

A high-angle, blurred photograph of a crowd of people walking on a light-colored, possibly paved, surface. The people are out of focus, appearing as dark, indistinct shapes against the lighter background. The overall tone is somber and anonymous.

# “HIDDEN IN THE EVERYDAY”

FINANCIAL ABUSE AS A FORM  
OF INTIMATE PARTNER VIOLENCE  
IN THE TORONTO AREA

## ABOUT THIS REPORT

This report explores the experiences of financial abuse as a form of intimate partner violence in the Toronto area. Hidden in the Everyday draws on qualitative data gathered through surveys and focus groups with service providers and in-depth interviews with survivors. This report examines the experiences and impacts of financial abuse as well as the challenges in confronting it and the opportunities to prevent and address it.

This report is part of the WomanACT Financial Abuse as a Form of Intimate Partner Violence Project funded by the City of Toronto.

## ABOUT WOMANACT

Woman Abuse Council of Toronto (WomanACT) envisions a world where all women are safe and have access to equal opportunities. Through research, coordination, policy and community mobilization, WomanACT works collaboratively to drive system change.

The research conducted by WomanACT aims to better understand the intersections between women's economic security and women's safety. WomanACT works with key stakeholders – survivors, women's organizations, community agencies, scholars and governments – to shape policies, programs and practices that respond to the economic consequences of abuse and promote women's economic security and independence.

## ACKNOWLEDGEMENTS

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# INTRODUCTION

Despite limited research on financial abuse as a form of intimate partner violence, it is clear that financial abuse is commonly used a form of power and control over women and very often entangled in various other forms of violence. It is also clear that it has devastating impacts on a woman's ability to flee violence, be safe and establish financial independence.

In this project, WomanACT set out to better understand financial abuse and its impact on survivors.

WomanACT undertook interviews with survivors and conducted surveys and focus groups with service providers. This report explores what WomanACT heard from survivors and service providers and provides insight into women's experiences of financial abuse as well as illustrates the complex relationship between the abuse that women experience and the economic hardships they face. The information gathered signals a need for communities to better identify, prevent and respond to financial abuse.

## BACKGROUND

Gender-based violence is a manifestation of the historically unequal power relations between men and women. It is deeply rooted in gender inequality, as both a cause and consequence. Intimate partner violence (IPV) - in which one person uses emotional, financial, sexual and/or physical violence to exert power and control over a current or former spouse or dating partner - is consistently identified as the most common form of gender-based violence.<sup>i</sup> While both women and men experience violence, women are significantly more likely to experience gender-based violence and are disproportionately affected by intimate partner violence.

Violence against women and women's economic security are deeply connected. Economic insecurity marginalizes women, increasing their risk of victimization. Violence can keep women in conditions of poverty and economic dependence, and a lack of access to resources can limit women's choices and keep women from leaving abusive situations.

Abuse often results in economic costs for survivors, including health costs, lost wages and relocation expenses. Survivors can experience long term economic consequences that make it difficult to rebuild economic security, including barriers such as debt, poor credit, housing instability and a diminished ability to work. Financial hardship is a near universal experience for women who have left an abusive relationship.

While it is well established that financial abuse is a distinct yet common form of intimate partner violence<sup>ii</sup>, there is less of an understanding around the different forms of economic abuse and its implications for survivors. Despite there being limited data on the prevalence of financial abuse in Canada, WomanACT has continuously heard from survivors and service providers about the pervasiveness of financial abuse in abusive relationships. Evidence in Canada has shown that 50% of survivors residing in shelters have experienced financial abuse.<sup>iii</sup> Studies undertaken

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<sup>i</sup> World Health Organization. (2013) *Global and Regional Estimates of Violence against Women: Prevalence and Health Effects of Intimate Partner Violence and Non-Partner Sexual Violence*. Retrieved from [https://apps.who.int/iris/bitstream/handle/10665/85239/9789241564625\\_eng.pdf;jsessionid=DE9FA8D9A5652B185C666E31BD814A59?sequence=1](https://apps.who.int/iris/bitstream/handle/10665/85239/9789241564625_eng.pdf;jsessionid=DE9FA8D9A5652B185C666E31BD814A59?sequence=1)

<sup>ii</sup> Adams, A.E., Sullivan, C.M., & Greeson, M.R. (2008). Development of the Scale of Economic Abuse. *Violence Against Women* 14(5), 563 - 588.

<sup>iii</sup> Statistics Canada. (2019) *Canadian residential facilities for victims of abuse, 2017/2018*. Retrieved from <https://www150.statcan.gc.ca/n1/en/pub/85-002-x/2019001/article/00007-eng.pdf?st=SKone9ir>

in the United States illustrate that anywhere from 94%<sup>iv</sup> to 99%<sup>v</sup> of women in abusive relationships have experienced some form of financial abuse.

Financial abuse involves behaviors that control a woman's ability to gain and use economic resources, impacting their ability to be economically independent and self-sufficient.<sup>vi</sup> Examples of financial abusive tactics used by abusers include demanding to know how money was spent, withholding financial information, building up debt in their partner's name and making a partner ask them for money.<sup>vii</sup> Other forms of financial abuse, often referred to within

the wider concept of economic abuse, can include disrupting a partner's ability to access education, prohibiting a partner from working or sabotaging their employment.<sup>viii</sup>

In the public policy context, women's economic security and violence against women are often examined in isolation from each other. Understanding the nature of financial abuse and the impact it has on women's safety and economic security is critical for developing policies, programs and practices that both promote women's safety and advance women's economic security.

## METHODOLOGY

The community-based research undertaken for this report was part of a larger project undertaken by WomanACT aimed at examining the nature and impact of financial abuse and developing strategies to combat financial abuse through prevention and education. The research set out to gather qualitative data through in-depth interviews with survivors. In addition, qualitative and quantitative data was collected from a sample of service providers through an online survey and a series of focus groups. The research recruited women<sup>1</sup> who had experienced financial abuse in Toronto within the last five years. Potential participants were recruited

mainly through existing services from across the City of Toronto. As a result, survivors who participated in the research were predominantly engaged with services and identified as having experienced financial abuse. While the research didn't specify that the financial abuse had to be perpetrated by a male, all survivors who participated in the research had experienced financial abuse by a male perpetrator.

The report specifically discusses violence against women because women are disproportionately represented among victims of intimate partner violence.

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<sup>iv</sup> Adams, A.E., Sullivan, C.M., & Greeson, M.R. (2008). Development of the Scale of Economic Abuse. *Violence Against Women* 14(5), 563 - 588.

<sup>v</sup> Postmus, J.L., Plummer, S.B., McMahon, S., Murshid, N.S., & Kim, M.S. (2012) Understanding Economic Abuse in the Lives of Survivors. *Journal of Interpersonal Violence* 27(3), 411 - 430.

<sup>vi</sup> Adams, A.E., Sullivan, C.M., & Greeson, M.R. (2008). Development of the Scale of Economic Abuse. *Violence Against Women* 14(5), 563 - 588.

<sup>vii</sup> Postmus, J.L., Plummer, S.B., McMahon, S., Murshid, N.S., & Kim, M.S. (2012) Understanding Economic Abuse in the Lives of Survivors. *Journal of Interpersonal Violence* 27(3), 411 - 430.

<sup>viii</sup> Institute for Women's Policy Research. (2018) *Dreams Deferred: A Survey on the Impact of Intimate Partner Violence on Survivors' Education, Careers, and Economic Security*. Retrieved from [https://iwpr.org/wp-content/uploads/2018/10/C475\\_IWPR-Report-Dreams-Deferred.pdf](https://iwpr.org/wp-content/uploads/2018/10/C475_IWPR-Report-Dreams-Deferred.pdf)

<sup>1</sup> The project adopted an inclusive definition of women that recognizes and welcomes non-binary people, genderqueer women and trans women.

## SURVEY

A total of 55 surveys were completed by service providers in the Toronto area. The survey asked open-ended questions about the types of financial abuse that their clients had experienced, the impacts of financial abuse and how financial abuse affected women with different lived experiences. Using the Scale of Economic Abuse<sup>ix</sup>, service providers were also asked to quantify how often they had encountered women who had experienced the various forms of economic control and economic exploitation as a service provider working with survivors.

The survey was available online between November 2018 and February 2019. Information on the research project and access to the survey was disseminated across WomanACT networks and with other community-based agencies and services working with survivors in Toronto. The survey was also shared on the WomanACT website and social media.

## FOCUS GROUPS

A total of 17 participants engaged in service provider focus groups in the Toronto area. The focus groups asked open-ended questions to elicit in-depth answers related to the experiences of financial abuse that their clients had experienced and the impacts of financial abuse. The focus groups also explored strategies to prevent and respond effectively to financial abuse.

The focus groups were held in January and February 2019. The first focus group was held during a regular inter-agency meeting between service providers in the Violence against Women sector in Toronto. The second focus group was open to any service provider working with survivors in Toronto. Information on the research project and second focus group was sent to WomanACT networks and with other community-

based agencies and services working with survivors in Toronto. Information on the second focus group was shared through the WomanACT website and social media. Service providers who participated in the survey were also invited to participate in a focus group.

## INTERVIEWS

A total of 14 survivors self-selected to participate in qualitative interviews in the Toronto area. Each interview lasted approximately one hour and included questions about experiences of financial abuse, how it interacted with other forms of abuse and the impacts of financial abuse. Survivors were also asked about any help they received in addressing the financial abuse.

Survivors were eligible for participation if they had experienced financial abuse in Toronto within the last five years. This scope was chosen to help focus on current policies, programs and practices in Toronto. The interviews were conducted in March 2019. Survivors were recruited through service providers as well as WomanACT's website and social media.

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<sup>ix</sup> Adams, A.E., Sullivan, C.M., & Greeson, M.R. (2008). Development of the Scale of Economic Abuse. *Violence Against Women* 14(5), 563 - 588.

# DEMOGRAPHICS AND BACKGROUND OF RESEARCH PARTICIPANTS

## SURVEY

Of the 55 service provider survey respondents, 53 identified as women, one identified as non-binary and one did not disclose gender. The average age of participants was 43 years, with most (70%) respondents indicating they were between the ages of 25 and 50 years. 64% identified as White/European, 16% as Black/African/Caribbean, 7% as White/European and Jewish and 7% as Latin American.

Most survey respondents (53%) spent over half their day interacting directly with clients with the majority of survey respondents working as counsellors, social workers and housing workers.

## FOCUS GROUPS

Of the 17 participants in the service provider focus groups, all identified as women. 53% identified as White/European, 12% as Black/African/Caribbean, 12% as Latin American, 12% as West Asian, 6% as Southeast Asian and 6% as South Asian. The majority of participants (82%) spent more than half of their day interacting directly with clients and the majority of focus group participants were working as counsellors.

## INTERVIEWS

Of the 14 survivors participating in qualitative interviews, all identified as women. Eleven survivors identified as heterosexual, two survivors identified as bisexual and one survivor identified as other. The average age of the participants was 44 years, with the youngest being 29 years old and the oldest being 63 years old.

Eight participants identified as White/European, four participants identified as Indigenous (Inuit, First Nations, Métis), one participant identified as Black/African/Caribbean and one participant identified as Southeast Asian.

Ten participants (71%) indicated that they did not have children and four participants (29%) indicated that they did have children. The length of the abusive relationships varied among the participants, with the shortest relationship lasting 1 year and the longest relationship lasting twenty-one years. Many survivors reported that the abuse started early on in the relationship. On average, the abuse started within the first year of the relationship. Eleven participants (79%) indicated that they were not currently in a relationship with their abusive partner and three participants (21%) indicated that they are currently in a relationship with their abusive partner.

The majority of participants were unable to work (35%) while many were unemployed (21%) or working part-time (21%). Ten participants (71%) indicated that their individual income level at the time of the interview was less than \$25,000 and four participants (29%) indicated that their individual income level at the time of the interview was between \$25,000 and \$34,999.

# EXPERIENCES OF FINANCIAL ABUSE

The research project set out to explore the experiences of financial abuse as a form of intimate partner violence. Survivors were asked about their experiences of financial abuse and service providers about their encounters with financial abuse in their work with survivors. Based on the subscales of the Scale of Economic Abuse, the report presents the experiences of financial abuse under two headings: Financial Control and Financial Exploitation. Financial control includes behaviours that are used to control

how a woman acquires or uses income and financial exploitation includes behaviours that are used to diminish a woman's income and assets. Although the report neatly categorizes the different forms of financial abuse, survivors and service providers expressed that the various forms of financial abuse were sometimes hidden, sometimes overt and very often intertwined with other forms of abuse, including emotional, physical and sexual.



# FINANCIAL CONTROL



During interviews, survivors shared many different examples of financial control. Survivors reported that their partners regularly took their money, pay checks, social assistance payments and tax refund checks, leaving them with very little or no money. This included cashing checks received in the mail, demanding the survivor hand over their pay check, taking the survivor's bank card and stealing money from the survivor's wallet. Survivors were asked about household income at the time of the financial abuse which ranged from under \$25,000 to \$150,000, showing that financial abuse was experienced regardless of income level.

*“I didn’t have control over my own money, and he would literally take all my money, even my baby bonus, and leave me with very little.”*

*“Taking money, sneaking it, because I know how much I had in my wallet.”*

Survivors described often being left with no money. One survivor reported that her partner would take all of her money and then leave for extended periods of time, leaving her without any money for days or weeks. In some cases, the abuser justified taking money because he believed that the woman's money belonged to him.

*“It makes it really worse for me because I do what I can and when I do, he thinks the money always belongs to him.”*

*“But as soon as I started getting child tax, I think I got to spend the first check on the baby and the rest he insisted, because he was a parent, he was entitled to have.”*

A common experience among survivors was having to ask their partners for access to their own money and then having to report back on how their money was spent.

*“I never seen the money. He’d always tell me what he had. If I want money, I had to ask him.”*

Abusers frequently monitored any spending, including looking at receipts. In one case, a survivor reported that her partner would encourage her to go shopping with other people who could monitor her spending and report it back to him.

*“Sometimes he would even want me to go with his mom so he could see that I’m spending the money and not keeping any of it.”*

Service providers were provided with the Scale of Economic Abuse and asked to quantify how often they come across each of the forms of financial control in their work. The most common form of financial control encountered by service providers was partners keeping financial information from survivors. This included withholding online banking passwords and pin numbers for bank cards. In addition, personal information or documents required by women to open bank accounts, file taxes or apply for financial supports

were often withheld or destroyed. The second most common form of financial control reported by service providers was partners making important financial decisions without involving the survivor.

Survivors also reported that information on income and benefits was withheld from them. At times, women reported that they were not aware of the household income coming into the house, such as tax refunds or benefits, because the abuser would cash the check before she was able to see it.

*“He’d cash it in when checks and everything would come. I didn’t even know that I was getting income tax.”*

Survivor and service providers were asked about the relationship between financial abuse and other forms of intimate partner violence, including the possible sequencing of different types of abuse. Most survivors reported that financially controlling behaviours happened first and led to other forms of abuse. While some survivors experienced financial abuse alongside various other forms of abuse, one survivor did report that financial abuse happened on its own. In one case, a survivor reported that while other forms of abuse happened daily, financial abuse only occurred when there was money.

Physical and verbal abuse was seen by survivors as a way to both manipulate and threaten them into giving money up to abusers.

*“As soon as checks would come in he’d be like ‘Okay let’s go get money out’... and if I didn’t want to get beat like severely then I would end up taking all my money out.”*

*“I would have to put up with a lot of verbal abuse if I didn’t [give him money] and it would be non-stop.”*

*“...that’s when he starts saying like ‘Well, you better come, you better bring me the money or you’re not going to like what happens’ kind of thing.”*

*“He was getting more and more aggressive and I was bringing home money and he would say ‘give me your paycheck’.”*

Service providers spoke about the ways in which physical violence can be used to wield financial control. Examples included using physical violence to force a woman to hand over her earnings, stalking her and monitoring her pay schedule, or threatening to release private images or information if money was not handed over. Service providers also highlighted the use of verbal and emotional abuse as a means of manipulating survivors, attempting to make the survivor question their memory, decisions and abilities, and often reducing their confidence around money management.

*“Persistent gas lighting, emotional, and verbal abuse leaving the survivor to believe that they have no money management skills, or that money management is too complicated for [them] to understand.”*

One survivor reported that her partner would take small amounts of her money at a time in an attempt to not have her notice that her money was missing. When she did notice and question him about it, he would try to manipulate her into thinking she had spent the money.

*“I’d think I have so much money in my wallet and he’d go ‘oh yeah but you don’t remember you spent this, oh no, that cost this much, not that much’... almost trying to trick me into thinking ‘oh okay well yeah I guess that’s it’.”*

# ONGOING FINANCIAL ABUSE AFTER THE RELATIONSHIP ENDS

**F**inancial abuse can continue after separation. For some survivors, the financial abuse worsened after separation because it was a way for ex-partners to maintain control from a distance. Spousal and child support was a complex issue for women. On the one hand, women wanted or needed the financial support, while on the other hand, they saw it as a way for the abuser to maintain contact and control.

*“So the financial abuse really, really continued after, like it became really overt after we separated. He was even more mean. He did not pay anything, I had to carry the home costs all by myself. He didn’t pay, he didn’t pay the taxes. He didn’t pay one thing ... I had to pay all the expenses plus all the legal fees.”*

*“I was getting the child tax, and I was like ‘oh my god’ he wanted the girls... so he took me to court...and his main concern was getting the child tax for himself”*

Service providers also discussed the ways in which abusers used divorce processes, child custody

proceedings or spousal support arrangements to continue to maintain some forms of influence or control over the woman’s finances.

*“After they are separated, he will use money for the child to re-establish contact and try to reassert control. ‘I’ll give you money for diapers if you just let me come and hang out for a bit.’”*

*“Sometimes abusers will continue to work, but hide their income, to avoid paying child or spousal support.”*

*“Sometimes there are women who have left the relationship after fifteen years and they still need to chase their money.”*

There were also a few examples of situations in which survivors continued to pay for a partner’s rent following separation because of the fear of the repercussions if she did not.

*“We had a woman who was paying her partner’s rent [after they separated], where they used to live, because she was so afraid of what he would do if he got evicted.”*

# FINANCIAL EXPLOITATION



The most common form of financial exploitation reported by both survivors and service providers was coerced debt. Survivors indicated that debt was accumulated in their names when partners used credit cards, took loans out in their names or put bills in their names and subsequently did not pay the bills. A number of survivors were unaware debts were being accrued in their name while other women were aware but were unable to pay these debts because of the lack of access to money.

*“I didn’t have a credit card but he raised my bills up and would order things on TV...but I didn’t know how to deal with it.”*

*“He would get cell phones in my name and then he would never pay the bill... he would control the money.”*

One service provider spoke about a client who had been unaware that her partner had been draining her savings and destroying her credit for several years because she wasn’t allowed access to the accounts. Another service provider spoke about a client who was left with \$10,000 in parking fines incurred by her partner on a car that was registered in her name.

Even though women were often restricted from accessing household income, they were frequently responsible for ensuring the basic needs in the household were met such as rent, food, and children’s clothing. Survivors and service providers described that abusers would often spend household income needed for rent or food on themselves. This had a

significant impact on the family’s housing and food security. Several survivors described having to use shelters, community kitchens or food banks to support their households and themselves.

*“I had to move from the apartment that I lived in even with him because of having a lack of rent. He jeopardized my housing. I was paying rent but he would just keep taking money out of it.”*

*“I had to go to the food bank and stuff like that because he’d take my money and go off somewhere.”*

*“When he wouldn’t give me money, if I needed groceries I would go in the store and steal it for my kids.”*

*“Not having money for groceries or food to send my kids to school, no shoes, backpacks, things like that the kids really truly need.”*

In addition to taking household income, women reported that abusers would sell their property for money.

*“He was trying to sell my stroller, I was like c’mon you’re selling it for 80 bucks, and like he took Christmas presents back that the kids had opened already.”*

Service providers also spoke about abusers spending the household income on themselves and not on the basic needs of the household.

*“Taking money assigned for groceries or school trips for himself.”*

*“Spending money needed for basic needs on alcohol, drugs, gambling, and friends.”*

A common theme shared by service providers was that the denial of basic needs often extended to medication, dental care and hygiene products.

*“I had at least 10 cases over the years where the husband was working and refused to give money for dental service.”*

Many survivors spoke about how they would hide their money so the abuser was unable to find it. One survivor spoke about setting up a separate savings account that did not show up at an ATM, so that the abuser could not see that she was saving money. While some women reported hiding money with friends or family, others described not wanting to because they did not want to get their families or friends involved in the abuse or have their friends or families become aware of the abuse.

*“I watched like, if I had to hide my wallet, I’d make sure he wasn’t watching where I put it, like, or I would put it with my mom in her room.”*

Others would try to spend their money before the abuser could see it. Some women resorted to selling their belongings, such as cell phones, to help pay for basic needs such as food or rent.

*“[The baby bonus] helped me to a great degree when I was able to spend it before he asked. I made sure that I ran out first and got the food and the groceries for my kids.”*

Some women spoke about the role that alcohol, gambling and drugs had on money and financial abuse.

*“...with whatever money I would give him, he would go to the racetrack or go get drugs or whatever else.”*

*“I know he’d get his money out, he’d get drugs, he’d get drunk so I would just wait and when he was drunk and screaming and yelling at me, I’d just go and get my car and park it somewhere and sleep overnight in my car.”*

# ECONOMIC SABOTAGE

**S**urvivors were asked about their employment status at the time of the relationship. Five women reported that they were employed, three women reported that they were unable to work, three women reported that they were unemployed, one woman reported that she was retired, and two women did not comment. A few women spoke about the abuser's impact on their employment or ability to make money. Despite pay checks going directly to the woman, it was still controlled by the abuser.

*"I have never worked so many odd end jobs in my life...one year I was working three jobs, I didn't see none of that money."*

Service providers reported that abusers would often discourage their partner from finding work or sabotage their partner's efforts to access education or obtain employment. Stealing education loans, regularly showing up at or calling the survivors workplace, refusing to support with childcare or hiring the survivor and refusing to pay her were a few examples of economic sabotage illustrated by survivors.

Some abusers made it difficult for survivors to maintain employment because of the constant tracking and control of her mobility, including regularly calling her while she was at work or accounting for her whereabouts at all times.

*"So you go from home to work, from work to home, and if you don't work you go here, and this is how long you will take, and this is when you are supposed to be here."*

One survivor spoke about her experience attending school while also experiencing financial abuse. The abuser would regularly call her during class and ask for money. Sometimes she had to leave school to deal with it.

Some women reported being forbidden to work by their partners.

*"Even though he wanted my money, he would like lock me, literally lock me in my bedroom and stay at the door and I couldn't go to work so I ended up losing my job."*

Some women reported that they turned to sex work as a form of income because they found it difficult to hold on to other types of work while experiencing ongoing abuse. However, this income was often controlled as well.

*"I stripped and then I was prostituting. And when I came home at the end of the night he'd want my money. I found out he was gambling and doing drugs."*

# FINANCIAL ABUSE AND SOCIAL SECURITY SYSTEMS



Service providers and survivors spoke about the interaction between financial abuse and the experience of receiving social assistance, spousal or child support and child tax benefits. They also spoke to the experience of engaging with the systems that administer these financial supports.

Many service providers described how abusers would prolong court proceedings with the intent of maintaining contact with the survivor. This would often result in increased legal costs and survivors being left with no other option than to represent themselves in court. It is not uncommon for survivors to avoid pursuing spousal or child support from an ex-partner out of fear of ongoing contact or abuse.

*“Most women think, ‘If I don’t take money from him, he will leave me and the kids alone.’”*

Child Tax Benefits were often spent by abusers on things other than costs related to the children. Service providers highlighted that this led to arguments about how the money was spent or who the money should be directed to, sometimes escalating into violence.

*“Child Tax Benefit—that’s always a fight.”*

There were additional examples in which partners used the system to continue to limit women’s access to resources.

*“Not filing income tax so she cannot access the Canada Child Benefit or other financial supports which could be available to her.”*

*“If the woman and the abuser are separated, sometimes the abuser will tell the CRA that the children are with him, causing the woman to have to prove that she is actually the primary caregiver in order to receive Canada Child Benefit.”*

*“The Canada Child Benefit gets put on hold until she can prove it ‘just because he wants to mess around with her’.”*

This was echoed by a survivor who reported that her abuser used the children to keep receiving child tax benefits.

*“His main concern was getting the child tax for himself, even though he had them less days a week than I did.”*

Ontario Works provides financial assistance to low-income people and families and is an important benefit available to support women fleeing violence. While many service providers acknowledged the importance of social assistance as a means of helping women flee abuse, concerns were raised about how current Ontario Works policies and practices can reinforce women’s economic insecurity.

Ontario Works requires that a joint claim is made after a couple have been residing together for three months. Service providers reported that this policy can undermine a woman’s financial independence and increase the financial control in an abusive relationship. Another issue raised is that policies

often do not take into consideration the potential of financial abuse or unequal division of resources in a relationship or family. Service providers reported that Ontario Works is commonly directed to the man by default, meaning that the abuser has automatic control of the benefit.

*“If a straight couple goes to an [Ontario Works] office the family is almost always listed with the male as the main recipient... this means that the monthly check will go to his bank account.”*

One survivor shared that she did not want to inform Ontario Works of the financial abuse she was experiencing out of fear that it may prevent her from receiving financial support.

*“I still didn’t know if I could have reported it, and if I did, would I have,*

*if the money would have stopped. If the money would have stopped, then that would have caused more abuse.”*

When a woman does flee violence and accesses Ontario Works, the asset eligibility threshold means a woman may have to give up savings, her home or her car in order to receive financial assistance. Not only does giving up these assets impact her long-term financial security, but for some women, having access to her own home or car is essential for her ongoing safety.

*“An abuser can take out an asset in the woman’s name. Then when she flees, she is not entitled to Ontario Works because of this asset in her name. It is a lengthy process to prove she never had the asset in her possession.”*

## FINANCIAL ABUSE AND INTERSECTIONALITY



Some populations are at greater risk of intimate partner violence and/or face unique barriers to safety. Survivors’ experiences of intimate partner violence can be affected by gender as well as other factors such as race, age, ability, sexuality, income level and immigration status.

Most service providers spoke about the different experiences of financial abuse and the impact of survivors’ circumstances.

*“It feels to me like there’s just an interlocking web of barriers, including newcomer status, racialized status, mental health issues and gender perception and performance that all can enhance financial abuse. Yeah, so one [barrier] doesn’t stand out necessarily [from all the others], but*



*some women have more of those interlocking barriers than others. So [financial abuse] can show up in so many different ways.”*

*“In my experience, financial abuse (as with most things) tends to have a more devastating impact on those who are already most marginalized. The more systemic barriers a person faces the more difficult it is to find recourse for financial abuse, and the same barriers that make it difficult to access services and resources become increasingly difficult when financial abuse is present.”*

Service providers spoke at length in focus groups about the unique experiences of immigrant and refugee women experiencing financial abuse. There were examples of financial abuse experienced by women who, by nature of their immigration status, were economically dependent on the abuser.

*“Women can be threatened with deportation by their abuser or have their documents taken from them by their abuser.”*

*“Most of our clients come through the sponsorship route, and [the financial abuse] can start the moment she lands.”*

*“[The financial abuse] happens even after the woman has status. The abuser will make her feel as though he has the power to remove [her status], even though he cannot”*

Immigrant, refugee and women with precarious immigration status experience barriers including language or access to services, that make it more difficult to report violence or access legal help and services.

*“Newcomer women are incredibly vulnerable because without legal status in Canada, many financial supports are not available to them. This is the hardest situation to work with because there are systemic barriers that cannot be overcome easily and in a timely fashion.”*

While some service providers felt that newcomer women were more vulnerable to financial abuse because of a lack of awareness or knowledge about laws or financial supports in Canada, other service providers felt that this was equally as common among women who have lived in Canada their whole lives.

# IMPACTS OF FINANCIAL ABUSE

## IMPACTS ON CHILDREN



In the interviews, survivors discussed the impact of financial abuse on their children. Some survivors reported that their children witnessed various forms of abuse, including financial abuse. At times this led to children worrying about the household finances or experiencing guilt when their parents spent money on them. One survivor reported that her children had become physically aggressive at daycare because of their exposure to abuse at home.

One survivor mentioned that the abuser would tell their children that they were not worth spending money on, and that money is for parents to spend on what they please.

*“He always impressed upon them that they don’t deserve it. They’re not worth it, all the money is his, and it’s meant to be spent on whatever he wants.”*

# INCREASED RISK



Financial abuse was often accompanied by other forms of abuse. Service providers shared the various ways in which psychological and physical violence was used to isolate women, restrict their freedom and increase their dependence on the abuser. Service providers highlighted examples of abusers using gaslighting tactics to force the survivor to question their reality, depriving survivors of transportation, restricting survivors contact with others and threatening to use physical harm to gain control of money.

*“Financial abuse is not an isolated form of abuse, and all the different forms of abuse tend to overwhelm her.”*

Service providers also discussed the ways in which women’s risk was increased through ongoing financial abuse and in its aftermath. It was common for women to experience homelessness and poverty after leaving a violent relationship, which can make women more vulnerable to physical, emotional and sexual exploitation. One service provider reported that some women are aware of these consequences and would rather stay in a financially abusive relationship than live with the consequences of leaving.

*“Sometimes women are reluctant to trade one form of financial abuse in for another - through systems she is less familiar with - at least with him she knows how to cope.”*

# SOCIAL ISOLATION AND RELATIONSHIP BREAKDOWN



Social isolation was a common theme among interviews with survivors. Used as a strategic method of control, women reported that abusers frequently isolated them from family and friends, leaving them with little support or access to resources.

*“Why keep me in there? In my apartment for days. I can’t talk to nobody. I can’t even come to [women’s organization].”*

Abusers restricted money for transportation, another method used to control mobility and increase isolation.

*“It started to become a pattern of a way of controlling me...this way, you know, I didn’t have money for gas, I didn’t have money to do anything basically unless he went out with me.”*

*“I wouldn’t have like, even bus fare to leave if there was a doctor’s appointment, anything. I had to literally beg him to put money aside out of my money.”*

Financial abuse was reported as indirectly effecting women’s social isolation and relationships, often through having to borrow money from family or friends.

*“[My parents] were always giving me money because he was so broke. [My mom] would say she would give me money to the point where my dad was just insanely mad.”*

Abusers can also use financial issues to create conflict with friends or family, further isolating survivors. In some cases, service providers reported that shame or guilt about the financial abuse would lead to the survivor’s detachment from other relationships or discomfort with speaking about the abuse with friends or family.

*“I think if I could’ve really trusted somebody at the time to be able to confide in them, because at the time I had girlfriends, but they all had great boyfriends, you know? And I didn’t want to be below them.”*

## POOR PHYSICAL AND MENTAL HEALTH



Financial abuse can have a serious impact on a survivor’s physical and mental health. Among survivors, anxiety was mentioned as the most common impact on health. Survivors also reported that the financial abuse resulted in paranoia, depression, panic attacks and addiction.

Service providers reported that survivors’ confidence and mental health were adversely affected by financial abuse, sometimes leading to self-medicating with drugs or alcohol.

*“Women engage in self-blame and perceive themselves to have made stupid decisions.”*

A few service providers discussed the consequences of financial control on survivors’ physical health.

*“Women’s physical health deteriorates as the abuser spends money for groceries or medication on his personal activities.”*

*“Physical health deteriorates as she cannot obtain medications, buy healthy food, use transportation for appointments, or she is overworked to cover debts accrued.”*

# DEBT AND DAMAGED CREDIT



A common consequence of financial abuse was survivors having debt and a bad credit rating. Many survivors were in debt as a result of loans being taken out or bills remaining unpaid that had been put in their names. At times, women were not aware of the debt that had been accrued in their name until the debt was too large to address. At other times, women were aware but did not have the money to pay off the loans, credit cards or bills.

*“And now my credit score is at 508 because ‘oh you have a good credit, let’s apply for every single credit card we can find’. Now it’s at 508 and I can’t even get an apartment.”*

In some cases, survivors had to claim bankruptcy. In one case a survivor had since tried to access a loan to assist her with starting up her own business but had been denied due to a poor credit score.

Some of the women interviewed explained that they had turned to loans, credit cards or emergency funds because they did not have money while in the abusive relationships. However, this very quickly became a vicious cycle because they did not have the money to repay these loans, and at times did not have the knowledge or experience in dealing with banks or loan companies.

*“There was one time when I didn’t have any money at all and he couldn’t get money out so I went and got a loan*

*and I paid it back. Then I went got a bigger loan, and then I couldn’t pay it back because I was already broke from the time he drained me before.”*

A specific issue raised by survivors and service providers was the impact of poor credit on future housing stability. Rent arrears or a bad credit score often prevented survivors from obtaining housing that was necessary for their immediate and ongoing security. Service providers reported that they regularly witness women trapped in homelessness or precarious housing situations, including shelters or staying with family, because of debt or poor credit.

*“Women may have somewhere temporary to go, but if there’s little chance of her securing her own place afterwards, this may not be helpful.”*

*“It is almost impossible for a woman with children living with the impact of financial abuse (e.g. low income, damaged career, and no savings) to obtain private market housing and survive financially in Toronto. Therefore, she will stay with the abuser in order to survive.”*

Both survivors and service providers discussed how difficult and time consuming it was to repair credit scores and that it required specialist support.

# FINANCIAL ABUSE AS A BARRIER TO LEAVING

**A** consistent theme across interviews with survivors and focus groups with service providers was that financial abuse made it increasingly difficult for women to leave abusive relationships. Survivors with no money or access to housing or transportation could not leave. Women discussed not wanting to access shelters because of the lack of privacy, space, freedom and mobility.

*“I feel like I left my whole life behind to make something better and nothing is getting better because shelters [are] supposed to be there to help you and make you feel safe; I don’t feel any of that.”*

A lack of access to financial resources can make it difficult to plan or even imagine leaving an abusive relationship. Survivors discussed the disruption caused by their inability to leave due to a lack of resources.

*“It would be hard because I couldn’t save to leave, I couldn’t like even plan...because I had no money.”*

Service providers also shared that they commonly witnessed a lack of money and access to money as the key barrier to leaving an abusive relationship.

*“The financial aspect [of] leaving an abuser is one of the greatest barriers.*

*The women are concerned about where they will live and especially about finding suitable housing for their children and making sure their children are safe and have access to their basic needs (housing and food) and maintain stability – same school, same friends – trying not to negatively impact their children’s lives. If a woman looks for a place to rent, she can only do it on her income. If she has no income, she is looking at going to a shelter and uprooting her life and her children’s lives. They become overwhelmed by all the obstacles and what they will lose if they leave their partner.”*

In some cases, it is the reason why women return to an abusive relationship.

*“Well you also have a lot of women who, for instance, leave the situation. Then they struggle tremendously because it’s very hard, particularly for women whose credits are ruined or women who come from poverty, across the board, to be able to provide, you know, safe housing, to provide for their kids.”*

## ADDRESSING

# FINANCIAL ABUSE

## IDENTIFYING FINANCIAL ABUSE



Survivors and service providers were asked about their experiences with getting help for dealing with financial abuse and ideas on how to better address it. A common response was the need for survivors, service providers, banks and family lawyers to better identify financial abuse. Like other forms of intimate partner violence, financial abuse is often considered to be a private or family matter. Financial abuse may

also be overlooked when it is assumed customary or normal for men to bring in more income or manage the household finances. In addition, where discussing money or household finances may be considered taboo, financial abuse can remain unnoticed and unaddressed. These various factors can make it difficult to identify financial abuse.

When survivors were asked what they think can be done to prevent financial abuse or address financial abuse, almost every woman stated that identifying it and telling someone about it was critical.

*“Go tell somebody. The biggest mistake, I never did. Tell somebody what’s going on. Seek help.”*

*“Don’t isolate yourself. I learned not to isolate myself and lose myself to somebody else and have somebody else take me away from me.”*

Practices that seem ordinary often impact a woman’s economic security and or can exacerbate ongoing financial abuse. In some cases, women did not know they were experiencing financial abuse because abusive tactics were normalized or introduced slowly.

*“It may be taken for granted in a relationship that the mortgage is in the abuser’s name, which complicates a potential settlement if the woman chooses to leave.”*

*“Women may not even know financial abuse is occurring precisely because their partner has complete control over their accounts.”*

Survivors reported that education and access to information can help survivors better identify financial abuse and address the financial consequences of abuse. One woman reported that she partook in a course on ‘Understanding Abuse’ which supported her to identify, understand and address the abuse she was experiencing.

*“People need to be more educated on it. It is a real thing and just how on the down-low it can be. I remember for so many years I didn’t even realize what was going on, and people need more education, and it needs to be taken more seriously.”*

A number of survivors discussed the importance of having support networks to help women identify and address financial abuse. This can be a challenge when survivors are often isolated from family or friends by the abuser.

*“Well it was more my friends and family that pointed it out. It took me quite some time to actually realize the emotional abuse. I just thought that he was, you know, just expressing himself out of anger.”*

Patriarchal social norms and roles can normalize controlling behavior. The gender norm of men as the head of the family and women as responsible for children can both reinforce and conceal financial abuse. A common theme expressed throughout the research was that financially abusive behaviours were viewed as “just the way things are,” making it harder to identify the coercive and controlling nature of an abuser’s behaviour.

*“Women may overlook behaviour where the man controls all of the finances, feeling this to be normal or familiar.”*

*“Financial abuse is also difficult to identify because it is hidden in the everyday.”*

*“If the woman confronts her abuser, this can be mischaracterized as a normal disagreement between a couple about finances.”*

*“If it was a cheque, I would cash it and give it to him because at the beginning I thought that that’s what it was supposed to be. That he wanted to just take care of the household.”*



# GETTING SUPPORT



Survivors spoke about the importance of accessing agencies that provide support with housing, safety planning and counselling. Survivors also spoke of the value in meeting other women who had similar experiences of intimate partner violence.

*“My first support worker I had here was amazing and that was the only support worker I had here because I wasn’t really comfortable talking to many people until I opened up, but I’m working on it.”*

*“Surrounded by women who’ve been through hell and high water, worse than I have. Having their strength next to me, without even saying anything, helped me.”*

Many women spoke about their experience reporting financial abuse to professionals. A common experience was that other forms of violence, especially physical violence, were prioritized. In one case, a survivor reported that counsellors and other support workers tended to believe that addressing the physical or emotional abuse first would resolve the financial abuse in the relationship.

Several women spoke about their experiences reporting abuse to the police. A few women stated that the police would ask them why she didn’t leave the abuser. In another case, a survivor reported that when she called the police, they were only looking for signs of physical abuse.

*“When they first started coming, they used to say, ‘Where’s the marks?’ but the marks when he hit me would only show up the next day.”*

At times the police would give the abuser a verbal warning. Some women stated that this made the abuse worse.

*“And the police weren’t even helping, they weren’t helping. I was calling them all the time and they come and they confront him right in front of me, ‘Well, you called us’. And then he would get angrier, you know?”*

A couple of survivors found that if someone else reported the abuse to the police, it was better received and they received a better service. For example, one woman reported that her teacher called the police after overhearing the partner threaten her on the phone. In another example, a woman’s friend called the police after physical abuse and an arrest was made. Women also reported that the police could be used as a means to receive a referral to other services.

*“At least when the police get involved as far as Victim Services it’s been great, like with getting clothes and resources in the community, bus tickets to get places.”*

However, women also discussed fear of calling the police because it often triggered a referral to child protection agencies.

*“It hurt because every time you make a call and police are involved, automatically Children’s Aid comes. And that’s at least six months of supervision and them being in your business.”*

# FINANCIAL LITERACY EDUCATION



Access to information about available financial support and their rights and options within benefits were identified as a critical component needed by survivors to make informed decisions and take back control. When women are prevented from accessing financial information or resources, it can have an impact on their confidence or ability to manage their finances in the future. At the same time, addressing financial issues can feel overwhelming for women when they are experiencing other types of abuse as well.

Service providers stressed the importance of women knowing the benefits they are entitled to and their rights and options related to property ownership, divorce and/or spousal support. Service providers also found that supporting women to access identification, a bank account, credit reports and other financial services was helpful. Some service providers suggested that asking questions related to women's finances at initial intake would be useful.

Service providers discussed the value in workshops offered in the community on financial literacy. A need was identified for these workshops to be delivered

through a gendered and trauma-informed lens. In addition, many service providers highlighted that while the workshops focused on the knowledge and skills to make informed financial decisions, they did not always promote women's financial independence. For example, financial literacy education or support might explain how to open a bank account but may not encourage women to have their own bank account.

Survivors also mentioned the importance of having knowledge and skills around money management.

*“Now I know how to spend money, how to budget money, but back then I didn't. He did everything, he controlled everything.”*

In addition to survivors accessing information, service providers highlighted the vast amount of changing information that they are required to stay on top of to effectively support and advocate for women who may be experiencing financial abuse.

# KEY FINDINGS

- **Financial abuse is a distinct form of abuse that is often accompanied by other forms of abuse including physical, psychological and emotional abuse.** Like other forms of violence against women, financial abuse is used as a tactic to harm and control. It is often used by the abuser to increase the survivor's dependence on them through isolation, monitoring their movements and activities and depriving them of any financial independence.
- **Financial abuse can involve stealing money, restricting access to household income and benefits, monitoring spending and coerced debt.** Physical abuse or the threat of physical abuse is used to wield financial control over a partner. The systems and institutions that survivors interact with, such as banks, social assistance programs and child and spousal support orders, do not always take into account the potential of financial abuse or the implications of financial abuse.
- **Financial abuse often continues after the relationship has ended.** In some cases, financial abuse worsens after separation. Abusers can use financial support systems, including spousal and child support orders, to maintain some financial control and manipulation.
- **Financial abuse leads to long-term economic consequences for many women, mainly in the form of debt and damaged credit.** These consequences can have a direct impact on a woman's future housing security as well as her ability to rebuild economic security. Addressing debt or damaged credit after leaving an abusive relationship is a complex and time consuming process with few positive outcomes.
- **Financial abuse is a key barrier to women leaving abusive relationships.** Without access to money, women are unable to plan or even imagine leaving an abusive relationship. When women do leave an abusive relationship, they often experience temporary or unstable housing and are left with limited access to money, facing similar challenges to meeting their basic needs as they experienced while in the abusive relationship.
- **Financial abuse is difficult to identify for survivors and service agencies.** Financial abusive behaviours can be considered normal because of gendered roles and norms related to money, family and relationships. Financially controlling tactics can also appear to be normal financial arrangements or disagreements between partners. The taboo that surrounds discussing money and family finances with those outside of the household makes it difficult to recognize or discuss financial abuse.

# RECOMMENDATIONS

## **1. More research and data on financial abuse as a form of intimate partner violence in Canada**

Data on financial abuse as a form of intimate partner violence in Canada is limited. Disaggregated data would provide vital information on the prevalence and nature of financial abuse. Better data would help monitor how systems and policies are preventing or responding to financial abuse.

- Further research is required into the sequencing of financial abuse and other forms of abuse to help inform effective prevention and early intervention initiatives.
- Further research is needed into the experience and impact of financial abuse among different populations of women and among women with different circumstances such as education, employment or income.
- Better data is needed on the long-term economic consequences survivors face as a result of coerced debt and lost educational or employment opportunities.

## **2. Increase awareness of financial abuse**

Tactics used to gain financial control can be difficult to identify and recognize, both by survivors and those around them. Increased awareness of financial abuse at a community level, as well as at service provision and policy levels would increase identification and improve response. When financially abusive behaviors are identified they can no longer be justified as normal financial arrangements or gender roles between couples.

- Increase public awareness of financial abuse with a focus on what financial abuse is, how it can manifest in relationships and how people can get help.
- Increase awareness and knowledge among practitioners working with survivors, including identification of financial abuse in risk assessment and safety planning.
- Training for staff working in social services and banks on identifying and responding to financial abuse. Partnerships across these different service providers could help develop expertise in preventing and responding to situations of financial abuse.

## **3. Develop targeted policies, programs and practices that provide financial services and support for survivors**

Survivors face a range of economic consequences and financial hardships. Policies, programs and practices should both mitigate the economic consequences of abuse and promote women's financial independence.

- Increased access to financial literacy education for survivors, including credit counselling and financial empowerment services. It is essential that financial literacy education integrates a gender and trauma-informed approach and promotes women's economic security and independence.
- Provide accessible and free credit repair and debt remediation services for survivors.
- Increase emergency funds available to help women flee violence, obtain housing and rebuild their economic security.