

HOW CAN CANADIAN BANKS SUPPORT VICTIMS OF ECONOMIC ABUSE?

Financial institutions can be the first line of defense for victims of domestic violence or human trafficking. Often, as people dive into personal details of their finances, financial staff can see the red flags showing that a victim-survivor is in trouble, much like elder abuse. People may experience Economic Abuse in a variety of forms. Economic Abuse may involve denying access to bank accounts, information, and decision-making rights regarding family finances or severely curtailing purchase choices. It may include being financially dependent or not having enough money to buy food, childcare, sanitary products, or to pay essential bills. Women can be forced to account for every penny with receipts or to pay off debts accrued by their partners. Following relationship breakdowns, financial and Economic Abuse is commonly experienced by withholding or manipulating bank accounts, credit cards or payments, and child support entitlements.

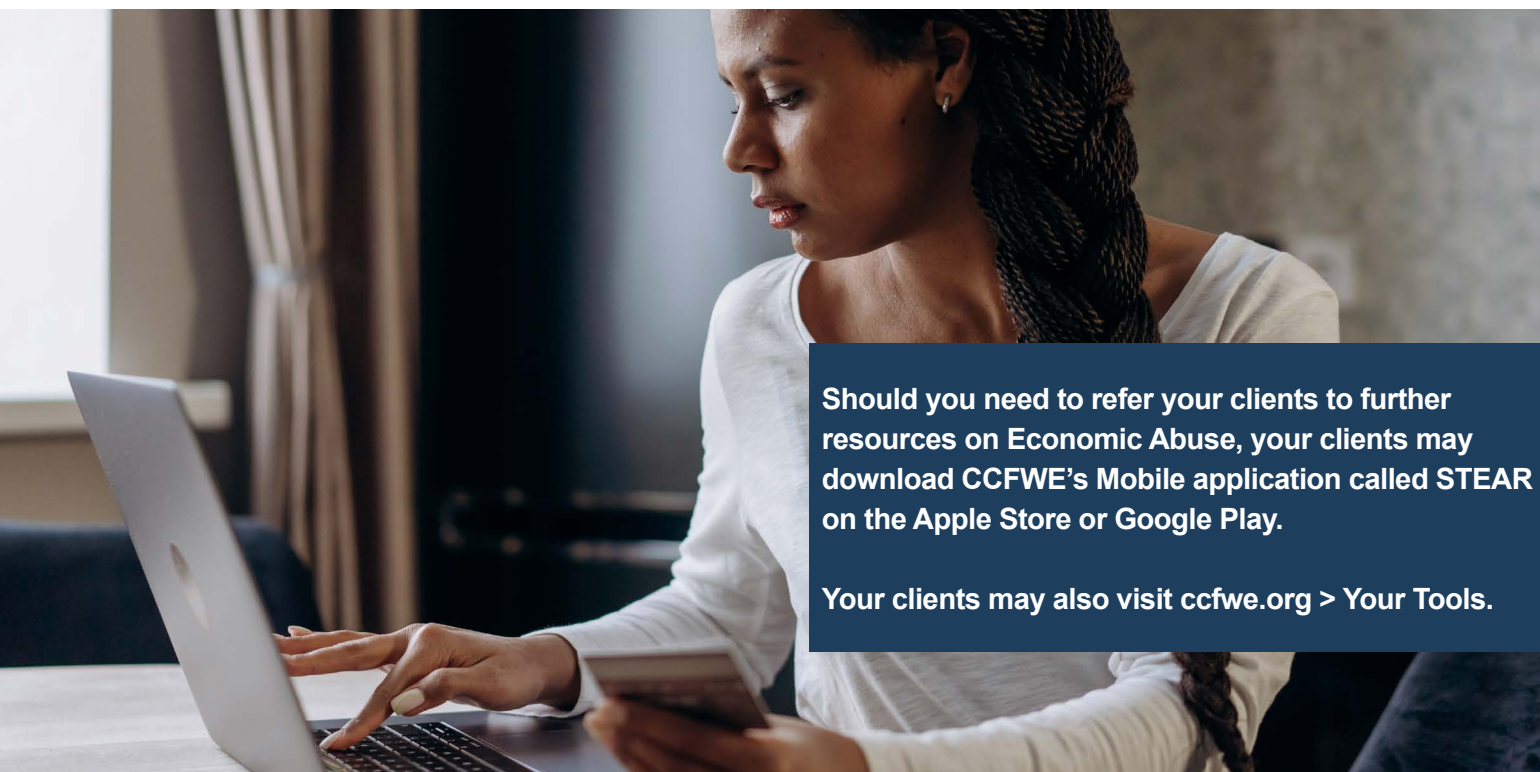
WHAT IS ECONOMIC ABUSE?

(See pages 6 - 7 for a full list of tactics)

Behaviors that control a victim-survivors ability to gain, use, and maintain resources threaten their economic security and independence.¹ These include interfering with the victim-survivor efforts to strengthen financial accounts, credit or debit arrangements by preventing the victim-survivor from speaking with bank representatives; not allowing the victim-survivor name to be on accounts or forcing the victim-survivor-survivor to put their name on accounts to destroy their credit.

All types of people, from different income levels and educational backgrounds, can be impacted by Economic Abuse. Women from marginalized groups, including newcomers, refugees, racialized and Indigenous women, are

¹ Adams, Adrienne E., Cris M. Sullivan, Deborah Bybee, and Megan R. Greeson. "Development of the Scale of Economic Abuse." *Violence against women* 14, no. 5 (2008): 563–588.



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.

at a higher risk of Economic Abuse due to other systemic factors, including poverty or limited access to social services and support systems. These populations face a higher risk of becoming victim-survivors because of predatory lending practices such as payday loans and check cashing services as they attempt to gain access to economic resources without their abusive partner's knowledge.

COMMON RED FLAGS TO IDENTIFY AN ECONOMIC ABUSE OR HUMAN TRAFFICKING VICTIM-SURVIVOR



One partner unnecessarily answers questions posed to the other partner.



Partner seems to interfere with PIN selection.



Interaction seems rushed by one partner.



All joint account transactions appear to be from only one of the joint cards.



Is always accompanied by someone else.



Acts as if they are following instructions or talks as if they are reading from a script.



Accompaniment and controlling another person making cash deposits.



Cannot make an appointment on their own (without control over their own schedule).



Sudden anomalies in account activity.



HOW TO RESPOND IF YOU THINK A CLIENT IS EXPERIENCING ECONOMIC ABUSE



Speak to the affected individual alone without raising alarms. If possible, find a way to speak with the individual on their own that would not put an abuser or partner on guard, e.g., verifying an address or signature.



Engage with Empathy: Ensure you listen actively to the victim-survivor and are alert for signs or red flags. Be sensitive to issues that the victim-survivor may be facing, as abuse compounds in different ways for a victim-survivor, including impacting their ability to leave the abusive situation.



Maintain confidentiality: for a victim-survivor, maintaining confidentiality is of prime importance; if you speak on the phone, ensure your conversation cannot be heard by other customers. A victim-survivor may be fleeing an abusive relationship, and abusers often use addresses on bank accounts or locations/ times reports have been accessed to locate the victim-survivor. Should a client inform you of an abusive situation, ensure that addresses, phone numbers, or banking activity are not shared with the previous partner.



Make comprehensive notes about potential abuse on the account and engage with management / financial abuse policy: Chat with your management about the client, your concerns, and how to manage notes on the account. Inquire as to whether you have a financial abuse policy or specialist.

Should your management agree to refer the client to other victim-survivor services, you may find a complete list here: <https://ccfwe.org/find-help-across-canada/>



Ensure you take time for yourself to reflect on your mental well-being; engaging in these situations can be distressing or traumatic. Talk to a coworker, friend, or manager if you feel comfortable while protecting the confidentiality of the client.

BANKING ADVISORS' SUPPORT IS HIGH PRIORITY

Survivors require access to a secure and protected bank account, as abusers often monitor and deplete survivors' accounts. Without access to appropriate bank accounts/services to promote survivor autonomy, many survivors become trapped in abusive situations and attempt to save money by hiding cash around their homes.

FIVE WAYS BANK MANAGEMENT AND POLICIES CAN HELP

CCFWE has developed a comprehensive list of measures to fight Economic Abuse in collaboration with Canadian and international partners and experts on Intimate Partner Violence (IPV), economic empowerment, financial issues, mental health, and family law. By implementing the following, your organization can help protect survivors of IPV and economic abuse and support such individuals in becoming financially independent. Informed in part by the Canadian Code of Conduct to protect seniors, a few of the action items CCFWE recommends include:

1. Developing an Economic Abuse Code of Practice to protect survivors, which includes:
 - a) Implementing policies to protect the privacy of domestic violence survivors.
 - b) Tailoring personal and business accounts and services for survivors;
 - c) Training staff to detect and respond to economic abuse in collaboration with CCFWE and domestic violence organizations.
2. Supporting both the CCFWE and survivors by appointing a representative from your organization to join our National Task Force for Women's Economic Justice.



ABUSERS USE:

ECONOMIC ABUSE:

withholding victim-survivors documents, i.e. banking information, visas, passports; making them pay rent/mortgage for joint residence in which the abuser resides; refusing to assist with coerced debt; blocking access to joint economic resources; interfering with their ability to work/study.

BANKING:

refusing to negotiate terms of joint financial products; using others' bank accounts to conceal financial resources; removing all money from joint accounts/savings/children's savings; continuing to build debt in the other's name/joint products; Absconding and leaving the other responsible for shared financial products.

WAYS TO MANIPULATE INSTITUTIONS:

using 'loopholes' in legislation to protect their assets; becoming un/self-employed to avoid spousal support/child support; refusing to pay child support despite having financial resources; concealing/refusing to disclose actual income; tax fraud to avoid financial obligations; falsely reporting the other for benefit fraud.



A FULL LIST OF ECONOMIC ABUSE TACTICS

ECONOMIC ABUSE

Economic Abuse creates and perpetuates economic instability, making it harder for one to leave an abuser, therefore increasing the amount of time one is vulnerable to harm. In the Ottawa-Gatineau region during COVID-19, a study of Economic Abuse victim-survivors revealed that 80-94% of them had their money stolen by their abuser, had debt built up in their name, or had their rent or bill money spent without their knowledge. Financial institutions were ranked as the least helpful to victim-survivors during this time.²

Tactics include:

- Interfering with the victim-survivor's efforts to maintain financial accounts, credit or debit accounts by preventing their partner to speak with bank representatives;
- Not allowing the victim-survivor to talk to others about money; be included on accounts, or build credit;
- Forcing the victim-survivor to put their name on accounts, spending money on those cards destroying their credit;
- Belittling the victim-survivor's financial contribution;
- Not including the victim-survivor in family financial decisions;
- Not allowing the victim-survivor access to the family finances;
- Making the victim-survivor ask for money;
- Taking or stealing the victim-survivor's

money;

- Demanding an account of everything they buy;
- Controlling the victim-survivor's access to financial information;
- Forcing the victim-survivor to sign papers in English or in French that they do not understand i.e. bank papers, court papers, immigration papers.



² Chandrarajan, Niha; Bedard, Theresia; Thomas, Priya; Lucente, Gabrielle; Haileyesus, Meseret. Canadian Center for Women's Empowerment. "Access to Economic Resources of victim-survivors/Survivors of Abuse During COVID-19, National Capital Region". (Oct 2021).

ECONOMIC CONTROL (EC)

Economic Control occurs when the perpetrator prevents the victim-survivor from having access to or knowledge of the finances and from having any financial decision-making power.³

Tactics include:

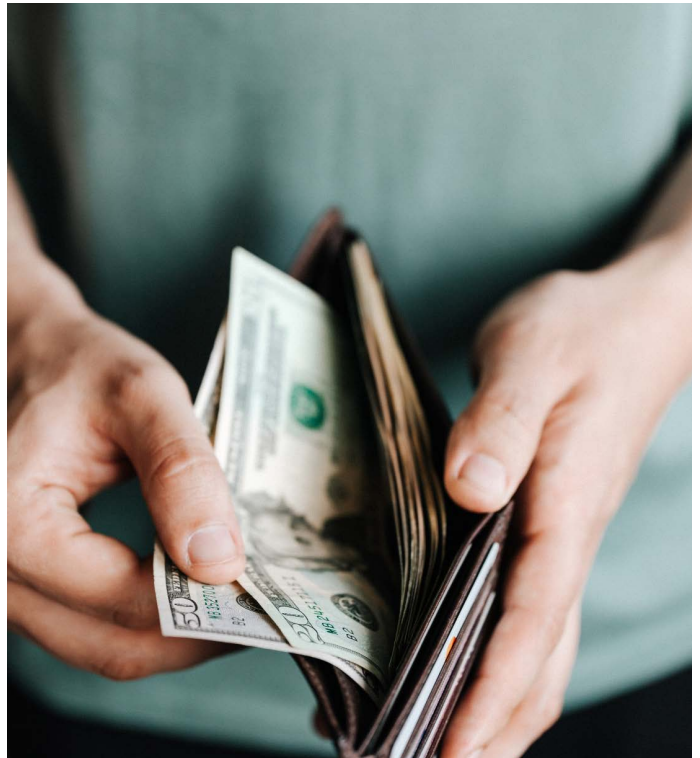
- Controlling and limiting the victim-survivor's access to financial resources (loans, credit, car payments, etc);
- Tracking the victim-survivor's use of money;
- Withholding or hiding jointly earned money;
- Preventing the victim-survivor from having access to a bank account;
- Lying about shared properties and assets.

ECONOMIC EXPLOITATION (EE)

Economic Exploitation occurs when the perpetrator intentionally engages in behaviors aimed to destroy the victim-survivor's financial resources or credit.⁴

These include:

- Stealing money, cheques, or bank cards;
- Opening or using victim-survivor's line of credit without permission;
- Refusing to pay bills or running up bills under the name of the victim-survivor or his or her children.



³ Postmus, Judy L., Sara-Beth Plummer, and Amanda M. Stylianou. "Measuring economic abuse in the lives of survivors: Revising the Scale of Economic Abuse." *Violence against women* 22, no. 6 (2016): 692-703.; Brewster, M. P. "Sexual and Domestic Violence: Report from the Qualitative Phase from an Adolescent Centre: Implications for treatment of battered women." *Journal of the American Medical Women's Association* 50, no. 3-4 (2003): 87-93; Neville, Lucy, and Erin Sanders-McDonagh. "Preventing domestic violence and abuse: Common themes and lessons learned from west midlands' DHRs." (2015). Stylianou, Amanda Mathisen, Judy L. Postmus, and Sarah McMahon. "Measuring abusive behaviors: Is economic abuse a unique form of abuse?" *Journal of interpersonal violence* 28, no. 16 (2013): 3186-3204. VonDeLinde, Katie M. Ciorba. "How are domestic violence programs meeting the economic needs of battered women in Iowa? An assessment and recommendations." *Building Comprehensive Solutions to Domestic Violence Publication* 16 (2002). Wettersten, Kara Brita, Susan E. Rudolph, Kiri Faul, Kathleen Gallagher, Heather B. Trangsrud, Karissa Adams, Sherna Graham, and Cheryl Terrance. "Freedom Through Self-Sufficiency: A Qualitative Examination of the Impact of Domestic Violence on the Working Lives of Women in Shelter." *Journal of counseling psychology* 51, no. 4 (2004): 447.

⁴ Ibid.

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



Get involved

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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