Is Digital Financial Abuse Happening to You?

This info sheet

- Defines digital financial abuse.
- Provides examples to help you identify whether digital financial abuse is happening to you.
- Includes information on your rights and what you can do if you are experiencing digital financial abuse.

What Is Financial or Economic Abuse?

Financial or economic abuse is when someone:

- controls your money,

- makes financial decisions for you against your will, OR
- causes damage to your financial well-being to control or manipulate you.

Examples of Financial or Economic Abuse:

- Your partner or family member makes you hand over your earnings to them or takes your money without asking.
- Your partner or family member takes out loans or credit cards in your name without your permission or makes you sign financial contracts against your will or without telling you what you are signing.
- Your partner or family member does not allow you to have your own bank account, access money, or make decisions about how to spend money.
- Your partner or family member stops you from working, attending school, or building financial independence.
- Your partner or family member leaves you responsible for rent, utilities, or other bills in a shared home/for a shared service and refuses to contribute or help.

What Is Digital Financial Abuse?

Digital financial abuse is a form of economic abuse in which technology is misused to control, exploit, or limit a survivor's financial independence and access to resources. Digital financial abuse is a common and pressing concern for survivors; 78% of Canadian shelter and transition house workers report that financial abuse commonly co-occurs with technology-facilitated gender-based violence.[1]

Digital financial abuse can look like:

- Manipulating or withholding access to financial apps, accounts, or passwords.
- Controlling or restricting access to the Internet or devices necessary for managing finances.
- Monitoring financial transactions to track a survivor's movements or spending.
- Withholding or cancelling banking tools like credit cards or e-transfers to block access to funds.
- Taking advantage of online financial and identity verification systems to apply for loans, credit, or benefits in a survivor's name;
- This can damage a survivor's credit score and financial stability, particularly if the abuser does not pay down the debt.
- Sending financial demands or harassing messages through banking platforms such as e-transfers.

Digital financial abuse creates significant barriers for survivors by preventing them from achieving financial autonomy and making it hard for them to secure basic necessities. If they are prevented from accessing their finances

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[1] Cahill, R.; Wong, R. & Hoogendam, R. (2024). "Insights Into Technology-Facilitated Gender-Based Violence: A Survey of Women's Shelters and Transition House Workers Across Canada." Ottawa, ON: Women's Shelters Canada.

for many years, their financial literacy and awareness of current digital financial tools can also be reduced. These effects can make it even harder for a survivor to leave an abusive relationship or to rebuild their life independently after leaving a relationship.

Is It Financial Abuse?

In some families, it is customary for one partner to manage all the household money or for women to give their earnings to their husbands. While this arrangement can be acceptable if both partners agree, it is not okay for someone to force or pressure you into these arrangements.

For example, If your partner:

- is responsible for the household money and financial decisions but shares information with you,
- does not restrict your access to cash,
- involves you in major decisions, AND
- you are comfortable with this arrangement,

... this is not necessarily financial abuse.

However, if your partner:

- refuses to share information,
- restricts your access to financial platforms or money,
- does not involve you in any financial decisions, AND
- you do not agree to or are not happy with this arrangement,

... this is likely financial abuse.

What Are Your Rights?

In Canada, **everyone has a legal right to make their own financial choices regarding their money**. It is against the law for another individual to take this right from you through assault, threats, or deceit.

- You have the right to your own money and bank account.
- You have the right to say no to sharing your money or signing financial documents.
- You have the right to work, attend school, and make decisions about your finances

What Can You Do?

Financial abuse is a crime in Canada. There is help available to support you.

- Talk to someone you trust, like a friend, community worker, or support organization.
- Before leaving a relationship, check out Tech Safety Canada's Digital Breakup Tool.
  This tool raises awareness and understanding about various digital platforms, including online banking, that a current or former partner may have access to and how to secure them against potential tech abuse.
- If your device is not being monitored, the Canadian Center for Women's Empowerment has developed a Support Tool for Economic Abuse Recovery.
- Prospera Canada has developed the Benefits Wayfinder to help people determine the Canadian benefits they may be eligible for.

- Many anti-violence organizations provide free assistance to survivors of abuse, including financial counselling and legal advice.
  You can find one close to you at www.sheltersafe.ca.
- If you are afraid of your partner, a support worker can help you make a safety plan.

You can take steps to regain control over your finances and protect your credit history. Support is available—consider reaching out to a shelter in your community to provide you with information and resources for legal advice, financial support, and emotional assistance.

Technology-Facilitated Gender-Based Violence (TFGBV) is part of a continuum of violence that can be both online and in-person. If you or someone you know is experiencing TFGBV, you are not alone. You can use *sheltersafe.ca* to find a shelter/transition house near you to discuss options and create a *safety plan*. You don't need to stay in a shelter to access free, confidential services and support. For more information about digital financial abuse, see our full Digital Financial Abuse Toolkit.

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