



ARE YOU A SERVICE PROVIDER? LEARN ABOUT ECONOMIC ABUSE

ECONOMIC ABUSE incorporates a range of behaviours in which a perpetrator controls someone else's economic resources or freedoms. Economic Abuse includes restricting access to essential resources such as food, clothing or transport, and denying the means to improve a person's economic status through employment, education or training.¹



"I am still very overwhelmed by the debt my ex-husband created. This journey is long because I am 7 months pregnant. I wasn't allowed to drive my car. I wasn't allowed to go anywhere alone even for pregnancy check-in, leave the house alone, or anything like that, I'm trying to secure an apartment before birth but I have to pay a high deposit and 2 pay stubs to move. I am very frustrated with on support system, complex and frustrating."

FINANCIAL ABUSE involves a perpetrator using or misusing money which limits and controls their partner's current and future actions and their freedom of choice. Financial Abuse includes using credit cards without permission, putting contracts in their partner's name, and gambling with family assets. Financial Abuse can leave women with no money for basic essentials such as food and clothing or without access to their own bank accounts, or to independent income and with debts that have been built up by abusive partners. Even when a survivor has left the home, financial control can still be exerted by the abuser with regard to child maintenance. Economic Abuse is wider in its definition than 'Financial Abuse', a term usually used to describe denying or restricting access to money, or misusing another person's money.

Should you need to refer your clients to further resources on Economic Abuse, your clients may download CCFWE's Mobile application called **STEAR** on the Apple Store or Google Play.

Your clients may also visit ccfwe.org > Your Tools.

¹ Sharp, N. "What's Yours is Mine". Refuge UK. (2008) <https://www.theduluthmodel.org/wp-content/uploads/2021/12/Whats-yours-is-mine-Full-Report.pdf>

ECONOMIC ABUSERS SEEK TO:

LIMIT HOW A VICTIM USES MONEY BY:	CONTROL HOW VICTIMS ACQUIRE RESOURCES BY:	SABOTAGE VICTIMS' ABILITY TO MAINTAIN RESOURCES BY:
<ul style="list-style-type: none"> Deciding when and how victims spend money; Making victims ask for money or providing an allowance; Limiting victim's use of property, such as a phone or car; Putting all economic assets (e.g. savings, house) in their name; Hiding victims financial information from them. 	<ul style="list-style-type: none"> Preventing victims from receiving an education; Preventing victims from going to work; Restricting victim's hours of work; Preventing victims from seeking employment; Taking victim's earnings; Preventing victims from claiming benefits; Forbidding access to a bank account. 	<ul style="list-style-type: none"> Stealing money or property; Damaging property; Refusing to help pay household costs; Using money needed for household items, bills; Putting all bills, credit cards and loans in victims' names; Making victims pay all bills, credit cards and loans; Building up debt in the victim's name Forcing victims to shoplift, lie on tax returns, credit applications or to law enforcement, or commit fraud.

ECONOMIC ABUSE & THE COVID-19 PANDEMIC IN THE NATIONAL CAPITAL REGION, ONTARIO²

92% of women have experienced their perpetrator keeping financial information away from them

94% of women have had their rent or bill money spent by their perpetrator without their permission

93% have had their perpetrator make important financial decisions without talking to them at first

84% of victims' abusers have built up debt under their name

² Chandrarajan, N, Bedard, T, Thomas, M, Haileyesus, P, Lucente, "Access to economic resources of Economic Abuse victims during COVID-19 in the National Capital Region, Canada". Canadian Center for Women's Empowerment. (2021).

³ Snow, Natalie; Chandrarajan Shahzad, Niha; Raza, Zainab; Rukh Hussain, Abhar; Savard, Charles; Guan, Karen; Mayer, Michaela; Haileyesus, Meseret "Understanding the nature of Economic Abuse: A national study on service provider insights in Canada". The Canadian Centre for Women's Empowerment. (November 15, 2022).

UNDERSTANDING THE NATURE OF ECONOMIC ABUSE: A NATIONAL STUDY ON SERVICE PROVIDER INSIGHTS³

20% of participants' partner controls access to money, like access to their bank account or give them an allowance.

58% of social service provider clients reported concerns about housing, and 48% of clients were concerned about their phone, Internet bills and transportation.

49% of respondents' abusers interfere or control their money, i.e., salary, child maintenance, welfare benefits.

63% of social service staff said they do not have specific training for staff to assist clients experiencing Economic Abuse, which is why we have developed this fact sheet.

FORMS OF ECONOMIC ABUSE

Economic Abuse tactics include:

- Excluding victims' from family financial decisions, or access to family finances
- Making you ask for money or taking victims' money
- Demanding an account of everything they buy
- Controlling victim-survivors' access to financial information
- Not allowing victim-survivors' to talk to others about money
- Not allowing victims' name to be on accounts, or allow them to build credit
- Forcing victims' to put your name on accounts and then destroying your credit
- Destroying or interfering with homework or education efforts
- Forcing victim-survivors' to work "illegally" when they do not have a work permit
- Threatening to report you to police if victims' work "under the table"



"I was completely financially secure and living the life I had always wanted to and was totally in control until about seven years ago I met a guy and began a relationship. During that relationship there was physical, mental and financial abuse. He completely lied about his financial situation but during the relationship it got to the point where if I asked about his situation he would just blow up. The financial abuse, the impact of that, I found out more about once the relationship was over. In that time he was siphoning money; he gambled...It's hard to tell, I finally got away – I ended up with nothing but financial debt. I had a business. I lost that too. I lost my home, my business, most of my friends. I didn't have the knowledge or the strength to fight him in court nor did I have the support of family."

What is Economic Abuse?

ECONOMIC CONTROL occurs when the perpetrator prevents the victim from having access to or knowledge of the finances and from having any financial decision-making power.⁴



EMPLOYMENT SABOTAGE (ES) Encompasses behaviors that prevent the victim from obtaining or maintaining employment.⁵



ECONOMIC EXPLOITATION (EE) Occurs when the perpetrator intentionally engages in behaviors aimed to destroy the victim's financial resources or credit.⁶



Tactics include:

- Controlling and limiting the victim's access to financial resources.
- Denying the victim's access to necessities, such as food, clothing, and/or medications.
- Tracking the victim's use of money.
- Withholding or hiding jointly earned money.
- Preventing the victim from having access to a bank account.
- Lying about shared properties and assets.

Tactics include:

- Forbidding, discouraging, or actively interfering with the victim's employment and/or educational endeavors.
- Harassing the victim at their place of employment.
- Obstructing victim from receiving other forms of income such as child support, public assistance, or disability payments.

Tactics include:

- Stealing money, checks, or automated teller machine (ATM) cards.
- Opening or using victim's line of credit without permission.
- Refusing to pay bills, running up bills under the victims' name or their children.
- Gambling jointly earned money.

THE IMPACT OF ECONOMIC ABUSE



PHYSICAL IMPACT: Health risks from stress, malnutrition, or psychological impacts.⁷

EMOTIONAL & MENTAL IMPACT: Women who are controlled economically and have never been able to flourish will feel as if there will never be enough money. As a result, they have high levels of anxiety, fear, and stress, which causes them to make more unwise decisions, or be unable to see long-term financial solutions. Post Traumatic Stress Disorder is 7 times higher in relationships where Economic Abuse has occurred. Economic Abuse is also the strongest indicator of suicide attempts for women in abusive relationships. Abuse also contributes to a scarcity mindset. It is a method of psychological warfare which leaves victims terrorized, disempowered, and mentally unwell.

ECONOMIC IMPACT: Poverty, homelessness, debt, damaged credit record and bankruptcy. The impact of Economic Abuse on a victim's financial security can be long-lasting. It doesn't end when the relationship does. It prevents recovery and becoming independent. Interference with education and employment can make it difficult to find or keep a job. After separation, an abuser may use family law and child support to control and damage a victim's financial security and independence. Victims may also be left responsible for debts built up by their ex-partner, making it hard to get a home, get a loan for a car and meet day-to-day costs.



⁴ Postmus, Judy L., Sara-Beth Plummer, and Amanda M. Stylianou. "Measuring Economic Abuse in the lives of survivors: Revising the Scale of Economic Abuse." *Violence against women* 22, no. 6 (2016): 692-703.

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⁵ IBID

⁶ IBID

⁷ Battered Women's Support Services. "What is Economic Abuse?". https://www.bwss.org/wp-content/uploads/2014/04/BWSS-Economic-Empowerment_2.pdf

⁸ Orzeck, Tricia L., Ami Rokach, and Jacqueline Chin. "The effects of traumatic and abusive relationships." *Journal of Loss and Trauma* 15, no. 3 (2010): 167-192.

ECONOMIC POWER & CONTROL WHEEL

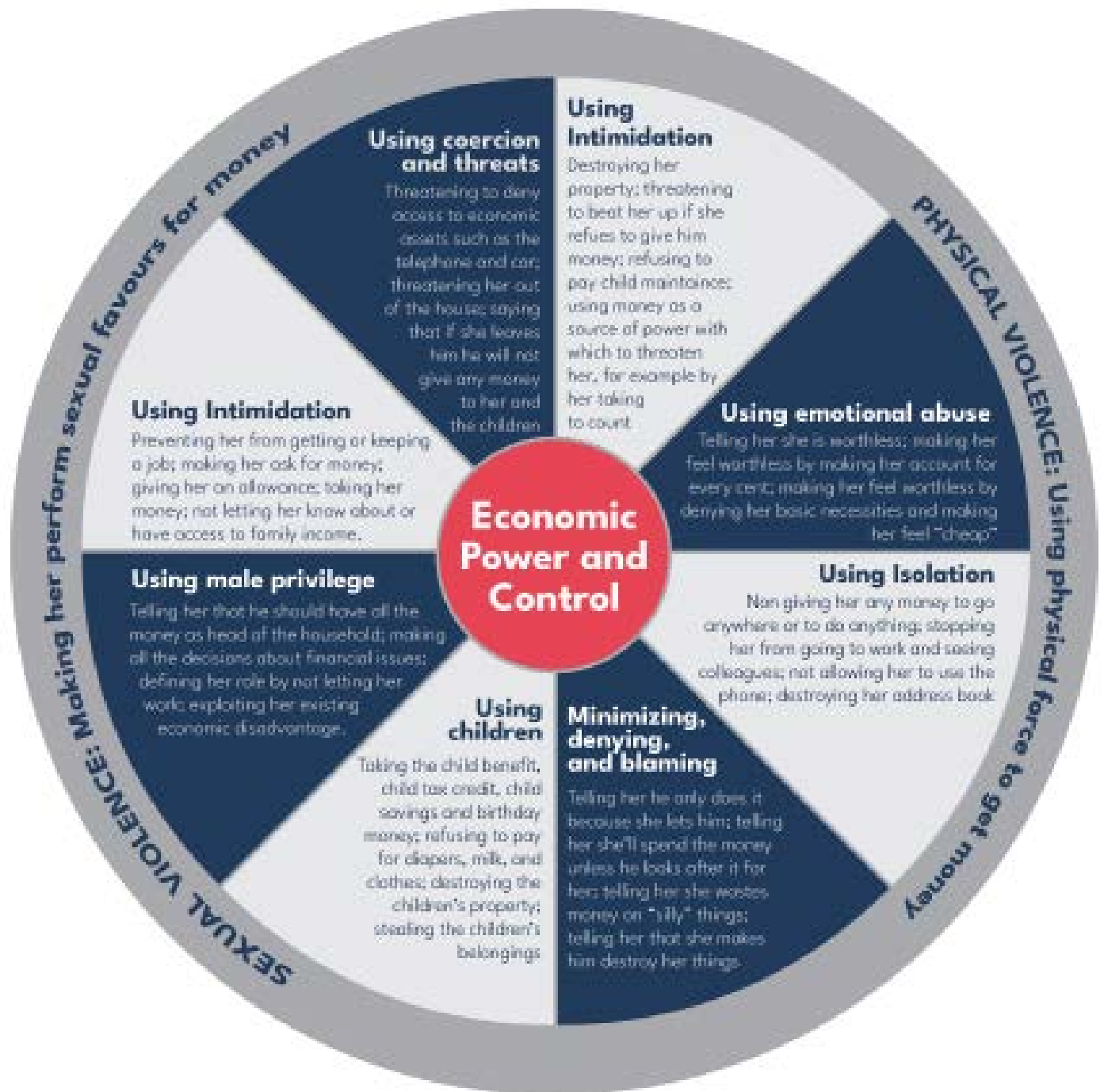


Figure 1: Economic Power and Control Wheel

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

POST-SEPARATION ECONOMIC POWER & CONTROL WHEEL



Figure 2: Post-Separation Economic Power and Control Wheel [Developed by Jenn Glinski, University of Glasgow (2021). This resource is based on research findings of University of Glasgow PHD candidate Jenn Glinski, who is currently completing her thesis. Illustration design by Tony Mamo. Adaptation of the original Power and Control Wheel; approved by The Domestic Abuse Intervention Programs, www.theduluthmodel.org]

ABOUT US

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

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

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

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

GIVE HOPE. INSPIRE. CHANGE LIVES. SHARE YOUR STORY TODAY.

You Have A Powerful Story To Share

The significance of sharing survivor stories can help other survivors and contribute to policy change, advocacy, economic empowerment, education, and awareness around **Economic Abuse**. CCFWE does not collect or disclose information, including full name, location, or email. Stories submitted may be shared anonymously by CCFWE for educational and awareness purposes. To learn more, check www.ccfwe.org



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Learn more about **Economic Abuse** at www.ccfwe.org and Sign our Pledge to fight **Economic Abuse** and become an advocate for Economic Justice within your social circle and local communities