

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



# A study on Access to Economic Resources for Economic Abuse Survivors and Victims During COVID-19 in Canada's National Capital Region, Ottawa, Gatineau and Hull

Research Study Conducted by  
Canadian Center for Women's Empowerment (CCFWE)



**CANADIAN CENTER  
FOR WOMEN'S  
EMPOWERMENT**

**CENTRE CANADIEN  
POUR L'AUTONOMISATION  
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## Foreword from the Canadian Center for Women's Empowerment (CCFWE)

We have seen that the COVID-19 pandemic has severely exacerbated Economic Abuse by increasing the financial dependence of victims on abusers because of prolonged unemployment and economic hardship. It has forced survivors of family violence to remain in abusive relationships for financial or health reasons. Women often must choose whether to stay with their abuser or leave them and contend with the risks of contracting COVID-19, finding housing, and providing for themselves and their children.

As the first study on Economic Abuse survivors and victims in Canada, this report does the critical task of documenting the unseen and unheard struggles that these women face. Many victims of Economic Abuse do not receive the support they need, because they do not know what economic abuse is, they do not have the resources, and because systemic barriers prevent them from rebuilding their

lives. With this report, the Canadian Center for Women's Empowerment (CCFWE) aims to shed light on the systemic issues that victims of Economic Abuse face in Canada and show the government, financial institutions, and service providers the tangible solutions they can use to help these women. In 2021, the CCFWE prioritized working directly with service providers, financial institutions, and survivors to empower domestic violence and Economic Abuse survivors.

The CCFWE mobilized 60 stakeholders to inform the National Action Plan to End Gender-Based Violence. As part of building our strategy, we led consultations to garner policy recommendations from stakeholders. The majority of respondents indicated that there was "little to no support" available to support survivors of economic and Financial Abuse in financial institutions.

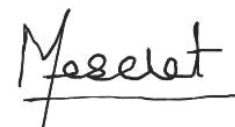
This included community services, particularly those working on Economic Abuse, financial institutions and credit providers, legal support services, and economic abuse survivors. These findings were reiterated by victims and survivors in our Ottawa, Gatineau, and Hull study.

We have learned that community resources centers, health centers, shelters, and financial institutions are often not well-versed in how to identify and address Economic Abuse. As a result, survivors struggle to manage impacts of Economic Abuse including poor mental health, trauma recovery, homelessness and housing challenges, child maltreatment, economic safety planning, lack of money, stigma, discrimination, and poor health-seeking behavior. The abuse also extends to children within the relationship. The disheartening reality of the data we have collected overwhelmingly demonstrates that the COVID-19 pandemic has increased domestic abuse and child maltreatment.

This study showed us that 93% of women have experienced their perpetrator withholding money they needed for food, clothes,

paychecks, financial aid cheques, tax refunds, disability or other support payments. Without research and advocacy work like this, the daily struggles that these women face will remain unseen, their needs will remain unmet, and thousands of women and children in Canada could remain in poverty. We have seen that agencies dealing with survivors and financial institutions often fail to identify or tackle Economic Abuse, meaning that survivors are struggling to manage the impacts of Economic Abuse such as debt, bad credit score, lack of money, and poor mental health without help.

CCFWE will continue conducting research, and engaging women affected by Economic Abuse on many levels. We will create two-way dialogues with survivor groups to enhance our decision-making processes, and co-create solutions with victims and survivors. As a diverse and inclusive organization, we strive to engage survivors in decision-making as staff, board, volunteers, and members of the National Task Force for Women's Economic Justice on Economic Abuse. In other words, CCFWE will continue to fight for a better future for women and families.



Meseret Haileyesus  
Founder and Executive Director  
Canadian Center For Women's Empowerment(CCFWE)

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- Interval House Ontario
- Cornerstone Housing for Women, and
- Harmony House.

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## Executive Summary

While the COVID-19 pandemic has continued to spread during 2020 and 2021 across the globe and public health organizations have been implementing plans to combat against the disease, quarantines and lockdowns became the only way to stop the spread. Though this has been necessary to reduce community spread, there have been various underlying systemic issues that have exacerbated the impacts on victims and survivors of domestic abuse. Currently, there have been no prior studies on Economic Abuse in the Canadian context. To address this gap in the literature, the Canadian Center for Women's Empowerment conducted this research study with Economic Abuse survivors and victims to explore their personal experiences during the COVID-19 pandemic within the National Capital Region (NCR). The NCR region includes areas

within and surrounding Ottawa, Ontario and Gatineau and Hull, Quebec regions. This research was informed from prior studies that were conducted in Australia, United States, and the United Kingdom about how historical periods of lockdowns, such as weather-related tragedies and pandemics, affected domestic and Economic Abuse victims and survivors. The participants included in our study were 121 victims and survivors of Economic Abuse living within the NCR. Phase 1 of our research was a quantitative survey, and phase 2 involved qualitative interviews which were conducted using a trauma-informed approach. This mixed-methods approach was used to create a holistic picture of how COVID-19 impacted victims and survivors' access to services, interactions with service providers, and how their abusers responded to lockdown.

Our study found that 70-80% of participants stated they were "worried about their economic situation"(e.g., employment and education) during and after the pandemic as a result of their perpetrator's behaviours. Another 83% of women also said that as a result of their perpetrator's actions since the pandemic began, their employment or education situation has significantly worsened. These factors indicate that partners have been interfering strongly with the victims' employment and educational resources during the pandemic.

Similarly, over 80% of participants stated that they either strongly agree or agree with the statement that "due to the Economic Abuse they

were experiencing, [they] were worried about [their] housing situation before the pandemic started". This number drops to 66% for those that agree they are "worried about their housing situation when the pandemic was beginning", and then rises to "over 70% for after the pandemic".

## Economic Abuse Has Increased During Lockdown



**Economic Abuse has increased for victims, and therefore increased instability for victims' finances, housing, education and employment. 80% of women agree that during COVID-19, their current/ex-partner has displayed more controlling, manipulative, coercive behaviours pertaining to their finances and economic stability.** Also, 78% of victims agreed or strongly agreed that their "partners' behaviour towards their finances during COVID-19 has had a negative affect on their mental health & well-being (e.g., increase in depressive, anxious, or PTSD symptoms). 60% of victims agreed that there has been an increase in their perpetrators' controlling of financial decisions during COVID-19 as opposed to pre-pandemic. 73% also stated that since COVID-19 began, due to the behaviour of the perpetrator, they were less able to ask about their finances.

**The most common form of Economic Abuse in the National Capital Region (NCR) experienced by half of victims (54%) is economic control** (which occurs when the partner controls access to money such as their bank account or by giving them an allowance). The second form of abuse, which was experienced by 50% of victims, is economic exploitation (this occurs when the abuser tries to interfere with the victims' money such as their salary, child maintenance or welfare benefits). A smaller proportion of women (12%) reported experiencing employment sabotage, such as: controlling access to employment, education, housing, food, and personal belongings. However, when asked specifics about access to employment, 86% of women have experienced their abuser taking action to keep the victims from attending their jobs.

## Women are worried about their financial future due to their abusers



## Financial Situation and Welfare Benefits Were Limited By Abusers



A third of participants (30%) reported that due to the actions of the perpetrator, they did not know how their Canada Emergency Benefit Response / Employment Insurance / Ontario Disability / Ontario Works incomes were being spent. However, 37% also noted that they were not in receipt of these payments. Even more striking, 18% of women said they were aware of where the allocation was going, whereas only 10% of women said they were in complete control of these payments.

**93% of victims have experienced their perpetrator taking away their pay cheques, financial aid cheques, tax refunds, disability or other support payments.**

## Most Women Were Prevented From Leaving Abusers Due to COVID-19



The measures implemented for lockdowns prevented the majority of women who were thinking of leaving their abusers from being able to do so. Only 5% of women were successful in leaving their partner since the start of the outbreak. It should be noted that 40% of respondents had plans to leave pre-pandemic, and 28% of respondents said that they were unable to leave because of COVID-19. A concerning finding was that 10% of women cited that they had to go back to their partner after leaving due to financial constraints. This finding indicates that the financial instability caused by the abuser is significant enough for them to have to return to the abuser.

## Abusers Became More Controlling of Personal Finances of Victims During COVID-19



More than half of participants noted they were not given a forced allowance by the perpetrator (55%). However, a significant portion (42%) said that they **were** forced into a non-mutual allowance by their partner (meaning that only the victim had an allowance, rather than both members of the couple). Only 2.3% said both people in the relationship had an agreed-upon allowance. In general, over 90% of victims have **experienced their perpetrator withholding money they needed for food, clothes or other necessities, demanding receipts for money spent, and have had their decision-making power regarding finances taken away by their abuser.**

Before and during the pandemic, over 50% of the women reported they suspected their partners had stolen items from them such as cash, credit cards, or personal property. Over 20% said they did not believe their partner had not stolen from them, while about 10% said they were 'unsure' if their partner stole from them. This indicates that they at least suspect their partner of theft. In general, **87% of participants had their money stolen by the perpetrator from their wallets, purses or bank accounts.**

## Financial institutions Rank Last For Quality of Help Received by Victims

We found that 47% of participants did not experience difficulty accessing help from service providers in general. This could imply that in general, services in the NCR were equipped to assist victims, though our results demonstrate that there is still vast room for improvement. Overall, participants' ability to access support (41%) slightly or significantly improved, while 27% indicated that it slightly or significantly worsened. This could be due to the NCR's capabilities (hospitals, counsellors/ mental health supports, legal, financial institutions, police, homeless and women's shelters) of broadening social services to adapt to increase in demand during COVID-19. **However, a third of the population still found their ability to access services worsening.** We found that a fifth of the women did not seek help from service providers. One reason for this may be that **64% of women said they**

**felt unsafe calling services because their partner was home.** A worsening of service access is reflected in other historical periods of lockdown, as noted in the preliminary literature research on weather-related events or viruses. The reason concluded was that emergency services tended to have their funding reduced while governments struggled with the onslaught of the emergencies themselves.

The following services were ranked by our respondents according to level of helpfulness: hospitals, counsellors / mental health supports, legal, financial institutions, police, homeless and women's shelters. Overall, a third of participants found all services to be either in the "helpful", "neutral", or "unhelpful" range, respectively. **Exceptional services were provided by counsellors, family doctors and mental health support services, of which, 41% of participants ranked in the helpful range.**

**Financial institutions were deemed the most unhelpful.** This reflects the lack of preparedness that banks have when dealing with victims of abuse, or specifically Economic Abuse. Drilling down further into a series of responses, though banks were ranked as being sensitive to their situation, **fewer participants agreed that banks were protective of their safety, privacy and security.**

**Some program areas that were found lacking were programs for older women suffering from abuse. The needs of young mothers versus women over 60 are very different, and often the elderly were not served. Another program area found lacking were civil court services,** as victims of abuse do not have a dedicated program to be referred to. Instead they are referred to programs for men who are abusers, thus lumping victims and abusers together in unsafe environments.

## Isolation and Racial Systemic Barriers Exacerbated Abuse During COVID-19

The risks that were identified to exacerbate Economic Abuse were isolation, being from a racialized community, and poverty. Systemic barriers that racial minorities face, like earning less than their white counterparts, are compounded by having an abuser that is stealing property, credit cards, and leaving women in debt. Abusers create a cycle of poverty to reinforce the dependence victims have on their abusers. Abusers also depended on being able to isolate their victims, and this factor was exasperated by COVID-19. Women could not speak to their community or their neighbors, and now abusers had another method to keep victims away from people who could assist them.



## Next Steps

The Canadian Center for Women's Empowerment (CCFWE) will build upon these research results by conducting a Nation-wide quantitative and qualitative survey starting in Winter 2021. It will focus specifically on the experiences of visible minority women across Canada who have suffered from Economic Abuse. This study will determine how services are accessed by Economic Abuse victims and survivors. This research will feed into a breakdown of services at the provincial-territorial

level, and will provide Canadian evidence-based data that has thus far been missing, yet sorely needed in domestic abuse discussions and research.

CCFWE will also be using the results of both studies to advocate for policy and system change in the National Capital Region and across Canada.



## Background

The COVID-19 pandemic has had extensive ramifications on every aspect of the modern world and it has permeated much of our daily life. One ramification is that it has also highlighted several obstacles that women tend to encounter, and this is especially true for women that are in abusive relationships. The seriousness of intimate partner violence (IPV) cannot be understated, especially during a global crisis such as the COVID-19 pandemic.

Specifically in Canada, victims of IPV represented approximately 30% of police-reported crime.<sup>1</sup> According to Statistics Canada,<sup>1</sup> women are overrepresented as victims of IPV accounting for 79% of the victims of IPV. Furthermore, Statistics Canada has found that women are more likely than their male counterparts to be victimized by people they know (women comprised of 45% of intimate partner violence victims, 19% of spousal victims, 25% of boyfriend / girlfriend victims, and 12% of non-spousal family victims; while men comprised 13% of intimate partner victims, 6% of spousal victims, 7% of boyfriend / girlfriend victims, and 10% of non-spousal family victims). Men are also more likely to be victims by violence perpetrated by strangers

(38%) in comparison to women (16%)<sup>1</sup> Since IPV and domestic violence can have serious consequences, researchers have sought to expand the knowledge and understanding of the occurrence of IPV. However, Outlaw<sup>2</sup> points out that until now, literature has mainly focused on the physical violence of IPV in comparison to non-physical forms of IPV.

Miller has emphasized four main types of non-physical IPV: emotional abuse, psychological abuse, social abuse, and Economic Abuse<sup>3</sup>. Out of all the non-physical forms of IPV, the most understudied is Economic Abuse<sup>4</sup>. Stylianou (2018) points out that research of Economic Abuse is either only incorporated briefly into other measures of IPV, or it is ignored altogether.<sup>4</sup> Though there is a lack of research on the occurrence of Economic Abuse in Canada, it is even more imperative to consider during the COVID-19 global pandemic. To our knowledge, no prior studies have investigated the occurrence of Economic Abuse during the COVID-19 pandemic. As such, CCFWE determined it was imperative to conduct a study that not only investigates Economic Abuse within a Canadian context, but to also explore the impacts pandemic may or may not have on victims' and survivors' experiences of Economic Abuse. For the purpose of our study, it is important to acknowledge what Economic Abuse entails and current definitional issues.

1 Statistics Canada. 2021. "Intimate partner violence in Canada, 2018: An overview." Census 150. <https://www150.statcan.gc.ca/n1/pub/85-002-x/2021001/article/00003-eng.htm>  
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 3 Miller, B.A.; Downs, W.R.; and Testa, M. Interrelationships between victimization experiences and women's alcohol use. *Journal of Studies on Alcohol*. 1993; 11:109-117  
 4 Stylianou, Amanda M. "Economic abuse within intimate partner violence: A review of the literature." *Violence and victims* 33, no. 1 (2018): 3-22.

## What is Economic Abuse?

Economic Abuse occurs when the perpetrator is able to gain complete control over the victim's finances by impeding the ability of the victim to obtain, use, and maintain economic resources<sup>5</sup>. By being able to gain complete control over the victim's financial resources, the abuser is able to make the victim economically dependent, which then threatens the victim's financial security and her ability to become financially self-sufficient.<sup>6 7</sup>

The literature has established that there are **three forms of Economic Abuse: economic control, economic exploitation, and employment sabotage**.<sup>7 8 9 10</sup> Economic control involves the perpetrator preventing the victim from having access to, as well as knowledge of, the financial circumstances and preventing the victim from being able to make decisions regarding the finances.<sup>11</sup> Economic exploitation occurs when the perpetrator intentionally engages in behaviours that destroy the victim's credit or finances<sup>12</sup>— this can include stealing the victim's money, checks, or automated teller machine (ATM) cards; using the victim's line of

credit or accessing a line of credit in the victim's name without their knowledge; gambling away the finances; and having increase in bills under the victim's name without knowledge.<sup>13</sup> Finally, employment sabotage includes behaviours that impede or prevent the victim from obtaining or maintaining employment.<sup>6</sup>

Prior studies have found that Economic Abuse creates financial dependence on the abuser where it is substantially difficult to leave the abusive relationships.<sup>14 15</sup> it creates poverty and having difficulty maintaining a reasonable economic standard of living<sup>15</sup>, and dealing with the aftermath of Economic Abuse is long-lasting<sup>15</sup>. Stylianou found Economic Abuse, especially employment sabotage, economic control and economic exploitation, are a distinct form of abuse in comparison to other forms of abuse (e.g., physical, sexual and psychological).<sup>16</sup>

Although economic abuse has serious implications in the lives of victims, it is often an

5 Adams, Adrienne, Cris M. Sullivan, Deborah Bybee, and Megan R. Greeson. 2008. "Development of the Scale of Economic Abuse." *Violence Against Women* 14, no. 5 (May): 563-588.

6 Adams, Adrienne, Cris M. Sullivan, Deborah Bybee, and Megan R. Greeson. 2008. "Development of the Scale of Economic Abuse." *Violence Against Women* 14, no. 5 (May): 563-588.

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“invisible form of abuse” that occurs in intimate relationships<sup>17</sup> despite its predominance in abusive relationships. Studies have found between 94% to 99% of women survivors of IPV experienced Economic Abuse.<sup>18 19</sup> The literature is growing in the study of Economic Abuse, however, more research is needed as economic abuse is still vastly understudied. In

particular, it is necessary to utilize a Canadian context in the exploration of the occurrence of Economic Abuse. It is imperative to contribute to the literature as economic abuse is a serious form of pervasive IPV that has demonstrated to contribute to long-term detrimental effects on not only the personal sphere, but public sphere as well.

## Intersectionality – How Race and Class Affect Economic Abuse

Policy, the law and research must acknowledge that some women are vulnerable due to their race, class, gender, sexual orientation or age – so much so that these intersectional structures can exacerbate their vulnerability and propensity to Economic Abuse<sup>20 21 22</sup>. As an example, there exists a disproportionate representation of women of colour that are low-income – this disparity increases their likelihood of experiencing gender, race and class discrimination that leads to limitations in accessing economic resources and thus contributes to the likelihood of generational poverty<sup>23</sup>. Further, prior research has found

higher intimate partner violence (IPV) rates in Black populations than in White populations.<sup>24</sup> Studies have also found that women with low socio-economic status (SES) have greater rates of IPV.<sup>25 26 27</sup>

Further, higher levels of SES, which was measured by educational attainment and income, was associated with a lower risk of IPV – in particular, severe IPV risk.<sup>19</sup> Thus, consideration of an individual's class, race, sexual orientation and gender is necessary to the IPV domain – this includes Economic Abuse.

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## The Cascading Effect of Economic Abuse on Mental Health

The negative mental health outcomes of IPV are widely documented<sup>28</sup>, yet the relationship between Economic Abuse and mental health is not as well known<sup>29 30</sup>. Economic Abuse is associated with negative mental health outcomes, such as depressive and post-traumatic stress disorder (PTSD) symptoms, as well as psychological distress and poor quality of life, even after controlling for other forms of abuse. For example, Stylianou found that greater Economic Abuse was moderately associated with increased depression among IPV survivors. Similarly, Antai and colleagues<sup>31</sup> examined the relationships between economic abuse, suicide attempts and psychological distress among women in the Philippines. The authors found that greater economic abuse was significantly associated with increased psychological distress.

Findings further illustrate that Economic Abuse and other life stressors, such as insecure housing and unemployment, interact with each other and have a negative effect on women's mental health. For example, Daoud and colleagues<sup>32</sup> explored pathways between

housing instability and poor health among low income women experiencing IPV. In a series of hierarchical regression analyses, the authors **found that Economic Abuse significantly predicted increased depressive symptoms and PTSD symptomology**. In addition, economic hardship partially mediated the relationship between Economic Abuse and depression and PTSD symptoms<sup>33</sup>. In contrast, findings from other studies have demonstrated that strong advocate-survivor alliances are associated with reduced depression and PTSD symptoms among women who are experiencing Economic Abuse. These findings are particularly relevant during the COVID-19 pandemic. Lockdown and physical distancing/social isolation measures that were introduced in Canada to limit the spread of the pandemic have had an impact on the financial security and social supports available to women. Thus, it is timely that we explore how the measures from lockdown have not only affected the financial security of victims and survivors of Economic Abuse, but also how their mental health and well-being may be affected as well.

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32 Mokdad, Ali H., Mohammad Hossein Forouzanfar, Farah Daoud, Charbel El Bcheraoui, Maziar Moradi-Lakeh, Ibrahim Khalil, Ashkan Afshin et al. “Health in times of uncertainty in the eastern Mediterranean region, 1990–2013: a systematic analysis for the Global Burden of Disease Study 2013.” *The Lancet Global Health* 4, no. 10 (2016): e704-e713.

## The Coronavirus Pandemic and its' Contribution to the Increase in Intimate Partner Violence Abuse

During the coronavirus pandemic lockdown, the need to address Economic Abuse has become more urgent as IPV has increased globally, what the UN calls "The Shadow Pandemic."<sup>34</sup> As Economic Abuse is not widely researched in Canada, using rates of the occurrence of IPV violence as a gauge for Economic Abuse is necessary. Statistics Canada has reported a 12% increase in domestic abuse calls during the pandemic<sup>35</sup>. Sadly, the actual incidence of domestic violence is likely unreported during the pandemic, thus the occurrence of domestic violence is likely greater than what is currently reported.

Historically within North America, during periods of crises and lockdown, victims of domestic violence were unable to call the police due to the fact that the abuser was more likely to be present within the home; this impeded the ability for the victim to feel safe enough to make a call and report abuse to authorities.<sup>26</sup> A study conducted by Ending Violence in Canada illustrated the inability to access resources. The study included a survey of 376 gender based-violence organizations' staff and volunteers.<sup>26</sup> One participant explained that, "While the majority of services and stores

were closed, it was difficult to contact us, because if one is at home with one's abuser, it is difficult to phone or send a message. This increased the feeling of being trapped without having other options and increased the anxiety experienced."<sup>36</sup> Additionally, 46% of staff and volunteers indicated they noticed changes in the prevalence and severity of violence, with 82% of these workers describing an increase in prevalence and severity of violence. Further, 34% noticed negative changes in mental health and well-being, and 20% noticed changes in the tactics perpetrators used to commit violence and increase control.<sup>26</sup>

These changes are consistent with historical cases of crises in North America. According to the World Health Organization, "violence against women tends to increase during every type of emergency, including epidemics. Older women and women with disabilities are likely to have additional risks and needs. Women who are displaced, refugees, and living in conflict-affected areas are particularly vulnerable."<sup>37</sup> The increase in sexual and gender-based violence (SGBV), especially IPV, during the coronavirus pandemic is not just exclusive to Canada, but is occurring worldwide. This phenomenon has

been labelled by global leaders as a "pandemic within a pandemic"<sup>38</sup>. The UN Population Fund (UNFPA) estimates that, "6 months of lockdowns could result in an additional 31 million cases of gender-based violence."<sup>27</sup>

Though lockdowns are meant to reduce cases of the virus, they exacerbate conditions for hostile and abusive environments due to stressors and triggers for abusers. For instance, external relational stressors, such as unemployment and housing instability that is either caused or exacerbated by the coronavirus pandemic increase opportunities for relational conflict and to react abusively.<sup>39 40</sup> Pandemic-related stressors for abusers include potential job loss and financial insecurity, as these triggers make potential escape less feasible.<sup>40</sup> In a recession, the abuser is more likely to seize paychecks and control finances due to lowered income levels particularly among women of colour, immigrants, and workers without a college education.<sup>41</sup>

Examples include a study conducted in New Orleans that revealed 59% of participants who had experienced IPV previously reported an escalation of IPV during the coronavirus pandemic.<sup>40</sup> Perpetrators may also exert control by spreading misinformation about the disease and stigmatize partners.<sup>37</sup> In Australia, charities specializing in domestic abuse have reported that victims are highlighting their intimate partners are using coronavirus pandemic misinformation to misinform participants to the extent of quarantine restrictions as a form of abuse.<sup>42</sup>

## The Coronavirus Pandemic and the Effect on Support

During lockdown, victims who live with their abusers experience a lack of access to both informal and formal social supports such as family and domestic abuse agencies.<sup>43</sup> Further, the pandemic has also changed the way domestic abuse agencies deliver services, as decisions had to be made and implemented quickly. Ending Violence Association of Canada iterates that, "The pandemic has complicated already existing barriers, and survivors have faced barriers to accessing shelter resources, housing and employment insecurity."<sup>46</sup> Women and girls experience an increase in stressors due to the pandemic including: less contact with family and friends who could provide support and protection from violence; bearing the brunt of increased care work (which school closures exacerbate); and disruption of livelihoods and ability to earn a living as many of whom are informal wage workers.<sup>44</sup> As resources become scarcer, women may be at greater risk for experiencing Economic Abuse since abusers will try to further restrict resources in addition to women's increased stressors.<sup>44</sup> "During a recession, social services are likely reduced due to lack of funding - exacerbating the problem."<sup>45</sup> In Canada, 25% of GBV staff reported having to lay off or decrease staff hours; and nearly 25% reported having to work more hours than usual and/or overtime in order to meet these demands.<sup>46</sup>

<sup>33</sup>Harris, Latonya S., Stephanie D. Block, Christin M. Ogle, Gail S. Goodman, Else-Marie Augusti, Raket P. Larson, Michelle A. Culver, Annarheen R. Pineda, Susan G. Timmer, and Anthony Urquiza. "Coping style and memory specificity in adolescents and adults with histories of child sexual abuse." *Memory* 24, no. 8 (2016): 1078-1090.

<sup>34</sup>United Nations. "The Shadow Pandemic: Violence Against Women During COVID-19". (2021). <https://www.unwomen.org/en/news/in-focus/in-focus-gender-equality-in-covid-19-response/violence-against-women-during-covid-19>

<sup>35</sup> Statistics Canada. "The COVID-19 pandemic and its impacts on Canadian victim services" (July 2020). <https://www150.statcan.gc.ca/n1/pub/45-28-0001/2020001/article/00065-eng.htm>

<sup>36</sup> Trudell, A.L. & Whitmore, E. "Pandemic meets Pandemic: Understanding the Impacts of COVID19 on Gender-Based Violence Services and Survivors in Canada". Ending Violence Association of Canada & Anova. (2020). <https://endingviolencecanada.org/wp-content/uploads/2020/08/FINAL.pdf>

<sup>37</sup> World Health Organization. "COVID-19 and violence against women What the health sector/system can do". World Health Organization (Apr 7 2020). <https://apps.who.int/iris/bitstream/handle/10665/331699/WHO-SRH-20.04-eng.pdf>

<sup>38</sup> Johnson, K., Green, L., Volpellier, M., Kidenda, S., McHale, T., Naimer, K., & Mishori, R. (2020). The impact of COVID-19 on services for people affected by sexual and gender-based violence. *International Journal of Gynecology and Obstetrics*, 150(3), 285–287. <https://doi.org/10.1002/ijgo.13285>

<sup>39</sup> Capaldi, Deborah M., Naomi B. Knoble, Joann Wu Shortt, and Hyoun K. Kim. "A systematic review of risk factors for intimate partner violence." *Partner abuse* 3, no. 2 (2012): 231-280.

<sup>40</sup> Buttell, Frederick, and Regardt J. Ferreira. "The hidden disaster of COVID-19: Intimate partner violence." *Psychological trauma: theory, research, practice, and policy* 12, no. S1 (2020): S197.

<sup>41</sup> Evans, Megan L., Margo Lindauer, and Maureen E. Farrell. "A pandemic within a pandemic—Intimate partner violence during Covid-19." *New England journal of medicine* 383, no. 24 (2020): 2302-2304.

<sup>42</sup> Usher, K., Bhullar, N., Durkin, J., Gyamfi, N., & Jackson, D. Family violence and COVID-19: Increased vulnerability and reduced options for support. *International Journal of Mental Health Nursing*, 29(4) (2020): 549–552. <https://doi.org/10.1111/inm.12735>



## The Role of Policy, Programs, and Financial Institutions in Survivor's Experience with Economic Abuse during the Pandemic

Addressing Economic Abuse and its' increase during the coronavirus pandemic will require a multi-faceted approach, as this type of abuse is a systemic issue that permeates through all aspects of victims' lives such as their social, health and economic outcomes. Policies, programs, and financial institutions can play a key role in identifying and intervening in economic abusive relationships. Many well-meaning policies and programs are not as effective in protecting and preventing economic abuse as intended because they have not been evidence-based and do not address the appropriate needs/factors.<sup>47</sup>

A key aspect in addressing Economic Abuse during the lockdown is understanding that "as service machinery operate in crisis mode to contain a pandemic, other critical services, particularly those needed by women and girls, often become unavailable or are deprioritized and deemed non-essential."<sup>48</sup> This has already manifested in Canada, with 45% of GBV service providers shared concerns of financial services being cut, as granting organizations and foundations have postponed or changed programs.<sup>49</sup>

A key example for policymakers is the Ebola outbreak in West Africa which highlighted that gender dynamics cannot be ignored in an epidemic as something "to be dealt with later."<sup>43</sup> As school closures and quarantines were enforced during the Ebola outbreak, women and girls experienced more sexual violence, coercion and exploitation.<sup>50</sup> Reports of violence were deprioritized, uncounted for, and unrecognized.<sup>51</sup> Young women and adolescent girls were, "unable to attend community meetings and receive instruction on how to protect themselves from the disease."<sup>52</sup> While women and girls were facing increased abuse and violence, the failure to prioritize GBV funding alongside a failing health system and lack of coordination severely affected the availability of services for survivors in these countries<sup>53</sup>. This also impacted the ability for society to rebuild post-epidemic.<sup>54</sup>

Campbell notes it will be beneficial for policymakers to, "consider the risk factors of family violence - unemployment, substance abuse, reduced income, limited resources and limited social support."<sup>55</sup> These risk factors are likely to be exacerbated by the coronavirus pandemic. Campbell indicates that community

collaborations must be strengthened and become more integrated with each other to combat an increase in IPV and GBV. This is particularly important as prior studies that investigated the effects of natural disasters found there is an increase in domestic violence reported even after lockdowns. For instance, a study that explored the aftermath of natural disasters in the United States and Canada found domestic violence victim service requests increased for an entire year following the event."<sup>56</sup> A review of policies and programs for social assistance, and a review of financial literacy programs delivered by financial institutions would be useful to cater to the unique experiences of women during lockdown.

Evidence suggests that women experiencing Economic Abuse suffer from negative mental health effects and social impacts not only after leaving an abusive relationship, but also when they potentially re-encounter financial hardship years after leaving the abusive relationship.<sup>57</sup> This suggests it is the confidence and self-esteem that these victims experience that consequently make them feel as if they are not able to control their lives again.<sup>56</sup> An organization in Sweden understood this aspect and focused their successful financial literacy program for women in this situation on "confidence rather than skill-building."<sup>58 59</sup> This is a useful insight for financial institutions, policy and program makers for these victims when trying to rebuild victims' lives post-separation.

## Types of Policies / Programs and Their Effectiveness for Economic Abuse During the Coronavirus Pandemic

GBV organizations in Canada suggest that "returning to normal" is not something to rely on, as GBV was not catered to well pre-COVID.<sup>60</sup> This field needs to be fundamentally re-shaped to acknowledge the intersections between other large policy areas.<sup>60</sup> For example, Ending Violence in Canada is calling for government to: prioritize long-term core funding for GBV organizations as short term stipends during the coronavirus pandemic will not be enough; focus on preventing violence in the first place which will reduce the need for

reactive services; acknowledge the connection between "social factors, like socio-economic status, race, age, etc. with the occurrence of domestic violence; prioritize opportunities for knowledge-sharing learned by GBV staff and volunteers during the pandemic, and evidence of meaningful efforts by the government to centre this expertise in post-pandemic recovery planning.<sup>60</sup>

A better understanding of the complex nature of Economic Abuse can inform policy and

43 Bucerius, Sandra M., Brad WR Roberts, and Daniel J. Jones. "The effect of the COVID-19 pandemic on domestic violence and child abuse." *Journal of Community Safety and Well-Being* 6, no. 2 (2021): 75-79.

44 World Health Organization. "COVID-19 and violence against women What the health sector/system can do". World Health Organization (Apr 7 2020). <https://apps.who.int/iris/bitstream/handle/10665/331699/WHO-SRH-20.04-eng.pdf>

45 Evans, Megan L., Margo Lindauer, and Maureen E. Farrell. "A pandemic within a pandemic—Intimate partner violence during Covid-19." *New England journal of medicine* 383, no. 24 (2020): 2302-2304.

46 Ending Violence Association of Canada. "Pandemic Meets Pandemic: Understanding the Impacts of COVID-19 on GBV Services and Survivors in Canada." *Ending Violence Canada*. (2020) <https://endingviolencecanada.org/wp-content/uploads/2020/08/Executive-Summary.pdf>

47 Christy-McMullin, Kameri. "Designing policies that address the relationship between woman abuse and economic resources." *J. Soc. & Soc. Welfare* 29 (2002): 109

48 John, N., Casey, S., Carino, G., & McGovern, T. (2020). Lessons Never Learned: Crisis and gender-based violence. *Developing World Bioethics*, 20(2), 65–68. <https://doi.org/10.1111/dewb.12261>

49 L. Docherty. "Violence Against Women Sector Survey: Impacts of the COVID-19 pandemic". *Woman Abuse Council of Toronto* (Apr 2021).

<https://womanact.ca/publications/violence-against-women-sector-survey-impacts-of-the-covid-19-pandemic/>

50 John, N., Casey, S., Carino, G., & McGovern, T. (2020). Lessons Never Learned: Crisis and gender-based violence. *Developing World Bioethics*, 20(2), 65–68. <https://doi.org/10.1111/dewb.12261>

51-54 Onyango, M. A., Resnick, K., Davis, A., Shah, R. R. (2019). Gender-Based Violence Among Adolescent Girls and Young Women: A Neglected Consequence of the West African Ebola Outbreak. In *Pregnant in the Time of Ebola* (pp. 121-132). Springer, Cham.

55 Campbell, Andrew. "An Increasing Risk of Family Violence during the Covid-19 Pandemic: Strengthening Community Collaborations to Save Lives". *Forensic Science International: Reports*. 2. (2020).100089. 10.1016/j.fsir.2020.100089.

56 Wanqing, Z. (2020). 'Domestic violence cases surge during COVID-19 epidemic', *Sixth Tone*, (March 2 2020) <http://www.sixthtone.com/news/1005253/domestic-violence-cases-surge-during-covid-19-epidemic>

57 Glenn, Rebecca. 2019 Churchill Fellowship to study service responses to women experiencing or escaping domestic financial abuse USA, Canada, UK. Churchill Fellowship Report 2019. Churchill Fellowship Trust. (Mar 2021).

program development and reforms to effectively address Economic Abuse. Social assistance programs and government agencies may need to modify existing policies or develop new policies to better address the needs of women experiencing Economic Abuse. For example, according to recent findings from Ending Violence in Canada, Financial Abuse leads to long-term economic consequences, mainly in the form of debt and damaged credit. They concluded that Financial Abuse was a key barrier to leaving abusive relationships and often continued after the relationship ended. Finally, survivors and service agencies had difficulties identifying Economic Abuse.<sup>59</sup> Based on these findings, they recommended developing targeted policies, programs, and practices such as increasing access to gender and trauma-informed financial literacy education, providing debt remediation and credit repair services, and increasing emergency funds to allow women to escape

domestic abuse, secure housing, and rebuild economic independence. Much improvement can be made in not only improving the lives of victims and survivors of Economic Abuse, but also in how they are supported through policy, programs, and resources. To the authors knowledge, no prior studies have empirically examined the mental health effects, access to resources, and experiences of victims and survivors of Economic Abuse in the Canadian context. Since the coronavirus pandemic has created an environment that is conducive to abusers gaining ever more control over their partner, it is necessary to consider how the pandemic may or may not have exasperated economic hardship for victims and survivors. As such, this study set out to explore how Economic Abuse is potentially exasperating Economic Abuse, the extent that access to resources is attainable and helpful, and the mental health effects of the pandemic and Economic Abuse.

## Research Design

When designing the study, researchers were focused on obtaining the responses to the following questions:

1. How is Economic Abuse manifesting during COVID in comparison to pre-pandemic? Is financial support of COVID being abused by perpetrators?
2. How has Economic Abuse during COVID related to detrimental mental health effects and financial difficulties?
3. How are women responding to Economic Abuse? What services are they able to access, and how has that accessibility changed since the pandemic began?

<sup>58</sup> Stylianou, Amanda Mathisen, Judy L. Postmus, and Sarah McMahon. "Measuring abusive behaviors: Is economic abuse a unique form of abuse?" *Journal of interpersonal violence* 28, no. 16 (2013): 3186-3204.

<sup>59</sup> Warren, Amy, Trudi Marchant, Darcee Schulze, and Donna Chung. "From Economic Abuse to Economic Empowerment: Piloting a Financial Literacy Curriculum With Women Who Have Experienced Domestic and Family Violence." *Affilia* 34, no. 4 (2019): 498-517.

<sup>60</sup> Ending Violence Association of Canada. "Pandemic Meets Pandemic: Understanding the Impacts of COVID-19 on GBV Services and Survivors in Canada." *Ending Violence Canada*. (2020) <https://endingviolencecanada.org/wp-content/uploads/2020/08/Executive-Summary.pdf>

## Methodology

The current study used a mixed-methods approach to gather data. First, our study sought to gather information from women-identified persons only within the National Capital Region (NCR; Ottawa, Gatineau, and Hull). To achieve this, we had two phases for our study: (1) a survey to capture quantitative information, followed by (2) a focus group discussion to gather in-depth qualitative analysis of women's experiences of Economic Abuse.

For phase 1 of our study, we selected a survey based on the UK's Surviving Economic Abuse study on Economic Abuse, and included the validated measure of Economic Abuse - the Scale of Economic Abuse (SEA) by Adams et. al.<sup>61 62</sup> The survey asked questions pertaining to participants' experiences of Economic Abuse, demographic information, mental health concerns, housing situation, access to services, experiences during the COVID-19 pandemic, and help-seeking behaviours. The sections (except for demographics and prevalence of Economic Abuse) were randomized so that participants were each responding to different sections to help spread the responses across all sections.

The research team consulted with shelters and Violence Against Women organizations (VAWs) on the survey, and added questions and answer choices to gather data on information needed by service providers in the NCR. To

be able to participate in Phase 1 of the study, inclusion criteria were: to be at least 18 years of age, women-identified persons only, having experienced Economic Abuse, and comfortable with English or French. Participants were compensated for their participation with \$25 Amazon gift cards and were also informed that they could withdraw from the study at any time without penalty. A total of N=122 participants were screened and selected as meeting the inclusion criteria for the study. However, 1 participant was dropped from the analysis as they had a 0% response rate. Thus, the final sample for the survey portion of the study includes a total of 121 participants.

Since the research on Economic Abuse is limited in a Canadian context and our focus for the purpose of this study was to hear survivors stories, we used an exploratory approach in our analysis to identify themes.

1. What does economic safety, especially during a pandemic, mean to you?
2. What factors might increase someone's risk of experiencing Economic Abuse?
3. If you were to reflect on your experiences, what would you say are some things that increased your risk/placed you at risk of Economic Abuse, and what might help protect others from experiencing a similar

<sup>61</sup> Cameron, Holly, Royal, Katherine. "The Cost of Covid-19: Economic abuse and the pandemic". *Surviving Economic Abuse*. (2021).

<sup>62</sup> Adams, Adrienne, Cris M. Sullivan, Deborah Bybee, and Megan R. Greeson. "Development of the Scale of Economic Abuse." *Violence Against Women* 14, no. 5 (May 2008): 563-588.



situation?

4. As you reflect on your experiences, what would help/would have helped protect you from Economic Abuse that policymakers, first responders, shelters and non-profits should know?

5. Do you feel that experiences of domestic violence have changed during the COVID-19 pandemic? If so, how?

Participants were also given consent forms prior to the interview to submit, or they provided confirmation by expressing to the lead researchers orally that they wished to participate. Participants were informed that they could withdraw from the study at any time without penalty, and would still be provided compensation. These qualitative findings were synthesized to provide relevant context to the quantitative research. This study has been approved by the Community Research Ethics Board.

## Consultations

Local service providers in the Ottawa, Gatineau, and Hull regions who were consulted prior to the survey launch noted changes to be made for changes to sexuality and sexual orientation sections to adjust the survey to the Canadian context. We heard that organizations wanted to know the difference between whether victims were 'dating' their perpetrator or 'living together'. An additional question was added to determine whether survivors' participation in Canada Emergency Responses Benefit (CERB) or Employment Insurance (EI) was forced. A final suggested question was added to determine whether the situation has worsened because the perpetrator had lost their job/income.

## Research results

### Demographic Information

The survey portion of the study consisted of a total of N = 121 participants, with the majority (n = 119; 97.54%) identifying as female, followed by non-binary (n = 2, 1.64%). The majority of participants were also between the ages of 26 to 35 years of age, which was followed by 36 to 45 years of age. The majority of the sample was also identified as White (n = 98; 81%), followed by Black/African (n = 11; 9.0%) and Indigenous - Inuk/Inuit (n = 6; 5.0%). The majority of the sample also identified as being heterosexual (n = 114; 94.2%), and

indicated that they were married (n = 86; 71.1%). The majority of the sample also indicated that the highest level of education they received is Highschool (n = 32; 26.5%), followed by college (n = 26; 21.5%) and some postsecondary (n = 25; 20.7%). The majority of the sample also indicated that their annual personal income was in the lower ranges, which consisted of being between \$30,001-\$40,000 (n = 25; 20.7%), followed by \$20,001-\$30,000 (n = 23; 19.0%) and \$10,001-\$20,000 (n = 14; 11.5%). Details are provided in

**Table 1.**

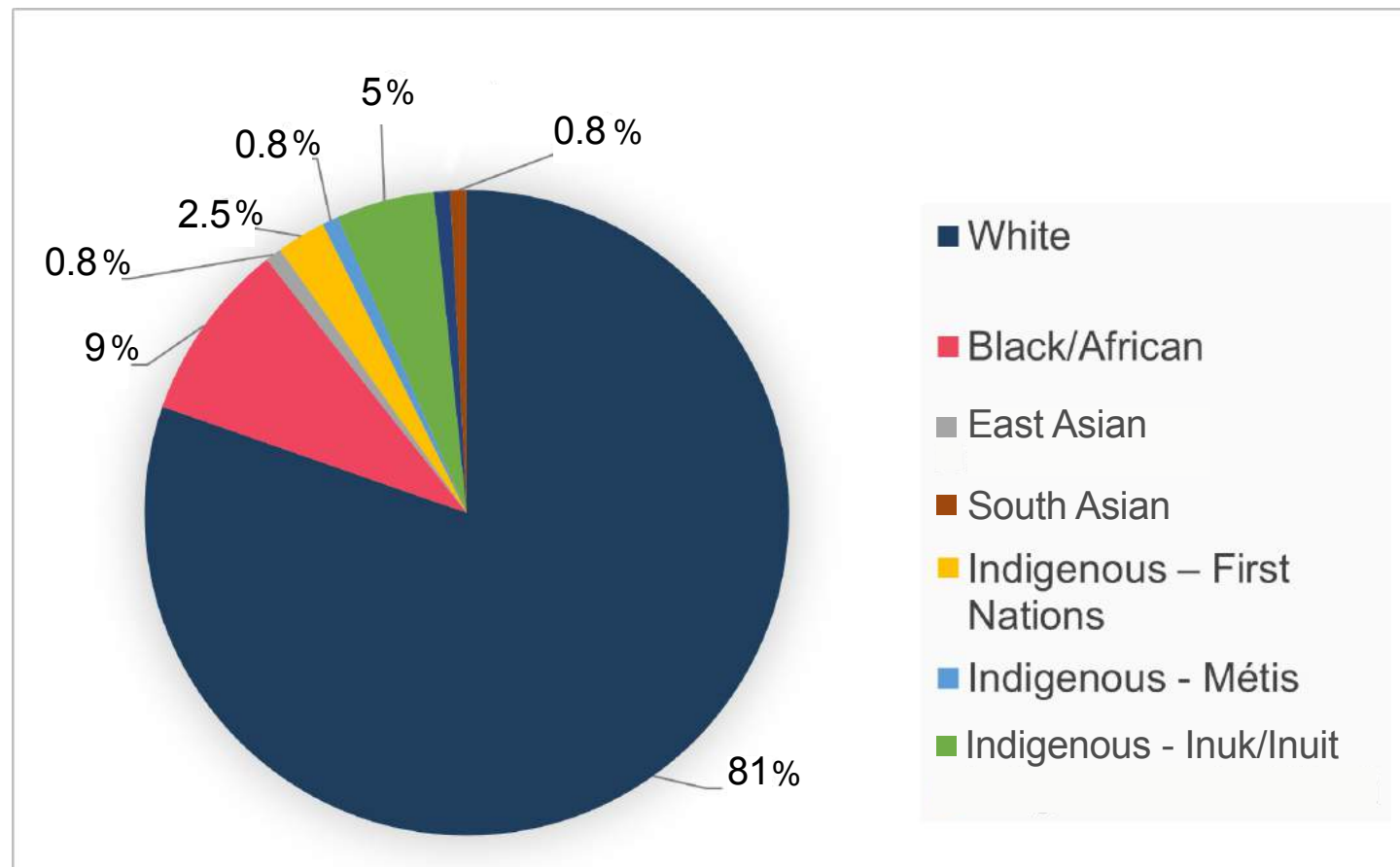
Table 1. Descriptive Statistics

	N	%
N = 121		
<b>Demographic Characteristics</b>		
<b>Race</b>		
White	98	81
Black/African	11	9
East Asian	1	0.8
Indigenous – First Nations	3	2.5
Indigenous - Métis	1	0.8
Indigenous – Inuk/Inuit	6	5
South Asian	1	0.8
East Asian	1	0.8
<b>Age</b>		
18-25	5	4.1
26-35	85	70.2
36-45	26	21.5
46-55	3	2.5
56-65	2	1.7
<b>Gender</b>		
Female	119	98.3
Non-binary	2	1.7
Other	0	0
<b>Sexual Orientation</b>		
Heterosexual	114	94.2
Bisexual	3	2.5
Homosexual: Lesbian or gay	1	0.8
Other: Queer	1	0.8
Prefer not to say	2	1.7
<b>Education</b>		
Highschool degree/GED	32	26.5
Less than Highschool degree	9	7.4
Postsecondary degree - College	26	21.5
Postsecondary degree – University Bachelor	20	16.5
Postsecondary degree – University Graduate	9	7.4
Some Postsecondary	25	20.7
<b>Location</b>		
Central Ottawa	46	38
Cumberland	1	0.8
East Ottawa	38	31.4
Gatineau	2	1.7
Gloucester	3	2.5
Kanata	1	0.8
Nepean	2	1.7
Osgoode Township	1	0.8
Rural/Unincorporated NCR Area*	1	0.8
South Ottawa	5	4.1
West Ottawa	21	17.4
<b>Annual Personal Income</b>		
\$10,001-\$20,000	14	11.6
\$20,001-\$30,000	23	19
\$30,001-\$40,000	25	20.7
\$40,001-\$50,000	12	9.9
\$50,000 - \$60,000	7	5.8
\$70,000- \$80,000	1	0.8
Prefer not to say	3	2.5
Unsure	1	0.8
Up to \$10,000	3	2.5

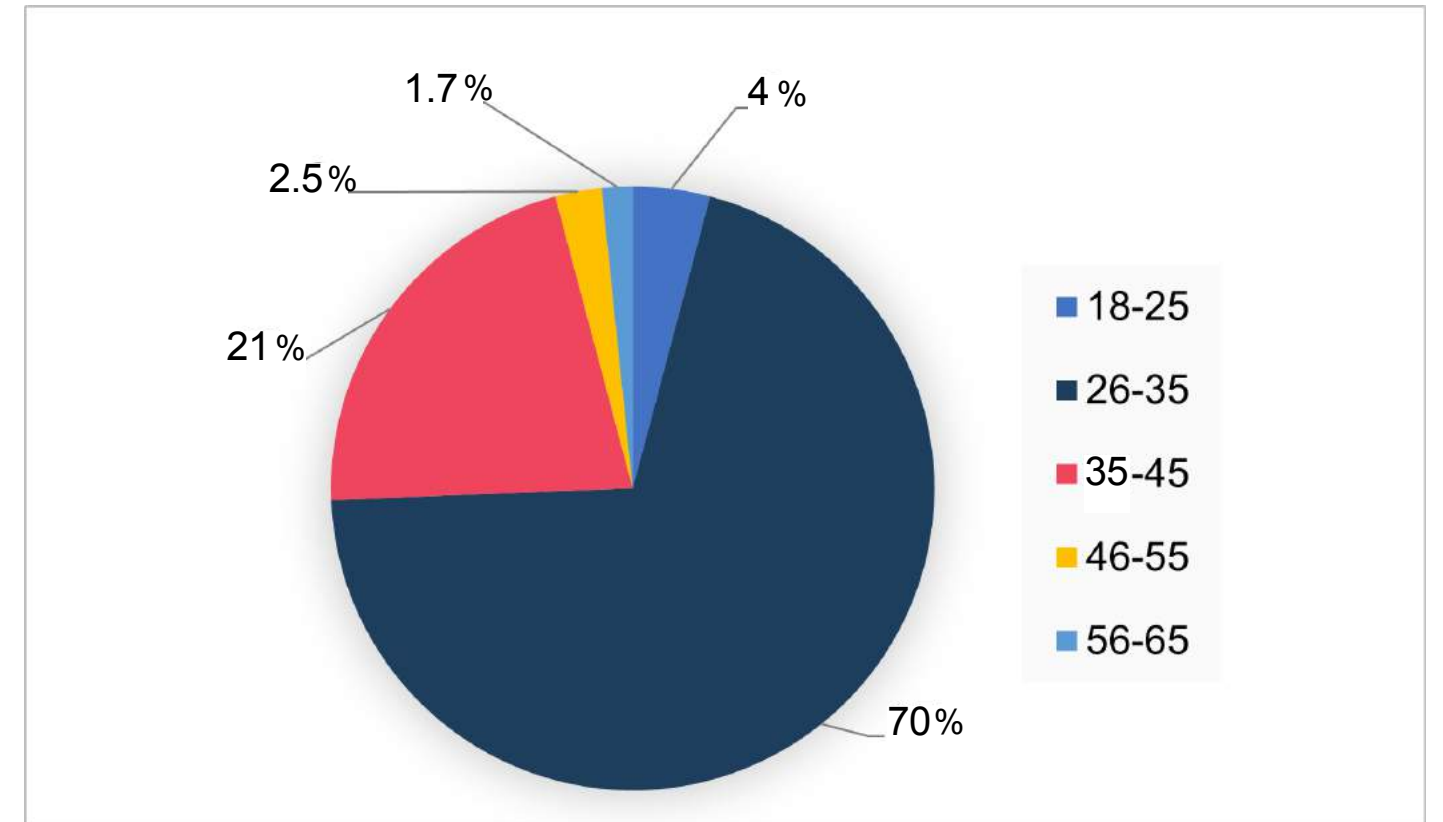
Note. \*NCR = National Capital Region

Our study also inquired about questions relating to the family unit. CCFWE wanted to gather a profile of what the family structure in the household women that are survivors of economic abuse are experiencing. The majority of the sample reported that they were married (n = 86; 71.1%), followed by single (n = 21; 17.4%) and divorced (n = 5; 5.8%). The majority of participants also indicated that their relationship to their current or ex-partner was married (n = 78; 64.5%), followed by ex-partner (n = 17; 14.0%), and living together (n = 14; 11.6%). Regarding if the pandemic has impacted their partner's current employment status, the majority indicated that their partner is currently employed, but their new job has them earning less than before (n = 50; 41.3%), followed by their partner is currently unemployed because of COVID-19 (n = 39; 32.2%) and that the pandemic has not affected their partner's current employment (n = 20; 16.5%). The majority of participants also indicated that they have dependents in the household (n = 112; 92.6%), and the majority had two dependents in the household (n = 43, 35.5%). Details are provided in **Table 2** below.

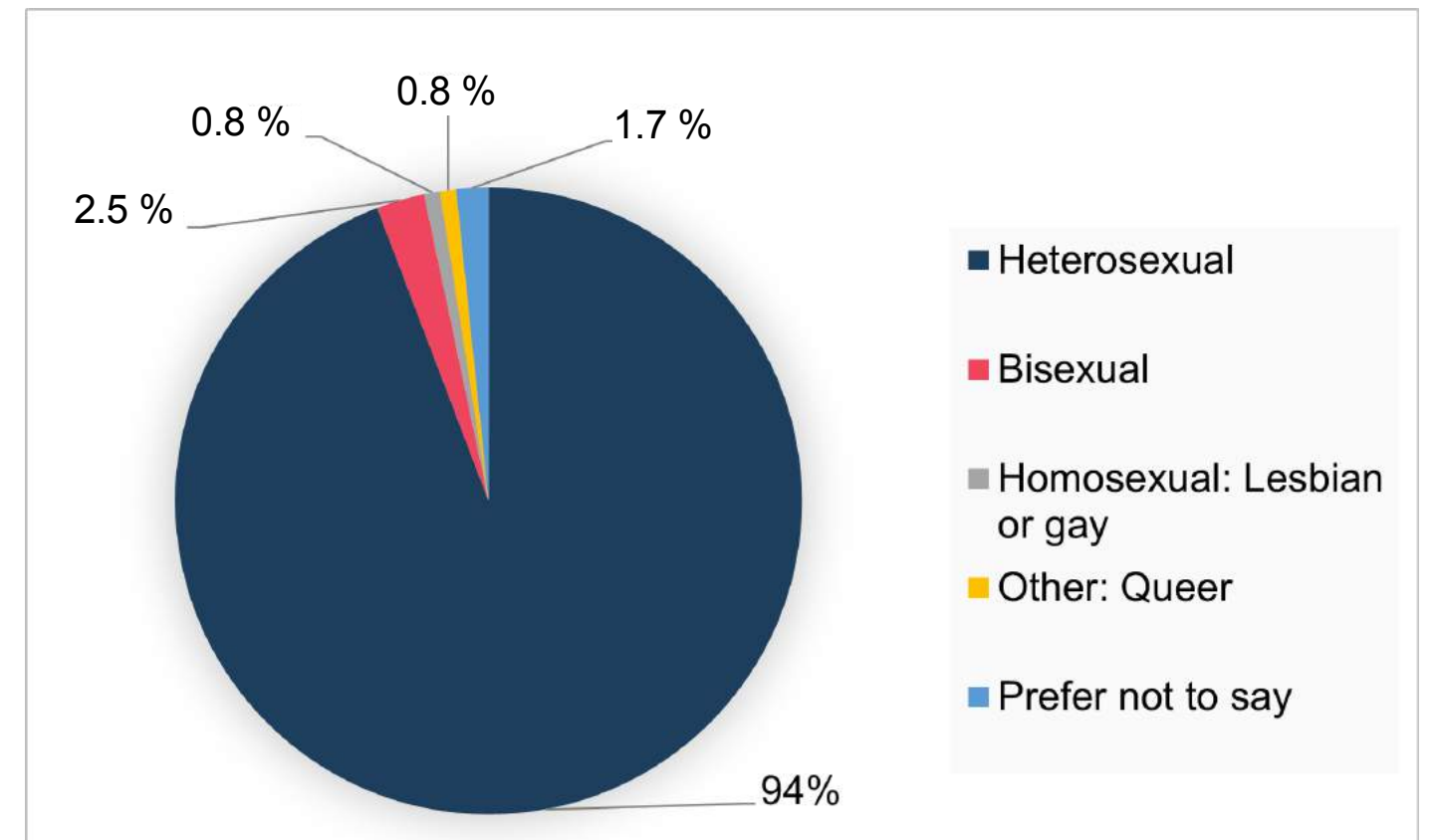
**Figure 1. Racial Demographics**  
Race N=121



**Figure 2. Age Demographics**  
Age N=121

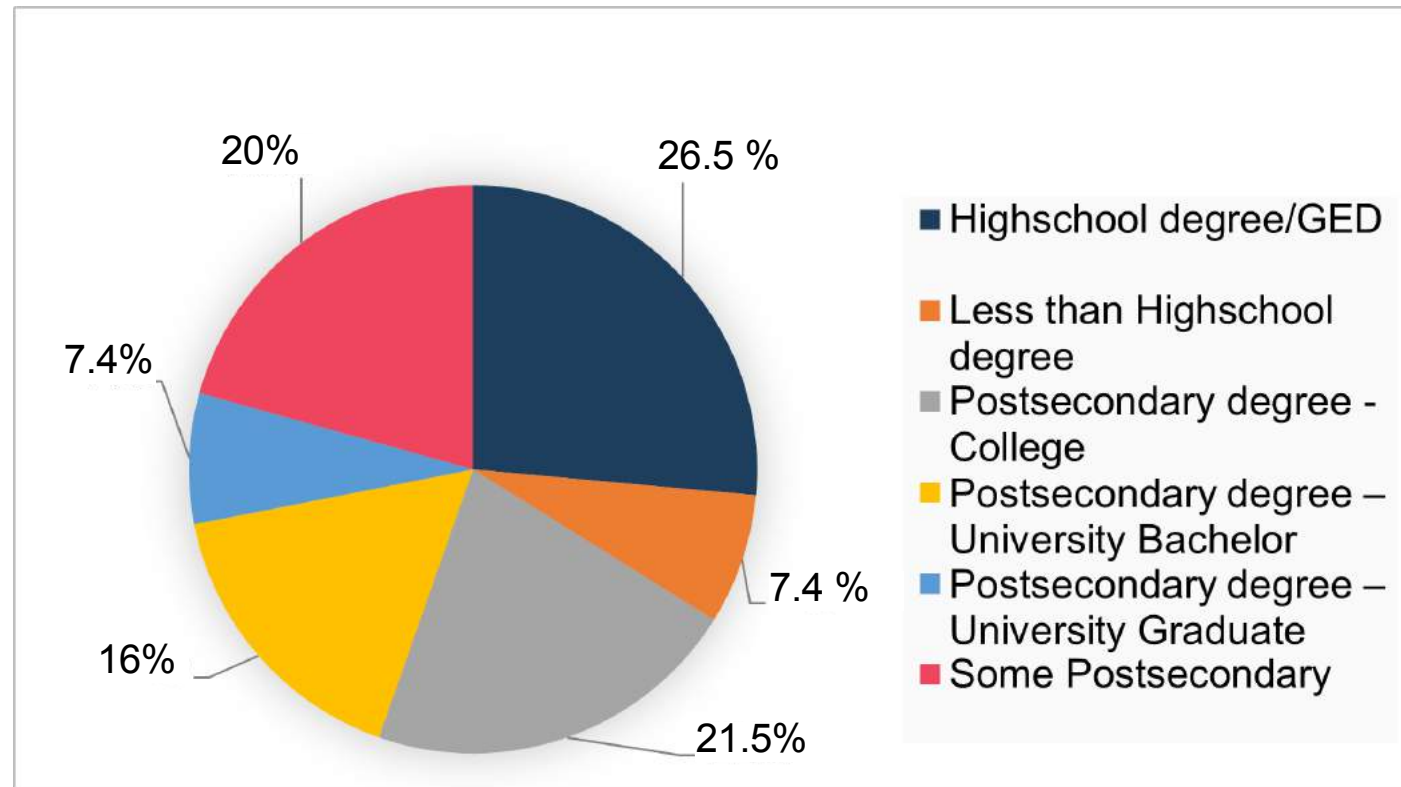


**Figure 3. Sexual Orientation**  
Sexual Orientation N=121

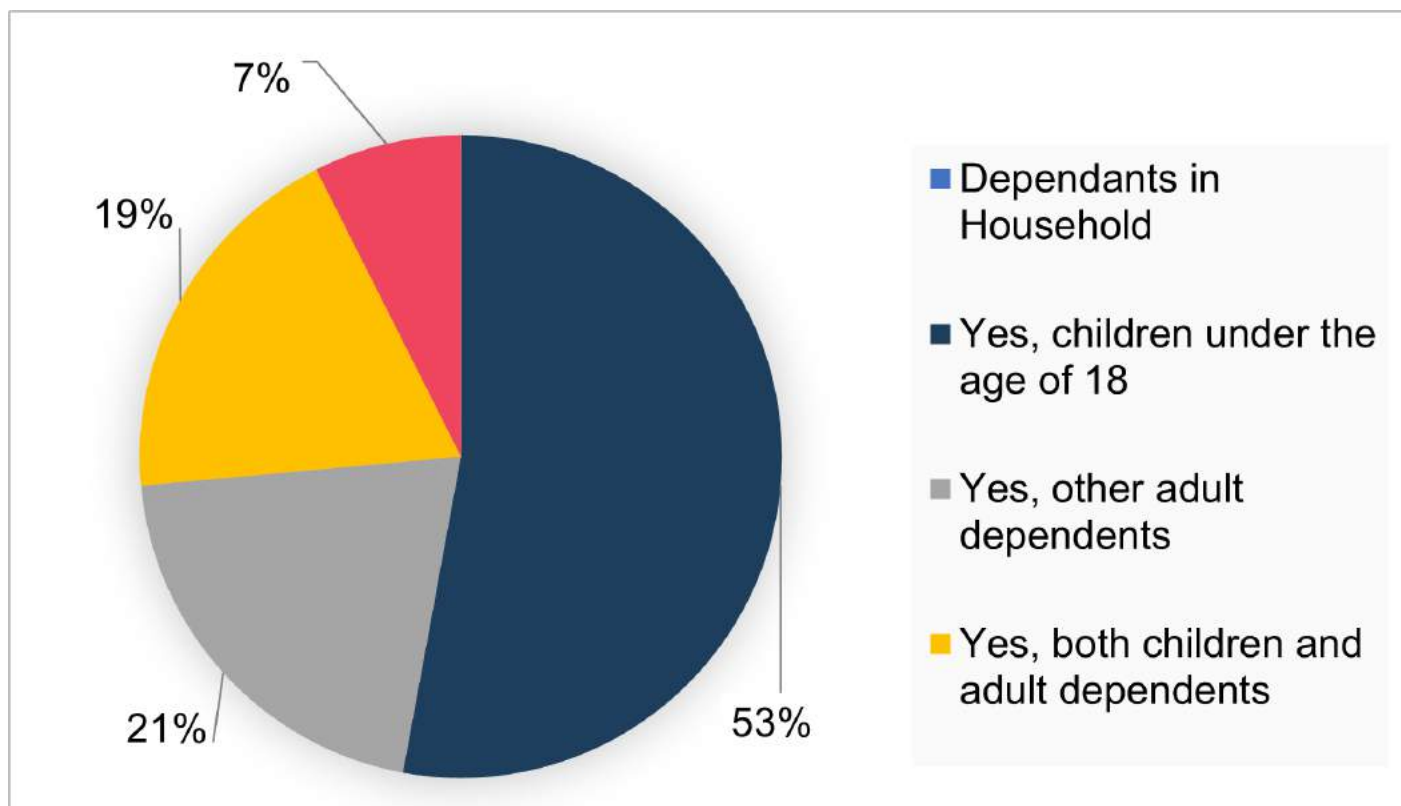


**Figure 4. Education Status**

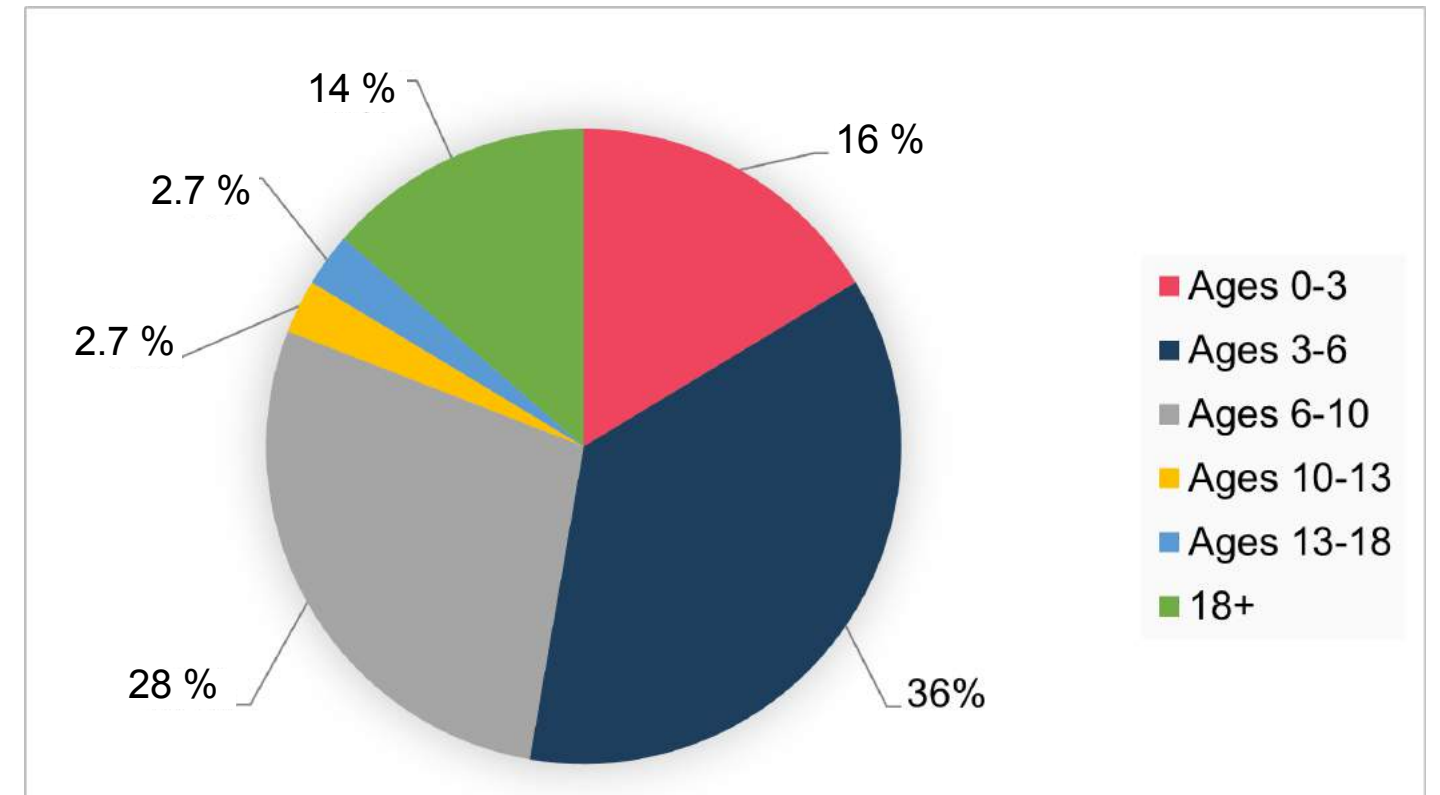
Education N=121



**Figure 5. Dependants in the Household**



**Figure 6. Dependent Age**



**Experiencing Economic Abuse**

CCFWE included questions to gauge how participants may be experiencing Economic Abuse, and if they recognize what Economic Abuse is, as there is no current data within Canada that captures this. In the National Capital Region (NCR), the majority of respondents (78%) revealed that they were not only aware of Economic Abuse, but they were also currently experiencing it. In fact, 94.2% of the sample reported that they believed they were currently experiencing Economic Abuse. More than half of the sample (54.5%) reported that they experienced a partner controlling their access to money (such as their bank account or giving them allowance). Roughly half of the participants (50.4%) endorsed that they were experiencing economic exploitation - where the abuser tries to interfere with the victims' money (e.g., their salary, child maintenance or welfare

benefits). A smaller proportion of the sample (12.4%) reported experiencing employment sabotage, such as: controlling access to employment, education, housing, food, and personal belongings. Details from these findings are presented below in **Table 3**.





**Table 2. Descriptive Statistics of the Family Unit**

	N	%
<b>N = 121</b>		
<b>Family Characteristics</b>		
<b>Relationship Status</b>		
Cohabiting	5	4.1
Common-Law	2	1.7
Divorced	5	5.8
Married	86	71.1
Single	21	17.4
<b>Relationship to Current/Ex Partner</b>		
Current Partner - Dating but Not Cohabiting	9	7.4
Current Partner - Living Together	14	11.6
Current Partner - Married	78	64.5
Ex-Partner	17	14
<b>Gender of Partner</b>		
Female	3	2.5
Gender-diverse	2	1.7
Male	115	95
<b>Impact of Current/Ex-Partner Employment Status from COVID</b>		
No, they are currently employed	20	16.5
No, they were unemployed before COVID-19	9	7.4
Yes, but their new job has them earning less than before	50	41.3
Yes, they are currently unemployed because of COVID-19	39	32.2
Other (please specify)	2	1.7
Retired	1	--
Unsure	1	--
<b>Dependants in Household</b>		
Yes, children under the age of 18	64	52.9
Yes, other adult dependents	25	20.7
Yes, both children and adult dependents	23	19
No, I do not have any dependents in my household	9	7.4
<b>Number of Dependents</b>		
1	34	28.1
2	43	35.5
3	28	23.1
4	5	4.1
5 or more	1	0.8
<b>Dependant Age</b>		
Ages 0-3	18	14.9
Ages 3-6	40	33.1
Ages 6-10	31	25.6
Ages 10-13	3	2.5
Ages 13-18	3	2.5
18+	15	12.4

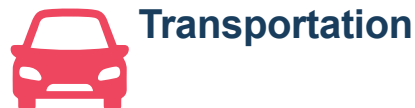
**Table 3. Experiences of Economic Abuse**

	N	%
<b>N = 121</b>		
<b>Economic Abuse</b>		
<b>Awareness of Abuse</b>		
Yes, I have heard of economic abuse and I am experiencing it	97	80.2
Yes, I have heard of economic abuse and I NOT am experiencing it	5	4.1
No, I have not heard of economic abuse, and I believe I am experiencing it	17	14
No I have I have not heard of economic abuse, I am not experiencing it	1	0.8
<b>Current Economic Abuse</b>		
Interfere or control your money (e.g., salary, child maintenance, welfare benefits)	61	50.4
Control your access to money (e.g., access to bank account or giving an allowance).	66	54.5
Control or interfere with the things money can buy or give access to (e.g., education, housing, good, personal belongings, transport).	15	12.4



## Scale of Economic Abuse<sup>63</sup>

CCFWE included a portion in the study to analyze and understand the Scale of Economic Abuse (SEA)<sup>63</sup> amongst our participants. The reason this scale was included is that it is a validated scale and captures the three components of Economic Abuse: economic control, economic exploitation, and economic sabotage. It should be noted that the total number of respondents to this section was n = 89.



### Transportation

Our study found that 64% of participants have had their car keys and means of transport taken away to prevent them from going to work or trying to attain work through interviews.



### Employment Sabotage

In terms of employment sabotage, we found that 86% of respondents have experienced employment sabotage at some point in their relationship with the abusers. Another 60% have experienced their abuser threatening to make them leave work, while 86% of participants experienced their perpetrator demanding that they quit their jobs.



### Physical Abuse

Our study found that 78% of participants have faced physical abuse at some time with their partner.



### Economic Control and Exploitation

The scale includes a series of questions to understand economic exploitation and control. Our results found that 87% of participants had their money stolen by the perpetrator. Also, 84% of victims have been forced to give money, their ATM cards, chequebook or credit cards to their perpetrator, and 90% of victims have had their property stolen by their abuser. Similarly, 93% of victims have had their perpetrator try to keep the victims from their own money. Also, 93% of victims have experienced their

perpetrator taking away their paycheques, financial aid cheques, tax refunds, disability or other support payments. Another 90% of victims indicated they have had their decision making power taken away from them by the abuser, as the perpetrator makes all the decisions.



### Economic Control-Personal Finances

In regards to personal finances, 92% of victims' partners have demanded to know how their money was spent. Also, 93% of women have experienced their partner demanding receipts and change from victims after money is spent; while 91% of women have thus experienced their perpetrator withholding money they needed for food, clothes or other necessities. Also, 89% of women have had their money hidden from them by their perpetrator.



### Economic Exploitation

In regards to economic exploitation, 67% of victims and survivors have had their money gambled with, or shared without their permission. Also, 83% of women have, at some time been forced to ask for money from friends or family, but not allowed to pay them back. Another 89% of women were at some point, convinced by their perpetrator to lend them money but were not paid back.

In regards to economic exploitation concerning experiences with the banks, 87% of women have at some time been kept by their abuser from accessing their bank accounts. Also, 92% of women have experienced their perpetrator keeping the financial information away from them, and 93% have had their perpetrator make important financial decisions without talking to them at first.

In terms of experiencing economic exploitation and the occurrence of physical abuse, 90% of victims have been threatened or physically hurt for paying the bills or buying things that were needed. It was also found that 93% of women have had their rent or bill money spent by their perpetrator without their permission and 85% of participants have had to pay bills late or not pay bills in their or both of their names.



### Economic Exploitation-Debt

In regards to experiencing debt from Economic Abuse, our study found that 84% of victims' abusers have built up debt under their name. We also found that 92% of victims' abusers thus have refused to get a job forcing victims to support the family alone or rely on alternative economies. Thus, 85% of victims' abusers have tried to pawn their property, while 6.82% of respondents never faced this. Details of the results from the SEA is presented in **Table 4**.

**Table 4. Response rates of the Scale of Economic Abuse** <sup>63</sup>

Question	1=never	2 = hardly ever	3 = sometimes	4=often	5=quite often	6= not applicable	7= prefer Not to say
1 Steal the car keys or take the car so you couldn't go look for a job or go to a job interview.	11.24%	16.85%	25.84%	19.10%	19.10%	7.87%	
2 Do things to keep you from going to your job.	8.99%	17.98%	24.72%	22.47%	20.22%	4.49%	1.12%
3 Physically hurt you if you said you needed to go to work.	15.73%	10.11%	28.09%	17.98%	22.47%	4.49%	1.12%
4 Threaten you to make you leave work.	12.36%	20.22%	20.22%	24.72%	14.61%	5.62%	2.25%
5 Demand that you quit your job.	7.95%	21.59%	28.41%	15.91%	20.45%	5.68%	
6 Make you ask them for money.	5.75%	12.64%	22.99%	15.91%	28.74%	5.75%	1.15%
7 Take money from your purse, wallet, or bank account without your permission and/or knowledge.	7.95%	14.77%	22.73%	27.27%	22.73%	3.41%	1.14%
8 Force you to give them money or let him use your checkbook,ATM card, or credit card.	5.75%	11.49%	31.03%	24.14%	27.59%		
9 Steal 18 property.	5.68%	20.45%	21.59%	26.14%	21.59%	4.55%	
10 Do things to keep you from having money of your own.	4.60%	17.24%	27.59%	28.74%	19.54%	1.15%	1.15%
11 Take your paycheck, financial aid check, tax refund check, disability payment, or other support payments from you.	5.81%	16.28%	25.58%	20.93%	30.23%	1.16%	
12 Decide how you could spend money rather than letting you spend it how you saw fit.	7.87%	14.61%	30.34%	16.85%	28.09%	1.12%	1.12%
13 Demand to know how money was spent.	5.62%	13.48%	25.84%	35.96%	16.85%	1.12%	1.12%
14 Demand that you give him receipts and/or change when you spent money.	5.75%	18.39%	28.74%	18.39%	27.59%		1.15%
15 Keep you from having the money you needed to by food, clothes, or other necessities.	3.45%	22.99%	18.39%	22.99%	27.59%	2.30%	2.30%
16 Hide money so that you could not find it.	9.09%	17.05%	19.32%	22.73%	29.55%	2.27%	
17 Gamble with your money or your shared money.	11.76%	15.29%	34.12%	17.65%	17.65%	2.35%	1.18%
18 Have you ask your family or friends for money but not let you pay them back.	12.50%	13.64%	23.86%	29.55%	15.91%	3.41%	1.14%
19 Convince you to lend them money but not pay it back.	8.05%	18.39%	25.29%	24.14%	20.69%	2.30%	1.15%
20 Keep you from having access to your bank accounts.	7.95%	21.59%	20.45%	21.59%	23.86%	3.41%	1.14%
21 Keep financial information from you.	8.05%	18.39%	18.39%	26.44%	28.74%		
22 Make important financial decisions without talking with you about it first.	4.60%	17.24%	16.09%	34.48%	25.29%		2.30%
23 Threaten you or physically hurt you for paying the bills or buying things that were needed.	6.82%	23.86%	23.86%	20.45%	21.59%	1.14%	2.27%
24 Spend the money you needed for rent or other bills.	4.55%	13.64%	35.23%	21.59%	22.73%	2.27%	
25 Pay bills late or not pay bills that were in your name or in both of your names.	8.99%	15.73%	22.47%	26.97%	20.22%	2.25%	3.37%
26 Build up debt under your name by doing things like use your credit card or run up the phone bill.	13.64%	13.64%	26.14%	25.00%	19.32%	2.27%	
27 Refuse to get a job so you had to support your family alone. Or forced to work at a job you hate? or forced to work in a alternative economies? (ie. under the table work/sex work/taking in abuser's friends/family?)	6.90%	25.29%	22.99%	20.69%	22.99%	1.15%	
28 Pawn your property or your shared property.	6.82%	13.64%	25.00%	22.73%	23.86%	5.68%	2.27%

63 Full scale found in: Development of the Scale of Economic Abuse. Adams, Sullivan, Bybee, Greeson. Violence Against Women. Vol 14. No. 5. May 2008.



**Mental and Physical Health Concerns**

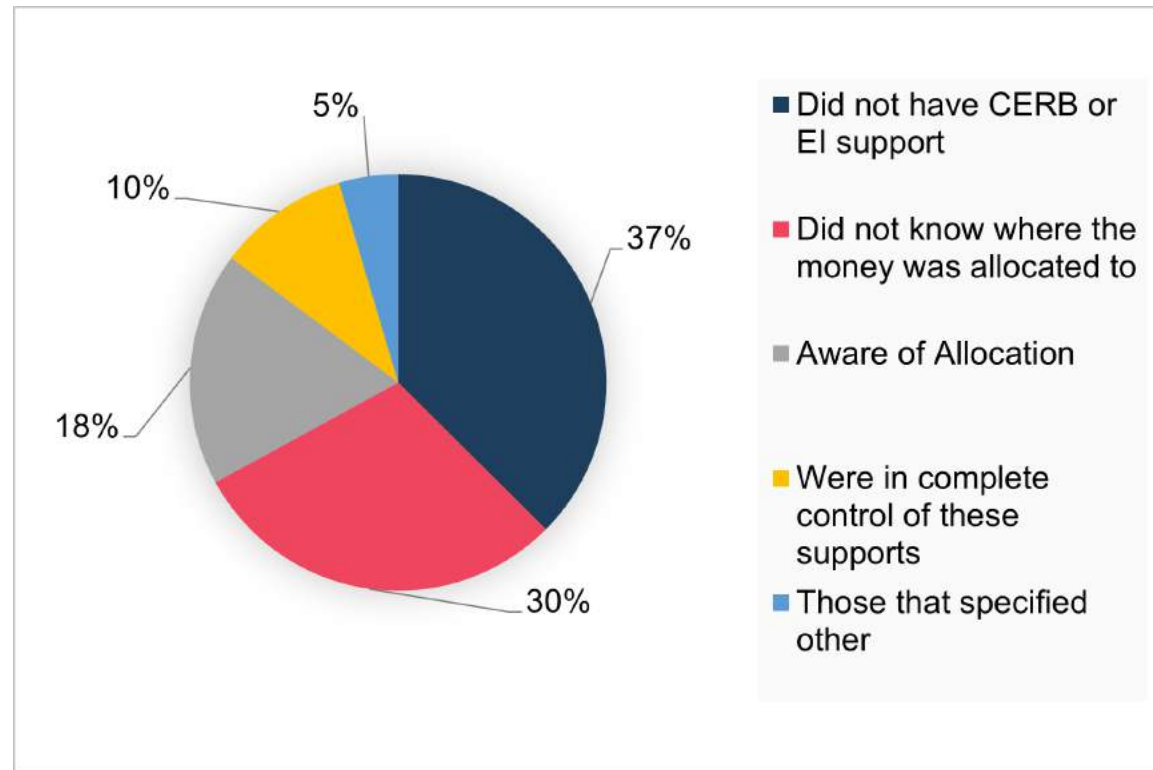
Participants were asked if they had a long-term physical or mental health disability. The majority of participants (n = 74; 61.2%) specified that they did not have a long-term physical or mental health disability. Only less than half of the respondents (n = 47; 38.8%) revealed that they had a long-term physical or mental health disability. Those that specified what physical and mental health disabilities they had, indicated having Post-traumatic Stress Disorder (PTSD), depression, anxiety, diabetes, high blood pressure, high cholesterol, and/or arthritis. Furthermore, participants were also asked if they have been advised by a healthcare professional to 'shield' during the coronavirus outbreak because of vulnerability due to personal health concerns or health concerns of someone in the household. More than half of the participants (n = 76; 62.8%) indicated that they were told to 'shield' by a health professional, while 35.5% (n = 43) indicated they were not advised to 'shield.'



**Economic Abuse and the Canada Emergency Response Benefit (CERB)**

Participants were asked if they were coerced or forced to apply for CERB by their current or ex-partner. Of the n = 88 participants that replied to the question, most of the participants (n = 32; 36.4%) indicated that they were able to apply without being forced. The remaining participants indicated that they were not coerced or forced to apply for CERB by their current or ex-partner (n = 27; 30.7%), followed by participants indicating they were unsure (n = 16; 18.2%), they were forced and coerced by a current or ex-partner (n = 7; 8.0%), and not applicable (n = 6; 6.8%). Participants were also asked if they had access to either CERB, employment insurance (EI), Ontario Works (OW), or Ontario Disability Support Program (ODSP) during the pandemic, were they aware of where the allocation payments are going. Of the 88 participants that responded, the majority indicated that they did not have CERB or EI support (n = 33; 37.5%). However, for those that did receive support, the majority (n = 26; 29.6%) did not know where the money from the support was being allocated to. This was followed by those that were aware of the allocation of these supports (n = 16; 18.2%), those that were in complete control of these supports (n = 9; 10.2%), and those that specified "other" (n = 4; 4.6%). Other responses included: being on OW only, and having no forms of support.

**Figure 7. Participants who had access to either CERB, EI, OW, or ODSP and were they aware of the payment allocation**



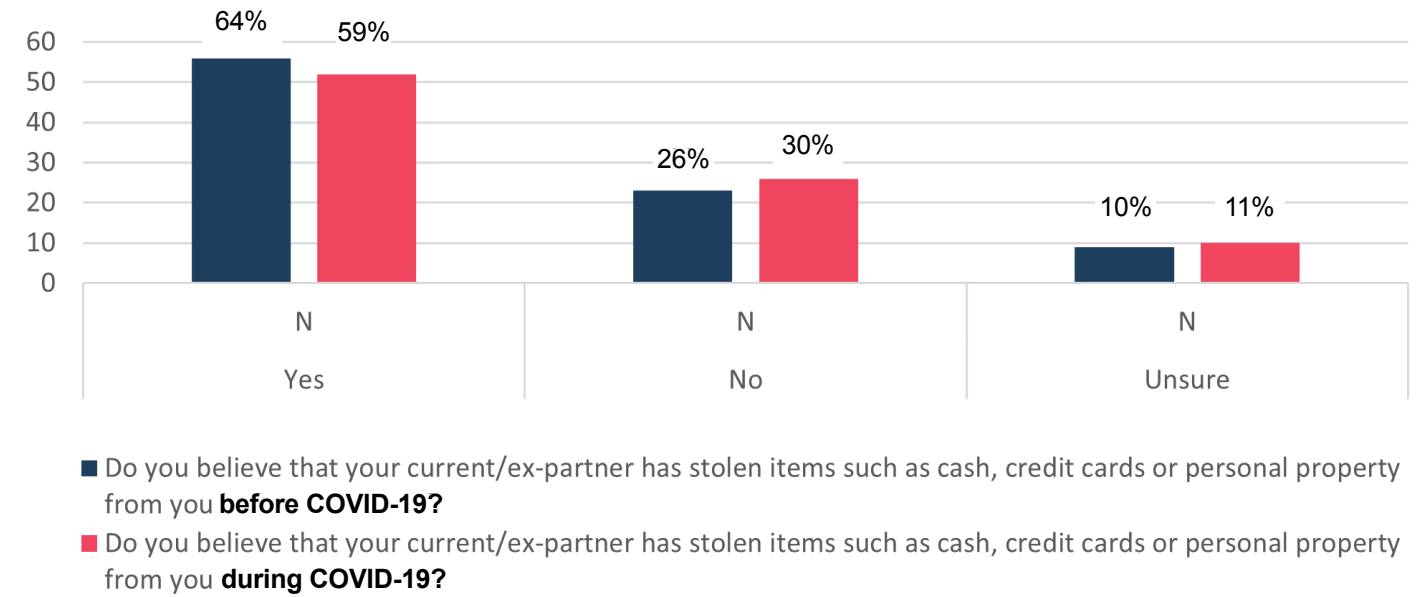
**Employment, Economic Abuse, and the Pandemic**

Participants were asked a series of questions to help determine their employment situation during the pandemic, and their experiences of Economic Abuse in regards to their educational pursuits, and experiences of Economic Abuse during or before the pandemic. Participants were asked if they were given a non-mutual or forced allowance from their current/ex-partner before COVID-19. Of the 88 participants that responded, the majority responded 'No' (n = 49; 55.7%), followed by: 'Yes' (n = 37; 42.1%) and

'Both of us have an agreed upon allowance' (n = 2; 2.3%).

Participants were also asked if they believed their current or ex-partner had stolen items such as cash from them before and during the pandemic. **The majority of participants indicated that they believed their partner had stolen items from them before and after the pandemic (63.6% and 59.1%, respectively).** Details are provided in **Table 5** below.

**Figure 8. Current or Former Partner theft before and during the Pandemic**



**Table 5. Current or Former Partner Theft Before and During the Pandemic**

Statement	Yes		No		Unsure	
	N	%	N	%	N	%
Do you believe that your current/ex-partner has stolen items such as cash, credit cards or personal property from you <b>before</b> COVID-19?	56	63.4	23	26.1	9	10.2
Do you believe that your current/ex-partner has stolen items such as cash, credit cards or personal property from you <b>during</b> COVID-19?	52	59.1	26	29.6	10	11.4

Participants were also asked if their employment status has changed during the pandemic. Out of the 76 respondents, the majority indicated, "Yes, I am working fewer hours" (n = 44; 57.9%). This was followed by the following responses: "Yes, I am working more hours" (n = 8; 10.5%); "Yes, I am now on leave" (n = 7; 0.2%); "No" (n = 7; 0.2%); "Yes, I have been laid off" (n = 5; 6.6%); "Yes, I have resigned from my employment" (n = 2; 2.6%); "Other" (n = 2; 2.6%); and "Employment Change Due to COVID" (n = 1; 1.3%). Those that selected 'other' indicated that they were either retired or a student.

Participants were asked if they were currently

working from home for their employment. Of the 75 participants that responded, the majority indicated "Yes, and I did not work from home regularly before the restrictions" (n = 26; 34.7%). This was followed by the following responses: "Yes, and I worked from home regularly before the restrictions" (n = 22; 29.3%); "No, the nature of my job means I cannot work from home" (n = 11; 14.7%); "I am not currently employed" (n = 10; 13.3%); "No, I am on leave" (n = 5; 6.7%); and "No, I have decided not to work from home" (n = 1; 1.3%).

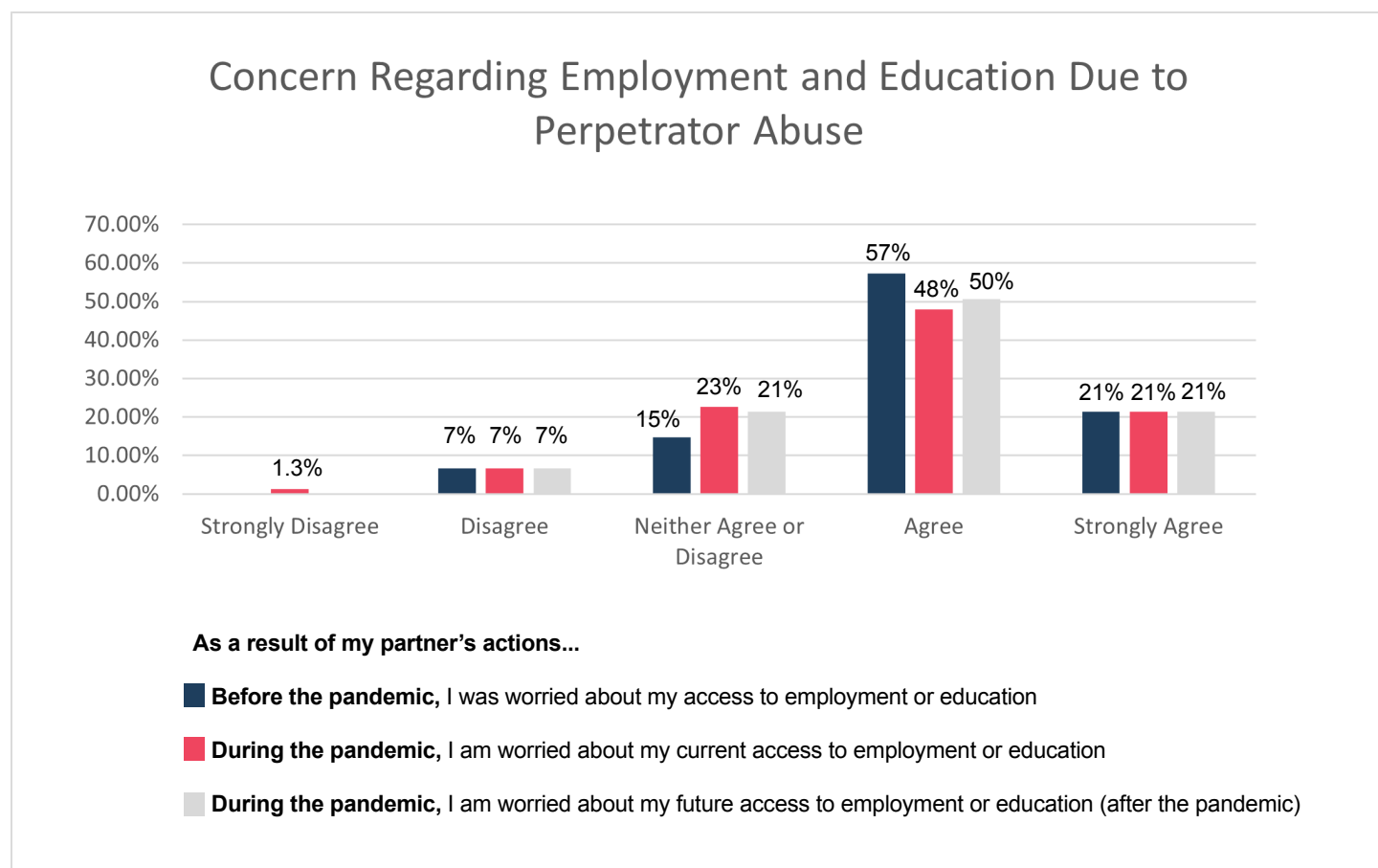
Participants were also asked questions about their concern of access to employment and education due to the actions of their current or



former partner before or during the pandemic. The vast majority of participants (values ranged from 69.3% to 78.6%) either agreed or strongly agreed that they were concerned about their access to employment and education due to their current or former partner's actions before, during, and even after the pandemic

(questions 1 to 3 in Table 5 below). The majority of participants (83.8%) either agreed or strongly agreed that as a result of their current or former partner's actions, their employment or education situation has worsened since the start of the pandemic. Details are provided in **Table 6** below.

**Figure 9. Concern Regarding Employment and Education Due to Perpetrator Abuse**



**Table 6. Concern Regarding Employment and Education Due to Perpetrator Abuse**

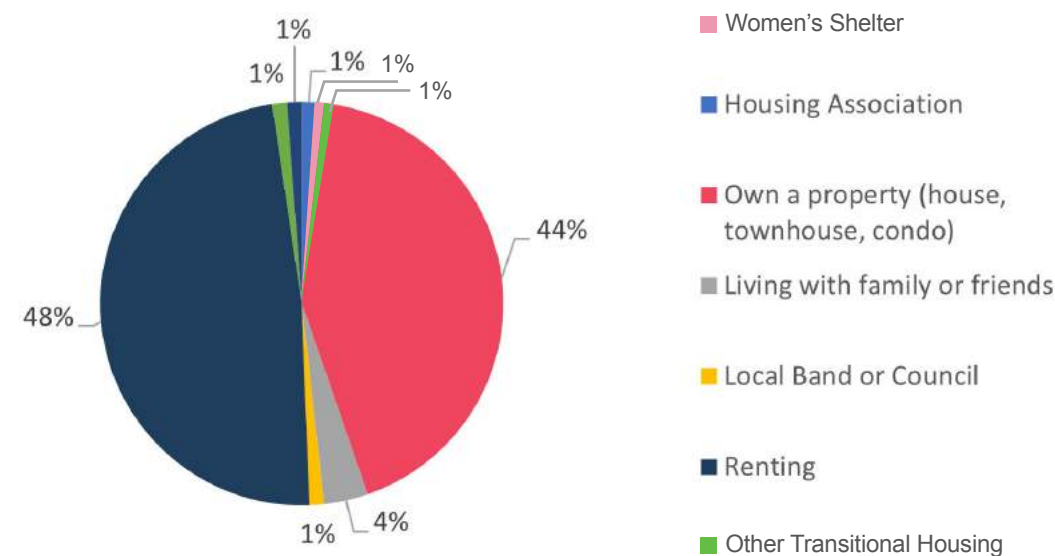
Statements	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
1. As a result of my current/ex-partner's actions <b>before</b> the pandemic, I was worried about my access to employment or education	0.00%	6.70%	14.70%	57.30%	21.30%
2. As a result of my current/ex-partner's actions <b>during</b> the pandemic, I am worried about my <b>current</b> access to employment or education	1.30%	6.70%	22.70%	48.00%	21.30%
3. As a result of my current/ex-partner's actions <b>during</b> the pandemic, I am worried about my access to employment or education <b>in the future</b> (after the pandemic)	0.00%	6.70%	21.30%	50.70%	21.30%
4. As a result of my current/ex-partner's actions since the start of the pandemic, my employment or education situation has significantly worsened	0.00%	4.10%	12.20%	62.20%	21.60%

**Housing Situation**

The majority of participants were either renting or they owned a property such as a house, townhouse, or condo. Further, the majority of

participants (70.2%) also indicated that they were currently living with the perpetrator. Details are provided in **Table 7** below.

**Figure 10. Housing Status**



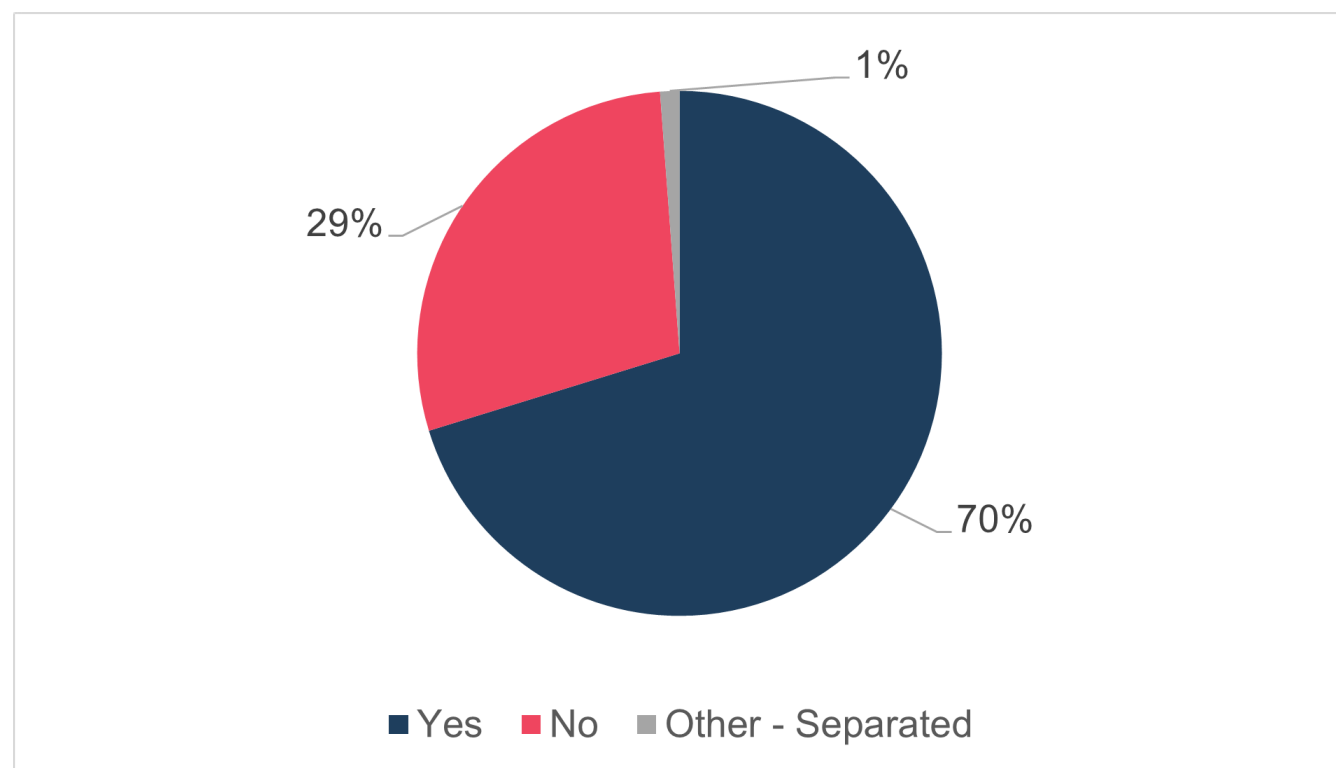


**Table 7. Description of Housing Situation**

	N	%
<b>N = 85</b>		
<b>Housing Status</b>		
Housing Association	1	1.2
Own a property (house, townhouse, condo)	37	43.5
Living with family or friends	3	3.5
Local Band or Council	1	1.2
Renting	41	48.2
Women's Shelter	1	1.2
Other - Transitional Housing	1	1.2

	N	%
<b>N = 84</b>		
<b>Live with Perpetrator</b>		
Yes	59	70.2
No	24	28.6
Other - Separated	1	1.2

**Figure 11. Living with the Perpetrator**

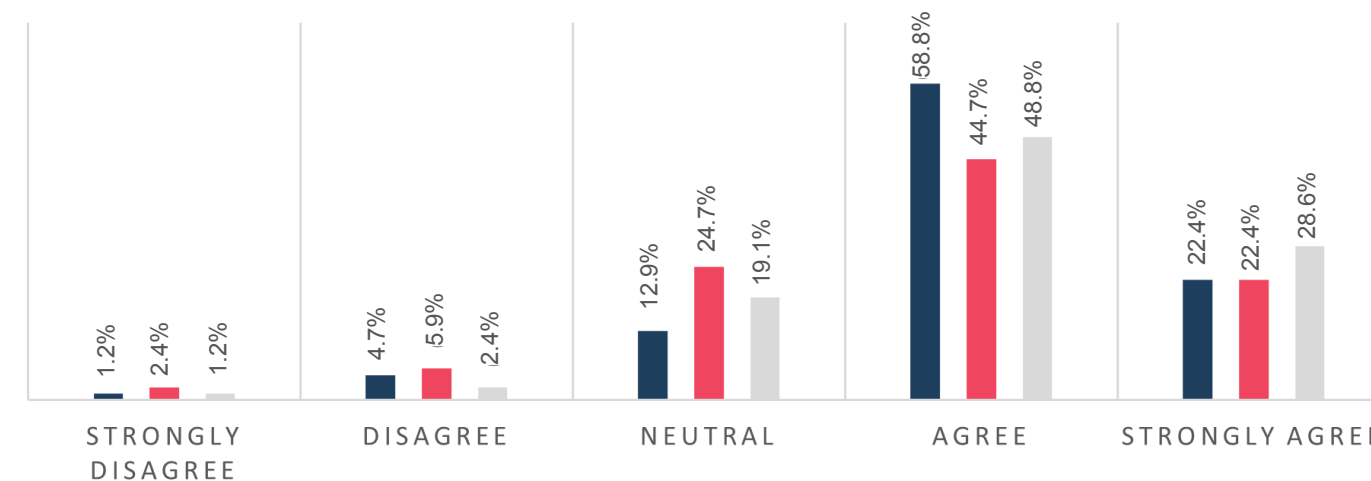


The vast majority of participants expressed concern for their housing situation as a result of the perpetrator abuse. Specifically, the majority of participants indicated that before the pandemic, they were already worried about their housing situation due to the perpetrator's abuse. Participants also indicated that due to the perpetrator's actions of Economic

Abuse during the pandemic, they were currently worried about their housing situation. Participants also expressed that due to the perpetrator's actions in regards to Economic Abuse during the pandemic, they were worried about their housing situation in the future (after the pandemic ends). Details are provided in **Table 8** below.

**Figure 12. Concern Regarding Housing Situation Due to Perpetrator Abuse**

1. Past Concern: as a result of my current/ex-partner's actions related to economic abuse before the pandemic, I was worried about my housing situation.
2. Present Concern: as a result of my current/ex-partner's actions related to economic abuse during the pandemic, I am worried about my current housing situation during the pandemic.
3. Future Concern: as a result of my current/ex-partner's actions related to economic abuse during the pandemic, I am worried about my housing situation in the future after the pandemic.



**Table 8. Concern Regarding Housing Situation Due to Perpetrator Abuse**

Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. As a result of my current/ex-partner's actions related to economic abuse <b>before</b> the pandemic, I <b>was</b> worried about my housing situation.	1.20%	4.70%	12.90%	58.80%	22.40%
2. As a result of my current/ex-partner's actions related to economic abuse <b>during</b> the pandemic, I am worried about my <b>current</b> housing situation during the pandemic.	2.40%	5.90%	24.70%	44.70%	22.40%
3. As a result of my current/ex-partner's actions related to economic abuse <b>during</b> the pandemic, I am worried about my housing situation <b>in the future</b> after the pandemic.	1.20%	2.40%	19.10%	48.80%	28.60%



## Financial Situation and Welfare Benefits

Participants were asked if they had accessed a hardship fund or emergency grant (outside of CERB, EI, OW, and ODSP) since the start of the pandemic. Of the 89 participants that responded to the question, the majority (n = 31; 34.8%) indicated that they had accessed an emergency grant or hardship fund from their local government or federal authority. The remaining participants that accessed either a hardship fund or emergency grant indicated that they received it from a charity or trust (n = 20; 22.4%). Some participants indicated that they tried to apply but did not receive a hardship fund or emergency grant (n = 19; 21.4%), while others did not access a hardship fund or emergency grant (n = 19; 21.4%).

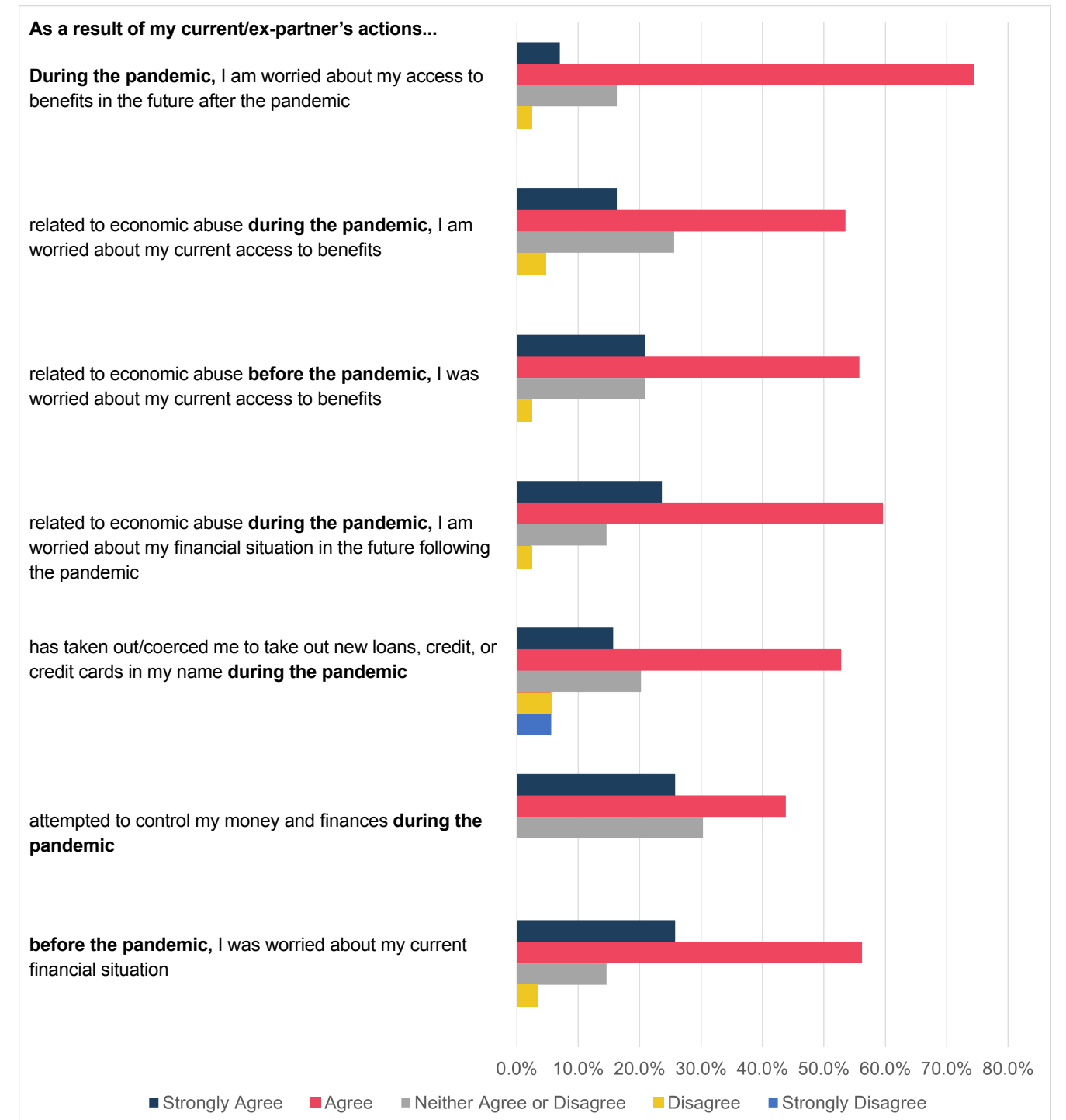
Participants were also asked if they had any concerns regarding their financial situation and access to benefits as a result of their current or ex-partner's abuse. The majority of participants (69.6%) indicated that they either agreed or strongly agreed that their current or former partner had attempted to control their money and finances during the pandemic. The majority of participants also expressed that they either agreed or strongly agreed to being worried about their finances and access to benefits before the pandemic, during the pandemic, and in the future after the pandemic as a result of their current or former partner's actions. Details are provided in **Table 9** below.

**Table 9. Concern Regarding Finances and Benefits Due to Perpetrator Abuse**

Statements	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
1. As a result of my current/ex-partner's actions <b>before</b> the pandemic, I was worried about my current financial situation	0.00%	3.40%	14.60%	56.20%	25.80%
2. My current/ex-partner attempted to control my money and finances during the pandemic	0.00%	0.00%	30.30%	43.80%	25.80%
3. My current/ex-partner has taken out/coerced me to take out new loans, credit, or credit cards in my name during the pandemic	5.60%	5.60%	20.20%	52.80%	15.70%
4. As a result of my current/ex-partner's actions related to economic abuse during the pandemic, I am worried about my financial situation <b>in the future</b> following the pandemic	0.00%	2.30%	14.60%	59.60%	23.60%
5. As a result of my current/ex-partner's actions related to economic abuse <b>before</b> the pandemic, I was worried about my <b>current</b> access to benefits	0.00%	2.30%	20.90%	55.80%	20.90%

6. As a result of my current/ex-partner's actions related to economic abuse <b>during</b> the pandemic, I am worried about my <b>current</b> access to benefits	0.00%	4.70%	25.60%	53.50%	16.30%
7. As a result of the current/ex-partner's actions <b>during</b> the pandemic, I am worried about my access to benefits <b>in the future</b> after the pandemic	0.00%	2.30%	16.30%	74.40%	7.00%

**Figure 13. Concern Regarding Finances Due to Abuse**



Finally, participants were also asked if as a result of their current or former partner's actions since the pandemic if their welfare or child maintenance situation improved or not improved. Out of a total of 42 respondents, the majority of participants indicated their welfare or child maintenance situation slightly improved (n = 19; 45.2%). This was followed by slightly worsened (n = 8; 19.1%), significantly improved (n = 7; 16.7%), stayed the same (n = 6; 14.3%), and significantly worsened (n = 2; 4.8%).

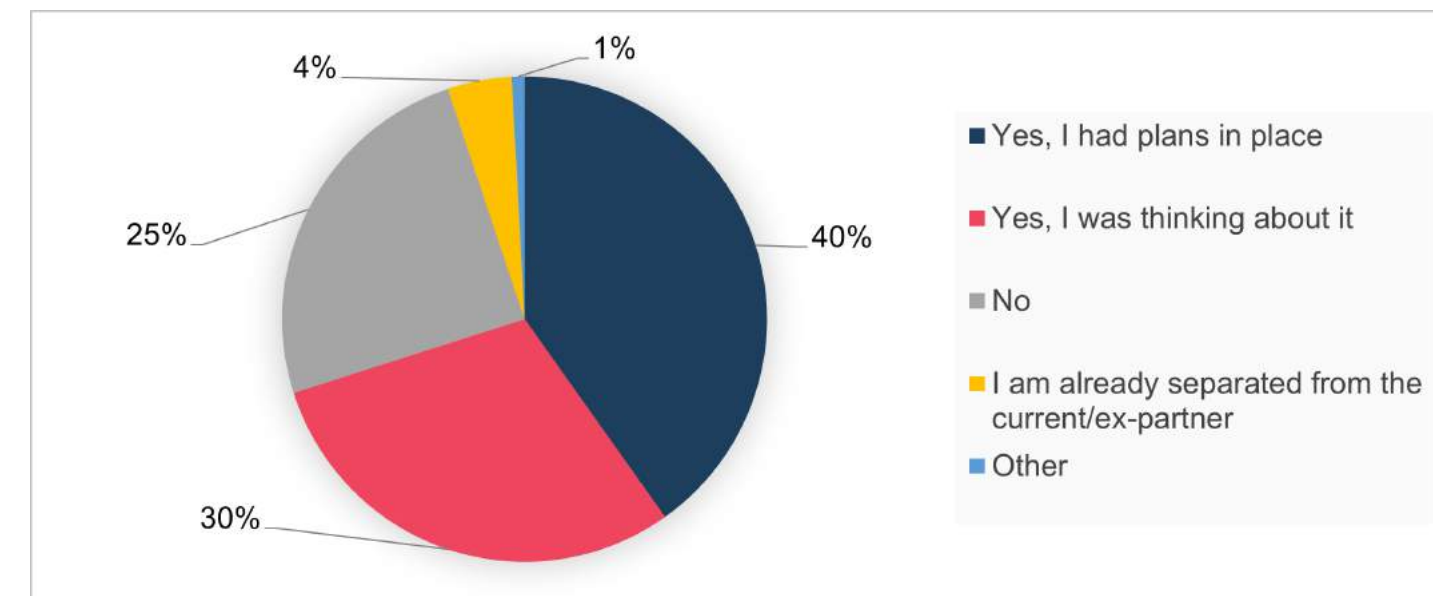


### Plans to leave Partner

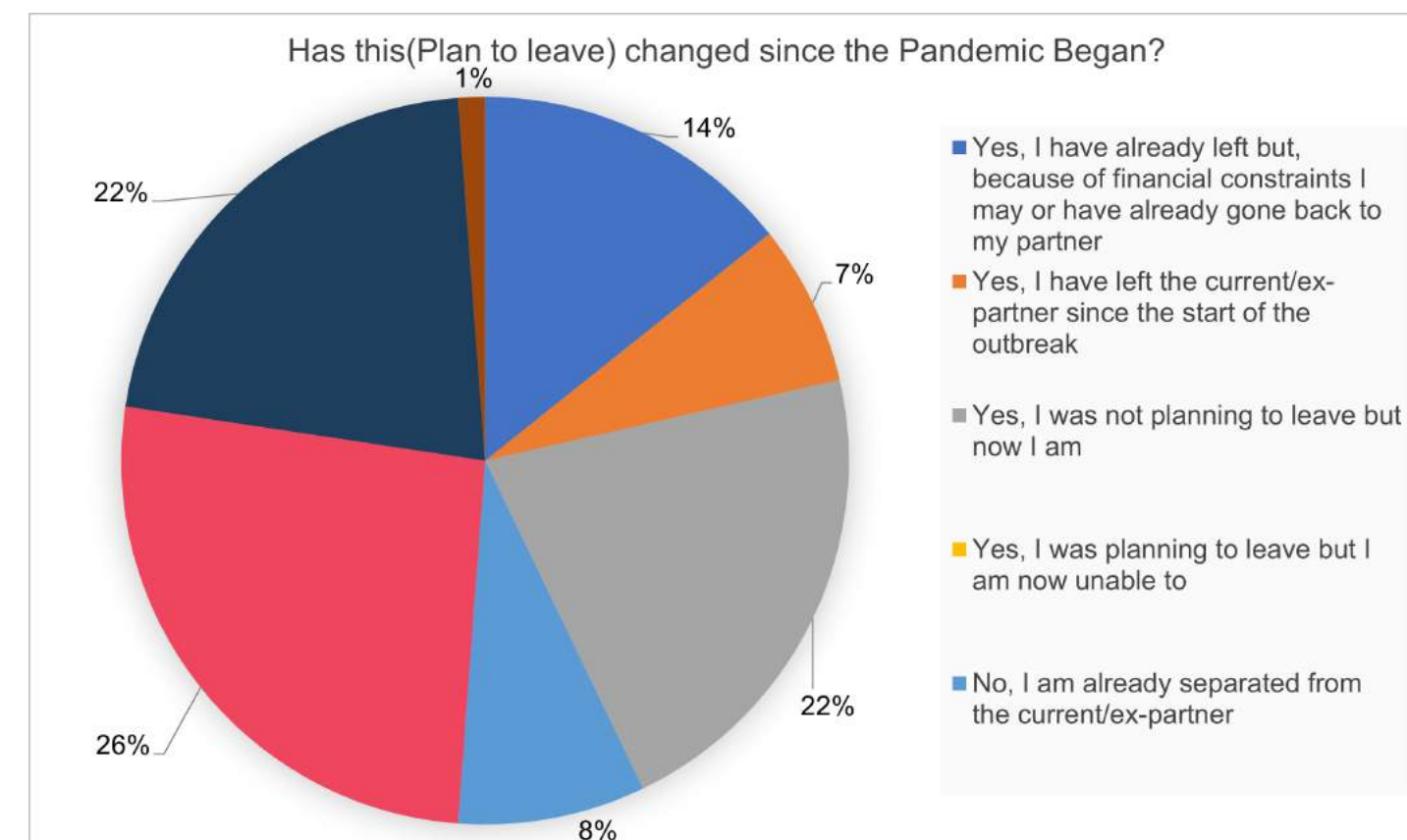
Participants were also asked if they had plans to leave their partner before the pandemic began, and if these plans have changed since the pandemic started. The majority of participants (n = 47, 40.2%) indicated that they did have plans in place to leave their partner before the pandemic. This was followed by participants indicating that they were thinking about it (n = 35; 29.9%) and not having plans to leave (n = 29; 24.8%). Participants that also

selected 'other' specified that they will still be living with their partner after they divorce as they are unable to get an apartment due to their credit being ruined. The majority of participants (n = 33; 28.2%) also indicated that they were planning to leave but they are now unable to due to the pandemic. A participant that specified 'other' indicated that although they have left their partner, due to financial hardships they are living in a women's shelter. Details are provided in **Table 10** below.

**Figure 14. Plans to Leave Before the Pandemic**




**Figure 15. Whether Plans to Leave Have Changed**





**Table 10. Plans to Leave Partner Before the Pandemic and After**

	N	%
<b>N = 117</b>		
<b>Plans to Leave Before Pandemic</b>		
Yes, I had plans in place	47	40.2
Yes, I was thinking about it	35	29.9
No	29	24.8
I am already separated from the current/ex-partner	5	4.3
Other	1	0.9
<b>Has This Changed Since the Pandemic Began?</b>		
Yes, I have already left but, because of financial constraints I may or have already gone back to my partner	12	10.3
Yes, I have left the current/ex-partner since the start of the outbreak	6	5.1
Yes, I was not planning to leave but now I am	18	15.4
Yes, I was planning to leave but I am now unable to	33	28.2
No, I am already separated from the current/ex-partner	7	6
No, I was not planning to leave and still am not planning to	22	18.8
No, I was planning to leave and I still am planning to	18	15.4
Other	1	0.9



### Help Seeking and Access to Services

Participants were asked if their ability to seek help, such as being able to access a shelter, women's organization, financial institution, or police, had been impacted by the lockdown and social distancing. Out of the 117 participants that responded to the question, the majority either did not experience difficulty in accessing help (n = 55; 47.0%) or have not tried to access help (n = 54; 46.2%). Of the participants that did indicate they experienced difficulty seeking help due to the lockdown and isolation measures (n = 8; 6.8%); some elaborated on these difficulties. Participants revealed that they

experienced difficulties accessing seeking help from banks, counselling services, childcare services, women's organizations, and women's shelters. Some participants elaborated that they experienced difficulties accessing services from the police, and in one case the help-seeking resulted in being subjected to violence by the abuser. Finally, one participant elaborated that due the pandemic, many services were not operating at all, and they had to resort to being left alone and to stay in emergency shelters.

To expand on this information, participants were asked to rate on a 6-point Likert Type Scale using the range from 'Significantly worsened' to 'Significantly improved' (including 'N/A - I have not tried to access help'); their ability to access help and support since the start of the pandemic. **From the 117 participants**

that answered the question, the majority indicated that their ability to access support slightly improved (n = 44; 37.6%). This was followed by stayed the same (n = 30; 25.6%), slightly worsened (n = 20; 17.1%), have not tried seeking help / support (n = 12; 10.3%), significantly worsened (n = 7; 6.0%), and significantly improved (n = 4; 3.4%).

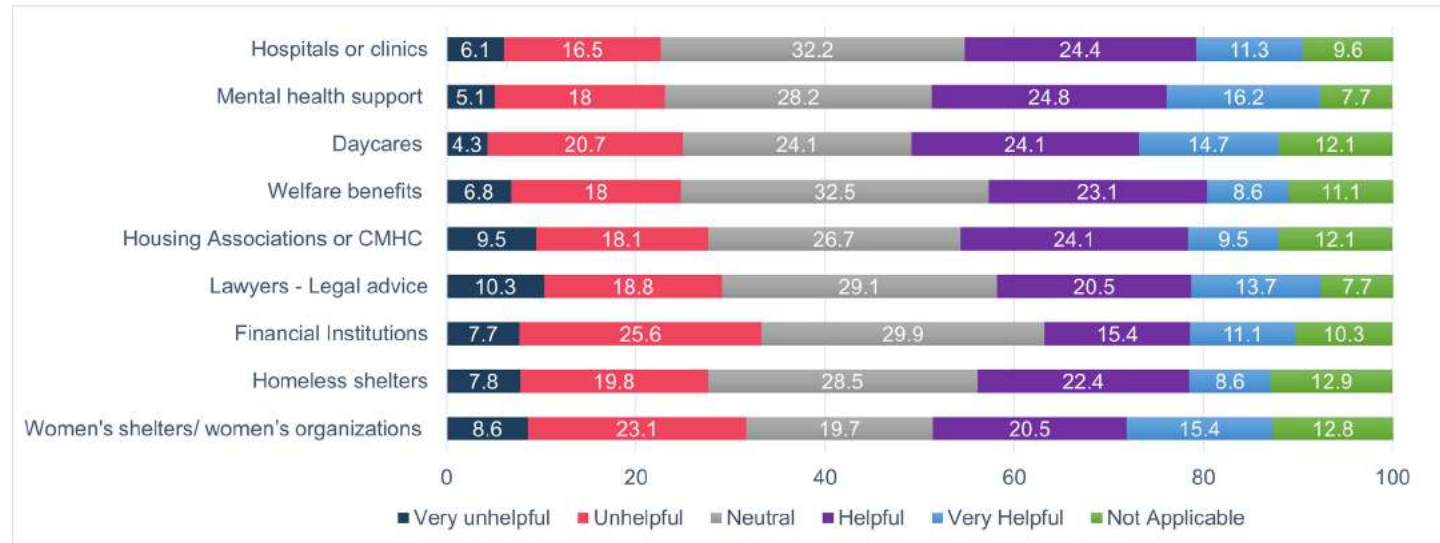
Participants were also asked if they had to contact the police due to their current or ex-partner during the outbreak, to rate how satisfied they were with the response. Of the 117 participants that responded, the majority (n= 34; 29.1) indicated that they did not have to contact the police. The majority of remaining participants that did have to contact the police indicated they were either neutral (n =25; 21.4%) or satisfied (n = 21.4%). This was followed by dissatisfied (n = 19;16.2%), very satisfied (n = 8; 6.8%), and very dissatisfied (n = 6; 5.1%).

Participants were asked to rate on how much they disagreed or agreed with the statement, "During the lockdown I feel more unsafe than usual calling the police / shelters / women's organizations/ financial institutions because my current / ex-partner is at home." The majority

of participants indicated that they agreed (n = 55; 47.4%). This was followed by neither agree or disagree (n = 31; 26.7%), strongly agree (n = 19; 16.4%), and disagree (n = 11; 9.5%). **No one indicated that they strongly disagreed.**

Participants were also asked if they had to seek support in relation to their current or ex-partner's actions from a number of organizations (provided in Table 11 below), to rate on a 5-point Likert type scale from '1 = Very unhelpful' to '5 = Very helpful' (the scale also included 'Not Applicable'). Collectively, the majority of participants had rated organizations as 'neutral' in their ability to be helpful when seeking support due to the perpetrator's actions. Also, participants had the greatest endorsement of either 'helpful' or 'very helpful' for counsellors, doctors, and mental health support (41.0%). This was 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%). Further breakdown of these ratings for these organizations is provided in Table 11 below. Note that some participants elaborated on their experiences by selecting 'Other.' These participants noted that they did not believe they could seek support, and that the police were the most unhelpful.

**Figure 16. Ratings of Helpfulness From Service Providers**



**Table 11. Ratings of How Helpful Organizations Were for Providing Support**

Organizations	Very unhelpful	Unhelpful	Neutral	Helpful	Very Helpful	Not Applicable
Women's shelters/ women's organizations	8.60%	23.1%	19.7%	20.5%	15.40%	12.80%
Homeless shelters	7.8%	19.80%	28.50%	22.4%	8.60%	12.90%
Financial Institutions (Banks, Credit unions)	7.70%	25.60%	29.90%	15.40%	11.10%	10.30%
Lawyers - Legal advice, or criminal justice issues relating to the current/ex-partner	10.30%	18.80%	29.10%	20.50%	13.7%	7.70%
Housing Associations or CMHC - Privately owned housing; Rented housing (including privately rented or local/housing association)	9.50%	18.10%	26.70%	24.10%	9.50%	12.10%
Provincial / Federal Government/ Local Government - Welfare benefits	6.80%	18.00%	32.50%	23.10%	8.60%	11.10%
Daycares - Child maintenance	4.30%	20.70%	24.10%	24.10%	14.70%	12.10%
Counsellors, Family Doctors - Mental health support	5.10%	18	28.20%	24.80%	16.20%	7.70%
Hospitals or clinics	6.10%	16.50%	32.20%	24.40%	11.30%	9.60%
Other*	---	---	---	---	---	---

**Note.** \*For Other categories, refer to write-up as participants elaborated on their experience.

Participants were also asked information about how helpful their financial institutions were. First, participants were asked if they tried to access their financial institution to assist them in leaving their current or ex-partner. Of the 117 participants that responded, the majority (n = 69; 59.0%) indicated they did not try to access their financial institution to help them leave their current or ex-partner. A total of 46 participants (39.3%) did contact their financial institution to help them leave their current or ex-partner. Finally, 2 participants (1.7%) indicated 'Other.' These participants elaborated that they had already left and they were attempting to get a mortgage on their own.

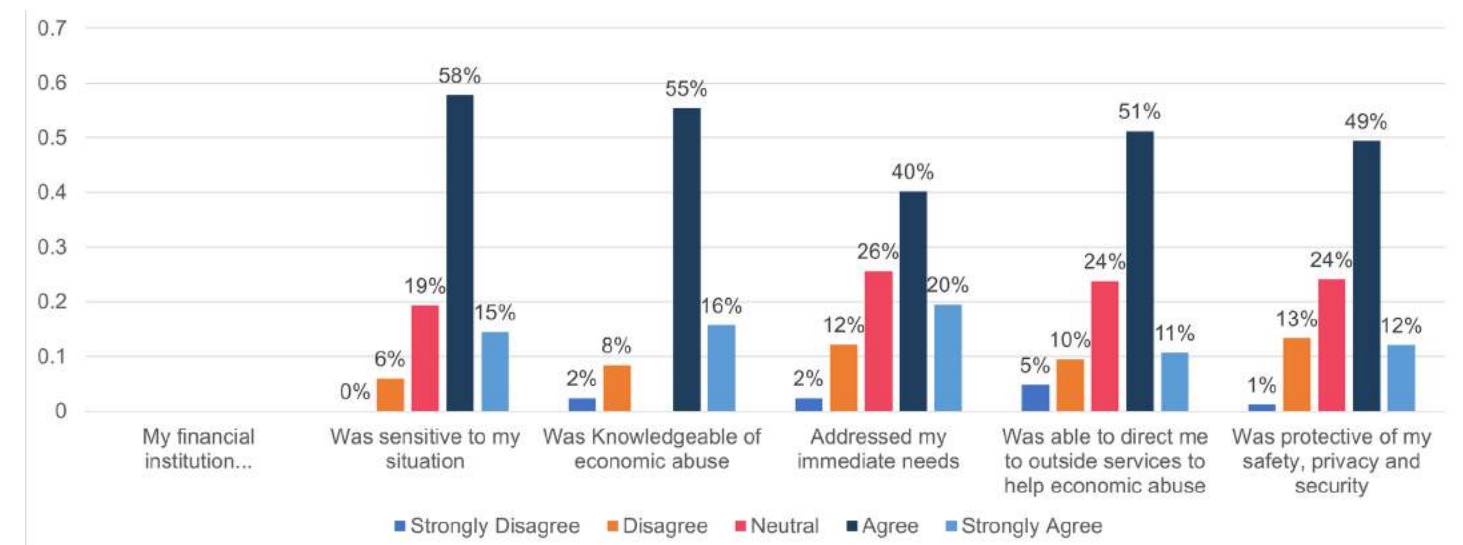
TO NOTE: CCFWE recruited participants of the survey through our e-newsletter, which is filled with victims and survivors who are already familiar with the knowledge of Economic Abuse and its impacts. Thus, the victims in this study would be better equipped with the language and tools to ask what was needed from their financial institutions. These survivors and victims may have been better able to explain their situation of Economic Abuse than victims

of abuse without this knowledge. Thus, the survey results on financial institutions having a high 'knowledge of Economic Abuse' may be skewed, due to the participants' knowledge of Economic Abuse. The results regarding the sections on financial institutions should take into consideration that this sample of participants may have a breadth of knowledge about Economic Abuse.

CCFWE's qualitative discussion with survivors and victims demonstrates that financial institutions are not as helpful to victims as they can be.

Participants were also asked to rate how much they agreed or disagreed that their financial institutions were helpful in a series of questions. The vast majority of participants agreed or strongly agreed that their financial institution was sensitive to their situation, was knowledgeable of Economic Abuse, addressed their immediate needs, was able to direct them to outside services to help with economic abuse, and was protective of their safety, privacy, and security. Details are provided in Table 12 below.

**Figure 17. Helpfulness of Financial Institutions**



**Table 12. Helpfulness of Financial Institutions**

Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
<i>My financial institution...</i>					
Was sensitive to my situation	2.4%	6.00%	19.30%	57.80%	14.50%
Was Knowledgeable of economic abuse	2.40%	8.40%	18.10%	55.40%	15.70%
Addressed my immediate needs	2.40%	12.20%	25.60%	40.20%	19.50%
Was able to direct me to outside services to help economic abuse	4.80%	9.50%	23.80%	51.20%	10.70%
Was protective of my safety, privacy and security	1.20%	13.30%	24.10%	49.40%	12.10%

**Overall Takeaways of the Effect of the Pandemic and Economic Abuse**

Participants were asked to answer several questions on the overall effect the pandemic has had on Economic Abuse, using a rating scale from 'Strongly Disagree' to 'Strongly Agree'.

The vast majority of participants either "slightly agreed" or "strongly agreed" with the following: that during the pandemic their partner displayed more coercive, and controlling behaviours; the financial impact from the pandemic has had a detrimental impact on their mental well-being; during the pandemic their current or ex-partner's abusive or controlling behaviour had a detrimental affect on their mental well-

being; feelings of financial competency has been negatively impacted by their current or ex-partner's behaviour during the pandemic; their current or former partner is making all the financial decisions during the pandemic; there is an increase in controlling behaviours over finances during the pandemic in comparison to before the pandemic; and since the pandemic began, participants are less able to talk about their finances due to the behaviour of their current or former partner. Finally, one participant specified that despite leaving their ex-partner and the ex-partner not having access to their bank account, the ex-partner, "does control how much I get each month to live." Details are provided in **Table 13** below.

**Table 13. Overall Effect of the Pandemic and Economic Abuse**

Statements	Strongly Disagree	Slightly Disagree	Neutral	Slightly Agree	Strongly Agree	Not Applicable
<i>Overall,...</i>						
during COVID-19, my current/ex-partner has displayed more controlling, manipulative, coercive behaviours pertaining to my finances and economic stability	2.5%	1.20%	16.10%	46.90%	33.30%	0.00%
the financial impact from COVID-19 has had a negative affect on my mental health & well-being (e.g., increase in depressive, anxious, or PTSD symptoms)	0.00%	3.70%	18.30%	53.70%	24.40%	0.00%
during COVID-19 the behaviour of your current/ex-partner towards your finances had a negative impact on your mental health well-being (e.g., increase in depressive, anxious, or PTSD symptoms).	0.00%	4.90%	14.60%	56.10%	24.40%	0.00%
my feelings of financial competency (i.e., the ability to be confident in your financial decision making and assume control of your finances) been negatively impacted by the behaviour of my current/ex-partner since COVID-19?	0.00%	7.40%	21.00%	49.40%	22.20%	0.00%
my current/ex-partner is making all the financial choices and decisions during COVID-19	9.60%	3.60%	20.50%	45.80%	20.50%	0.00%
there is an increase in the current/ex-partner controlling the financial choices and decisions during COVID-19 as opposed to the period before COVID-19	4.60%	4.60%	27.60%	42.50%	17.20%	3.50%
since COVID-19 began, I am less able to ask about my finances due to the behaviour of my current/ex-partner? (i.e., I am less able to ask or know about bills, credit lines, and bank account info)	2.30%	3.40%	21.60%	48.90%	23.90%	0.00%



## Focus Group Discussion

### Accessing Help

Due to the homogeneity of the survey responses to include the majority of White respondents, the participants from the focus group were women of color, immigrants, and Black women. We heard from the participants that survivors and victims had a difficult time reaching out and accessing services that may have been beneficial to them.

**“I was breaking apart every day, I couldn't see my children getting hit. But when I reached out for help, I wasn't getting the help. But when I reached out for help, I wasn't getting the help.”**

Respondents revealed that they would constantly get the response that “...it was COVID” in regards to the inability of service providers not being able to provide help; implicating that a lack of access to resources was always being blamed on the pandemic by service providers. Participants also revealed that even something as basic as transportation became a difficult service to access, and job hunting became extremely hard. Some participants had disabilities, as well as having children with disabilities, which created finding the right transportation was close to impossible. As one participant stated in regards to the bus service in the NCR, “OC Transpo was unreliable.” Participants also expressed that there was also the feeling of being vulnerable and anxious, especially while having children present, in having to wait for the bus as they

were concerned their abuser would be able to find them. Another participant stated that they were given honorariums for taxis, but only had enough fare from the city to get to a shelter. Post-separation, the participant stated they were only given a limit of two trips for a taxi per day, which was expressed as not being enough to do the daily job of being a mother.

Participants unanimously agreed that a massive assumption made during the pandemic was that everyone had access to credit cards. For instance, one participant stated that there is an assumption that “everyone has good credit”, or everyone uses online banking or online shopping. To add to this limitation, a participant articulated that there is also the assumption, “that everyone can answer the door and not be concerned”. As most businesses and dealings resorted to online environments to help stop the spread of COVID, officials did “not consider people living in fear and those women that are living in” violent situations.

Child care was pointed out as a burden on women who were separated from their partners. This was especially true when one has a child with a disability. One participant noted that it was a ‘no-win situation’ for her children with disabilities. Participants elaborated that either they could care for their children at home where there is no entertainment such as: internet or T.V.; or risk taking their children via the unreliable bus services to childcare, which was only offered for a few hours once a week. It was noted that there was also a lack of affordable childcare in general. One participant elaborated that.

**“It is like living in third world country. [My family members in developing countries] says they live better than me. It is sad that this is happening in Canada.”**

### Impact of Economic Abuse

When participants were recalling the actions of their abusers, they indicated they could remember the abuser trying to make small purchases when the victims' paycheck was going straight into the abuser's bank account. The abusers would ask “why are you spending \$15 on this [or that]?”. The participants iterated that economic abuse is a cycle with the goal of taking down a person's confidence, self-esteem, and ability to provide a secure financial future for themselves. It was noted by participants that economic violence often created physical violence, and that once survivors left the home, they still were impacted by the effects of Economic Abuse, which created a cycle of financial instability. This cycle was considered self-perpetuating and identified as constraints on where one lives, the quality of food one has access to, the activities one has access to [i.e. quality of schools, access to public transportation, sports programs] and the activities you may be forced to participate in. Participants also felt that the lingering effects of Economic Abuse had an impact on one's privacy inside and outside the home.

### Systemic Risks That Participants Said Exacerbate Economic Abuse

A risk that participants revealed was being from a racialized community, and poverty itself. One participant elaborated as an example, “Black women make \$0.63 for every \$1.00 that White men make, so you start out in a different place. Then...when you try to re-establish credit – these financial institutions are not considering Economic Abuse. They are not considering you having to pay the bills, you are suffering, spiritually, emotionally, mentally, trying to make life better and you can't.”

Systemic barriers as a theme was emphasized by participants along with the fact that familial, health and societal pressures enforce poverty. As one participant explained, “it is unthinkable to get sick.” In Ontario, some name brand medications are not covered, thus participants could not get expensive name brand medications that worked well for their body. Participants stated that due to this, they had to resort to over-the-counter medications. Their abusers create ‘**cycles of poverty**’ by **taking control of one type of finance, like paychecks and welfare benefits, to make the victim feel like they are “losing power”**. For accessing services like healthcare or welfare benefits, participants noted that there is “a lot wrong in the system that the government has not addressed”.

Another notable risk participants mentioned was isolation. Participants said that in normal circumstances, their abusers tried to isolate them so that they could not speak to their

friends and family who would have otherwise recognized the abuser's manipulation. During the COVID-19 lockdown, this isolation from family members that could have helped to detect danger was significantly exacerbated by the social isolation measures implemented for lockdown.

### What Participants Say Is Needed To Help Access Services

The common theme heard amongst participants was that they simply need more. Participants stated they, **“need more [people] working in healthcare and community centers, social workers, counsellors – when someone is in so much distress – so much distress they did not know what they needed, instead of telling them what they can offer, instead ask them - what they need”**. Participants explained that after a woman leaves an abusive partner, it takes a significant amount of time to adjust to being free from the abusive partner's control, so much that one can ‘forget’ what they need, and how they should function. Alongside this, participants also expressed they need more affordable and safe housing. There is a critical lack of housing that is available, and this also includes beds at shelters.



Participants also mentioned that legal support was also something that was necessary, as not all divorce lawyers or courts are aware of economic abuse. In many cases, women experiencing abuse were directed to the “New Directions” program, which is a program that is directed towards abusers. “So court justice and crown attorneys are making women, who are less able to advocate for themselves, go to those programs that are filled with men who abuse their partners.” Clearly there is a lack of, and urgent need for, legal programming in Ontario that is focused on the victims of abuse.

On top of noting the needs of programs for specifically addressing individuals with disabilities and minorities; one participant noted there is also a lack of services geared towards older women:



**“It seems that the services are not considering women of particular age. So there is a big gap.... The needs of women who are 60, are different than those that are**

### 30. When you look at women who experience violence later in life, we are not hearing anything about that.”

Another common theme among participant responses was “awareness”. Public education and awareness for financial institutions, legal services and health providers is necessary as these organizations typically do not know how to deal with the occurrence of Economic Abuse.

Additionally, it is important to note that one participant indicated that the women who are directly affected and impacted by Economic Abuse, or domestic violence in general, are not included in decision-making processes when allocating research funding, developing legislation, policies and programs at the governmental and grass-roots levels. The participant elaborated that, **“the issue always is who makes decisions for whom. It continues to be that people that are not experiencing a particular situation make the decisions for women that are experiencing this at all levels – top down... Why is it constantly that people who are not experiencing these situations are the ones with the voice? Why aren't the women that experience this at the table, for funding and how it is allocated?”** The participant noted frustration that although women's experience may be used for research papers or government talking points, that the knowledge itself is not “used in a way to get back to affect you in a positive way”.

### Discussion

Our study sought to address the dearth of prior research of the experience of Economic Abuse within a Canadian context. Not only did we consider the impact of Economic Abuse, but we also investigated if the COVID-19 pandemic lockdowns contributed to challenges and experiences of victims and survivors of Economic Abuse. **Our research found that due to the actions of the perpetrator, the majority of participants were not only worried about their economic situation before the pandemic, but during the pandemic and even after the pandemic ends.**

Considering that our findings indicated that the majority of participants indicated they are worried about their future in regards to employment and education, this demonstrates that not only during the pandemic but rather in general, the behaviour of the abuser is significantly putting these women's futures and their families futures at risk. As iterated by the participants in our focus group, the impacts of the abusive tactics that abusers employ has an affect on the functioning of the family unit (e.g., having significant barriers in childcare being not only a single earner household, but in having to worry about the abuser locating them during routine tasks such as waiting for the bus). Prior research has also supported these results, as women and their families are hindered by the impacts of economic abuse from enhancing their lives in the form of lack of family stability,<sup>64</sup> difficulties in parenting practices<sup>65</sup>, and behavioural difficulties in children.<sup>66</sup>





Our study also highlights that although participants were worried about their housing and financial situation before the pandemic, the actions of the perpetrator are creating worry for victims and survivors' well-being in the present and even in the future. In fact, when asked if the actions of the perpetrator during the COVID-19 pandemic was causing participants to worry about their financial or housing situation in the future, the majority (49-74%) agreed with this sentiment. Considering participants indicated much more worry about the future of their financial and housing situation in comparison to the present or before the pandemic demonstrates the long-term impact that economic abuse holds on victims and survivors. Prior research has supported this contention, indicating that the impact of Economic Abuse is long-lasting and has an all-encompassing detrimental impact on victims and survivors well after the relationship with the perpetrator has ended.<sup>67 68 69</sup>



Our study also found that the majority of participants (40%) were planning to leave the perpetrator. However, when asked if these plans have changed since the pandemic began, most indicated that although they were planning

to leave now they were unable to. This was also echoed in our focus group, as the participants expressed that a notable risk that exasperated Economic Abuse during the pandemic was isolation. Participants noted that the pandemic created an even more isolating condition as the abuser could now isolate them from their family members with much more ease. Thus, those that are on the outside of the situation that care about the victim/survivor and are the ones that are likely going to cue into the abuse are now constrained by the exasperated isolation tactics by the abuser.

Prior research has found that one of the greatest impacts that Economic Abuse has is creating a dependency on the perpetrator.<sup>70</sup> Prior studies have found that it is economic dependence that is the biggest obstacle victims and survivors encounter when attempting to leave – they do not have the financial means to escape.<sup>71 72 73</sup> Although participants were not asked the reasons for why they were now unable to leave their perpetrator, it could be due to the many factors that the COVID-19 pandemic has likely exacerbated. For one, isolation measures in place to stop the spread of the virus leads to victims and survivors having to be around the perpetrator much more frequently.<sup>74</sup> This gives the perpetrator the opportunity to control and isolate victims and survivors much more easily.<sup>75</sup> Again, the occurrence of domestic violence during the pandemic has been regarded as a “pandemic within a pandemic”.<sup>76</sup> This contention can arguably be applicable to economic abuse as well.

In terms of seeking help and accessing supports from resources, participants rated

the organizations as the most helpful (listed from most to least) were: counsellors, doctors, and mental health support; daycares - child maintenance; women's shelters / women's organizations; hospitals or clinics; lawyers; housing associations; welfare benefits; homeless shelters; and financial institutions. It should be noted that out of all the organizations participants were asked to rank in regards to helpfulness, participants had lower ratings of helpfulness for financial institutions in comparison to the other organizations.

However, when participants were asked to rate how helpful they thought financial institutions were to their situation, the majority participants agreed their financial institution was sensitive to their situation, was knowledgeable of economic abuse, addressed their immediate needs, was able to direct them to outside services to help with economic abuse, and was protective of their safety, privacy, and security. There are a few things that should be noted with this result that needs to be addressed.

For one, although helpfulness ratings in the survey tended to endorse organizations as being overall helpful, our results from the focus groups suggested a much different perspective. The participants expressed much difficulty in being able to access services (e.g., transportation, businesses) and noted that there was often an excusatory tone that lack of resources was due to the COVID-19 pandemic from organizations. Also, the participants from the focus group pointed out that organizations do not address specific groups such as older

women, women of colour, immigrant and refugee women; and women and/or children with disabilities. These findings are counter to the phase 1 survey participants.

Also, the majority of the participants were also homogenous as the phase 1 survey participants consisted of primarily White women. This could have influenced the ratings of how helpful the financial institutions are to victims and survivors of Economic Abuse. For instance, women of colour are more likely to be low-income, which increases the likelihood of discriminatory experiences (e.g., gender, race and class) that will lead to limitations in being able to access economic resources.<sup>77</sup> This finding may not reflect the experiences that Black, Indigenous, and women of colour have in regards to how helpful financial institutions are. Certainly, this finding does not align with the experiences from victims and survivors of Economic Abuse that CCFWE has seen over the years. In fact, much of the experiences from these women is that financial institutions need to be better equipped for addressing the needs and safety of Economic Abuse victims/survivors.

It should be noted that our study did find that the majority (59% of respondents) indicated they did not even try to access their financial institution to help them leave their current or ex-partner. When asked if participants experienced accessing help, 46.2% indicated they did not even try to access help. It is possible that the results could be biased in that there is a different perspective from those that did not reach out to these services for help, including that of financial institutions.

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71 Adams, A. E. “Measuring the effects of domestic violence on women's financial wellbeing (CFS Research Brief 2011-5.6)”. Madison, WI: Center for Financial Security, University of Wisconsin-Madison. (2011, May)

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73 Kim, J., & Gray, K. A. “Leave or stay? Battered women's decision after intimate partner violence”. *Journal of Interpersonal Violence*, 23(10), (2008): 1465-1482.

74 75 Trudell, A.L. & Whitmore, E. “Pandemic meets Pandemic: Understanding the Impacts of COVID19 on Gender-Based Violence Services and Survivors in Canada”. Ottawa & London, ON: Ending Violence Association of Canada & Anova. (2020).

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76 Johnson, K., Green, L., Volpellier, M., Kidenda, S., McHale, T., Naimer, K., & Mishori, R. “The impact of COVID-19 on services for people affected by sexual and gender-based violence”. *International Journal of Gynecology and Obstetrics*, 150(3), (2020): 285-287. <https://doi.org/10.1002/ijgo.13285>

64 Huang, C. C., Postmus, J. L., Vikse, J. H., & Wang, L. R. Economic abuse, physical violence, and union formation. *Children and Youth Services Review*, 35(5), (2013): 780-786.

65 Postmus, J. L., Huang, C. C., & Stylianou, A. M. “The impact of physical and economic abuse on maternal mental health and parenting”. *Children and Youth Services Review*, 34(9), (2012): 1922-1928.

66 Schrag, R. J. V., Edmond, T., Tlapek, S. M., & Auslander, W. “Exposure to economically abusive tactics among adolescent girls in the child welfare system”. *Child and Adolescent Social Work Journal*, 34(2), (2016): 127-136.

67 Littwin, A. Coerced Debt: The Role of Consumer Credit in Domestic Violence. *California Law Review*, 100(4), (2012): 951-1026.

68 Sanders, C. “Economic Abuse in the Lives of Women Abused by an Intimate Partner: A Qualitative Study.” *Violence Against Women*, 21(1), (2015): 3-29. <https://doi.org/10.1177/1077801214564167>

69 Voth Schrag, R. Experiences of Economic Abuse in the Community: Listening to Survivor Voices. *Affilia*, 34(3), (2019): 313-324. <https://doi.org/10.1177/0886109919851142>



It should also be noted that the finding that financial institutions were helpful, sensitive to the situation, knowledgeable, addressed needs, able to direct to outside sources, and protective should be interpreted with caution. For one, the majority of participants were recruited through our newsletter list. It is possible that this demographic of victims and survivors could have had tools or knowledge from our resources/support to help explain their situation and ask for help from their financial institutions. Also, the sample size of the participants that answered this question was small: only n = 83 responded to the 'was sensitive to my situation' question; only n = 83 responded to the 'was knowledgeable' question; only n = 82 responded to the 'addressed immediate needs' question; only n = 84 responded to the 'able to direct to outside services' question; and only n = 83 responded to the 'was protective' question. The reason that there could have been a lower response rate to these questions is that the survey was long. It is possible that the participants experienced response fatigue, and were unable to finish the survey or became inattentive. This is a common occurrence for questions that are near the end of a survey – as participants are more likely to feel fatigued. These sets of questions were near the end of CCFWE's comprehensive survey.



Finally, this study is also novel in the fact that it is exploring Economic Abuse during the COVID-19 pandemic in a Canadian context. That is, there are no other prior studies (to the author's knowledge) that have explored this. Since this is only one study, it is important to note that the generalizability of these findings is limited; thus, the results should be interpreted with caution. These findings are only a means to help illuminate the occurrence of Economic Abuse in a Canadian context – but more studies are needed to help replicate these results. Replication will help us draw more robust conclusions about the experience of Economic Abuse in the Canadian context – this includes these interactions and experiences with financial institutions. More research is needed to elucidate these findings – especially if these findings are generalizable outside the National Capital Region (e.g., such as considering if these findings would be applicable to Northern and remote communities).

In terms of overall takeaways from this research, our study found that during the pandemic: their partner displayed more coercive and controlling behaviours; these controlling behaviours had a detrimental effect on mental health; feelings of financial competency has been negatively impacted; the abuser is making all the financial decisions; there is an increase in controlling behaviours over finances; and participants are less able to talk about their finances due to the behaviour of their current or former partner. This has also been supported by prior research, as Economic Abuse impedes victims and survivors ability to gain self-sufficiency and financial resources,<sup>78</sup> and negatively impacts the victim/survivor's mental health and well-being.<sup>79</sup> This literature demonstrated the impact of economic abuse as being above and beyond other forms of IPV.<sup>80</sup> Our study also exemplifies that Economic Abuse has an impact that, "creates a cycle" and "feeds into itself where there is no way out," which affects, "where you are forced to live,

the quality of food you are forced to buy, the activities you are forced to participate in."

Finally, it should also be mentioned that participants in the focus group also expressed the need for more resources and that victims and survivors of Economic Abuse need to be a part of the decision-making process. This would not only be able to better inform the various organizations that work with victims and survivors of economic abuse in their work, but it would also help to empower victims and survivors of Economic Abuse. Allowing victims and survivors the ability to inform and actively help create change for other victims and survivors of Economic Abuse would provide the advocacy and support that is needed.

### Further Areas of Study

Further areas of research should include the impact of COVID-19 on children's health and mental health for abuse victims. Additionally, CCFWE plans to conduct a nation-wide study in Canada to understand how victims' experience with Economic Abuse differs across all the provinces and territories. This is important as this current study only explored the occurrence of Economic Abuse in the National Capital Region. It will also be relevant to determine if the findings in this study can be generalized to other communities across Canada, in particular for Northern and remote communities.

We heard from women in the qualitative portion that service providers did not have the tools to combat Economic Abuse when they sought help. Therefore, more in-depth research is needed to understand the knowledge and tools that services (financial institutions, shelters, legal services, housing organizations, healthcare institutions, government bodies) have about Economic Abuse, and how well they are equipped to help these women find financial stability. This evidence-based research could

then be used to develop tools.

Furthermore, because demographics that researchers were able to reach were largely white women for the quantitative survey, there is a desperate need for research to explore the challenges of Black, Indigenous women, and women of color (BIPOC). Other demographics needing to be surveyed are gender diverse community, and persons with disabilities - when interacting with services after experiencing Economic Abuse.

### Limitations to the Study

CCFWE recruited a majority of participants of the survey through our e-newsletter, which is filled with victims and survivors who are already familiar with the knowledge of Economic Abuse and its impacts. Thus, the results on whether victims had heard of Economic Abuse prior to this study would be biased, as most women taking the survey from CCFWE's e-newsletter would already be familiar with Economic Abuse.

For the same reason, CCFWE notes that the victims in this study may be equipped with the language and tools to ask what was needed from their financial institutions. These survivors / victims may have been better able to explain their situation of economic abuse than victims of abuse without this knowledge. Thus, the survey results on financial institutions having a high 'knowledge of Economic Abuse' may be skewed, due to the participants' knowledge of Economic Abuse. The results regarding the sections on financial institutions should take into consideration that this sample of participants may have a breadth of knowledge about Economic Abuse.

Additionally, CCFWE's experience and anecdotal evidence of speaking with financial institutions firsthand has shown that most of the

77 Corcoran, M. "Rags to rags: Poverty and mobility in the United States". Annual Review of Sociology, 21, (1995). 237-267. doi: <https://doi.org/10.1146/annurev.so.21.080195.001321>

78 Adams, A. E., Beeble, M. L., & Gregory, K. A. Evidence of the construct validity of the Scale of Economic Abuse. *Violence and Victims*, 30(3), (2015): 363-376

79 Postmus, J. L., Huang, C. C., & Stylianou, A. M. The impact of physical and economic abuse on maternal mental health and parenting. *Children and Youth Services Review*, 34(9), (2012): 1922-1928.

80 Stylianou, A. M. Economic abuse within intimate partner violence: A review of the literature. *Violence and Victims*, 33(1), (2018). 3-22. doi:<http://dx.doi.org/10.1891/0886-6708.VV-D-16-00112>

Big Five financial institutions (TD Bank, Royal Bank of Canada, Bank of Montreal, Canadian Imperial Bank of Canada, Scotiabank) are quite unfamiliar with Economic Abuse, and lack the policies or procedures necessary to assist victims and survivors rebuild their lives, or escape an economically abusive situation.

Further, culture plays a key role in defining a phenomenon to be categorized as an abuse. In our study, we have attempted to create an all-inclusive study of various cultures in the National Capital Region. The researchers did their best to reach out to Friendship Centres and shelters with diverse clients. However, the majority of our respondents who responded were White, indicating they might have awareness around the concept of financial as well as Economic Abuse. Though we had a small portion of women of colour, our survey was unable to reach large populations of visible minorities. As Economic Abuse is perpetuated through cultural family stereotypes, visible

## Conclusion

This research study provides evidence consistent with recommendations that CCFWE has collated as a result of vast consultations with victims and survivors earlier this year. In general, our study demonstrates that abusers were much more manipulative and controlling; and inhibited victims more economically, than prior to the pandemic. This, on top of not receiving the help they needed from services, led to victims and survivors being unable to protect themselves and their families. Victims and survivor's housing situation, finances, employment, and access to resources during the COVID-19 pandemic was significantly negatively impacted, and prevented the majority of women from leaving their abusers.

Womens' shelters and homeless shelters were rated highly by women as being helpful,

minority communities might not even be aware of the existence of this abuse though they might be experiencing it. In our next phase, we would like to expand our study to visible minority groups and pave the way to accumulate Canadian data on this issue.

Another major limitation of the study is the lack of previous research studies in the context of the Canadian environment. There are many studies conducted on domestic violence in Canada but very little to no work has been conducted on Economic Abuse or financial abuse. Therefore, the concept appears to be new for many service providers and victims, even though it is prevalent in 95-99% of domestic abuse cases in the U.S.<sup>81</sup> With our sample we have tried to highlight the issue of Economic Abuse in Canada and look forward to delving deep into Economic Abuse issues with an even more comprehensive approach in our future research.

however being underfunded, understaffed, and they were unable to provide women with the help they needed. Social services like these must be bolstered financially by the government. Financial institutions, in particular, need to be more prepared to understand Economic Abuse, and protect victims' security and privacy. They also must offer financial services, products and assistance that will help victims build up their economic situation. Additionally, we found that women from BIPOC communities, and women with disabilities or family members with disabilities who face additional setbacks due to systemic problems persisting in the hierarchy of services, and financial compensation. To note, there were the gaps found in policy and services for women over 60 who are experiencing Economic Abuse. Child care and housing for victims was also noted as a severely underfunded service.

<sup>81</sup> Adams, Adrienne, Cris M. Sullivan, Deborah Bybee, and Megan R. Greeson. "Development of the Scale of Economic Abuse." *Violence Against Women* 14, no. 5 (May 2008): 563-588.

## Recommendations From This Study

Below we list our recommendations to assist women experiencing Economic Abuse and dissolve systemic barriers which perpetuate this abuse.



### 1. Create Economic Abuse material and screening tools for support and frontline workers.

Resources and materials such as conversation tools, Economic Abuse screening tools for support workers, bank front line workers, and health workers are essential to support victims and survivors. There is an evident need to develop evidence-based materials on prevention and responding to Economic Abuse and coercive control.<sup>69</sup>



### 2. Allocate public funds to improve access and quality of family law services.

During the pandemic, governments have had to reallocate funding to essential services and public health. However, as the participants in our survey have noted, this has had an extremely negative impact on the quality and the accessibility of legal services provided to survivors. Participants have therefore recommended that the provincial / territorial governments allocate more funding to legal aid services, and shelters. Legal aid services must be bolstered as they are generally at capacity which reduces the resources available to women. Participants from CCFWE's National Action Plan on Ending Gender-Based Violence consultations stressed that BIPOC and differently-abled women should have access to pro bono services through provincial/territorial bar societies, and through Law students at universities.



### 3. Allocate public funds to improve access to affordable childcare.

Finding or maintaining employment for women survivors of domestic abuse and Economic Abuse is difficult when they must cover high childcare costs. Our participants noted the difficulty in getting their financial situations and homes in order with a lack of childcare options. In our previous consultations, women have recommended that the other provincial / territorial level governments should have similar childcare costs to Quebec.<sup>82</sup> Additionally, participants stated that affordable child care for children with special needs was especially scarce. Prioritizing specialized child care services for these children is highly recommended.



### 4. Provide funding and programs for vulnerable womens' services such as BIPOC women, older women, and immigrants.

In general, our study found that most women did not have difficulty in accessing services. However, when focusing on womens' and homeless shelters, participants noted the fact they were overburdened. During a lack of affordable housing supply, these places are typically the only places women can afford. Women noted they were constantly turned away from services "because it was COVID." These services must be bolstered to help these victims recover. We have heard



that Indigenous women do not live on paper, as Bands and Councils hold their assets, therefore they face exceedingly different challenges when recovering from abuse.<sup>69</sup> Additionally, we heard that senior women who have different needs than younger victims and mothers have fewer programs geared towards their needs. Immigrant women and women of color specified that finding culturally sensitive services was difficult. Funding for these types of programming must be expanded and bolstered in the region.



### 5. Create affordable housing supply, along with targeted housing for abuse victims with deposit-free rent; enact policies to ensure renting and buying housing remains affordable.

The majority of participants (48%) were renting during the pandemic, and only 5% of women who wanted to leave their partners were successful in leaving. Additionally, 10% of women who left their abusers had to return due to financial constraints. Average housing prices during COVID-19 over the course of 2020 to 2021 rose \$200,000.<sup>83</sup> This speaks to the absolute unaffordability of housing within the Ottawa region. Costs such as deposits to rent become pain points that prevent women from creating a foothold when leaving their partner. These costs prevent the most vulnerable families from building back after the pandemic. This hot market in Ottawa was exacerbated by foreign investors, and private Canadian investors and companies, buying out homes over asking prices, and placing them for rent, or selling them for a profit, only months later. Being unable to afford a home compounds on a victims mental and physical state during periods of stress, but also compounds on the abuser's,

which in turn leads them to take their frustration on the victim. Affordable and accessible housing must be a priority for policymakers to help these women build back post-separation.



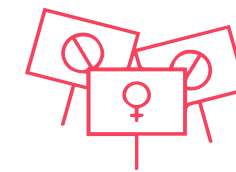
### 6. Provide financial institutions' staff with training on domestic violence and economic abuse to better assist survivors with the division of finances when a relationship ends.

Our participants highlighted that the least helpful of all service providers were financial institutions. There is a desperate need for financial institutions' staff to support survivors. As a result of a lack of awareness, survivors struggle to manage the impacts of economic abuse such as debt, bad credit scores, lack of money, housing challenges and poor mental health. Additional measures must also be taken to protect these victims' privacy and security. This is an important issue as often victims are attempting to flee from the abusive situation, and financial institutions can unknowingly provide personal contact information that are crucial for the victim to keep secret. CCFWE's previous research has shown there is a lack of clear information on available bank services and how to resolve issues with bank accounts and fraud for women in situations of economic abuse. Women reported being unable to receive help for unauthorized transfers of money, closing joint accounts and having access to empathetic help or special services for people in their situations.<sup>84</sup>



### 7. Provide free and accessible credit repair and debt remediation services for survivors.

As we have seen, over 90% of victims in the NCR have had their credit cards and money stolen from them or abused by their perpetrator. As a result women's credit scores are often damaged. Credit scores are an important challenge for survivors as they can limit a woman's access to housing. From prior CCFWE consultations, Indigenous women have highlighted that no credit repairing and economic recovery programs exist. Financial institutions should provide accessible and free credit repair and debt remediation services for all survivors, including survivors of diverse communities. Financial institutions should work with survivors in default to develop a flexible and achievable repayment plan. These plans will save survivors' credit, increase their confidence, and foster customer loyalty to the bank.<sup>71</sup>



### 8. Make available information regarding family law procedures and women's rights for all service providers in both Official Languages, along with commonly-spoken languages in Canada.

Participants in our study noted there was a lack of information from service providers on Economic Abuse. CCFWE has also seen previously, that victims often note that that

education was needed, not only for survivors regarding their rights, but also to service providers to help identify and support survivors. To address this issue, CCFWE recommends that service providers be equipped with the necessary training and information. Resources must be developed in a culturally sensitive manner to include the barriers faced by women.<sup>69</sup>



### 9. Provide access to small grants to help entrepreneurs to overcome barriers to capital and financial systems.

We learned from survivors that they simply need more, thus such programs should offer survivors practical opportunities such as skill development and mentorship which are key to ensuring survivors' economic safety. Women experience unemployment and are recipients of social welfare or Disability Support Programs. Access to microcredit, funds, and a steady income is a common challenge faced by survivors of domestic violence upon leaving an abuser. Offering entrepreneurial training in combination with finance, technical assistance, or mentorship will have a larger impact on survivors. We have learned that survivors are resilient and resourceful after they leave the relationship. Micro-Enterprise and Entrepreneurship programs are proven strategies to help survivors to regain their financial security for those who want to start their own business. Funding must be allocated to start and strengthen small business incubators to appropriately meet the needs of women and their children.

<sup>82</sup> Canadian Centre For Women's Empowerment (2021). Recommendations for the National Action Plan for Gender-Based Violence. <https://ccfwe.org/13-policy-recommendations-from-consultations-to-inform-canadas-national-action-plan-to-end-gbv/>

<sup>83</sup> Canadian Real Estate Association (2021). Ottawa Real Estate Board; Residential average prices in Ottawa. <https://creastats.crea.ca/board/otta>



## **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, research, advocacy, policy and system change and economic 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.

### **Get involved**

If you would like to get involved in our work:

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

**Follow us on Twitter:** [@ccfwe](https://twitter.com/ccfwe)

Learn more about Economic Abuse at [www.ccfwe.org](http://www.ccfwe.org)