**ANNUAL REPORT** 2023

**Breaking Barriers:** Pathways for **Economic Safety and Prevention** of Economic Abuse





















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#### **ACKNOWLEDGEMENTS**

We want to acknowledge and honour the courage, strength, acts of resistance, and resilience demonstrated by the women fighting for action against Intimate Partner Violence. Additionally, we pay respect to all the women and girls who have lost their lives to IPV. Our heartfelt gratitude goes to the service providers and organizations dedicated to aiding victims and survivors on their journey to safety and recovery. And to all those tirelessly working to prevent violence before it occurs.

We would like to extend our special appreciation to all members of the CCFWE Task Force on Women's Economic Justice for their unwavering dedication to women's economic safety and justice. We also express our thanks to the subject matter experts who contributed their invaluable expertise to our work.

An enormous thanks go to Women and Gender Equality Canada, TD Bank Group, and Crime Prevention Ottawa for their generous support and funding to complete this important work. We are grateful to all our staff, volunteers, and Board of Directors for investing countless hours and contributions to the 2023 achievements.

Lastly, we wish to salute and acknowledge all organizations, businesses, policymakers, foundations, media editors, political leaders, and individuals who have steadfastly supported our organization. Your commitment and collaboration have played an integral role in CCFWE's accomplishments.



# TERRITORIAL ACKNOWLEDGEMENT

As we reflect on another year, we take a moment to acknowledge the significance of the land upon which we stand. 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 experiences.







"I never imagined finding myself in an abusive relationship, but who does? In the span of two years, I achieved significant milestones, although they may seem small to me. However, during that time, my life took a dark turn as he seized control of my car keys, disabled my vehicle, and stripped away my financial independence when I attempted to break free. My ex misused my car, accumulating over \$1500 in fines. Faced with the threat of registration suspension, I had no choice but to pay it myself, even though it was all his doing. Little did I realize how this financial manipulation with the other forms of abuse I had endured as a child and young adult. It destroys my credit, making it nearly impossible to secure a student loan, housing, or anything requiring a credit check or bank account. He insisted that filing for divorce was the only way I could leave for anything. Throughout that year, he subjected me to physical, mental, emotional, and financial abuse. Despite the hardships, I managed to return to school with the support of my family, even though my ex- took my money for himself. I earned my associates and continued my studies. I want to become a doctor, a dream made more challenging by my undocumented immigrant status, which was forced upon me by my ex. Now, I cannot apply for financial support, OSAP, and now everything must be paid out of pocket to complete my school. Every step I take towards university is a struggle, but I persist in breaking free from my terrible past. I didn't know this was economic abuse.





Honourable Marci len
Minister for Women and Gender
Equality and Youth

"Imagine being trapped in a situation where someone has control over all your finances. They decide what you can buy; they decide where you can go. They decide how you live your life.

Unfortunately, this is the reality for many victims of intimate partner violence, and we know it disproportionately impacts women, newcomers, Black, Indigenous and gender-diverse people.

Economic Abuse leaves survivors with debt and no financial resources and is one of the primary reasons that victims return to their abusers. We shine a light on the issue while continuing to work alongside organizations such as the CCFWE and alongside provinces and territories for the National Action Plan to End Gender-Based Violence. Let's continue speaking up today and taking action against Economic Abuse today and every day."

#### What is CCFWE

The Canadian Center for Women's Empowerment is an Ottawa-based and the only Canadian non-profit dedicated to addressing Economic Abuse and economic injustice. We combat systemic barriers faced by Economic Abuse survivors through education, communitybased research, economic and financial empowerment, policy influencing, and system change. Our work applies an equity lens to policy and is informed by evidence and the lived experience of victim-survivors. Our work focuses on Economic Abuse prevention and response through meaningful community engagement. We bring violence and trauma-informed practices to inform policy systems, enabling victims, survivors, and their families to achieve economic empowerment.

#### **MISSION**

We work collaboratively with organizations and individuals to develop a comprehensive approach that enables marginalized domestic violence survivors to recover from Economic Abuse. We also address critical policy gaps that are preventing survivors from recovering and becoming economically secure and independent.

#### **VISION**

We envision a world where the policy, legal, social services, and financial systems enable Economic Abuse victim-survivors to easily access and receive the resources they require to liberate themselves from their financial burdens and achieve economic empowerment.



#### INTRODUCTION

Every year, we reflect on and review our organization's achievements and the collective progress made with our partners, funders, and communities. In the current report, we want to recognize the importance of our contributions to educational events, research efforts, and policy and system change.

CCFWE's mission is to create economic equity and justice for survivors of Economic Abuse; our key priorities are to:

- Dismantle the socio-economic structural barriers women face to achieving economic equity.
- Empower victims of Economic Abuse through financial education and career development.
- Conduct research and generate evidencebased policy informing and influencing governance at all levels.

We remain steadfast in our commitment to advancing these goals striving for progress and impactful change. By annually reviewing the contributions of CCFWE towards achieving economic justice and support for survivors, we obtain a clearer vision of how and where we can direct our efforts.

As our staff, volunteers, Board, partners, and supporters celebrate CCFWE's 2023 accomplishments, we also anticipate the need for our work in the years ahead. We go forward with the drive and passion in our purpose, to continuously improve, achieve our goals, and enhance the lives of women in this and future generations.



#### MESSAGE FROM OUR BOARD OF DIRECTORS

Dear supporters of the Canadian Center for Women's Empowerment (CCFWE), as we reflect on the past year, we are grateful for the unwavering support of our volunteers, employees, and partners. Your dedication and commitment to our mission have driven our continued progress and impact.

We are proud to share that our collective efforts have brought meaningful and impactful change for Economic Abuse survivors. CCFWE launched the first Canadian Economic Abuse Screening Tool in collaboration with women's shelters across Canada, which has helped CCFWE identify and support more survivors than ever before. Our policy team published an Economic Abuse Policy Paper and launched the State of Economic Abuse in Canada Report, which has been instrumental in raising awareness and driving policy change.

We are thrilled that CCFWE, received financial support from Women and Gender Equality Canada, which has enabled the organization to expand its reach and impact. In November 2023, our Executive Director, Meseret Haileyesus, appeared before the House of Commons Standing Committee on the Status of Women, where she shared our vision and progress towards ending Economic Abuse and women achieving financial equity.

In partnership with TD Bank, we launched a financial literacy empowerment program called "My Money My Freedom", which enabled the Economic Abuse survivors who participated to

(re)gain control of their finances, learn financial management skills, solidify their credit ratings, work towards financial security and enabled them to build better futures for themselves and their families

We would like to extend our heartfelt thanks to our partners, Women and Gender Equality Canada (WAGE), TD Bank, and the Community Safety and Well-Being Advisory Committee of the City of Ottawa (formerly Crime Prevention Ottawa), for their unwavering support and commitment to our mission.

As we look ahead to this year, we are filled with hope and optimism. We are excited to unveil "STEAR" (Support Tool for Economic Abuse **Recovery)**, a groundbreaking mobile app which has been designed to increase awareness and understanding of Economic Abuse amongst Canadian residents. It will serve as a platform for survivors; offering them connections to vital resources and support networks; empowering them to break free from Economic Abuse, thrive, and succeed!

We are confident that with your continued support, we can drive even greater impact and change for Economic Abuse survivors. Thank you for your incredible support and dedication to our mission.

Together, we rise!

Sincerely,

The Board of Directors of the **Canadian Center for Women's Empowerment** 



**Lindsay Roystan** 



**Hasnae Kamal** 



Lara Shewchuk



A.J. Grant-Nicholson



Nyssa lamminen



William Cornet



**Cathy Cowan** 



**Cristina Costa** 



**David Cooper** 





Sitara Dhanani Antonette Phiri

#### MESSAGE FROM OUR EXECUTIVE DIRECTOR

#### Fostering Economic Equity: Building Resilience for Survivors of Economic Abuse



#### 2023, A YEAR OF GROWTH AND IMPACT

On behalf of the Canadian Center for Women's Empowerment (CCFWE), I would like to express profound gratitude to all our staff, volunteers, National Task Force members, the Board of Directors, all our partners, collaborators, and funders for your steadfast support and dedication to our shared goal of ending Economic Abuse. Your commitment has been instrumental in advancing our mission to empower and advocate for women's economic justice and cultivate a safer and more equitable society.

In 2023, we experienced a year of growth and transformation, encountering challenges while celebrating significant achievements. Despite facing obstacles, it was a time that prompted us to reflect on the resilience shown and the progress made.

This year, characterized by economic instability and soaring living expenses, posed exceptional challenges for survivors of Economic Abuse, emphasizing the urgency of our work. We recognize the vital importance of our efforts in addressing the economic vulnerabilities faced by these survivors. I extend my heartfelt gratitude to our dedicated stakeholders and supporters. Your unwavering commitment has been instrumental in the ongoing battle against Economic Abuse. Together, we have made significant strides in empowering survivors and advocating for a fairer society. Your investments have fueled crucial research, financial literacy initiatives, advocacy, and policy-influencing programs, bringing about positive changes for survivors of Economic Abuse. Your continued dedication serves as an inspiration for us to persist in our mission.

Throughout 2023, CCFWE conducted several impactful events. "Help Us Rise" is an annual campaign to increase awareness and advocacy to end Economic Abuse. The campaign brings together over 127 organizations, advocates, and allies. Other highlights included: hosting the Financial Futures Summit; and undertaking research that enabled us to launch various evidence-based reports; including the State of Economic Abuse in Canada Report, the 1st Canadian Provincial-Territorial Scorecard on Economic Abuse; and the CCFWE Economic Abuse Tool (EAST).

In 2023, our partnerships became more critical than ever. Collaborating with members, domestic violence programs, funders, allies, and donors, we fortified our collective efforts to drive social change. Together, we are committed to preventing and confronting all forms of intimate partner violence, ensuring a safer and more resilient future for all.

Sincerely,

Meseret Haileyesus Executive Director

#### **IMPACT IN NUMBERS**

7+
MEDIA FEATURES

9+
RESOURCES AND TOOLS

84+
POLICYMAKERS
INVOLVED

12+
POLICY PAPER SUBMISSIONS

127+
PARTNERSHIPS
ENGAGED

5+
EVIDENCE BASED REPORTS

43+
TASK FORCE MEMBERS

15+
KNOWLEDGE
TRANSLATION

195K
REACHED VIA
SOCIAL MEDIA

## WHY ECONOMIC ABUSE MATTERS?

Economic Abuse is a seldom-mentioned. 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 other backgrounds, geographies, and income levels, Black, Indigenous, and People of Colour, are more likely to experience Economic Abuse than non-racialized groups.

Economic Abuse leads to long-term negative financial consequences for many women, mainly in the form of debt and damaged credit. These outcomes can have a direct impact on a woman's future, including housing security and 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.

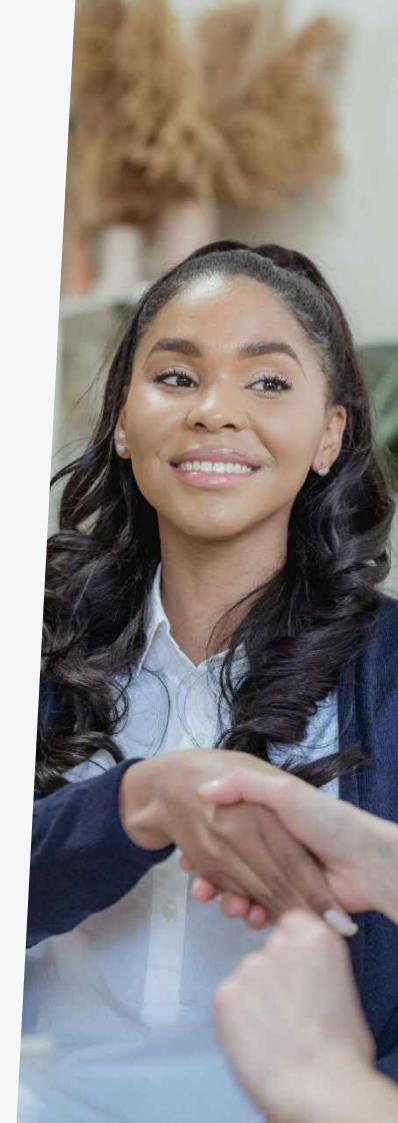


### WHAT WE HAVE ACHIEVED WITH YOUR HELP

The initiative started in 2021 following community, survivor, and stakeholder consultations facilitated by CCFWE. The consultations led to information that fed into the development of the federal government's National Action Plan to End Gender-Based Violence (NAP). Since the release of NAP, CCFWE has focused on the development of evidence-based tools and resources for Economic Abuse survivors, social services, and financial institutions making a significant contribution to the NAP's strategies to address Economic Abuse and promote women's economic Justice.

As a result of CCFWE's evidence-based tools and resources, service providers are now well-acquainted with the term "trauma-informed Economic Abuse screening practice". Approximately, 50 shelters are using the Economic Abuse Screening Tool (EAST). The educational awareness approach aligns with the Safe and Together model, emphasizing the necessity for domestic violence-informed practices.

The ongoing support from Women and Gender Equality Canada has been instrumental in advancing our mission and allowing CCFWE to work on increasing the community's ability to recognize and respond to IPV. CCFWE looks forward to continuing its work and the ensuing positive impact on the lives of those affected by IPV.



#### KEY ACCOMPLISHMENTS

#### 1.POLICY AND SYSTEM CHANGES

In the past year, we have demonstrated a profound commitment to addressing system barriers and fostering systemic change by actively engaging our Task Force members, local and provincial governments, and various organizations. Our policy submissions, statements, and recommendations served as a testament to the growing recognition of our work and the acknowledgment of our expertise in addressing Economic Abuse. Policy-level public hearings at the city, provincial, and federal levels provided an invaluable platform to articulate our vision, share insights, and actively contribute to vital discussions on systemic change. Our statements were crafted with precision, emphasizing the urgency and necessity of advancing our mission to empower and advocate for women's economic justice and cultivating a safer and more equitable society. 2023 stands out as the most successful in terms of expanding our policy goal and organizational reach. The strategic collaborations formed with

various organizations were instrumental in achieving these milestones. These partnerships facilitated joint initiatives, workshops, and advocacy campaigns, amplifying our impact and fostering a more comprehensive approach to the issues we champion.

Celebrating this remarkable success, we also express gratitude to the governmental bodies like Provincial Parliaments and the House of Commons who extended invitations to us. Our positive media presence with news agencies like CTV News, Radio Canada, Rabble, Forbes further contributed to our successful year. Garnering coverage in the media spotlight underscored the significance of our participation in critical policy discussions. Through media platforms, we effectively communicated our mission, values, and the urgency of the systemic changes we champion to support survivors and decrease Economic Abuse.



### SYSTEMIC CHANGE TO ELIMINATE STRUCTURAL BARRIERS

We actively collaborated with key organizations in various sectors and engaged stakeholders to tackle the underlying issues of Economic Abuse, resulting in significant systemic changes.

#### **National Task Force for Women's Economic Justice:**

The National Task Force for Women's Economic Justice has been a catalyst for systemic change across various sectors, with its influence spanning two sub-committees: *the Policy and Advocacy Committee and the Financial and Banking Services Committee.* These 43-member committees convene quarterly to provide valuable advice on policy recommendations and strategies for systemic change.

The Task Force has offered strategic direction and leadership, significantly impacting government and industry responses to the economic fallout of domestic violence. Its membership is diverse, encompassing individuals from women's community organizations, social services, financial institutions, industry regulators, policymakers, researchers, and survivors.

In addition to providing crucial insights and expertise that guided our work, Task Force members have actively contributed by sharing their newly acquired understanding of Economic Abuse within their respective organizations and institutions. This dual impact not only guides external change but also fosters transformation from within.

Moreover, the Task Force has taken an active role in championing the empowerment of Economic Abuse survivors within their specific sectors and institutions. This commitment extends beyond advocacy to include tangible support mechanisms and initiatives tailored to address the unique challenges faced by survivors in various economic contexts.





# **Engagement of the Policy and Advocacy Committee**

**Engagement of the Financial and Banking Services Committee** 

policymakers, academics, legal services, and social services engaged through the Policy Committee of the National Task Force.

financial institutions, including TD Bank, Scotia Bank, credit unions, credit counseling institutions, advisors, and fintech companies, were reached to address more inclusive and equitable services for survivors.

#### **Financial Futures Summit**

"Best Practices in Banking to Support Survivors of Economic Abuse" November 16th, 2023

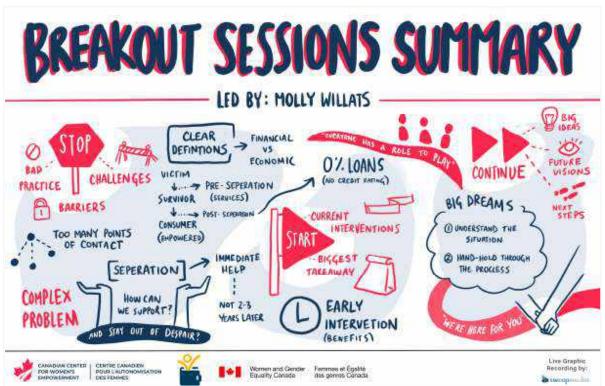
This summit brought together representatives from financial institutions, credit unions, policymakers, frontline staff, and advocacy organizations from the UK, Australia, and Canada to foster knowledge-sharing and international collaboration. More than 80 participants from across Canada and worldwide joined CCFWE in this groundbreaking event on best practices for a more inclusive financial sector.

The event provided insights into designing equitable financial services and proactive preventative intervention, and participants explored best practices in addressing the banking and financial inclusion needs of survivors of Domestic Financial and Economic Abuse. Through panel discussions, breakout sessions, and networking opportunities, attendees gained a deeper understanding of how institutions are navigating complexities in supporting survivors. The event also encouraged collaboration for collective advocacy efforts, contributing to a stronger, more supportive banking ecosystem for Economic Abuse survivors.

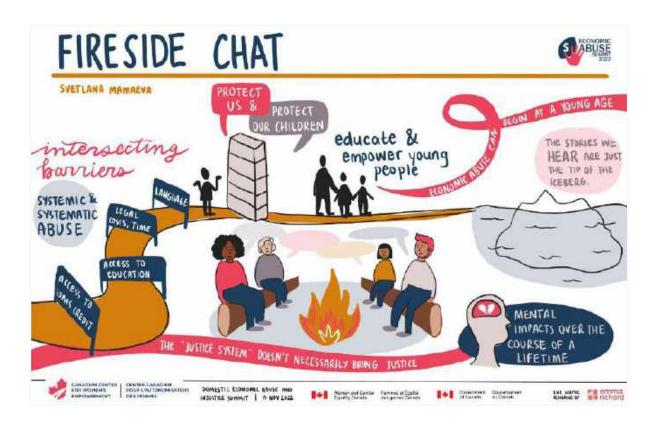


## CCFWE'S FINANCIAL FUTURES SUMMIT: GRAPHIC RECORDING DESCRIPTIONS





## CCFWE'S FINANCIAL FUTURES SUMMIT: GRAPHIC RECORDING DESCRIPTIONS





# Strategic Partnerships and Sponsorships

We established strategic partnerships with women's organizations, anti-poverty organizations, and shelter organizations providing housing and emergency shelter to women in various communities. These collaborations aim to amplify our collective voice and demonstrate a united front when working to combat economic injustice and promote positive change.



"I strongly believe that true gender equality and the elimination of genderbased violence depend upon the empowerment and economic justice for survivors. Addressing the intricate challenges of Economic Abuse requires a comprehensive response involving not only government at all levels but also active participation from private sector stakeholders. Only through such collaborative efforts can survivors quickly and permanently break free from violence and rebuild their lives without fear."



Michaela Mayer
Director of Policy at CCFWE



#### **POLICY INFLUENCE**

We have made substantial headway in our mission to empower survivors of domestic violence through policy change at all levels of Government. This year, we engaged with all levels of government, local, provincial, and federal governments for policy reforms. Some of our key achievements include:



#### **Local Government**



84+

Cities and municipalities reached through our campaign declaring November 26 Economic Abuse Awareness Day



17+

Provincial and Territorial associations engaged to highlight Economic Abuse Awareness Day



6+

Ottawa's Poverty Round Table consultations attended. We also joined the Governance Committee for the Community Safety and Well-Being Plan. Through this engagement, we successfully advocated for Economic Abuse and financial inclusion to be recognized as a priority area of action within the community.

### Provincial and Territorial Government



We engaged the Government of Ontario's Office of Women's Social and Economic Opportunity on Economic Abuse and provided data to shed light on this form of abuse.





On June 26, 2023, CCFWE submitted a brief on Ontario Bill 41. Bill 41 focused on Protection from Coerced Debts Incurred in relation to Human Trafficking Act, 2023. The brief submission led to the invitation of CCFWE Executive Director, Meseret Haileyesus, to be one of a select few witnesses for an oral hearing before the Legislative Assembly of Ontario on July 10, 2023. This Bill received Royal Assent on December 4, 2023. The hearing garnered significant interest from policymakers, indicating their willingness to support CCFWE in advocating for a similar bill broadening the scope to include domestic abuse. Bill 41 marks one of the first legislative pieces in Canada specifically tailored to support victims of coerced debt. We were honoured to play a role in this transformative change.



#### **Federal Government**



CCFWE made a statement as a witness at the House of Commons Standing Committee on the Status of Women, participating in a study focused on women's economic empowerment (Standing Order 108 (2).



CCFWE provided a written submission on the criminalization of coercive control to the Department of Justice Canada.



CCFWE submitted policy recommendations to the National Housing Council on the Financialization of Purpose-Built Rental Housing, highlighting the impacts of the financialization on affordable housing on women fleeing domestic Economic Abuse



### ADVOCACY FOR TRAUMA-INFORMED POLICY AND PRACTICE

# Intersectional policies for women's economic safety and equity

We advocated for intersectional policies that considered the diverse experiences of victims and survivors and addressed the unique challenges marginalized communities face. This has helped us scale further partnerships within the financial sector to revise and implement survivor-centered policies that are more inclusive for Economic Abuse survivors in collaboration with Scotiabank's Fast Access Program.

# Key achievements of our Advocacy for Trauma-Informed Policy and Practices

**12+** 

submissions and letters to policymakers with policy recommendations on ending and preventing Economic Abuse and economic injustice of survivors.

50+

policymakers were influenced from the federal, provincial/territorial, and municipal levels to raise awareness about barriers faced by Economic Abuse survivors.



#### **PUBLIC ENGAGEMENT**

We actively participated in numerous nationwide advisory committees, coalitions, advisory groups, and working groups dedicated to amplifying the voices of survivors affected by domestic violence and Economic Abuse. Taking a proactive stance, we organized meetings, fostered communication, and promoted collaboration at the local, regional, provincial, and national levels. These initiatives have been pivotal in ensuring that perspectives related to Economic Abuse take centre stage in discussions and drive meaningful initiatives forward.



# Advocacy at Pan-Canadian Voices for Women's Housing

We actively participated in numerous conferences and gatherings, such as the Pan-Canadian Voices for Women's Housing. We served on their Advisory Circle as a lived experience expert. This symposium convened over 50 intersectional feminist housing advocates and lived experts from all provinces and territories.







#### Participation in Gender-Based Violence in Settlement Sector

We participated in the Pathways to Prosperity Settlement Sector Gender-Based Violence Forum and had the opportunity to make a presentation about our initiatives, with a focus on the ramifications of Economic Abuse and overarching systemic barriers. The forum, which drew participation from around 100 participants and organizations, provided a platform to discuss and illuminate the systemic challenges encountered by victims. In our presentation, we identified existing gaps in service provision and disseminated our research findings. Furthermore, we collaboratively proposed comprehensive solutions geared towards eradicating Economic Abuse within the context of gender-based violence.

# Participation at Pathways to Prosperity Conference

We were delighted to be part of the Pathways to Prosperity conference that brought together over 100 organizations in the settlement sector, fostering discussions on potential future collaborations. During the event, we shared our evidence-based resources on Economic Abuse in the settlement sector and encouraged participants to integrate Economic Abuse prevention into their existing programs. As an immediate outcome, we garnered interest and successfully recruited new Task Force members for our Policy and Advocacy Committee. Furthermore, we actively engaged in 10 workshops, where we gained a crucial understanding of various assessment tools, community practice models, and promising practices of settlement strategies tailored for immigrants, newcomers, and refugees.

#### SCREENING TOOL TO PREVENT AND RESPOND TO ECONOMIC ABUSE

In collaboration with women's shelters across Canada, CCFWE launched the first Canadian Economic Abuse Screening Tool (EAST) for social service providers. This tool is aimed at assisting social service providers, particularly shelter staff, in identifying and addressing instances of Economic Abuse experienced by their clients. EAST equips these providers with the information and skills necessary to assess the scope and nature of Economic Abuse. It provides them with various resources to help victim-survivors access critical economic resources.





90+

shelter staff are involved in the development of screening tool



7+

training workshops provided in 3 provinces



100+

service providers across Canada engaged



The new Economic Abuse Screening Tool has been specifically designed to help shelter staff broach shame-free conversations about finances with domestic abuse survivors. This is a critical first step in tackling Economic Abuse. I want to commend CCFWE for taking on the challenge of equipping shelter staff to address Economic Abuse a serious and all too common issue, and for tackling it so brilliantly. Your work is changing lives!



**Keynote speaker Elizabeth Mulholland,**CEO, Prosper Canada





# Here are key highlights and major milestones from 2023 Help Us Rise Campaign and Economic Abuse Awareness Day.

84+

cities and provinces successfully engaged across Canada to proclaim November 26 as Economic Abuse Awareness Day.



Hon. Marci len, Minister for Women and Gender Equality and Youth, made a public statement on November 26, passionately raising awareness about Economic Abuse and demonstrating her unwavering solidarity.

5

International partners engaged to submit an *urgent call to action* to the UN Commission on the Status of Women to Address Economic Abuse. We launched a petition to the House of Commons advocating for federal recognition of November 26 as National Economic Abuse Awareness Day. The petition garnered more than 500 signatures.





20+

municipal associations across Canada engaged to highlight the importance of declaring November 26 Economic Abuse Awareness Day. 142+

organizations joined us for the Help Us Rise Campaign on November 26th to showcase their commitment to our shared goal of raising awareness.

#### **Annual Report** 2023



#### Here are key highlights and major milestones from this year's Help Us Rise Campaign and Economic Abuse Awareness Day

#### **SOCIAL MEDIA**

307+

social media posts disseminated across Facebook, Twitter, LinkedIn, and Instagram throughout the Month of Action.





14,000+ social media users reached
28,000+ page and profile impressions
41,000+ post impressions

142 organizations and individuals actively engaged with our social media posts.

#### **EMAIL CAMPAIGNS**



15,632

subscribers reached.



3

press releases issued, including Economic Abuse Awareness Day, Financial Futures Summit, and My Money My Freedom - Domestic Economic Abuse and Financial Literacy Project launch.

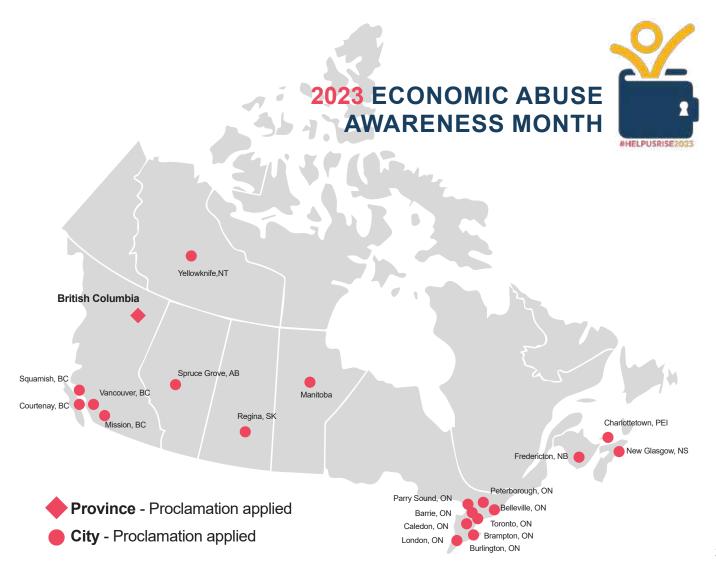


#### **ECONOMIC ABUSE AWARENESS DAY**

We embarked on a nationwide campaign, reaching out to over 84 cities across Canada and urging them to proclaim November 26 as Economic Abuse Awareness Day. This effort aimed to increasing awareness of Economic Abuse and support survivors within their communities. Cities spanning the breadth of the country embraced our proclamation, officially declaring November 26 as Economic Abuse Awareness Day and demonstrating their commitment to supporting survivors of Economic Abuse. This year's Economic Abuse Awareness Day theme was "Counting the Cost."

In collaboration with women's service organizations, women, financial institutions, advocates, policymakers, and global partners, CCFWE held an engaging and impactful campaign to raise awareness of Economic Abuse. Help Us Rise Campaign's goal was to increase access to financial resources for survivors of Economic Abuse.

The Help Us Rise Campaign and the Economic Abuse Awareness Day Momentum raised over 500 signatures for the CCFWE Petition e-4660 urging the House of Commons to declare November 26, National Economic Abuse Awareness day.



# INTERNATIONAL RESPONSE TO ECONOMIC ABUSE:



#### Urgent Call to Action to Address Economic Abuse Submitted to the UN Commission on the Status of Women

International Economic Abuse Awareness Day began in Canada in 2019 when the Canadian Centre for 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.

Last year, in collaboration with our esteemed global partners, the Canadian Center for Women's Empowerment submitted a report to the UN Commission on the Status of Women. As a united global coalition dedicated to raising awareness and combating economic abuse on both national and international fronts, our submission delineates a comprehensive plan to address the urgent issue of Economic Abuse and economic harm on a global scale. This statement was presented on behalf of the International Coalition Against Economic Abuse during the sixty-eighth session of the Commission on the Status of Women.





# INTERNATIONAL DAY FOR THE ELIMINATION OF VIOLENCE AGAINST WOMEN (16 DAYS OF ACTIVISM)

"UNITE! Invest to Prevent Violence Against Women and Girls"

The global initiative of the 16 Days of Activism against Gender-Based Violence marked a pivotal international campaign, urging an end to violence against women and girls. At CCFWE, these 16 days coincided with our Month of Action (Help Us Rise) and National Economic Abuse Awareness Campaign. This dedicated month served as a platform to undertake actions aimed at raising awareness about preventing

and responding to domestic Economic Abuse. Both the 16 Days of Activism and our campaign provided strategic opportunities for us, along with our partners, supporters, and collaborators, to take action and promote awareness about domestic Economic Abuse while advocating for the prevention and elimination of violence against women and girls.

#### Key Achievements during 2023's International Day for the Elimination of Violence Against Women (16 Days of Activism)

#### PLEDGE TO FIGHT DOMESTIC

ECONOMIC ABUSE: We mobilized the public to join the movement to support victims of domestic Economic Abuse by signing the pledge to fight Domestic Economic Abuse and other forms of gender-based violence. Leveraging the momentum of 16 Days of Activism, we ran a successful social media campaign and raised awareness about various Economic Abuse topics like Coerced debt, Coercive control, Economic Abuse tactics, economic control, economic sabotage, employment sabotage, economic exploitation, the impact of Economic Abuse and much more.

#### DISSEMINATION OF TOOLS AND

RESOURCES: We disseminated Economic Abuse prevention and response tools and resources, including publications like the State of Economic Abuse In Canada Report, the Provincial-Territorial Scorecard on Economic Abuse, Economic Abuse Screening Tool, Help Is Here – Economic Abuse Fact Sheet for Victims and Survivors, Bank Fact Sheet – How Canadian Banks Can Support Survivors of EA, and the Fact Sheet on Economic Abuse for Service Providers.

#### 16 DAYS OF ACTIVISM CAMPAIGN PARTNERSHIPS AND COLLABORATIONS:

During the 16 Days of Activism Against Gender-Based Violence, we partnered with the Institute for Gender and the Economy (GATE) at the University of Toronto's Rotman School of Management for their social media campaign. This initiative aimed to promote and support researchers, organizations, and activists combating GBV.

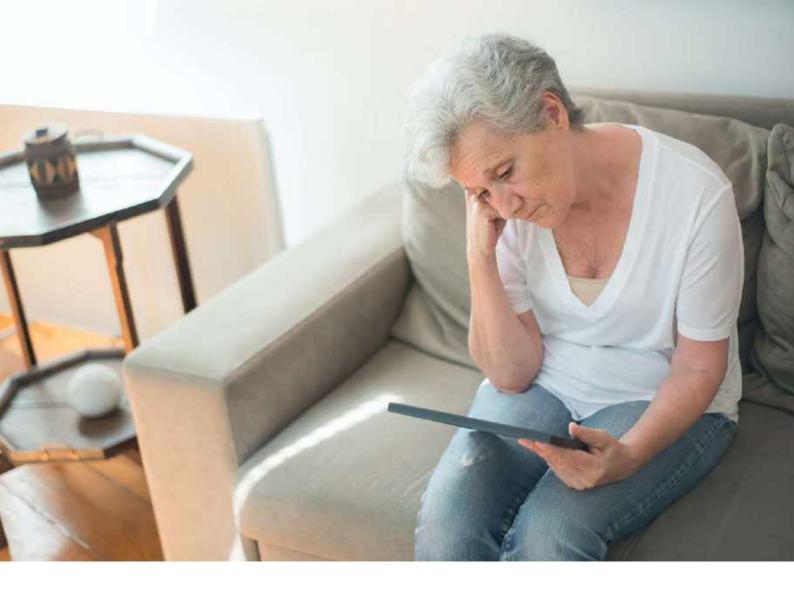
Our Executive Director, Meseret Haileyesus, was featured in a video clip for the campaign, addressing Economic Abuse—an often overlooked yet prevalent issue faced by domestic violence survivors in Canada. Meseret highlighted CCFWE's efforts in addressing systemic barriers through education, research, economic empowerment, and policy system change, applying an equity lens to policy.

The video clip reached over 4,700 followers on GATE's social media platforms and was shared in their newsletter, reaching 13,000+ subscribers. GATE also shared the video alongside their recent research report on barriers faced by racialized women accessing GBV support services.









#### 2.ECONOMIC SECURITY AND FINANCIAL LITERACY

In 2023, we took a significant stride towards addressing the complex challenges faced by survivors of domestic Economic Abuse by initiating "The My Money, My Freedom" Financial Literacy project. This groundbreaking initiative, generously supported by TD Ready Commitment Group, seeks to empower survivors with essential skills and knowledge in financial literacy, fostering independence and resilience to break free from Economic Abuse. The primary objective of the project is to equip survivors with the tools needed to navigate financial challenges independently, thus breaking free from the impacts of Economic Abuse. Recognizing the intersection of financial vulnerability and domestic abuse, our goal is to make a profound and lasting contribution to the well-being and empowerment of survivors within our community.

Working hand in hand with domestic abuse support services is integral to our project's success. These collaborations ensure a seamless integration of financial literacy initiatives into broader support structures for survivors.

The project collaborated with 23 organization and shelters in Ontario to offer Financial Literacy Training workshops, benefiting victims in Ontario. Additionally, the project supports a comprehensive program designed to empower low-income and visible minority survivors of domestic economic abuse by providing tailored training and referral support for economic well-being. This program addresses the unique challenges faced by survivors and aims to rebuild their economic security through a trauma-informed and evidence-based/ multiphased approach.



Like CCFWE, TD believes that a solid education not only opens doors but also contributes significantly to the long-term well-being of individuals, families, and society at large. We are proud to support the My Money, My Freedom Program, which seeks to provide essential financial education to visible minority survivors of domestic Economic Abuse.



At CCFWE we believe that education is an empowerment tool. My Money, My Freedom, our latest financial literacy initiative, is instrumental in the process of rebuilding the lives of survivors after they leave an abusive relationship. This training program helps survivors regain their independence, find stable employment and create a brighter future for themselves and their families.

Marieke Vandekolk, TD Manager





From a shelter perspective, the financial literacy program is a very needed program. I have seen a diverse range of economic and financial abuse experienced by all of our survivors who walk through our doors. My Money, My Freedom gives them the opportunity to tackle the burden of financial abuse that they've experienced while in the shelter with the assistance of staff. But if they're not quite ready for that, they can take the financial literacy training when they leave our shelter. This program is going to be a resource that we use over and over and over again at the shelter.

## **Sarah Woodward,**Program Lead at Interval House, Ottawa

# Launching My Money, My Freedom:

Domestic Economic Abuse and Financial Literacy Program November 1st, 2023

#### **Our Speakers**



Marieke Vandekolk Manager, Social Impact, Sustainability and Corporate Citizenship, TD Bank



Mercy Lawluvi

Executive Director, Immigrant
Women Services Octava



Dr Andrea Prajerova
Project Manager, CCFWE



Joël Jones
Education Officer, Canadian Association
for Professional Employees



Angela Lyrette Professor, Algonquin College



Sarah Woodward
Residental Program Team Lead
Interval House



Chantel Chapman CEO, Trauma of Money

#### 3.ECONOMIC ABUSE RESEARCH:

# Knowledge Sharing on Gender-Based Violence and Economic Abuse

## 1.State of Economic Abuse in Canada Report

Last year, we published the "State of Economic Abuse in Canada" report. The document delves into current critical policy gaps (with 27 policy recommendations), global research on Economic Abuse, and systemic barriers impacting women in the economy to provide a comprehensive overview. It significantly contributes to the collective understanding of the complexity of Economic Abuse. Additionally, the report offers an in-depth analysis of the challenges faced by both survivors and service providers, along with action items aimed at ending the practice of Economic Abuse in the context of family violence within Canada.

This document also establishes the foundation for future advocacy work, outlining points of action that will be undertaken by CCFWE and beyond to develop a meaningful policy response to end Economic Abuse.

### 2.Knowledge sharing at Inclusive Voices, Collective Power Conference

We shared our expertise at "Inclusive Voices, Collective Power Conference" alongside the Canadian Network for the Prevention of Elder Abuse and Elder Abuse Prevention Ontario, as part of this year's 16 Days of Activism against Gender-Based Violence. The symposium focused on showcasing innovative and collaborative projects and programs addressing intersectional issues related to gender-based violence (GBV) across Canada. Our collaboration with WomanACT and other critical partners played a key role in contributing to the symposium, where insights and experiences from diverse projects combating GBV and Economic Abuse were shared. The panel event drew attendance from 120 individuals.



3.Economic Abuse Workshop with Scotiabank: This year, we presented a workshop on identifying Economic Abuse in banking. We actively engaged with Scotiabank's Compliance and Financial Access Program team to raise awareness and enhance their knowledge. The collaboration with Scotiabank underscores our commitment to partnering with financial institutions to create a more informed and empowered community, ultimately working towards eradicating Economic Abuse.



4. Collaboration effort and participation in the Policy Lab (McGill University): We participated in a collaboration with the Policy Lab at McGill University, contributing insights to their project titled "The Social Implications of a Less-Cash Society on Vulnerable Groups." We were invited for an interview to provide expertise on the implications of a cashless society, specifically focusing on women experiencing Economic Abuse. Dr. Natalie Snow, our representative, delivered a comprehensive overview during the interview. This collaboration reinforces our commitment to providing meaningful insights at the intersection of academic research and practical experiences, particularly addressing the challenges women face in the evolving landscape of financial technologies.

#### 5. Our knowledge-sharing impacts

Our efforts have significantly contributed to the heightened awareness of the complex intersectional issues surrounding Gender-Based Violence (GBV), as evidenced by the impact of our recent symposium. Furthermore, our research findings carry substantial policy implications, potentially influencing future discussions on Economic Abuse at both the national and global levels. Our active involvement in Western University's research project, funded by the Social Sciences and Humanities Research Council, "Economic Abuse in Canada: Assessing the Prevalence and Addressing the Needs of Intimate Partner Violence Survivors", is a testament to our commitment to making a lasting impact. This project focuses on validating an Economic Abuse screening tool tailored for diverse populations in Canada, with a crucial emphasis on cultural competence.



#### PRIMARY PREVENTION AND EDUCATION

CCFWE played a vital role in providing education and training on Economic Abuse. Our prevention and education initiatives, aimed to raise awareness and equip organizations with the knowledge to identify and address Economic Abuse, as well as contribute to the prevention and mitigation of its impact.







Developed and disseminated comprehensive educational resources and tools, including informational pamphlets, guides, checklists, and awareness materials for service providers and victims.

We developed education resources and tools like, "Help Is Here" – Economic Abuse tool for Victims and Survivors, Fact Sheet on Economic Abuse for Service Providers, Bank Fact Sheet – "How Canadian Banks Can Support Survivors of Economic Abuse." All tools are available in English, Urdu, Arabic, and Hindi.

Conducted a workshop on Economic Abuse and Healthy Financial Relationships at various shelters, including Sandgate Women's Shelter of York Region Inc.

# CANADIAN PROVINCIAL-TERRITORIAL SCORECARD FOR ECONOMIC ABUSE

This year, we launched the first Canadian Provincial-Territorial Scorecard on Economic Abuse to illustrate the legislative and policy response of provincial and territorial governments to Economic Abuse. The tool identifies the gaps in legislation and supports future advocacy and areas of improvement in data collection and progress monitoring. The scorecard identified 36 model policies and 19 policies with adverse effects; to understand and be able to support Economic Abuse survivors on their healing journey. British Columbia scored the highest with 36.1% and Nova Scotia has the lowest score with 2.8%. Data was collected by the University of Ottawa 12 Bruno Students Lawyers.

#### **Breaking Barriers:**

Unveiling the National Scorecard on Economic Abuse.

September 26th, 2023

**Our Speakers** 





Dr. Natalie Snow
Director of Education and Research,
CCFWE



Niha Shahzad Senior Director of Strategic Planning, CCFWE



Samantha Davis Legal Advocate, Rise Women's Legal Centre



Naomi Sayers
Lawyer and Advocate

#### PUBLIC RELATIONS AND MEDIA ENGAGEMENT

At CCFWE, we are committed to broadening public awareness and education on Economic Abuse as a central aspect of our mandate. Our strategic goal is to position CCFWE as Canada's foremost expert on this issue. In 2023, our staff engaged in numerous media interviews, covering various platforms, including web, print, radio, and TV. Prominent media outlets such as Forbes, CBC News Net, City News, CBC TV, and radio featured our interviews, articles, and contributions, addressing critical topics such as Economic Abuse, Housing and Mental Health.

Through these media engagements, we effectively communicated the scope of the Economic Abuse issues, highlighting concerning trends, promising practices, and recommendations for sustainable change. Importantly, these interviews reassured survivors that they are not alone and that resources are available to provide assistance. Each media story had a consistent request to end with a link to find help and support, ensuring that individuals impacted by Economic Abuse could readily access the assistance they need.

#### **DIGITAL MEDIA IMPACT**

These statistics underscore the effectiveness of our efforts to foster meaningful connections and disseminate information across various social media channels.

46,675 Newsletters Published

Audience Reach

ccfwe.org Web Traffic impressions **7.21k** Website total clicks

15+ press releases

130k+ 188k+ 69k+

25k+

profile impression

post impression page & profile reach

post reach



A m





7.4k +

2.7k+Instagram

75.9k

7,628

92,755

Instagram engagement



Facebook reach

Linkedin impressions



impressions







#### **CHALLENGES**



A critical concern revolves around the accessibility of legal services for victims, a matter that the Taskforce Committee has explicitly acknowledged and championed. Their dedicated focus has been on identifying and tackling the barriers faced by victims and survivors within the legal system.





Limited resources pose a significant challenge, hindering the development and implementation of comprehensive prevention programs. Without adequate funding and support, initiatives struggle to reach their full potential in raising awareness and offering assistance.



Economic Abuse often ties victims to their abusers, as the financial constraints imposed make it difficult for individuals to leave harmful situations. The high cost of living exacerbates this challenge, limiting victims' financial independence and options.





The demand for support from the community puts pressure on prevention programs to cater for diverse needs. Balancing the community's expectations and available resources poses a continual challenge in providing effective prevention strategies.



"CCFWE's impact in addressing **Economic Abuse is profound.** guided by a holistic vision of economic equity and justice. Our approach intertwines policy-influencing, rigorous research, public education, and the empowerment of survivors, employing trauma-informed strategies. In recognizing the unique experiences of survivors. we redefine our interventions to center on their needs, fostering a society where economic justice is not just an ideal but a lived reality for all survivors of domestic Economic Abuse."

Patrick Mwesigye, Communications Manager, CCFWE



"More and more, we hear economic and financial abuse mentioned at the forefront of policy conversations. This is in part due to CCFWE's tireless advocacy, research and policy and empowerment initiatives, and from the immense support from our network of collaborators. After constant awareness efforts, and data collection during and after the pandemic, it is clear that women are still suffering and being impacted by this form of abuse. We've seen that trauma-informed approaches are effective to empower survivors economically. We've also seen our network expand internationally to more and more countries this year. I am immensely proud of the impact that we have had this year on the Canadian and international community, and how we have advanced our vision for Canadians to understand economic empowerment is at the heart of advancing justice for women.

**Niha Shahzad Chandrarajan,** Senior Director of Strategic Planning CCFWE 66



"It's an honor to serve as the National Financial Services Task Force Coordinator. Economic abuse requires action and change at a systems level through the collaborative efforts of stakeholders from across policy, government, financial institutions, and frontline services. The task force provides opportunities for shared learning and shared action."

66



"As the National Policy Task
Force Coordinator, I find purpose
in driving real change against
Economic Abuse. We are a hub
for diverse experts advocating
for economic justice, making a
tangible impact, collaborating
with professionals, and
influencing policy that breaks
down systemic barriers for
survivors. It's a committee that
champions concrete action."

Molly Willets,

Financial Services Committee Coordinator (She/Her)

Denna Berg,

Policy Analyst, CCFWE

66



"As the Director of Research and Education, I am proud of all we have accomplished. This year alone we presented several tools and resources, such as the fact sheets, which are available in 5 different languages, or the provincial-territorial scorecard.

The scorecard explores legislation across the country as it relates to supporting survivors of economic abuse. I cannot wait to see what is coming up next year"

Natalie Snow, PhD, Director of Research & Education

#### **DEDICATED TEAM**

#### **DEDICATED VOLUNTEERS**

- Meseret Haileysus, Executive Director
- Niha Shahzad, Senior Director of Strategic Planning
- Nerida Knott, Executive Assistant
- Nichola Williams, Human Resources Manager
- Dr. Natalie Snow, Director of Research and Education
- Michaela Mayer, Director of Policy
- Dr. Andrea Prajerova, Project Manager (Financial Literacy)
- Lisa Beere, CCIP, National Human Resources Director/Chief of Operations
- Patrick Mwesigye, Communications Manager
- Denna Berg, Policy Committee Task Force Coordinator
- Molly Willats, Finance Committee Task Force Coordinator

- Anandita Lamba
- Gregory Bourne
- Tajinder Saini
- Yuki Ngai
- María José Puyol
- Pamela Mauro
- Yohanan Demeke
- Karen Guan
- Phoung-Anh Tran
- Andrea Howard
- Dahlia Nawwar
- Riya Cheema
- Navneet Sidhu



#### SUPPORTERS

Collaboration is a cornerstone of our strategy. We seek partnerships with influencers, organizations, and advocates who share our values. These collaborations amplify our message and extend the reach of our advocacy initiative. We utilize targeted engagement to reach particular demographics or geographic regions. This ensures our message reaches those who can directly contribute to our advocacy goals. The following organization supported our National Advocacy Campaign on social media:

Luke's Place Support and Resource Centre for Women and Children, Battered Women's Support Services, Canadian Centre to End Human Trafficking, YWCA Halifax, YWCA Toronto, YWCA Canada, Prosper Canada, Atira Women's Resource Society, Ending Violence British Columbia, The Accessible Housing Network, Aura Freedom, Metrac Action on Violence, Safe Transitions, Equal Futures Network, Women's Health Coalition Youth Council Alberta, Surviving Economic Abuse UK, Path to Thrive Peer Support, Dress for Success Ottawa, United Way East Ontario, OCRCC -Sexual Assault Support, Alberta Status of Women, Hermony House Women's Shelter, IWSO Language Services, Feminist Institute of Social Transformation - Carleton University, Safe Hope Home, Interval House of Ottawa, Women's Centre of Calgary, Education impact Lab, Halton Violence Prevention, Shelter Movers Ottawa, City Lending Centre, WomanACT, Women's Shelter's Canada, End FGM Canada Network, Elder Abuse Prevention Ontario, Gender Equality Coalition, Project

Agape, Up with Women, Coalition Prescott-Russell, Family Service Ottawa, Victim Service of Peel, , Trauma of Money, Ottawa Colaition to End Violence Against Women, Voice for Women's Housing, Canada Women of Color, Victims Service Toronto, Immigrant Women Service ottawa, Ottawa Rape Crisis Centre, 100 Women+ Who Care Vancouver, GBV Resource Collective, Nelson House Ottawa, Mental Health Commission of Canada. Embrave Agency to End Violence, Alliance to End Homelessness Ottawa, Youturn Youth Support Services, Women's March Regina (YQR), Themother Corp, Women on the Rise, The Women's Centre of Halton, Women's and Gender Studies - Univerity of Alberta, Cultivating Safe Spaces, One Hub Ottawa, Women in Leadership Foundation, Armagh House, Safe Transitions, Elizabeth Fry Society CO, Women of Afrika Weavers, Ottawa Business Journal, BPW Canada. Shelland House of Films. The Smallest Steps, Women Speak Up Ottawa, Rise Program, Education of Violence Against Women and Children. Let's Talk About Her. Advocis Support Sistem - Community Initiatives Ottawa, Nellie's Shelter, When African Women Talk, iHEAL Canada, Ottawa CHC, Women at the Centre, Future Paths Network, Colors of Mama, The Accessible Housing Network, Lokahi Foundation and Rise Women's Legal.

#### NATIONAL TASKFORCE MEMBERS

Sagesse, Metrac, Carleton University, Newfoundland and Labrador's University, PEI Advisory Council on the Status of Women, Naomi Sayers Lawyer & Notary Public, Alberta Council of Women's Shelters, Status of Women Council of the NWT, Congress of Aboriginal Peoples, Luke's Place, Canadian Center to End Human Trafficking, Dejardins, Algonquin College, Code F, RBC, Trauma of Money, HSBC Canada, Harprit Gill Financial Consultancy, Equifax, Credit Building Solutions Company, Credit Counseling Canada, Alterna Savings, Meridian, CIBC, SEED Winnipeg, BlackTies, Conestoga College, Bromwich+Smith, Scotiabank, Vancity, CRA

#### SUBJECT MATTER EXPERTS FOR THE DOMESTIC ABUSE FINANCIAL LITERACY PROJECT

- Jen Lawrence
- Lia D. Glykis
- Sonius Kirsten
- Angela Lyrette
- Molly Willats
- Tanya Staples
- Gilberto Cedolia
- Glenna Harris

#### CCFWE'S GLOBAL PARTNERS



**KINGDOM** 









**AUSTRALIA** 

**NEW ZEALAND**  **ISRAEL** 

SOUTH **AFRICA** 

#### **FUNDERS**





Women and Gender Equality Canada

Femmes et Égalité des genres Canada











#### **SPECIAL THANKS**

We extend our sincere appreciation to the following partners who amplified our voices and strategically supported our work.













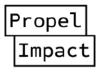


































#### **VOLUNTEER WITH US**

We passionately advocate for survivors of Economic Abuse, empowering them to achieve financial safety and security. Volunteers drive our organization, tirelessly working to create impactful change.

Whether assisting with event planning, outreach, or research, there are numerous ways to engage with us and make a meaningful difference.

Volunteers are the heartbeat of our organization, and we seek individuals who share our commitment to a brighter future for survivors of Economic Abuse.

To get involved, visit our website at www.ccfwe.org



CENTRE CANADIEN
POUR L'AUTONOMISATION
DES FEMMES

# COLLABORATE WITH US TODAY TO POSITIVELY IMPACT THE LIVES OF ECONOMIC ABUSE SURVIVORS

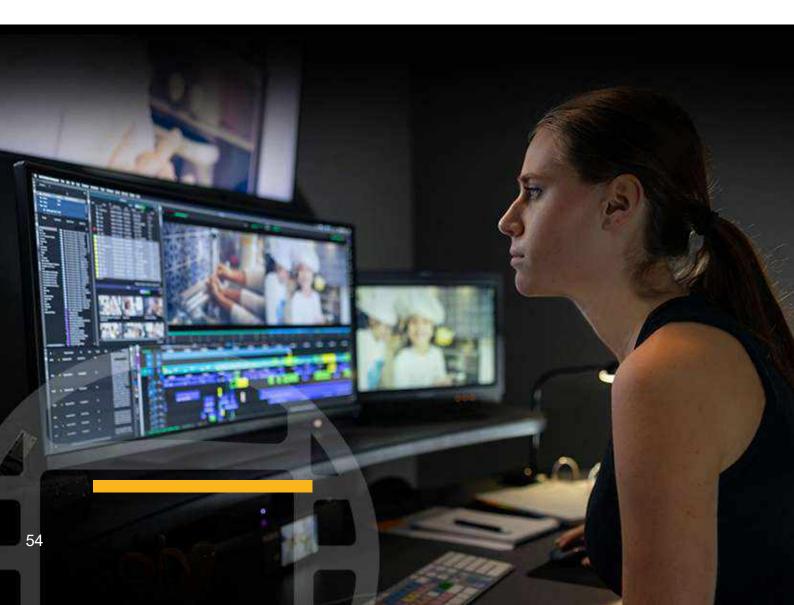
Our mission is to empower survivors and prevent Economic Abuse through community education, collaboration with financial institutions, and policy influence. As a respected leader in the field, we have a proven track record of successful advocacy campaigns, research, and educational initiatives. Partnering with us allows organizations to actively support survivors and contribute to a future where Economic Abuse is acknowledged and eliminated. We provide a collaborative platform for organizations to share expertise and leverage resources, facilitating tangible and lasting change.



#### SPECIAL GRATITUDE TO OUR 2023 MEDIA PARTNERS

We would like to extend our heartfelt gratitude for your invaluable support and partnership throughout the *Help Us Rise campaign*. Your commitment to amplifying our message and spreading awareness of Economic Abuse has been instrumental in helping us achieve our goals and empowering women from coast to coast. Your dedication to the cause has been truly inspiring, and we appreciate the time, energy, and resources you have invested in the campaign. Your coverage and promotion of our initiatives have helped us reach a wider audience and inspired countless individuals to take action and join our movement.

As we continue our efforts to end Economic Abuse and promote gender equality, we look forward to working alongside you to create a brighter future for women and girls across the province. Together, we can make a difference and help women rise. Thank you once again for your unwavering support and partnership. We are deeply grateful for all that you have done for the Help Us Rise campaign.





"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
Executive Director



**Get involved** 

If you would like to get involved in our work:

Contact us: info@ccfwe.org

Follow us on in X @ @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.