





CENTRE CANADIEN

DES FEMMES

This year's annual report highlights the Canadian Center for Women's Empowerment's commitment to advancing survivors of Domestic Abuse, economic equity and resilience.

## "WE TAKE THIS TIME FOR WOMEN TO BE HEARD AND UPLIFTED"



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### INTRODUCTION

The Canadian Center for Women's Empowerment (CCFWE) is proud to present its 2022 annual report. Our ongoing efforts to empower women and assist them in overcoming obstacles are highlighted in the report. We have made significant progress this year in addressing Economic Abuse and providing victims and survivors with resources. The national study "Understanding the nature of Economic Abuse: A national study on service provider insights in Canada" highlighted the need for policy support and services, such as financial institutions, to better support clients experiencing Economic Abuse. The report also highlighted the need for additional training for social service and financial institution staff to identify and support clients experiencing Economic Abuse.

Despite challenges, the Center remains committed to empowering women and advocating for system change. We are encouraged by the rising number of victims and survivors who are speaking out and seeking assistance, as well as by the rising awareness of the significance of addressing Economic Abuse.

As we look to the future, we remain committed to working with partners across Canada to drive positive change. Our objective is to influence financial institutions and policymakers to remove structural financial obstacles that hinder victims' and survivors' economic empowerment. We are certain that we will be able to realize this vision with your continued support and the ongoing efforts we put in. We can empower women and create a brighter future for everyone if we work together.

### **ACKNOWLEDGEMENT**

CCFWE would like to recognize the courage, strength, and acts of resistance and resilience of the numerous women who have survived intimate partner violence. We also give credit to the services and organizations that help victims and survivors get to safety and recovery, as well as those that work to stop violence before it happens.

We would like to give enormous thanks to all members of CCFWE's Task Force on Women's Economic Justice. We would also like to thank all Subject Matter Experts who contributed to our work for providing their expertise. We are grateful to the Community Research Ethics Office based in Waterloo, Ontario for approving the National Research study. The CCFWE extends its thanks to Women and Gender Equality Canada for providing the funding to make this important work possible.

CCFWE is tremendously grateful to all of its volunteers and Board of Directors for investing countless hours making CCFWE's 2022 achievements possible.

Finally, CCFWE wants to salute and acknowledge the thousands of organizations, businesses, policymakers, foundations, media editors, political leaders and individuals supporting the organization.

## TERRITORIAL ACKNOWLEDGEMENT

As we reflect on another year, we take a moment to acknowledge the significance of the land upon which CCFWE stands. This land is the unceded territory of the Algonquin Anishinaabe Nation, and we are honoured to be guests here. We extend our deepest respect to all First Nations, Inuit, and Métis peoples who have made invaluable contributions to this land, both in the past and present. These rich cultures, traditions, and histories are woven into the fabric of Canada, and we are proud to recognize and celebrate these lived experiences.



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### MESSAGE FROM THE EXECUTIVE DIRECTOR

"On behalf of the Canadian Center for Women's Empowerment, I want to express my sincerest gratitude to our National Task Force members, Board of Directors, and Funders. Your unwavering support and dedication to our mission of addressing the issue of Economic Abuse have been instrumental in advancing our efforts to empower women and create a safer and more equitable society. Your investment in our organization has allowed us to engage in critical research, education, and advocacy initiatives that are bringing about a much-needed change in the lives of survivors of Economic Abuse. Your continued commitment to our cause inspires us to continue working tirelessly toward our vision of a world where all women have access to financial safety, security, and equality. Thank you for your partnership and for helping us make a difference."

> Sincerely, Meseret Haileyesus Executive Director

### **CCFWE GOVERNANCE**

The Canadian Center for Women's Empowerment is committed to upholding the highest standards of governance to ensure that we fulfill our mission of advancing gender equality and women's empowerment.

Our governance structure is designed to provide effective oversight, strategic direction, and transparency. The Board of Directors is responsible for the overall management and direction of the organization, including setting the strategic vision, establishing policies and procedures, and ensuring that the organization operates in compliance with legal and regulatory requirements.

The Board of Directors is composed of individuals with diverse backgrounds, skills, and experiences who bring unique perspectives and expertise to the governance of the organization. We strive to maintain a balanced representation of women and men on our Board, with a focus on promoting diversity, equity, and inclusion.

We recognize the importance of accountability and transparency in our operations.

We have established policies and procedures to ensure that our financial reporting is accurate and timely, and that our resources are used efficiently and effectively. We conduct regular evaluations of our programs to ensure that we are achieving our goals and making a positive impact on the lives of women and girls in Canada.

We are committed to upholding the highest ethical standards in all of our operations. Our staff and volunteers are expected to adhere to a code of conduct that promotes integrity, respect, and professionalism. We have also implemented policies to prevent conflicts of interest and to ensure that we maintain the highest level of ethical behaviour in all of our relationships.

At the Canadian Center for Women's Empowerment, we are committed to promoting good governance practices to ensure that we remain accountable, transparent, and effective in our efforts to advance gender equality and women's empowerment.

### **LIST BOARD OF DIRECTORS (2021 - 2022)**



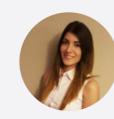
**Leah Nord Board Co-chair** 



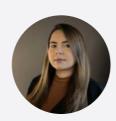
Tong Zhao-Ansari **Board Co-chair** 



**Carol Steuri Board Secretary** 



Rosa Abdollahpour Treasurer



Sitara Dhanani Treasurer



Sandra Koppert Board of Directors



Laura Zychla



Board of Directors Board of Directors



Lara Shewchuk A.J. Grant-Nicholson Board of Directors



William Cornet **Board of Directors** 



**Cathy Cowan Board of Directors** 



**Hasnae Kamal** Board of Directors



Cristina Costa **Board of Directors** 



**Leah Nord** Board Co-chair



Tong Zhao-Ansari **Board Co-chair** 

### **FAREWELL MESSAGE** FROM LEAH NORD AND **TONG ZHAO-ANSARI CO-CHAIR OF THE BOARD OF DIRECTORS**

Economic Abuse is the focus of CCFWE. The mandate is to address Economic Abuse through advocacy, education, research, economic empowerment and pushing for policy changes.

We have achieved so much since our inception, yet there is much to do. The pandemic and its aftermath continue to expose and exacerbate the detrimental effects and challenges of Economic Abuse on so many Canadian women. We, in response, have doubled down, deepening our resolve, commitment and action.

The CCFWE Board of Directors is firmly established, and we continue to hone our governance practices, risk management procedures and financial stewardship. It has been a true honour to serve as the co-chair of the Board for the last two years, and I wish fellow directors, staff and volunteers all the very best moving forward.

### **WHO WE ARE**

The Canadian Center for Women's Empowerment (CCFWE) is a national non-profit organization dedicated to fighting for economic justice and empowering victims and survivors of Economic Abuse. Economic Abuse is a form of violence that can take the form of preventing a person from having access to their finances, using money and resources to control them, or using intimidation or threats to limit their economic freedom. CCFWE works to create a safe, empowering and equitable environment for survivors of Economic Abuse to break free.

Our mission is to provide advocacy, education, and access to resources to empower survivors of Economic Abuse. Through our advocacy and education programs, we act as an advocate for survivors of Economic Abuse and help to raise awareness about the issue of Economic Abuse. We also provide educational resources to help build the capacity of survivors to understand their rights and to take action.

At CCFWE, we believe that economic justice is a fundamental right for all people and that Economic Abuse should never be tolerated. We work to create a world where Economic Abuse is unacceptable and survivors have the resources and support to be economically empowered. Through our work, we strive to create a society where survivors of Economic Abuse are able to live free from violence and fear and have the resources and support to achieve economic resilience and safety.

#### **OUR MISSION**

CCFWE works collaboratively with organizations and individuals to develop a comprehensive approach that enables domestic violence victims and survivors to recover from Economic Abuse. It also addresses critical policy gaps that are preventing survivors from recovering and becoming economically secure and independent.

### **OUR VISION**

We envision a world where domestic violence victims and survivors can access and receive the resources they require to develop and achieve economic empowerment, and so improve their general well-being.



### **EXECUTIVE SUMMARY**

CCFWE had a highly productive year, with a focus on research, advocacy campaigns, and forging strategic partnerships. Our mission is to empower survivors of Economic Abuse through advocacy, education, and access to resources.

As advocates for victims and survivors, we raise awareness of the problem of Economic Abuse and offer educational resources to help women learn about rights and become more aware and empowered. We at CCFWE are of the firm belief that economic justice is a fundamental right and that Economic Abuse should never be permitted.

We are proud to have experienced growth and success in the past year, with the addition of new staff and an expanded volunteer team. This has enabled us to better serve our community and continue making a positive impact toward creating a society where victims and survivors of Economic Abuse can live free from violence and fear.

#### CCFWE PRIORITIZES THE FOLLOWING:



Advocate for gender equality and promote women's economic justice.



Raising awareness and promoting the eradication of all forms of Economic Abuse (Economic Control, Economic Exploitation and Employment Sabotage).



Provide Domestic Economic Abuse Financial Literacy education to service providers and victims.



Develop education materials, resources, advocacy tool kits, and support for women experiencing post-separation Economic Abuse.



Advocate for policy change addressing Economic Abuse and coercive control.



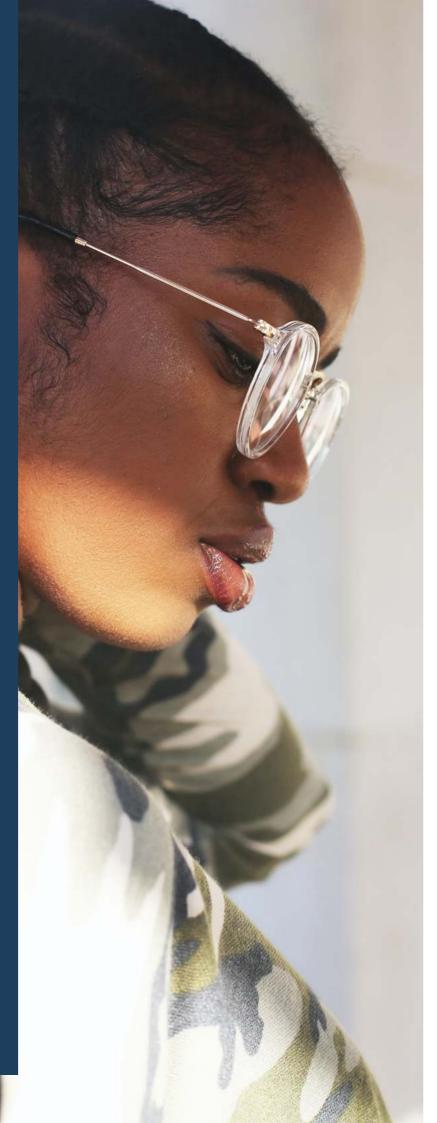
Conduct community based research exploring the complexities of Economic Abuse across Canada.

## WHY ECONOMIC ABUSE MATTERS?

Economic Abuse is a seldom-talked-about yet prevalent issue faced by survivors of domestic violence. Economic Abuse can take many forms, including controlling access to financial resources, limiting access to employment opportunities, and making it difficult for the victim to acquire or maintain employment. Findings from studies on the prevalence of Economic Abuse in domestic violence situations have varied, but it is widely recognized as a significant issue. It is important to note that domestic violence and Economic Abuse can have long-lasting impacts on survivors, making it difficult for them to rebuild their lives and become financially independent.

Compared to women from all other backgrounds, geographies, and income levels, women from marginalized groups, such as Black, Indigenous, and People of Colour, especially women, are more likely to experience Economic Abuse than non-racialized groups.

Economic 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 including housing security as well as her ability to rebuild economic security. After leaving an abusive relationship, dealing with debt or damaged credit is a complicated, time-consuming process with few positive outcomes.



### **Key achievements**

### **POLICY AND SYSTEM CHANGE**

CCFWE's primary goal was to identify gaps in responses to Economic Abuse and work with service providers (particularly financial institutions and social service providers) to effectively support Economic Abuse survivors. Our efforts centered around advocating for policymakers and private stakeholders to adopt solutions that would empower survivors.

During the year, our team made significant strides in achieving this objective.

### **Federal Government:**

CCFWE has made substantial headway in its mission to empower survivors of domestic violence through policy and systemic change at the federal level. Some of our key achievements include: delivering a powerful statement to the House of Commons, presenting comprehensive report recommendations, collaborating with the Financial Consumer Agency of Canada to enhance financial literacy initiatives, advocating for the passage of Keira's Law (Bill C-233), delivering a compelling testimony to the Parliamentary Black Caucus, and convening a National Task Force. The diverse membership of National Task Force includes representatives from various sectors such as women's community organizations, financial institutions (including banks), industry regulators, ombudsman services, local and national government, the criminal justice system (including police and judiciary), the family justice system, as well as researchers and academics. These achievements showcase our steadfast dedication to creating meaningful impact and driving change for survivors.

CCFWE was invited to testify at the House of Commons Status of Women Committee to contribute to a study on intimate partner violence in Canada. In her <u>statement</u>, Executive

Director, Meseret Haileyesus, highlighted findings from CCFWE's recent study on the nature and prevalence of Economic Abuse in the Canadian context. Additionally, CCFWE submitted an Economic Abuse Issue Brief with recommendations for the federal government and financial institutions to address the systemic obstacles that Economic Abuse survivors face at the present time. These recommendations were picked up in the Standing Committee's final report, tabled on June 17, 2022. The report, "Towards a Violence-Free Canada: Addressing and Eliminating Intimate Partner and Family Violence", recommends the government develop a comprehensive strategy to address Financial and Economic Abuse as a way to prevent intimate partner violence.

The Parliamentary Black Caucus at the House of Commons is dedicated to amplifying the voices and priorities of Black Canadians. On November 29, 2022, **Executive Director**, **Meseret Haileyesus**, was invited to address the Caucus on the importance of CCFWE's work in raising awareness about Economic and Financial Abuse. During the presentation, Meseret emphasized the elevated risk faced by racialized women in falling victim to this form of abuse due to the intersectional barriers they

encounter. CCFWE responded by submitting recommendations for the Canadian budget for 2023 to raise awareness of Economic Abuse and its effects on Black intimate partner violence survivors in Canada. These recommendations included a focus on collecting disaggregated data to better understand the inter-sectional experiences of survivors and further advocacy for systemic and institutional change toward racial justice and economic empowerment for Black survivors in Canada.



### National Economic Abuse Awareness and Policy Advocacy Campaign

Coinciding with National Domestic Violence
Awareness Month and Financial Literacy Month
(FLM), CCFWE advocated raising awareness
of Economic Abuse through its annual
#HelpUsRise campaign. This campaign was
launched when CCFWE called for recognition
of Economic Abuse in the development of
the National Action Plan to End GenderBased Violence. The national month-long
campaign's primary objective was to inform
survivors, financial institutions, policymakers,
and the various sectors of the "system" about
the difficulties that victims and survivors of
Economic Abuse face.

In the past year, the CCFWE has placed a crucial emphasis on tackling systemic barriers faced by BIPOC communities, particularly in regard to housing and the economic fallout from the pandemic. To address these challenges, we have been advocating for city mayors to allocate funding toward research into the devastating impacts of Economic Abuse on Canadian families and women. This type of research will help us gain a deeper understanding of the long-term financial ramifications of Economic Abuse and inform our efforts to create meaningful change.

## National Task Force for Women Economic Justice

Over 41 representatives from shelters, financial institutions, and women's services organizations were able to collaborate on the CCFWE National Task Force on Women's Economic Justice through the CCFWE platform. There were two committees on this task force: the Financial & Banking Service Committee and the Policy & Advocacy Committee. On a quarterly basis, these committees, which were led by staff from CCFWE, met to discuss ways to improve financial services for survivors of Economic Abuse and respectively address economic injustice through policy and legislation.

We held round-table discussions with the Financial Committee members to further gather information. These consultations were held to learn more about the current best practices for providing equitable financial services to vulnerable populations, to identify obstacles in assisting survivors of Economic Abuse, and to look into possible ways to make them more financially inclusive. CCFWE's advocacy efforts in the financial sector for 2023 were greatly influenced by the outcomes of these consultations, which helped us set priorities and inform our efforts.

## Policy and Advocacy Committee

The Policy and Advocacy Committee made significant progress in addressing the critical issue of affordable housing for victims and survivors in the past year. Under the leadership of Michaela Mayer, Director of Policy, the committee conducted extensive research on this topic and presented their findings to the members. Following the presentation, the members provided valuable feedback and collaborated to develop a comprehensive submission to the Federal Housing Advocate that outlined policy recommendations for affordable housing.

Additionally, in anticipation of future challenges, the Committee focused on identifying and addressing the barriers that victims and survivors face in the legal system. This effort reflects our commitment to supporting the needs of our clients and ensuring that they have access to the resources they need to move forward.

We are proud of the Policy and Advocacy Committee's dedication and hard work in advancing our mission to empower victims and survivors. Their accomplishments this year are a testament to the dedication of our staff and volunteers and our ongoing commitment to creating a safer, more just world for all.



### PRIVATE SECTOR AND COMMUNITY ENGAGEMENT FOR SYSTEM CHANGE

### Collaborating for a Brighter Financial Future: CCFWE Met with Equifax to Address Credit Barriers for Survivors

CCFWE has taken a crucial step in addressing the credit barriers faced by survivors of domestic violence by establishing a productive collaboration with Equifax, one of Canada's main credit bureaus. During this meeting, we explored the future of credit scores through open banking and discussed ways to mitigate credit barriers for survivors. This collaboration is important because it highlights our commitment to finding innovative solutions to help survivors rebuild their financial independence and overcome the long-term impacts of Economic Abuse. By partnering with Equifax, we aim to create a brighter financial future for survivors and break down systemic barriers that prevent them from reaching their full potential.



# Advancing Financial Empowerment through Open Banking: CCFWE Engaged with Finance Canada and the Financial Consumer Agency of Canada

On February 9th, 2022, CCFWE had a productive meeting with the Department of Finance's Open Banking Secretariat and Zoe Marks, the Director of the Social Innovation Team at Finance Canada. During this meeting, we presented our findings from CCFWE's Study titled "A Study of Access to Economic Resources for Victims in COVID-19 in the National Capital Region (NCR), Ontario": and our policy recommendations to the Financial Consumer Agency of Canada(FCAC). This engagement was significant because it allowed us to share our expertise and insights on the importance of financial literacy and empowerment for survivors of domestic violence, and how open banking can play a crucial role in breaking down systemic barriers. This meeting marked a significant step forward in our mission to create systemic change and empower survivors through policy and financial initiatives

CCFWE also met with Dr. Supriya Syal, Deputy Commissioner, Research, Policy and Education, Financial Consumer Agency of Canada(FCAC. As a result of this engagement, CCFWE was consulted on the FCAC's National Financial Literacy strategy and provided insights and challenges of survivors and victims of Economic Abuse. CCFWE was also an Early Adopter of the National Financial Literacy Strategy's database, listing the organization among FCAC's database of those adopting the Strategy's principles. Additionally, this engagement has led to other partnerships in the financial sector.

### Examining the Legal Landscape of Economic Abuse: A Pro Bono Partnership with the University of Ottawa Law Students

The CCFWE has made significant progress in our efforts to address the issue of Economic Abuse in Canada by collaborating with a talented group of law students from the University of Ottawa on a pro bono project. This collaboration aimed to comprehensively examine the laws, policies, and regulations that govern Economic Abuse in every province and territory in Canada. This project is important because it provides a comprehensive understanding of the legal landscape surrounding Economic Abuse, and it will inform our efforts to create systemic change and support survivors through policy and legislative means. This project will culminate in a scorecard demonstrating how well provincial laws and policies meet the needs of Economic Abuse survivors and victims. This scorecard will be launched in mid-2023.



### FINANCE AND BANKING SECTOR



Building a Stronger
Financial Future: CCFWE
Convenes Major Banks and
Financial Institutions for
the National Task Force's
Financial and Banking
Services Committee.

CCFWE invited major Canadian banks and financial institutions to join the Financial and Banking Services Committee of its National Task Force. As a result, CCFWE's Finance Committee included members from the Royal Bank of Canada, Scotiabank, CIBC, HSBC Canada, and Dejardins. One of the priorities of the committee is to work towards developing equitable financial services and a code of conduct for survivors of Economic Abuse.

CCFWE gathered 76 responses from representatives of financial services for the national research study "Understanding the nature of Economic Abuse: A National Study on service provider insights in Canada". CCFWE gained valuable insights into the nature of Economic Abuse and its effects on survivors with the assistance of the Finance Committee.

CCFWE conducted an operational scan to identify the best practices and challenges in providing equitable financial services to survivors of Economic Abuse. The results of the scan helped CCFWE prioritize its advocacy efforts in the financial sector for 2023.

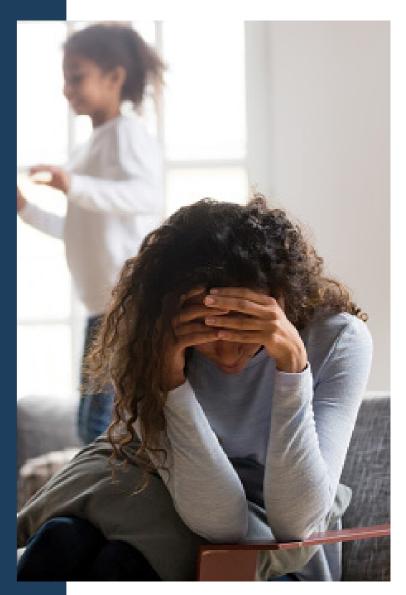
### SOCIAL SERVICE PROVIDERS AND WOMEN'S SHELTERS

Uncovering the Reality of Economic Abuse: CCFWE's Groundbreaking National Study and Development of a Screening Tool

"Understanding the nature of Economic Abuse: A national study on service provider insights in Canada"

As part of our ongoing commitment to empower survivors of domestic violence, the CCFWE conducted the first-ever national study on Economic Abuse in Canada. From March to November of 2022, we conducted an extensive research study that included online surveys and interviews with social service providers, financial institutions, and victim-survivors. Our findings, released at the Economic Abuse Summit on November 15, 2022, provided valuable insight into the nature and prevalence of Economic Abuse in Canada. Recommendations include: creating specific training for Economic Abuse for social services, immigration services and financial institutions; implementing a screening tool for social services; increasing funding for social services; increasing funding for research on Economic Abuse.

Additionally, recognizing the importance of early identification and response to Economic Abuse, we consulted with women's shelters across the country to develop an Economic Abuse Screening Tool. With the help of more than 65 shelters and in-depth consultations with 26 shelters in 5 provinces and 1 territory, we have created a tool that will aid staff in better identifying and responding to Economic Abuse. The tool will be implemented in March 2023, and we believe that it will make a significant impact in addressing this often-overlooked form of domestic violence.



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## FAMILY LAW PRACTITIONERS

### Enhancing Screening for Economic Abuse in the Legal System: Results of CCFWE's Consultations with Family Law Practitioners (FLPs) and Women with Lived Experience

CCFWE recently conducted a comprehensive consultation process to improve its screening tool for shelters, specifically with a focus on Economic Abuse in the legal field. Over 100 private family law lawyers and legal aid centres across Canada participated in the consultation process, which took place in all 9 provinces and 1 territory. Through these consultations, CCFWE gained valuable insights into the current screening practices, understanding, and training of FLPs in regard to economic and financial abuse.

The results of these consultations will serve as the foundation for adapting the screening tool and inform CCFWE's future advocacy and policy recommendations for the legal system. The findings will provide evidence-based insights for FLPs to better identify and address Economic Abuse among their clients, helping to create a more just and equitable legal system for all.

### **INDUSTRY ASSOCIATIONS**

### Collaborating for Change: Industry Associations Join CCFWE's National Task Force to Support Survivors of Trauma

To raise awareness about the challenges faced by survivors of trauma, CCFWE approached industry associations like the Canadian Bank Association, Chartered Professional Accountants of Canada, and Canadian Bar Association. CCFWE aims to bring attention to the systemic difficulties faced by survivors and to work towards finding solutions.

It is important to note that the Canadian Bank Association and the Chartered Professional Accountants of Canada have now joined CCFWE's National Task Force, indicating their commitment to working towards improving the financial well-being and support of survivors. This collaboration between CCFWE and these industry associations highlights the growing recognition of the need for systemic change to support survivors and their financial needs.

The inclusion of these organizations in the National Task Force demonstrates a collective effort to address the challenges faced by survivors and create a more inclusive and supportive financial system for all.



### **ECONOMIC ABUSE AWARENESS AND PREVENTION**

### National System Change Advocacy on Economic Abuse (#HelpUsRise2022)

The Help Us Rise campaign (November 1-30th), an annual initiative of CCFWE, plays a crucial role in raising awareness and inspiring action to address Economic Abuse in Canada. Running every November, the campaign aligns with Financial Literacy Month and Woman Abuse Prevention Month. The widespread success of our Help Us Rise 2022 campaign, which drew support from 103 organizations, exemplifies our strong commitment to promoting advocacy and raising awareness of the important issue of Economic Abuse.

To learn more about the Help Us Rise campaign and its mission, please visit our official website at <a href="https://www.ccfwe.org/helpusrise2022-campaign.">www.ccfwe.org/helpusrise2022-campaign.</a>

## **National Economic Abuse Awareness Day**

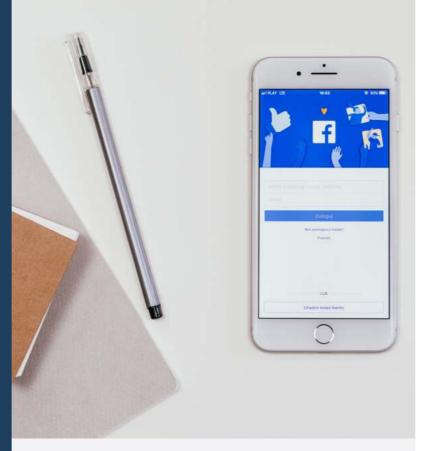
CCFWE reached out to more than 81 cities in Canada to encourage them to declare November 26 as National Economic Abuse Awareness Day, thereby promoting awareness of Economic Abuse and supporting survivors in their communities. Cities from coast to coast adopted CCFWE's proclamation and declared November 26 as Economic Abuse Awareness Day in order to promote support for Economic Abuse survivors.

CCFWE received proclamations from the cities of the Courteney, Squamish, Toronto, Vancouver, Victoria, Surrey, St. John's, Niagara Falls, Windsor, Brampton, Kingston, London, Ottawa, Regina, Saskatoon, Halifax, Glasgow, Edmonton, Calgary, and Winnipeg. Additionally, the province of British Columbia has passed the proclamation in support of CCFWE.



## Social Media and Digital Communications

Our tireless efforts on social media have paid off as we have successfully engaged over 50,000 individuals, creating a robust platform for continuous discourse and elevating public consciousness of the crucial issue at hand. This underscores the significance of the work we carry out at the Canadian Center for Women's Empowerment and Economic Abuse.



102
Facebook
POSTS



5678

Facebook ENGAGEMENTS

453

**TWEETS** 



8956

Twitter ENGAGEMENTS

115

Instagram POSTS



11,245

Instagram ENGAGEMENTS

11:

Linkedin POSTS



13,450

LinkedIn ENGAGEMENTS

5674
Total
REACTIONS



ccfwe.org 14,768 VISITS

17
NEWSLETTERS

15 BLOGS

### INTERNATIONAL RESPONSE TO ECONOMIC ABUSE



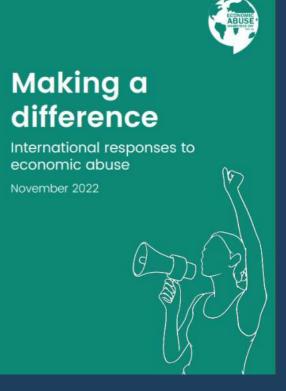
## November 26: International Economic Abuse Awareness Day (IEAAD)

International Economic Abuse Awareness Day began in Canada in 2019 when the Canadian Center or Women's Empowerment called for greater recognition of the issue. Alongside Australia (Centre for Women's Economic Safety - CWES) and New Zealand (Good Shepherd), UK's Surviving Economic Abuse (SEA) joined the campaign to raise awareness, learn from each other, and explore how we can transform responses to Economic Abuse across the world.

**Expanding Coalition:** The coalition is now made up of six organizations – SEA, CCFWE, CWES, Good Shepherd, Institute for Social Development and Justice (South Africa), and Women's Spirit (Israel).

New Report: To mark this year's IEAAD, the coalition released "Making a Difference: International Responses to Economic Abuse." The report provides insights into developments across six countries since the beginning of 2021, with the aim of supporting change makers and leaders in their efforts to tackle Economic Abuse. The report emphasizes the ongoing difficulty of Economic Abuse being under-recognized as its own distinct form of Domestic Abuse, making it difficult for victims and survivors to escape abusive situations and obtain the tools they require to begin a new.

## MAKING A DIFFERENCE International responses to Economic Abuse November 2022



REVIEW THE REPORT HERE

### **Domestic Economic Abuse and Injustice Summit**

On November 15, 2022, the Canadian Center for Women's Empowerment and Economic Abuse made history by hosting its landmark summit on Domestic Economic Abuse and Injustice. The virtual gathering brought together renowned experts and practitioners from across the globe to undertake a thorough examination of Economic Abuse policies and practices worldwide. With a focus on the Canadian landscape, the summit featured insightful presentations and engaging discussions that delved into the complexities of addressing Economic Abuse and the opportunities to drive change. The summit aimed to raise awareness and create impactful solutions by collaborating with financial institutions, governments, social services, housing, and telecommunications sectors to bring about systemic change and support survivors and marginalized communities. With the financial aspect being a major impediment for victims escaping abusive relationships, the summit aimed to play a pivotal role in ending this widespread issue.

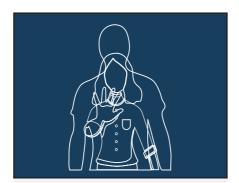
#### THE OBJECTIVE OF THIS CONFERENCE WAS THREEFOLD:



To create a virtual think tank for more in-depth analysis, planning, and forecasting of Canada's future to advocate for survivors of Economic Abuse and to foster discussion and strengthen connections among experts and policymakers from Canada's financial institutions, government agencies, social service providers, and advocates.



To feature local, national, and international change makers and keynote speakers to discuss how together we can drive conversations and change to improve the lives of women who are most at risk of Economic Abuse.



To spearhead the development of a series of targeted actions necessary to champion the cause of domestic violence and Economic Abuse victims and survivors.



**Economic Abuse Summit Statement** by **Jenna Sudds**, Parliamentary Secretary to the Minister for Women and Gender Equality and Youth.

"Thank you for being here today to kick off the first-ever Economic Abuse conference in Canada. I am thrilled to have all of you here to help raise awareness about this important issue.

This is a timely topic given that we are currently in Financial Literacy month, and on the twenty-fifth we begin the sixteen days of activism against gender-based violence, starting on International Day for the Elimination of Violence Against Women.

Gender-based violence continues to be a systematic problem across Canada, one that takes a physical, psychological, and financial toll on survivors, witnesses, children, and the economy. As Parliamentary Secretary, part of my mandate is to advance the national action plan, to end gender-based violence, and to understand the root causes of Economic Abuse as a form of gender-based violence that is often under-reported and underestimated. It affects women of all ages, backgrounds, and walks of life. It's often difficult to identify, and even harder to escape.

In many cases, it is used to control and manipulate victims and can leave them feeling isolated, trapped, and helpless. This has only been magnified by the Covid-19 pandemic with eighty percent of women surveyed experiencing more controlling and manipulative behaviour from their current or ex-partner.

Faced with this increase in abuse, combined with the financial stress caused by the pandemic, it is necessary now more than ever to spread awareness of the challenges and barriers for Economic Abuse survivors and victims. As a government, this has been a priority for us. Since 2015 we have invested over \$ 130 million dollars to support 256 projects aimed at empowering women's economic participation.

Just last week, alongside provincial and Territorial Governments, Minister Ian announced the historic endorsement for the national action plan to end gender-based violence, a ten-year commitment to work together towards a Canada free of gender-based violence. A Canada that supports victims, survivors, and their families collectively and independently. Governments are working to support the essential work of organizations that are saving lives on the front lines, as we speak, since April 2020. The Federal Government has invested over \$240 million in emergency Covid-19 funding in 1,400 women's shelters, sexual assault centres, and other organizations, including nearly 140 organizations that serve Indigenous individuals. Because of this funding, more than 1.3 million people experiencing gender-based violence had a safe place to turn to and access critical support and services.

But there's still much work to be done.

I'd like to thank the Canadian Center for Women's Empowerment for their leadership on this issue and for facilitating this national collaboration to address this pressing issue to the panelists, survivors, and experts participating. Thank you for your work sharing advice and real-life experiences. You are empowering others and making a huge difference to everyone here today. I hope you can listen, learn, and reflect on some of the important topics being discussed, and think about how you can integrate some of these practices into your everyday lives as well. This is a space for networking and an opportunity to learn from each other, share collective knowledge and expertise, and build a more just and equitable society for everyone.

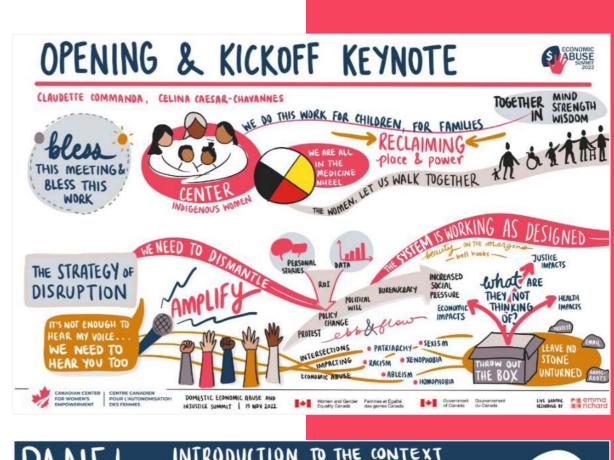
I wish you all a productive conference, and I'm looking forward to reconnecting to hear about your progress."

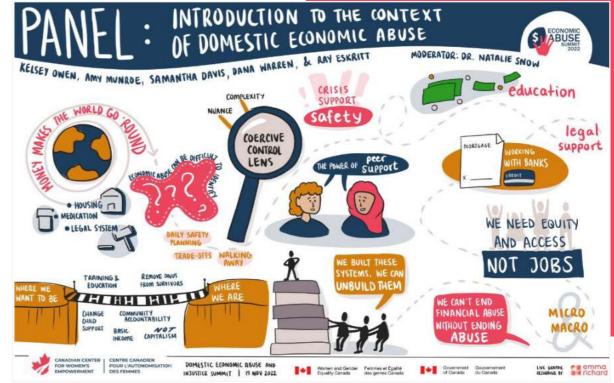


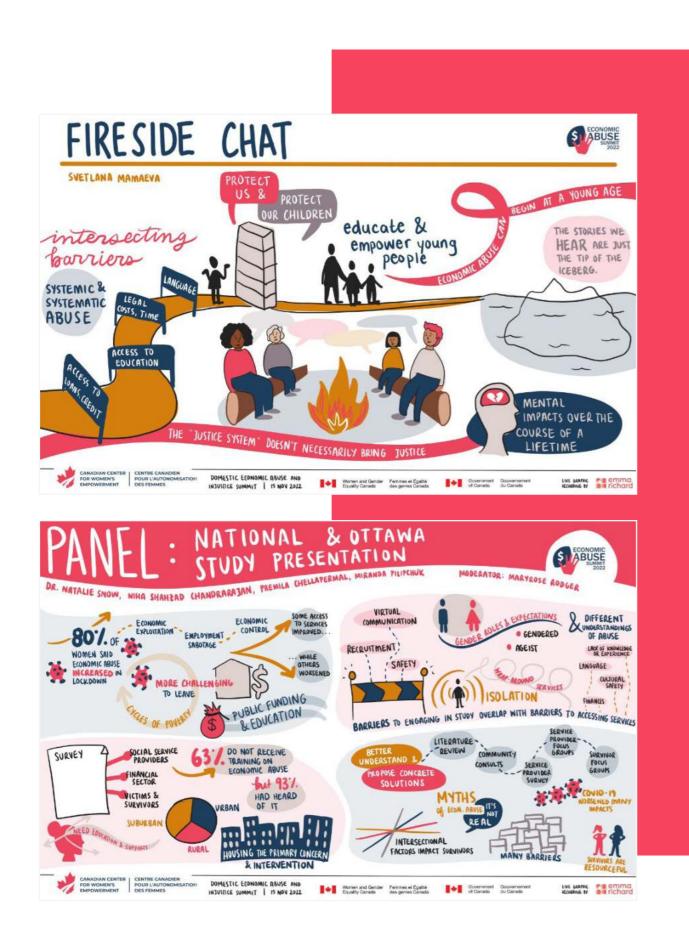
MP Ottawa West – **Anita Vandenbeld**, Parliamentary Secretary to the Minister of International Development

"We cannot lose ground where we have begun to make progress. Until CCFWE began its work, Economic Abuse was a hidden issue, and many victim-survivors would not have realized that they suffered from a form of abuse. CCFWE has put this issue on the national agenda. This summit was a work of passion, and the awareness-raising that you are doing, keep on doing it. These are our daughters, our sisters. We know the problem, and CCFWE has articulated it very well, now we must work on the recommendations. As feminists, we are seeing a backlash now, across the world. As feminists, we need to be loud. We need to work together as activists and elected officials. Keep on going, keep raising your voices, keep speaking on taboo subjects." - Anita Vandelbeld

## CCFWE 2022 ECONOMIC ABUSE SUMMIT GRAPHIC RECORDING DESCRIPTIONS



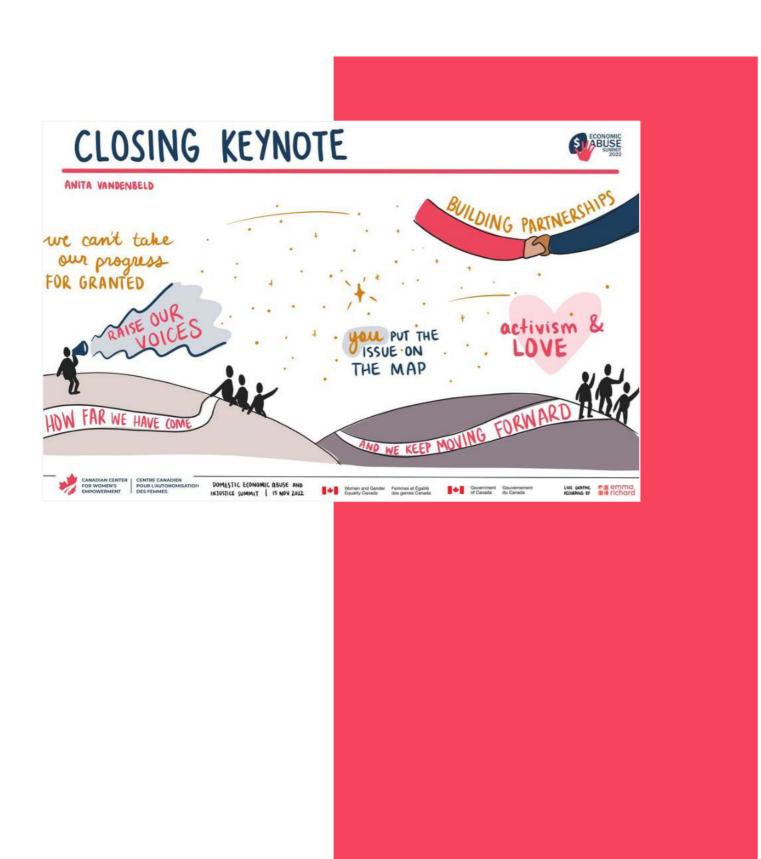








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### **COMMUNITY ENGAGEMENT AND PARTICIPATION**

## CCFWE Leads the Charge in Tackling Economic Abuse: Our Contribution to the Gender-Based Violence Settlement Sector Strategy

CCFWE continues to be at the forefront of addressing domestic violence, including Economic Abuse. This year, we made a significant impact by contributing to the development of the comprehensive "Gender-Based Violence Settlement Sector Strategy." Our efforts have ensured that all three forms of Economic Abuse - Economic Control, Economic Exploitation, and Employment Sabotage - are now included in the strategy. This is a testament to our commitment to creating lasting change for survivors and marginalized populations, and we will continue to advocate for their rights and needs.

## at the Paytech 2022 Summit: Advocating for Economic Abuse Victims in the Financial Sector

CCFWE was proud to participate in the Paytech 2022 Summit held from April 26-28, 2022. With the theme of "All Canadians should mean all Canadians: The impact of payments modernization and open banking on financial inclusion," CCFWE's presence was a testament to our commitment to promoting financial inclusion for all. Meseret Haileyesus, our esteemed Executive Director, took to the stage as a panelist at the 2022 Payment Summit, providing insight on the challenges faced by victims of Economic Abuse in the financial sector. As the payment ecosystem brought together the most innovative minds, visionaries, and disruptors from Canada and

around the world, CCFWE was proud to be at the forefront of defining the future of payments and advocating for the rights of Economic Abuse victims

## of Good 2022 Summit: Advocating for Women's Economic Security and Justice

CCFWE was honoured to participate in the Future of Good 2022 Black Leadership in Social Impact Summit during Black History Month. CCFWE's session, titled "Say it forward - Economic Justice path to Women's Economic Security," was a pivotal moment in the summit, highlighting our commitment to promoting economic justice and security for women. As leaders in the field of women's empowerment, we are proud to continue advocating for the rights and needs of women and marginalized communities.



### RESEARCH AND EVIDENCE-BASED PRACTICE

## Understanding the nature of Economic Abuse: A national study on service provider insights in Canada

In 2022, CCFWE completed a ground-breaking national research project entitled "Understanding the Nature of Economic Abuse: A National Study on Service Provider Insights." This report, which was the first of its kind in Canada, shed light on the accessibility, barriers, and prevalence of Economic Abuse support services across the nation. Financial institutions, victim-survivors, and social service agencies were the three areas of inquiry in the study. This study, which received funding from Women and Gender Equity Canada, was an essential resource for expanding our understanding of Economic Abuse in Canada.

### **Key Findings of the Study:**

Social Service Providers:

- 63% of social service providers lack specific staff training to assist clients experiencing Economic Abuse.
- 44% do not believe their current training is effective in helping clients experiencing Economic Abuse.
- 79% reported that a lack of housing often leads clients to stay in abusive relationships.
- 52% reported an increase in incidents of Economic Abuse after the COVID-19 lockdowns began.
- 58% of clients expressed concerns about housing while 48% reported concerns about phone and Internet bills and transportation.

Financial Sector Staff:

 Only 30% of financial institution staff have received training on recognizing financial

- abuse in victims of intimate partner violence.
- If presented by a client, 67% are unable to identify the characteristics of Economic Abuse.
- 65% have not received any training on recognizing Economic Abuse.
- 52% of staff expressed a desire to receive training on the assessment and treatment of intimate partner violence and Economic Abuse.

Victims and Survivors:

- 20% of participants' partners control access to money, such as bank accounts or allowances.
- 49% reported that their abusers interfere with or control their money, such as salary, child maintenance, or welfare benefits.
- 41% disagreed that their financial institution was protective of their safety, privacy, and security.
- 35% disagreed or strongly disagreed that their financial institution was able to direct them to outside services to help with Economic Abuse.

The tireless efforts and remarkable dedication of the research team have resulted in a comprehensive and insightful national study. CCFWE extends heartfelt gratitude to each member of the team for their invaluable contributions and exceptional work.





# UNDERSTANDING THE NATURE OF ECONOMIC ABUSE: A NATIONAL STUDY ON SERVICE PROVIDER INSIGHTS IN CANADA



REVIEW THE REPORT HERE

REVIEW THE INTERACTIVE REPORT HERE















### DEVELOPMENT OF THE ECONOMIC ABUSE SCREENING TOOL (EAST)

In 2022, CCFWE developed an Economic Abuse Screening Tool (EAST) specifically tailored for women's shelters to better identify Economic Abuse and to better support survivors in their efforts to regain control of their financial situation. To ensure the tool is useful and pertains to the needs of shelter staff, CCFWE conducted over 25 consultations with shelters across Canada. We asked about current screening practices, challenges they see in addressing Economic Abuse, and what support services they offer for Economic Abuse survivors.

Following these conversations, CCFWE analyzed the responses and developed the content of EAST in consultation with additional subject-matter experts from the social service and financial sectors.

Based on the feedback, the complete
Economic Abuse Screening Tool includes
the following elements: 1) screening
questions to identify Economic Abuse
(2) background information on Economic
Abuse for shelter staff (3) an information
pamphlet on Economic Abuse for survivors
and for community outreach and finally
(4) a resource and reference section on
how to assist Economic Abuse survivors in
overcoming potential challenges and limiting
further negative economic consequences.

The Economic Abuse Screening Tool will launch in March 2023.

### National National Task Force for Women's Economic Injustice

### **CCFWE EMPLOYEES**

- Meseret Haileysus, Executive Director
- Nathalie Martin, Director of Communications
- Nichole Beck, (former) Policy and Communications Director
- Dr. Natalie Snow, Research Analyst
- Niha Shahzad, Director of Research
- Michaela Mayer, Director of Policy
- Lisa Beere, National Human Resources Director
- Famira Racy, Social Media Coordinator
- Nerida Knott, Executive Assistant
- Andrea Howard, Executive Assistant
- Jessica Tran, Program Manager, Education & Awareness, CSJF
- Johannah Brockie, Program Manager, Advocacy and System Change, CSJF
- Elisabeth Peprah, Volunteer Coordinator, CSJF
- Dr. Eric Y Tenkorang, Consultant, Memorial University
- Afroza Hossain, Director of Community Outreach

## POLICY AND ADVOCACY COMMITTEE

- Dr. Natalie Snow, (PHD), CCFWE, Research Analyst
- Michaela Mayer, CCFWE, Policy Analyst
- Niha Shahzad, CCFWE, Research Director
- Janet Dean, Status of Women Council Northwest Territories, Policy, Projects and Advocacy
- Sarah Tarshis, Carleton University, Postdoc fellow Carleton, school of social work
- Lian Tolentino, SAGESSE, Innovation Coordinator
- Angeline (Angie) Musonza, United Church Canada, Social Justice Work

- Kenny-Anne Garib, METRAC, Justice Coordinator
- Ray Eskritt, Executive Director, Harmony House
- Eric Y Tenkorang, Associate Professor of Sociology, Newfoundland and Labrador's University
- Dr. Zita Somakoko, Founder and Advocate, of Breaking the Silence on Domestic Violence
- Lisa Martin, CCFWE, Economic Justice Advocate
- Hailey Hechtman, Executive Director, Causeway Work Centre
- Jacqueline Buchanan, Detective-Edmonton Police Service
- Stephanie Slaman, Economic Developer & Community Strategist, Regional District of Central Okanagan.
- Aniska Ali, YWCA Canada, Director of Philanthropy
- Brenda Bolton, Director of Community and Social Initiatives Branch, Ministry of Indigenous Relations and Reconciliation
- Michelle Jay, Program Coordinator, PEI Advisory Council on the Status of Women
- Grace Ajele, Domestic Violence Family Lawyer, Calgary Legal Guidance
- Lieran Docherty, Director of Programs, Woman Abuse Council of Toronto (WomanACT)
- Robin Pianosi, Advocate
- Ellen Faulkner, Instructor, Institute of Criminology and Criminal Justice, Carleton University
- Naomi Sayers, Indigenous Lawyer, Naomi Sayers, Lawyer & Notary Public
- Thijiba Sinnathamby, Staff Lawyer, Luke's Place

## FINANCIAL AND BANKING SERVICES COMMITTEE

- Meseret Haileyesus, CCFWE, Executive Director
- Suzie Mondesir, Leader de pratique, Office for Equity, Diversity and Inclusion, Dejardins
- Angie Lyrette, Algonquin College, Coordinator & Professor
- Annick Kwetcheu Gamo, Founder, Code F, Financière pour Tous
- Caitlin Siostrom, Royal Bank of Canada, Chief Privacy Officer
- Chantel Chapman, Trauma of Money Method (TOMM), Founder & CEO
- Eleanor Stevens, HSBC Canada, Chief Control Officer for Retail and Wealth Business
- Jen Lawrence, Trauma of Money, Divorce Coach/ Analyst and facilitator
- Harprit Gill, Harprit Gill Financial Consultancy, CEO
- Julie Kuzmic, Equifax, Compliance & Consumer Advocacy
- Margaret Adekunie, Credit Building Solutions Company, Founder
- Molly Willats, FINTAC Cadence, Head of Financial Health Strategy and Ontario Lead
- Stacy Yanchuk Oleksy, CEO, Credit Counselling Canada
- Susan Henry, Alterna Savings, Director, Microfinance & Economic Inclusion
- Vicky Beach, Corporate Communication & Women in Leadership Women Resource Group, Meridian
- Victoria Nguyen, CIBC, Vise President of Capital Markets
- Lia Glykis, Independent Contractor KYC 2020 as Anti-Money Laundering, Counterterrorist, Finance
- Cynthia Squire, Family, Divorce and Child Protection lawyer, Lister Beaupre
- Richard Dunwoody, Senior Creditor Relationship and Policy Advisor, Victim Services Toronto
- Millie Acuna, SEED Winnipeg, Manager ASSET Building
- Meryl Afrika, Engagement Manager, Financial Services Solutions, PWC and Black Ties
- Jae Morgans, Mediator and a Certified Divorce Financial Analyst
- Tanya Staples, Curriculum Guide/Professor, Business Financial Planning, Conestoga College
- Kristen Ewen, Associate, World Financial Group
- Laurie Campbell, Client Financial Wellness at Bromwich+Smith, Director
- Li Zhang, Principal, Director of Projects, CPA Canada
- Andrea Coutu, CEO, Trustmode
- Glenna Harris, Senior Financial Literacy Advisor at Ontario Securities Commission
- Dani Law, Sr. Manager of Global Diversity & Inclusion, Royal Bank of Canada
- Sarah Israr, Intelligence Analyst, Canadian Banking Association
- · Rosa Copetti, Survivor Program, Bank of Montreal
- Gilberto Cedolia, Survivor inclusion Initiative, Scotiabank
- Kirsten Sonius, Vice President of Transformation & Support at Meridian
- Alexandra Leavey, Alterna Community Financial Education

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- Emily Camelin, Recruiter/HR Generalist
- Nichola Williams, Recruiter/HR Generalist
- Dahlia Nawwar, Volunteer and Training Coordinator
- Hilary Fraser, Recruiter
- Alexandra Manolache, Recruiter
- Rebecca Lockyer, Volunteer Coordinator
- Beatrice Severien, HR Generalist
- Jayeeta Mukherjee, HR/Admin Assistant
- Purbasha Purohit, Recruiter
- Mali Singh, Recruiter/HR Generalist

### **COMMUNICATION TEAM VOLUNTEERS**

- Candace Gomes, Social Justice Writer
- Celena Taneja, Social Justice Writer
- Corinne Isaacs, Social Justice Writer
- Jes Coverini. Social Justice Writer
- Ranee Parker, Social Justice Writer
- Lorelee Kippen, Social Justice Writer
- Kim Girard, Social Justice Writer
- Kirsten Moore, Social Media Manager
- Jasjeet Jaur, Web Developer
- Pamela Mauro, Graphic Designer
- **Dawit Tibebu,** Graphic Designer
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### **NATIONAL RESEARCH TEAM:**

#### Authors:

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### **GRATITUDE AND APPRECIATION:** A HEARTFELT THANK YOU TO OUR COLLABORATORS AND SUPPORTERS

We are immensely grateful for your unwavering support and invaluable contributions towards the success of the Canadian Center for Women's Empowerment in 2022. Your steadfast commitment to our cause has enabled us to achieve remarkable milestones and continue making significant strides toward gender equity and empowerment.

As we look back on the achievements of the past year, we recognize that it would not have been possible without your support. Your contributions have made a real and lasting impact on the lives of countless women in Canada.

On behalf of everyone at the Canadian Center for Women's Empowerment, we extend our sincerest gratitude for your support, and we look forward to continuing to work together to create a more equitable and just society for all.

### **CCFWE'S GLOBAL PARTNERS**









NEW **ZEALAND** 



**ISRAEL** 



SOUTH **AFRICA** 

### **FUNDERS**





Women and Gender **Equality Canada** 

Femmes et Égalité des genres Canada



### SCREENING TOOL **DEVELOPMENT**

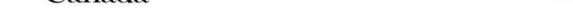
Millie Acuna (SEED Winnipeg Inc), Kathryn Bates-Khan (YMCA of Greater Halifax/ Dartmouth, Centre for Immigrant Programs), Valerie Campbell (Congress of Aboriginal Peoples), Chantel Chapman (Trauma of Money), Kristen Haines (Seneca College), Kelsey Owen (Gillian's Place), Monica Riutort, (Family Services of Peel), Miranda Pilipchuk (Alberta Council of Women's Shelters), Taz Rajan (Bromwich+Smith) and Dr. Eric Y Tenkorang (Memorial University of Newfoundland)

### **RESEARCH STUDY VOLUNTEERS**

We would like to extend our sincere gratitude to our volunteers, without whom we would not have been able to complete Canada's first-ever National Study on Economic Abuse. Our sincere thanks to Zainab, Abhar Hussain, Charles Savard, Karen Guan, Neha Gutkar, Sabrina Hoque and Jessica Tran.

We would also like to thank all our participants who took the time to participate in the study.





### University of Ottawa Law School, Pro Bono Students Canada

We would also like to thank Pro Bono Students Canada for partnering with us and assigning us students each year to work with us. Thank you to Sarah Torelli who has been our leader for the past two years, and the 2022-23 cohort Amber Keegan, Christine Shehata, Natasha Gosselin, Robyn Dussiaume, Lyndsay-Marie Talon and Robin Marie Kelly

Thank you to our supporters for amplifying our voice Future of Good, Equal Future, Ottawa Coalition To End Violence Against Women (OCTEVAW), Shelter Movers, City of Ottawa, Rural Development Canada, CauseWay, PARO Centre for Women's Enterprise, Aura Freedom International and WomenatthecentrE.

"I wasn't able to get the things that I needed or if I needed to get something specific. I remember one example, I was really sick and I had to go to the Shoppers Drug Mart and buy medicine and sanitary pads but I didn't have enough money and I had to ask him for that money and he wouldn't let me have it because I had already spent my grocery money"



(Anonymous)

















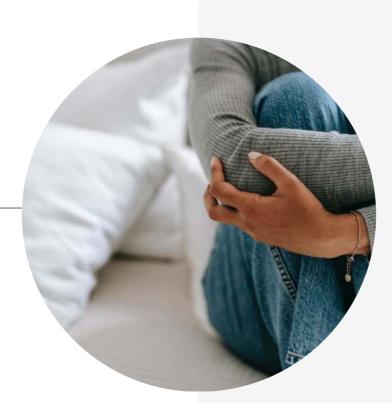






All efforts were made to properly thank and acknowledge persons involved within this document. Should we have missed someone please accept our most sincere apologies.

### **WOMAN STORY**



"I am still very overwhelmed by the debt my ex-husband created. This journey is long because I am 7 months pregnant. I wasn't allowed to drive my car. I wasn't allowed to go anywhere alone even for pregnancy check-in, leave the house alone, or anything like that. I'm trying to secure an apartment before birth but I have to pay a high deposit and 2 pay-stubs to move. I am very frustrated with the support system, complex and frustrating."

(Anonymous)

### **VOLUNTEER WITH US**

At CCFWE, we are dedicated to advocating for survivors of Economic Abuse and empowering them to achieve financial safety and security. Our organization is driven by the passion and commitment of volunteers who believe in our mission and work tirelessly to create real change in the lives of those impacted by Economic Abuse.

One of our flagship events is the annual Help Us Rise campaign, which raises awareness and inspires action on the issue of Economic Abuse in Canada. This campaign would not be possible without the support and dedication of our volunteers who generously give their time and energy to make it a success.

Whether it's helping with event planning, outreach, or research, there are many ways to get involved with CCFWE and make a difference. Our volunteers are the heart of our organization, and we are always looking for individuals who share our commitment to creating a better future for survivors of Economic Abuse.

If you're interested in joining our mission, we invite you to partner with us for our next Help Us Rise campaign. Together, we can create real change in the lives of survivors and work towards a future where everyone has access to financial safety and security. To get involved, visit our website at www.CCFWE.org

JOIN THE FIGHT AGAINST ECONOMIC ABUSE TODAY!



### **PARTNER WITH US**

Our mission is to empower survivors and prevent Economic Abuse by educating communities, working with financial institutions, and influencing policy. We are a well-respected leader in the field, with a proven track record of successful advocacy campaigns, research, and educational initiatives. By partnering with CCFWE, organizations can support survivors and help create a future where Economic Abuse is recognized and eradicated. We offer a platform for organizations to collaborate, share their expertise, and leverage their resources to drive real and lasting change.

JOIN US TODAY IN MAKING A POSITIVE IMPACT ON THE LIVES OF SURVIVORS OF ECONOMIC ABUSE.

"Economic Abuse is a critical obstacle to women leaving abusive relationships. Even after a woman has left the abuser, the impact of ruined credit scores, poor mental health, sporadic employment histories, and homelessness caused by the abuse makes it extremely difficult to pursue economic safety. The impacts also can create lifelong obstacles for service providers and financial services. Marginalized women in Canada who have endured Economic Abuse have had to contend with the legacy of colonial systems within our social services, justice institutions, policies, workplaces, and society. We will continue dismantling the systemic barriers threatening women's economic security and stability as we progress."

Meseret Haileyesus CCFWE, Executive Director



Get involved

If you would like to get involved in our work:

Contact us: info@ccfwe.org

Follow us on Twitter, Facebook, LinkedIn, Instagram: @ccfwe

Subscribe to our YouTube channel: @ccfwe

Learn more about Economic Abuse at **www.ccfwe.org** and Sign our Pledge to fight Economic Abuse and become an advocate for Economic Justice within your social circle and local communities.