

Technology-Facilitated Economic Abuse Fact Sheet



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WHAT IS TECHNOLOGY-FACILITATED ECONOMIC ABUSE (TFEA)?

Technology-facilitated economic abuse (TFEA) is an abusive act using digital tools and platforms to control or exploit someone's economic resources. It is a form of Economic Abuse in which coercive, controlling behaviour aims to limit someone's economic independence, including economic exploitation, economic control, and employment sabotage.

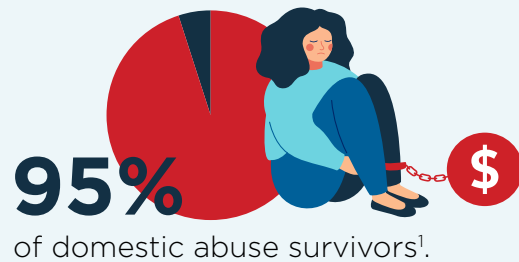
It is also a form of **technology-facilitated gender-based violence**, where any violent, abusive act is carried out with technology, including via digital devices or in digital spaces.

TFEA is sometimes confused with **technology-facilitated financial abuse**. **TFEA is broader than its financial abuse counterpart**, as it includes a broader range of abusive acts targeted to harm, exploit or limit someone's financial resources, oftentimes related to weaponizing financial services, online banking applications and other financial activities.

While anybody can experience TFGBV, immigrants/newcomers/refugees, youth, elders, and victim-survivors with disabilities or from Indigenous, racialized rural and Northern communities are at higher risk.

Prevalence

Economic Abuse is experienced by approximately



While specific studies on TFEA are lacking, this report found that TFGBV co-occurs in



¹ Chandrarajan, N, Bedard, T, Thomas, Haileyesus, M, P, Lucente, G, (2021). Access to Economic Resources of Economic Abuse Victims During COVID-19 in the National Capital Region, Canada. Canadian Centre for Women's Empowerment, 2021. https://ccfwe.org/wp-content/uploads/2024/07/2024-FINAL-Research-Study-Ottawa-Report_Jul-2024-n.pdf

² Cahill, R.; Wong, R. & Hoogendam, R. (2024). "Insights Into Technology-Facilitated Gender-Based Violence: A Survey of Women's Shelters and Transition House Workers Across Canada." Ottawa, ON: Women's Shelters Canada. <https://techsafety.ca/files/WSCO701-Tech-Safety-Report-FINAL-FN-web.pdf>

Motivations from abuser to use technology-facilitated economic abuse include:

- Financial exploitation;
- Control someone's access to devices and platforms;
- Monitor someone's activity;
- Threats and intimidation;
- Sabotage someone's economic independence.

EXAMPLES OF TECHNOLOGY-FACILITATED ECONOMIC ABUSE TACTICS BY ABUSIVE PARTNERS

- Manipulating smart home digital devices, such as thermostats, lighting etc., to run up utility bills (sometimes occurs even after separation if an abuser still has access to family plans);
- Incurring debt on mobile and other telecommunication accounts in the survivor's name or part of a family plan;
- Using digital services such as e-transfers to threaten and intimidate victim-survivors;
- Destroying or withholding devices that victim-survivors use for work and accessing resources, online accounts and social connections;
- Altering security measures or passwords to accounts to block survivors from their accounts or credit cards;
- Forcefully joining a victim-survivor's online subscriptions or family plans without contributing financially and/or building debt in the victim-survivor's name;
- Deleting or selling personal information and assets such as work files, NFTs, cryptocurrencies, stocks, commissioned artwork, or online libraries;
- Opening fake accounts to flood a victim-survivor's online business with negative feedback ("review bombing") or fraudulently reporting the business;
- Abusing the anonymity of online applications for credit cards by applying for credit cards in the survivor's name without their knowledge or consent to build up debt but also harming the survivor's credit report (through hard pull/hard credit inquiry);
- Threatening to or sharing deepfake, or intimate photos of a survivor to harm their employability.
- Using video doorbells to track victim-survivor movements, further controlling their behaviour and/or finances by making them fearful of leaving the house for work or essential tasks.



IMPACTS OF TECHNOLOGY-FACILITATED ECONOMIC ABUSE

Besides the general impacts of intimate partner violence on victim-survivors, technology-facilitated economic abuse can impact a survivor's access to social connections and support services, digital financial services and platforms, as well as access to their phone and utility plans. TFEA can also have tremendous and long-lasting impacts on a survivor's financial health and independence. For example, if a survivor has to declare bankruptcy it shows up on their [credit report for 6 or 7 years](#) impacting their financial security and access to services.

Technology has allowed abusers to continue to control victims and survivors by monitoring not only their financial activities but also their movements, even after separation. This persistent surveillance impacts their economic security, as abusers can manipulate access to finances, track whereabouts to limit job opportunities, and undermine efforts toward independence, perpetuating economic abuse and control despite no longer being physically present.



CALLS TO ACTION TO ADDRESS TECHNOLOGY-FACILITATED ECONOMIC ABUSE

Industries (financial institutions, smart-home device manufacturers, telecommunication and utility providers)

- Digital literacy training and toolkits for social service providers to identify technology-facilitated violence / economic abuse and better support survivors
- Fund research and respond to TFEA and its security risks (threats are no longer solely hackers and other unknown attackers)
- Inclusive design of online platforms and services that integrate victim-survivors in developing security features for remuneration
- Specialized customer service teams trained in trauma-informed language and process can assist victim-survivors with TFEA
- Develop internal processes that allow flagging accounts as compromised by an abusive partner
- Making financial services safer for instance, addressing the misuse of e-transfers to threaten and/or harass victims
- Develop “safe exit” protocols for victims to disconnect devices remotely or switch ownership
- Develop policies to safely exit family plans without penalties and confidential options to maintain services for survivors
- Facilitate hardship funds and reduce costs on mobile or utility plans for survivors
- Advance technologies in financial services that enhance safety, such as facial and voice recognition, and regular password updates to protect people from financial abuse.

Government and Policymakers

- Include survivors in developing regulations around digital safety and the Internet of Things (IoT)
- Educate women and youth about financial digital literacy to provide proactive tools for keeping accounts and devices safe. Ensure services are available in multiple languages (e.g., Arabic, Dari, Ukrainian, Hindi) to overcome language barriers and improve access.
- Increase public awareness about TFGBV and TFEA
- Address potential risks around TFEA when developing a model for open banking/consumer-driven banking
- Include survivors and considerations around TFGBV when modifying the Telecommunications Act (prohibiting service providers from charging consumers switching fees and making it easier for clients to cancel or modify plans with their existing provider)
- Invest and expand on infrastructure to increase connectivity and digital equity across Canada, particularly in rural, remote and Northern communities
- Fund organizations and research focusing on TFEA



RESOURCES FOR SOMEONE EXPERIENCING TECHNOLOGY-FACILITATED ECONOMIC ABUSE

- **STEAR (Support Tool for Economic Abuse Recovery) App** (Canadian Center for Women's Empowerment) - CCFWE's mobile app with information and resources on Economic Abuse (EN/FR/Arabic/Urdu/Hindi). <https://ccfwe.org/stear-personalized-support-for-economic-abuse-recovery/>
- **Economic Abuse Fact Sheets** (Canadian Center for Women's Empowerment) - Information and resources on Economic Abuse for frontline staff, banking staff and survivors (EN/FR/Arabic/Urdu/Hindi). <https://ccfwe.org/education-and-resources-factsheet/>
- **Tech Safety Canada** (Women's Shelters Canada) - Various research, toolkits and resources for survivors and frontline staff on tech-facilitated gender-based violence and how to use technology safely (EN/FR). <https://techsafety.ca/>
- **Unacceptable: Responding to Technology-Facilitated Gender-Based Violence** (Women's Legal Education & Action Fund) - Information on tech-facilitated violence and potential legal remedies for victim-survivors (EN/FR). <https://www.leaf.ca/factsheet/unacceptable-responding-to-technology-facilitated-gender-based-violence/>
- **Financial Abuse and Technology** (National Network to End Domestic Violence) - US-based information toolkit and strategies to secure financial identity information online. (EN). <https://www.techsafety.org/financial-abuse-and-technology>

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