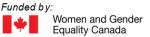


POUR L'AUTONOMISATION DES FEMMES



Femmes et Égalité des genres Canada

WRITTEN SUBMISSION FOR THE STUDY ON GENDER-BASED VIOLENCE AND FEMICIDES IN CANADA

The Canadian Center for Women's Empowerment (CCFWE) is the only non-profit organization in Canada that solely focuses on Economic Abuse and economic injustice in the context of gender-based violence (GBV) through research, education, advocacy and financial empowerment.

RECOMMENDATIONS

- **Recommendation 1:** The Committee calls Ms. Meseret Haileyesus, Founder and Executive Director of CCFWE, a Black immigrant, single mother, and long-standing advocate for women's health and economic justice to present ...
- **Recommendation 2**: The Committee requests that any priority setting, program and strategy development, implementation and impact evaluation must be survivor-led, trauma-informed, culturally sensitive, and intersectional in their approach.
- **Recommendation 3**: The Committee requests that any strategy on addressing and preventing GBV must also address Economic Abuse focusing on survivors' economic security as a crucial element of any GBV prevention strategy.

ECONOMIC ABUSE

Economic Abuse, recognized in the National Action Plan to End Gender-based Violence ("the NAP"), is a prevalent but understudied form of GBV with lasting adverse impacts on survivors. It refers to various tactics limiting an individual's financial independence, including economic control, exploitation, and employment sabotage. An abusive partner may keep victims from having their own money/account, make big financial decisions without them, build debt under the victim's name, stop them from working and scare them into staying quiet about money.

Economic Abuse is often why victims "just don't leave." They literally cannot afford to. Through consultations, CCFWE has heard numerous times that a lack of financial resources is one of the main reasons why victim-survivors stay in abusive relationships or are forced to return to them.

On average, it takes survivors seven times before leaving abuse for good. Many do not even get that many chances: In Ontario, around 70% of femicides occur shortly before or after leaving an abusive relationship.

According to <u>CCFWE's 2021 research study</u> with IPV victim-survivors in the Greater Ottawa region, approx. 95% reported Economic Abuse, which correlates with similar reports from the United Kingdom, the United States and Australia. The same study found that

 93% of abusers didn't allow the victim-survivor to have their own money and have taken away paychecks and/or financial aid.



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- 90% of their abusers demanded information on how money was spent and asked for receipts.
- 84% of abusers have built up debt under the victim-survivors' names.

Economic Abuse does not end with separation but can have long-lasting impacts on survivors, leaving them indebted, socially isolated and without financial means to rebuild their lives. Few resources or support centers address Economic Abuse specifically, leaving survivors to navigate complex systems without tailored support or trained frontline staff. Many survivors return to abusive partners due to overwhelming systemic barriers, particularly marginalized individuals like Indigenous, racialized, and immigrant survivors who face compounded obstacles.

Economic Abuse affects victim-survivors beyond financial stability and independence; it impacts their mental and physical health, quality of life, and ability to provide for themselves and their dependents. Economic Abuse can lead to:

Economic Hardship and Coerced Debt: CCFWE's 2021 study shows 84% of IPV survivors face coerced debt, often through fraud or threats, leaving them with severe financial burdens.

Housing Insecurity: In a <u>2022 CCFWE study</u>, 79% of shelter workers noted survivors stay in abusive relationships due to lack of safe housing, often made worse by damaged credit.

Limited Financial Access: Economic abuse restricts survivors' work and education, creating employment gaps and credit damage, which increases dependence on high-risk loans.

Mental and Physical Health Impacts: Economic abuse harms survivors' mental and physical health, often limiting access to basic needs and essential medications.

Economic empowerment helps victim-survivors reduce dependency on abusive partners, leave violence, and regain financial health after separation. Investing in <u>economic</u> empowerment and financial independence can serve as a critical catalyst for breaking the cycle of poverty and abuse for victim-survivors and their children.

CCFWE developed key <u>actions and recommendations for provinces and territories to address</u> <u>Economic Abuse and promote survivor's economic safety and security within the five pillars of</u> <u>the NAP</u>. These were endorsed by almost 300 organizations and individuals across Canada.

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