFWE's overarching goal is to remove the structural barrier and empower survivors with financial knowledge, reinforcing their financial behaviors to enhance their economic safety and security.

CCFWE's primary emphasis on Economic Abuse arises from the recognition of its profound and lasting consequences for women. The organization firmly advocates for comprehensive solutions to promote economic justice among women, underscoring the importance of addressing Economic Abuse holistically, beyond just a narrow focus on financial abuse.

The fight against Economic Abuse demands the creation of a more efficient, comprehensive, and enduring policy framework. Understanding the pressing nature of this issue, CCFWE has taken the lead by dedicating its efforts to addressing a national imperative. This involves identifying and advocating for the removal of significant systemic barriers and policy deficiencies. The organization takes proactive steps to raise awareness about Economic Abuse through the engagement of private stakeholders and service providers. It is resolute in its dedication to nurturing financial independence and cultivating communities that embrace individual, intergenerational, and collective healing.



CCFWE's Approach to Addressing Economic Abuse in Canada

1. Research and Evidence:

We conduct community-based research to collaborate with survivors, social service providers, and financial institutions to address the research gap on Economic Abuse in Canada.

2. Education and Awareness:

We develop evidence-based, survivor-centred, culturally sensitive education resources for service providers in identifying and responding to Economic Abuse and coerced debt. We also organize public national and international awareness campaigns, such as our annual HelpUsRise Campaign, and build the capacity of organizations to raise awareness of Economic Abuse.

3. Economic Empowerment and Financial Equity:

We collaborate with frontline service providers to help survivors heal from family violence, including generational trauma, and empower them by equipping them with the tools and support they need to overcome their experiences, build resilience, and a brighter future. Build capacity building: webinars, conferences, community-based consultation, support groups.

4. Policy Influencing and System Change:

We influence policymakers, the private sector, and financial institutions to remove structural obstacles that impact the economic empowerment of survivors. This includes advocating to create a comprehensive ecosystem of support services for Economic Abuse survivors, changing current patriarchal, racist, and colonial structures, and expanding the National Action Plan to End Gender-Based Violence to help Economic Abuse survivors.

“I am an Indigenous woman who has lived in Ottawa for almost 12 years. I was married to my now ex-husband for almost 28 years. I used to have a promising career, but my husband forced me to leave my job. I was prevented from earning my own income and was abused mentally, psychologically, and financially for the entirety of the marriage. At the time, I did not identify this as abuse as my husband never physically touched me. After our divorce, the legal arrangements granted him the house and vehicles. I was left with thousands of dollars of credit card debt that accumulated mainly due to his purchases. Early after the divorce, credit card companies and banks continually called to collect on these debts when my ex-husband was unreachable. During this time, I was entitled to spousal support and the Ontario Disability Support Program (ODSP); however, my ex-husband would provide just enough in monthly payments to disqualify me from ODSP. These payments, however, did not provide enough to meet needs for disability payments, transportation costs, housing costs, and food that met dietary needs resulting from years of abuse. This abuse has exacerbated depression that I have had since my late teens and created significant anxiety for the past seven years. I am currently living at a location unknown to my ex-husband as he remains a threat to this day.”

Photo credit: Claudia Wolff

Francesca

Policy Influencing and System Change

In late 2020, CCFWE established the National Task Force for Women's Economic Justice to streamline CCFWE's advocacy and system change work focused on creating and enhancing policies to achieve survivors' economic rights and justice in Canada. The Task Force members provide support to CCFWE's mission through their knowledge and experience. Members are drawn from women's community organizations, financial institutions such as banks, local and national government, the criminal justice system, the family justice system, researchers, and academics. This Task Force works with policymakers at all levels of government and with financial institutions to create meaningful changes to better support the women who are rebuilding their lives after escaping abusive domestic relationships.

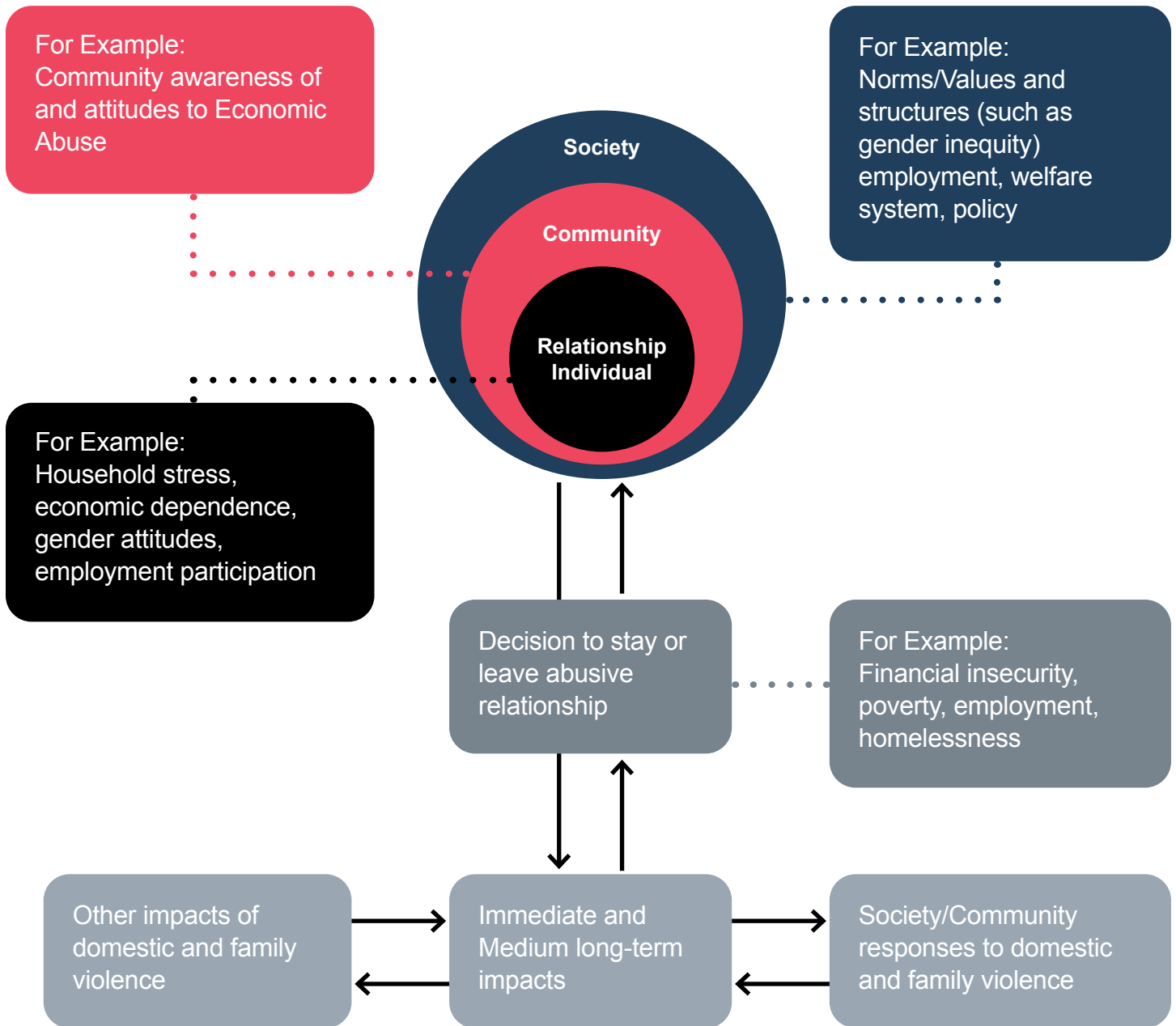
CCFWE works with policymakers, government, financial institutions, allied healthcare providers, IPV and women's organizations to coordinate a national, cross-sectoral approach to understand, address, and prevent Economic Abuse. The CCFWE also works with international organizations who have been spearheading the fight against Economic Abuse globally. These organizations include Surviving Economic Abuse UK, FreeFrom (U.S.), the Shepherds of Good Hope (NZ), Institute for Social Development and Justice (South Africa), and Women's Spirit (Israel).

Ecological Framework

CCFWE's work is informed on the complex interplay between relationship, community, individual and societal factors. The ecological framework allows us to understand the range of factors which put people at risk of Economic Abuse. The areas identified in the ecological framework clarifies the areas to act across multiple levels to prevent future Economic Abuse. An ecological framework addressing Economic Abuse (see Figure 5) should include the following:

1. **Cultural norms**, such as the sense of male entitlement, misconceptions about women's money management, and the centrality of money in our lives.
2. **Systemic blocks**, including the erosion of social security payments and systems, lack of access to systems for self-advocacy (in the corporate and government sectors), and the complexity of dealing with bureaucratic structures.
3. **Gender inequality**, including the fact that women are more likely to be victims of abuse and tend to experience poorer economic outcomes than men.¹⁴¹

Figure 5: An Ecological Model of Economic Abuse. Source: McDonald (2012)¹⁴²



Methodology

The State of Economic Abuse Report was crafted amid the peak of the COVID-19 pandemic in Canada. Leveraging online meetings, literature reviews, and extensive discussions with diverse stakeholders within the women's sectors. The report has been enhanced by the generous input from our partners and collaborators, as well as the members of the CCFWE National Taskforce for Women Economic Justice, who have shared their recommendations, insights, expertise, and proposals for addressing Economic Abuse in Canada.

During February and March 2021, the Canadian Center for Women Empowerment (CCFWE) in collaboration with the Federal Government's Office of Women and Gender Equality Canada and YWCA Canada, conducted community consultations with grassroots organizations focused on gender-based violence and Economic Abuse survivors. The objective was to gather further recommendations, suggestions, and insights regarding the National Action Plan.

Being a pioneer organization, the Canadian Center for Women Empowerment (CCFWE) had well-defined objectives for these community consultations.

Our objectives of the consultations were:

- To amplify the voices of grassroots organizations, financial institutions, and victims/survivors to end Economic Abuse.
- To understand the nature and complexity of Economic Abuse and develop solutions.
- To provide concrete policy recommendations to the Government of Canada that will empower service providers and contribute to a transformative shift in Canada as we understand it.

Here are the questions posed during our consultations and grassroots meetings:

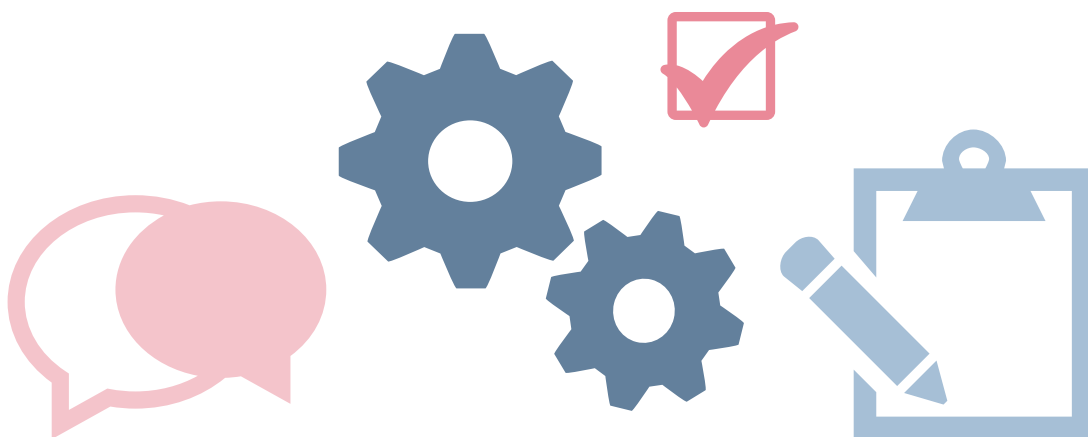
1. How can Economic Abuse be addressed? How do you think this could be best implemented? What do you think the most important lessons would be important to include?
2. How could the local and federal governments ensure Canadians are more informed on Economic Abuse?
3. What are some examples of successful and effective policies, programming, services, and educational sessions you use to prevent Economic Abuse?
4. What are some key actions that should be undertaken to build the social infrastructure to support systemic change? (housing, childcare, immigration, income, labour, etc.)
5. How can we effectively deliver culturally sensitive support to refugees, newcomers, and immigrants?
6. How have the communities you serve been excluded from current gender-based violence prevention strategies? What concrete steps should we be taking?
7. What holistic support services would you like to see readily available for survivors? (mental health, economic empowerment, legal, education, housing)
8. In your jurisdiction, can you share promising examples of where your province/territory worked well with the federal or local government to address or prevent Economic Abuse?

9. What are some key actions and best practices that should be undertaken to ensure that action for prevention will address the root causes of Economic Abuse?
10. How can we provide support to promote Indigenous-led approaches effectively?
11. In what ways can banks improve their support for victims?
12. What kind of Economic Abuse prevention education would you like to see and how do you imagine it being implemented?
13. How would education look like in different aspects of life in Canada?

These consultations and roundtable discussion took place through twenty-one sessions to inform the National Action Plan to End Gender-Based Violence between February and March 2021, spanning all provinces. They were followed by an online survey that engaged a total of 60 participants. Reflecting CCFWE's intersectional approach to addressing Economic Abuse, consultations included individuals from the gender-nonconforming community, Black and racialized communities, Elders and seniors, Indigenous communities, and participants living with disabilities from across Canada.

Moreover, CCFWE actively invited a diverse group of stakeholders to participate in the project, with a particular focus on those who may encounter instances of Economic Abuse within their work. These stakeholders encompassed community services, especially those engaged in addressing Economic Abuse, financial institutions, settlement organizations, credit providers, legal support services, and survivors of Economic Abuse.

Participants were presented with questions about the systemic changes necessary to address Economic Abuse in federal and provincial governments, financial institutions, research endeavors, and social service programs. Below, you'll find the recommendations for policy development to tackle Economic Abuse in Canada. These recommendations are presented in the context of the available information about the structural barriers faced by women with intersecting identities in Canada, the Canadian Human Rights Act (1985), and Canada's international obligations.



Racism, Discrimination, and Economic Inequality

Black, Indigenous, and People of Colour (BIPOC) survivors shared their experiences of discrimination and racism during the round table discussion. Service providers highlighted systemic barriers based on factors like race, ethnicity, and sexual orientation. Survivors faced overwhelming systemic barriers that they felt compelled to return to their abusers. Limited access to financial resources, discrimination at food banks, financial institutions, and mental health services, as well as restricted access to justice and safe housing, were the primary factors keeping victim-survivors in abusive relationships or compelling them to return to violent situations.

Survivors noted the barriers faced in accessing essential resources and services due to the way these systems are structured and function. Survivors' ability to interact with these systems can be significantly influenced by equitable banking practices, access to credit, educational and business loans, transportation, travel costs, accessibility, and telecommunication services. Consequently, services like advocacy, shelters, and the legal system may become less accessible, especially for those facing economic challenges.

Multiple systems of oppression intersect and intertwine, complicating the process of recovery from financial trauma for survivors. To effectively address this, it's crucial to acknowledge the interconnected nature of oppression. Therefore, women's service organizations should actively work towards dismantling racism and all other structural forms of oppression while combating gender-based violence.



Photo credit: Mizuno K

CCFWE's National Consultations on Economic Abuse: Key Policy Recommendations

Financial Consumer Agency of Canada's (FCAC) renewal of its National Strategy for Financial Literacy

CCFWE participated in the Financial Consumer Agency of Canada's (FCAC) renewal of its National Strategy for Financial Literacy, a five-year plan to create a more accessible, inclusive, and excellent financial ecosystem that meaningfully supports diverse Canadians¹⁴³ these need to be a footnote not in-text citation. The National Strategy is focused on how financial literacy stakeholders can reduce barriers, catalyze action, and collaborate to collectively help Canadians build financial resilience.¹⁴⁴ CCFWE made recommendations to FCAC on measures that could be taken to address victims of Economic Abuse. Specifically, CCFWE recommended the strategy should consist of information on Economic Abuse and how to rebuild finances so that survivors can recover from the financial harms caused by abusers. The new strategy will provide an opportunity for domestic violence organizations to build their capacities and for community-based organizations to prepare and design a trauma-informed and culturally specific financial literacy program.

CCFWE conducted consultations with survivors and organizations dedicated to combatting violence against women. The objective was to contribute recommendations for both the National Action Plan to End Gender-Based Violence and the Financial Consumer Agency of Canada's update of its National Strategy for Financial Literacy.

National Action Plan to End Gender-Based Violence

CCFWE led consultations with survivors and violence against women organizations to provide recommendations for the National Action Plan to End Gender-Based Violence. Reflective of its intersectional approach to addressing Economic Abuse, CCFWE engaged with a diverse array of participants, including members of the gender-nonconforming community, Black and racialized communities, Elders and seniors, Indigenous communities, refugee and newcomers, and individuals living with disabilities from across Canada. In addition, CCFWE invited a wide range of potential stakeholders to engage in the project, focusing on those who may see incidences of Economic Abuse through their work.

The stakeholders included community service organizations, service providers, financial institutions and credit providers, legal support services, and Economic Abuse survivors. During these consultations, participants were asked probing questions about the systematic changes required to address Economic Abuse within the purview of both federal and provincial governments, financial institutions, research endeavors, and social service programs. The recommendations for policy development to address Economic Abuse in Canada are provided below, within the context of available information about the structural barriers that women with intersecting identities face in Canada, the Canadian Human Rights Act (1985), and Canada's international obligations.

Government Policy and Structures

▶ 1. Recognize and formalize the inclusion of Economic Abuse in a policy and legislative definition of domestic violence

There is currently no official definition of Economic Abuse in Canada. An official definition is needed to facilitate amendments to related policies and legislation. The definition should recognize the following categories: controlling access to economic resources, including employment and education, refusing to contribute, and generating economic costs. The UN has recognized that gender-based violence is a form of discrimination; as a member state, Canada must ensure the protection of all women by formally adding Economic Abuse to its definition of domestic violence.¹⁴⁵

▶ 2. Amend banking policies to support Economic Abuse survivors

Current banking policies do not address the needs of Economic Abuse survivors. Policy amendments should include interest forgiveness on Canada Revenue Agency tax penalties and creating virtual financial institutions and government-backed solutions that provide financial inclusion, financial resources, and services, such as grants, bursaries, funding for education, training, and employment.

▶ 3. Amend bankruptcy laws to support Economic Abuse survivors

The law does not consider the trauma and violence that impact survivors' decision-making and thinking. Legal amendments require working with Violence Against Women's organizations and legal professionals to amend the *Bankruptcy and Insolvency Act* (1985) to address issues faced by survivors.¹⁴⁶ As stated in the UN's *Declaration on the Elimination of Violence against Women* (1993), these policy changes are necessary; the state must develop legislation to redress the wrongs caused to women who are subjected to violence (s. 4(d)).¹⁴⁷

▶ 4. Amend family law legislation and policies

BIPOC women have noted that the legal process of separation and divorce, with child custody and access arrangements, is traumatic. The process keeps them in contact with their abusive partners and traps them in the vicious cycle of violence. Therefore, the *Divorce Act* (1985) must be amended to create a screening tool for couples before entering legal agreements to identify coercive control within the relationship.¹⁴⁸ A third party, not lawyers, should be completing the screening tool. In addition, custody support should recognize Economic Abuse. This requires a revision of the current procedures.

▶ 5. Introduce a grant-giving scheme for women who are leaving an abusive partner and seeking to rebuild their lives

Marginalized women survivors can become trapped in a vicious cycle of homelessness and poverty, and the current legal and social structures perpetuate these cycles. Survivors need access to affordable city housing and homeownership solutions that address their needs. The *Canadian Human Rights Act* (1985) stipulates that no one should be denied access to goods, services, facilities, or accommodation (s. 5).¹⁴⁹ The government could redirect funding from law enforcement to capacity building for survivors.

▶ 6. Allocate public funds to improve access and quality of family law services

During the COVID-19 pandemic, provinces have had to reallocate funding to essential services and public health, and this hurt the quality and accessibility of legal services provided to survivors. Provincial governments must increase funding allocated to legal aid services in their jurisdictions to enable survivors of Economic Abuse to access legal advice and representation. This funding should not only cover legal services but should also include funds to develop and provide education to lawyers on financial and Economic Abuse to help them recognize the signs of Economic Abuse. Women could also have access to *pro bono* services through provincial bar societies and law students at universities.

▶ 7. Allocate public funds to improve access to childcare

Finding employment or maintaining employment is difficult when survivors must cover high childcare costs. This is exacerbated for Black and Indigenous women who may live in “childcare deserts”¹⁵⁰ and have the highest rates of working poverty in Canada.¹⁵¹

▶ 8. Provide funding for Friendship Centres

As Bands and Councils hold indigenous women’s assets, they face exceedingly different challenges when recovering from abuse. Urban Friendship Centres, which elders, or women typically run, are excellent places to create social programs for urban Indigenous victims. They must be provided funding to hire more professional services like lawyers and psychologists.

▶ 9. Allocate funds to micro-enterprise and entrepreneurship programs

Micro-enterprise and entrepreneurship programs are proven strategies to help survivors regain their financial security and start a business. Survivors are resilient and resourceful after leaving the relationship. Funding must be allocated to create and strengthen small business incubators to meet the needs of women and their children.

▶ 10. Include Economic Abuse in the national financial literacy strategy

Financial literacy and economic empowerment programs increase survivors’ understanding of finances to safely and effectively manage their money. Financial literacy can play an influential role in helping survivors heal from the violence and can assist in preventing Economic Abuse in the future. The strategy should provide tools, education and funding to community-based organizations that can address the wide range of survivors’ immediate and long-term economic needs. These programs should provide training on financial literacy, asset building, job readiness programs, and entrepreneurship. When women build their financial skills, they gain confidence and self-efficacy in their ability to make informed financial decisions.

▶ 11. Eradicate deeply rooted systemic and structural racism in institutions and support financial equity initiatives

Survivors are seeking better-coordinated, accessible, and trauma-informed services and support. Removing system barriers and achieving reforms is possible, but it necessitates acknowledgment and confrontation of institutionalized racism, which gives rise to contemporary barriers. Furthermore, new investments are needed for survivors, their communities, and survivor-led initiatives.

Financial Institutions' Policy, Structures, and Practices

▶ 1. Provide financial institutions' staff with training on economic violence and Economic Abuse to better assist survivors in separating accounts and providing trauma-informed care when a relationship ends

Financial institutions are often not well-versed in Economic Abuse. As a result, survivors struggle to manage the impacts of Economic Abuse, such as debt, bad credit scores, lack of money, housing challenges, and poor mental health. The participants in the focus groups reported being unable to receive help for unauthorized transfers of money, closing joint accounts, and having access to empathetic support or special services for people in their situations. Bank staff should be trauma-informed to better support survivors, including identifying financial abuse in risk assessment and safety planning. To be in line with the Canadian Human Rights Act (1985), the government must implement policies that enable women to access adequate financial services.¹⁵²

▶ 2. Provide free and accessible credit repair and debt remediation services for survivors

Credit scores are an essential challenge for survivors as they can limit a woman's access to improving their quality of life. There is no credit repair, and economic recovery programs for survivors. The lack of programs prevent survivors from obtaining housing, returning to school, and obtaining employment. Financial institutions should provide accessible and free credit repair and debt remediation services for all survivors, including closing joint credit accounts without impacting credit scores. Institutions should have a system to identify victims to offer them support, including those experiencing less visible and hidden types of abuse like coercive control. Financial institutions should work with survivors and, as a default, develop a flexible and achievable repayment plan to save survivors' credit, increase their confidence, and foster customer loyalty to the bank.

▶ 3. Ensure survivors are formally released from debts by creditors

Although women are often released from their obligations in family court, they are not removed from their financial commitments from the creditor's perspective. This can lead to more post-separation abuse. Financial institutions should ensure that survivors are released from debts either by having the abuser pay debts or by having the creditor formally release the survivor from obligations.

▶ 4. Establish trauma-informed micro-enterprise or entrepreneurship programs

Micro-enterprise and entrepreneurship programs offer survivors practical opportunities, such as skill development and mentorship. The practical skills development is critical to ensuring survivors' economic safety. Survivors of domestic violence often have little to no financial security or access to resources due to interference by an abuser. Survivors report losing sources of income due to domestic violence; yet they have no way of pursuing a business venture because of the strict background checks, including credit score checks. Access to micro-credit, funds, and a steady income is a common challenge confronted by survivors of domestic violence. Most women experience unemployment and are recipients of social welfare or disability support programs.

Research

► 1. Collect data on Economic Abuse as a form of intimate partner violence in Canada

Data on post-separation abuse (i.e., coercive control), Economic Abuse, and financial insecurity are limited. Disaggregated data would provide vital information on the prevalence and nature of Economic Abuse, particularly how members of black refugees, Indigenous, newcomers, seniors, disabled, and gender-diverse communities are impacted by Economic Abuse. The data can additionally monitor and identify systemic barriers and inform on policy development on Economic Abuse. The collection of data will also inform on the long-term economic impacts of coerced debt, lost educational or employment opportunities. The recommendation aligns with the UN's Declaration on the Elimination of Women (1993), which indicates that research is necessary to prevent and redress violence against women (s. 4(k)).¹⁵³

Social Service Programs

► 1. Make information on family law procedures and women's economic rights available to all service providers

Social service providers should be educated on identifying and supporting survivors. Resources must be developed in a culturally responsive manner to ensure the inclusion of different experiences and views. CCFWE recommends the following:

Family lawyers need training on identifying Economic Abuse.

Legal aid services need training to be able to educate survivors and victims of Economic Abuse on the parameters and the laws of marriage and divorce to help survivors understand what they are entitled to when dividing finances following a divorce.

Settlement and immigration services and organizations need training to be able to provide information to newcomers on financial management and Economic Abuse, as immigrant women are often dependent on their husbands to manage finances, making them vulnerable to Economic Abuse.

Women's shelters must provide information on women's rights child custody proceedings. This is fundamental when considering that BIPOC and Indigenous women are at a higher risk of losing custody of their children due to racist policies.¹⁵⁴

Friendship Centres must be provided funding to be able to hire legal staff that can provide information on rights and services available to members of Indigenous communities as no lawyers work in these centre.

► 2. Improve access to legal aid services

Legal aid must permanently drop any family asset and income ceilings required to access legal assistance. Survivors come from all socio-economic backgrounds. When a woman leaves their home, it is likely they cannot take all of the joint assets, leaving them with no resources. On paper, they may not be eligible for legal aid services however in their current situation they are living in functional poverty. There is not the ability to access funds. The thresholds around income and assets were temporarily suspended during COVID for victims of IPV; this should be a permanent change.

▶ **3. Incorporate financial education for young women in high school curricula**

Financial literacy should be included in high school curricula to educate young women on essential money management. This would consist of comprehensive information on housing rights, leases, renting, and financial abuse.

▶ **4. Develop Economic Abuse trauma-informed education material and advocacy tools to settlement and women services support frontline workers**

There is a lack of evidence-based, trauma-informed, inclusive, culturally sensitive training on addressing and responding to Economic and Financial Abuse in Canada. There is a need to develop evidence-based materials addressing Economic Abuse and coerced debt. The resources should be generated directly from research findings including lived experience. The training materials should cover identification, prevention, programming and resources. The resources will support shelters in adopting evidence-based and trauma-informed Economic Abuse prevention tools. Lack of knowledge and resources will contribute to the inability of providers to recognize and correctly interpret behaviours associated with the impact of domestic violence.

▶ **5. Build a layered support system where social service organizations work together to offer better support to survivors**

The current process for helping victims-survivors can be confusing, complex and difficult to access. Inefficiencies strain the limited public resources and often force victim-survivors to recount their trauma to multiple providers or travel to multiple service providers. The development of a multi-agency model of service would benefit survivors. The multi-agency system must ensure the services provided are culturally informed, accessible to women with disabilities, and sensitive to the structural barriers faced by the Black, Indigenous, and People of Colour (BIPOC) population.

▶ **6. Create a domestic violence court system for survivors**

The current justice system does not efficiently support survivors of IPV, including survivors of Economic Abuse. For e.g. survivors have told CCFWE that domestic violence victims in the legal system are referred to programs that are meant for abusers' anger management, leaving them in unsafe environments.¹⁵⁵ Government funding is required to implement community courts that would be better equipped to deal with the complexity surrounding IPV.

▶ **7. Include social workers in the law enforcement response to domestic violence**

Black, Indigenous, and People of Colour (BIPOC) women and victims mistrust the police and legal services because of previous discriminatory interactions with these services. Social workers with demonstrated competence in equity, diversity, and inclusion should accompany police to domestic abuse calls to foster trust and de-escalate tense situations. Mobile social worker teams should be implemented and be reached through 911.

▶ **8. Consult community leaders or Friendship Circles in Indigenous communities for criminal justice issues, not only the police**

Indigenous peoples and women distrust social systems. For a system to be culturally competent, it must include safety, equity, inclusion, diversity, and accessibility.

Photo credit: Sora Shimazaki

A woman with dark hair, wearing a black suit jacket and a white scarf, is looking down at a tablet computer she is holding. She is in a courtroom, with a wooden railing in the foreground. The background is a plain wall with a small green plant on the left. The text "CALL TO ACTION TO ALL LEVELS OF GOVERNMENT" is overlaid in large white letters on a dark blue background at the bottom of the image.

CALL TO ACTION TO ALL LEVELS OF GOVERNMENT

The Canadian Center For Women's Empowerment (CCFWE) urges all levels of the Canadian government to develop a comprehensive strategy to eradicate Economic Abuse across various aspects of victims' lives, encompassing financial, legal, justice, social services, health, employment, and mental health services. We stand at a pivotal moment in the fight against Economic Abuse, and it's time to confront a silent yet deeply destructive form of abuse. Every person deserves the right to financial independence, security, and resource control.

The following are CCFWE's call to action to end Economic Abuse in Canada:

1. Expand funding for the following:
 - Mental health services as Economic Abuse negatively impact mental well-being and may contribute to depression and other mental health illnesses.
 - Trauma-informed economic empowerment programs for survivors of domestic violence.
 - Evidence-based, trauma-informed, survivor-centred preventive resources for shelter staff, healthcare workers and social service providers, survivors, and their children. These resources will support service providers in adopting evidence-based and trauma-informed Economic Abuse prevention tools.
 - Development of safety planning tools (protecting joint bank accounts and assets, fraud, contacting banks to change personal identification information) before survivors move to the shelter and after moving out.
2. Give top priority within the National Action Plan to End Gender-Based Violence to investments in addressing Economic Abuse.
3. Create a statutory definition of family and gender-based violence that is inclusive of Economic Abuse.
4. The Financial Consumer Agency of Canada (FCAC), the federal consumer regulator, should develop Voluntary Financial Code Codes of Conduct, banking policies, and procedures to include a system to identify and support Economic Abuse survivors. Financial institutions frequently lack a comprehensive understanding of the specific requirements of victims, leading to increased exclusion and a decline in trust. To tackle this issue, the government must introduce further Voluntary Commitments and Codes of Conduct, referred to as "Codes," for the banking sector. These Codes would advocate ethical conduct, emphasize customer safeguarding, and guarantee equitable and transparent availability of fundamental financial resources and services. They are designed to advance the financial security of marginalized individuals. FCAC, in collaboration with the Canadian Bankers Association (CBA) should lead the development of the following Codes:
 - Code of Conduct for delivering equitable, trauma and violence-informed Banking Services to Black Indigenous and People of Colour.
 - Code of Conduct for the prevention and response of Financial Abuse.
5. Amend the Bankruptcy and Insolvency Act (R.S.C., 1985, c. B-3) to support Economic Abuse survivors. Enhance trauma-informed policies, financial codes of practice, and procedures of private stakeholders, such as housing, telecommunication, public transport, insurance, electric utilities, credit associations, and banks, to ensure Economic Abuse is identified and dealt with promptly,

WE NEED REAL, BOLD ACTION



minimizing any adverse consequences for women.

6. Recognize November 26th as the National Day of Awareness for Economic Abuse and Survivors of Economic Injustice.
7. Amend the Divorce Act to include a third-party service to screen couples before entering legal agreements to see if there are coercive controlling and post-separation abuse forces within the relationship. Justice system improvements are urgently needed to respond to coercive control as one of the most harmful and enduring forms of family violence experienced by victim-survivors.
8. Mandate Statistics Canada to begin collecting data and conduct studies on financial abuse and its impact on Canadian families and women in Canada. This research should include the development of a diagnostic screening tool for financial abuse for use by crucial service providers aimed at prevention, early intervention, and later-stage intervention strategies for combating financial abuse.
9. Dedicate resources to fortify the National Task Force for Women's Economic Justice, enabling it to perform a thorough evaluation of existing policies and structural obstacles. Comprising 41 stakeholders from diverse backgrounds, including GBV community organizations, financial institutions, industry regulators, local and national governments, the criminal justice system, the police, the family justice system, consumer lawyers, and researchers, the members are united in their mission to advocate for remedying the gaps in addressing domestic economic violence. Commencing in 2019, the National Task Force for Women's Economic Justice has been contributing valuable insights, strategic approaches, and policy recommendations to drive substantial reforms and augment our ability to confront these urgent challenges effectively.
10. CCFWE urges all elected and appointed representatives, including the more than 338 Members of Parliament, 124 Members of the Provincial Parliament, and mayors, to join us in advocating for victim economic security. We call upon all levels of government to demonstrate their dedication by signing CCFWE's pledge, thereby making this a pivotal element of their mission.
11. Dismantle deeply ingrained racist systems and practices in institutions and invest in equity. Survivors are seeking better-coordinated, accessible, and trauma-informed services and support. Removing system barriers and achieving reforms is possible, but it necessitates acknowledgment and confrontation of institutionalized racism, which gives rise to contemporary barriers. Furthermore, new investments are needed, directed towards survivors, their communities, and survivor-led initiatives.
12. Amend the Wireless Code. Amendments should include listing eligibility criteria for hardship programs, making family violence an express eligibility criterion, incorporating trauma-informed family violence policies, requirements for payment plans when an account is jointly held, including grounds for splitting jointly held debt, and removing an account holder's name if family violence has occurred.

13. We strongly urge the government to allocate resources to guarantee that survivors of gender-based violence, with a particular focus on immigrant and refugee women, can access culturally sensitive, trauma-informed services. This investment will fortify the current Gender-Based Violence Settlement Sector Strategy and address all three forms of Economic Abuse: Economic Control, Economic Exploitation, and Employment Sabotage.
14. Eradicate systemic and structural racism in institutions and support financial equity initiatives. Women of colour face intersecting discrimination due to their gender and racial identities. They experience unique and compounded challenges when accessing support, resources, and protection from gender-based violence. Survivors are seeking better-coordinated, accessible, and trauma-informed services and support. Removing system barriers and achieving reforms is possible, but it necessitates acknowledgment and confrontation of institutionalized racism, which gives rise to contemporary barriers. Furthermore, new investments are needed for survivors, their communities, and survivor-led initiatives.

Conclusion

Economic Abuse represents a significant obstacle for women seeking to escape abusive relationships. It exerts a direct impact on a woman's future, affecting her housing security and the ability to rebuild both economic stability and emotional well-being. The absence of financial resources renders women unable to plan or even contemplate leaving an abusive relationship. When they do decide to leave, they often face temporary or unstable housing situations, limited access to money, and difficulties meeting basic needs. The lack of economic access after separation frequently compels many women to return to their abusive partners.

The challenges experienced by victims during the COVID-19 pandemic have exacerbated this situation. Prior to the pandemic, survivors of Intimate Partner Violence (IPV) already confronted social disadvantages linked to economic well-being and recovery from family violence. However, the pandemic has significantly intensified Economic Abuse, primarily due to prolonged unemployment and economic hardships, rendering victims even more financially dependent on their abusers. This has extended abusive relationships for reasons related to financial stability or health concerns. Women often find themselves faced with the difficult choice of staying with their abuser or leaving and navigating the risks associated with contracting COVID-19, finding suitable housing, and providing for themselves and their children.

While Economic Abuse is pervasive and a root cause of significant suffering, it remains under-recognized and poorly understood. It serves as a critical barrier that impedes individuals experiencing Economic Abuse from breaking free from their abusers.

Addressing Economic Abuse is not just a matter of policy; it's a matter of justice and human rights. It is imperative to implement policies that not only recognize and address Economic Abuse but also provide survivors with the necessary support and resources to regain financial independence and security. These policies should encompass legal protections, financial education, anti racism, and access to services that can aid survivors in breaking free from abusive situations and rebuilding their lives.

In summary, Economic Abuse profoundly affects women's mental health, restricts their ability to provide for themselves and their children, and perpetuates generational trauma. Women of colour, gender non-conforming individuals, refugees, newcomers, Indigenous women, and immigrant survivors encounter discriminatory hiring practices, exacerbating their vulnerability to the enduring impacts of Economic Abuse.

**Economic Abuse should no longer be overlooked,
calling for comprehensive systemic changes to
safeguard the financial security of women.**

“Economic Abuse is a critical obstacle to women leaving abusive relationships. Even after a woman has left the abuser, the impact of ruined credit scores, poor mental health, sporadic employment histories, and homelessness caused by the abuse makes it extremely difficult to pursue economic safety. The impacts also can create lifelong obstacles for service providers and financial services. Understanding the nature of Economic Abuse is critical for developing policies, programs, and practices that both promote women’s safety and advance women’s economic security. Now more than ever, policymakers and private sectors must participate in removing barriers that affect survivor economic security. Intersectoral action is essential to address the structural determinants of inequities and the critical policy gap which are preventing survivors from recovering and becoming economically secure and independent. We must focus on filling a national need by spreading awareness about Economic Abuse and by teaching women how to protect their assets from their abusers.”

Meseret Haileyesus
Executive Director, CCFWE



Photo credit: Darina Belonogova

“I think the most important thing we can do as a society is make structural changes so this doesn’t happen anymore. Survivors shouldn’t have to “do” anything more - except self care and healing. It’s our systems that need to change - we need to eradicate poverty, create permanent support housing, make post-secondary education more accessible, affordable (even universal), mental healthcare needs to be more universal, and survivors need to be protected.”

Fatima

Endnotes

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Removing structural barriers and systemic challenges that hinder *Economic Abuse* survivors from taking agency over their lives

ABOUT THE CANADIAN CENTER FOR WOMEN'S EMPOWERMENT (CCFWE)

The Canadian Center For Women's Empowerment (CCFWE) is the only Canadian organization dedicated to raising awareness about Economic Abuse through education, advocacy, policy and system change and empowerment. CCFWE works collaboratively with organizations and individuals to develop a comprehensive approach that enables domestic violence survivors to recover from economic abuse. It also addresses critical gaps in policies and systems which are preventing survivors from recovering and becoming economically secure and independent.

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If you would like to get involved in our work:

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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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