

# ECONOMIC ABUSE SCREENING TOOL (EAST)

## A TOOLKIT FOR SOCIAL SERVICE PROVIDERS



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We want to acknowledge the lived experiences of victim-survivors and their strength, resilience and courage that inspire our daily work.

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**Keywords:** domestic violence, screening tool, Economic Abuse, Financial Abuse, shelters, coerced debt, coercive control, financial empowerment

**Usage of the term victim-survivor:** Throughout the manual, CCFWE uses the term victim-survivor to encapsulate the experiences of women who are still experiencing or have (recently) experienced harm while also acknowledging their strength and ability on their journey of healing and recovery.

## INTRODUCTION

Women's shelters are often the first point of contact for victim-survivors fleeing abusive relationships. Therefore, safety and shelter are logically at the forefront of staff members' immediate concerns. Once the victim-survivor is in a place of safety, it is crucial to explore the patterns of abuse the person has experienced. Economic security is an often overlooked pattern of abuse linked to physical safety. It is, therefore, crucial and the goal of this screening tool for shelter workers to identify potential Economic and Financial Abuse amongst their clients and to assist victim-survivors in accessing essential economic resources.

## PREVALENCE

Limited data is available from a Canadian context. However, CCFWE has completed two research projects attempting to define the scope of Economic Abuse in Canada. CCFWE's national capital region study (2021) reported approximately 95% of women experiencing domestic violence are also likely to experience Economic and Financial Abuse. Furthermore, CCFWE's national research study (2022) reported a 52% increase in Economic Abuse since COVID-19, and only 55.2% of participating social service providers have specific support for Economic Abuse. The studies confirm similar findings from the U.S., U.K., and Australia about the widespread nature of Economic Abuse within intimate partner relationships.

## LESSEN LONG-TERM CONSEQUENCES

Unlike physical abuse, Economic Abuse can continue long after victims leave abusive relationships. A lack of financial means is often cited as one of the

main reasons that victim-survivors stay in abusive relationships. Post-separation Economic Abuse can follow them for years, impacting their ability to move on from the relationship. Responding quickly to any (continued) Economic Abuse that clients are experiencing can significantly lessen any negative impacts on their financial situation and their ability to (re)gain control of their lives.

## PURPOSE OF THIS SCREENING TOOL

The purpose of the screening tool is to assist shelter staff in identifying clients who have experienced Economic Abuse. Discussing finances can be uncomfortable as people may feel shame or embarrassment when talking about finances. This is not surprising as, for many, money is still considered a taboo subject, and there are generally few resources available that help with Economic Abuse (compared to other forms of abuse).

The tool is meant to help mitigate shame or embarrassment. Besides the screening tool, the resource kit provides information on how to begin to resolve/address financial matters. The tool can empower the client as they are given the information to determine the financial challenges.

This Economic Abuse Screening Tool (EAST) aims to provide shelter staff with the necessary information and skills to determine the scope and nature of experienced Economic Abuse and to have a pool of resources available to help victim-survivors access critical economic resources.

1 - Chandrarajan, Niha, Theresia Bedard, Priya Thomas, Gabrielle Lucente, and Meseret Haileyesus. "Access to Economic Resources of Economic Abuse Victims during COVID-19 in the National Capital Region, Canada," 2021.

2 - Snow, Natalie M.; Chandrarajan Shahzad, Niha; Raza, Zainab; Rukh Hussain, Abhar; Savard, Charles; Guan, Karen; Mayer, Michaela; Haileyesus, Meseret. "Understanding the nature of economic abuse: A national study on service provider insights in Canada". The Canadian Centre for Women's Empowerment. (Nov 15, 2022).

## CONTENT

The EAST toolkit consists of 4 parts. Each section responds to a different need identified by shelter staff to support their clients better.

Part 1: 8 screening questions to identify various types of Economic Abuse.

Part 2: Background information on Economic Abuse to enhance shelter staff's awareness and understanding of the subject.

Part 3: Overview of Economic Abuse in simple, trauma-informed language that can be used as handouts for victims-survivors and community outreach efforts.

Part 4: Extensive resources and references on essential action items that shelter staff can support their clients.

## KEEPING A SHAME-FREE APPROACH IN MIND

As with other forms of domestic violence, Economic Abuse can instill a lot of shame in a victim-survivor. Financially abusive partners may make them feel as if they are not capable of handling money, not smart enough to understand finances, and thus need to be economically dependent on the abuser. Victim-survivors might also be made to believe they

are responsible for their financial situation and feel ashamed to discuss it. When utilizing this Economic Abuse Screening Tool, CCFWE would urge to keep a shame-free approach in mind when talking about Economic Abuse and potential ways to address and respond to it.

## METHODOLOGY

CCFWE conducted an academic and grey literature search for any existing screening tools used by various service providers such as family law practitioners, health care professionals, and social service providers that screen for Economic and Financial Abuse, domestic violence, intimate partner violence, or family violence.

CCFWE then analyzed the identified screening tools and accompanying academic and grey literature and assessed the existence and quantity of screening questions on Economic and Financial Abuse and the type and range of questions being asked.

Following this examination of screening tools, CCFWE reached out to 65+ women's shelters and conducted in-depth consultations with 26 shelters (1st and 2nd stage shelters) across five provinces (Manitoba, Quebec, New Brunswick, Prince Edward Island, Saskatchewan) and one territory (Yukon) between June and September 2022. The shelter staff was asked about current intake processes, screening practices, their knowledge about Economic Abuse, and resources available to assist Economic Abuse survivors. This consultation process was supplemented by interviews with social service providers for CCFWE's national research study in Ontario, Alberta, British Columbia, Newfoundland and Labrador.

## PART 1. SCREENING QUESTIONS

CCFWE developed the screening questions by adapting currently established screening questions on Economic Abuse by Adrienne Adams and colleagues (2008) and Judy Postmus and colleagues (2012) to the Canadian context. Based on the findings from the consultations and the national research study (survey and interviews), CCFWE examined the most common tactics of Economic Abuse detected through social service providers' work. Responses from staff about their intake processes with new clients were also considered to ensure practicable implementation. As a final step, CCFWE contacted and received feedback from 5 subject-matter experts on the clarity and content of the screening questions.

## PART 2 & 3. INFORMATION MATERIAL

Part 2 offers an in-depth background for staff to familiarize themselves further with Economic Abuse. In Part 3, CCFWE put together essential information on Economic Abuse using simple, trauma-informed language, which was reviewed by a subject-matter expert specialized in trauma-informed approaches to finances. This part is designed as an information sheet for clients, and the sheets can be printed and shared within the shelter or used in outreach activities.

## PART 4. RESOURCES AND REFERENCES

To gather information for the resource and references section, CCFWE conducted a literature review on common challenges and barriers that victim-survivors face post-separation to supplement the consultations with shelter staff. CCFWE drew most of the content for resources and references from available information online and made additional inquiries in cases where more details were needed for the specific situation of women fleeing abuse. In addition, CCFWE consulted various stakeholders, particularly from financial institutions and debt management, to provide further input on responding to clients of Economic Abuse. Finally, four subject-matter experts reviewed the resource and reference section for additional feedback.

For the testing and validation phase, CCFWE reached out to 138 women's shelters across Canada, of which close to 30 shelters in 9 provinces agreed to assist in testing the utilization of the screening tool. In January 2023, CCFWE conducted a training session for all participating shelter staff. The actual testing occurred throughout February 2023, after which CCFWE analyzed the results and adjusted the toolkit accordingly.

The Economic Abuse Screening Tool (EAST) was developed for shelter staff to identify Economic Abuse among their clients better. While CCFWE recognizes family members and acquaintances can also experience Economic Abuse, the information in this toolkit is tailored explicitly for abuse experienced by intimate partners.

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

4 - Postmus, Judy L., Sara-Beth Plummer, Sarah McMahon, N. Shaanta Murshid, and Mi Sung Kim. "Understanding Economic Abuse in the Lives of Survivors." *Journal of interpersonal violence* 27, no. 3 (2012): 411–430.



## GLOSSARY

### COERCED DEBT

Coerced debt is debt incurred by an abusive partner through threat, force (i.e. forcing a victim to sign financial documents against her will), fraud (i.e. opening credit cards in the victim's name and accumulating debt after that), or misinformation and other means (i.e. letting someone "blind sign" a document that she doesn't understand, or not letting the spouse read through a financial document)

### CREDIT COUNSELLOR OR CREDIT CONSULTANT (for-profit or not-for-profit)

A credit counsellor or credit consultant develops a debt management plan, provides information on how to deal with creditors, and can also share tips and courses on budgeting and saving.

### CREDIT REPORT

Detailed overview of someone's credit history issued by Canada's two official credit bureaus, Equifax and TransUnion.

### CREDIT SCORE

A credit score is a number on a scale from 300 to 900 that compares the risk that someone presents to lenders compared to other consumers. Any credit score above 670 is usually considered a good and acceptable low-risk borrower, while a score below 670 is considered less favourable and higher risk.

### ECONOMIC ABUSE

Economic Abuse is a type of domestic violence that includes controlling someone's access to money and other resources, withholding financial information such as family income, or preventing someone from going to work or getting further education.

### FINANCIAL ABUSE

Financial Abuse is usually used to describe denying or restricting access to money or misusing another person's money, thus restricting or exploiting monetary resources.

### GUARANTOR

In the context of obtaining a birth certificate without other government-issued ID, a guarantor (or Designated Agent in Alberta) is a person that knows the applicant well (defined by a minimum amount of years depending on each province and territory) and can verify the validity of the information for the applicant.

### LICENSED INSOLVENCY TRUSTEES

Licensed Insolvency Trustees (LITs) are federally regulated professionals who provide advice and services to individuals and businesses with debt problems. LITs are the only professionals authorized to administer government-regulated insolvency proceedings that allow you to be discharged from your debt, such as consumer proposals and bankruptcies.

### PARTNER

Any romantic partner such as a husband, spouse, or common-law partner.

### VICTIM-SURVIVOR

Someone experiencing or has experienced any form of domestic violence.

# PART 1

# ECONOMIC ABUSE SCREENING QUESTIONS

## USING THE SCREENING QUESTIONS

The screening questions aim to support shelter staff in having a potentially difficult financial conversation. When victim-survivors leave their abuser, the (rightful) focus is on fleeing the physical violence. Unfortunately, physical violence is not the only form of violence victim-survivors face. The tool was designed to be part of a holistic approach to supporting clients in their healing journey. Economic Abuse can continue post-separation and impacts the client's ability to move forward.

The questions are based on existing screening tools that include the most common tactics of Economic Abuse and were also shaped by the responses from CCFWE's national study and consultations.

The questionnaire can either be filled out as part of the intake process or completed with the client at a later follow-up session. If different forms of abuse are usually assessed through an open dialogue instead of a questionnaire, the screening questions can assist staff in guiding the conversation around Economic Abuse.

When going over the screening questions, keep the following in mind:

- Make sure to emphasize that the information is confidential and won't be shared with anyone;
- The questions can either be answered by the client alone, with the staff nearby, or victim-survivors also might prefer working through the questions together;
- Ahead of going over the questionnaire, staff might highlight that while money is often a very taboo topic and might be challenging to talk about with strangers, it is crucial for staff to understand the current economic situation of clients better to assist them in becoming economically secure;
- Advise clients that it would be most helpful to answer all questions but that it is ok if they only answer a few questions or stop and take their time to come back to them later. If they have any questions or need clarity, they can ask any time;
- Include, if possible further details and explanations as to why an answer is yes/no;
- As mentioned in the introduction, please keep a shame-free approach in mind when going over the questions on finances and Economic Abuse;
- Discuss with the client what will happen next and what forms of action you can support them with, and why they are essential to take.

After completing the screening questions, shelter staff can use the resource and reference section in Part 4 of the toolkit to guide priorities and action items to support victim-survivors based on the responses.





## ECONOMIC ABUSE SCREENING QUESTIONS

[Note: Partner describes any romantic partner such as a husband, spouse, or common-law partner]

1	Did/Does your (ex) partner build up credit or debt in your name (credit card debts, phone bills, utility bills)?	• YES • NO
2	Did/Do you feel you have a general understanding of the family's financial situation (on savings, regular income, any debt, mortgages, lines of credit)?	• YES • NO
3	Did/Does your (ex) partner share financial information freely, including explanation of expenses or savings goals?	• YES • NO
4	Did/Do you have your own account and/or access to a joint bank account?	• YES • NO
5	Did/does your (ex) partner control how you spend money and ask for receipts?	• YES • NO
6	Did/Does your (ex) partner ever prevent you from having a job or obtaining further education?	• YES • NO
7	Have you ever checked your own credit report to see if there are any debts, loans, credit products in your name that you did not apply for?	• YES • NO
8	Did/Does your (ex) partner refuse to help financially support your family?	• YES • NO



# PART 2

# ECONOMIC ABUSE BACKGROUNDER FOR SHELTER STAFF

## ECONOMIC ABUSE OVERVIEW

One aspect of women's financial rights and freedom is the discussion surrounding Economic Abuse. Economic Abuse can present itself through intimate partner relationships or intra-familial such as parent-child relationships. For this screening tool, we will be focusing on Economic Abuse within an intimate partner relationship.

Economic Abuse is coercive behaviour, making the victim-survivor economically dependent on her partner. Economic Abuse does not happen in a vacuum. Previous research has reported that when Economic Abuse is present, some other form of abuse is likely, including physical, coercive,

emotional or sexual. (5) When an abusive partner exercises coercive behaviour that makes the victim-survivor economically dependent on her partner, there is a

greater risk of continued abuse. Economic Abuse is a unique form of intimate partner violence (IPV) and includes behaviours that control a survivor's ability to acquire, use, and maintain resources. These tactics can result in someone becoming economically dependent on their partner and may limit their ability to leave the relationship and establish independence.

## CURRENT LAWS

The current section is for information for the reader. CCFWE is neither suggesting nor endorsing reporting to law enforcement. We recognize law enforcement response to intimate partner violence varies, with some victims reporting being blamed for the violence and finding law enforcement less than helpful. Research exploring victims' experiences with the justice system identified confusion, frustration, and anxiety at the centre of victims' experiences leading to difficulty navigating the system. (6) We must also recognize the intersecting identities based on membership in multiple social categories. It is important to note that women's experiences of victimization and help-seeking are simultaneously formed by many factors related to their varying social positions. Racialized and Indigenous populations express the least confidence in policing. (7)

While there is no specific family violence offence in the Criminal Code, most acts of family violence are crimes in Canada. When charges relating to family violence have been laid, criminal courts have a wide range of powers to release or detain an accused person. Specific to Financial Abuse within the family, these are several potential offences:

- Theft;
- Theft by a person holding power of attorney;
- Misappropriation of money held under direction;
- Theft of, forgery of credit card;
- Extortion;
- Forgery;
- Fraud.

5 - Kutin, Jozica, Roslyn Russell, and Mike Reid. 2017. "Economic Abuse between Intimate Partners in Australia: Prevalence, Health Status, Disability and Financial Stress." *Australian and New Zealand Journal of Public Health* 41 (3) (06): 269-274 ; Adams, Greeson, Littwin, and McKenzie "The Revised Scale of Economic Abuse".

6 - Saxton, Michael D., Laura Olszowy, Jennifer C. D. MacGregor, Barbara J. MacQuarrie, and C. Nadine Wathen. "Experiences of Intimate Partner Violence Victims With Police and the Justice System in Canada." *Journal of interpersonal violence* 36, no. 3-4 (2021): NP2029-2055NP

7 - Ibrahim, Dyna. "Public Perceptions of the Police in Canada's Provinces, 2019." *Statistics Canada*, n.d. [https://www150.statcan.gc.ca/n1/en/pub/85-002-x/2020001/article/00014-eng.pdf?st=XSaK\\_UV3](https://www150.statcan.gc.ca/n1/en/pub/85-002-x/2020001/article/00014-eng.pdf?st=XSaK_UV3).

## STRUCTURAL ECONOMIC ABUSE

Gender-based violence occurs not only through individual acts but is embedded in our social institutions and is a manifestation of the broader social norms, values, inequalities and power dynamics. Ending gender-based violence requires

a structural analysis that distinguishes and focuses on the roots of gender-based violence and supports a complex and multi-faceted response, including creating systemic change.

## PATTERNS OF ABUSE

Economic Abuse does not occur in a vacuum; it is a form of coercive control to isolate, entrap and diminish the partner. Economic Abuse is more than occasional disagreements about spending and savings. A repeated pattern of abuse makes the partner fearful, convincing them they are to blame for the lack of freedom and choice. Economic Abuse is about denying the partner money, appropriating her assets, and sabotaging their work or ability to work. Economic Abuse can also manifest through the lack of contributions to the household on the part of the partner who is controlling, monitoring, and questioning every item of expenditure and spending money on themselves while purposefully neglecting to contribute to their household, leaving their partner and children without resources.

Economic patterns usually take time to develop. An abusive partner gains micro control over their partner using a scope of coercive tactics, which can include, but is in no way limited to, violence. The microcontroller aims to break down the survivor's autonomy and self-efficacy.

There is strong evidence that IPV survivors residing in shelters, accessing transitional housing, or seeking economic support services have long histories of Economic Abuse with the ranges varying between 98%-99%. (8)

## TYPES & TACTICS

Economic abuse tactics may include hindering and damaging economic self-sufficiency of a partner (9). Researchers have classified the various tactics of economic abuse into categories. In each of the descriptions below, we provide a definition and some examples of tactics. Note as with many complex

issues, the dynamics often change swiftly. Research has shown that for many victim-survivors their economic realities (low income, under-employment, debt) impact their choices around seeking safety from the relationship (10).

8 - Adams et al., "The Revised Scale of Economic Abuse (SEA2): Development and Initial Psychometric Testing of an Updated Measure of Economic Abuse in Intimate Relationships." ; Judy L. Postmus et al., "Understanding Economic Abuse in the Lives of Survivors," *Journal of Interpersonal Violence* 27, no. 3 (January 31, 2012): 411-30, <https://doi.org/10.1177/0886260511421669>.

9 - Ibid

10 - Schrag, Rachel Voth. "Experiences of Economic Abuse in the Community: Listening to Survivor Voices." *Affilia* 34, no. 3 (May 22, 2019): 313-24. <https://doi.org/10.1177/0886109919851142>.

## ECONOMIC CONTROL

Restricts decision-making or access to decision making over resources

- Controlling shared finances by preventing access to funds or exerting other forms of unilateral financial control.
- Limiting or withholding access to personal or joint money.
- Refusing to interpret or failing to interpret financial records or information from the bank in the individual's language.
- Denying money for necessities.
- Lying about the cost of things like rent and groceries.
- Preventing individuals labelled with intellectual disabilities from having access to their own money.

## ECONOMIC EXPLOITATION

Actively destroying their partners financial resources or credit.

- Destroying the home, car, or other possessions of the individual.
- Spending large amounts of joint money without consent.
- Exploiting memory loss due to traumatic brain injury or dementia to gain money.
- Forcing the individual to apply for loans or a line of credit under the threat of further harm.
- Destroying or fraudulently using credit in an intimate partner's name.
- Pursuing/continuing expensive legal proceedings for divorce or child custody.

## EMPLOYMENT/EDUCATION SABOTAGE

Actively prevents their partner from employment or educational opportunities or maintaining employment/ education.

- Disrupting work or school.
- Hiding required documentation to gain employment.
- Reporting an individual who engages in sex work to law enforcement or immigration authorities.
- Destroying home offices or necessary work equipment.
- Stalking the individual at their place of work.
- Requesting that personal connections do not hire the individual in contexts of limited employment opportunities.



## CONSEQUENCES

Strong evidence exists underscoring the negative impact of Economic Abuse on employment, education, earning and long-term stability. (11) Current research has demonstrated that past experiences of Economic Abuse impact survivors for years after the end of a relationship due to ongoing issues with employment, credit, and debt.

(12) Moreover, research explores the connections between mental health and physical consequences of Economic Abuse. Research uncovered correlations with increased risk of pelvic problems, psychosomatic symptoms, thoughts of suicide, rates of psychological distress and depression. (13)

- 11** - Adams, Adrienne E., Megan R. Greeson, Angie C. Kennedy, and Richard M. Tolman. "The Effects of Adolescent Intimate Partner Violence on Women's Educational Attainment and Earnings." *Journal of Interpersonal Violence* 28, no. 17 (August 5, 2013): 3283–3300. <https://doi.org/10.1177/0886260513496895> ; Goodman, Lisa A., Katya Fels Smyth, Angela M. Borges, and Rachel Singer. "When crises collide: How Intimate Partner Violence and Poverty Intersect to Shape Women's Mental Health and Coping?" *Trauma, violence & abuse* 10, no. 4 (2009): 306–329; Schrag, Rachel Voth, Kristen E. Ravi, and Sarah Robinson. "The Role of Social Support in the Link Between Economic Abuse and Economic Hardship." *Journal of Family Violence* 35, no. 1 (December 31, 2019): 85–93. <https://doi.org/10.1007/s10896-018-0019-8>.
- 12** - Toews, Michelle L., and Autumn M. Bermea. "I Was Naive in Thinking, I Divorced This Man, He Is Out of My Life": A Qualitative Exploration of Post-Separation Power and Control Tactics Experienced by Women." *Journal of interpersonal violence* 32, no. 14 (2017): 2166–2189 ; Ulmestig, Rickard, and Marie Eriksson. "Financial Consequences of Leaving Violent Men: Women Survivors of Domestic Violence and the Social Assistance System in Sweden." *European journal of social work* 20, no. 4 (2017): 560–571.
- 13** - Antai, Diddy, Ayo Oke, Patrick Braithwaite, and Gerald Bryan Lopez. "The Effect of Economic, Physical, and Psychological Abuse on Mental Health: A Population-Based Study of Women in the Philippines." *International Journal of Family Medicine* 2014 (November 26, 2014): 1–11. <https://doi.org/10.1155/2014/852317>; Stöckl, Heidi, and Bridget Penhale. "Intimate Partner Violence and Its Association With Physical and Mental Health Symptoms Among Older Women in Germany." *Journal of interpersonal violence* 30, no. 17 (2015): 3089–3111; Stylianou, Amanda M. "Economic Abuse Experiences and Depressive Symptoms among Victims of Intimate Partner Violence." *Journal of Family Violence* 33, no. 6 (May 29, 2018): 381–92. <https://doi.org/10.1007/s10896-018-9973-4> ; Schrag, Ravi, and Robinson, "The Role of Social Support in the Link Between Economic Abuse and Economic Hardship."



# PART 3

## ECONOMIC ABUSE INFORMATION FOR VICTIM-SURVIVORS AND COMMUNITY OUTREACH

### ECONOMIC ABUSE

#### WHAT IS ECONOMIC ABUSE?

Economic Abuse is a widespread but hardly discussed form of domestic abuse. Economic Abuse includes:

- Controlling someone's access to money and other resources.
- Withholding financial information such as family income.
- Preventing someone from going to work or getting further education.

#### ECONOMIC ABUSE IS RECOGNIZED AS ONE FORM OF DOMESTIC ABUSE

When discussing domestic abuse or intimate partner violence (IPV), we often only think of physical or sexual abuse. However, non-physical abuse, such as economic and emotional abuse, is also recognized as abuse.

In Canada, Economic Abuse is expressly noted as gender-based violence in the federal government's National Action Plan (NAP) to End Gender-Based Violence. Financial Abuse is also included in the definition of "family violence" in the federal Divorce Act.

#### ECONOMIC ABUSE VS. FINANCIAL ABUSE

Financial and Economic Abuse are often used interchangeably. (14) "Financial Abuse" is usually used to describe denying or restricting access to money or misusing another person's money. More broadly, Economic Abuse can also include restricting access to essential resources such as food, clothing, or transport and denying the means to improve a person's economic status (for example, through employment, education, or training).

Economic Abuse is an effective way for an abusive partner to exercise power over someone and create economic dependence. The lack of access to economic resources limits victim-survivors' choices and their ability to leave abusive relationships. They may not have the financial capacity to secure long-term housing and employment while meeting basic needs for themselves and their children.

#### ECONOMIC ABUSE EXPERIENCED DURING A RELATIONSHIP

Economic Abuse is often used as part of coercive controlling behaviour in conjunction with other forms of abuse, like physical and sexual violence or emotional abuse. It is, therefore, part of a pattern of controlling behaviour aiming to exercise power over someone like an intimate partner by using intimidation, threats, or humiliation. Figure 1 shows how Economic Abuse is being used to demonstrate power and control:

14 - Sharp-Jeffs, Nicola. "A review of research and policy on financial abuse within intimate partner relationships." London Metropolitan University. (2015). <http://repository.londonmet.ac.uk/id/eprint/1482>

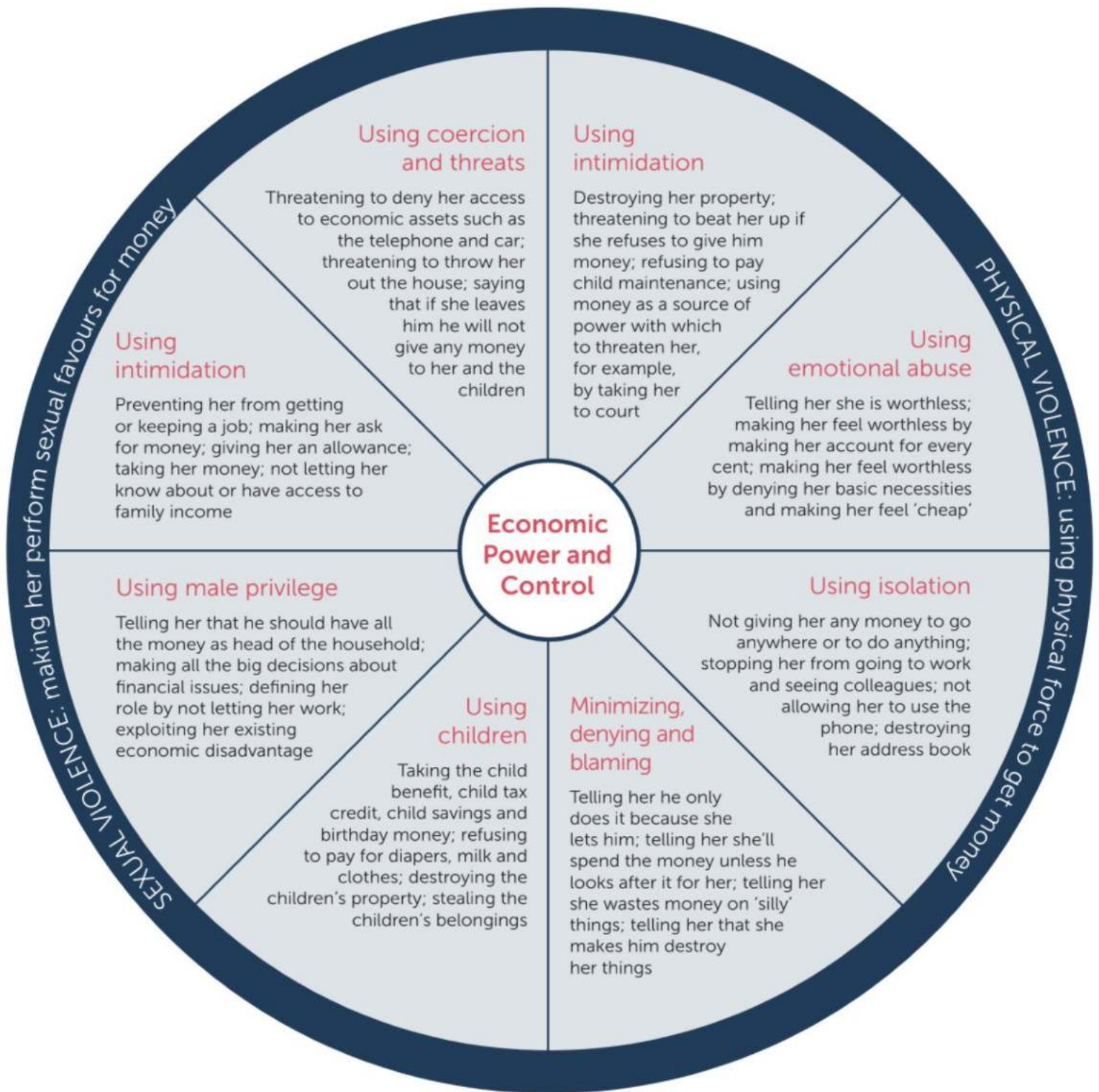


Figure 1: Economic Power and Control Wheel

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



## DIFFERENT TYPES OF ECONOMIC ABUSE

While Economic Abuse can include different tactics used by an abusive partner, we generally differentiate between three main forms of Economic Abuse:

### 1. ECONOMIC CONTROL Restriction of access or information over resources

- Prevent access to joint accounts or other joint assets.
- Withhold information on family income and household finances.
- Put someone on an allowance to cover essential necessities for food, personal hygiene etc.
- Demanding to know how money was spent and to provide receipts.
- Keep someone from having money on their own to spend at their will.
- Making major financial decisions without her knowledge and consent intentionally keep someone financially illiterate.



“I wasn’t able to get the things that I needed or if I needed to get something specific, I remember one example, I was really sick and I had to go to the Shopper’s Drug mart and buy medicine and sanitary pad but I didn’t have enough money and I had to ask him for that money and he wouldn’t let me have it because I had already spent my grocery money” (Anonymous)



### 2. ECONOMIC EXPLOITATION Misusing or diminishing someone’s financial resources

- Build up debt under someone’s name by i.e. running up bills or credit cards.
- Making someone sign papers without explaining what they are for.
- Gamble or otherwise misuse jointly earned money.
- Put bills or credit cards on someone’s name without their consent.
- Force someone to file false tax claims.
- Took cash, credit cards, or money from their account without their consent.



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





### 3. EMPLOYMENT SABOTAGE Prevention of someone's ability to find or maintain work

- Prevent someone from going to work or school.
- Threaten to make them leave work or demand to quit their job or school.
- Harass someone at work so they lose their job (i.e. frequent phone calls, bothering co-workers, etc.).
- Inflicting visible injuries, hiding car keys or work uniform so the person cannot go to work or school.
- Refuse to provide childcare to sabotage efforts to find a job or go to a job interview.

“

“I left my husband just weeks during the lockdown. He prevented me from having a job when we lived together and I was restricted to the home. Once I left him and the quarantine started it has been really hard for me to find a job even though I have a good education. It has been very rough timing to leave, especially financially.” (Anonymous)

”

### ECONOMIC ABUSE EXPERIENCED POST-SEPARATION

Unlike physical or sexual abuse, Economic Abuse can continue long after someone leaves an abusive relationship. Abusive partners might adapt controlling behaviour and try to continue exercising control even after separation. Post-separation tactics may include

- Further accumulation of debt on joint accounts or credit for which both are jointly liable.
- Withdrawal of all funds from joint bank accounts.
- Refusal of removing partner's name from utility accounts and other bills.
- Intentionally prolonging divorce procedures to run up costs for survivors.
- Taking out expensive loans to prevent having to pay for spousal or child support.



Figure 2 shows the interlinked tactics of an abusive partner to exercise control and power over someone even after separation:

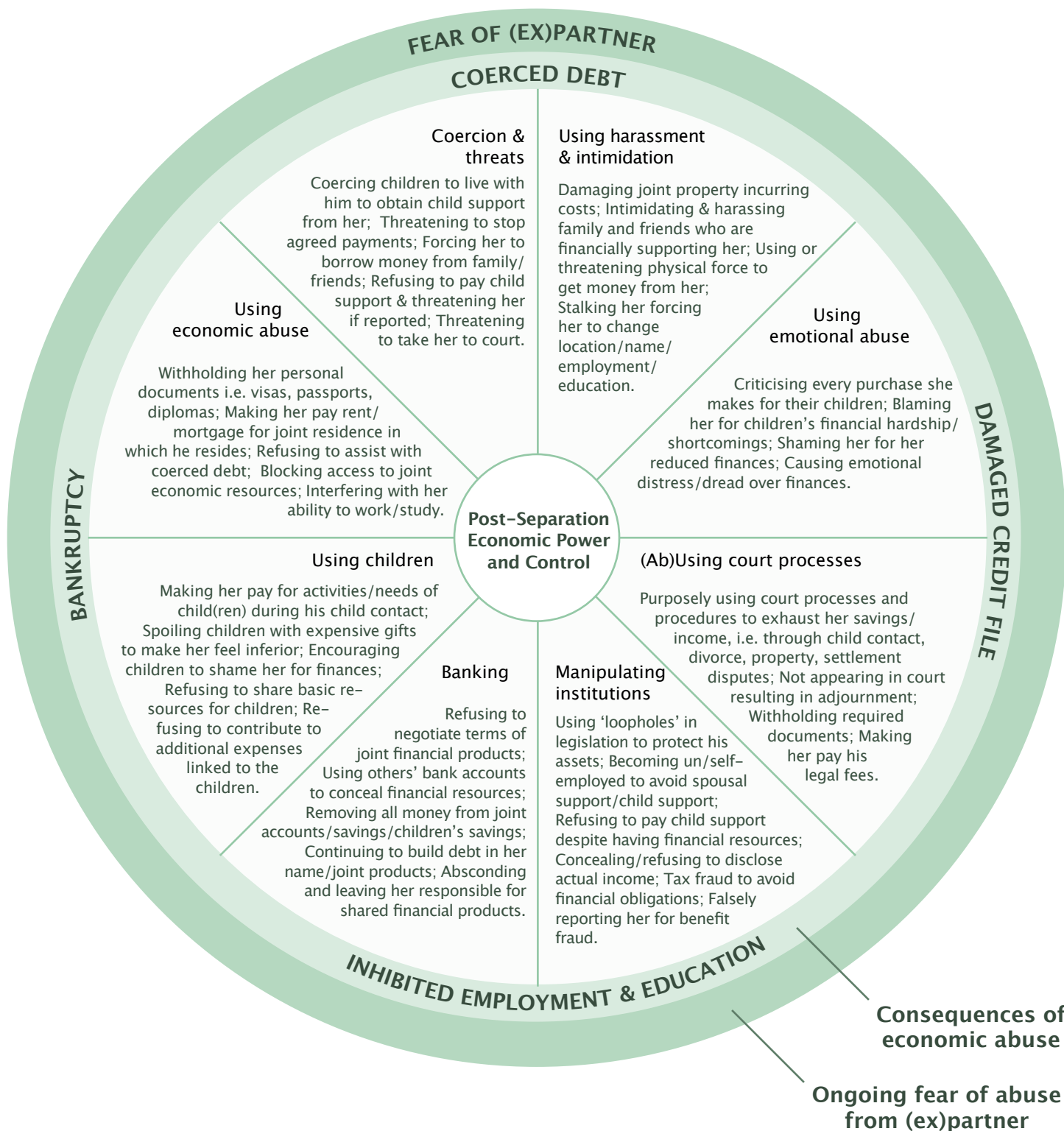


Figure 2: Post-Separation Economic Power and Control Wheel

[Developed by Jenn Glinski, University of Glasgow (2021). This resource is based on research findings of University of Glasgow PHD candidate Jenn Glinski, who is currently completing her thesis. Illustration design by Tony Mamo. Adaptation of the original Power and Control Wheel; approved by The Domestic Abuse Intervention Programs, [www.TheDuluthModel.org](http://www.TheDuluthModel.org)]

“

“I am an Indigenous woman who has lived in Ottawa for almost 7 years. I was married to my now ex-husband for almost 30 years. I used to have a promising career, but my husband forced me to leave my job. I was prevented from earning my own income and was abused mentally, psychologically, and financially for the entirety of the marriage. At the time, I did not identify this as abuse as my husband never physically touched me. After our divorce, the legal arrangements granted him the house and vehicles. I was left with thousands of dollars of credit card debt that accumulated mainly due to his purchases. Early after the divorce, credit card companies and banks continually called to collect on these debts when my ex-husband was unreachable. During this time, I was entitled to spousal support and the Ontario Disability Support Program (ODSP), however, my ex-husband would provide just enough in monthly payments to disqualify me from ODSP. These payments, however, did not provide enough to meet needs for disability payments, transportation costs, housing costs, and food that met dietary needs resulting from years of abuse. This abuse has exacerbated depression that I have had since my late teens and created significant anxiety for the past 7 years. I am currently living at a location unknown to my ex-husband as he remains a threat to this day. (Francesca)

“I have very little disposable income to pay debt collectors. My ex-husband left me with thousands of dollars in credit card debt in exchange for signing the divorce papers. I am living in a shelter due to not being financially secure. He kept my car keys on him. He would actually always drive my car. (Anonymous)”

”

## ECONOMIC ABUSE IS VERY COMMON IN CANADA

While Economic Abuse has gained significant global attention as a distinct form of domestic violence, there is little research and data yet on the Canadian context.

The Canadian Center for Women’s Empowerment (CCFWE) conducted a research study on the prevalence of Economic Abuse and interviewed victim-survivors in the Greater Ottawa region. (15) Results confirmed similar studies from the United States, Australia, and the United Kingdom: more than 95% of victim-survivors that experience or have experienced any form of domestic abuse have also experienced or are experiencing Economic Abuse: This demonstrates that Economic Abuse is a widespread form of abusive behaviour in Canada. In detail, the study shows:

15 - Chandrarajan, Niha, Theresia Bedard, Priya Thomas, Gabrielle Lucente, and Meseret Haileyesus. “Access to Economic Resources of Economic Abuse Victims during COVID-19 in the National Capital Region, Canada,” 2021.

- 92% of women have experienced their abusive partner keeping financial information away from them.
- 93% have had their abusive partner make important financial decisions without talking to them first.
- 94% of women have had their rent or bill money spent by their abusive partner without their permission.
- 84% of their abusive partners have built up debt under their name

## IMPACT OF ECONOMIC ABUSE ON VICTIM-SURVIVOR

Economic Abuse can have long-lasting mental and physical health impacts on victim-survivors beyond financial consequences.

**Economic impact:** As a direct consequence of Economic Abuse, victim-survivors often become economically dependent on the abuser and see a lack of money as the main obstacle to leaving abusive relationships.

Many victim-survivors feel that Economic Abuse has left them helpless and unaware of their financial situation. As a result of continuous control, surveillance, and degradation, their confidence in their ability to manage money can be drastically reduced, and self-blame is built up after years of disrespect from the abuser.

**Mental and physical health:** Being deprived of necessities such as medication, nutrition, vitamins, or even sanitary products can have detrimental impacts on the physical and mental health not only of victim-survivors but also their children.

Like any form of domestic violence, Economic Abuse is commonly causing depression, anxiety, suicidal thoughts, and generally low self-esteem. Victim-survivors may also be left with scarcity mindsets and constantly fear not having enough to meet basic needs or guilt when buying essentials.

## MAIN TAKEAWAYS ABOUT ECONOMIC ABUSE

- Economic Abuse is a pattern of behaviour by an abusive partner to financially control someone and make them economically dependent
- Economic Abuse is a recognized form of domestic violence or intimate partner violence in Canada
- Economic Abuse is a very common form of abuse in Canada
- Economic Abuse can include tactics of resource limitation, resource exploitation, and employment or education sabotage
- Economic Abuse can have long-lasting effects on victim-survivors even after separation that make it difficult for them to regain control of their (financial) situation

16 - Schrag, "Experiences of Economic Abuse in the Community: Listening to Survivor Voices."

17 - Sharp-Jeffs "A review of research and policy on financial abuse within intimate partner relationships."

18 - Branigan, Elizabeth. "Who Pays in the End?: The Personal and Political Implications of Financial Abuse of Women in Intimate Partner Relationships." *Just Policy: A Journal of Australian Social Policy* 44, no. 44 (May 31, 2007): 31-36. <https://researchbank.swinburne.edu.au/file/2f27b4ca-962d-42e1-a589-ecef6510a85a/1/PDF> (Published version).pdf.

19 - Battered Women's Support Services. What is Economic Abuse. [https://www.bwss.org/wp-content/uploads/2014/04/BWSS-Economic-Empowerment\\_2.pdf](https://www.bwss.org/wp-content/uploads/2014/04/BWSS-Economic-Empowerment_2.pdf)



# PART 4

## ECONOMIC ABUSE TOOLKIT RESOURCES TO RESPOND TO ECONOMIC ABUSE

### SECTION 1

Financial Safety Planning - P. 24

### SECTION 2

Credit Report and Credit Management - P.26

### SECTION 3

Detangling Joint Finances - P.31

### SECTION 4

Open a New Bank Account - P. 35

### SECTION 5

Obtaining Identification Documents - P.37

### SECTION 6

Taxes, Financial Benefits and  
Credits - P.39

### SECTION 7

Financial Aid Resources - P.45

### SECTION 8

Banking 101 & Financial  
Literacy Resources - P.49

### SECTION 9

Employment and Job Training  
Resources - P.52

### SECTION 10

Immigration Options for  
Victim-Survivors - P.54



## CORRESPONDING RESOURCE SECTIONS TO SCREENING QUESTIONS

Different forms of Economic Abuse may call for different priorities and resources. To ensure an individual and appropriate response for each victim-survivor, the below overview refers to the screening questions from Part 1 to the corresponding resource sections in Part 3.

Question 1. Did/Does your (ex) partner negatively affect your debt (credit card debts, phone bills, utility bills)?

If a victim-survivor checked YES, please review the following chapters:

- >> Section 2 - Credit Report and Credit Management
- >> Section 3 - Detangling Joint Finances
- >> Section 7 - Financial Aid Resources

Question 2. Do you feel you have a general understanding of the family's financial situation (on savings, regular income, any debt, mortgages, lines of credit)?

If a victim-survivor checked YES, please review the following chapters:

- >> Section 8 - Banking 101 & Financial Literacy Resources
- >> Section 2 - Credit Report and Credit Management

Question 3. Did/Does your (ex) partner include you in important financial decisions? Did or does your (ex) partner share financial information freely, explanation of expenses or savings goals?

If a victim-survivor checked YES, please review the following chapters:

- >> Section 2 - Credit Report and Credit Management
- >> Section 3 - Detangling Joint Finances
- >> Section 8 - Banking 101 & Financial Literacy Resources

Question 4. Do you have your own account and/or access to a joint bank account?

If a victim-survivor checked YES, please review the following chapters:

- >> Section 3 - Detangling Joint Finances
- >> Section 4 - Open a New Bank Account
- >> Section 5 - Obtaining Identification Documents

Question 5. Did/does your (ex) partner control how you spend money and ask for receipts?

If a victim-survivor checked YES, please review the following chapters:

- >> Section 8 - Banking 101 & Financial Literacy Resources
- >> Part 3 - Economic Abuse Fact Sheet

Question 6. Did/Does your (ex) partner ever prevent you from having a job or obtaining further education or medical check-ups?

If a victim-survivor checked YES, please review the following chapters:

- >> Section 9 - Employment and Job Training Resources
- >> Section 6 - Taxes, Financial Benefits and Credits
- >> Section 7 - Financial Aid Resources

Question 7. Have you ever checked your own credit report to see if there are any debts, loans, credit products in your name that you did not apply for?

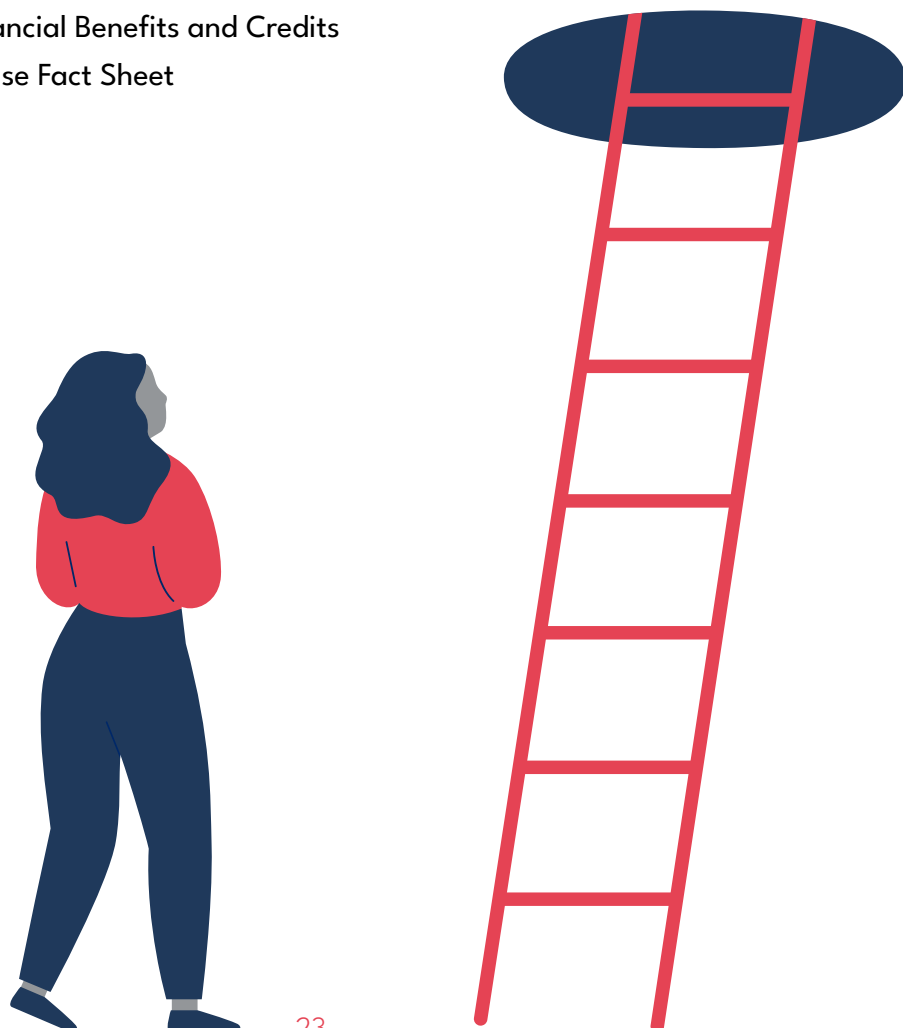
If a victim-survivor checked YES, please review the following chapters:

- >> Section 2 - Credit Report and Credit Management
- >> Section 3 - Detangling Joint Finances

Question 8. Did/Does your (ex) partner refuse to help financially support your family?

If a victim-survivor checked YES, please review the following chapters:

- >> Section 3 - Detangling Joint Finances
- >> Section 2 - Credit Report and Credit Management
- >> Section 6 - Taxes, Financial Benefits and Credits
- >> Part 3 - Economic Abuse Fact Sheet



## SECTION 1 - FINANCIAL SAFETY PLANNING

**Main takeaways:** If a victim-survivor plans on leaving an abusive relationship, there are a few steps she can already take, given she feels safe enough to do so:

- Gathering of essential documents (or photocopies) and information on finances and family income (credit/debit cards, bank statements, documents for online banking).
- Gathering money before leaving (small amounts to put aside) and after leaving (taking about 50% of all savings from the joint account if she has access).
- Set up a new email address and change existing PINs and passwords of other phones, email addresses etc.

Suppose a victim-survivor is living in an abusive relationship and considering leaving. In that case, the below steps can provide a financial safety plan that will make (re)gaining control of her financial autonomy much easier post-separation. However, the highest priority remains the safety of the victim-survivor and her assessment of what she considers safe for her to do.

### GATHERING OF INFORMATION

- Gathering of essential documents or photocopies
  - ID documents such as passports, birth certificates, status cards, immigration papers (permanent resident card, work permit) for the victim-survivor and any children
  - Marriage certificate
  - Driver's license, registration, insurance
  - Social Insurance Number (SIN) card

Having at least one, at best two pieces of government issued ID is an essential requirement for many administrative processes such as opening a bank account, applying for any financial benefits, credits, and credit reports.

If it is not safe for a victim-survivor to obtain identification, prepare photocopies or snapshots of the originals. Remembering one's Social Insurance Number (SIN) by heart is also an advantage.

If a victim-survivor is not a Canadian citizen and is unsure of her immigration status, she can try to find any related documents.

**See further information in the chapter Obtaining Identification Documents.**

- Gathering information on financial information and family income
  - Any debit cards, credit cards, and cheque books.
  - Bank statements (or if otherwise not safe, just remember the name of the bank that the abuser uses for his financial assets).
  - If making copies of financial documents or bank statements is not safe, it can be already useful for a victim-survivor to note and remember incoming mail from banks, credit card companies, insurance companies, utility companies etc.
  - Potential mortgages, lines of joint credits, and other loans.
  - Document online banking sign-on and passwords to access banking information.

**See further information in the chapter Detangling of Joint Finances.**





## GATHERING OF MONEY

If considered safe, a victim-survivor can start trying to put some money aside (no matter how small) to store in a private account, a safe hiding place, or with trusted friends or family.

A victim-survivor should also think about a plan or story of what to tell the abuser should the savings be discovered to lessen the risk of conflict escalation.

## TAKE SMALL STEPS TO FINANCIAL INDEPENDENCE

- Depending on a victim-survivors level of safety and confidence, she can already open her bank account before separation with a different bank or other financial institution than the abusive partner. If a victim-survivor stores funds in a private account, it should be encouraged to ensure a restriction or case note is on file with the bank to warn of the abuser in case the abuser discovers the account.

See further details in section on Opening a Bank Account

- When leaving, a victim-survivor may consider taking about 50% of all savings in the joint account but should document how the money was spent (for potential later legal procedures).

See further details in section on Detangling of Joint Finances

- Set up a new email address with a password never used before and change any PINs or passwords of phones, bank accounts, and any other personal accounts that an abuser might have access to.

See further details in section on Detangling of Joint Finances

## ADDITIONAL RESOURCES AND FURTHER INFORMATION

[BWSS - Economic Empowerment Strategies for Women. Understanding Financial Abuse & Safety Planning British Columbia - Ministry of Justice. Creating a safety plan.](#)

## SECTION 2 - CREDIT REPORT AND DEBT MANAGEMENT

### Main takeaways:

- Getting a credit report is a crucial step to getting a clear idea of a victim-survivor's financial situation and mitigating any further negative economic consequences.
- Credit reports can be obtained for free from the two official credit bureaus in Canada: Equifax and TransUnion.
- The credit score is calculated by all the information in the credit history and is often essential when trying to rent an apartment or for eligibility for future loans.
- If a victim-survivor has accumulated debt (either herself or as a result of Economic Abuse, so-called coerced debt, there are free services available to assist in managing the debt (credit counsellors, Licensed Insolvency Trustees, Project Recover).
- Victim-survivors should get advised not to agree or approve anything to debt collectors before having received proper advice.

Many victim-survivors only have a minimal idea of their financial situation or that of their family. Even if a woman is financially literate, an abusive (ex) partner might have set up credit cards or other loans in her name that she isn't aware of.

Getting an overview of the current financial situation is a crucial step for a victim-survivor path to financial sovereignty. The sooner a victim-survivor finds out about her credit history, the faster she can act to prevent further negative financial consequences and find potential ways to improve her credit. This will significantly impact her future ability to rent an apartment, get employment, and deal with potential creditors.

### HOW FINANCIAL AND ECONOMIC ABUSE CAN IMPACT SOMEONE'S CREDIT SCORE

Financial and Economic Abuse targets victim-survivors' financial well-being, so victim-survivors are commonly faced with either bad credit scores or no credit history after leaving (financially) abusive relationships.

Abusive partners often use several coercive controlling behaviours that can negatively influence a victim-survivors credit score:

- Putting bills and other assets in the victim-survivor name so she is responsible for accumulated debt setting up a credit card in the victim-survivors name without her knowledge and running up debt.
- Forcing the victim-survivor to reveal her PIN for a credit card.
- Not allowing a victim-survivor to open a bank account or credit card in her name so she cannot build up any credit history.

## REQUEST A CREDIT REPORT

A credit report gives a detailed overview of someone's credit history and is often used to measure how financially reliable someone is in terms of their history of paying loans, debts, and repaying other payments in a timely manner.

Credit reports are also used by:

- landlords to screen tenants.
- lenders when deciding on providing a future loan for a car or credit.
- As part of screening/pre-hiring efforts for certain employers or types of employment.

An adverse credit score can therefore be detrimental to a victim-survivors ability to gain control of her own life.

Equifax and TransUnion are the two official credit bureaus in Canada. While other companies exist that might advertise to provide credit reports, those will usually charge for records.

Anyone can get a free copy of their credit report once a year from Equifax and TransUnion, which can be requested either online, via mail, phone, or in-person.

[How to get a free credit report from Equifax](#)

[How to get a free credit report \(Consumer Disclosure\) from TransUnion](#)

## REQUIRED INFORMATION

In order to obtain a credit report, identification generally is required. See more information in the chapter on how to obtain identification documents.

- Online:
  - Requirements: personal information, mail address (SIN is optional)
  - Available immediately for download
- Mail request
  - Requirements: printed request form, mail address, photocopies of 2 pieces of identification
  - Sent to the provided mailing address within 5-10 business days
- Per phone
  - Requirements: personal and financial information, SIN number is required
  - Sent to the provided mailing address within 5-10 business days
- In-person
  - Requirements: printed request form, mail address, original copies of 2 pieces of identification
  - The printed version is available immediately

## WHAT INFORMATION TO FIND IN A CREDIT REPORT

While Equifax and TransUnion create slightly different credit reports, the general information is usually the same and divided into four main sections:

- Personal information (such as your name, address, date of birth)
- Credit information (any loans, debts, credit cards, payment history etc.)
- Debt collections (if an overdue debt has been transferred to an external creditor)
- Public records (bankruptcies, foreclosures etc.)
- Recent inquiries (list of inquiries for your record, i.e. credit card history, landlords, etc)

## CREDIT SCORE

A credit score is a number on a scale from 300 to 900 calculated by all the information in the credit history. It compares the risk that someone presents to lenders compared to other consumers. It shows them how financially reliable a person is, and how someone has handled credit or debts in the past to determine how the person will handle future obligations. If someone went over the limit

of a credit card or is behind on payments, this can negatively impact the credit score.

Any credit score above 670 is usually considered a good and therefore acceptable low-risk borrower. Anything above this score is very good or excellent while a score below 670 is considered less favorable and higher-risk.

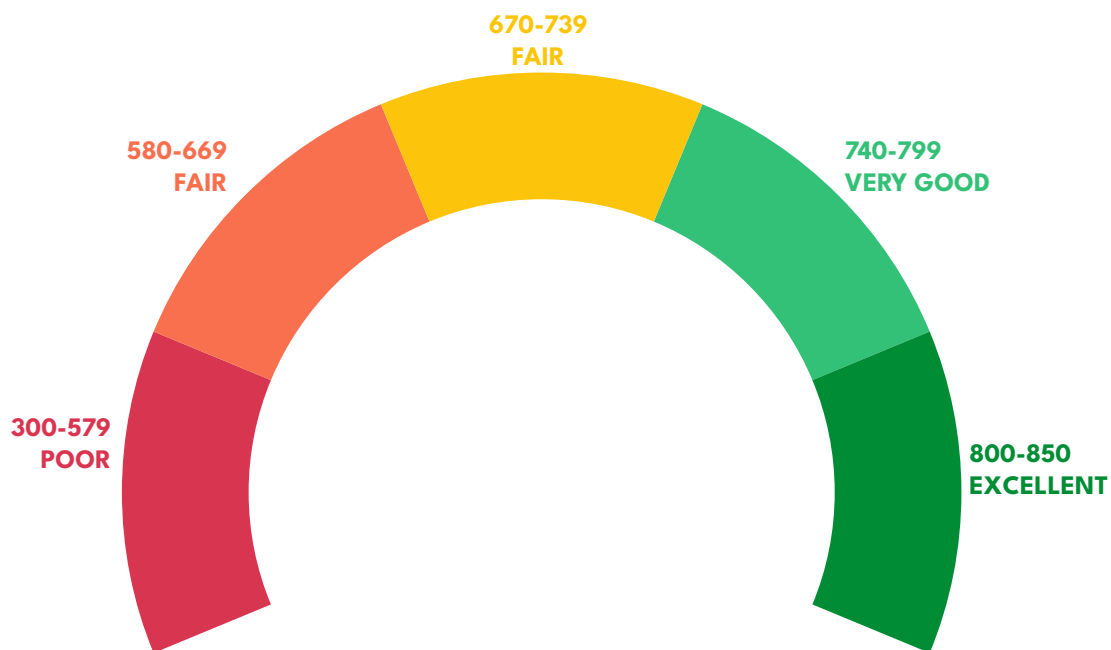


Figure 3: Credit score ranges [Source: [Equifax: What Are the Different Ranges of Credit Scores?](#)]

[More information on credit scores and how to rebuild credit](#)

## DEBT MANAGEMENT

Suppose an (ex) partner has accumulated debt in the victim-survivor name. In that case, there might be possibilities to challenge some of the debt or take steps to improve her credit score, depending on the situation.

Struggling with debt is a daunting task for anyone, let alone victim-survivors. Referring a victim-survivor to a professional to tackle the overwhelming debt issue can relieve some of the initial stress and help make the burden more

tangible. Generally, anyone struggling with debt is strongly advised to consult a debt counsellor or Licensed Insolvency Trustee, which both offer valuable services, but there are main differences.

**NOTE of CAUTION:** Many internet debt remediation or debt relief companies claim to support consumers with debt for specific fees. Since they are unregulated and often take advantage of people in need, please strongly advise victim-survivors against using them but refer them to a licensed and certified professional (see below).

## WHAT IS A CREDIT COUNSELLOR?

A debt counsellor or consultant can assist by offering one-on-one credit counselling, establishing a realistic debt management plan, providing information on how to deal with creditors, and sharing tips and courses on budgeting and saving.

The **debt management plan** is an informal suggestion developed by the credit counsellor during the consultation and is shared with the creditors. It usually consists of consolidating all debt into one monthly payment, which makes the repayment process more accessible and more manageable. While credit counsellors typically don't negotiate debt reductions with creditors, they might be willing to reduce or clear interest rates, depending on the situation. This, however, is voluntary and at the discretion of the creditor. The creditors do not have to accept the plan.

Credit counsellors are not regulated, so there are no requirements for training or background. It is, therefore, best to refer victim-survivors to **Credit Counselling Canada (CCC)**, a national organization of not-for-profit credit counsellors that are certified and offer free help for anyone over the age of 18 residing in Canada. For a consultation with a certified credit counsellor, victim-survivors can call the toll-free number 1-866-398-5999 or [find a credit counsellor online](#).

**Costs:** For-profit credit counselling agencies will generally not charge for the initial consultation but might have further fees for developing the debt management plan for clients and other services. Free credit counselling or not-for-profit counsellors such as CCC offer their services for free or for a small fee depending on the client's financial situation. Any associated fees are usually part of the repayment plan.

## WHAT IS A LICENSED INSOLVENCY TRUSTEE?

**Licensed Insolvency Trustees (LITs)** are federally regulated professionals who provide advice and services to individuals and businesses with debt problems. LITs are the only professionals authorized to administer government-regulated insolvency proceedings that allow you to be discharged

from your debt, such as consumer proposals and bankruptcies. They are licensed by the Office of the Superintendent of Bankruptcy and therefore have strict requirements on training and qualifications.

[For more information](#)

A **Consumer Proposal** is a form of debt relief regulated by the federal Bankruptcy and Insolvency Act. A Licensed Insolvency Trustee negotiates with creditors on behalf of the client on what is reasonable to pay back per month and often strikes a deal with creditors to reduce the owed debt significantly. Consumer proposals usually run for five years, and contrary to bankruptcy, it allows the person to keep all assets. It is also a legally binding document and thus offers protection against creditors.

In Canada, anyone with less than CAD 250,000 of unsecured debt (separate from a mortgage) and who cannot pay the debt in time can contact a LIT to file a consumer proposal.

**Costs:** Most LITs offer a free initial consultation. If someone chooses to work with a LIT, the fees for the services and application are regulated by the government and incorporated into the payments made through the consumer proposal; thus, no further fees are charged.

[Find an active Licensed Insolvency Trustee in your area](#)

## WHAT TO DO IN CASE OF COERCED DEBT

Coerced debt is debt incurred by an abusive partner through threat, force (i.e. forcing a victim to sign financial documents against her will), fraud (i.e. opening credit cards in the victim's name and accumulating debt after that), or misinformation and other means (i.e. letting someone "blind sign" a document that she doesn't understand, or not letting the spouse read through a financial document).

Actions of coerced debt might constitute criminal acts covered under the Criminal Code. If the victim-survivor is comfortable, she can consider going to the police and pressing charges against her abusive partner (see also Part 2 - Current Laws)

For any fraudulent debt and identity theft cases, **Project Recover** can help victim-survivors. As part of Victim Services Toronto, the initiative advocates for victim-survivors with Canadian creditors to remove any coerced debt in their name. [Find out more.](#)

## ADVISE ON HOW TO DEAL WITH DEBT COLLECTORS

If a victim-survivor has accumulated debt, she might get contacted by a debt collection agency to collect the owed money. This can be a scary experience and even more so for survivors of Economic Abuse. It might be beneficial to warn victim-survivors of potential calls from debt collectors beforehand and prepare them on how to respond. Most importantly, they shouldn't agree or approve anything over the phone before talking to a debt counsellor, Licensed Insolvency Trustee (LIT) or consumer protection agency.

More information on how to deal with debt collectors:

- [Dealing with a debt collector – Financial Consumer Agency Canada \(FCAC\)](#)
- [Dealing with Debt Collectors](#) (including sample letters) Credit Counselling Society

## SECTION 3 - DETAILING JOINT FINANCES

### Main takeaways:

- Close current individual accounts in case they are compromised by the abusive partner.
- Close unused credit cards under a victim-survivor's name to avoid any misuse by the abusive partner.
- Try closing any joint accounts shared with the abuser.
- Notify utility providers about the separation.

In addition to requesting a credit report for an overview of the financial situation, the entanglement of joint finances is another crucial step toward a victim-survivor path to regaining control of her (financial) life.

### CLOSE CURRENT INDIVIDUAL ACCOUNTS

Suppose a victim-survivor has an individual bank account. In that case, it is still advisable to open a new bank account with a different banking institution other than that of the abusive partner (see section on opening a new bank account). The abuser may have compromised an old account and, even as an individual account, may be linked to joint accounts that the abuser still has access to (and thus can receive updated personal information of the victim-survivor).

Until a new account is set up, a victim-survivor should change any passwords and PINs associated with existing accounts, choosing non-obvious combinations for PINs and passwords (i.e. not using the year of one's birth or a familiar name for four-digit PINs and ensuring passwords contain a novel

combination of letters, numbers and characters). She should also request the bank to stop any further communication to former postal and email addresses but provide a newly created email address (and mailing address if applicable) that the abuser cannot access. If left unchanged, the abuser might try to guess the account password and lock the victim-survivor out of the account, forcing a reset.

Before closing a bank account, it is also worth checking with the bank about what steps need to be taken to avoid potential fees.

It is also advisable to wait before closing an account until a new account is open and a victim-survivor receives a first payment, making sure to receive all social assistance or child benefits payments.

### CLOSING UNUSED CREDIT CARDS

Any credit cards not actively used by the victim-survivor should be closed following the same procedure as with the bank accounts above.

A victim-survivor should verify her status on all open credit cards with the bank and whether she is a primary cardholder, authorized user, or co-

borrower. Victim-survivors are often surprised to discover that credit cards they thought were in their abuser's name are actually in their name, leaving them responsible for any accumulated debt. Here are the most common forms of joint credit cards ([more information](#)):

## PRIMARY CARDHOLDERS

The primary cardholder is the person who applied for the credit card and whose name is on the agreement. As the primary cardholder, the victim-survivor pays the credit card balance.

Suppose a victim-survivor is the primary cardholder on a credit card, and her abusive partner is the authorized user. In that case, she should quickly contact the credit card issuer to withdraw the authorization and remove him from the account. The change will be effective immediately, but if done by phone, sending an additional letter or e-mail to the bank confirming the request in writing is still recommended. Some accounts show transactions

separated by users, which can help when trying to challenge some debt accumulated by the abuser.

Particularly in financially abusive relationships, victim-survivors can face substantial risks as the primary cardholder. If an abuser is an authorized user, he has no obligation to pay the credit card charges, while the victim-survivor is solely responsible for the accumulated debt. If married, a court might rule that both spouses are responsible and must pay off the debt, but a failure to pay will still be reflected on the victim-survivors credit report.

## ADDITIONAL/SUPPLEMENTARY CARDHOLDERS AND AUTHORIZED USERS

A so-called authorized user or supplementary cardholder received permission from the primary cardholder to have an additional credit card for making purchases using the credit card. The authorized user is not responsible for paying back or owing any money, as the card is solely linked to the primary cardholder. Regardless, any payment history and debt can still appear on an authorized user's credit report even if they are not responsible for payments.

If a victim-survivor is only an authorized credit card user while the abuser is the primary cardholder, it is best to call the credit card issuer and ask to remove her name from the account. She is not responsible for any debt on the account, and by removing herself as an authorized user, any further payment history won't be reflected on her credit report. The change will be effective immediately, but if done by phone, sending an additional letter or e-mail to the bank confirming the request in writing is still recommended.

## CO-BORROWERS OR SECONDARY CARDHOLDER

Far less common than the authorized user, a co-borrower is a person who applies together with another person for a credit card, and both co-applicants will appear in the credit card agreement.

Only a few credit card issuers allow co-borrowers, who then have access to the account and are equally responsible for any money owed. Both will also show up in any credit reports.

## IDENTIFY THEFT AND FRAUD WARNING

If the abuser has used a victim-survivor identity to commit fraud, he might have committed identity theft. If comfortable, a victim-survivor can contact the federal **Canadian Anti-Fraud Centre** to report the incident — more information on [what to do if you're a victim of fraud](#).





To stop an abuser from being able to open new credit cards in the victim-survivor name even after separation, she can

- Request Equifax and TransUnion to set up an Identity Alert and Fraud Warnings on her account. It is important to note that both bureaus need to be contacted, as the alert only covers the respective agency.

More information: [EQUIFAX](#) and [TransUnion](#)

- Ask the bank / financial institution or credit card company to place a notice on the account.
- Consider identity theft insurance that offers financial protection for victims of identity theft and, depending on the individual policy, covers the recovery costs of identity theft. Insurances usually range between 25-60 CAD annually.

[More information](#)



## JOINT ACCOUNTS

Joint bank accounts are chequing or saving accounts owned by two or more people who are equally responsible. Each person has full access to the account and can deposit and withdraw funds without needing permission from the other joint account holder.

While joint accounts can be beneficial for couples to pay bills and other household necessities, they bare significant risks in abusive relationships. Far

too often, victim-survivors have all their income (assistance) and other financial benefits, such as child benefits, deposited into the joint account while not having actual access to the account, leaving them dependent on their abusive (ex) partner. An abuser might also misuse the money in the joint account or go into overdraft (even post-separation), for which the victim-survivor is still jointly responsible.

## MANAGING JOINT ACCOUNTS POST-SEPARATION

The day-to-day management of joint accounts largely depends on what has been agreed upon and signed when opening the joint account. In general, banks usually offer two options:

- All signatures - the signatures of all account holders are required for any transactions on the account, including withdrawals, deposits, cheque payments, etc.
- Any signature - the signature of any of the account holders is required for transactions without needing the consent of the other account holder. Couples most commonly opt for this option out of convenience, making it possible for any of the spouses to sign a transaction.



Once a victim-survivor leaves an abusive relationship, she should try closing any joint accounts shared with the abuser to avoid negative consequences.

If a joint account only requires one signature, an abusive partner could withdraw all the money in the joint account without the consent of the victim-survivor.

It is important to note that if a victim-survivor still uses the joint account after separation, the bank

can provide any updated personal information to the joint account holder. This also includes information on the transaction history, which could reveal the current location of the victim-survivor through recent ATM or bank withdrawal stations or shops.

Victim-survivors are often advised to withdraw 50% of all the available funds in a joint account, potentially more with minor dependents, right after leaving. They should, however, keep receipts from that money spent for any future legal proceedings.

## CLOSING AND FREEZING JOINT ACCOUNTS

Closing a joint account can be challenging, and the balance must be at least zero, so in case of debts, the victim-survivor would need to pay the overdraft before closing an account.

If only one signature is required on transactions involving the joint account, a victim-survivor might be able to close the joint account. This won't be possible when banks require shared authorization,

thus the signature of both account holders, to close an account. It is, however, worth contacting the bank to inquire about the specific requirements and potential options for a victim-survivor to get out of a shared account.

Contrary to other countries, Canadian banks generally don't permit the freezing of a joint account.

## OTHER BILLS (UTILITY PROVIDERS)

If a victim-survivor leaves her home, she should notify all known utility providers about her separation and the date she left. This might allow a

victim-survivor to challenge later any charges that arose after separation in case the abusive partner fails to pay the bills.

## JOINT LINES OF CREDIT OR LOANS

If a victim-survivor has joint loans or lines of credit with the abusive partner, they will remain financially linked until the debt is paid off.

It is best to consult a free debt counsellor for advice on addressing the situation to ensure her best interest is considered in any financial arrangements. See more information in the section on Credit Report and Credit Management.

## SECTION 4 - OPEN A NEW BANK ACCOUNT

### Main takeaways:

- Choose a different bank than that previously used by/with the abuser.
- Requirements: I.D. document and permanent address (sometimes the address of the shelter will be accepted).
- Make the bank aware not to correspond or take requests from the abusive partner.

If a victim-survivor has experienced financial or economic abuse, opening an independent bank account can be one of the most critical steps to reclaiming control over finances.

Everyone has the right to open a bank account, even if someone needs a steady income or has money immediately to put into the account.

When choosing a bank, it is usually advisable to decide on a different bank than that of previous accounts of the abuser or joint accounts. This lowers the risk of the new account being automatically linked, providing the abuser access to the likes of a new address or other sensitive personal information.

For more information on various account options, check out [the Financial Consumer Protection Agency's Account Comparison Tool](#)

## REQUIREMENTS

### IDENTIFICATION DOCUMENTS

Banks must verify two pieces of identification of any individual wanting to open an account. One piece of ID can be substituted by someone who can confirm the person's identity. This can be a current customer who is in good standing with the bank or someone who is of good standing in the

community where you are opening the account. [More information](#)

Should a victim-survivor not have any ID, please refer to the section on Obtaining Identification Documents.

## PERMANENT ADDRESS

A victim-survivor will need to provide a new permanent address that the bank will use to send bank statements, paperwork, and other communications. It is essential that whichever address is chosen, the abuser doesn't have access to it to prevent interference with any correspondence. Potential addresses could include the home address of trusted family members or friends. Some banks also allow

the address of shelters or transitional housing, but there seems to be no general regulation. Should a bank refuse to accept the latter, it might be worth speaking to the branch manager and explaining the situation; otherwise, try a different branch. Unfortunately, consistent regulation on this issue has yet to be across all banks.

## SAFETY OF PERSONAL INFORMATION NUMBERS (PINS) AND PASSWORDS

When opening a new bank account, victim-survivors should request banks not to send any PINs, passwords, or new cards to the former home address but to send any correspondence only electronically to a new email address or a secure mail address that the abuser has not compromised. Banks should also be made aware not to provide any details to a (married) spouse even though he might be able to verify

personal information such as SIN numbers or answer security questions. When creating new PINs and passwords, the victim-survivor should choose non-obvious combinations. For example, using the year of one's birth, a child's birth year, or a familiar name for 4-digit PINs should be avoided, and passwords should contain a novel combination of letters, numbers and characters, not familiar words and numbers.

“

“Many people understand the impact of physical violence, verbal and psychological abuse, it is less often discussed about Economic Abuse. About 95% of women who experience domestic abuse, also experience Economic Abuse. It can also occur on its own. I want to thank the Canadian Center for Women's Empowerment for the hard work and raising awareness about this important issue”.

MP Ottawa West – Anita Vandenbeld,  
Parliamentary Secretary to the Minister of International  
Development

”

## SECTION 5 - OBTAINING IDENTIFICATION DOCUMENTS

### Main takeaways:

- I.D. clinics can assist people needing documentation.
- Obtaining a birth certificate is often the easiest way to get an I.D.
- Other options include asking for a police escort to retrieve documents, contacting the immigration office or asking service providers like schools or kindergartens for photocopies.

Identification documents, such as birth certificates, driver's licenses, health insurance cards, or passports, are essentials often taken for granted, but victim-survivors might struggle to obtain them. Abusive partners often use withholding pieces of identification as controlling behaviour. When fleeing, victim-survivors either couldn't find documents or didn't have safe access and later found themselves without any form of I.D. necessary to open a bank account, for example.

Therefore, obtaining identification documents or photocopies of them is crucial for any safety planning before leaving an abusive relationship. If a victim-survivor has already left her (ex) partner and doesn't have a safe way to access any documents, she can find herself in a "catch-22" situation: To get I.D., she will need I.D. If assisting a victim-survivor in gaining a valid piece of identification, there are a few potential options available:

### ID CLINICS

In some provinces and territories, so-called I.D. clinics are available that assist people who need documentation with getting an I.D. free of charge. For the nearest I.D. clinic in the area, it is best to call 211.

### OBTAINING A COPY OF A BIRTH CERTIFICATE

If a victim-survivor is born in Canada, obtaining a copy of the birth certificate is often the easiest way to get a piece of identification. The application must be sent to the Office of Vital Records of the province or territory of birth and can be submitted online, by mail, or in person.

### REQUIREMENTS DIFFER IN EACH PROVINCE AND TERRITORY, BUT USUALLY INCLUDE

- Application form
- Information about the applicant's full name, date, and place of birth, and parental information
- In some provinces and territories, additional proof of identity is needed to apply. However, there is an option to use a guarantor ("Designated Agent" in Alberta); thus, a person that knows the victim-survivor well (defined by a minimum number of years depending on each province and territory) and can verify the validity of the information for the applicant.
- Fees (depending on each province and territory between CAD 10-45, averaging around CAD 25-30)



## INFORMATION AND FORMS BY PROVINCE AND TERRITORY:

- [Alberta](#)
- [British Columbia](#)
- [Manitoba](#)
- [New Brunswick](#)
- [New Fundland and Labrador](#)
- [Northwest Territories](#)
- [Nova Scotia](#)
- [Nunavut](#)
- [Ontario](#) (please see below information on the Birth Certificate Fee Waiver Program)
- [Prince Edward Island](#)
- [Quebec](#)
- [Saskatchewan](#)
- [Yukon Territory](#)

**Note for the province of Ontario:** In April 2022, the province of Ontario introduced the Birth Certificate Fee Waiver Program to eliminate birth certificate fees for vulnerable Ontarians. Through this program, not-for-profit organizations can apply to participate in the program to then assist eligible individuals to apply for a birth certificate and have their fees waived. [More information](#)

This is the only program of this kind that CCFWE is aware of.

## OTHER WAYS TO OBTAIN AN ID

### **If a victim-survivor was born outside of Canada**

If a victim-survivor was not born in Canada and doesn't have any immigration documentation, verification of status might be an option:

**Verification of Status** application or **Replacement of an Immigration Document** - [More information and the application form can be found here](#)

See section 10 for more information on immigration options for victim-survivors that are newcomers or immigrants.

### **Getting police escort to retrieve documents**

Should a victim-survivor be comfortable with filing a police report on the experienced abuse, she can also ask for a police escort back to the abuser's home to retrieve necessary documents.

### **Ask service providers for photocopies**

Some shelters and victim service offices suggested asking the family doctor, kindergarten, or at the children's school for a copy of identification documents. Particular schools and kindergartens should have photocopies of IDs from children and parents (thus victim-survivor) that could be obtained.

## SECTION 6 - TAXES, FINANCIAL BENEFITS AND CREDITS

### Main takeaways:

- Contact the Canadian Revenue Agency (CRA)
  - Report the separation from the abuser immediately and update personal information and passwords.
  - Notification of separation and change of marital status is essential for the recalculation of benefits.
- If a victim-survivor hasn't filed her taxes, there are free tax clinics available for assistance.
- Main financial child and family benefits include the Canada Child Benefit (CCB), the GST/HST credit, the Canada Worker's Benefit, the Disability Tax Credit (DTC) and the Child Disability Benefit (see also Prosper Canada's Benefit Wayfinder and Disability Benefit Compass).

Abusive partners often intentionally withhold financial information from victim-survivors to limit their financial autonomy. It is, therefore, relatively common for victim-survivors to not have any or only limited knowledge of available child and family benefits through federal or provincial programs.

Any financial (income) assistance, child benefits, or other credits that a victim-survivor is eligible for might go directly to a joint account that she doesn't have access to or are claimed instead by

the abusive partner. If taxes have not been filed, a victim-survivor might not receive any benefits to which she could be entitled.

It is an essential step towards a victim-survivors new financial independence to ensure she receives all available financial assistance she and her children are eligible for and to transfer any current benefits to a new separate account that the abuser cannot access.

### CONTACT THE CANADIAN REVENUE AGENCY (CRA)

The Canadian Revenue Agency (CRA) is the central agency that administers federal taxes, benefits and credits. CRA acknowledges the unique challenges that victim-survivors face when fleeing abusive relationships and offers accommodation for their situation.

After separation, a victim-survivor should contact CRA for the following.

- Report to CRA as soon as possible about her separation and any dependents living with her.
- Update personal information on her CRA account.

**Under no circumstances will a victim-survivor have to contact the abusive partner to provide documentation to CRA.** If someone cannot get the required information otherwise, CRA will suggest alternative documents that can be supplied instead, including:

- a copy of a police report, a restraining order, an order of protection OR
- a support letter from a trusted third party such as a shelter (otherwise also a member of the clergy, band council, etc.) that confirms the stay of the victim-survivor (and children) at the shelter. [Learn more](#)

## UPDATE PERSONAL INFORMATION

Suppose a victim-survivor already receives child benefits and other credits. In that case, she should quickly notify CRA of any changes to her address, account, and marital status to ensure she continues receiving her payments.

### **CHANGE PIN NUMBER OR PASSWORD**

Should the victim-survivor know the access details to her CRA's MyAccount, she should immediately change her password and associated email address so the abuser can no longer access her account.

### **MAILING ADDRESS**

Mainly if a victim-survivor receives CRA benefits via mail, it is vital to let the agency know of the change of address. A temporary address, such as from a shelter or transitional housing, is accepted, and CRA should be made aware of the change even when using direct deposit.

### **DIRECT DEPOSIT**

If benefits are deposited directly into a joint account, a victim-survivor should contact CRA to update the deposit information after opening a new individual account. An old account should only be closed after she has received the first payment into the new account.ing [More information](#)

### **IMPORTANT: CANCEL AUTHORIZATION FOR A REPRESENTATIVE**

Suppose the abuser (either common-law partner or spouse) has previously filed taxes for the victim-survivor. In that case, he might be considered an authorized representative through granted permission of the victim-survivor. The authorization stays in effect until it is cancelled. It is crucial to verify if this applies and, in case, revoke a representative's authorization online, on the phone via 1-800-959-8281, or by mail-form [AUT-01X Cancel Authorization for a Representative](#).

### **NOTIFICATION OF SEPARATION (MARITAL STATUS CHANGE) FOR RECALCULATION OF BENEFITS**

Since CCB and GST payments are based on net family income, governmental benefits can change significantly once a victim-survivor leaves her abusive partner.

To get benefits recalculated, the victim-survivor must alert CRA of the "marital status change," which can be done online or via mail. [More information](#)





While CRA only considers someone “separated” after 90 days of living apart, a victim-survivor should still contact CRA right after leaving and notify the agency of her separation. She might need to prove the separation through, i.e. a support letter from the shelter stating that the victim-survivor is currently living at the shelter together with her children (as mentioned above).

After 90 days, a victim-survivor can change her marital status online via her CRA MyAccount or notify the agency by phone. Any payments she was entitled to in the meantime will be calculated retroactively starting the month following the date she began living apart. For example, if a woman left her partner and moves to a shelter on March 7th, it will take until June 7th for CRA to recognize the separation but will calculate the adapted benefits from April onwards retroactively. [More information](#)

## TAX FILING

Victim-survivors may have never filed their taxes or have little knowledge about it. As part of financial control, the abuser most likely either filed taxes on their behalf or has not filed them.

Taxes are essential to receiving government benefits and credits and need to be filed every year, even if a person doesn't have any income.

Victim-survivors should contact CRA to clarify their tax status and see what information is potentially missing. CRA will work together with the victim-survivor to discuss the specific situation. Please call CRA at 1-800-387-1193.

Free tax clinics also offer assistance that assists with filing taxes for vulnerable people at no cost.

The CRA Community Volunteer Income Tax Program (Income Tax Assistance – Volunteer Program in Quebec) works with community organizations and volunteers that assist eligible individuals in filing their taxes for free to ensure that everyone gets all the benefits and credits they are entitled to. While most tax clinics are open between March and April, several offer year-round services. Eligibility is defined by someone with a modest income (less than \$35,000 per year) and a simple tax situation (not a business owner or income from rental property). [More information on free tax clinics](#)

>> [Find a free-tax clinic in your area](#)

In order for the volunteers to assist someone, they need the following information:

- Social Insurance Number;
- Government-issued Identification;
- If applicable, tax information slips from an employer;
- Any potential receipts.

## FINANCIAL CHILD AND FAMILY BENEFITS AND CREDITS

A victim-survivor might be eligible for any of the following credits and benefits that CRA administers:

- The Canada Child Benefit (CCB);
- The GST/HST credit;
- The Canada worker's benefit;
- The disability tax credit (DTC) and
- The child disability benefit.

The below section provides a brief overview of the potential benefits and credits. For any further information, don't hesitate to contact CRA directly. [More information](#)

In addition, [Prosper Canada's Benefit Wayfinder](#) tool offers an easy way to identify benefits that a victim-survivor might be eligible for. There is also a separate [Disability Benefit Compass](#) to find information on key disability benefits in the various provinces and territories for persons with disabilities.

### (FEDERAL) CANADA CHILD BENEFIT

The Canada Child Benefit (CCB) is a monthly tax-free payment for eligible families to help with the cost of raising children (under 18 years of age). When applying for the CCB, the child will be automatically registered for any provincial and territorial programs (except Quebec, for which a parent has to apply separately).

CCB is administered by the Canadian Revenue Agency (CRA) and should be applied for by the person primarily responsible for the care and upbringing of the child. If a woman is joined by her underaged children at the shelter, she can receive CCB. The amount is recalculated annually in July based on the information on the family's net income in the tax returns. It is, therefore, crucial for everyone to file taxes, even if someone doesn't have an income.

If a victim-survivor is unsure if she has ever received payments or is eligible, she should verify with CRA. She could apply to receive payments retroactively from up to 10 years ago.

#### **How to apply for the first time**

If someone hasn't received CCB previously, a victim-survivor can apply for CCB without the consent or signature of her partner.

[Find out more about how to apply for CCB](#)

## PROVINCIAL AND TERRITORIAL CHILD BENEFIT PROGRAMS

There is no need to apply separately for provincial and territorial child benefit programs as CRA uses the information from the CCB application and the latest tax return to determine eligibility. If a direct deposit is set up for CCB payments, the provincial and territorial payments will be deposited in the same account.

### QUEBEC

If a victim-survivor lives in Quebec, she must file her application for the provincial family allowance directly with Retraite Québec, as CRA does not administer this program. [Found out more](#)

More information can be found under the following links:

- [Alberta child and family benefit](#)
- [BC child opportunity benefit](#)
- [New Brunswick child tax benefit](#)
- [Newfoundland and Labrador child benefit](#)
- [Northwest Territories child benefit](#)
- [Nova Scotia child benefit](#)
- [Nunavut child benefit](#)
- [Ontario child benefit](#)
- [Yukon child benefit](#)
- [Quebec family allowance](#) (not administered by CRA)

## GST/HST CREDIT

The goods and services tax/harmonized sales tax (GST/HST) credit is a quarterly tax-free payment that supports low-income individuals and families to offset the GST or HST. This might also include any payments received from provincial and territorial programs. Generally, anyone who filed taxes each year will automatically receive the GST/HST credit if eligible. Depending on the family net income, a victim-survivor can get up to \$451 for a single and \$155 for each child under the age of 19 that is living with her.

If someone already applied for the Canada Child Benefit (CCB), the person might already receive the child portion of the GST/HST credit. [More details and information](#)



## CANADA WORKERS BENEFIT (CWB)

A victim-survivor of 19 years or older, who earns a working income, could also be eligible for the **Canada Workers Benefit (CWB)**. This is an annual tax credit on one's return of a maximum basic amount of 1,395 CAD for individuals and CAD 2,403 for families. Individuals with a net income of more than \$32,244 and families with a net family income of more than \$42,197 are not eligible for the basic amount [Note: Status January 2023].

There is also a possibility to apply for advance payments of a maximum of 50% of the CWB expected to be claimed. To apply for an advanced payment, a victim-survivor must fill out [Form RC201](#), Canada Workers Benefit Advance Payments Application, and mail it to the Sudbury Tax Centre any time after January 1 and no later than August 31. Any remaining part of the CWB payment will then be paid out on the next return. [More details and information](#)

## DISABILITY TAX CREDIT (DTC)

The Disability tax credit (DTC) is a non-refundable tax credit for people with physical or mental impairments that offsets some of the costs and reduces income taxes.

There are two main steps in getting DTC:

1. Applying for the credit together with a medical practitioner who certifies the degree and effects of the impairment.
2. Claiming the credit on the tax return.

More information on [eligibility](#) and [how to apply](#) can be found [here](#).

## CHILD DISABILITY BENEFIT (DSB)

The child disability benefit (CDB) is a tax-free monthly payment for families with minor children with severe and prolonged impairment in physical or mental functions.

Someone is eligible for CDB if the parent is eligible for the Canada child benefit (CCB) and the child is eligible for the disability tax credit (DTC). If a victim-survivor is already receiving, CCB and the child is eligible for DTC. There is no need to apply for child disability benefits as she will receive the payment automatically. [More information](#)

## PROVINCIAL SOCIAL AND INCOME ASSISTANCE PROGRAMS

Provincial social and income assistance programs offer relief for individuals struggling with financial difficulties. Find out more about the eligibility criteria and application processes below:

**Alberta:** [Alberta Works](#)

**British Columbia:** [British Columbia Employment and Assistance \(BCEA\)](#)

**Manitoba:** [Employment and Income Assistance \(EIA\)](#)

**New Brunswick:** [Social Assistance Program](#) (Transitional Assistance Program and Extended Benefits Program)

**Newfoundland and Labrador:** [Income Support \(IS\)](#)

**Northwest Territories:** [Income Assistance Program](#)

**Nova Scotia:** [Employment Support and Income Assistance \(ESIA\)](#)

**Nunavut:** [Income Assistance Program](#)

**Ontario:** [Ontario Works](#) and ODSP

**Prince Edward Island:** [Social Assistance Program](#) and [AccessAbility Supports](#)

**Quebec:** [Last Resort Financial Assistance](#)

**Saskatchewan:** [Saskatchewan Assured Income for Disability \(SAID\)](#) and [Saskatchewan Income Support \(SIS\)](#)

**Yukon Territory:** [Social Assistance](#)

## SECTION 7 - FINANCIAL AID RESOURCES

### Main takeaways:

Apart from federal and provincial financial child and family benefits, there are other funding opportunities available that might be applicable for victim-survivors

- YWCA's NESS Fund (various regions);
- Financial Assistance, Canadian Resource Centre for Victims of Crime (national);
- Canadian Connecting Families initiative (national);
- Jordan's Principle Funding (national; Indigenous clients with children);
- Escaping Abuse Benefit (Alberta);
- (Hardship) Assistance for persons fleeing abuse (British Columbia);
- Desjardins Mutual Assistance Fund (Quebec).

Lack of financial resources is among the biggest challenges for many victim-survivors post-separation. Without income, access to joint accounts, and governmental assistance such as child benefits, often not immediately accessible, many women find themselves without any financial means.

While some provinces provide expedited financial assistance if a victim-survivor discloses family violence, they are often tied to the general social assistance programs. There are a few alternative options worth considering and contacting:



## YWCA'S NESS FUND (VARIOUS REGIONS)

“YWCA’s NESS Fund provides one-time financial support of up to \$2,000 to survivors of gender-based violence to help them leave abusive living conditions, emergency shelters or precarious living situations like staying temporarily with friends/family or living unhoused.”

“The fund is open to women, trans, Two-Spirit or gender-diverse people who are 16 years of age or older. Applicants must be seeking support to leave abusive living conditions, leave emergency shelters

or precarious housing conditions (staying with family/friends; couch-surfing or living unhoused) they were accessing as a result of experiencing violence.” [[NESS Fund](#)]

The fund can be used for a broad range of necessities, intended to be used to leave abusive relationships and establish safe, stable housing.

The NESS fund is available at certain YMCA locations across Canada. [Further information](#)

## FINANCIAL ASSISTANCE, CANADIAN RESOURCE CENTRE FOR VICTIMS OF CRIME (NATIONAL)

“Canadian provinces/territories have crime victim compensation/financial assistance programs for victims of violent or interpersonal crimes [including domestic violence]. The programs are administered by the provinces/territories, according to their own rules and standards. They were created to acknowledge the harm done to innocent victims

and to help ease the financial burden that often accompanies victimization. The compensation/financial assistance program is seen as the payer of last resort, therefore all other coverage must be exhausted prior to claims for compensation.”

[Further information on eligibility and covered costs](#)

## CANADIAN CONNECTING FAMILIES INITIATIVE (NATIONAL)

Connecting Families is a federal initiative aiming to assist low-income individuals and families in accessing affordable home internet—the program partners with various Internet Service Providers (ISP), offering the services to eligible beneficiaries. [Find out more](#) or [check FAQs on the program](#)

## JORDAN'S PRINCIPLE FUNDING (NATIONAL; INDIGENOUS CLIENTS WITH CHILDREN)

Under Jordan's Principle, the funding aims to respond to the unmet needs of First Nation children wherever they live in Canada. Depending on the child's individual situation, different services are available, including information for families about programs, coordination of access to products and support, and funding for various health, social and educational needs.

To learn more about the eligibility and how to apply for Jordan's Principle for Indigenous clients with their children, you can contact the general Jordan's Principle Call Centre at 1-855-572-4453 or [one of the regional focal points for Jordan's Principle](#).

Shelters can support the application with confirmation letters of stay to inform on the unmet needs of the individual child. [More information on the Jordan's Principle application](#).

## ESCAPING ABUSE BENEFIT (ALBERTA)

“Canadian provinces/territories have crime victim compensation/financial assistance programs for victims of violent or interpersonal crimes [including domestic violence]. The programs are administered by the provinces/territories, according to their own rules and standards. They were created to acknowledge the harm done to innocent victims

and to help ease the financial burden that often accompanies victimization. The compensation/financial assistance program is seen as the payer of last resort, therefore all other coverage must be exhausted prior to claims for compensation.”

[Further information on eligibility and covered costs](#)

## (HARDSHIP) ASSISTANCE FOR PERSONS FLEEING ABUSE (BRITISH COLUMBIA)

If a victim-survivor discloses that she is fleeing abuse to BC Employment and Assistance, applicable policies and exemptions are in place to ensure immediate safety needs are met. An initial interview can be scheduled to determine eligibility within one business day, and victim-survivors are not required to verify domestic abuse or violence.

New applicants are exempt from the work search and employment obligation for up to 6 months. If not eligible for income or disability assistance, they will be evaluated for hardship assistance, a fund for applicants needing food, shelter or medical attention. [Further information](#)



## DESJARDINS MUTUAL ASSISTANCE FUND (QUEBEC)

The Desjardins Mutual Assistance Fund aims to help people with financial difficulties. Through a locally participating community organization, a victim-survivor can receive free budget counselling and -subject to certain conditions- also loans “with payment terms adapted to their financial capacity.”

[Note: Shelters have mentioned specific incidents where Desjardins paid victim-survivors their outstanding bills, such as Hydro Québec.]

[More information on the fund](#)

[List of participating organizations](#)





## SECTION 8 - BANKING 101 & FINANCIAL LITERACY

### Main takeaways:

Financial literacy is an essential step for economic empowerment and regaining confidence in managing one's financial situation.

The section provides information on several programs and organizations offering financial literacy resources for victim-survivors but also for shelter staff interested in learning how to provide training in financial literacy.

Several research studies have confirmed the importance and effectiveness of financial literacy programs for survivors of domestic violence, specifically Economic Abuse. As victim-survivors often feel that their powers and independence have been limited or taken away, regaining confidence and acquiring knowledge to manage their financial situation are essential step to financial empowerment.<sup>(20)</sup>

Stylianou et al. (2019) <sup>(21)</sup> consulted with U.S.-based survivors about their needs in terms of financial literacy. Participating survivors staying in shelters during the interview “identified financial empowerment as a form of individual power, and they described financial empowerment as being in control of their finances.” All except one expressed their wish to receive financial literacy training at the

beginning of their residence at the shelter (even at emergency shelters) as earlier training would have a sooner impact on their economic well-being. Most requested programs included budgeting, strategies on savings (also through non-traditional means), determining needs versus wants, understanding credit and credit score, debt management and how to interact with bill collectors. Frequently considered a low-priority, victim-survivors indicated that receiving financial literacy programs is an important step toward regaining control over their lives.

While providing financial literacy training might sound daunting, several resources are available to refer victim-survivors to look into themselves or assist in facilitating financial literacy courses at shelters. Here are some examples:

### TROVE (Prosper Canada)

Trove is a bilingual online portal developed by the national charity Prosper Canada that provides free financial tools, worksheets, and educational resources explicitly tailored to financially vulnerable Canadians. Plain language and simple usage should ensure that people can easily access the portal with a comprehensive suite of tools available to empower them to improve their financial health. Tools cover budgeting and saving, tax filing, government benefits, and tackling debt. It also includes further links to “My Money in Canada” on

Canada's financial system and money management habits, a benefits finder as well as a free Registered Disability Savings Plan (RDSP) calculator. [Go to Trove.](#)

In addition, Prosper Canada offers an extensive range of resources on its “Learning Hub,” including courses, toolkits, and webinars for “practitioners, policymakers, funders, and advocates working to advance the field of financial empowerment.” [Prosper Canada Learning Hub](#)

**20** - Postmus, Plummer, McMahon, Shaanta and Kim, “Understanding Economic Abuse in the Lives of Survivors”

**21** - Stylianou, A.. Economic abuse experiences and depressive symptoms among victims of intimate partner violence. *Journal of Family Violence*, 33 (2018), 3186–3204. doi:10.1177/0886260513496904

## MONEY MATTERS - FINANCIAL LITERACY COURSES (ABC Life Literacy Canada)

“[Money Matters](#) is a free introductory financial literacy program for adult learners delivered to Canadians since 2011 and has reached over 80,000 adults. It was developed by ABC Life Literacy

Money Matters offers free resources on basic financial literacy training with specific courses in various languages, people with diverse abilities, and Indigenous Peoples. While information material is available online and to download, Money Matters also facilitates workshops that organizations such

Canada in partnership with the Government of Canada and TD Bank Group and was designed by literacy practitioners.”

as shelters can host, with training available in partnership with TD Bank Group volunteer tutors. This might be interesting for any shelter wishing to offer its clients group courses on financial literacy.

[Free available resources](#)

[More information on hosting a workshop](#)

## CCS RESOURCE SECTION (Credit Counselling Society)

The **Credit Counselling Society (CCS)** is a free credit counselling organization that also offers various resources on budgeting, credit, and online [financial literacy webinars](#) (the possibility to join anonymously) but also sample letters to help communicate with creditors. [Find out more](#)

In addition, CCS also provides webinars, Professional Development and Continuing Education for professionals and practitioners better to understand their financial situation and that of clients. Some courses also qualify for Continuing Education Units (CEUs), Certified Credit Professional (CCP) etc.

[Find out more](#)

## FINANCIAL TOOLKIT (Financial Consumer Agency of Canada)

FCAC offers a “comprehensive learning program that provides basic information and tools to help adults manage their finances and gain the confidence they need to make better financial decisions,” including 12 modules and an additional

trainer’s toolkit on potentially teaching the content as course sessions.

[FCAC Financial Toolkit](#)

[Trainer’s toolkit](#)



## TRAUMA OF MONEY

Trauma of Money offers an accredited course for individuals to heal their relationship with money and professionals who want to better assist clients in overcoming trauma and creating financial security.

While the online course is not free, Trauma of Money makes scholarships available for economically impacted people.

[Trauma of Money](#)

## (QUEBEC) L'Association coopérative d'économie familiale (ACEF)

ACEF is a non-profit community organization with offices across the province of Quebec that works on promoting and defending consumer rights. As part of its services, ACEF provides tools for budget planning, debt management, and consumer

protection. It also offers specific courses for women in shelters free of charge.

[Mon ACEF](#) (only in French)

[ACEF Sud-ouest de Montréal](#) (information available in English)

## CCFWE FINANCIAL LITERACY PROGRAM (in development)

CCFWE's TD's Ready Commitment Initiative is the first Canadian financial literacy training program specifically tailored to the realities and challenges of victim-survivors of Economic Abuse. Please

find further updates on the program on [CCFWE's website](#), or for further information contact us [info@ccfwe.org](mailto:info@ccfwe.org)





## SECTION 9 - EMPLOYMENT & JOB TRAINING RESOURCES

### Main takeaways:

Since employment or education sabotage is a common form of Economic Abuse, a victim-survivor may have been unemployed for extended periods and has difficulties reintegrating into the workforce.

The section provides an overview of resources on adult learning, training resources and entrepreneurship programs.

A common form of Economic Abuse is employment or education sabotage. An abusive partner may threaten a victim-survivor when trying to find work or as she continues to work, harass co-workers, hinder her to go to a job (interview) by hiding clothes or car keys, inflicting visible bruises, or not being available for child care (see additional information in the Economic Abuse Fact Sheet).

Victim-survivors may have been unemployed for long periods of time and have difficulties (re)

integrating into the workforce. Most shelters will know the provincial and territorial employment centers, but as potential reference, below are some general adult learning and training sources that victim-survivors could access:

### **The Skills for Success Initiative (Federal)**

The Skills for Success Initiative provides resources and online tools by the federal government to assess skills, and needs in the current workforce and assessment tools. [Learn more](#)

### NOT-FOR-PROFIT AND COMMUNITY LEARNING PROGRAMS

- [Moving on to Success](#)
- [H.E.A.L. for Work Program for Women](#)
- [ISETS - Indigenous Skill and Employment Training Strategies](#)
- [Cause Way Social Enterprise](#)

### ENTREPRENEURSHIP AND START UP OPPORTUNITIES

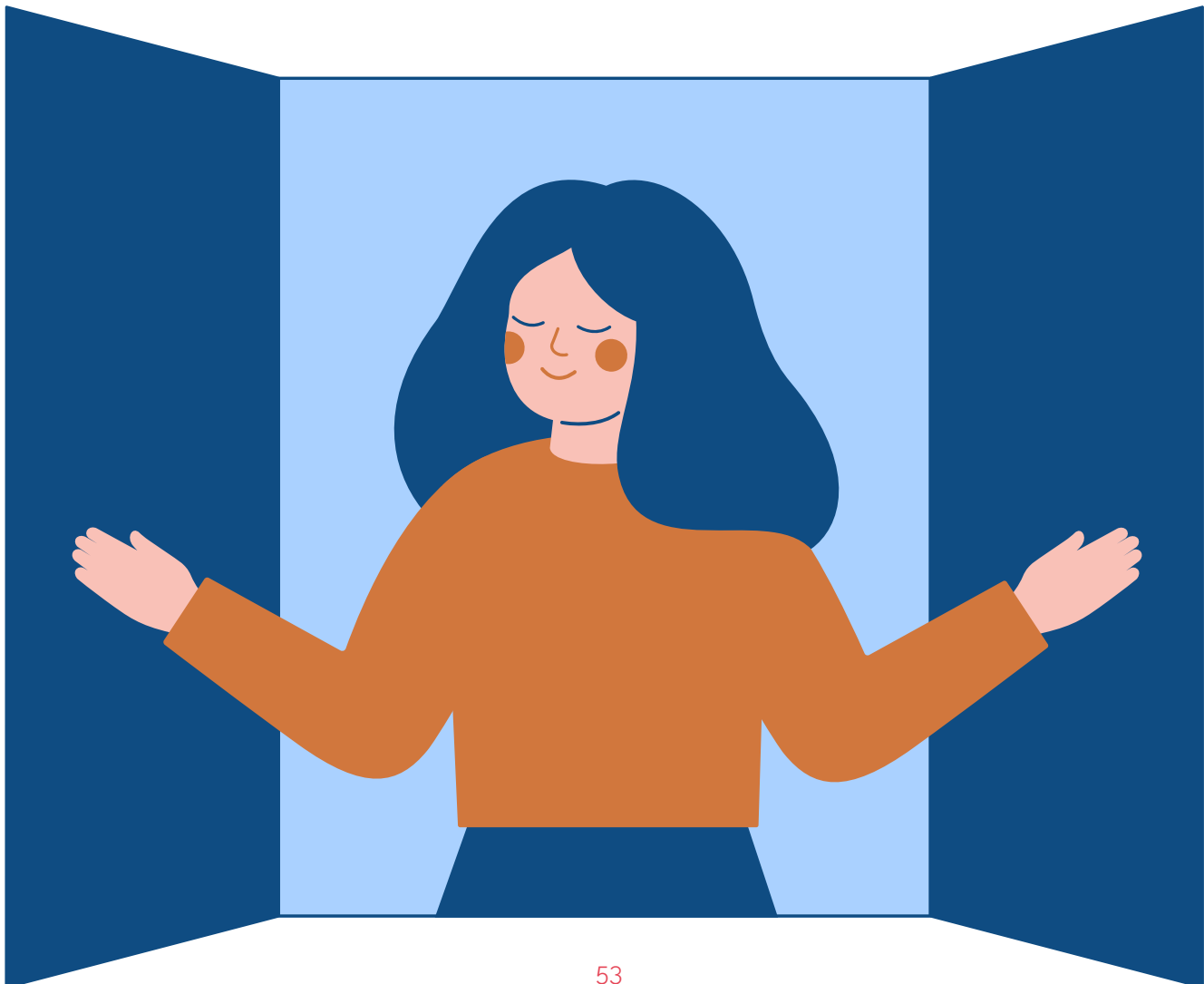
[PARO Women Enterprise](#): This not-for-profit social enterprise collaborates to empower women, strengthen small business, and promote community economic development across Ontario.

[My Start-Up](#) is a self-employment training and support program for women who want to start their own business.



## PROVINCIAL AND TERRITORIAL TRAINING PROGRAMS

- [Alberta](#) - Training for work
- [British Columbia](#) - Education and training
- [Manitoba](#) - Workplace Education
- [New Brunswick](#) - Post-Secondary Education, Training and Labour
- [Newfoundland and Labrador](#) - Exploring training
- [Northwest Territories](#) - Career, Employment and Training Services
- [Nova Scotia](#) - Education and apprenticeship system programs
- [Nunavut](#) - Adult Learning and Training Supports (ALTS)
- [Ontario](#) - Programs for women's economic empowerment and financial security
- [Prince Edward Island](#) - SkillsPEI
- [Québec](#) - Programmes de formation de la main-d'œuvre (French)
- [Saskatchewan](#) - Job Training and Financial Support Programs
- [Yukon](#) - Employment and Training Services (ETS)



## SECTION 10 - IMMIGRATION OPTIONS FOR VICTIMS-SURVIVORS RESOURCES

### Main takeaways:

- Victim-survivors who are newcomers or immigrants to Canada are generally at higher risk of experiencing Economic Abuse.
- If a victim-survivor is unsure of her legal status, contact Immigration, Refugees And Citizenship Canada (IRCC) for assistance.
- While depending on the individual situation, there are immigration options available for victim-survivors, so they are not forced to stay with an abuser for the sake of their immigration status (e.g. Temporary Resident Permit).

Victim-survivors who are newcomers or immigrants to Canada are often unsure of their rights and status when fleeing domestic violence. Abusive partners may threaten them to no longer sponsor their immigration application, and returning would mean leaving their children with the abuser. In Economic Abuse, victim-survivors might get told by their abusive partners that they owe the abuser for the travelling costs and use that as leverage for restricting or misusing financial resources.

As a first step, it is important to understand the current status in Canada (visitor, permanent resident, temporary worker etc.). Suppose a victim-survivor is not sure or doesn't have the necessary immigration documents. In that case, it is best to call Immigration, Refugees And Citizenship Canada

The TRP is free (no fees) and offers coverage for trauma counselling and healthcare benefits. There are also options to apply for a fee-exempt work permit. Note that victim-survivors will never have to testify against their abusive partner to get temporary resident status. [More information](#)

(IRCC)'s Client Support Centre at 1-888-242-2100 for assistance. [More information](#)

While mainly depending on the individual situation, there are **generally immigration options available in Canada specifically for victims of family violence.**

Victim-survivors experiencing family violence can obtain a **Temporary Resident Permit (TRP)** that provides them and their children with legal immigration status in Canada. This should allow the victim-survivors to escape violence, have time to decide whether to stay in Canada or return to their country of origin, earn a living (through a fee-exempt work permit), and ensure women are not separated from their children.

While mainly depending on the individual situation, there are generally **immigration options available in Canada specifically for victims of family violence.**

In order to obtain a TRP, a victim-survivor needs to

- Fill out a [paper application](#)
- Offer supporting evidence (police reports, reports from psychologists, health care staff but also letters from women shelters or witnesses such as family members, friends, neighbours, etc. [More information on forms of evidence can be found here](#)

If a victim-survivor wants to stay in Canada permanently and wouldn't have any other means to do so, she can apply for permanent residence based on Humanitarian and Compassionate grounds.

[More information](#)

When submitting the application based on family violence, IRCC advises to write the letters “FV”

- In the subject line of an email when the application is sent electronically.
- On the application cover letter when sent via mail.

[More information](#)

## ADDITIONAL RESOURCES

- Community Legal Education Ontario (CLEO) - [Various resources on immigration and refugee law including information for victim-survivors](#)
- Neighbours, Friends & Families, Immigrant & Refugee Communities  
- [Myths & Facts about Violence Against Immigrant and Refugee Women](#)
- [How to support newcomer women living in abuse](#)

Western University, Centre for Research & Education on Violence Against Women & Children -  
[Intimate Partner Violence Against Immigrant and Refugee Women](#)

## About The Canadian Center For Women's Empowerment (CCFWE)

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

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

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

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



Get involved

If you would like to get involved in our work:

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

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

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

Learn more about [Economic Abuse](#) at [www.ccfwe.org](http://www.ccfwe.org) and Sign our Pledge to fight Economic

Abuse and become an advocate for Economic Justice within your social circle and local communities

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