

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



THE STATE OF ECONOMIC ABUSE IN CANADA: A REPORT

Championing Financially Strong Futures for Survivors

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CANADIAN CENTER
FOR WOMEN'S
EMPOWERMENT

CENTRE CANADIEN
POUR L'AUTONOMISATION
DES FEMMES

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Land Acknowledgment

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

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

Thank you, YWCA Canada, for providing the opportunity to conduct a national consultation on Economic Abuse to inform the National Action Plan on Violence Against Women and Gender-Based Violence. We would like to thank the Minister for Women and Gender Equality of Canada and City of Ottawa for making the funding available to undertake this important work during the pandemic.

This report is dedicated to the survivors who took the time to participate in the CCFWE focus group and survivors' round table. We thank you for sharing your truth about how deeply your own experiences have motivated you to want to help others. Quotes and stories from these focus groups and round tables are used and cited throughout this report to reinforce the impacts of Economic Abuse.

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Key Abbreviations & Terms

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

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

GENDER-BASED VIOLENCE (GBV): Gender-based violence encompasses violence against women and girls, men and boys, lesbians, gays, bisexuals, transgender and intersex (LGBTI+), and other individuals who do not conform to dominant gender roles.³ It is commonly used to define acts of violence perpetrated by men against women to maintain and reinforce social power.

GENDER NONCONFORMING: Gender nonconforming is when individuals do not conform to their socially or traditionally prescribed gender roles or gender norms. Transgenders, cisgender lesbians, and gender-fluid people are some examples.

INTIMATE PARTNER VIOLENCE (IPV): IPV is any violent offence that occurs “between current and former legally married spouses, common-law partners, boyfriends and girlfriends and other kinds of intimate partner”.⁴ IPV is a global problem, with women more significantly affected than men. IPV occurs in several forms, including physical, economic, sexual, and psychological abuse. IPV is often attributed to multiple factors, such as poverty, gender inequality, sociocultural and religious beliefs, and unemployment. IPV violates human rights and has wide-ranging consequences, such as post-traumatic stress disorder, physical injuries, and economic problems.⁵

Executive Summary

Economic Abuse involves using coercive tactics to control, exploit and sabotage victims' resources; undermining survivors' autonomy, empowerment, and financial security.⁶ Economic Abuse may be accompanied by other forms of domestic violence, such as physical and sexual abuse, with women disproportionately affected.⁷ Estimates show that one in three women experiences Economic Abuse during their lifetime;⁸ as such, it requires immediate research and policy attention. The current report describes the current state of research and policy on Economic Abuse in Canada and globally.

The report provides a comprehensive overview of the prevalence, nature, and impact of Economic Abuse and summarises the existing policy efforts globally addressing Economic Abuse. It has a particular focus on the state of research on economic abuse and policy action to address economic abuse in the Canadian context. In particular, it pays special attention to how Black, Indigenous, and People of Colour (BIPOC), immigrants, physically challenged women, and gender non-conforming communities are uniquely affected by Economic Abuse. We conclude this report by outlining key recommendations from CCFWE's National Consultations with key stakeholders across Canada on the policy changes required to address Economic Abuse in Canada. These recommendations comprise four themes: government policy & structures; economic institutions policy & systems & practices; research; and social service programs.

Recommendations

Government Policy and Structures

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

Financial Institutions' Policies, Structures and Practices

1. Provide financial institution staff with training on domestic violence and Economic Abuse to better assist survivors.
2. Provide free and accessible credit repair and debt remediation services for survivors.
3. Ensure that survivors are formally released from debts by creditors.
4. Provide access to interpreting services for people who speak languages other than English or French and who may be affected by family and domestic violence.
5. Develop trauma-informed, culturally sensitive financial literacy training.
6. Establish trauma-informed micro-enterprise or entrepreneurship programs.

Research

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

Social Service Programs

1. Make available information on family law procedures and women's rights for survivors and service providers.
2. Improve access to legal aid services.
3. Incorporate financial education for young women in high school curricula.
4. Create materials and screening tools to identify victims for support and frontline workers.
5. Build a layered support system where social service organizations, community leaders, and Friendship Centres work together to offer better support to survivors.
6. Create trauma-informed social service phone lines or community support available 24/7 to assist survivors to talk about financial abuse and reporting fraud.
7. Create a domestic violence court system for survivors.
8. Include social workers when responding to domestic violence.
9. Consult community leaders or Friendship Centres in Indigenous communities as much as possible for Indigenous victims.
10. Develop resources for health and social care professionals to respond to domestic abuse to increase their understanding of Economic Abuse.



Photo credit: Gemma Chua Tran

Introduction

Intimate partner violence (IPV) is a global social problem affecting a significant number of women and children, making it a gendered problem. The prevalent view of intimate partner violence is physical violence among the general population. Research has been documenting additional forms of violence within relationships over the years. More awareness is now being given to sexual, psychological and emotional abuse. Emotional and psychological violence are frequently referred to as coercive control.⁹ Within research, participants identified several tactics used to maintain control including emotional and financial dependency.¹⁰ Many women report economic concerns as one of the top reasons why leaving the relationship is difficult.¹¹ Economic security is a gendered issue therefore Economic Abuse is a critical problem for women. Economic abusers often attempt to undermine the economic independence of an intimate partner by controlling their economic and financial resources.¹² Understanding the complexity of Economic Abuse is vitally important for women to achieve gender equality.

Defining Economic Abuse

After analysing over 46 peer-reviewed articles from countries across six continents, Postmus and colleagues (2020) concluded fewer than half included a clear definition of Economic or Financial Abuse. Yet there seems to be a growing global clarity and consistency of terminology used to describe Economic Abuse.¹³ Economic Abuse is a form of intimate partner violence in which the abuser uses coercive tactics to undermine or completely obliterate the victim's economic self-sufficiency, thus threatening their financial security.¹⁴ The perpetrator gains complete or partial control over the victim's economic and financial resources, thereby impeding the victim's ability to control and use their resources for their socioeconomic well-being.¹⁵

While Financial Abuse and Economic Abuse are often used interchangeably in the literature, there is a difference between the terms.¹⁶ Financial Abuse focuses specifically on money and finances, while Economic Abuse encompasses all behaviours involving controlling and restricting a victim's economic resources, including finances.¹⁷ Several types of Economic Abuse have been identified in the literature: economic control, economic exploitation, employment sabotage, and economic deprivation.¹⁸

Economic Control

Economic control involves the perpetrator preventing the victim from having access to, as well as knowledge of, their financial circumstances and preventing the victim from being able to make decisions on household finances.¹⁹ Littwin (2012) additionally identified economic control as involving the denial of access to bank accounts, requiring the victim to hand over any sources of income, and keeping the victim on a strict allowance by which the use of money is strictly controlled and monitored, denying victims the opportunity to make decisions and manage their finances.²⁰

Economic Exploitation

Economic exploitation occurs when the perpetrator intentionally uses the victim to generate financial resources which they then appropriate.¹⁸ This includes behaviours that destroy the victim's credit or finances, such as stealing the victim's money, cheques, or automated teller machine (ATMs) card.²¹ Littwin used the term "coerced debt" to describe "all non-consensual, credit-related transactions that occur in a violent relationship, not just matters that depend on the express application of force".²² Littwin further differentiated between tactics of coercing debt through fraud (i.e., opening credit cards in the victim's name and accumulating debt thereafter), through force (i.e., forcing the victim to sign a financial document against their will), and through misinformation and other means (i.e., letting a victim with limited language abilities "blind sign" a document).²³

Economic Deprivation

Economic deprivation occurs when victims are prevented from gaining access to social and economic resources for daily survival. It includes disposing of, hiding, hampering and destroying property and resources that other individuals are interested in.²⁴

Employment Sabotage

Employment sabotage occurs when abusers intentionally use various tactics to prevent victims from obtaining or maintaining employment.²⁵ In some cases, the victim is made to miss scheduled work, underperform at work, or progress to chronic absenteeism.²⁶

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

Aim of the Report

This report provides a global overview of the research on Economic Abuse narrowing in on the Canadian context. The report offers an in-depth analysis of the challenges faced by both survivors and policymakers when addressing Economic Abuse and family violence in Canada. We describe the current work of CCFWE and the policy recommendations developed through the National Task Force. Finally, the report lays the foundation of knowledge of Economic Abuse to develop effective policy responses to end Economic Abuse. The report is expected to benefit the following stakeholders:

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



Photo credit: Gemma Chua Tran



ECONOMIC ABUSE: INSIGHTS FROM AROUND THE GLOBE AND CANADA



Global Prevalence of Economic Abuse

As Economic Abuse has only recently been acknowledged as a distinct form of IPV, studies on the prevalence of Economic Abuse remain scarce. Researchers have previously either integrated questions into emotional or psychological abuse scales or included questions on Economic Abuse in interviews without recognizing they have done so.²⁷ Adams and colleagues (2008) created a Scale of Economic Abuse (SEA) focusing explicitly on economic abuse. The 120-item scale included questions covering all three forms of Economic Abuse: control, exploitation, and employment sabotage.²⁸ Since then, more studies have provided findings on the prevalence of Economic Abuse across the globe.

In the **United States of America**, Adams and colleagues (2008) found 99% of women who had previously been in touch with domestic abuse centres had experienced economic abuse at some point during their relationship.²⁹ A study by Postmus and colleagues (2012) yielded similar results; 94% of all participants in that study reported experiencing some form of Economic Abuse; the more educated women were, the less likely they were to be victims of economic control.³⁰

In the **United Kingdom**, Sharp-Jeffs (2015) notes there are no specific data on the prevalence of Economic Abuse, making the exact impact difficult to determine. However, surveys and other data collected by various institutions suggest that almost half of all adult men and women in violent relationships have been denied access or given restricted access to household finances. Women are disproportionately affected by both violence restricted access to household finances.³¹ Additional research from the UK found Economic Abuse has a devastating impact on women and children, including the inability to buy food (20%) and non-food essential items (33%), and homelessness (10%).³²

A study from **Australia** by Kutin and colleagues (2017) suggests the prevalence of Economic Abuse between intimate partners is about 11.5%. Women are twice as likely as men to experience Economic Abuse (15.7% compared to 7.1%). A frequent behavior of Economic Abuse is damage to or theft of property and denial of access to and/or knowledge of household money.³³



In **Ghana**, a 2010 study on prevalence and perceptions of IPV estimated the rate of economic abuse of women as high as 23.2%.³⁴ Sedziafa and colleagues (2017) found half of **Ghanaian women** in their study who were victims of IPV reported their husbands had greater economic power.³⁵ In a nationally representative survey of Economic Abuse in Ghana, Tenkorang and Owusu (2018) found 42% of women experienced economic deprivation, 24% experienced economic exploitation, and 8% reported employment sabotage. Results showed that both low- and high-income-earning women were abused economically, albeit to different extents and forms.³⁶ The economically dependent female participants reported that Economic Abuse accompanied sexual violence (e.g., unwanted but consensual intercourse to receive money for household upkeep), and several said they were forced to give up employment for full-time household duties and childcare. Economically independent women experienced economic exploitation, such as partners continuously taking money from them and depleting family income.³⁷

A prevalence study of 8,478 women conducted in **the Philippines** showed the most common forms of economic abuse experienced by participants were the loss of employment or other sources of income (6.9%), prevention of engaging in work (3.8%), and having a partner destroy personal property or threaten to harm pets (3.1%).³⁸ Interestingly, control of money and being forced to work (1.5%) were the least common forms of economic abuse.³⁹

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

Key Takeaway

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

Impact of Economic Abuse on Survivors

Economic Abuse affects survivors beyond economic stability and independence; it impacts their mental health, their capacity to provide for themselves and their dependents, and can result in generational trauma for their children.⁴¹ As a direct consequence of Economic Abuse, women become economically dependent on the abuser; research identifies this dependence as a critical obstacle for many victims to leave abusive relationships.⁴² Understanding the lasting impact of Economic Abuse and its associated obstacles is critical to determine how policies, laws, and services can be created to address concerns.

One survivor had this to say about her experience with economic abuse:

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

Grace

Mental Health

The negative mental health outcomes of IPV are widely documented,⁴³ yet the relationship between Economic Abuse and mental health is not as well known⁴⁴. Through the limited research conducted Economic Abuse has been associated with negative mental health outcomes, such as depressive and post-traumatic stress disorder symptoms, as well as suicide attempts, psychological distress and poor quality of life, even after controlling for other forms of abuse.⁴⁵ In their study in Ghana, Tenkorang and Owusu (2018) report that women with a history of economic sabotage and exploitation experienced poor psychosocial health.⁴⁶

Economic Abuse can also impact a survivor's ability to access the reliable social support, such as a strong advocate-survivor alliance, that can promote good mental health and has been associated with reductions in depression and post-traumatic stress disorder (PTSD) symptoms.⁴⁷

Provisioning for Self & Family

Economic Abuse has been found to have lasting impacts on survivors' capacity to provide for themselves and their dependents, even after separation from an abuser.⁴⁸ Studies have found that experiences of Economic Abuse have a direct impact on material hardship (i.e., having food, housing and medical care) later in life, with this relationship being mediated by experiences of depression.⁴⁹ Furthermore, as a result of continuous control, surveillance, and degradation, women's confidence in their ability to manage money can be drastically reduced, and self-blame is built up after years of disrespect from the abuser.⁵⁰ Women have reported that Economic Abuse has left them feeling helpless and unaware of their own financial situation.⁵¹ After leaving abusive relationships, women might have no assets in their name; they potentially face immediate homelessness and must relocate to different areas where housing is more affordable but far away from family, friends, and other support networks.⁵² In addition, employed women can find it difficult to keep employment if they relocate and must manage the practical and legal consequences of separation and divorce. If women are in debt or have experienced coercive debt, it can be very challenging for them to, for example, rent an apartment, connect utilities, or secure employment because of their poor credit rating or lack of credit history.⁵³ Women might also be unable to budget money if they are inexperienced in managing finances and are not confident in doing so.⁵⁴

Increased instances of on-the-job harassment from their abuser (e.g., unwanted phone calls and visits) can create anxiety and result in decreased work performance with a potential impact on the number of hours women work.⁵⁵ Employed women who experience IPV, especially stalking at work, may lose their jobs or give them up in the hope of increasing their safety, resulting in another pathway from IPV victimization to reduced financial stability and even poverty for some women.⁵⁶ Ultimately, Economic Abuse significantly impedes a victim's ability to become financially and economically independent in the short and long term.⁵⁷

Links with Other Types of Abuse

Economic Abuse seldom occurs in isolation; research has discovered strong links between this type of abuse and physical, sexual, and emotional abuse.⁵⁸ In a study in **South Africa**, Gibbs et al. (2018) found most women who reported Economic Abuse were likely to experience physical, sexual, or emotional abuse as well.⁵⁹ In Ghana, women who experienced Economic Abuse also reported physical or sexual violence.⁶⁰ Living a life of scarcity and deprivation makes women more vulnerable to sexual coercion and exploitation, and this increases their risk for STIs, including HIV.⁶¹

Intergenerational Trauma

International trauma is “the effect of a previous unresolved trauma passed on to subsequent generations of an individual’s family, community, and culture”.⁶² The trauma stems from various sources such as war, oppression, racism, natural disasters or colonialism.⁶³ Ongoing colonialism, systemic racism and current government policies directly contribute to the intergenerational trauma experienced by Indigenous people across Canada. This concept informs on the understanding of years of generational challenges and difficulties within communities and families.⁶⁴ Economic Abuse has the potential to impact the well-being of future generations. Emerging research suggests early exposure to Economic Abuse and IPV can impact a child’s well-being over time, with the potential for increased delinquency, depression and PTSD symptomology.⁶⁵ Over time, exposure to Economic Abuse could result in future generations accepting and internalizing this behaviour as part of an intergenerational continuum.⁶⁶ It may also perpetuate a limited number of economic resources for victims and their families, increasing their vulnerability.⁶⁷ More research is needed to understand the relationship between intergenerational trauma and Economic Abuse specifically.

A survivor had this to say about economic abuse:

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

Grace

Barriers to Help-Seeking

Help-seeking allows survivors to heal and recover from their experiences of violence and improve their quality of life. However, many survivors do not seek help. Findings show that more than 55% of women exposed to IPV, including economic abuse, rarely seek help from formal institutions such as the police.⁶⁸ For those who report to police normally do so after they have exhausted their personal resources.⁶⁹ Non-disclosure of IPV has been linked to several factors. Some scholars argue that systemic factors such as unemployment, poverty and financial problems undermine survivors' ability to report abuse.⁷⁰ For instance, survivors who are not economically independent and rely on their male partners for financial support may find it difficult to report abuse to law enforcement agencies. Most survivors dread the social and economic implications of reporting their partners to the police.⁷¹ Socio-cultural norms and values such as stigma and traditional gender roles and expectations may also impede women's help-seeking behaviours.⁷² In some patriarchal cultures and societies, violence is considered a private matter, which should not be exposed to public scrutiny, causing many women to avoid seeking during violent episodes.⁷³ In some cases, the shame and stigma of disclosing partner abuse makes survivors unwilling to seek help.⁷⁴ Such situations trap abused women in abusive relationships.

Individual-level factors, such as education, number of children, marital status and age, are also identified in the literature as barriers to help-seeking.⁷⁵ For instance, highly educated women are more likely to seek help than their non-educated or less-educated counterparts. Education is an empowerment tool; it helps victims understand their rights. They are also more likely to know the types of professional services to consult to ensure their safety.⁷⁶ Married IPV victims are less likely to report abuse than single people, partly because these women depend on their male partners for financial and social support, suggesting IPV victims with very low socioeconomic status are less likely to seek help than those with higher socioeconomic status.⁷⁷

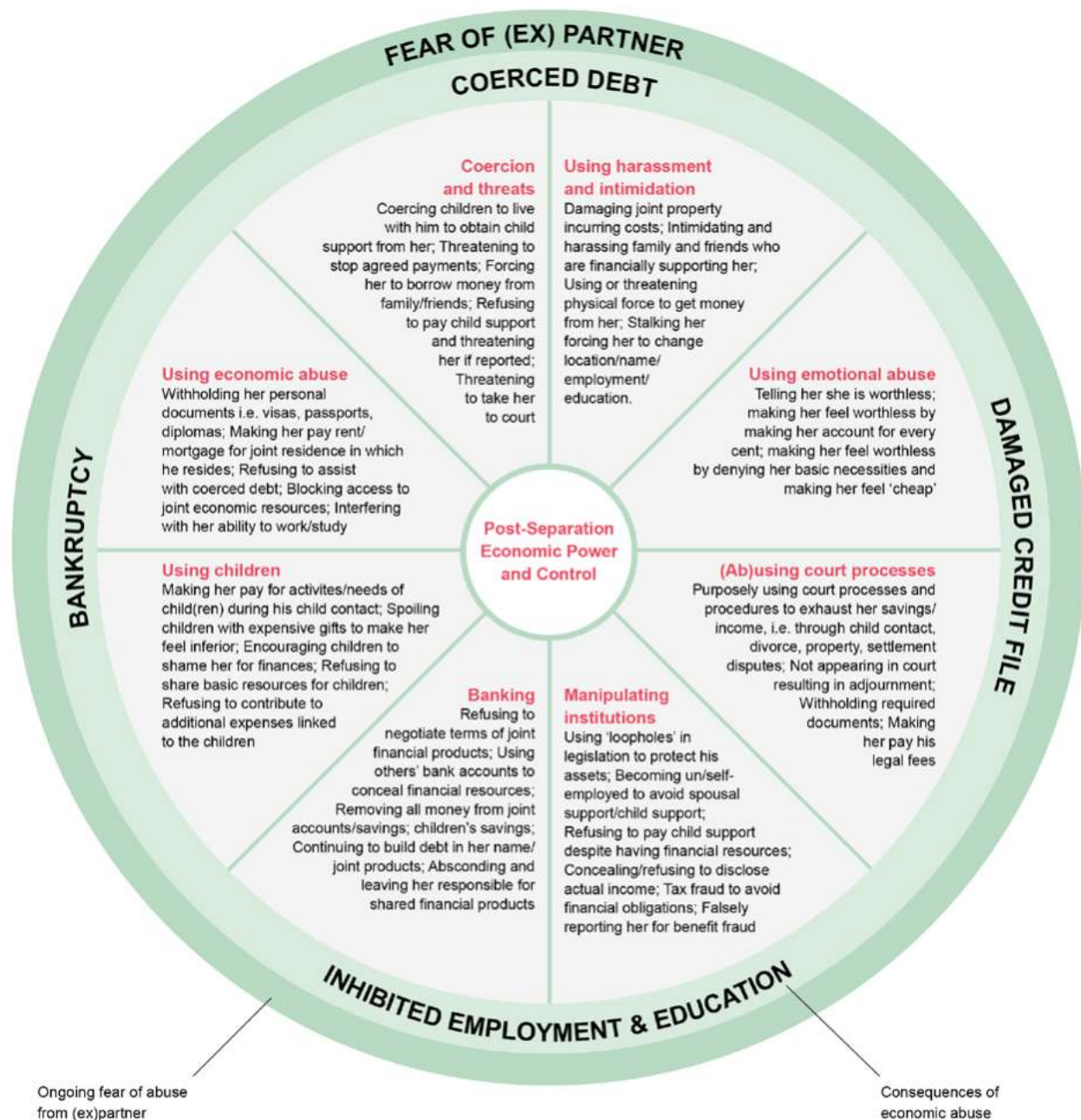
Institutional barriers are other factors impeding help-seeking.⁷⁸ Findings show that negative behaviours and attitudes of officials towards IPV survivors make them reluctant to report their experiences of violence.⁷⁹ Some IPV victims lack confidence in the justice system and describe them as biased in handling IPV cases. In Ghana, for instance, the police force has been described as corrupt and as exhibiting negative attitudes, making IPV survivors unwilling to seek help.⁸⁰ Non-disclosure of violence has significant implications for women, notably revictimization. Thus, there is a need to address barriers to help-seeking to allow women to come forward and report cases of abuse to protect their health and well-being.

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

Nature of Economic Abuse

Unlike physical abuse, Economic Abuse can continue long after victims leave abusive relationships. It can haunt them for years after separation, as abusers maintain or adapt their tactics post-separation (see Figure 1).

Figure 1: Nature of Economic Abuse



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

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

During the Relationship

Economic Control

To maintain economic control, perpetrators may:

- Hide jointly earned money;⁸¹
- Prevent their partners from accessing joint accounts or withhold information about family finances;⁸²
- Prohibit women from keeping any income or other forms of financial support, such as child support, public assistance, disability payments, or other forms of financial aid;⁸³
- Restrict their use of other family resources such as their use of transportation by withholding car keys;⁸⁴
- Provide an allowance to cover essential goods and household necessities which they monitor by demanding receipts or justifications on the usage of the allowance;⁸⁵ and
- Position women to be sexually available so they may receive money to cover essentials and household necessities.⁸⁶

Economic Exploitation

One of the dreadful forms of economic abuse, which often has significant effects on women even after leaving the abusive relationship, is exploiting victims to obtain financial assets.⁸⁷ Common tactics of abusive partners include:

- Stealing money or taking the victim's cheque books or ATM cards without permission;⁸⁸
- Using money from the joint bank account without permission of the victim or demanding to put the victim's money in joint bank accounts to then use it freely;⁸⁹
- Refusal to pay rent, mortgage payments and/or utility bills thereby making the victim responsible for covering the costs;⁹⁰
- Obtaining credit cards in either both names and even under the victim's name accruing personal debt without her ever knowing;⁹¹ and
- Coercive debt through fraud, force and through misinformation.⁹²

Coercive debt emerged when women gained access to credit and loans with the arrival of more accessible opportunities to obtain credit cards or other assets online without in-person verifications. Littwin (2012) differentiates between coerced debt through fraud, force, and misinformation. Coerced debt through fraud is easy to commit for intimate partners, as they are familiar with the information about their partners that is required to apply online for credit cards in their names, unknown to them. Coerced debt through force includes forcing a woman through actual or threatened violence to sign financial documents against her will or denying essentials to her or her children should she refuse. Finally, coerced debt through misinformation occurs when victims "blind sign" financial documents without fully understanding their content, either because they have language difficulties or the abuser does not provide the chance to read them properly.⁹³

Economic Deprivation

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

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

See Figure 1.



Employment Sabotage

One common way abusive partners gain financial control of their partners is by preventing them from obtaining or maintaining employment.⁹⁴ Abusive partners may:

- Sabotage efforts to find a job by refusing to provide childcare or means of transportation to reach job interviews, or turning off alarm clocks;⁹⁵
- Damage or destroy women's work clothes, books and other items associated with their jobs, inflicting facial cuts and bruises or other visible injuries to keep them from going to work, or harassing them through phone calls during working hours or showing up at the place of employment;⁹⁶
- Interfere in women's efforts to take part in self-improvement or educational activities so they may increase their employability or earn higher pay.⁹⁷

Employment is a crucial pathway for women to improve their well-being and leave abusive relationships.⁹⁸ The financial security that employment affords can allow women to avoid isolation and to maintain, as far as possible, from their abuser and maintain their home and standard of living.⁹⁹ Employed women experiencing IPV, especially being stalked at work, may give up their jobs with the hope of protecting their safety; this may plunge victims into poverty and increase their risk for revictimization.¹⁰⁰ Women with a history of IPV tend to have a more disrupted work history than women who have not experienced IPV (CITE). Women experiencing IPV change jobs more often and earn less money than women with no experience of violence.¹⁰¹ The following excerpt demonstrates the effect of violence on employment:

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

Alyson

Economic Abuse: An Intersectional Lens

Intersectionality, a term coined by Kimberle Crenshaw in 1989, is a framework for understanding how the coming together of a person's or group of persons' social, economic, and political identities create different modes of prejudices and privileges.¹⁰² The framework considers people's complex intersecting identities and experiences to understand the discriminations and disadvantages they face. Women's social identities expose them to elevated rates of IPV.¹⁰³ Women are at a higher risk for Economic Abuse due to the intersectional structures, such as race, class, gender, sexual orientation, and/or age.¹⁰⁴ For instance, women with disabilities are more likely to report higher rates of Economic Abuse than women with no disabilities.¹⁰⁵ Economic Abuse among women with disabilities can take the form of an abusive partner using disability allowance or payments, even in higher-income households.¹⁰⁶ In one study, women with disabilities reported being denied money for prescriptions or essential needs related to their impairment by their partner.¹⁰⁷

Race and gender identity are other factors impacting risk of Economic Abuse. Black women have higher odds of experiencing Economic Abuse and IPV than white women.¹⁰⁸ In gender non-conforming communities, common abusive behaviours experienced by members are identity theft, threats, demanding a partner pay for gender-affirming surgeries or hormones, and using gender roles as an argument to demand that a partner pays more.¹⁰⁹ Survivors in such communities often find it challenging to seek help. They are denied access to shelters because of their gender identity. Transgender or bisexual women are discriminated against and experience violence in shelters.¹¹⁰

Newcomer and refugee women are also at a higher risk of experiencing IPV including Economic Abuse. Abusive partners may use the fear of deportation or denied immigration status to perpetrate economic violence against women. The fear of deportation may prevent women from leaving abusive relationships or seeking help.¹¹¹ Perpetrators may refuse to sign supportive documents for their partners or threaten to call the police on non-status partners who may be deported and/or separated from their children.¹¹² In addition, visa restrictions may impede women's access to income assistance, healthcare, and childcare services. Access to professional services and employment may be difficult for some survivors because of systemic discrimination and racial profiling when they access these services. Many services offering support to survivors have found that women of colour, gender non-conforming persons, and immigrant survivors of IPV have difficulty obtaining employment due to systemic barriers, thus exacerbating the long-term impacts of economic abuse.¹¹³

The following extracts illustrate the challenges of newcomer survivors from CCFWE's Peer Support Group Program (names have been changed to protect the victims):

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

Grace

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

Karen

Post-Separation

Research shows Economic Abuse continues and even escalates after separation in an ongoing attempt by the perpetrator to exert coercive control over the victim (see Figure 2). Unlike physical forms of abuse, Economic Abuse can continue long after victims leave abusive relationships as abusers maintain or adapt their tactics post-separation.

Many partners experience a continuation of tactics used during their relationship post-separation. For example, if a partner economically exploited the victim by accumulating debt in joint accounts or in the victim's name, there are few legal resources available to sever joint liability. One party is generally not able to alter details of joint accounts or debt without the other party's consent, even when the woman might be willing to assume all responsibility of the entire joint debt to avoid further contact.¹¹⁴ New debt can also be created when the perpetrator withdraws all funds from bank accounts, he still has access to or refuses to remove a partner's name from utility accounts, thereby accumulating debt in her name.¹¹⁵ A survivor of Economic Abuse described their experience after separation:

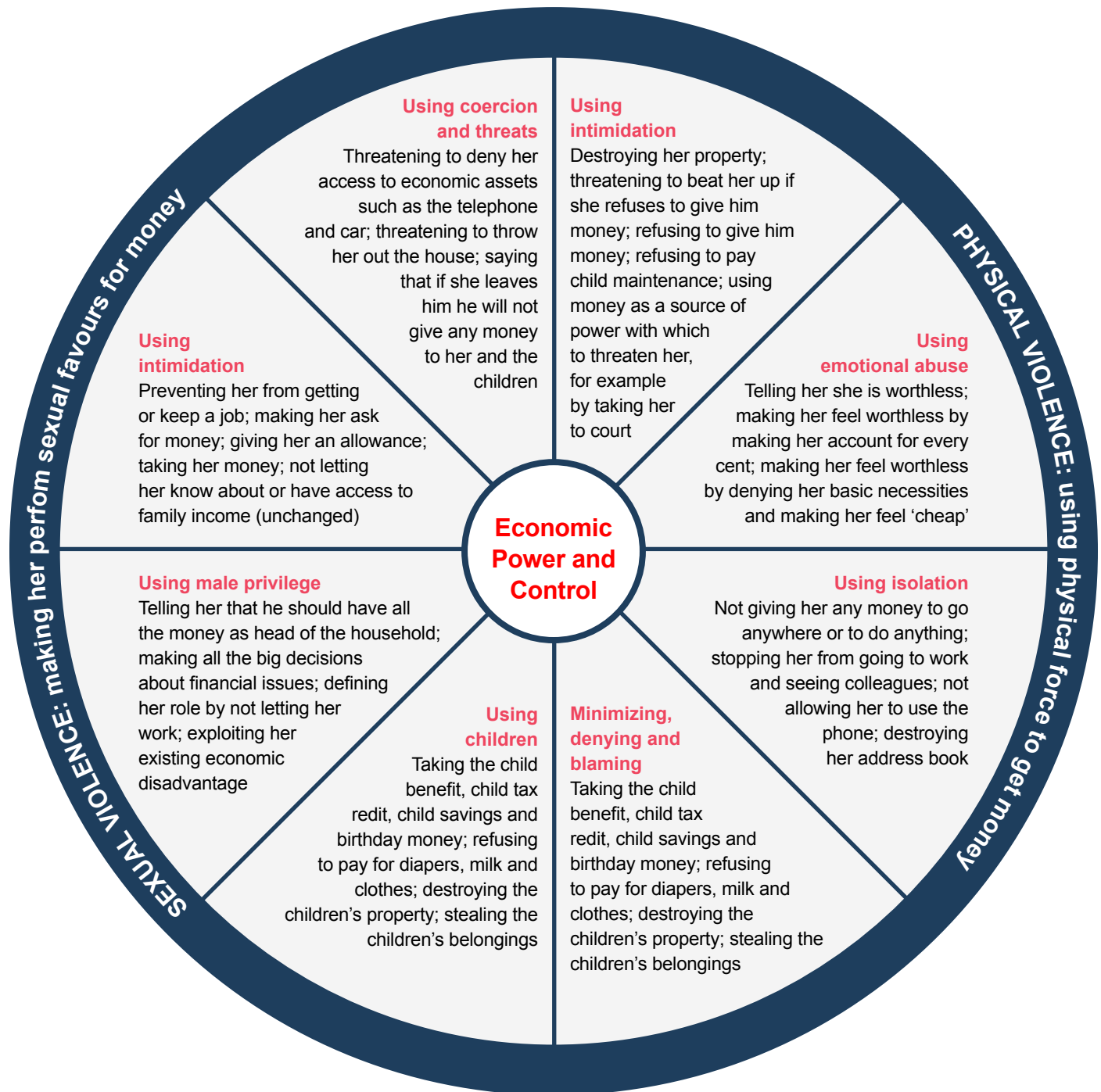
He also had my bank account details and continued to steal from me a year and a half after I left him [...] He would restrict money, so I wasn't allowed direct access to money. Then he would take out credit in my name, so I was left with a lot of debt after we split, and it was all in my name because his credit was terrible. So, at the end I was left with it all. All bills he'd tell me he was paying, but he actually didn't.¹¹⁶

New Tactics Adopted Post-Separation

Studies have found that abusers often refuse to pay child support or intentionally prolong divorce procedures to run up costs to survivors.¹¹⁷ In the United States, family courts don't have the authority to divide debts during divorce proceedings, only assets.¹¹⁸ Consequently, victims can still be considered liable for creditors even if courts rule the debt was obtained coercively.¹¹⁹

Figure 2: Coercive Control Economic Abuse (see page following)

Economic Abuse Power Control Wheel



During the COVID-19 Pandemic

Evidence suggests the COVID-19 pandemic has exacerbated conditions for IPV, including Economic Abuse. With the COVID-19 restrictions put into place by the government it essentially trapped victims at home and limited their options to seek out help. With the restrictions, many people experienced financial stressors caused or exacerbated by the pandemic, such as unemployment and housing instability, and abusers may use these as a reason to initiate a conflict or act abusively.¹²⁰ At the same time, victims of domestic violence may be less likely to call the police because the abuser is more likely to be present in the home and because of safety protocols, may be isolated.¹²¹

The pandemic has also increased women's unemployment, making them more vulnerable and creating additional barriers to leaving an abusive situation.¹²² Furthermore, during lockdowns, victims living with their abusers report a lack of access to both informal and formal social support, such as family, friends, and domestic abuse agencies.¹²³



Global Efforts to Address Economic Abuse Worldwide

The scant research on Economic Abuse and the lack of tools to measure its prevalence lead to a lack of awareness among policymakers, public institutions, and society at large. This, in turn, creates challenges for survivors seeking help. Christy and colleagues (2020) show that many victims themselves are not aware of Economic Abuse as a distinct form of IPV until they receive more information on the full scope of IPV. But even social workers and other professionals are often not trained to recognize Economic Abuse or ways to assist victims. Service providers have acknowledged that professionals are still more readily available to assist with physical abuse than non-physical forms of IPV because physical and sexual abuse are more “straightforward” to identify and act upon. From an institutional perspective, survivors have reported that public institutions seem less eager to intervene in cases of Economic Abuse and even mention instances of victim-blaming by the police or child services.¹²⁴

Traditional gender norms and roles add additional barriers to fully recognizing and acknowledging Economic Abuse. Postmus and colleagues argue that economic self-sufficiency is a “*gendered issue, with factors such as the gendered nature of care, the undervaluing of women’s paid and unpaid work, and workforce discrimination all contributing to women consistently experiencing poorer social and economic outcomes throughout their life course*” (2018, p.2).¹²⁵ Underlying biases in society and various cultures establish men to take care of household finances, thus conditioning women not to be able to manage money.¹²⁶ As a result, even public services that find victims feel uncomfortable intervening, as they see finances as the traditionally ‘masculine role’, and a matter to be resolved at home.¹²⁷

Economic Abuse has devastating consequences. Policy frameworks should be set in place to address this social problem.



Policy Level

The U.N.'s International Labour Organisation (ILO) made of 187 member states (including Canada) recently passed the C190 - Violence and Harassment Convention, 2019 (No. 190) and R206 - Violence and Harassment Recommendation, 2019 (No. 206), both of which address the issue of domestic violence at work. The Convention states that ILO members "shall take appropriate measures to recognize effects of domestic violence and mitigate its impact in the world of work".¹²⁸ Recommendation No. 206 expands on the Convention and lists appropriate measures that countries can take to meet its objectives.¹²⁹ These include:

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

In **England and Wales**, as part of the criminalization of coercive and controlling behaviour in 2015, financial abuse is noted as one type of tactic that abusers can use.¹³⁰ In 2017, the **UK** government announced its intent to implement a Domestic Abuse Bill to raise awareness and better protect victims of domestic abuse; after substantial lobbying by advocacy organizations, economic abuse and post-separation abuse were included as forms of domestic violence (Surviving Economic Abuse, n.d.). On April 29, 2021, the bill received Royal Assent and officially became the Domestic Abuse Act.¹³¹ In 2018, the UK's financial service sector implemented a Finance Abuse Code of Practice to raise awareness of financial abuse within their systems and support survivors' efforts to regain control.¹³²

In every state in **Australia** (excluding New South Wales), Economic Abuse has been defined in broader domestic and family violence legislation.¹³³ Many states are investigating the opportunity for coercive control laws. The state of Victoria established a Royal Commission on Family Violence in 2015; as a result, financial counsellors were trained to recognize family violence and Economic Abuse.¹³⁴ In 2016, the Australian Banking Association created guidelines to assist staff in recognizing financial abuse and offering services for victims, for example, not revealing contact information to spouses and waiving debt in exceptional circumstances.¹³⁵

In the **United States**, the Federal Violence Against Women Act (VAWA) is the main regulatory body to support responses to domestic violence through various measures. To address the experiences of immigrant women, a section allows women who are illegally in the country to self-petition for lawful immigration status without their partner's approval if they can prove domestic violence and meet certain other requirements. The Immigration and Nationality Act and other regulations help immigrant women in abusive relationships receive immigration status, work permits, and welfare benefits, making it easier for them to become economically independent after separation.¹³⁶

However, **US** researchers have identified areas where some policies can be enhanced, and new ones can be implemented. For instance, Littwin (2012) notes a strong need for a unified process for credit repair for victims of Economic Abuse and coerced debt to rehabilitate credit and remove existing barriers faced by women even after leaving abusive relationships. Littwin further suggests implementing regulations so family courts could become a site for unified procedures to provide an official statement on certain debts generated coercively. To date, family law in the United States is not designed to address coercive debt. Nor does the consumer credit system have the tools to address questions of IPV or Economic Abuse specifically.¹³⁷

Ghana's Domestic Violence Act (2007) makes specific reference to Economic Abuse as a means of depriving or threatening to deprive someone of economic and financial resources to which they are entitled by law. Even though Economic Abuse is a punishable offence, perpetrators are rarely punished, partially because Ghanaian women seldom see Economic Abuse as a problem, making them reluctant to report it. Difficulties producing documentary evidence also make it hard to back claims.¹³⁸ Sedziafa and colleagues (2017) suggest that both formal (police, lawyers) and informal (community and family elders) service providers need to receive training on economic abuse.¹³⁹



Institutional Level

At the institutional level, more awareness and training are needed in public institutions to better address and prevent Economic Abuse. While awareness campaigns for law enforcement, hospital and other professional services are often suggested, financial institutions can assist victims by facilitating financial literacy programs, financial assistance, and microenterprise/entrepreneurship programs for survivors and those at risk of economic abuse. Nearly half of all women participating in Economic Abuse and IPV studies suggested that banks are the best location for campaigns and education material about economic abuse.¹⁴⁰ This confirms an Australian study recommending that professionals in the financial and banking sectors need to be trained to recognize Economic Abuse.¹⁴¹

Awareness campaigns amongst service providers and financial literacy programs for victims of Economic Abuse have shown promising results as a step forward to prevent further harm and make it easier for survivors to become economically self-sufficient.¹⁴² In partnership with the National Network to End Domestic Violence (NNEDV) in the USA, the Allstate Foundation designed the Moving Ahead Through Financial Management curriculum.¹⁴³ Created in 2005, this curriculum was piloted in several states and advocacy organizations. The program aims to provide advocates with the education and tools they need to facilitate economic literacy programs with women to enhance survivors' economic empowerment.¹⁴⁴ Most survivors who participate in the program are of lower socioeconomic status and are most likely to turn to a shelter during a crisis. About 10,000 advocates in NNEDV member organizations have gone through the training so far. A 2014 evaluation of the program by Rutgers University found women who took it significantly improved their financial literacy, attitudes, intentions, and behaviours and reported less financial strain than the women who did not receive the training.¹⁴⁵

Another study highlighted the need for social work practitioners, educators, and researchers to include economic literacy in their practice, teaching, and research.¹⁴⁶



A recent study found that direct cash assistance is the most urgent need of survivors and a highly effective way for individuals to get and stay safe.¹⁴⁷ In the **USA**, FreeFrom, an advocacy organization for abused women, launched a Safety Fund to support survivors and their families to stay safe or relocate away from abusive partners during the pandemic. The initiative to provide cash directly to survivors of IPV during the COVID-19 pandemic allowed families to pay their bills. By the second half of 2020, it had raised and disbursed over \$266,000 in \$250 grants to 1,100 survivors.¹⁴⁸

After launching the Safety Fund, FreeFrom determined that a survivor-centred approach to disbursing money, recognizing that every survivor knows their circumstances best, is as important as the cash itself.¹⁴⁹ To contribute to rebuilding the wealth of survivors, FreeFrom created Gifted, a social enterprise employing survivors to make handmade gifts and run an online business selling them. Freeform offers a minimum annual salary to full-time employees of \$80,000 and pays an hourly wage of \$28.85. The enterprise also allows victims turned entrepreneurs to access *pro bono* legal advice, mentoring, marketing advice, and logo and website help through partner organizations. None of the survivors involved with the program has returned to their abusers.¹⁵⁰

This demonstrates that women are resilient and ready to be self-employed and to make an income to rebuild their economy regardless of what they have been through.

Individual Level

Previous research has established that victims of Economic Abuse are often not aware of economic abuse and may wait until a physically violent act occurs before seeking help.¹⁵¹ In general, studies conclude that there is a need for more education and advocacy efforts to educate women on Economic Abuse and its impact and provide resources to restore economic well-being.





Photo credit: *Cris Dinoto*

The Status of Economic Abuse Research & Policy in Canada

Economic Abuse Research in Canada

While Economic Abuse has gained significant global attention, there is less research on the Canadian context, limited studies have approached the topic. For example, Cohen and colleagues (2005) reported that women across Canada who have any mobility limitations are much more likely to experience financial abuse (26%) than those without (17%) activity limitations.¹⁵² And a recent study in Canada found Indigenous women are three times more likely to experience economic abuse than non-Indigenous women.¹⁵³ Among the women surveyed, 16% of Indigenous women (compared to 6% of non-Indigenous women) were forced to give money or possessions to their partners, and 13% of Indigenous women were denied access to employment, money, or financial resources of their own (compared to 3% of non-Indigenous women).¹⁵⁴ The Woman Abuse Council of Toronto, Canada, (Woman ACT) found that financial abuse can be prolonged in areas such as spousal and child support where abusers refuse to pay support or use payments to maintain control over the survivors' ability to meet their economic needs.¹⁵⁵ Immigrant and refugee women are disproportionately affected; abusive partners may withhold immigration documents, prohibiting access to economic and financial services that are already difficult to access.¹⁵⁶ Some evidence suggests intergenerational trauma from economic abuse may come in the form of abusers creating disparaging images of the survivors' competence, thereby impacting the relationship of the victim with their children and their children's overall well-being.¹⁵⁷

Women's precarity in these situations has attracted attention in research and policy circles. In its Feminist Economy Recovery Plan for Canada, the YWCA (2020) asserts that organizations and academic research are the main drivers of intersectional feminism and gender-based analysis for policymakers to address financial abuse and IPV. The YWCA expresses concern that this position could be weakened because of decreased investments during and after the pandemic.¹⁵⁸ Organizations such as the Woman Abuse Council have also made efforts to research financial abuse in the Canadian context.¹⁵⁹ The Canadian Center for Women's Empowerment (CCFWE) has begun efforts to expand on economic abuse research in Canada. The CCFWE's recent study on "Access to Economic Resources During COVID-19 in the National Capital Region, ON". This study demonstrated that Economic abuse has increased for victims during the pandemic; 80% of women agree that since COVID-19 began, their current/ex-partner has displayed more controlling, manipulative, coercive behaviors pertaining to their finances and economic stability. 83% of participants said that as a result of their perpetrator's actions since the pandemic began, their employment or education situation has significantly worsened.¹⁶⁰ In addition, the CCFWE is currently conducting a National Study on Economic Abuse among victims, shelters/social service organizations and financial institutions.

Policy to Address Economic Abuse in Canada

Canada currently lacks a specific policy and legislation on economic abuse. For this report, we explored policies and legislation at the national level. It should be noted that this is only a snapshot of the work underway nationally.

In terms of legislation, the Divorce Act was amended in March 2021 to require courts to consider financial abuse as part of the impact of domestic violence under the definition of family violence.¹⁶¹ However, economic abuse is not included. Forms of financial abuse are not deemed criminal offences in Canada, making justice challenging to obtain. Additionally several provinces, including British Columbia,¹⁶² the Northwest Territories¹⁶³ and New Brunswick,¹⁶⁴ Alberta,¹⁶⁵ and Nova Scotia¹⁶⁶ and Prince Edward Island (when stated in the child support agreement)¹⁶⁷ have instituted an automatic child support renewal service for separated or divorced couples based on parental income so that parents do not have to return to court. This benefits economic abuse survivors as they do have to be in as close contact with their abusers post-separation, as they previously needed to be.

At the international level, Canada contributed to developing the United Nations Declaration on the Elimination of Violence against Women and helped ensure the inclusion of gender-based crimes at the International Criminal Court.¹⁶⁸

In 2016, a United Nations Committee completed a review of Canada's progress in developing the policy infrastructure to address gender-based crimes.¹⁶⁹ The federal government provided an interim update in 2019.¹⁷⁰ Key examples of the progress at a national level on the recommendations provided by the UN that may relate to economic abuse include:¹⁷¹

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

For Canada to continue aligning with these international efforts, it should formally recognize economic abuse within its definition of domestic violence to ensure all victims receive support and justice.¹⁷² Recognizing economic abuse is an initial step that can refine government investments and policies. It can allow for a holistic view of the risks and barriers confronting abuse survivors.

Despite the lack of specific policy and legislation on economic abuse in Canada, policy work is currently underway, with the potential to broaden the scope to include economic abuse. For instance, the National Action Plan to End Gender-Based Violence (NAP), led by Women and Gender Equality Canada (WAGE), is a plan to address systemic causes of gender-based violence in Canada. The NAP outlines key recommendations for tackling economic violence through early identification, prevention, and improved response. One hundred recommendations across four pillars provide a roadmap to eradicate VAW and GBV.¹⁷³ CCFWE participated in the community engagement aspect of the program, commenting on the limited support for survivors of economic abuse.

While some efforts have been made globally to create policy frameworks and programs to address Economic Abuse, they have been hampered by a lack of understanding by service providers and policymakers about the nature and impact of Economic Abuse on survivors' lives during and after leaving relationships. Policymakers need to listen to survivors like Alia (name changed for protection of privacy):

I am a mother of two children and am living in Ottawa. The physical violence started during COVID-19. My husband was physically, psychologically, and financially abusive towards me. He would often hit me and despite earning my own income, he would prevent me from saving my own money, often spending it himself. My husband often used religion to justify his spending and overlooked my needs. Once, a court had mandated my husband to anger management, and after conversations with the other men in the class, my husband returned with more discrete methods to physically abuse. He abused our joint financial accounts when he had an affair by taking all of my money out of our joint account, effectively leaving me penniless. I have a disability and my children have special needs and I struggle everyday to provide basic needs for my children and myself. I was able not to leave the abusive situation and move into separate premises from her husband. Every day is difficult, as both my children, and myself have food allergies, and the cost for the food my family can eat is exorbitantly high. I'm trying to secure a home, but I have to pay a high deposit to move in. I left everything behind for him.

Alia

Although policy development efforts have begun, there are still limited institutional supports available to survivors of economic abuse in Canada. CCFWE has been instrumental in efforts to rectify this.



Photo credit: *Rosie Sun*

Conclusion

Economic Abuse is a key barrier to women leaving abusive relationships. It has a direct impact on a woman's future, including housing security and the ability to rebuild economic security and emotional well-being. Without access to money, women are unable to plan or even imagine leaving an abusive relationship. When they do leave an abusive relationship, they often experience temporary or unstable housing and are left with limited access to money, facing challenges to meeting basic needs. Lack of post-separation economic access causes many women to return to an abusive partner.

The challenges victims have faced within the context of the COVID-19 pandemic have reinforced this position. Pre-pandemic, survivors of IPV faced a range of social disadvantages related to economic well-being and the ability to recover from family violence. The pandemic has severely exacerbated economic abuse by increasing the financial dependence of victims on abusers because of prolonged unemployment and economic hardship. It affected survivors of economic abuse, resulting in extended abusive relationships for financial or health reasons. Women often must choose whether to stay with their abuser or leave them and contend with the risks of contracting COVID-19, finding housing, and providing for themselves and/or their children.

While Economic Abuse is rampant and a root cause of great suffering, it remains under-recognized and misunderstood. It is also a critical barrier that prevents persons experiencing economic abuse from leaving their abusers.

Overall, economic abuse affects women's mental health, constrains their capacity to provide for themselves and their children, and leads to generational trauma. Women of colour, gender non-conformists, refugees, newcomers, Indigenous and immigrant survivors face discriminatory hiring practices, increasing their vulnerability to long-lasting impacts of economic abuse.



A black and white photograph of three women sitting on a dark wooden floor against a plain white wall. The woman on the left is a Black woman with braided hair, wearing a white shirt, looking off to the side. The woman in the center is a white woman with long dark hair, wearing a white button-down shirt and white pants, looking directly at the camera. The woman on the right is a white woman with long dark hair, wearing a white pleated dress, leaning her head back and looking towards the camera. The text 'The Canadian Center for Women's Empowerment' is overlaid in white on a semi-transparent dark band across the lower half of the image.

The Canadian Center for Women's Empowerment

What is 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, advocates, policymakers and survivors to develop a comprehensive approach to economic abuse by generating evidence-based resources. It addresses critical gaps in policies and systems preventing survivors from recovering and becoming economically secure and independent. It advocates for and supports the development of new approaches to economic abuse, working with organizations to review existing systems, policies and procedures. Its goal is to economically empower survivors to improve their financial knowledge and strengthen their financial behaviours to improve their financial safety and security.

CCFWE focuses on Economic Abuse because it is all-encompassing, with wide-ranging short- and long-term effects on women. It has three main components: economic exploitation, economic control, and employment sabotage. CCFWE believes in finding holistic solutions to create economic justice for women and gender non-conforming people. This requires focusing on economic abuse broadly over just financial abuse.

Addressing Economic Abuse must involve developing a more effective, all encompassing and sustainable policy framework. In response to the need, CCFWE has focused on filling a national need to spread awareness about Economic Abuse by teaching women how to protect their assets from abusers before they leave and by helping survivors to rebuild their lives and gain control of their finances, through the Peer Support Program. CCFWE works collaboratively with grassroots organizations to achieve financial independence and to build communities that support individual, intergenerational, and collective healing.

Photo credit: Christina Morillo





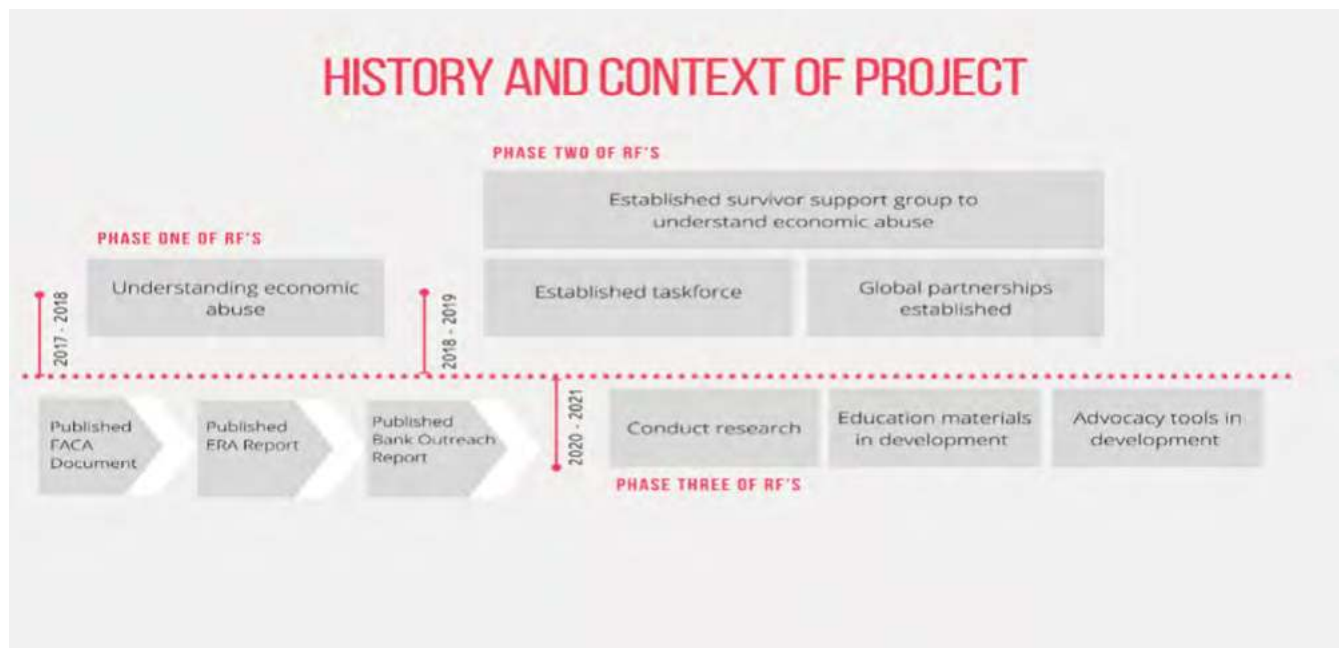
CCFWE's Approach to Addressing Economic Abuse in Canada

1. Perform needs assessment: focus groups, literature reviews, public consultations.
2. Develop an advocacy approach: policy recommendations, community-based research.
3. Develop resource materials: education materials, screening tools, advocacy tools, banking guides.
4. Build capacity building: webinars, conferences, community-based consultation, support groups.
5. Influence psycho-social program development & delivery.
6. Employ anti-racist, anti-oppressive, intersectional, and trauma-informed lens.

Key Tenets of the CCFWE Approach to Addressing Economic Abuse

The following principles guide CCFWE: research and social justice, intersectional feminist, and gender-based analysis, research and evidence-based decision-making, lived expertise, an ecological framework, and inter-sectoral collaboration (see Figure 3).

Figure 3: History and Context of CCFWE'S Work

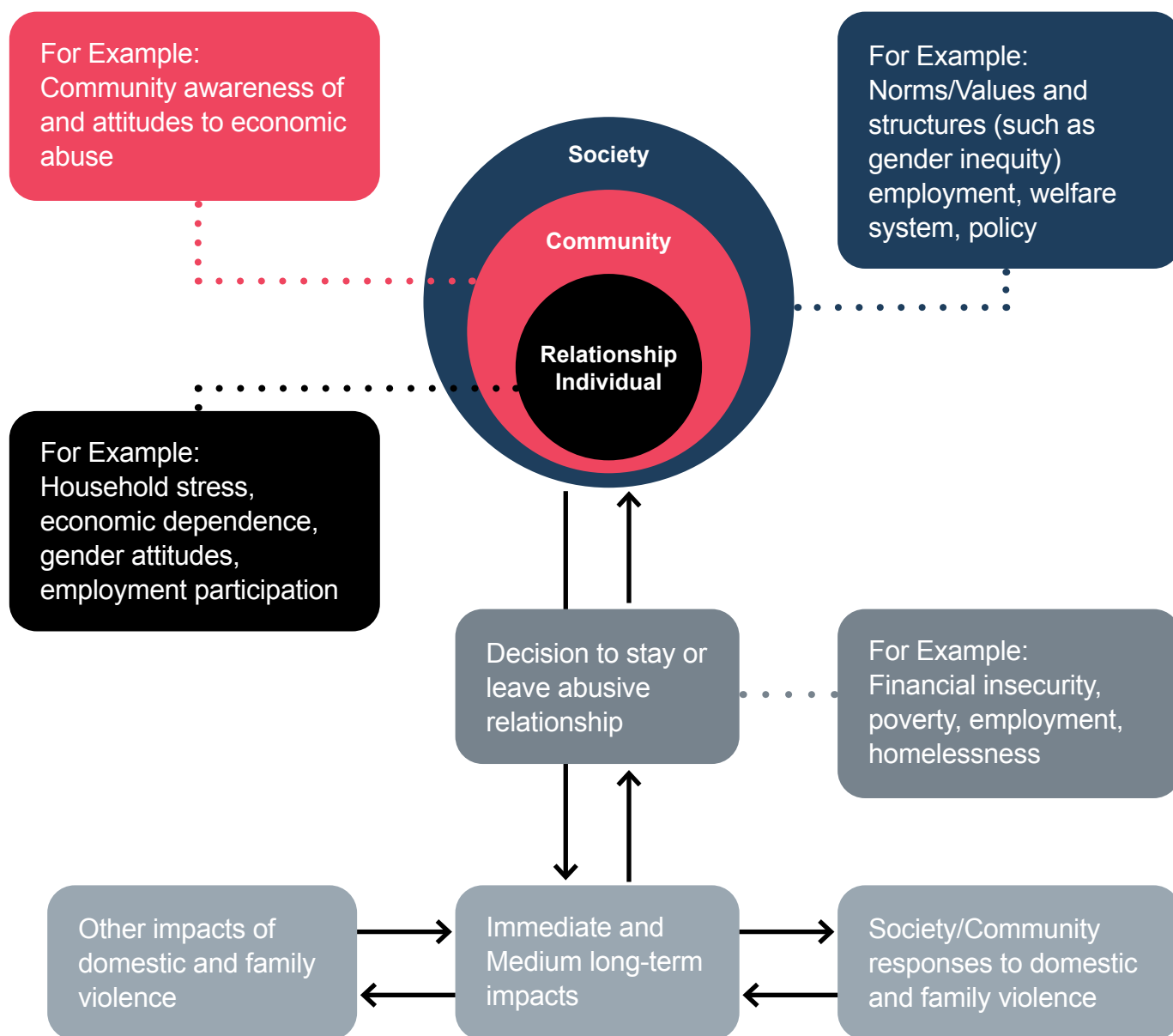


Intersectional Lens

CCFWE commits to an intersectional approach to addressing Economic Abuse by gathering evidence to promote public understanding, awareness and develop more effective responses and services to support BIPOC, immigrant, disabled women, and gender-diverse communities. CCFWE recognizes that these victims are already economically marginalized due to structural and systemic barriers based on racism, gender inequality, ableism, and discrimination based on sexual orientation and gender identity or experience economic abuse in specific ways that may be overlooked. CCFWE is dedicated to empowering all domestic violence survivors to recover from economic abuse.

Figure 4: An Ecological Model of Economic Abuse. Source: McDonald (2012)¹⁷⁴

Ecological Model of Abuse



Inter-Sectoral Collaboration

CCFWE believes that to eradicate economic abuse, a comprehensive program focusing solely on survivors' wealth is necessary.

However, Economic Abuse is closely and inextricably linked with other forms of violence against women. Thus, CCFWE uses the National Action Plan on Violence Against Women and Gender-Based Violence framework. The Canadian Federal Government's strategic approach to tackling domestic violence is outlined in the YWCA's Feminist Economic Recovery Plan and the National Action Plan (NAP) on Violence Against Women and Gender-Based Violence. The NAP outlines critical recommendations for tackling economic violence through early identification, prevention, and improved response. The development of this document provides a foundation for advocacy against Economic Abuse in all its forms.

Since 2017 CCFWE has employed a multisectoral approach by establishing a National Task Force, global partnerships, and frontline survivor support groups to ensure survivors are not only supported but also central to CCFWE's advocacy framework.

Research and Evidence-Based Decision-Making

In 2020, CCFWE secured funding to focus on conducting research to inform its education, outreach and advocacy work. This work is ongoing.

Lived Experience

CCFWE strongly believes that the voices of survivors of Economic Abuse must be centred in efforts to address this social problem. CCFWE actively seeks out survivors' voices to guide our work forward. Incorporating survivors' experiences and voices is critical to economic abuse policy, as these survivors navigate the legal and policy systems, and are able to identify pain points unseen to policymakers. CCFWE is undertaking meaningful advocacy and change grounded in survivor-led policy recommendations.

Survivors of Economic Abuse have informed CCFWE that agencies with whom survivors interact, including financial institutions, are often uneducated or undereducated on the topic of economic abuse. Thus, survivors are often left without support to manage the impacts of economic abuse, including debt, poor credit scores, and decreased mental well-being.

The following is an example:

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



Francesca

Policy, Advocacy and Systems Change

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

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

Ecological Framework

CCFWE's work is informed on the complex interplay between relationship, community, individual and societal factors. The ecological framework allows us to understand the range of factors which put people at risk of Economic Abuse. The areas identified in the ecological framework clarifies the areas to act across multiple levels to prevent future Economic Abuse. An ecological framework addressing economic abuse (see Figure 4) should include the following:

1. **Cultural norms**, such as the sense of male entitlement, misconceptions about women's money management, and the centrality of money in our lives.
2. **Systemic blocks**, including the erosion of social security payments and systems, lack of access to systems for self-advocacy (in the corporate and government sectors), and the complexity of dealing with bureaucratic structures.
3. **Gender inequality**, including the fact that women are more likely to be victims of abuse and tend to experience poorer economic outcomes than men.¹⁷⁵

CCFWE's Current Work to Address Economic Abuse in Canada

The following section describes the various projects CCFWE has undertaken or is currently completing in an effort to document and address Economic Abuse in Canada. The projects include:

1. Develop policy recommendations and guidelines for survivors on banking and financial empowerment in collaboration with Canadian financial institutions.;
2. Advocate for the creation of a Financial Abuse Code of Conduct to protect survivors from economic abuse.
3. Influence the Financial Consumer Agency of Canada (FCAC) and Canadian Bank Association to protect survivors.
4. Work with the CCFWE's National Task Force for Women's Economic Justice advocates to influence and support the Financial Consumer Agency of Canada (FCAC), Canadian Bank Association and domestic violence service agencies to develop a Family Violence program and protect survivors.
5. Organize the 'Investing in Change' knowledge sharing event which will include the following stakeholders: Head of Customer Care at National Australia, UK Banks to Canadian Bank Association, The Learning Network at Western University, Women's Shelters Network, Ending Violence Canada, YWCA Canada, Woman ACT, and METRAC.
6. Develop Economic and Financial Abuse screening tools.
7. Develop accessible digital tools (financial empowerment mobile app) to educate survivors and advocates about responses to Economic and Financial Abuse by provincial financial institutions.
8. In collaboration with Canadian banks, women shelters, and academic institutions, develop evidence-based, survivor-centred, culturally sensitive public awareness campaigns and education resources for survivors, allies, and employees in the judicial system, social services and financial institutions in identifying and responding to economic abuse. This will:
 - i. Help survivors heal from family violence including generational trauma, build resilience, and lead a healthy lifestyle.
 - ii. Empower survivors to strengthen their financial knowledge and behaviours to achieve financial safety and security.
 - iii. Influence policymakers and financial institutions to remove structural financial obstacles that impact the economic empowerment of survivors.

CCFWE's Survivors' Support Group (360 Expert)

During the COVID-19 pandemic, there was increased demand among women for services, including requests for mental health and financial support. Many women were already experiencing isolation pre-pandemic and had a history of economic abuse. Lockdown triggered an onset of mental health stressors, such as anxiety, depression, and agoraphobia.

At the beginning of COVID-19, CCFWE piloted a confidential virtual support project for survivors (360 Expert groups) who are going through or have gone through economic and financial abuse. CCFWE collaborated with local government, financial advisors, a registered psychotherapist and grassroots organizations. The aim is to help women acquire the skills, coping mechanisms, and resources needed to get through this challenging time, begin the recovery process, heal, and regain control of life – in other words, to become empowered.

The program provided trauma-informed services in two categories:

Prevention. The training included the topics red flags of financial abuse, how to keep safe living in the same home with an abusive spouse, and strategies to avoid more trauma and injury when violence erupts, including developing solid personalized exit strategies.

Response. The response included emotional healing, rebuilding finances, building resilience, developing coping skills to trauma and abuse by acquiring such tools as resilience, self-care, financial literacy, mastering credit basics, safety management, overcoming anxiety and depression, overcoming financial trauma, and financial safety planning during and after the pandemic.

CCFWE collected participants' feedback to ensure the program was effective. **The key findings were:**

- **100%** of women reported their financial counselling services were helpful in their healing process.
- **100%** of the women reported feeling emotionally supported by the group.
- **80%** of women reported feeling more in control of their lives since starting in this group.
- **80%** of women reported an increase in their understanding of the cycle of economic abuse.
- **100%** of women said they knew more ways to plan for their financial safety.
- **80%** of women reported increasing their knowledge of community resources they may need.

Intervening early and recognizing Economic Abuse and its impacts is vital to stopping violence from escalating and reducing the harm to victims and their children. Survivors need an inclusive, safe space to share their healing journey. Survivors' challenges are very complex to address because of the nature of abuse and systemic barriers. This pilot project should act as a catalyst for organizations to make financial literacy a priority to support the vulnerable women experiencing Economic Abuse.

CCFWE Research

Considering its commitment to inform policy and practice through research, CCFWE's research team interviewed survivors and victims of Economic Abuse during the COVID-19 pandemic in the National Capital Region.¹⁷⁶ Our literature review shows that families who suffered from Economic Abuse, will have difficulty building their credit and wealth and thus participating in the post-pandemic economic recovery. The critical findings included:

- **80%** of participants reported their abuser's behaviour during the pandemic became more controlling, manipulative, and coercive concerning their financial and economic situation,
- **60%** reported an increase in the current/ex-partner's control of the financial choices and decisions during COVID-19 compared to pre-pandemic.
- **70-80%** of women said they agree or strongly agreed that they were worried about their future situation (housing, employment, finances, and education) during the pandemic; the behaviour of the abuser puts these women's futures and their families' futures at significant risk.
- **48%** of participants were renting during the pandemic, and **70%** were still living with their abuser.
- The pandemic grounded a significant number of women who had planned to leave their partners; **40%** had plans to leave pre-pandemic, but **28%** said they could not go because of COVID-19. **Only 5%** of women had been successful in leaving their partner since the start of the pandemic.
- **27%** of victims found their ability to access services had slightly or significantly worsened, while **47%** did not experience difficulty accessing help; **64%** slightly or strongly agreed that they felt unsafe calling services because their partner was at home during the pandemic.

One participant commented on her experience during COVID-19:

During my marriage, my ex-husband provided some money for household payments, but left me to cover the remainder of our expenses for the household and children. My ex-husband spent most of our family earnings on heavy drinking and gambling. I later learned he also spent money on other women. My life deteriorated and I became increasingly lonely and depressed. Leaving my ex-husband and staying with a family member offered me the freedom I needed to escape my abusive marriage but has left me with little money to survive financially on my own.

Darcy

National Taskforce for Women's Economic Justice

Established by CCFWE in 2020, the National Task Force for Women's Economic Justice advocates for policies to achieve women's economic rights and justice. It provides strategic direction and leadership to influence government and industry responses to the financial impact of domestic and family violence.

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

CCFWE participated in the Financial Consumer Agency of Canada's (FCAC) renewal of its National Strategy for Financial Literacy, a five-year plan to create a more accessible, inclusive, and excellent financial ecosystem that meaningfully supports diverse Canadians (FCAC, 2021). The National Strategy is focused on how financial literacy stakeholders can reduce barriers, catalyze action, and collaborate to collectively help Canadians build financial resilience (FCAC, 2021). CCFWE made recommendations to FCAC on measures that could be taken to address victims of economic abuse. Specifically, CCFWE recommended the strategy should consist of information on economic abuse and how to rebuild finances so that survivors can recover from the financial harms caused by abusers. The new strategy will provide an opportunity for domestic violence organizations to build their capacities and for community-based organizations to prepare and design a trauma-informed and culturally specific financial literacy program.

CCFWE led consultations with survivors and violence against women organizations to provide recommendations for the National Action Plan to End Gender-Based Violence and the Financial Consumer Agency of Canada's renewal of its National Strategy for Financial Literacy.¹⁷⁷ Nine consultations were held by CCFWE to inform the National Action Plan to End Gender-Based Violence between February and March 2021 across all provinces. These led to an online survey with a total of 60 participants. Reflective of its intersectional approach to address Economic Abuse, CCFWE consulted with members of the gender-nonconforming community, Black and racialized communities, Elders and seniors, Indigenous communities, and participants who identified as living with disabilities from across Canada. In addition, CCFWE invited a wide range of potential stakeholders to engage in the project, focusing on those who may see incidences of Economic Abuse through their work. The stakeholders included community services, particularly those working on Economic Abuse, financial institutions and credit providers, legal support services, and Economic Abuse survivors. Participants were asked questions about systematic changes needed to address Economic Abuse within the federal and provincial governments, financial institutions, research efforts, and social service programs. The recommendations for policy development to address Economic Abuse in Canada are provided below, within the context of available information about the structural barriers that women with intersecting identities face in Canada, the *Canadian Human Rights Act* (1985), and Canada's international obligations.¹⁷⁸

Government Policy and Structures

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

There is currently no official definition of Economic Abuse in Canada. An official definition is needed to facilitate amendments to related policies and legislation. The definition should recognize the following categories: controlling access to economic resources, including employment and education, refusing to contribute, and generating economic costs. The UN has recognized that gender-based violence is a form of discrimination; as a member state, Canada must ensure the protection of all women by formally adding Economic Abuse to its definition of domestic violence.¹⁷⁹

► 2. Amend banking policies to support economic abuse survivors

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

► 3. Amend bankruptcy laws to support Economic Abuse survivors

The law does not consider the trauma and violence that impact survivors' decision-making and thinking. Legal amendments require working with Violence Against Women's organizations and legal professionals to amend the *Bankruptcy and Insolvency Act* (1985) to address issues faced by survivors.¹⁸⁰ As stated in the UN's *Declaration on the Elimination of Violence against Women* (1993), these policy changes are necessary; the state must develop legislation to redress the wrongs caused to women who are subjected to violence (s. 4(d)).¹⁸¹

► 4. Amend family law legislation and policies

BIPOC women have noted that the legal process of separation and divorce, with child custody and access arrangements, is traumatic. The process keeps them in contact with their abusive partners and traps them in the vicious cycle of violence. Therefore, the *Divorce Act* (1985) must be amended to create a screening tool for couples before entering legal agreements to identify coercive control within the relationship.¹⁸² A third party, not lawyers, should be completing the screening tool. In addition, custody support should recognize Economic Abuse. This requires a revision of the current procedures.

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

Marginalized women survivors can become trapped in a vicious cycle of homelessness and poverty, and the current legal and social structures perpetuate these cycles. Survivors need access to affordable city housing and homeownership solutions that address their needs. The *Canadian Human Rights Act* (1985) stipulates that no one should be denied access to goods, services, facilities, or accommodation (s. 5).¹⁸³ The government could redirect funding from law enforcement to capacity building for survivors.

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

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

► 7. Allocate public funds to improve access to childcare

Finding employment or maintaining employment is difficult when survivors must cover high childcare costs. This is exacerbated for Black and Indigenous women who may live in “childcare deserts”¹⁸⁴ and have the highest rates of working poverty in Canada.¹⁸⁵

► 8. Provide funding for Friendship Centres

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

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

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

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

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

Financial Institutions' Policy, Structures, and Practices

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

Financial institutions are often not well-versed in Economic Abuse. As a result, survivors struggle to manage the impacts of Economic Abuse, such as debt, bad credit scores, lack of money, housing challenges, and poor mental health. The participants in the focus groups reported being unable to receive help for unauthorized transfers of money, closing joint accounts, and having access to empathetic support or special services for people in their situations. Bank staff should be trauma-informed to better support survivors, including identifying financial abuse in risk assessment and safety planning. To be in line with the Canadian Human Rights Act (1985), the government must implement policies that enable women to access adequate financial services.¹⁸⁶

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

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

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

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

► 4. Develop trauma-informed culturally sensitive financial literacy training

Training should encompass safety planning tools, joint bank accounts and asset protection, fraud prevention, identity theft, predatory lending, violence in the workplace, housing, and credit. Such training would help survivors to build knowledge and skills, access supportive resources, and overcome obstacles to success. In addition, prioritizing the needs of survivors improves their emotional stability while also increasing program success.

► 5. Establish trauma-informed microenterprise or entrepreneurship programs

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

Research

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

Data on post-separation abuse (i.e., coercive control), Economic Abuse, and financial insecurity are limited. Disaggregated data would provide vital information on the prevalence and nature of Economic Abuse, particularly how members of BIPOC, refugees, Indigenous, newcomers, seniors, disabled, and gender-diverse communities are impacted by Economic Abuse. The data can additionally monitor and identify systemic barriers and inform on policy development on Economic Abuse. The collection of data will also inform on the long-term economic impacts of coerced debt, lost educational or employment opportunities.. The recommendation aligns with the UN's Declaration on the Elimination of Women (1993), which indicates that research is necessary to prevent and redress violence against women (s. 4(k)).¹⁸⁷



Photo credit: rawpixel.com – Freepik

Social Service Programs

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

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

Family lawyers need training on identifying Economic Abuse

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

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

Women's shelters must provide information on women's rights child custody proceedings. This is fundamental when considering that BIPOC and Indigenous women are at a higher risk of losing custody of their children due to racist policies.¹⁸⁸

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

► 2. Improve access to legal aid services

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

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

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

► 4. Develop Economic Abuse trauma-informed education material and advocacy tools to support frontline workers

There is a lack of evidence-based, trauma-informed, inclusive, culturally sensitive training on addressing and responding to Economic and Financial Abuse in Canada. There is a need to develop evidence-based materials addressing Economic Abuse and coercive control. The resources should be generated directly from research findings including lived experience. The training materials should

cover identification, prevention, programming and resources. The resources will support shelters in adopting evidence-based and trauma-informed economic abuse prevention tools. Lack of knowledge and resources will contribute to the inability of providers to recognize and correctly interpret behaviours associated with the impact of domestic violence.

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

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

► **6. Create trauma-informed 24/7 National Financial Safety and mental health phone lines for survivors and victims of Economic Abuse**

Establishing a call centre for survivors of Economic Abuse is essential to empower survivors. Such initiatives would enable survivors to manage their daily finances, gain control of their debt, create a financial safety plan, and seek out crisis support. Eventually, it enhances survivors' understanding of their economic rights and empowers them economically. There is a lack of mental health services sensitive to diversity, equity, inclusion, and cultural understanding of the various vulnerable and marginalized women survivors. This type of service is critical to ensure the support system is equitable, safe, diverse, inclusive, and accessible.

► **7. Create a domestic violence court system for survivors**

The current justice system does not efficiently support survivors of IPV, including survivors of economic abuse. For e.g. survivors have told CCFWE that domestic violence victims in the legal system are referred to programs that are meant for abusers' anger management, leaving them in unsafe environments.¹⁸⁹ Government funding is required to implement community courts that would be better equipped to deal with the complexity surrounding IPV.

► **8. Include social workers in the law enforcement response to domestic violence**

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

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

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





**CALL TO ACTION
TO ALL LEVELS
OF GOVERNMENT**

The CCFWE calls on all levels of Canadian governments to create a strategy to end systemic economic abuse in Canada in all levels of victims' lives, including financial, legal, justice, health and mental health. This will include systemic changes on mental health, micro-enterprise and entrepreneurship programs, survivor-centred education resources and bolstering shelter and family service supports:

1. Mandate Statistics Canada to begin conducting studies on economic abuse and the impact on Canadian families and women in Canada.
2. Expand funding for the following:
 - i. Mental health services, as economic abuse negatively impacts mental well-being and may contribute to depression and other mental health illnesses.
 - ii. Trauma-informed micro-enterprise and entrepreneurship programs for survivors of domestic violence for women who want to start their own business.
 - iii. A national survivors' financial and economic security road map to help all provinces and territories identify and respond to economic abuse through accessible digital platform tools.
 - iv. Evidence-based, trauma-informed, survivor-centred education resources for shelter support staff, healthcare workers and social service providers, survivors, and their children. These resources will support service providers in adopting evidence-based and trauma-informed economic abuse prevention tools.
 - v. Diagnostic economic abuse screening tools for use by key service providers, aimed at prevention, early intervention, and later stage intervention strategies for combating financial abuse.
 - vi. Safety planning tools (protecting joint bank accounts and assets, fraud, contacting banks for changing the personal identification information) before survivors move to shelter and after moving out.
3. Expand the National Action Plan to End Gender-Based Violence and the Divorce Act to include all forms of economic abuse.
4. Develop banking policies and procedures to include a system to consider the identification of and support for economic abuse survivors. This includes fee waivers for changing services and opening accounts for survivors, access to emergency funds after reporting fraud on credit or an account, and credit and loan services available for survivors of economic abuse who lack access to income.

5. Enhance trauma-informed policies, financial codes of practice and procedures of private stakeholders, such as housing, telecommunication, public transport, insurance, electric utilities, credit associations, and banks to ensure economic abuse is identified and dealt with promptly, minimizing any adverse consequences for women.
6. Amend the Divorce Act to include a third-party service to screen couples before entering legal agreements to see if there are coercive controlling and post-separation abuse forces within the relationship. Justice system improvements are urgently needed to respond to coercive control as one of the most harmful and enduring forms of family violence experienced by victim-survivors.
7. Recognize November 26th as the National Day of Awareness for Economic Abuse and Survivors of Economic Injustice.
8. Mandate Statistics Canada to begin collecting data and conduct studies on financial abuse and the impact on Canadian families and women in Canada. This research should include the development of a diagnostic screening tool for financial abuse for use by key service providers, aimed at prevention, early intervention, and later-stage intervention strategies for combating financial abuse.
9. Finally, CCFWE calls on all elected and appointed officials, including the over 40 Members of Parliament, 8 Members of the Provincial Parliament, and 27 significant city mayors. CCFWE recently contacted to pledge their commitment to addressing economic abuse in domestic violence and make this a central part of their mandate by signing the CCFWE's Commitment Letter.



Photo credit: Jordan Whitt

Meseret Haileyesus, Executive Director, CCFWE, says:

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




Meseret Haileyesus

Research and evidence-based practice. CCFWE initiates and shares research to better understand the prevalence of economic abuse in Canada and to assess the economic safety needs of survivors. While little Canadian-specific data are available, CCFWE’s first national research project currently underway will shed light on the nature of economic abuse in Canada.

Capacity building and fundraising. To fund activities and ensure sustainability, CCFWE is working to increase funding and staff capacity. Workshops and programs will be organized to train staff to improve workers’ knowledge, skills, understanding, and capability to perform their work well, especially how to handle and address violence issues effectively.

The Canadian Center for Women’s Empowerment looks forward to continuing the conversation and acting to transform the lives of all women and gender non-conforming persons affected by economic abuse in Canada. It seems appropriate to end report by bringing a survivor’s voice to the light:

A close-up photograph of two hands clasped together. The hand on the left is dark-skinned, and the hand on the right is light-skinned. The fingers are interlaced, with the thumb of the light-skinned hand resting on the palm of the dark-skinned hand. The background is a neutral, light-colored wall.

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

Fatima

Endnotes

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

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



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

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