

Canadian Center for Women's Empowerment (CCFWE)



# UNDERSTANDING THE NATURE OF ECONOMIC ABUSE: A NATIONAL STUDY ON SERVICE PROVIDER INSIGHTS IN CANADA

November 2022

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## Acknowledgements

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We would like to thank the survivors and victims, social service staff, and financial institution staff who gave their time and experiences to include within this study. In order to protect the privacy and confidentiality of participants, all responses are anonymous.

We would like to thank the Community Research Ethics Office based in Waterloo, Ontario for approving the national study.

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### Authors:

Dr. Natalie M. Snow, Research Analyst  
Niha Shahzad Chandrarajan, Research Director

### Contributors:

Dr. Abhar Rukh Husain, Qualitative Data Analyst and Transcription  
Zainab Raza, Recruitment, Transcription and Qualitative Interviewer  
Michaela Mayer, Qualitative Interviewer and Analyst  
Charles Savard, Data Analyst  
Karen Guan, Transcriptionist  
Meseret Haileyesus

Executive Director  
Meseret Haileyesus

Graphic Design:  
Dawit Tibebe

# Foreward

by the Founder and Executive Director, The Canadian Center For Women's Empowerment (CCFWE)

Meseret Haileyesus



Economic Abuse is a persistent human rights violation that threatens the security and safety of its victims. Canadian women who experience violence and abuse often suffer for years from the effects of Economic Abuse as their financial dependence on abusers increases because of prolonged unemployment and economic hardship. It has forced survivors of family violence to remain in abusive relationships for financial or health reasons.

While Economic Abuse is prevalent, research and data collection on domestic violence or intimate partner violence (IPV) is often overlooked. Given its prevalence in Canada, it is vital for service providers and decision-makers to better understand the specific challenges and needs of victims to leave abusive relationships and post-separation to prevent long-term consequences. In 2021, I committed myself to advocate for this cause during our national awareness month.

This national research study, conducted from April to October 2022, sheds new light on Economic Abuse in British Columbia, Ontario, Manitoba, Saskatchewan, Quebec, Newfoundland and Labrador and Prince Edward Island, Canadian Center for Women's Empowerment has called for robust and aggregate data sets to formulate and steer policies and actions against Economic Abuse.

This study, "Understanding the Nature of Economic Abuse: A National Study on Service Provider Insights in Canada." is the first national study on Economic Abuse in Canada, and sheds light on the knowledge, accessibility, and barriers for Economic Abuse support services nationwide. We involved financial institutions, victim-survivors, and social service agencies in the study. This study critically documents service providers' unseen and unheard challenges.

Our study shows 63% of social service providers lack specific staff training to assist clients experiencing Economic Abuse. Economic Abuse must be acknowledged as a public emergency that requires early intervention and essential services, including psychological support and financial support.

This study marks an important step toward eliminating Economic Abuse in Canada. It presents the need for resources, tools, and programs to better support service providers and evidence to inform decision-making and advocacy at various levels.

We believe that Economic Abuse is a systemic problem in our society that we are severely lacking the infrastructure to address; hence, conducting further research is critical to tracking discrimination and inequity and increasing awareness about the impact of racialization on the justice system.

Given its prevalence in Canada, the Canadian government needs to invest more in researching the specific economic challenges and needs of Black, Indigenous, and People of Colour survivors. This will ensure that racialized women recovering from abuse receive services that encompass appropriate support to increase their economic security. It will also ensure that trauma and financial insecurity will not be passed onto future generations.

I hope the research findings shed light on the barriers that service providers and victims of economic abuse face in Canada and show the government a path forward to develop tangible solutions. Ultimately, we need to use the results to achieve specific policy goals: equip service providers to respond to Economic Abuse, reduce violence against women, improve services for survivors, and provide greater security for women and girls overall.

Through this process, we have learned that community resource centers, shelters, and financial institutions are often not well-equipped to identify and respond to Economic Abuse. Based on this finding, in 2023, the CCFWE prioritized developing various tools to build the capacity of service providers to fill this gap and equip service providers with the knowledge needed to create support systems and safer environments.

More than 300 service providers, and 80 victim-survivors provided the time to be interviewed for this report. On behalf of the Canadian Center for Empowerment. I would like to thank them for their contribution.

Executive Director  
Meseret Haileyesus

A handwritten signature in black ink, appearing to read "Meseret". The signature is written in a cursive style and is positioned below the typed name.



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## Glossary

- **AML/ATF:** Anti-Money Laundering / Anti-Terrorist Financing
- **BIPOC:** Black, Indigenous, People of Color
- **CAS:** Children Aid Society
- **CERB:** Canada Emergency Response Benefit provided financial support to employed and self-employed Canadians who were directly affected by COVID-19.
- **CMHC:** Canada Mortgage and Housing Corporation
- **DV or IPV:** Domestic violence (also known as “intimate partner violence” or IPV) includes violent or abusive behavior directed by one family or household member against another.
- **EI:** Employment Insurance
- **HIV:** (human immunodeficiency virus) is a virus that attacks the body’s immune system. If HIV is not treated, it can lead to AIDS (acquired immunodeficiency syndrome).
- **ID:** Form of identification such as driver’s license or health card.
- **NPR:** National Policy Review
- **ODSP:** Ontario Disability Support Program - provincial aid in Ontario for people in financial need who have a disability.
- **OW:** Ontario Works - a provincial financial and employment assistance program in Ontario for those who don’t have enough money for food and housing, or people with a disability who are in financial need.
- **STI:** Sexually Transmitted Infections - are infections that can be passed from one person to another during sex or intimate contact. Most STIs are passed (or transmitted) between sexual partners through unprotected sex.

1 Government of Canada. “Fact Sheet: Intimate Partner Violence” (2020) <<https://women-gender-equality.canada.ca/en/gender-based-violence-knowledge-centre/intimate-partner-violence.html>>  
2 Centres for Disease Control and Prevention. “About HIV” (2023). <https://www.cdc.gov/hiv/basics/whatishiv.html#:~:text=What%20is%20HIV%3F,they%20have%20it%20for%20life>.  
3 Government of Ontario. “Ontario Disability Support Program overview” (2023). <https://www.ontario.ca/page/ontario-disability-support-program-eligibility-income-support>.  
4 Government of Ontario. “Ontario Works Program” (2023). <https://www.ontario.ca/page/social-assistance#section-1>  
5 BC Centre for Disease Control. “Sexually Transmitted Infections” (2023) [bccdc.ca/health-info/diseases-conditions/sexually-transmitted-infections-\(stis\)#:~:text=A%20sexually%20transmitted%20infection%20\(STI,\(frontal\)%20or%20anal%20sex](https://www.bccdc.ca/health-info/diseases-conditions/sexually-transmitted-infections-(stis)#:~:text=A%20sexually%20transmitted%20infection%20(STI,(frontal)%20or%20anal%20sex).

## Abstract

Economic Abuse is an understudied and underserved form of intimate partner violence (IPV). Currently, there is a lack of Canadian-based data on the prevalence, nature, and characteristics of Economic Abuse.

Because of a lack of data, CCFWE undertook a research study exploring the topic. The current study had three lines of inquiry: social service providers (n=292), financial institutions (n=76) and victim-survivors (n=80). CCFWE collected the data using online surveys and interviews. CCFWE recruited social service providers, financial institutions, and victim-survivors through email to complete the online survey. For the social service providers survey, we asked if they were interested in completing an interview to delve deeper into the topic. For the social service providers group, we contacted victim services, shelters, and legal services. Their knowledge provided insight into the prevalence, services available and needed, plus challenges experienced in their work. For the financial institutions, we contacted the five large Canadian banks and credit unions. The purpose of this line of inquiry is to determine the prevalence and the available services for people experiencing Economic Abuse. Financial institutions are

central in the manifestation of Economic Abuse. The study has shown that incidences and intensity of Economic Abuse increased during COVID-19, and social services are still overwhelmed. The top concern expressed by clients of social services were housing, phone, internet bills, and transportation. 65% of financial institution staff said they had not received training on recognizing Economic Abuse, and 67% said they would not be able to recognize Economic Abuse characteristics if a client described it to them. Most victims and survivors (41%) disagreed that their financial institution protected their safety, privacy and security.

Keywords: Economic Abuse, Financial Abuse, intimate partner violence, domestic abuse, social services, financial institutions, victims of abuse

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## Literature Review

### What is Economic Abuse?

Economic Abuse is a form of violence that occurs when an abuser gains control and uses a victims' financial and economic resources. (1) When an abuser gains complete control over a victim, the abuser creates economic dependency threatening the victim's financial security and their ability to become financially self-sufficient.(2)

There are three widely known forms of Economic Abuse: economic control, economic exploitation, and employment sabotage. (3) Economic control involves the abuser preventing the victim from having access to, as well as knowledge of, the financial circumstances and preventing the victim from being able to make decisions regarding the finances.(4) Economic exploitation occurs when the abuser intentionally engages in behaviours that destroy the victim's credit or finances – this can include stealing the victim's money, checks, or automated teller machine (ATM) cards;

using the victim's line of credit or accessing a line of credit in the victim's name without their knowledge(5); gambling away the finances; and having increase in bills under the victim's name without knowledge. Finally, employment sabotage includes behaviours that impede or prevent the victim from obtaining or maintaining employment.(6)

Through consultations with victims and survivors, and through its work with the National Task Force on Economic Justice, the Canadian Center for Women's Empowerment (CCFWE) has established that systemic barriers exist in the Canadian legal, financial and social services system. These barriers compound the impact of Economic Abuse.(7) Thus, the study aimed to understand the prevalence, access, needs and barriers of Economic Abuse victims through different sectors. The study will enhance our understanding of systemic barriers and inform on future training materials.

1 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: Fawole, Olufunmilayo I. "Economic Violence to Women and Girls: Is it Receiving the Necessary Attention?." *Trauma, Violence, & Abuse* 9, no. 3 (2008): 167-177.

2 Ibid;

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.

3 Postmus, Judy L., Sara-Beth Plummer, and Amanda M. Stylianou. "Measuring Economic Abuse in the Lives of Survivors: Revising the Scale of Economic Abuse." *Violence Against Women* 22, no. 6 (2016): 692-703.

Postmus, Plummer, McMahon, Murshid and Kim, "Understanding Economic Abuse": Stylianou, Amanda Mathisen, Judy L. Postmus, and Sarah McMahon. "Measuring Abusive Behaviors: Is Economic Abuse a Unique Form of Abuse?." *Journal of Interpersonal Violence* 28, no. 16 (2013): 3186-3204:

Stylianou, Amanda M. "Economic Abuse within Intimate Partner Violence: A Review of the Literature." *Violence and Victims* 33, no. 1 (2018): 3-22.

4 Postmus, Plummer, and Stylianou, "Measuring Economic Abuse"

5 Anderson, Michael A., Paulette Marie Gillig, Marilyn Sitaker, Kathy McCloskey, Kathleen Malloy, and Nancy Grigsby. "Why doesn't she just leave?": A Descriptive Study of Victim Reported Impediments to her Safety." *Journal of Family Violence* 18, no. 3 (2003): 151-155.

6 Postmus, Judy L., Gretchen L. Hoge, Rebecca Davis, Laura Johnson, Elizabeth Koechlein, and Samantha Winter. "Examining Gender Based Violence and Abuse among Liberian School Students in Four Counties: An Exploratory Study." *Child abuse & neglect* 44 (2015): 76-86.

7 Chandrarajan, Niha; Bedard, Theresia; Thomas, Priya; Lucente, Gabrielle; Haileyesus, Meseret. Canadian Center for Women's Empowerment. "Access to Economic Resources of Victims/Survivors of Abuse During COVID-19, National

## Economic Abuse in Canada

To date, there is only one Canadian study exploring Economic Abuse. CCFWE (2021) reported on the pandemic's impacts on victims in the National Capital Region. The National Capital Region consists of Ottawa, Gatineau, and Hull. (8) A mixed-methods approach was used with the final sample consisting of 121 women-identifying people who have experienced Economic Abuse. The study reported 80% of participants experienced an increase in Economic Abuse as abusers became more manipulative, coercive and controlling during the pandemic.

The participants acknowledged several behaviours of the abusers' identifying patterns of Economic Abuse. Over 80% of participants were exploited and controlled economically; 84% of victims' abusers had built up debt under their name; 85% of participants had their money stolen; 91% of victims had their property stolen; 93% of victims had their paychecks, financial aid cheques, tax refunds, disability or other support payments taken. Additionally, 93% of participants' abusers withheld money needed for food, clothes, or other necessities, 89% had their money hidden from them, and 84% of victims had their money gambled with or shared without their permission. Of those who received CERB, OWEI or ODSP during the pandemic, 30% did not know where the support money was going. (9) Retaining employment was also difficult for victims during the pandemic, 86%

experienced employment sabotage (kept in some way from going to their work) at some point in their relationship with the abusers; 87% of participants experienced some form and frequent demands by the abusers to quit their job; 84% either agreed or strongly agreed that as a result of their current or former partner's actions, employment or education situation has worsened since the start of the pandemic. Most respondents (69.3% to 78.6%) were concerned about their access to employment and education due to their current or former partner's actions before, during, and even after the pandemic.

The link between physical and Economic Abuse is evident, as 78% of Economic Abuse participants have sometimes faced physical abuse from their partner. When asked about services, a third of participants found their ability to access services worsened through the pandemic. A fifth of women did not seek help at all, potentially due to 64% of women stating they felt unsafe calling services because their partner was home. 38% of participants stated that their ability to access support slightly improved and 47% of participants did not experience difficulty accessing help.

When asked to rank service providers on a scale of "least helpful" to "most helpful", financial institutions ranked the least helpful service of all service providers. Participants had the greatest endorsement of either

'helpful' or 'very helpful' for counselors, doctors, and mental health support (41.0%). This was followed by daycares/ child maintenance (38.8%), women's shelters/women's organizations (35.9%), hospitals or clinics (35.7%), lawyers (34.2%), housing associations (33.6%), welfare benefits (31.7%), homeless shelters (31.0%), and financial institutions (26.5%). Women's shelters and homeless shelters also were ranked in the most unhelpful range at 27.6% and 31.7% of participants respectively. The lack of help offered by shelters was expected due to lack of funding and capacity during COVID-19.

Qualitative interviews in the National Capital Region study supported the lack of support provided by service providers like financial institutions and legal services. Victims stated that legal and civil court personnel need more awareness of Economic Abuse, and more supportive programs, as not all divorce lawyers or courts were knowledgeable of Economic

Abuse. In many cases, women experiencing abuse were directed to initiatives such as the "New Directions" program, which is a program directed towards abusers.(10) One participant noted "So court justice and Crown Attorneys are making women, who are less able to advocate for themselves, go to those programs that are filled with men who were prior abusers".(11) Victims stated they "need more staff working in healthcare and community centers, social workers, counselors".(12) Isolation, poverty, healthcare and familial culture were identified as key risks that exacerbate Economic Abuse for victims. Participants said that in normal circumstances, their abusers tried to isolate them so that they couldn't speak to their friends and family and recognize their manipulation. So during COVID-19, this was significantly exacerbated, due to social isolation. Abusers created "cycles of poverty" by taking control of finances, like paychecks, to welfare benefits, to make the victim feel like they're "losing power". (13)

8 Ibid.  
9 Ibid.

10 Ibid.  
11 Ibid.  
12 Ibid.  
13 Ibid.



## Economic Abuse Globally

Even though Economic Abuse is understudied in Canada, research has continued worldwide, despite the lack of information. According to Free Form (2022), 93% of survivors in the United States experienced economic abuse, and 37% experienced worsening during COVID-19. (14) During the pandemic, survivors' finances were severely affected. To survive, participants reported they needed an average of \$1,567 to make ends meet and stay safe. However, on average, they only have access to \$288.90 and have \$10 in savings. (15) In the U.S., instances of Economic Abuse may be more prevalent than previously known.

30% of participants in a survey by the U.S. News and World Report 2022 stated they have dealt with financial infidelity in their relationships as either victim or perpetrator. (16) On the types of financial infidelity, 31% of participants reported keeping purchases secret, 28% reported hiding debts or accounts, 22% reported lying about income, 10% reported draining money from savings, and 7% reported lending money without consent. (17) The intersectional difficulties that survivors of Economic Abuse face as systemic harms accumulate are noted in the Free Form report. Disabled survivors who were subjected to almost twice the types of systemic harm compared to those without disabilities.

Survivors who are Black, Indigenous, and People of Color (BIPOC) reported covering the cost of food and household costs at higher

rates than white survivors. Cisgender survivors reported an average of 6.1 types of harm, but non-cisgender survivors were subjected to an average of 9.5 types of systemic harm.

As in the CCFWE study, U.S. participants also feared calling police services. In FreeForm's questionnaire, only 39% of survivors would call the police during a crisis or danger involving their harm-doer. Survivors were asked whom they would call in a crisis; the top response was a family member or friend (62.8%).

Due to COVID-19, victims were isolated from their families. (18) Family impacts of Economic Abuse, like other forms of abuse, are intergenerational. The impact on children and families can be devastating.

Bruno's (2022) review of 70 research articles that examines Economic Abuse from youth and children's perspectives demonstrates that children demonstrate resistance to abusers' attempts to control them financially, however "coercive control (including Economic Abuse) ...may severely disempower children and adults alike, and hamper their resilience". (19) This review noted one article in the UK, a study of 55 women from 2008, which extended to children, along with partners. Abusive partners would steal children's toys, iPads, savings and even threaten to not pay spousal support that would extend to rent for the mother if the child did not do what they asked. (20) Using regressions, an

US-based study of 3,400 children showed that in comparison with physical abuse "Economic Abuse had a stronger association with both neglect and child delinquency". (21)

Some studies examined the relationship between mothers and social services, and how abusers may utilize them to continue to exert financial abuse. In the UK, Gingerbread (non-governmental organization) reported of 1,357 single parents that "only 16% stated that they received all the maintenance they were entitled to each month, 34% that they received no maintenance at all, and 86% that they considered the Child Maintenance Services to allow their ex-partners to exert financial abuse towards them and their children by withholding maintenance". (22)

This study indicated that abusive fathers are more likely to decide upon maintenance based on if they believe the mother has 'earned it', however the mother "may avoid pursuing a formal child support order if they believe this could create tensions and negatively affect the father-child relationship". (23) A common theme revealed that women choose to elect for their children's peace and provision, rather than legal action or owning their own finances or property. In welfare states, women seeking child maintenance could be punished or "subjected to micro-aggressions" from social service case workers, who begin "controlling and disempowering them as parents in similar ways as their ex-partner do". (24) However, these

studies also demonstrate examples of effective emotional and financial support from social services. (25)

In order to further understand barriers of victims when interacting with service providers, Elbelassy (2020) examined the needs and wishes of Arabic-speaking migrant women in the Netherlands. The women were experiencing intimate partner violence and abuse. This study was created to culturally adapt a digital support platform SAFE (safewomen.nl). Participants noted a cultural gap in the perceptions of who in the relationship should control the finances; Arab women are taught to believe that men should control the finances, while they take care of the home and children, and even the concept of independence such as having their own rights are foreign to them. (26) One participant noted that "it is very hard to convince an Arab woman that she has rights and she is allowed to make her own decisions." (27) Most participants lacked knowledge of Dutch law and their rights, but also knowledge of intimate partner violence (IPV), and financial abuse. One participant explains that the current status of immigrants in the Netherlands causes financial abuse to be the most common form of abuse. Families rely on government stipends to survive, but the husband controls the allowance and does not allow the wife to control the bank account or provide bank credentials. Participants could not accept that even control was a form of abuse, and instead thought it was the right of the husband to control aspects of their life, like what to wear or do,

14 FreeForm. "Support Every Survivor: How Race, Ethnicity, Gender, Sexuality, and Disability Shape Survivors' Experiences and Needs". FreeForm, (August 2022). <https://www.freeform.org/wp-content/uploads/2022/10/Support-Every-Survivor-PDF.pdf>

15 Ibid.

16 Beverly Harzog, "Survey: 30% Have Either Committed Financial Infidelity or Been a Victim ..." (US News, January 26, 2022), <https://money.usnews.com/credit-cards/articles/survey-30-have-either-committed-financial-infidelity-or-been-a-victim>.

17 Ibid.

18 Chandrarajan et al. "Access to Economic Resources"

19 Linnéa Bruno, "Economic Abuse from Child and Youth Perspectives: A Review of the Literature," *Social Inclusion* 10, no. 4 (2022), <https://doi.org/10.17645/si.v10i4.5396>.

20 Sharp, N. "What's yours is mine." *The different forms of economic abuse and its impact on women and children experiencing domestic violence.* Refuge. (2008).

21 Bruno, Linnéa. "Economic abuse from child and youth perspectives: A review of the literature." *Social Inclusion* 10, no. 4 (2022): 29-38.

22 Huang, C.-C., Vikse, J. H., Lu, S., & Yi, S. (2015). Children's Exposure to Intimate Partner Violence and Early Delinquency. *Journal of Family Violence*, 30(8), 953-965. <https://doi.org/10.1007/s10896-015-9727-5>

23 Bruno, Linnéa. "Economic abuse from child and youth perspectives: A review of the literature." *Social Inclusion* 10, no. 4 (2022): 29-38.

24 Ibid.

25 Ibid. Fernqvist, Stina, and Marie Sèpulchre. "Guaranteed or conditional child maintenance? Examining the 2016 reform in Sweden." *Critical Social Policy* 42, no. 3 (2022): 428-447.; Natalier, Kristin. "Micro-aggressions, single mothers and interactions with government workers: The case of Australia's child support bureaucracy." *Journal of Sociology* 53, no. 3 (2017): 622-636 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.

26 Ibid.

27 Allaa E. Elbelassy et al., "Optimization of EHealth Interventions for Intimate Partner Violence and Abuse: A Qualitative Study amongst Arabic-Speaking Migrant Women," *Journal of Advanced Nursing*, December 2022, <https://doi.org/10.1111/jan.15437>.

because he would know better, as she's "just a woman". (28) Participants noted that e-help could be a valuable support option for women experiencing IPV with "clear information in their native language, summarizing infographics

and potential interactive features [as] main components of any eHealth intervention for this target group." (29)

## Social Services Overwhelmed by COVID-19

In Canada, women's experiences with violence against women (VAW) services was varied. MacGregor et al. (2022) examined women's experiences accessing VAW services during the pandemic. The study noted that some participants found technology facilitated services such as phone, video or text were more accessible, others longed for care in-person. (30) Due to the difficulty in reaching women with reduced capacity fleeing domestic violence, the study included 49 participants. 41–51% of participants reported services were less accessible, safe, useful, supportive, and/or able to meet their needs, such as phone calls. This was due to fears about video calls, and having panic attacks without physical care support. However, other women with mobility or mental health challenges reported "they found services more accessible" as they were able to text when it was difficult to talk due to anxiety, or do a video call, as they are handicapped. (31) The quantitative portion of the study asked which type of service should be after the pandemic, the respondents endorsed text, online resources, phone and video. The endorsements ranged from 35%-49% of the women. (32) In line with the

National Capital Region study by the CCFWE, this report showed that 82-83% of participants reported their fear of losing stable income and housing increased during the pandemic. (33) Of the one third of women who accessed other community services, "74% reported their needs had been met or somewhat met; 26% reported their need were not met". (34) Additionally, although participants' reported that their needs for support increased, "67.3% of women reported it was somewhat harder or much harder to access their usual informal supports since the pandemic". (35) Over half of the women said that COVID-19 caused their lives to become "somewhat or a lot worse", as it delayed services especially counseling and court services.

The lack of services and increased demand for social services is reflected across Canada. Statistics Canada highlights that "34% of facilities reported being impacted to a great extent by the pandemic, while 44% facilities were impacted to a moderate extent". (36) Capacity for accommodations were the greatest challenge faced by shelters during the pandemic: "47% of facilities reported that their accommodation capacity was impacted to a

great extent". Shelters in Quebec (60%) and Ontario (61%) were particularly impacted by accommodation challenges. (37)

Close to half (49%) of IPV residential facilities for victims of abuse reported increases in the number of crisis calls received since the start of the pandemic, while 53% saw an increase in demand for support or services for victims outside their facilities. Compared to before the pandemic, demand for admissions declined or remained about the same. Of the 5,466 people living in shelters, 54% were women and the remaining 44% were children. BIPOC and immigrant or non-English or non-French speaking women were overrepresented in these facilities. On snapshot day, 71% of women who were turned away from shelters were turned away due to residential facilities being at capacity. 30% of women turned away had to return to homes where the abuser lived, whereas 12% of women returned to family or friends. 81%

of facilities reported the "lack of affordable and appropriate long-term housing was one of the top issues facing their residents." (38)

The UK faced similar issues during the pandemic as Canada, according to a UK study. Shelters had difficulties reaching women during lockdowns, and women thought they were closed during these periods. Abusers being at home meant that women had difficulties attending group sessions or accessing services at all. Additionally "women were afraid to break the rules, despite the fact that [staff] reassured them and explained that they had the right to leave a violent home. Quite often, this fear was reinforced by their partners". (39) Overall, shelters had to become more creative, adopt multiple strategies and find online or methods through social media to contact women, and found that they had difficulties maintaining their feminist approach.

## Economic Abuse Impacts on Financial Services For Victims

Research examining Canadian financial services and financial abuse is scarce. Although financial institutions have services related to elder financial abuse, CCFWE's consultations with financial services in Canada show that they do not have policies for financial abuse in the IPV context. CCFWE (2022) reported that showed that financial institutions were rated the least

helpful amongst a number of other service providers such as shelters and hospitals. One study on cyber financial abuse (CFA) in the U.S. conducted 23 interviews, finding the most common form of which found that the most common form of CFA was abusers opening financial accounts in the victims' names without the victims' knowledge or consent "at places

28 Ibid.

29 Ibid.

30 Ibid.

31 Jennifer C. MacGregor et al., "Experiences of Women Accessing Violence against Women Outreach Services in Canada during the COVID-19 Pandemic: A Brief Report," *Journal of Family Violence*, April 28, 2022, <https://doi.org/10.1007/s10896-022-00398-2>.

32 Ibid.

33 Ibid.

34 Ibid.

35 Ibid.

36 Ibid.

37 Dyna Ibrahim, "Canadian Residential Facilities for Victims of Abuse, 2020/2021," Government of Canada, Statistics Canada (Government of Canada, Statistics Canada, April 12, 2022), <https://www150.statcan.gc.ca/n1/pub/85-002-x/2022001/article/00006-eng.htm>.

38 Ibid.

39 Ibid.



like department stores, financial agencies, and/or general credit vendors like Visa. Abusers were able to use the information that they know or had access to (social security number, drivers license and/or prior addresses)". (40) Abusers would then "use that credit without paying anything toward the existing balance". (41) The second most common form of CFA was 'account takeover', meaning that abusers used their "existing bank and credit accounts without their permission". (42) Abusers would then transfer all of the victims money into their own account, leaving the victim with barely any financial resources, or be able to save.

Abusers also utilized 'social engineering', a tactic "in which someone uses deception to trick another person into allowing access or giving away items that the person is not entitled to". (43) Abusers used the social engineering method to target victims' family or friends, or to open mortgages in the victims' name. Often the amount of coercive control and financial abuse exercised over victims prevented them from leaving the abuser, gaining employment or housing. 19 of the 23 victims would have no choice but to return to the abuser.

This study demonstrated that financial abuse and CFA is not only prevalent for low-income couples, but 18 of the 23 women interviewed were of "middle and upper middle-class socioeconomic

status" earning household incomes of \$125,000+. What this also means is that the abusers had access to significant credit lines. Economic sabotage, a form of Economic Abuse, was made possible for abusers. Actions such as ordering inappropriate items online in the victims' names to send to their employers, resulted with the firing of the victim and keeping them dependent on the abuser getting the victim fired, and keeping them dependent on the abuser. The abusers kept the victims socially isolated from family and friends. This type of abuse had immediate impacts on the victims, but long term impacts that would prevent victims from getting a job due to victims' destroyed reputation and employer credit checks which revealed immense credit debt due to the abusers' actions.

Securing housing or legal help were identified as the most difficult aspects of leaving the abuser and starting over. Police services could not help in cases of racking up credit card debt, and legal services were too expensive for some women to pursue. One woman died by suicide due to the CFA impacting her ability to secure stable housing, and another attempted suicide for similar reasons. This study demonstrated there is an urgent need for financial institutions, service providers and criminal service agencies to have specifically targeted programs for those affected with Economic Abuse or CFA.

## Purpose and Methodology

The overarching objective was to gather evidence to determine the capacities required to provide effective and efficient services to survivors of Economic Abuse. There were three goals for the current study: the first was to better understand how Economic Abuse manifests in a Canadian context; the second was to identify any gaps in service from various stakeholders; the

last goal was to identify gaps in knowledge on Economic Abuse. To meet these objectives, the study sought out three different lines of inquiry- social service providers, the financial sector and victim-survivors. The study is national in scope, which means the research team recruited organizations and survivors from across the country.

## Research Questions

The current study's research questions were built upon findings and questions generated from earlier research conducted by CCFWE. The previous study was conducted in the National Capital Region (Ottawa, Gatineau, Hull) and explored the access to economic resources for survivors and victims during COVID-19.

This study has four overarching themes for the research questions, prevalence, service providers insight, systems and community response.

### Prevalence

- How many clients on average daily have they suspected been going through economic abuse (pre- and post-COVID-19)?

### Service Providers

- What knowledge do service providers have of Economic Abuse?
- What are the barriers and challenges that service providers need to assist domestic and economic abuse cases?
- What training is available to service providers on Economic Abuse?
- What opportunities do service providers have to assist domestic and Economic Abuse victims?

### System:

- What system, if any, do service providers use to flag clients for domestic abuse? For Economic/Financial Abuse?
- What capacity, if any, do service providers have to assist domestic abuse cases?

### Economic Abuse cases?

- What policies do they need to help better?

### Community Response

- Are there any community models that show best practices to support domestic and Economic Abuse?

40 Simon Lapierre et al., "We Have Tried to Remain Warm despite the Rules.' Domestic Violence and Covid-19: Implications for Shelters' Policies and Practices," *Journal of Gender-Based Violence* 6, no. 2 (2022): pp. 331-347, <https://doi.org/10.1332/239868021x16432014139971>.

41 Shelly Clevenger, Jordana N. Navarro, and Thomas J. Holt, "The Financial Leash: Cyberfinancial Abuse within Intimate Relationships," *Victims & Offenders* 17, no. 5 (2022): pp. 781-793, <https://doi.org/10.1080/15564886.2022.2065714>.

42 Ibid.

43 Ibid.

## Research Design

To answer the research questions, the CCFWE Research Team employed a multi-pronged approach, and developed three lines of inquiry with two forms of data collection. The first line of inquiry was social service providers. CCFWE developed a survey directed at social service providers to learn about their knowledge on Economic Abuse and the prevalence within their work. The second line of inquiry was the financial sector, defined as staff who work at banks, credit unions or credit card companies. The last demographic surveyed were victim-survivors. The victim-survivors were asked about their experiences of Economic Abuse.

The study consisted of two methods of data collection:

- An online survey for the financial sector, victims and social services staff.
- Qualitative interviews with social service staff.

The participant eligibility for the study was working in the social service sector or financial sector in Canada. For the victim-survivors, the participants had to have experienced economic abuse. Each participant of the survey and interviews were compensated with a \$25.00 gift card. For the data collection, the researchers emailed service providers and financial sector staff based on public data available online. The research team used a snowball sampling method for recruitment. This approach means participants shared the survey with colleagues and others in the field. The survey link was sent via email to participants between April 2022 to July 2022. At the end of the survey, the participants (social services and financial institutions) were asked if they were interested in participating in a qualitative interview. The interviews took place between June 2022 to October 2022.

## Overall Findings

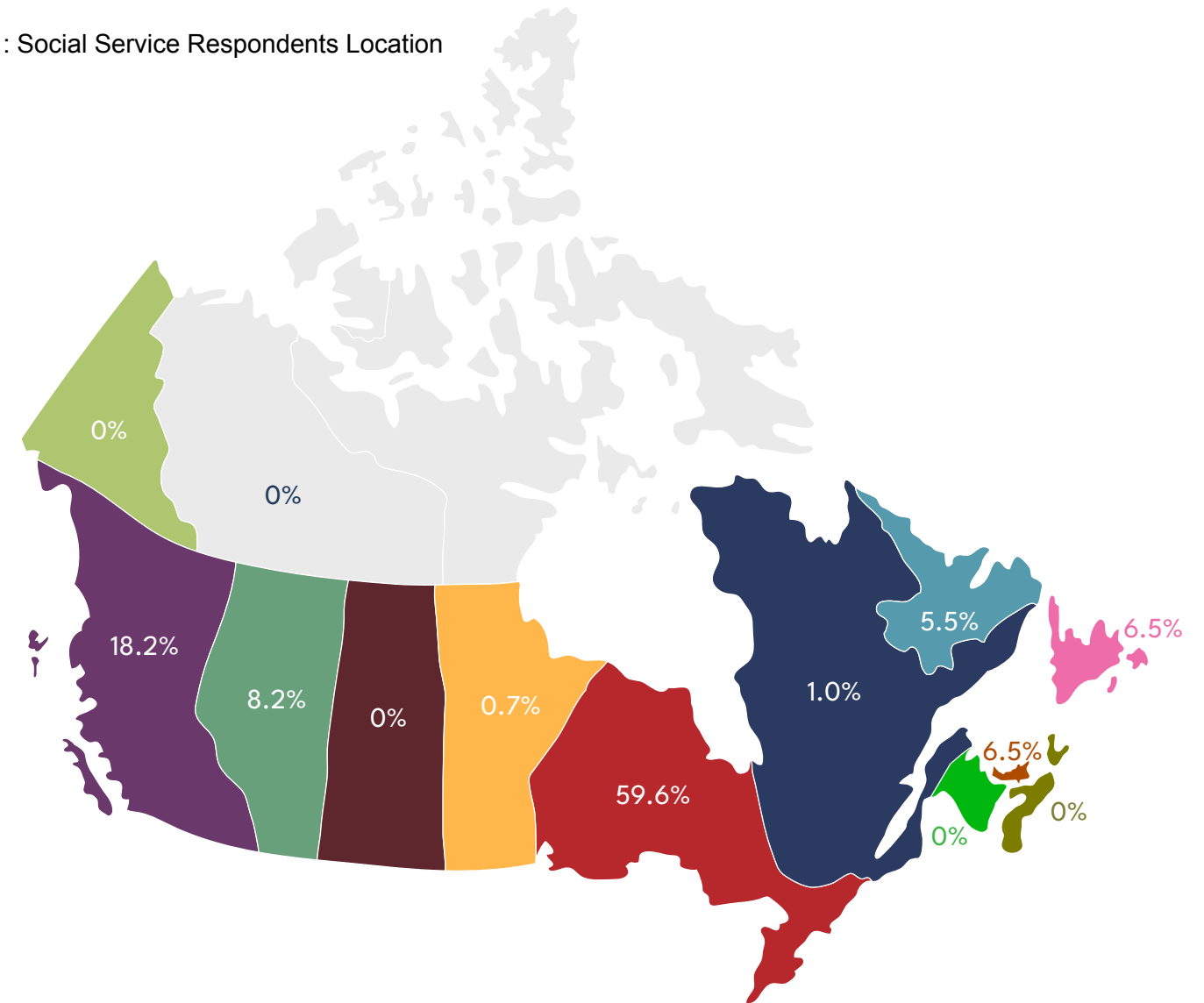
The findings section is divided into four sections. The survey results are presented then the findings from the interview. The first section reviews the results from the social service survey. The second section will report

on the results from the financial sector survey then the victim-survivor survey. The final section reports on the interviews from the social service providers.

## Social Services Survey

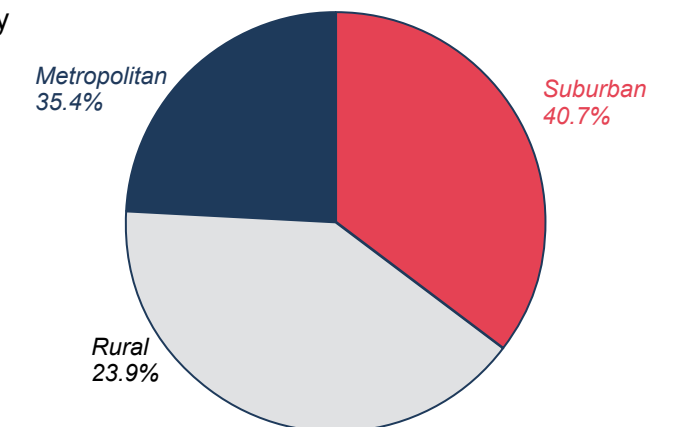
In total, 292 participants took part in the survey from across Canada. The respondents were asked which part of the country their organization is located (n=285), Figure 1 presents the part of the country the respondents work.

Figure 1: Social Service Respondents Location



The next question asked the respondents if their organization is in a rural, suburban, or metropolitan area. 23.9% of the respondents worked in rural areas, 40.7% worked in suburban areas and 35.4% worked in metropolitan areas (n=285).

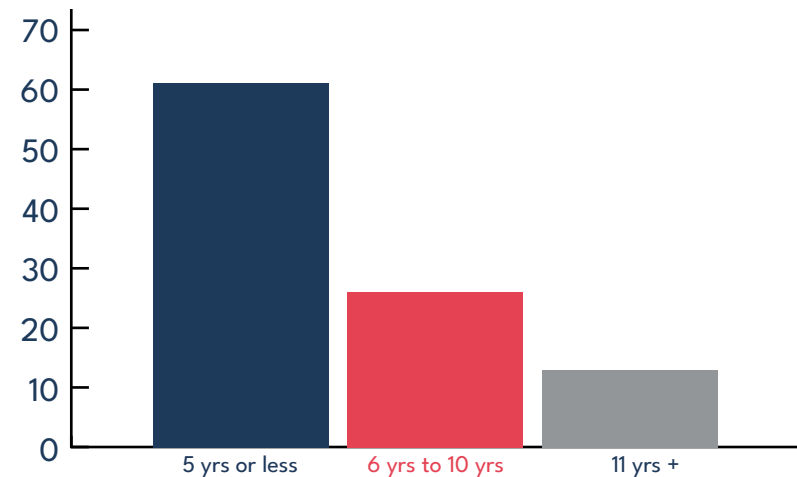
Graph 1: Geographical Location of Service Agency



The average amount of time the respondents have been employed at their current workplace is 6.3 years, with a range of years from less than a year to more than 30 years.

Graph 2 provides groupings based on years of service at the agency, 61% have been at their current agency for 5 years or less, 26% are between 6 to 10 years and 13% have been there more than 11 years. (n=267). The majority of social service organizations serve women-identifying only (60%). 4% mostly men-identifying 4% and 36% state the split is 50/50.

Graph 2: Number of years worked at the agency



The survey asked the respondents what type of organization do you work for? (n=211). Table 1 presents the identified organization where respondents work. There were a number of write-ins as well. The responses include: sexual assault centre, managed alcohol program within a women's organization, drop in services, transitional shelter, VAW counselling, supportive housing, Indigenous Women's DV Shelter / Sexual Assault Center, provincially-funded NPR mandated to support implementation of provincial strategy to combat elder abuse, self-employed financial services, community services, Immigration and settlement services and women's shelter.

Table 1. Type of Social Service Organization

Organization Type	Percent
Multi-service	5.8%
Criminal justice services	3.5%
Mental health services	4.7%
Indigenous organization	7%
Social services agency	11.6%
<b>Women's organization</b>	<b>18.6%</b>
Victim services	14%
Legal Services	10.2%
Medical services	9.3%
Provincial government	1.2%
Crisis counseling	1.2%

The respondents were asked what type of services are offered through the organization. The responses varied they include the following exhaustive list: counseling, crisis counseling sessions, group counseling, public education, police & court support, referrals to other agencies, legal protection services, shelter, case support, safety planning, danger assessment, food, housing support, residential and outreach services, social welfare, therapeutic counselling to children and non-offending caregivers, sexual assault response team, cultural outreach, Keeping the Peace program, community service for Indigenous women, Elder support, rent and bank support, inclusive loans for women, support with self representation in family law matters, evaluation and service auxiliary consultation, drop-in center, youth and family programs, gender diversity inclusion, men's

groups, system navigation, recreation/social programming, hygiene products, clothing, advocacy, sex worker advocacy, community programming, managed alcohol program, peer support groups, training, a single session drop-in and short-term counselling; peer group facilitation; social connection support; education; public education about intimate partner abuse/gender based violence, remote tutor and sexual violence and human trafficking counselling, research and employment services, financial literacy, insurance, investments, debt management, estate planning, evidence collection after a sexual assault, STI testing, follow up care, forensic photography, prophylactic medication for STI, HIV and pregnancy, documentation of sexual assault or domestic violence, trauma informed social workers who provide counseling.

Table 2. Client Base of Social Service Providers

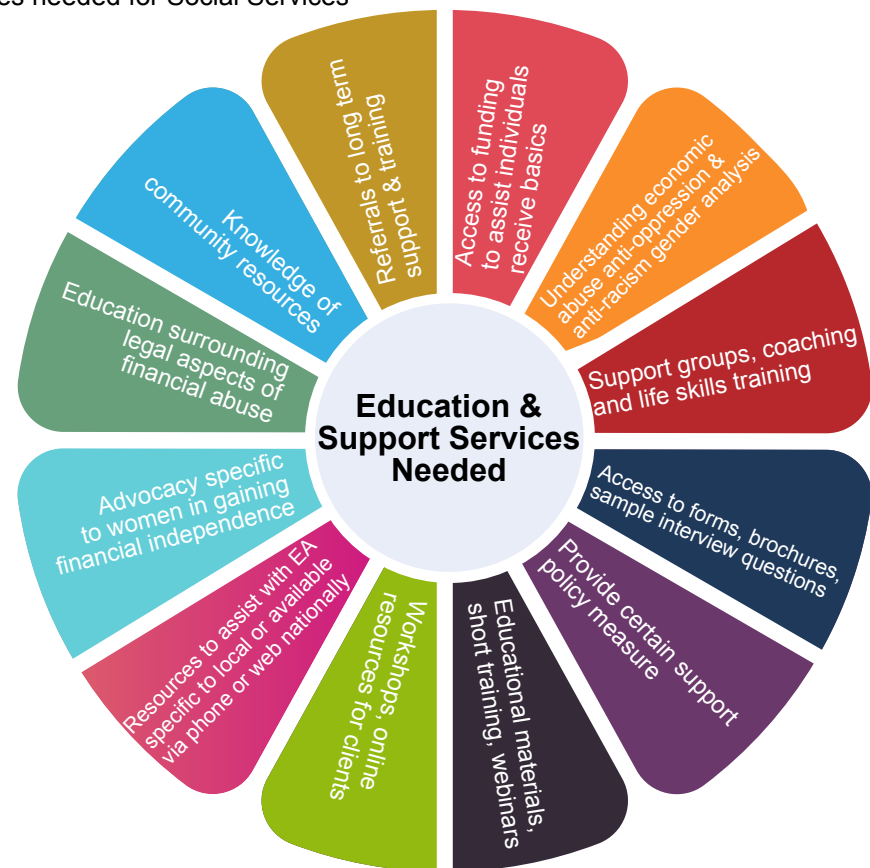
	Less than 25%	26%-50%	51%-75%	76%-100%	Do not see clients face to face
Mental or physical disabilities	35.7%	37.4%	15%	8.4%	3.5%
Racialized women	36.1%	38.6%	12%	12%	1.2%

The next section asked the respondents about their knowledge of Economic Abuse. The first question asked if they had heard of Economic Abuse. Most respondents have heard of Economic Abuse (93.7%), only 6.3% had never heard of Economic Abuse. As for training, more than half of the respondents do not have specific training for staff to assist clients experiencing Economic Abuse (63.1%), while 36.9% do receive training. In

relation to training, the survey asked what was included in the training; 52% covered risk factors, 77% covered signs of Economic Abuse and 46% covered definitions of different types of Economic Abuse. Next, they were asked what education or support/ services would be useful for service providers like you to meet the needs of survivors of Economic Abuse/IPV. Figure 2 reports the suggestions.



Figure 2. Education and Support Services needed for Social Services



The respondents were asked about services specific to Economic Abuse, 55.2% state they do have specific support for Economic Abuse, while 44.8% do not. The respondents were asked what type of services are offered for Economic Abuse, Figure 3 presents the supports currently available.

Figure 3. Supports Currently Available for Economic Abuse

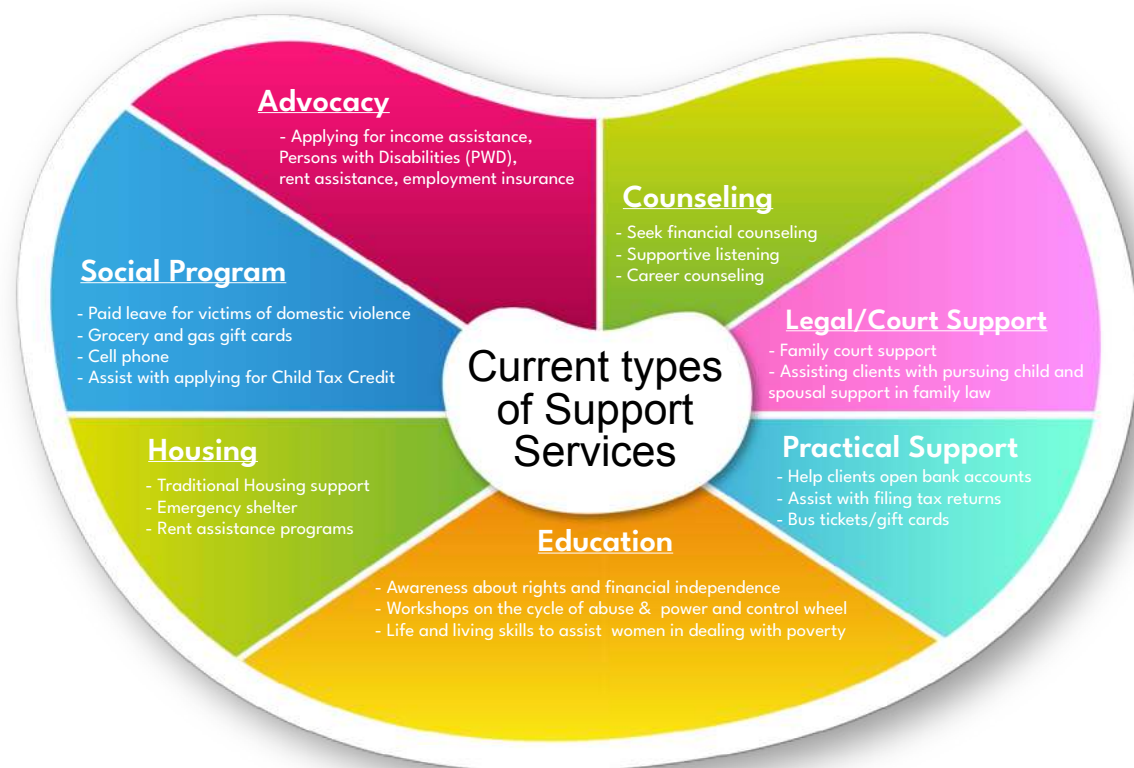


Table 3. Social Services' Organization Supports and Training

	Strongly agree	Agree	Neither	Disagree	Strongly disagree
My organizational supports are effective in helping clients experiencing Economic Abuse	13%	65.8%	11%	6.8%	3.4%
My organization's current training is effective in helping me aid clients experiencing Economic Abuse	5.4%	38.2%	32.5%	17.5%	6.4%

Table 4. Knowledge of Economic Abuse

	Strongly agree	Agree	Disagree	Strongly disagree
Economic Abuse refers to the control over a survivor's ability to use, acquire or retain financial resources in a manner that interferes with their economic stability and self-sufficiency	48.7%	65.8%	6.8%	3.4%
Economic control refers to a type of Economic Abuse in which the perpetrator prevents the victim from having access to, as well as knowledge of, the financial circumstances of the household. Economic control also prevents the victim from being able to make decisions regarding household finances.	54.2%	35.8%	5.9%	4.1%
Economic exploitation refers to a type of Economic Abuse in which the perpetrator intentionally uses the victim to generate financial resources which he then appropriates. This includes behaviors that destroy the victims credit or finances such as stealing the victims money, cheque, or bank cards	50.9%	31%	12.2%	5.9%
Economic Abuse impacts employment, education, finances, and well-being.	54%	31%	8%	7%
Abusive partners use varying Economic Abuse tactics ranging from employment or education interference and sabotage to financial control, exploitation, and restriction such as withholding financial resource	51%	39%	7%	3%
Employment sabotage (i.e., actions that lead to missed work or forced resignation) can have long-term consequences on career development and often force women out of the workforce.	53%	32%	9%	6%
When I am meeting with my clients, I routinely inquire about the financial concerns of my clients	24%	49%	18%	8%

We asked participants pre-COVID-19 what percentage of their client interactions reported incidents of Economic Abuse? Graph 3 presents the results. There was an overall increase in reported Economic Abuse since the COVID-19 pandemic began in March 2020.

Graph 3. Pre-Covid-19 Client Interactions Reporting Economic Abuse

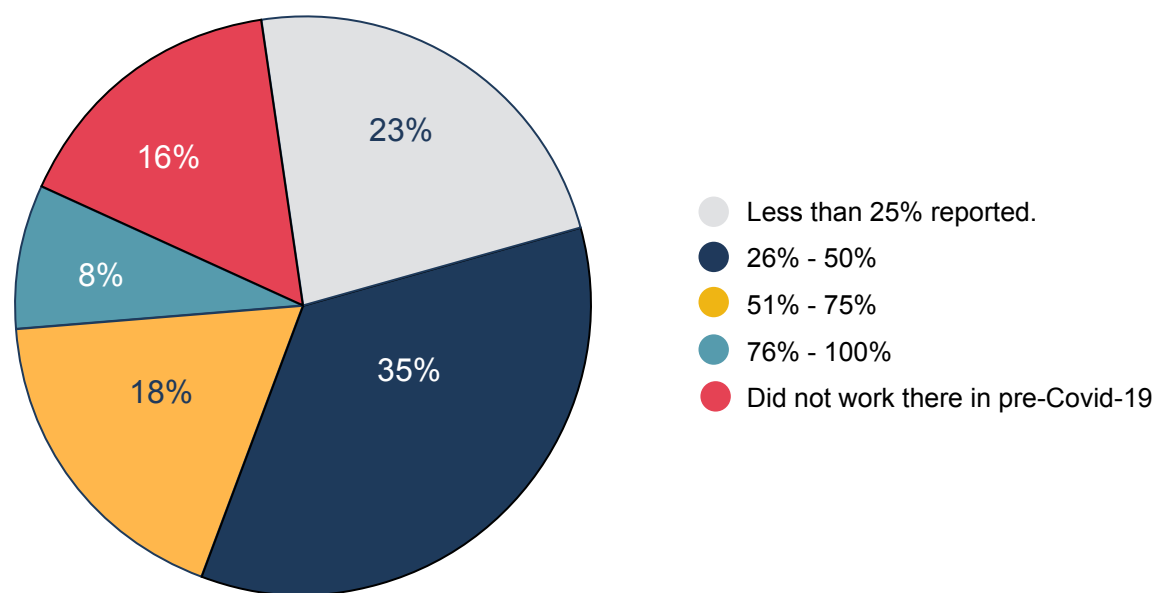


Table 5. Frequency of Economic Abuse Pre- and Post-COVID-19

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

Red Text is the highest percentage in the group

\*EC: Perpetrator prevents the victim from having access to or knowledge of the finances and from having any financial decision-making power

\*\* EE: Occurs when the perpetrator intentionally engages in behaviours aimed to destroy the victims' financial resources or credit.

\*\*\* ES: Encompasses behaviours that prevent the victim from obtaining or maintaining employment.

+ EA: Behaviors that control a victim's ability to acquire, use, and maintain resources, thus threatening his or her economic security and potential for self-sufficiency.

++ FA: involves a perpetrator using or misusing money which limits and controls their partners current and future actions and their freedom of choice.

The next question asked the respondents have intimate partner violence clients raised concerns about their access to a range of economic resources as a result of the perpetrators actions during the pandemic.

Table 6: Client Requested Information

Client Request	% Requested
Money, credit or debt advice	46.6%
Questions about CERB	47.4%
Loss of hours/employment	44.7%
Employment sabotage (preventing victim from accessing or maintaining employment)	36.6%
Education sabotage (preventing victim from accessing or maintaining education)	28%
Denial of emergency benefits or funds	34%
Denial of daily necessities (e.g. food, paying rent, buying childcare products etc.)	48.8%

The next set of questions asked about experiences during COVID-19 lockdowns. The first question asked the respondent to think back to when the provincial government instituted lockdown measures, and if their agency reported an increase of incidents of Economic Abuse. 52% reported an increase of incidents in Economic Abuse and 48% did not report an increase.

Next, the respondents were asked if their IPV clients raised concerns about their access to a range of economic resources as a result of the perpetrators' actions during the pandemic? The question also contained a comment box, with the following responses:

Childcare; child support; face-to-face counseling needed in Indigenous communities (not telehealth); alcohol; substances; privacy which links to ability to access support; information and resources; clothing; counseling; not only partners; others e.g. volunteer abused by using their debit or credit card; not returning the remaining money after providing grocery help; tax returns and Notice of Assessments which allow them to apply for specific benefit programs for medication; daycare; and others; getting EIA (social assistance benefits) because partner made them collect CERB and they now owe it back and children's activities.

Graph 4. Increase in Reported Incidents of Economic Abuse

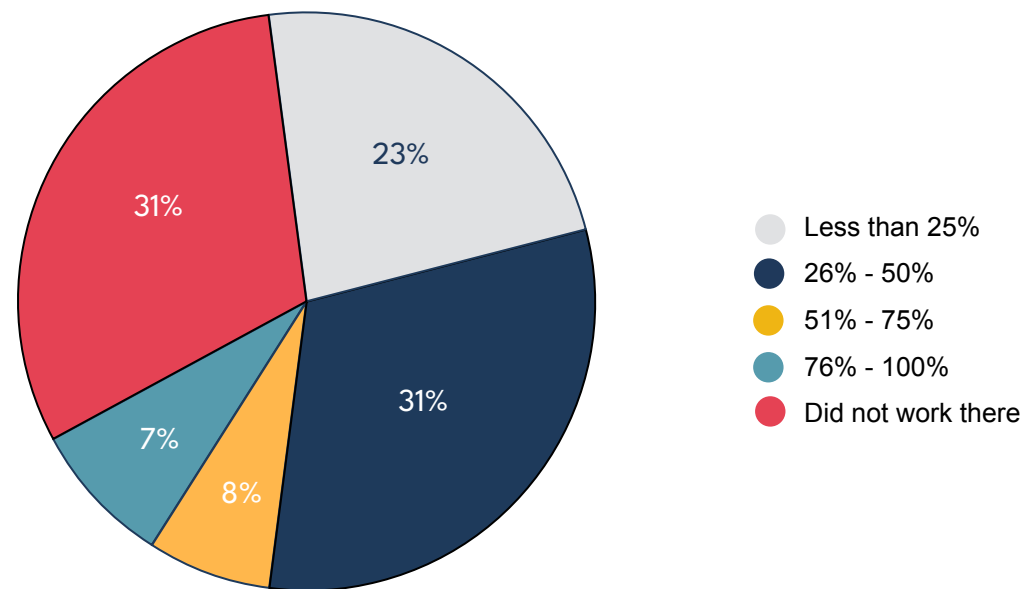


Table 7. Social Services Client Concerns

Resource	% Requested Concerns
Phone	48%
Internet	48%
Housing	58%
Transportation	48%
Utilities	29%
Toiletries	19%
Personal Hygiene	29%
Food	42%
None of the clients expressed concerns	3%

Next, we asked participants to report on housing. The first question asked ‘as it relates to housing and intimate partner violence, what concerns have your clients raised?’ We provided a list of options and asked for the respondents to check all that apply. There was also an opportunity for the staff member to write in an additional response. Here are other identified housing challenges:

Being unable to move or leave as no other housing option is available to them in the community that they and their children live; no market rent they can afford; abuser wouldn’t allow them to leave, not being able to obtain alternative affordable housing if they leave and after the shelter they have nowhere to live; Shelters were restrictive with rules; fear of losing housing and not able to find housing due to pandemic.

Table 8. Client Housing Concerns

Housing Concern	% Requested Concerns
Being unable to move or leave the partner due to pandemic-related restrictions	41.2%
Being unable to move or leave the partner due to credit score	25.8%
Being unable to move due to lack of employment or under-employment	20.7%
The lack of emergency shelter space has prevented them from leaving	31.1%
Expressed concerns about losing their homes (whether through rent or mortgage in arrears)	18.4%
Expressed fear about losing their home	17.7%

The next question asked, ‘have your clients ever outlined ways in which a perpetrator interfered with their access to housing and accommodation throughout the pandemic?’ The question to all the respondents to check all that apply. The question also had a write-in option for additional comments. The comments reported are:

Applying for benefits on behalf of someone and taking the money; restricting movement outside home; using victims bank card or credit card without consent; using children as means to control mom and money; e.g. not having food in house during visits; mom must provide the food and CAS says this is not a safety concern.

Table 9. Client-Identified Interference with Housing

Client Identified Interference	% Reported
Denying access to a home	28%
Using restrictions in place to regain access to the home	33%
Stalk clients	35%
Refuse to contribute costs or generate further costs of the household	48%
Stealing the victims money or property	38%
Stealing the victim's bank account cards or credit cards	41%
Withholding or reducing funding such as to pay bills, rent, or welfare and and paychecks	40%



The next question focused on the behaviours of the partner of the client.

Table 10. Client-Identified Behaviours of the Partner

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

The next question asked 'which additional services do your clients use besides your organization for support related to intimate partner violence?' The respondents were asked to check all that apply. 63% of social service clients use social welfare programs, 54% use medical services and 59% use legal services. There was a box to write in a response as well. The other responses are:

Shelters; mental health services/outreach; social work (Government Ministry); transitional shelters; housing; legal serving both criminal justice and civil court; homeless prevention program (rental subsidy); employment services; immigration services; Canadian Mental Health Association; addiction supports; education/training; capacity building; health & wellness; outside counseling services; literacy /education resources; food banks; police; custody access; healing art; peer support groups; debt insolvency; child and family services; transportation services; public health; disability, grief counseling; rent geared to income housing; legal aid; community and family resource centers; helping with furniture; shelter movers; second hand stores; victim services and Children's Aid Societies.

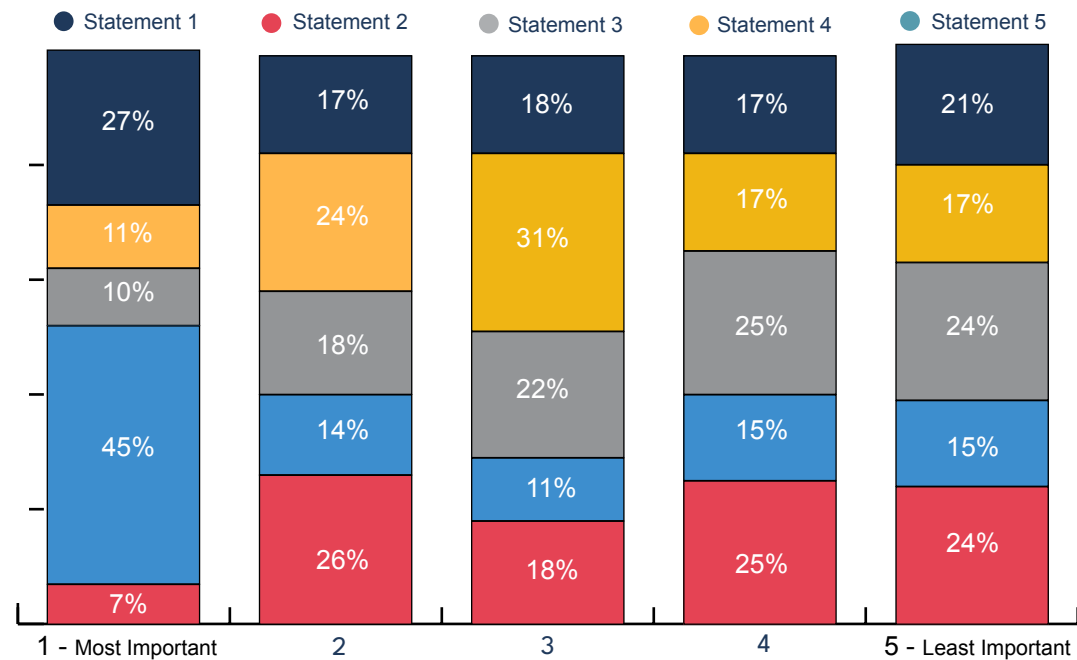
Table 11. Statements of Agreement or Disagreement on Economic Abuse

	Strongly agree	Agree	Disagree	Strongly Disagree
My clients often stay in abusive relationships due to the lack of housing accessibility in the area	42%	37%	15%	7%
There are social and/or cultural barriers that inhibit clients from using this agency's services.	21%	40%	34%	5%
I feel confident financial institutions have policies and processes for people experiencing intimate partner violence	5%	19%	55%	21%
If a client described economic abuse, I would know where to access services for them.	9%	55%	32%	5%
The Landlord and Tenant board are understanding of the complexity of intimate partner violence and would not evict survivors in arrears.	4%	18%	55%	24%
If a client told me that their partner was denying them access to bank accounts, requiring them to hand over any sources of income, and keeping them on a strict allowance, I feel comfortable recommending they call the bank for guidance.	9%	40%	37%	14%
Landlords are understanding of the complexities of intimate partner violence when renting to survivors	5%	23%	42%	30%
I think the greatest challenge for my client population is maintaining a supportive social network.	15%	47%	33%	5%
Interventions for survivors of economic abuse should primarily focus on empowerment through gains in financial knowledge and skills.	17%	51%	21%	11%
Many of my clients have multiple issues that require more services than are available in my region	34%	47%	18%	1%
Demand for services outweighs available resources for survivors	40%	38%	19%	3%
If a client told me their partner was taking out credit cards and/or loans in their name, I feel comfortable recommending the client call the creditor.	15%	44%	32%	9%
There are adequate resources for providing services to victims of economic abuse in my region.	3%	23%	53%	21%
There are adequate resources for providing services to victims of intimate partner violence in my region.	8%	39%	39%	14%
My organization is understaffed	18%	41%	34%	7%
The organization is fully able to meet the needs of its clients	10%	30%	50%	10%
Over the years, the number of people using our services has increased.	44%	40%	12%	5%
Current policy limits the structural financial obstacles faced by victims.	13%	47%	27%	12%

The next question asked the respondents which intervention for survivors of Economic Abuse should focus on. Graph 5 presents the ratings. The statements are as follows:

- Statement 1: Empowerment through financial knowledge and skills
- Statement 2: Access to free financial services like free accounts, credit, and debt remediation services, low-interest loans, and grants
- Statement 3: Affordable or free employment training
- Statement 4: Access to affordable housing
- Statement 5: Access to free or subsidized legal services

Graph 5. Interventions for Survivors of Economic Abuse



The respondents were given the option to provide input on what kind of support would survivors of Economic Abuse require. Figure 3 and 4 present the ideas from the social service providers.

Figure 3 and 4: Desired Supports for Economic Abuse



Table 12. Statements of Agreement or Disagreement on Contributing Factors of Economic Abuse

	Strongly disagree	Dis-agree	Neither	Agree	Strongly agree
Social isolation	2.1%	9.5%	14.9%	42.3%	31.1%
Lack of training in law enforcement	1.7%	12.8%	25.2%	38.2%	22.3%
Poverty	2.1%	7.5%	13.8%	31.7%	45%
Lack of legal support	3.7%	7.8%	19.1%	37%	32.4%
Lack of financial institution support and services	2.9%	14.1%	12.9%	39%	31.1%
Lack of legal policies for Economic Abuse	.8%	7.9%	14.9%	43.4%	33%
Lack of government support and programs	1.2%	7%	20.3%	35.1%	36.5%
Intersectional factors (e.g. Race, Gender, Disability)	5%	4.6%	16.3%	30.1%	44%

Red Text is the highest percentage in the group

Table 13. Barriers in Accessing Support

	Accessing social service (own)	Financial Services	Creditors
Language	32%	35%	35%
Inaccessibility of professional service	32%	43%	44%
Pre-existing suspicions of the establishment	28%	33%	39%
Lack of familiarity of existing services	50%	55%	52%
Absence of culturally or linguistically sensitive services	29%	42%	38%
Stigmatizing Treatment	17%	40%	36%

Red Text is the highest percentage in the group

Table 14. Additional Identified Barriers in Accessing Support

Accessing social service	Financial Services	Creditors
Limitations in mandate	Religion or spiritual needs	Illiteracy as their traditional Indigenous language is their first language,
Location	Mistreatment of women and misogyny	Perception that all creditors are out to get you
Community stigma	Past debt issues/bad credit history	Not knowing what creditors are
Mental health challenges	Lack of identification/documentation	Mistreatment of women and misogyny
Addictions	Lack of education related to recognizing financial abuse in financial sector	Lack of trust in women who experience violence/women in general
Assumptions of eligibility of service	Lack of trauma-informed practices	Lack of ID/Documentation
Capacity/waitlist	Fear of partner finding out	Lack of understanding about what they do
Outreach	Hours and location of bank	Location
No affordable housing for low income	Financial institutions are not there to help the client they are there to make money	Fear and the recognition that they will not be forgiven their debts despite not being involved in the decision making process
Funding for specific populations only	Separating the account if joint is an issue for survivor to access funds when abuser has the only card	Being forced to take on the debt
Plenty of people think they have to be physically abused to get services.	Lack of trust in women who experience violence/women in general	Power dynamics
Transportation	Re-victimization through re-telling their story	Staff (social services) also may be unaware of such agencies.
	Lack of responsiveness and power	Creditor agencies seem to be working for the creditors not the client
	Underemployment	Lack of solutions offered
	Transportation	

Finally, the social service staff reported on their demographic information. For their educational attainment, 39% have a Bachelor's degree, 27.4% have a college diploma, 18.3% have a Master's degree 7.9% have a post-graduate certificate, 5.8% have a high school diploma and 0.8% have less than a high school and .8% have a PhD. The majority of the participants are between the ages of 30-39 years old (37.3%), 22.4% are between 40-49 years old, 20.3% are between 18-29 years old, 12.5% are between 50-59 years old and 7.5% are over the age of 60 years old. 86.3% of the participants identified

as female, 11.2% identified as male and 2.5% identified as non-binary or gender fluid. 10.3% of the participants identified as Black/African (Afro-Caribbean, African-Canadian descent), 58.6% identified as White/Caucasian (European, Anglo descent), 4.4% identified as East Asian/Southeast Asian (Chinese, Korean, Japanese, Taiwanese descent; Filipino, Vietnamese, Cambodian, Thai, Indonesian, other Southeast Asian descent), 6.5% identified as South Asian (Indian, Pakistani, Lankan descent) and lastly 2.3% identified as First Nation and Métis.

## Financial Sector Survey

The financial sector survey garnered much less of a response through our outreach. The total number of responses was 76. The first question asked the respondent what is their role within the institution? The survey provided several options plus a write in category. Most of the respondents (64%) are in-person bank tellers, 17% are client service representatives (online & telephone), 13% are in a community role and 6% have another role within the institution. The other responses included: AML/ATF Consulting

services to Reporting Entities, Vice-president in Direct Financial Services, associate investment counselor, portfolio manager and financial advisor. The length of time in their position ranged from half a year to 27 years, the average length in their current role is 6.25 years. To learn more about the clients served, we asked what percentage of your clients have mental or physical disabilities and what percentage of your client base is considered racialized women? The results are presented in Table 15.

Graph 6. Role within Financial Institutions

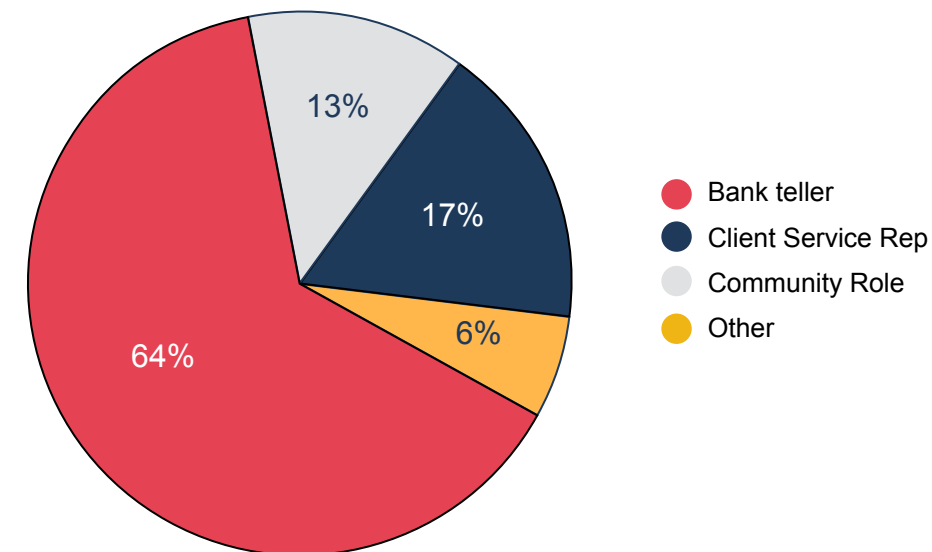


Table 15. Client base

	Less than 25%	26%-50%	51%-75%	76%-100%	Do not see clients face to face
Mental or physical disabilities	29%	46.1%	17.1%	1.3%	6.6%
Racialized women	22.4%	31.6%	36.8%	4%	5.3%



The participants were asked if they had ever heard of Economic Abuse, 17.1% of the respondents had never heard of Economic Abuse while 82.9% had heard of Economic Abuse. The next question asked if the person has ever received training from their employer on how to recognize Economic Abuse, 46% states they had received training on Economic Abuse and 54% stated they have not received training. Next, the survey asked about the ways their organization has identified ways to recognize Economic Abuse. The responses included: a senior always accompanied by an insistent person, have deep meaningful conversations with spouses individually and together, ensuring we know how to recognize elder abuse and having conversations around Power of Attorney, unexplained withdrawals from the accounts, to notice if one party's money is being tightly controlled, recognizing if a customer is pressured into making a transaction, or if someone is speaking on their behalf and recognizing if client is uneasy with transaction, and depriving a partner of decision-making power over family finances. We asked the respondents have you received training from your employer on how to recognize elder abuse as it relates to financial abuse? 45.3% stated they have not received training on Elder Abuse, while 54.7% stated they have received training. They survey continued by asking if they have received any training from their employer on how to recognize victims of intimate partner violence. The response is down the middle 50% stating they have received training while 50% state they have not received training. 54.6% of the respondents received training on financial abuse, while 45.4% did not receive training.

Finally, the survey asked to the best of your knowledge, does your employer have policies or a process in place if a person identifies as a victim of intimate partner violence or Economic

Abuse. 54.6% stated their organization has policies or a process in place, and 45.4% stated their organization does not have policies or processes for IPV or Economic Abuse. For the respondents who answered yes, we asked what type of policies or processes are in place. The responses include to undergo a rehabilitation process facilitated by the organization, we have a client care team that we escalate concerns through who investigate and get proper authorities involved, we have mandatory yearly learning to refresh our understanding and escalation process, monitoring all financial activities, the language courses and specific actions have helped us, provision of a number line where one can report and Staff Complaints Policy. We continued asking the respondents what type of policies or systems do you think your organization should put in place. The responses include a set procedures or flagging system for expected cases of Economic Abuse. Training regarding what items to look for, as a prominent member of the communities in which we serve, financial institutions should have established guidelines and policies to recognize, report and tribute to the resolution (where possible) of financial abuse, more publicity should be given to this aspect of knowledge so that people have this awareness, Co-Lending by Banks and Non-Banking Financial Companies (NFBCs), unclaimed Deposits & Inoperative Account Policy, depositor Education and Awareness Fund Policy, further training specific to case management re: financial abuse, clear policies, direct actions, education and current research on recognizing intimate violence as it relates to finances and training for advisors to identify abuse. 61.7% of the respondents stated they would not be able to identify Economic Abuse if a client described Economic Abuse characteristics to them. The follow up question to the previous question

asked how do you identify a client experiencing Economic Abuse. The responses are indications that one individual is controlling their spouses' financial and economic resources, transaction(s) would have to be reported as a fraudulent activity or acts of physical abuse (onsite or on phone) for employees to initiate reporting the incident, a client being taken advantage of from either a spouse or a family member- matching their

stories with the ones of my client's and I look for any suspicious activity in their accounts, unexplained withdrawal of funds from accounts, being in an unhealthy relationship myself, I am able to detect signs of someone being uncomfortable and I'm able to detect red flags when a client describes their relationship and a sudden change in mood or behavior of an elder.

Table 16. Organizational Support for Economic Abuse

	Strongly disagree	Dis-agree	Neither	Agree	Strongly agree
My organization's current training is effective in helping me aid clients experiencing Economic Abuse	5.3%	5.3%	50.7%	30.7%	8%
My organization's current training is effective in helping me aid clients experiencing elder abuse.	4%	2.7%	24%	60%	9.3%
My organization's current training is effective in helping me aid clients experiencing intimate partner violence.	4%	6.7%	38.7%	40%	10.7%
My organization's current training is effective in helping me aid clients experiencing financial abuse.	4%	6.7%	38.7%	40%	10.7%

Table 17. Statement of Agreement on Economic Abuse and Workplace

	Strongly Disagree	Disagree	Agree	Strongly Agree
I know how to detect whether a client is going through Economic Abuse or intimate partner violence	5.3%	53.3%	25.3%	5.33%
I am not sure what I, as an employee, should do if I suspect my client is a victim of intimate partner violence	6.7%	34.7%	41.3%	17.3%
Identifying IPV victims is relevant to my role.	17.3%	37.3%	25.3%	37.3%
Assessing situations for intimate partner violence is a low-priority issue at my workplace.	4%	38.7%	42.7%	14.7%
Reporting of intimate partner violence is mandatory in my jurisdiction	22.7%	37.3%	28%	12% b
I have attended an educational/training session on intimate partner violence.	21.3%	20%	34.7%	21.3%
My workplace has written guidelines for detection and management of intimate partner violence	8%	53.3%	21.3%	17.3%
There is nothing I can do for a victim because they are unlikely to leave the relationship	30.7%	30.7%	24%	30.7%
I would like to receive training on the assessment and treatment of intimate partner violence and Economic Abuse	0%	46.7%	30.7%	22.7%

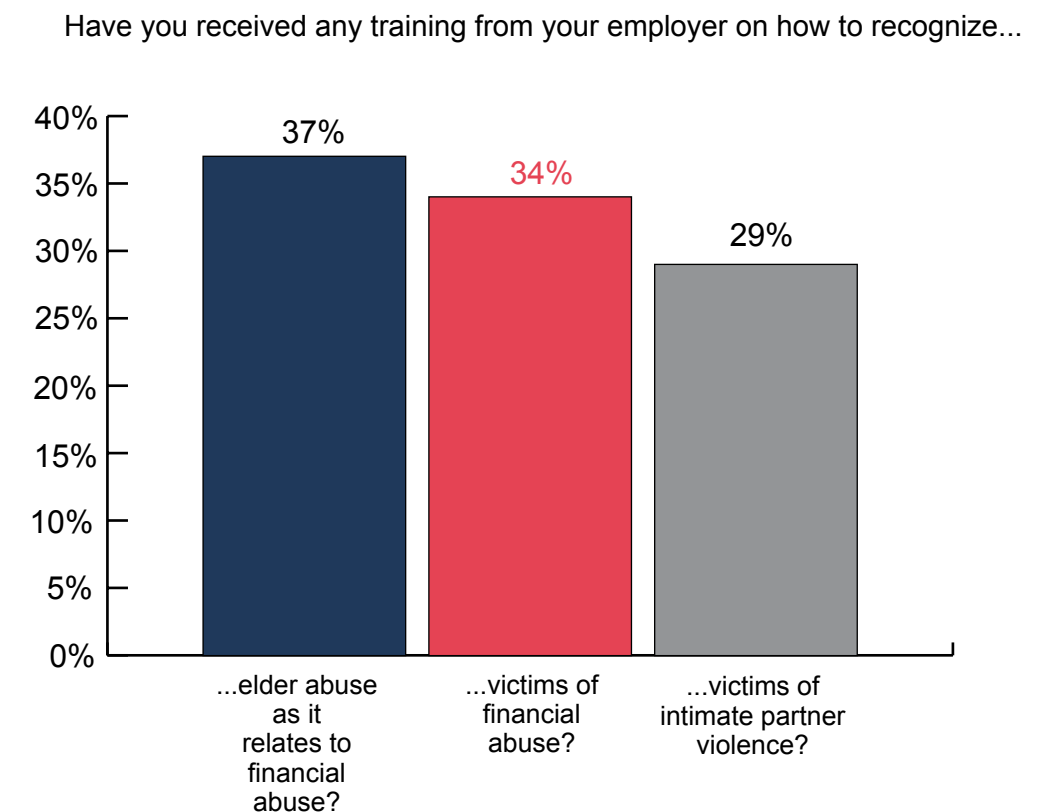
Table 18. Knowledge of Economic Abuse

	True	False
Denying a partner decision-making rights regarding family finances is a form of Economic Abuse	85.3%	14.7%
Women in high socioeconomic positions are more likely to become victims of Economic Abuse	32%	68%
Less than 50% of women in domestic abuse relationships experience Economic Abuse	57.3%	42.7%
Restricting access to access to essential resources such as food, clothing, or transport, and denying the means to improve a person's economic status is considered financial abuse	64%	36%
Forcing you to put your name on accounts and then destroying your credit is a form of Economic Abuse	54.7%	45.3%

Table 19. Statements on Economic Abuse

	Strongly Disagree	Disagree	Agree	Strongly Agree
Economic Abuse refers to the control over a survivor's ability to use, acquire or retain financial resources in a manner that interferes with their economic stability and self-sufficiency	8.6%	37.6%	29%	24.7%
Economic control refers to a type of economic abuse in which the perpetrator prevents the victim from having access to, as well as knowledge of, the financial circumstances of the household. Economic control also prevents the victim from being able to make decisions regarding household finances.	3.2%	18.1%	47.9%	30.9%
Economic exploitation refers to a type of Economic Abuse in which the perpetrator intentionally uses the victim to generate financial resources which he then appropriates. This includes behaviors that destroy the victims credit or finances such as stealing the victims money, cheque, or bank cards	16.1%	24.7%	34.4%	24.7%
Economic Abuse impacts employment, education, finances, and well-being.	2.2%	30.1%	35.5%	32.3%
Abusive partners use varying Economic Abuse tactics ranging from employment or education interference and sabotage to financial control, exploitation, and restriction such as withholding financial resource.	15.1%	24.7%	35.5%	24.7%
Employment sabotage (i.e., actions that lead to missed work or forced resignation) can have long-term consequences on career development and often force women out of the workforce.	8.6%	29%	26.9%	35.5%
When I am meeting with my clients, I routinely inquire about the financial concerns of my clients	1.1%	38.7%	37.6%	22.6%

Graph 7. Financial Institution Training

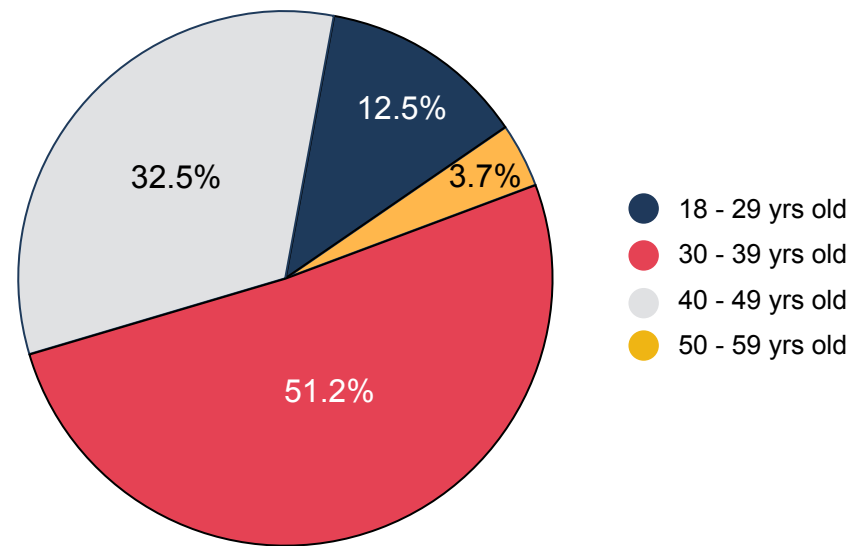


## Victim-Survivor Survey

The victim-survivor survey garnered a total of 80 respondents. The entire sample identified themselves as female (100%). 63% identified their partner as male, while 37% identified their partner as female. 15.5% identified they have long-term physical or mental health conditions or disability, while 84.5% do not. The age of the participants ranged from 18-59 years old. Graph 8 presents the various age categories. Of the respondents, 17.7% do not currently have any dependents in their home, 4.4% have both child and adult dependents, 75% have children under the age of 18 and 2.95% have adult dependents currently in the home. The majority of the respondents have 2 children in the home (76.2%), 3.2% have one child, 4.8% have 3 or 4 children at home, 1.6%

have more than five children. The majority of the participants identify as heterosexual (92.7%). The education attainment of the respondents varied, 19.1% have less than a high school diploma, 28% attained a high school degree or GED, 13.2% have a college degree, 22% have a bachelor degree, 4.4% have a graduate degree and 13.2% have some post-secondary education. The majority of participants identified as Black/African, (Afro-Caribbean, African-Canadian descent, 60.3%), White/Caucasian (26.5%), East Asian / Southeast Asian (3%), Indigenous- First Nation (3%), Indigenous- Inuk (1.5%), Latino, Middle Eastern, South Asian were represented as well (1.5% respectively).

Graph 8. Age of Victim-Survivors



Of the respondents, 2.5% had never previously heard of Economic Abuse, however they identified they are experiencing it based on the definition provided. 87.5% of the respondents have heard of Economic Abuse and are experiencing it. Finally, 10% stated they have heard of Economic Abuse and are not experiencing it. Respondents of the survey are experiencing Economic Abuse overwhelmingly at the hands of their current partner - 64.8% are currently married, 11.2% are living together and 9.9% are dating but not cohabiting. Only 14% of the respondents are no longer with their partner. The next question asked “are you currently experiencing ongoing Economic Abuse from

your current or former partner”, and asked the respondent to identify the form of abuse. Of the 70 respondents, 25.7% are experiencing control and interference with the things money can buy or give access to (i.e., housing, food, personal belongings, or transportation), 20% said their partner controls access to money (access to their bank account or giving an allowance), 48.6% interferes or controls their money (i.e., salary, child maintenance, welfare benefits) and only 5.7% are not currently experiencing Economic Abuse. Table 20 presents the various ways the participants experience Economic Abuse including the frequency with their current partner or ex-partner.

Table 20. Frequency and Forms of an Economic Abuse

	Never	Hardly ever	Some times	Often	Quite often	Not Applicable
Steal the car keys or take the car so you couldn't go look for a job or go to a job interview	4.3%	24.3%	21.4%	28.6%	14.3%	7.1%
Pawn your property or your shared property.	7.1%	8.6%	22.9%	48.6%	11.4%	1.4%
Threaten you to make you leave work	4.3%	14.3%	25.7%	32.9%	17.4%	5.7%
Demand that you quit your job	5.7%	21.4%	31.4%	28.6%	7.1%	5.7%
Refused to get a job so you had to support your family alone.	4.3%	12.9%	31.4%	22.9%	27.1%	1.4%
Make you ask him for money	4.3%	28.6%	14.3%	27.1%	25.7%	0%

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



The next question asked if the respondent sought support on the following issues as lockdown restrictions ease or end in relation to the perpetrator actions. The respondents were asked to check all that apply and the rating was

1 as very unhelpful and 5 as very helpful. The respondents identified other support programs such as Maintenance Enforcement Program, and that their child's schools / teachers, and neighbours offered the most help.

Table 21. Helpfulness of Services

Service	1 - Very unhelpful	2 Unhelpful	3 Neutral	4 Helpful	5 - Very helpful	Did not contact
Shelters or women's organizations - Domestic violence	5.8%	20.3%	39.1%	21.7%	10.1%	2.9%
Homeless shelters	4.4%	39.1%	15.9%	21.7%	10.1%	8.7%
Financial Institutions (Banks, Credit unions) - Money or debt advice	8.6%	17.1%	32.9%	34.3%	4.3%	2.9%
Lawyers - Legal advice, or criminal justice issues relating to the current/ex-partner	4.4%	13%	39.1%	27.5%	15.9%	0%
Housing Associations or CMHC - Privately-owned housing; Rented housing (including privately rented or local/housing association)	11.6%	11.6%	26%	36.2%	8.7%	5.8%
Provincial / Federal Government/ Local Government - Welfare benefits	5.7%	20%	32.9%	27.1%	11.4%	2.9%
Daycares - Child maintenance	5.7%	12.9%	34.3%	24.3%	11.4%	11.4%
Counselors, Family Doctors - Mental health or psychological support	2.9%	24.3%	20%	42.9%	20%	0%
Hospitals or clinics	2.9%	14.5%	39.1%	29%	8.7%	5.8%
Band or Council	4.5%	14.9%	25.4%	31.3%	10.5%	13.4%

Respondents were asked if they have ever tried to access financial services (bank/credit union) for assistance related to leaving their partner or Economic Abuse. 85.7% stated they had tried to access financial services, while 14.3% did not. For the respondents who answered yes, we asked how much they agree or disagree with the statements in Table 21. There was an opportunity for respondents to comment on their financial institutions. The comments are as follows:

Bank refused to tell me how much mortgage/rent I could afford until after the separation was signed; Bank told me I couldn't take my name off a joint account I never used and hadn't known existed (unless he also signed); I was scared he was going to get more debt and I'd be liable, didn't even bother to contact them, in the end my bank (Scotiabank) was not helpful.

Table 22. Helpfulness of Financial Institutions.

	Strongly disagree	Dis-agree	Neither	Agree	Strongly agree
My financial institution was sensitive to my situation	4.3%	17.1%	45.7%	31.4%	1.4%
My financial institution was knowledgeable of Economic Abuse	8.6%	20%	40%	20%	11.4%
My financial institution address my immediate needs	4.3%	21.4%	41.4%	27.1%	5.7%
My financial institution was able to direct me to outside services to help economic abuse	7.1%	28.6%	44.3%	15.7%	4.3%
My financial institution was protective of my safety, privacy and security	20%	21.4%	30%	27.1%	1.4%

The next question asked the respondents to provide comments about accessing help and support for Economic Abuse during the pandemic. Respondents reported: abuse and manipulation from the court system, and misrepresentation of income by the ex-husband.

One respondent stated:

“ He made \$250,000 to \$300,000 per year prior to separation. He quit his job when we separated and has been under employed for 7 years. I was home for 9 years raising my children and did not have an income. It was VERY difficult finding employment in the first 4 years. I took any job I could find. As my income goes up, his income goes up. I have had to fight every month for Maintenance to release my child support payments. This month they were 10 days late releasing it (my ex husband had made the payment a month ahead), when I finally heard from my case worker on May 10th, her reason for the payment being late... She did not have time to release the funds. I have dealt with this monthly for 3 years. For the first 4 years I found to have child support imposed by the courts, for the past three years, I have fought to have my payments released on time by Maintenance. All while my ex- husband continues to manipulate the system and remain under employed. ”

Other comments are as follows:

There were supports received of food and material, however their finances got worse. Another participant mentioned the difficulties of being a newcomer and leaving an abusive relationship. It was mentioned that one cannot even buy a phone because they have “No credit” and the bank gives you no credit support, or a limit of \$250 or \$500 with no job. It was harder to access assistance during a pandemic due to proximity to the abuser. Another participant stated that “nobody cares’ about her situation. One participant mentioned that people don't know where to go for help. People don't realize they're being abused. There is a lack of low income housing, which is a huge challenge. The policies around making an income when disabled are outdated. “Who can live on \$17k/yr when they're a single parent?.”

Another participant reported:

“It was an impossible task everywhere I went. There is such little awareness and education about [Economic Abuse]. A small list of where I experienced a lack of awareness (not a comprehensive list) includes Ontario Works, my lawyers (I had several over the years), my therapist (also have had several for that reason), my bank, my family, and my friends. My case workers at the shelter too. I was faced with little knowledge myself in the early days of leaving of Economic Abuse and the subtle difference between it and financial abuse. Even accounting for that abuse (that is to say showing proof), I was not believed. I remember talking with Schlifer Clinic in 2019 about it- they were knowledgeable- but then our meetings stopped not long after COVID-19 arrived in 2020. I found out later there was such a turnover at BSC (and presumably still is such-because they've dropped off again) that my supporter worker left the organization. Luke's Place ended up being so super amazing when I moved into their jurisdiction. They were crucial in getting me where I am /we are today.”

## Social Services Interviews

In the survey, CCFWE recruited participants to complete an semi-structured interview. There was a total sample size of 19 participants from the social service sector Using thematic analysis the responses were coded and themes were developed. Using thematic analysis we coded and developed themes based on their response. The first question asked was about their role and organization. The sample ranged in roles from **victim services, legal services, crisis response, immigration support and shelters.**

Many noted their agency encompasses several programs and the common element is supporting intimate partner violence survivors. The majority of the participants described their work as in direct contact with women fleeing violence. Many of the participants also described their work as trauma-informed, feminist, anti-oppressive with some adding in an anti-colonial and empowerment framework.

## Meeting the Needs of the Clients

The second question asked the respondents what their organization is doing well to meet the needs of Economic Abuse victims. A prevalent theme within the responses was the need/ability to work in partnership with other organizations to best support the client. A number of respondents mentioned that much of their work focuses on the socio-economic issues of their clients. Meaning the staff have multiple added roles due to necessity of the work versus what is in their job description. By taking this overall approach (working collaboratively and the ability to identify needs outside of the scope of their work), they are able to better support the clients.

Another theme within the responses was the importance of cultural competencies. Cultural

competencies are described as having different food options for the clients, understanding the cultural norms impacting gender-based violence, and language of clients. Many providers commented on the importance of cultural competencies for ensuring the client feels welcome and safe. Along the lines of safety, several people discussed the importance of low-barrier access to services and meeting the clients where they are at. A challenge with some services is the lack of “proof” the clients are experiencing violence in order to obtain some services. The requirement is not necessarily from the organization but from the limited funding eligibility set forth by the government.

## Identifying Clients

Many of the organizations noted there is a formal intake process for their agency. However, many noted that there were minimal questions specifically addressing Economic Abuse. It was noted that through the course of the intake process, indicators of Economic Abuse would reveal themselves, whether this be through the client stating they do not have access to their own finances or they are not allowed to work. Through the interviews, we also heard that many clients do not know what Economic Abuse is and it would be the service provider who provides the insight about Economic

Abuse. Social service staff identified the need for pamphlets or any materials to distribute to survivors or victims to assist in speaking about Economic Abuse. Some of the organizations noted that though they dealt with intimate partner violence, they were not historically aligned with working on accessible finances or the banking system. Other organizations noted that staff would be available to support clients by being on the line with them to call financial institutions or Canada Revenue Agency to gain access to their basic financial documents.

## Training on Financial or Economic Abuse

Social service providers identified the lack of training on how to speak with clients on financial aspects of their lives as the most common factor exacerbating Economic Abuse. Some therapeutic services found it difficult to speak to clients about their finances and their abusers' impacts on finances, due to

unspoken taboos of speaking about finances. Additionally, social services did not know who to refer their clients to. Many service organizations do not have the tools available within their scope of work to support their clients in Economic Abuse.



## Improving Organizational Response to Economic Abuse

The prevalent theme for the question of how to improve the organizational response was the need for specific client support for Economic Abuse. There is a lack of knowledge on how to best support clients when dealing with Economic Abuse. Specifically, who to call and what services are available out there with low-barrier-access or at no-cost. Another factor that organizations felt they needed to improve is language barriers and reaching clients, specifically newcomers and immigrant women.

Numerous service providers identified the need for training on Economic Abuse. The training should cover how to address Economic Abuse with clients and where to go for services. The training needs to consider the rural and urban differences along with cultural differences. There was some discussion on the collection of data and measures to effectively advocate for the client.

## Intersectional Factors that Exacerbate Economic Abuse

The top social factors identified were income level and education. Though participants noted that Economic Abuse impacts women of all socioeconomic levels, they highlight that middle or low-income women cannot access lawyers, housing, childcare or employment opportunities that are crucial to leaving an abuser and rebuilding their financial livelihoods. Participants also noted that being women of colour exacerbates these barriers; discriminatory practices amongst landlords or biases prevalent in our systems negatively affect survivors more than White women.

Immigration status, race and cultural background made a difference on the impact experienced, or even victims' willingness to reach out to victims' services. Immigrant women fear being alienated by their communities should they report abuse. They also experience additional shame and stigma on experiencing a type of abuse like financial abuse, as it is taboo to speak about finances within their communities in general. Knowledge of financial abuse and even their own rights in Canada were not well-known by these women, for example, that a partner cannot take away their permanent residence card. Many fear

deportation should they report abuse, or do not know about services or programs available to them.

The rural and urban divide was noted by many participants; there are overall fewer services in rural areas for women experiencing abuse, and more isolating for victims. One participant noted that gun violence was quite common due to the prevalence of farming and hunting in these areas. Another participant noted a lack of translation and cultural services available for immigrants in these areas also.

Having children also increases barriers for economically abused women. Often women will consciously choose to stay or bear the abuse for the sake of their children. They choose not to leave due to childrens' special needs. Lack of affordable childcare options prevents women from pursuing employment or education opportunities.

Gender was noted by participants as a factor that exacerbated the impacts of Economic Abuse. Legal and financial systems that implicitly favored men tended to overlook, scare or prevent women from acquiring their own property or resources.

Several service providers discussed the challenges of institutional barriers such as the court system being manipulated by the ex-partner and the child welfare system. The challenges are exacerbated by systemic racism. The service provider described the circumstance of a First Nations client who is currently involved with the legal system (partner charged), child

welfare system (colonial policies resulting in over-representation of Indigenous youth in care) and a family law matter. The challenge is that none of the systems take into account time, or resources needed to address the issues and she is trying to navigate three distinct systems at one time.

## What Policymakers Should Know

### Affordable, Accessible and Long-Term Housing Desperately Needed

Social services commonly identified housing as being the top item that they wanted policymakers to know about Economic Abuse victims. As housing prices skyrocketed during the pandemic, it was made impossible for victims to even gain temporary housing to leave their abuser. Even an increase in short-term transitional housing was pointed as a specific need for victims, as shelters were overwhelmed during COVID-19. One participant noted that existing low-income housing which are owned by private companies or investors:

“Private actors have no interest in keeping this program running; properties are dilapidated, and then they're not going to invest to fix them, right. It's almost the root of the issue; if people have more means to leave these situations, we wouldn't have so many of these situations. At least they'd be shorter term.”

Transitional housing must turn into permanent housing. Currently even transitional housing wait times are 10 years long without much space to accommodate.

Participants noted that landlords would not rent to victims of Economic Abuse, playing into the trap that abusers lay for their victim. An aspect of economic control means the abuser tries to destroy the victims' financial standing so that they cannot obtain housing. One participant said of landlords:

“1) They want people to be working professionals with references, don't want any trouble and smell fear.  
2) They are only looking for money, don't care who moves in or what happens; [but victims are in] a lot of precarious situations, you're raising children, and you know, you're worried about what kind of activity is happening here.”



## Legal Services Are Too Expensive and Inaccessible for Victims

The second most common theme that service providers wanted policymakers to know is the exorbitant cost for victims to pursue legal action against the abusers. One staff member recounted her own experience with Economic Abuse, where once she left the abuser who manipulated her out of her house, she was “going to feel stretched to have to pay \$500 [an hour] to a lawyer to tell me that I need to get a lawyer”. Going through the court system, hiring an attorney to acquire child support, spousal support or to prosecute the abuser can cost thousands of dollars, which can plunge victims further in debt. One participant, speaking on her own abuse experience, also speaks to the shortage of legal support:

“ I could barely get a lawyer at the time this time last year. I've called like so many lawyers, they weren't taking people or they'll take you in a month or two. Yeah. Like I'm trying to leave now please. ”

A few service workers noted that the patriarchal nature of the legal system favored men over women when it came to pursuing legal action to take back victims' property or money. In one participants' own abuse experience, lawyers urged the male perpetrator who paid much less for their house that she had, to fight for the house that the victim put additional funds into. However, her lawyer urged her to settle, and not to pursue legal action. Additionally, some providers found that women were more likely to give up their fair share to settle the matter, where men would likely push for every last cent:

“ I went through two lawyers... I got a new lawyer who I'm learning now just wants to settle like they're not trying to fight for you...I just took [the settlement] because every lawyer told me 'Do not fight for this house. You don't want to get in a fighting match'. His lawyer obviously [said] 'let's fight for this house'. So I'm like, Why are my lawyers telling [me] don't fight for this house even though I'm 70 percent invested in it, if not more? I do think that has to do with gender. ”

The Criminal Code was discussed, as it was noted that it needs to distinguish between different types of abuse, and it does not account for coerced debt or credit charges. The enforcement of family court orders do not extend to financial matters; perpetrators tended to take destructive behaviors when victims first leave, or when abusers first get caught, such as selling all the victims' property so women cannot get the money. There is no legal mechanism to deal with such behaviours, and survivors are left to deal with the damage. No mechanism is there to support survivors through these procedures either.

Legal Aid was often delayed, and eligibility criteria are very restrictive; for example, should victims' names be on property, they are not eligible for legal aid, even if the abuser was fighting for that property. When seeking legal aid, some victims could not get support for one or two months, when they needed to leave the abuser immediately. Participants expressed the need for a simplified, accessible legal system, and special services for abuse victims.

## Poverty and scarcity exacerbates all aspects of living for survivor

Participants identified that scarcity of resources created cycles of poverty and restricted victims of Economic Abuse on all fronts: housing, childcare, legal services, employment and more. Victims could not 'save' if they had everything stolen from them by abusers; every penny matters, and because of bad credit, victims could not access loans or financial resources that could help them. Financial institutions were explicitly mentioned as a service that needed to provide targeted resources for victims of abuse, and these victims should be given priority.

Entry employment opportunities, certifications and childcare options were highly recommended for policymakers to give victims a chance at a new life, especially for immigrants, newcomers and refugees. These victims all wanted to work and begin building up their resources, but needed assistance along the way. Participants noted that once victims began earning, their confidence and

self-esteem began to return, thus opening a new chapter for them. Participants identified that Ontario Works, Ontario Disability Support Program, and Child Tax Benefits did not begin to cover costs for these women. Multiple participants asked policymakers to understand that extreme poverty limits victims' abilities to go through the system, and criteria for financial eligibility can be restrictive.

Social services noted that immigrant, refugee and newcomer women need to be educated about their rights, finances and financial abuse as soon as they arrive in the country. Immigrants fearful of reporting abuse thought they would be deported should they come into contact with the authorities, and this fear must be addressed as soon as they are in Canada. Educational resources in immigrants' native languages should be created on economic and financial abuse, along with what types of financial documents should be kept by individuals.

## Lack of Support Staff or Resources For Social Services During COVID-19

Shelters and domestic violence workers were overwhelmed during the pandemic. However, during lockdowns, shelters noticed a decrease in calls and admissions, but not because domestic violence decreased. After vaccinations were rolled out and lockdowns were lifted, admissions and calls rapidly increased to a point where waitlists became long, and shelters were quickly overwhelmed. During lockdowns, participants said that victims were confused as to whether or not shelters or domestic violence programs were open due to restrictions, even though they were. In addition, victims could not call in to access support, as their abusers were at home where they could hear the calls.

Services noted being able to pivot quickly to meet victims' needs. For example, a domestic violence counselor noted that their organization adopted flexible working hours to do virtual counseling calls with clients outside of working hours, as victims could not fake 'going to work' as an excuse to go to counseling. Still they experienced difficulties as partners were also working from home, thus they needed to work around husbands' schedules.

Victims were unable to leave their homes due to the pandemic, thus had no reprieve and unable to get a break, as their abusers did. This increased the intensity of the abuse experienced and the mental, physical and

emotional tolls on victims and their families. This meant that victims needed longer times to recover from such abuse.

Extended waitlists create a backlog of victims needing help. Participants noted that even though COVID-19 is not as severe as it once was, it does not mean that people are not in a dire situation. Staff are still working overtime to serve their victims. Some participants were part-time shelter relief staff, and noted that these staff members did not receive the training opportunities that permanent staff did. They noted that 'permanent staff received training once a month' but relief staff did not have access

## Discussion

### Social Services

The most emphasized point from social services was the lack of safe and affordable housing across the country. It was noted that there is a lack of shelter space and transitional housing for survivors. Supply has been locked up by private or foreign actors or multiple landowners, as investors now make up one-third of Canada's housing market. This, among other reasons, has raised housing prices drastically and made it impossible for victims and survivors from escaping abusers. This points to systemic issues in the housing system which are beyond the scope of social services. Some shelter staff noted the deteriorating status of transitional housing re-traumatizing victims and survivors.

The second prevalent concern was the current family law system with some mentioning the court system as well. Challenges with accessing Legal Aid and the cost of a lawyer is prohibitive for many, which denies women justice. Some of

to these sessions, nor did they have access to counseling or support services.

Additionally, shelters lack programs for special needs children or cultural care. One participant noted a victims' hesitancy to come to a shelter as her daughter had autism, thus could not safely be at the shelter. Immigrant services were able to provide cultural care for immigrants, newcomers and refugees, including services in their native languages, and cultural food options like halal or kosher food. However, as those were specific to immigrant services; shelters and other DV organizations noted that they could not provide such services.

the participants discussed the antiquated legal system and how it impacts their lives and their childrens. Many discussed the manipulation of their ex-partner through the family court system. The women are being terrorized and harmed through these processes, with no official mechanism of recourse.

Social service providers who participated in the study are aware of Economic and Financial Abuse, over 95% of the sample recognize the terms. Many of their clients are experiencing this form of abuse along with the physical abuse. There are two primary challenges with Economic Abuse within the social service sector: 1) the availability and knowledge of resources available for clients, and; 2) the difficulty in discussing finances with the clients. As some reported difficulty discussing finances with victims, further studies could explore the behavioral and societal barriers in carrying out such discussions.

Although some services noted they have a questionnaire to screen for domestic violence items, they stated that they do not always walk through all the questionnaires with victims as they take too long. Instead, staff keep the questionnaire in mind during discussions. They mentioned that informally speaking with victims provides more information. Thus, any future questionnaires or tools should aim to be concise

### Financial Services

Only one third of financial services stated they were trained on elder abuse or financial abuse, and even fewer stated they were trained on 'financial abuse in the domestic violence context'. 44% of financial institution staff could also not identify that placing your name on accounts and destroying a person's credit is a form of abuse. 42% did not agree that tactics like employment or education interference is part of Economic Abuse. 57% of staff said they disagreed that economic abuse refers to the control of a survivors' ability to use, acquire or retain financial resources. This demonstrates that there are still many misconceptions among almost half of financial institution staff about the nature of Economic Abuse. With this high rate of misunderstanding of Economic Abuse, it will be incredibly difficult to identify victims in clients, and even how to properly assist them. However,

### Limitations

This study could not reach as many financial institutions' staff as social service due to capacity and non-responsives. It is possible that financial institution staff did not see Economic Abuse as part of their work, therefore may have been less inclined to participate.

to reduce burden on the staff. Further research could explore best-practices for immigration services and financial discussions or workshops provided upon entry into Canada. Immigrant-specific courses/workshops were suggested by multiple social services. The outcomes could open the door to further financial discussions between couples, and lead to understanding financial rights.

economic control was correctly identified by 77% of participants, indicating that there is some understanding of control, but not on other details of economic abuse. 64% of participants were self aware that they could not identify victims of Economic Abuse or IPV, yet 51% indicated an interest in getting training. 61% of bank staff believe that identifying IPV victims is not a part of their role, however the CCFWE has heard from consultations with financial institution staff that they can be the first line of defense for victims, as they see red flags even before police or social services are involved. This is reflected in our survey as well, as 67% of staff noted they feel they can take action to assist victims. Further research needs to be conducted on financial institution training, and resources must be made to better equip financial institution staff on Economic Abuse.

Victims and survivors have been difficult to reach in general, especially in the aftermath of the pandemic. Victims and survivors are struggling severely as a result of increase in domestic violence during lockdowns, thus lack capacity to participate in such surveys. Therefore, the number of victims and survivors reached was also lower than expected.

## Recommendations and Next Steps

### Social Services

Create and test a concise screening tool and Economic Abuse education resources for social service staff and clients. The CCFWE is currently in the process of developing a toolkit for social service providers.

Social service staff have indicated a desperate need for Economic Abuse training, educational resources for victims, and staff resources to share with clients.

Development of measures, data collection and research is needed to understand the depth and nuances of Economic Abuse; this is thus far

an understudied phenomenon in Canada. The CCFWE is working towards this.

Increased funding is needed for shelters and social services for measures including, but not limited to:

Hiring more full time staff, or providing benefits like counseling and training for part-time support staff.

Support staff have been essential in stemming the overwhelming numbers of victims and survivors;

Repairing and creating new transitional housing;

Creating resources, translation services and culturally-appropriate services for immigrants, newcomers, and refugees.

### Financial Services

Create and test concise financial institution training on Economic Abuse, and create education resources for financial service staff and clients. The CCFWE is working towards this, and needs further assistance from financial institutions.

Conduct further research diving deeper into financial institution staff, and training. The CCFWE is working towards this.

Specialized programs must be created at financial institutions for domestic violence and economic abuse victims, as these victims suffer from destroyed credit, and need debt and credit remediation services.

Prioritize abuse victims in the financial system and help maintain their privacy, confidentiality and security while they are going through an abusive situation.

### For Policymakers

Systemic barriers which are reducing affordable housing supply and increasing housing prices must be addressed, such as increased regulations on multiple landowners or investors.

Legal support must be increased, and the eligibility criteria must be revised, such as the criteria that owning property disqualifies one from legal aid; victims have been identified as 'too poor' to pay for lawyers, and 'too rich (or property-owning)' for legal aid. However, because victims are often locked into properties due to abusers, they do not have control on their status.

The legal system should review and revise their victims' services to remove barriers and make the system easy to navigate for victims of Economic Abuse.

Immigration services must provide training on financial abuse and financial rights in Canada as soon as immigrants enter the country in their native language; educational resources must be developed to aid in this endeavor.

More research must be funded to collect further data on the understudied phenomenon of Economic Abuse and its impacts on service providers and victims and survivors in Canada.



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

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



Get involved

If you would like to get involved in our work:

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

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