

How Abusers Are Using the Canada Emergency Response Benefit (CERB) to Control Their Victims

Financial abuse is a powerful form of abuse that involves controlling a victim's ability to acquire, use, and maintain financial resources. The forms this type of abuse takes can vary, but the goal is always the same – to gain power and control in a relationship. Recently, reports of abusers forcing their partners to apply for CERB, even when they don't qualify, have started to surface. This act is a form of financial abuse and can have detrimental impacts on a person's financial health. Learn about financial abuse and how it relates to the COVID-19 crisis.

What is Financial Abuse?

Financial abuse occurs when one partner controls the other partner's access to economic resources. Within a relationship, financial abuse can take many forms. A few examples include:

- Preventing a person from working
- Preventing access to education
- Restricting access to bank accounts or hiding assets
- Putting a partner on an allowance
- Controlling how money is spent
- Forcing a partner to work in the family business without pay
- Running up credit card debt on joint accounts without permission
- Refusing to pay bills in a partner's name in order to ruin their credit
- Forcing a partner to file fraudulent tax returns

Financial abuse will keep many women trapped in abusive relationships. Not having a stable financial situation can make it feel near impossible to leave a relationship. Financial insecurity is also a main factor in women returning to their abuser.

Financial Abuse and the Canada Emergency Response Benefit (CERB)

The Canada Emergency Response Benefit (CERB) is a Federal Government program that provides temporary income support to Canadians who haven't been able to work due to COVID-19. Under this program, people can access \$500 a week (or \$2,000 a month) for up to 16 weeks.

It's becoming known that abusers are forcing their partners to apply for the CERB program, even when they don't qualify. The CERB program aims to get money into the pockets of affected Canadian's quickly and easily, which means it is possible at times to receive funds without meeting the eligibility requirements. By receiving these funds in error, the abuser is forcing the recipient to put their own financial futures at risk.

The Repercussions

There are two main repercussions that ineligible recipients face:

1. Funds received through CERB are taxable income. This means that recipients will be taxed on their total income for the year (CERB funds + job earnings). For many Canadians living paycheck to paycheck, the tax bill that could come along with having to repay the funds is not something they can afford and could cause financial distress.

2. The increase in yearly income could make them ineligible for other benefits and programs, such as tax credits, subsidized housing and legal aid - adding further barriers to a woman leaving her abuser.

If you are questioning your relationship or looking for support, we can help. Our crisis line is available 24/7 at (613) 234-5181. You can also text (613) 704-5535 or chat online at unsafeathomeottawa.ca from 8:30am-midnight.