



CANADIAN CENTER
FOR WOMEN'S
EMPOWERMENT

CENTRE CANADIEN
POUR L'AUTONOMISATION
DES FEMMES

Economic Abuse and Housing

Economic Abuse and Housing Insecurity

Survivors of economic abuse face serious barriers to securing and keeping safe housing. Without housing, many are trapped in abuse or forced to return, putting their safety, stability, and financial future at risk. Canada's housing policies recognize gender-based violence as a priority, but the impacts of economic abuse remain overlooked.

Economic abuse is a form of family and gender-based violence that involves control, exploitation, or sabotage of a person's economic resources, assets, and opportunities to undermine their independence and security. It can include coerced debt, stolen assets, restricted access to income, or blocked employment opportunities. Survivors often leave abusive relationships with ruined credit, no savings, and limited housing options.

This fact sheet highlights the connection between economic abuse and housing insecurity. It offers policy solutions grounded in data that can make housing truly safe, accessible, and empowering for survivors.

**Key Numbers
from CCFWE's
own research**

96%

of domestic violence
survivors experience
economic abuse.



84%

of victim-survivors
have debt built up
under their name as
a consequence of
economic abuse.



93%

of victim-survivors
had their own money
taken away, including
paycheques, financial
aid etc.



79%

of social service
providers report
clients staying in
abuse due to a lack
of housing.



72%

of social service providers
noted that landlords lack
understanding of the
complexities of intimate
partner violence when
renting to survivors.



Why Housing Matters

Housing is a necessity for leaving violence. Yet survivors face systemic barriers at every turn, from shelters that are full or time-limited, to rental markets that screen out people with poor credit, to mortgage systems that trap them in coerced liability.

These barriers intensify during and after separation, when the risk of violence is often highest. The challenges are even greater for Indigenous, Black, racialized, disabled, newcomer, and/or 2SLGBTQ+ survivors who face intersecting discrimination in the housing system.

The Impact of the Housing Crisis on Women and Gender-Diverse People

Women and gender-diverse people are among the fastest-growing unhoused populations in Canada, yet their experiences are often hidden in the data. Many rely on unsafe or precarious housing arrangements that go uncounted and leave them exposed to further violence and abuse. Economic insecurity plays a major role: women are more likely to be in low-wage or unstable work, face disrupted employment due to caregiving, and carry the burden of economic abuse. Together, these realities make access to safe housing further out of reach in an already very competitive housing market.

Barriers Across the Housing Spectrum

Survivors encounter obstacles in every part of the housing system. In emergency and transitional housing, limited beds and rigid eligibility leave many without safe options. In rental housing, survivors are blocked by credit checks, debt created by abusers, and discriminatory landlord practices. In home ownership, coerced mortgages, and financial liability strip survivors of long-term stability and security. Coerced debt also often prevents survivors from even qualifying for a mortgage in the first place. When housing is available, accessibility is undermined by fragmented systems, geographic isolation, and supports that take too long or do not meet the needs of the survivor. Too often, survivors are forced to choose between remaining in unsafe housing and facing returning to violence and abuse. When survivors have children, they also face the threat of child welfare involvement.



Opportunities for Change

CCFWE welcomes the federal government's acknowledgment of the need for affordable housing with its launch of the Build Canada Homes agency and its work alongside provinces, territories, municipalities, and Indigenous governments. However, addressing these barriers requires survivor-centered housing policies and funding. Immediate safe housing must be expanded, including shelters and rapid re-housing that meet survivors' needs while they are fleeing violence. Rental systems must become more equitable, with protections that account for the impacts of economic abuse and stronger investments in affordable and social housing. Ownership and mortgage systems need reforms that prevent survivors from being trapped in coerced financial liability. Importantly, all forms of housing policies must be trauma-informed, intersectional, and accessible to survivors with diverse needs. The right to housing applies to all, and without the consideration of survivors' unique needs, housing will remain difficult to access for many in Canada.



Calls to Action

The General Public:

- Write to your government representatives to have them actualize the calls to action in this fact sheet and acknowledge the importance of centering the voices of survivors of economic abuse in housing policies.
- Like and share CCFWE's Help Us Rise campaign posts and resources on social media to spread the word about survivors' economic abuse and housing.
- Donate to local shelters and other housing initiatives supporting women and gender diverse people fleeing violence.

Federal Government:

- Prioritize survivors and their children fleeing violence and economic abuse, for immediate and long-term housing solutions within Canada Build Homes.
- Recognize housing for survivors as a means to end and prevent gender-based violence and economic abuse, as part of the National Action Plan to End Gender-Based Violence.
- Create policies and incentives to make it easier to convert vacant or underused properties into deeply affordable housing.
- Include the "economic abuse" definition in key areas online to raise awareness and integrate responses to this form of violence.

Provincial and Territorial Government:

- Include the “economic abuse” definition in key areas online to raise awareness and integrate responses to this form of violence.
- Set targets and invest in long-term, affordable, and off-market housing programs, including specific programs reserved for victim-survivors and their families.
- Fund and expand “no strings attached” emergency shelter and transitional housing programs to better fit the needs of equity-deserving groups including extending stay timelines
- Sustainably expand social assistance emergency relocation funds for people fleeing violence
- Housing Ministers explore alternative models of long-term housing options for women fleeing violence, including community placement options, safe-at-home initiatives, and flexible wraparound support.
- Housing Ministers include exemptions on ineligibility for rent-geared-to-income assistance and social housing special priority status (ineligibility due to immigration status; ineligibility when owing money from rent or damages from previous tenancies) for people fleeing violence.

Municipal government:

- Remove bylaws and zoning laws that prevent innovative housing models such as laneway housing and co-operative ownership.
- Mobilize provincial and territorial governments to have housing policies that meet the unique needs of their citizens, including addressing the hidden homelessness of women and gender-diverse people and economic abuse.
- Include the “economic abuse” definition in key areas online to raise awareness and integrate responses to this form of violence.

Civil Society Organizations:

- Collaborate with CCFWE throughout our Help Us Rise campaign to raise awareness about common issues and campaigns.
- For shelters and anti-violence organizations to include and address economic abuse in risk assessment and safety planning processes.
- Share CCFWE’s campaign posts and resources.
- Sign CCFWE’s pledge to fight economic abuse and stand with survivors.
- Include and integrate economic abuse in system change work.

Private Sector (Banks, mortgage, and insurance sectors):

- Collaborate with anti-violence organizations and shelters to create housing units dedicated to survivors and their children.
- Revise screening processes to ensure coerced debt does not disqualify survivors from housing or credit.
- Offer emergency account separation and changes for survivors
- Become a sponsor of CCFWE’s Help Us Rise campaign, supporting the awareness raising about economic abuse in Canada.
- Connect with CCFWE to receive training, tools, and other resources for your staff to identify and understand more about the nature and impact of economic abuse.

Resources

[CCFWE's Help Us Rise Campaign 2025](#)

[CCFWE Housing Brief](#)

[CCFWE's Submission to the National Housing Council on the Financialization of Housing](#)

[CCFWE's Research Studies on Economic Abuse in Canada](#)

[CCFWE's Economic Abuse Fact Sheets](#)

[CCFWE's STEAR APP](#)

About the Canadian Center for Women's Empowerment

The Canadian Center for Women's Empowerment (CCFWE) is Canada's only national non-profit organization dedicated to addressing Economic Abuse and injustice through education, research, economic empowerment, and policy change.

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 policy gaps preventing survivors from recovering and becoming economically secure and independent.

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