



Women and Gender
Equality Canada

Femmes et Égalité
des genres Canada



CANADIAN CENTER
FOR WOMEN'S
EMPOWERMENT

CENTRE CANADIEN
POUR L'AUTONOMISATION
DES FEMMES

Written Submission for the Pre-Budget Consultations in Advance of the Upcoming Federal Budget 2024

By: Canadian Center for Women's Empowerment
(CCFWE)

Addressing and Preventing Economic Abuse and Gender-Based Violence (GBV)

August 2, 2023

Recommendation 1: Continue funding CCFWE, the only national non-profit organization dedicated to empowering survivors of all forms of Economic Abuse.

Recommendation 2: Invest in federally-run initiatives to end and prevent gender-based violence (GBV), intimate partner violence (IPV) and Economic Abuse.

Recommendation 3: Support women and gender-diverse people fleeing Intimate Partner Violence within the National Housing Strategy.

Recommendation 4: Fund to train judges and other key service providers on intimate partner violence and domestic violence, including Economic Abuse and trauma-informed language.

WHO WE ARE

The Canadian Center for Women's Empowerment (CCFWE) is the only national organization in Canada dedicated to fighting Domestic Economic Abuse through education, economic empowerment, mentorship, and system change. CCFWE's mission is to create a world where domestic violence survivors can access financial education and the necessary resources for their safety and financial independence. Our work is informed by lived experience and evidence-based practice.

ECONOMIC JUSTICE, ECONOMIC EQUITY AND CANADA'S ECONOMY

Budget 2023 focused on the middle class (e.g. higher GST and a one-time grocery rebate, financial incentives to buy homes) but did not provide enough support for low-income people in Canada. This oversight excluded the most vulnerable and marginalized, including women and gender-diverse people fleeing abuse.

In CCFWE's 2021 research study¹ conducted in Greater Ottawa with survivors, 74% of survivors stated that they were worried about their housing situation, and 80% of victims said that their abusers displayed more controlling, manipulative, and coercive behaviours about their finances and economic stability after the COVID-19 pandemic.

Many survivors of abuse cite a lack of financial resources as a significant obstacle to leaving their abusive relationships. Therefore, providing financial support to women and their children is critical to cover basic necessities as they flee abusive situations. While all women can fall victim to Economic Abuse, some face much higher levels of risk due to intersectional barriers they are facing: Indigenous women, young and senior women, racialized women, and women living with disabilities.

CCFWE is encouraged to hear that women labour force participation is at an all-time high, with 85.7% labour force as of February 2023 and that the federal government commits to making child care and dental care for children affordable from coast to coast. However, more work needs to be done. With the current inflation rate, rising food prices and skyrocketing rent, victim-survivors are likelier to remain or return to abusive relationships. Without adequate access to shelter, support services and financial assistance, survivors and their children will remain caught in the cycle of poverty and abuse. **After fleeing abuse, policies should focus on empowering survivors of Economic Abuse by providing them with the resources and support needed to swiftly regain control of their lives and minimize the adverse effects of abuse.**

¹ Chandrarajan, N, Bedard, T, Thomas, Haileyesus, M. P, Lucente, G, (2021). Access to Economic Resources of

This submission outlines evidence-based budgetary recommendations based on our research findings and aligns with current commitments and priorities at the federal level on national economic justice and economic equity. For these recommendations to be successful, they must include meaningful leadership by survivors and victims, women, Black, Indigenous and other racialized communities, seniors, gender-diverse people, immigrants and newcomers, and persons with disabilities.

Recommendation 1: Continue funding CCFWE, the only national non-profit organization dedicated to empowering survivors of all forms of Economic Abuse

- *Core and long-term funding for CCFWE for long-term planning, staffing and of programs on financial inclusion, economic equity, early intervention and response.*
- *Invest in building capacity of CCFWE's advocacy and system change in partnership with financial counsellors, social workers and victim-survivors of domestic violence.*
- *Funding to fill the gap in community-based research and disaggregated data collection on Economic Abuse.*

Since CCFWE began in 2018, CCFWE has worked on demonstrating how Economic Abuse impacts people within the Canadian context. CCFWE's findings were brought to the attention of decision-makers that invited CCFWE to submit policy recommendations to the House of Commons, Status of Women Committee on March 17th, 2022, to address Economic Abuse in Canada. **The parliamentary report, "Towards a violence-free Canada: addressing and eliminating intimate partner and family violence,"** released on June 17th, **recommends that the Federal government develop a comprehensive strategy to address Financial and Economic Abuse to prevent intimate partner violence.**

With the previous financial support of the federal department for Women and Gender Equality (WAGE), CCFWE was able to raise awareness about the prevalent issue of Economic Abuse and to advocate for systematic change in responding to Economic Abuse. CCFWE has made significant strides in tackling the early prevention and response of economic abuse in Canada.

Notably, it conducted the first-of-its-kind research studies on the nature and prevalence of Economic Abuse in the Canadian context. As data tells us what is happening, this information is crucial to ending Economic Abuse and making effective policy decisions.

In November 2022, CCFWE hosted the first Canadian Economic Abuse Summit with more than 20 panelists and 370 participants from across Canada and worldwide. In March of this year, CCFWE launched the first Canadian Economic Abuse Screening Tool (EAST), which marks a critical step in identifying and addressing Economic Abuse. Additionally, we are set to release the STEAR Mobile App, which will provide victim-survivors of Economic Abuse with the necessary resources to rebuild their lives. These achievements demonstrate CCFWE's unwavering commitment to promoting economic justice and empowering those affected by Economic Abuse.

While Economic Abuse is prevalent, it is often overlooked in research and data collection on domestic violence or intimate partner violence (IPV). In Canada, only limited studies have approached the topic e.g. [Cohen and colleagues \(2005\)](#), [Heidinger \(2021\)](#), [WomanACT \(2020\)](#), or the above-mentioned study from CCFWE. Even less data is available on the unique experiences of women facing much higher levels of risk due to intersectional barriers they are facing, such as intersectional realities of visible minority women, Indigenous women, women with disabilities, and young or senior women.

As a Black-led survivor-centred organization, we include an intersectional lens in all our work.

Since we are the only national non-profit organization dedicated to empowering survivors of Economic Abuse, we require the federal government's funding to achieve our long-term goals. CCFWE also needs the federal government's support to fill the national gap in (disaggregated) data around Economic Abuse through funding and support from Statistics Canada.

Recommendation 2: Invest in federally-run initiatives to end and prevent gender-based violence (GBV), intimate partner violence (IPV) and Economic Abuse

- Federal budget for the National Action Plan to End Gender-Based Violence -

Fund and implement an independent commissioner on GBV

CCFWE welcomes the federal government's National Action Plan (NAP) to End Gender-Based Violence (GBV) and its commitment to work towards a GBV-free Canada, including the budget allocated to provinces. However, the federal government needs to take responsibility at a federal level and reflect its commitment to ending GBV in its 2024 budget.

As part of the federal government's creation of this NAP, CCFWE led 8 consultations on Economic Abuse in 2021 with GBV organizations, financial institutions, indigenous communities, and survivors across Canada. Resulting recommendations were submitted to the federal government and incorporated in the current NAP that acknowledges Economic Abuse as a form of GBV.

The NAP is a positive step forward, but more robust measures are required, including implementing stronger monitoring systems and a comprehensive national approach to tackling GBV. CCFWE believes that gender-based violence has to be a cross-jurisdictional effort, and this includes federal leadership.

Additionally, CCFWE fully supports the Mass Casualty Commission's recommendation for creating an independent and impartial body dedicated to addressing GBV. In its final report released in March of 2023, the report emphasized that the failure to address GBV is not just a failure to respond to this incident but a failure to address GBV as a whole. As such, the government should provide funding to create this position.

Recommendation 3: Support women and gender-diverse people fleeing

Intimate Partner Violence within the National Housing Strategy

- *Remove barriers to access housing specific to victims and survivors of Economic Abuse as part of the National Housing Strategy work*

Canada's National Housing Strategy is essential and reemphasizes Canada's commitment to progressively realizing the right to housing for all. It also acknowledges the importance of focusing on vulnerable populations, including women and children fleeing family violence. This focus requires unique considerations for women and gender-diverse people fleeing Economic Abuse.

As a direct consequence of Economic Abuse and coerced debt, survivors are often highly indebted, without a regular income and a low credit score. In addition to the multifold discrimination that women can face due to their status as low-income women, as survivors, and potentially as members of the BIPOC or other marginalized communities, survivors face numerous systemic barriers, including finding safe and affordable housing in the current rental market.

With the support of CCFWE, the Federal government should do the following to support people fleeing Economic Abuse, including, but not limited to

- removing the red tape to access financial aid for people fleeing abuse.
- assisting financial institutions, in collaboration with CCFWE, in creating policies and guidance documents supporting people fleeing abuse to ensure basic human rights, including housing, employment and economic autonomy for all.
- defining "affordability" in the National Housing Strategy and adopting the measurement suggested by the Housing Assessment Resource Tool (HART).
- committing to increasing the development of affordable and off-market housing to at least offset the current loss of affordable housing.
- addressing the specific needs of survivors and their children through housing policy.
- changing current tax regulations that incentivize financialization and planned obsolescence.

Recommendation 4: Fund to train judges and other key service providers on intimate partner violence and domestic violence, including Economic Abuse and trauma-informed language

- *Actualize Keira's Law (Bill C-233) that mandates training for judges and judicial staff and that it includes Economic Abuse.*
- *Extend the training to all service providers that could potentially work with victims and survivors of intimate partner violence and domestic abuse.*

Kiera's Law (Bill C-233) received royal assent earlier this year, amending the *Criminal Code* and the *Judges Act*. These amendments included mandating training for judges to understand coercive control and intimate partner violence as part of their continuing education. CCFWE applauds the work that happened to get this critical Bill enacted.

In addition, recent amendments in the federal Divorce Act include Financial Abuse as a form of family violence that judges need to consider when assessing a child's best interest.

With Budget 2024, CCFWE would like to see funding to support the implementation of this Bill, and that the Federal government ensures that Economic Abuse is included in this continuing education program. Furthermore, CCFWE wishes to see this educational module be available to all service providers under the purview of the Federal government that supports or could be in contact with survivors and victims of intimate partner violence and domestic violence. This education should be freely available.

Contact

Michaela Mayer
Director of Policy, CCFWE
michaela.m@ccfwe.org

Meseret Haileyesus
Executive Director, CCFWE
mesi.haileyesus@ccfwe.org

Visit our website www.ccfwe.org