

To: Standing Committee on Justice Policy
Legislative Assembly of Ontario
Whitney Block, Room 1405
Toronto, ON M7A 1A2

From:
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**Submission by the Canadian Center for Women's
Empowerment (CCFWE) on Bill 41, Protection from Coerced
Debts Incurred in relation to Human Trafficking Act, 2023**

SUMMARY

The Canadian Center of Women's Empowerment (CCFWE) expresses its support for Bill 41 and reiterates the importance of its passing. Coerced debt is a critical barrier for survivors hindering them from moving on from abusive situations and establishing financial health in the future.

CCFWE, therefore, welcomes the efforts by the Ontarian government to address coercive debt incurred in relation to human trafficking through Bill 41. CCFWE is glad to see the support of all four parties and encourages the government to continue strengthening women's financial empowerment and removal of structural financial barriers for survivors.

ISSUE

As Canada's only not-for-profit organization that solely works on addressing and ending Economic Abuse, the Canadian Center for Women's Empowerment (CCFWE) strongly supports the passing of Bill 41.

A survivor-centred organization, CCFWE knows of the systemic financial barriers many survivors are facing even after fleeing abusive situations.

As a direct consequence of Economic Abuse and coerced debt, survivors are often highly indebted, without a regular income and a low credit score. Built-up coerced debt can hinder survivors from moving past abusive situations. Credit reports are not only used by landlords for prescreening purposes but also by creditors to approve new loans, as well as by some employees for employment opportunities.

In addition to the multifold discrimination that women can face due to their status as low-income women, survivors, and potentially as members of the Black Indigenous People of Color or other marginalized communities, coerced debt presents a significant barrier for survivors to regaining agency over their lives.

With consumer credit and digital banking rising, coerced debt continues to scale, making Bill 41 a timely and crucial example for other provinces to follow.

CCFWE is very encouraged to see the proposed legislation supported by four parties, demonstrating their strong commitment to survivor's economic empowerment. We also see it as an important step towards addressing coerced debt in relation to domestic violence situations and look forward to working with the Ontarian government on that in the future.

RECOMMENDATIONS

- **Recommendation 1:** The Standing Committee on Justice Policy calls Ms. Meseret Haileyesus, Founder and Executive Director of CCFWE as a witness.
- **Recommendation 2:** The Standing Committee on Justice Policy proposes passing Bill 41 to support human trafficking survivors as a building block to address coerced debt in relation to Economic Abuse.

AUTHOR

About the Canadian Center for Women's Empowerment (CCFWE)

The Canadian Center for Women's Empowerment (CCFWE) is the only Canadian national non for profit organization based in Ottawa dedicated to addressing Economic Abuse and injustice through advocacy, education, research, economic empowerment, and policy change.

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

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