

Fraud

and Economic Abuse

FOR SERVICE PROVIDERS



CANADIAN CENTER
FOR WOMEN'S
EMPOWERMENT

CENTRE CANADIEN
POUR L'AUTONOMISATION
DES FEMMES

Content Warning

This resource discusses the topics of gender-based violence, economic abuse and fraud. We encourage readers to care for their well-being while engaging with this content. To find support in your area, visit ccfwe.org/find-help-across-canada.

A Note on Language

CCFWE acknowledges that there is no single or universally adequate language to describe people's lived experiences. People who have experienced economic abuse may use different terms to describe themselves and their experiences, including "survivor," "victim," or other language that reflects their own understanding and agency. CCFWE respects self-identification and recognizes that language around gender-based violence, like the experience itself, is not fixed or uniform.

CCFWE strives to use gender-inclusive language wherever possible. However, this is not always feasible when engaging with research, data, or policy frameworks that are sex- or gender-specific due to the lack of studies on gender-diverse individuals. This resource has specifically focused on "female" and "women" categories due to the data available.

Language is a practice of inclusion, and it is not a linear or perfect process. CCFWE remains committed to critically reflecting on and evolving our language to ensure it is equity-centred, survivor-led, and responsive to lived experience, particularly in the context of gendered economic abuse.

About CCFWE

The Canadian Center for Women's Empowerment (CCFWE) is Canada's only national non-profit organization dedicated to addressing Economic Abuse and economic injustice in the context of domestic violence through education, research, financial empowerment, policy and system 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.



Introduction

This fact sheet was created by the Canadian Center for Women's Empowerment (CCFWE) with data from the Canadian Anti-Fraud Centre (CAFC) to help service providers recognize the intersections between fraud and intimate partner violence (IPV), specifically economic abuse.

Fraud can be a form of economic abuse, used by intimate partners or others to manipulate, control, or exploit someone financially. Fraud is defined as:

A deliberate act of deception to gain financial or personal benefit. Fraud can be committed by a stranger or someone the victim-survivor knows, including intimate partners.

Economic abuse is a hidden and harmful form of gender-based violence. It occurs when someone uses money, resources, or systems to control, exploit, or harm another person. This type of abuse limits a person's ability to make their own financial decisions and to be independent. This includes preventing their access to work, banking, transportation, child care and other essential needs that are limited by or can impact personal finances.



Examples can include:

Economic exploitation: using a survivor's personal details, such as their SIN, birth date, or identification (ID), to open bank accounts, apply for loans or credit cards, set up phone accounts, or file taxes without their consent. Pressuring the survivor to co-sign loans or leases, take on debt that they don't benefit from, or apply for government benefits and then take the money.

Economic control: limiting or taking away victim-survivors' access to money and financial decision-making, such as withholding, stealing, or hiding important items like their ID, credit cards, or mail.

Employment or education sabotage: controlling or disrupting the victim-survivor's ability to gain or maintain employment and education, such as preventing job or school attendance, harassing a victim-survivor at their workplace, or destroying equipment or technology required for work or education.

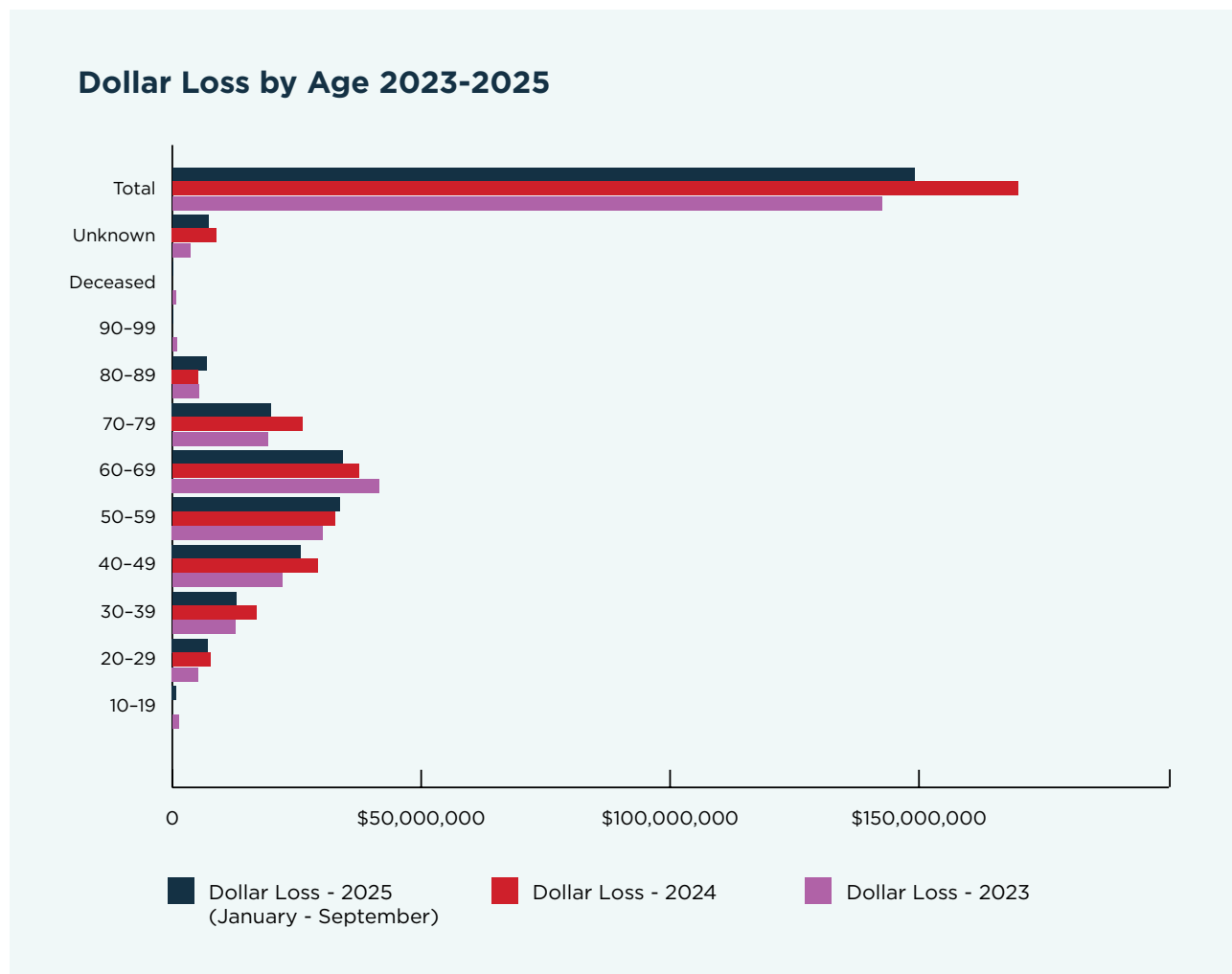
This resource aims to highlight how fraud is experienced by women and to help service providers understand the risks that victim-survivors of IPV may face concerning fraud.

This resource focuses on female data from CAFC and Canadian research on women's experiences of fraud and IPV. Women and gender-diverse populations face higher rates of IPV compared to men (Cotter, 2021; Jaffray, 2021). However, there is a large gap in research on how gender-diverse communities experience fraud. This has significant implications as it limits service providers' understanding of how fraud and economic abuse are experienced by gender-diverse populations. Research and data collection that centers gender-diverse experiences is essential to developing more equitable and survivor-centered support services and systems.

Data on Reported Cases of Fraud in Canada

The following table presents data reported to the CAFC from 2023 to September 2025, including the number of reports of fraud, victim-survivor age, and total dollar losses. The data from CAFC uses biological sex categories (ex., female, male) and collects data within the following categories: female, male, not available, prefer not to say, and other. Not available means no information on sex category was included in the report.

This information is intended to help service providers understand trends in fraud over time and the differences in experiences in age among females.



What does this data tell us?

This data from reports made to CAFC shows that fraud is continuing to have a serious impact on females, and the financial harm is getting worse over time. The data from CAFC uses biological sex categories (ex., female, male) rather than gender categories (ex., women, men, nonbinary). Therefore it cannot be assumed that this category fully reflects women's experiences. That said, Canadian research on fraud suggests that women's experiences align with the findings from CAFC on females reporting fraud (FCAC, 2026). It is important to note that this is a gap in how data is gathered and can leave out lived experiences of gender-diverse communities and those most impacted by GBV (WAGE, 2025). Where possible, this analysis will draw on both CAFC data on females and Canadian research on women's experiences to provide a more complete understanding of the intersection of fraud and IPV.

In 2023, over 25,000 reports of fraud were made by females to CAFC, and nearly 17,500 females reported losing money, totalling over \$149 million. In 2024, fewer females reported being affected by fraud, but the total amount of money lost increased to nearly \$165 million. This means that, on average, each female who was defrauded in 2024 lost more money than in the year before. From January to September 2025, there was over \$142 million lost by women from over 11,000 reported fraud. This data suggests that fraud targeting females may be worse than the year prior.

While the number of females reporting fraud appears to be decreasing, those who are impacted are experiencing greater financial losses. This pattern highlights a trend that fraud is becoming more targeted, sophisticated, and harmful. Looking at age groups, females between the ages of 30 and 69 are most affected by fraud, both in the number of victims and the amount of money lost.

These findings align with the data on IPV, which indicates that women ages 24 to 69 are three times more likely to experience IPV compared to men in the same age range (Statistics Canada, 2024).

Older females, ages 50 to 69, face higher dollar losses in reports of fraud. Older women are also disproportionately impacted by IPV, representing 58% of victims in police reported family violence cases in Canada (Conroy & Sutton, 2022). Further, research highlights that older women have unique risks to IPV and economic abuse, including histories of financial dependency, social isolation, ageism, and stigma in disclosing abuse (WomanACT, 2023).

Women remain particularly vulnerable to fraud, especially those already experiencing economic abuse or financial control in their relationships (Dada et al., 2025). Research shows that risk factors for fraud include social isolation, systemic discrimination, and limited awareness of fraud and support services (Koning et al., 2023). These same risk factors are often present in economically abusive relationships where a partner's control over financial resources can limit a victim-survivor's access to resources and options to build financial independence. This heightens victim-survivors' vulnerabilities to fraud as they may be isolated from support and financial resources (CCFWE, 2023).

The CAFC estimates that less than 5% of fraud victims report their experiences, meaning the true scale of harm is far greater than what is reported. Stigma, shame, and fear of not being believed often prevent victim-survivors from coming forward about their experiences of abuse and fraud (Barret et al., 2019). These barriers make it difficult to capture the full impact of fraud and economic abuse on victim-survivors. Further, fraud and IPV are connected forms of exploitation which both rely on silence, shame, and systemic barriers that stop victim-survivors from seeking help.

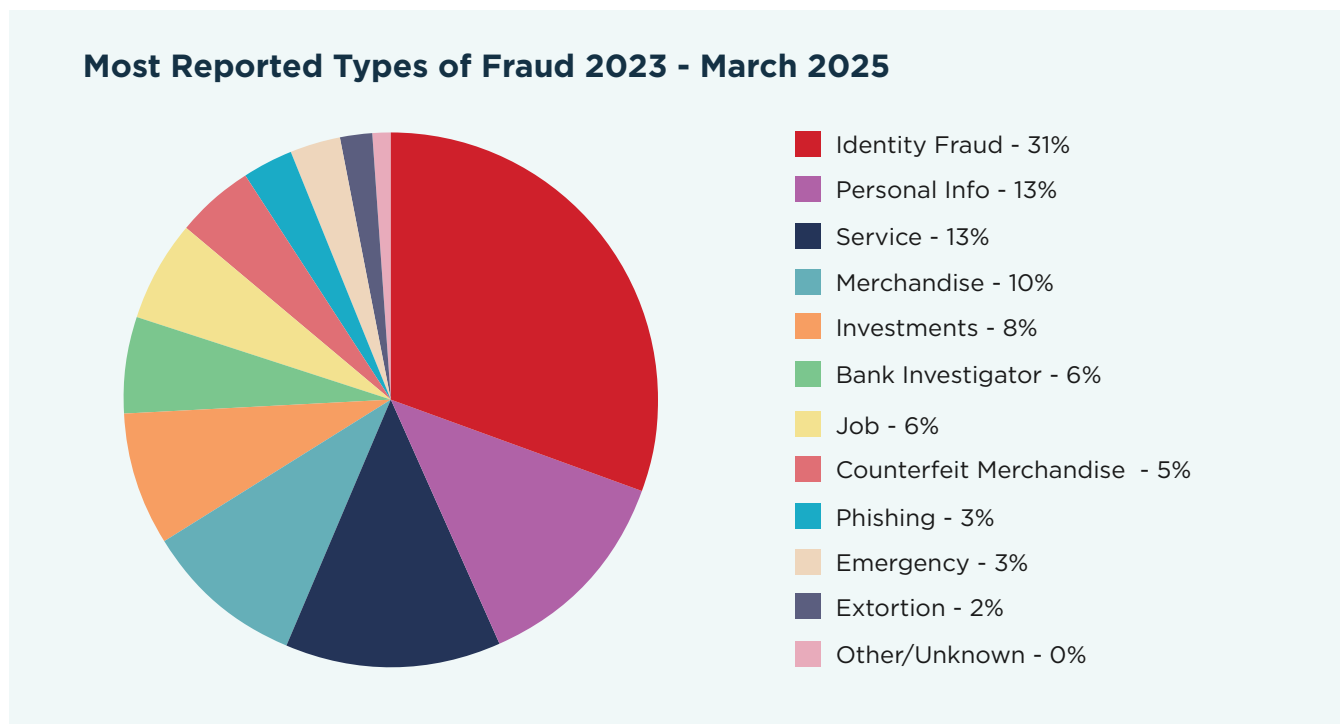
Top Types of Fraud Reported by Females, January 2023 to March 2025

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What does this data tell us?

Identity fraud, personal information fraud, and service fraud are the most frequently reported by females to CAFC. These findings are consistent with Canadian research on women’s experiences of fraud, which shows that women report higher rates of identity fraud compared to men (FCAC, 2026). This highlights the evolving financial risks that females and women face, particularly for victim-survivors who are already facing economic abuse and control.

Fraud, Economic Abuse, and Systemic Oppression

Experiences of economic abuse and fraud cannot be separated from systemic oppression. State systems have not been developed to support equity-deserving groups. While there have been ongoing efforts to develop more equitable system responses to gender-based violence, these systems are rooted in racism, colonialism, sexism and other forms of oppression.

The ongoing impacts of systemic oppression has created and maintained conditions where equity-deserving groups face heightened vulnerability to fraud and economic abuse. Equity-deserving groups, including Black women, First Nation, Inuit, and Metis women, 2SLGBTQ+ individuals, racialized women, newcomer women, and women with disabilities, face higher rates of poverty and financial insecurity which increases the risk of financial exploitation (Zhang & Bernard, 2022).

What can you do as a service provider?

Train front-line staff: Staff should be trained on how to spot fraud and economic abuse. This should be done frequently to remain up-to-date to the newest approaches and through a trauma-informed lens. Front-line staff should know what resources are available for victim-survivors, including access to this information in multiple languages.

Educate clients: provide clients education on fraud and economic abuse including warning signs, common types of fraud, and digital safety as a way to prevent this from happening. This can include encouraging clients to call and ask whether they have any doubt about fraudulent activities.
Practical Support: support your clients with practical steps such as helping them gather evidence, support with reporting, and contacting banks or government agencies. If your clients experience fraud, provide compassionate emotional support. They will be experiencing fear, shame, and betrayal. The following are specific preventative measures that service providers can support clients with

Technology Safety: connect clients with technology and cyber safety resources
Financial Literacy: connect clients with financial literacy and education programs
Reporting: develop easy to follow guides on how to report fraud
Referrals: refer and educate clients on how to identify legitimate businesses and services

The data presented in this fact sheet highlights the intersections between fraud and economic abuse. Women victim-survivors of economic abuse are at heightened risk of both financial exploitation and economic control. These findings highlight the need for survivor-centred interventions and supports, and policies that address financial exploitation and control.



Resources

Click on the name of each resource to learn more.



Fraud

Canadian Anti-Fraud Centre

- [Protect Yourself](#)
- [Reporting](#)
- [Fraud](#)
- [What to do if you're a victim of fraud](#)
- [Identity theft, spam and fraud](#)

Canadian Bankers Association

- [Canadian Anti-Scam Coalition](#)
- [How to Report Fraud in Canada- A Simple Guide](#)
- [Fraud Prevention Toolkit for Older Adults](#)

Canadian Centre for Cyber Security

Canadian Resource Centre for Victims of Crime

- [Helping Victims of Fraud Recover](#)
- [Know Your Rights](#)
- [Victim Support](#)

EquiFax

- [Consumer Rights and Complaints Process](#)
- [Fraud Alerts](#)

TransUnion

- [Credit Report Disputes and Complaints](#)
- [Fraud Victim Assistance Department](#)
- [Identity Theft](#)

Centre for Research and Education on Violence Against Women and Children: The Learning Network

- [What you need to know about non-consensual sexual deepfakes](#)

CyberTip

- [Non-Consensual Distribution of Intimate Images](#)
- [Online Harms: AI and Deepfakes](#)

NCMEC - Take it Down

NCMEC can assist in removing intimate content that was released online when you were under 18

Project Shift

- [A guide on sexual image abuse](#)

Sexual Violence Helpline

- [Sharing intimate images without consent: understanding the impacts and taking care of yourself](#)

STOPNCII (Stop Non-Consensual Intimate Image Abuse):

Adults who have images online can report to STOPNCII.org, which assists and stops the spread. StopNCII.org is a project operated by the Revenge Porn Helpline.

Refugee Tech Safety (UK Based Organization)

- [The Differences between Identity Fraud and Coerced Debt](#)

Tech Safety Canada

- [Digital Financial Abuse Toolkit](#)
- [Image Abuse and the Non-Consensual Distribution of Intimate Images](#)
- [Legal Remedies for Technology-Facilitated Gender-Based Violence Toolkit](#)
- [Preserving Digital Evidence Toolkit](#)
- [Technology Safety and Privacy Toolkit](#)
- [Tech Safety Planning Toolkit](#)
- [What to do if someone has shared or threatened to share your intimate images](#)
- [What to do if you are a victim of financial fraud](#)

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