



## **Consultations led by Canadian Center for Women's Empowerment (CCFWE) to End Economic Abuse.**

In 2021, the Federal Government committed to creating a National Action Plan (NAP) to Address Gender-Based Violence (GBV).

Organizations were tasked with leading consultations to create meaningful recommendations in collaboration with stakeholders.

In February 2021, the Canadian Center for Women's Empowerment (CCFWE) led consultations with survivors of GBV, and key organizations working to eradicate GBV. CCFWE led nine consultations between February and March 2021 with 60 individuals across all 10 Canadian provinces.

Participants brought with them a diverse range of backgrounds, experiences and identities, with individuals identifying as being Indigenous, Black, racialized, 2SLGBTQ+, seniors, and living with disabilities.

The following are 13 comprehensive policy and legislative recommendations arising from consultations with key stakeholders, including survivors of gender-based violence, and organizations working to eradicate gender-based violence from communities across Canada:

**1. Increase awareness on economic abuse.** Stakeholders recommended that the Federal Government allocate funding to allow for financial education and support community-based organizations to address economic abuse. This includes:

1. Equipping shelters and other institutions with the necessary resources to inform women on their rights concerning taking on debt, holding, and signing onto a mortgage.
2. The implementation of economic abuse identification tools and systems in Banks including screening tools and





processes to efficiently and effectively report cases of financial abuse.

3. Religious centers and programs for newcomers being equipped with appropriate resources to provide accessible information on economic abuse and social systems in a Canadian context.

**2. Access to banking services.** Stakeholders recommended that the Federal Government create virtual financial institutions and solutions supported by the government that promote financial inclusion, financial resources, and services such as grants, bursaries, funding for education, training, and employment.

**3. Policy reform.**

1. **Reform banking policy.** Stakeholders recommended that the Federal Government:
  1. Amend the design and use of banking policies and procedures to build a system that provides support for survivors of economic abuse.
  2. Enhance policies, codes of practice, and procedures of financial institutions to ensure economic abuse is identified and dealt with in a timely manner, minimizing adverse consequences for women.
  3. Establish services, funds and programs for survivors including; waiving fees when survivors open a new account, change services, or require access to emergency funds after reporting fraud on credit or an account. This is also inclusive of providing credit and loan services for survivors of economic abuse who lack access to income.





2. **Government policy reform.** Stakeholders recommended that the Federal Government must create policies and programs built on a trauma-informed foundation. This may include components such as interest forgiveness on loans and more.

#### 4. **Legal reform.**

1. **Family law reform.** Stakeholders recommended that the Federal Government amend the *Family Law Act* to include a third-party service to screen couples before entering legal agreements to see if there are coercive controlling forces within the relationship.
2. **Bankruptcy law reform.** Stakeholders recommended that the Federal Government amend bankruptcy laws to support survivors of economic abuse, as they are victims of violence and exploitation.

5. **Access to justice.** Stakeholders recommended that the Federal Government allocate funding to provinces to allow for free legal aid services to Black, Indigenous, People of Colour (BIPOC) and otherwise racialized survivors of IPV and economic abuse. This includes pro-bono legal services provided through the Canadian Bar Association, and law students in training.

6. **Access to housing.** Stakeholders recommended that the Federal Government allocate funding to provinces to support access to housing by:

1. Rehoming IPV survivors, as is being done in Alberta.
2. Having financial institutions, VAW agencies, and Community Housing agencies collaborate to understand the impact of economic abuse and provide survivors with access to Community Housing.

7. **Early intervention programs.** Stakeholders recommended that the Federal Government allocate funding to provinces to create education





programs in high school about basic financial literacy, protecting assets, and signs of economic abuse, including budgeting basics, interest, bank accounts, credit cards, credit scores, and joint loans.

8. **Access to healthcare.** Stakeholders recommended that the Federal Government allocate funding to provinces to provide:

1. Sexual Assault Evidence Kits (SAEK) to hospitals, schools including universities and colleges, and any and all organizations that serve women, girls, and youth as it is critical to have such kits accessible.
2. Training to all healthcare facilities including mental health services to ensure that services are provided through a trauma-informed, violence informed, and culturally sensitive lens as it is crucial that service providers understand the complexities of violence that survivors, especially BIPOC individuals face.

9. **Legal recognition of Economic Abuse.** Stakeholders recommended that the Federal Government broaden the definition of domestic violence (DV) and intimate partner violence (IPV) to recognize economic abuse within the wider category of financial abuse. This definition should recognize the following elements: controlling access to economic resources including access to employment and education; refusing to contribute; and generating economic costs.

10. **Financial support for survivors.** Stakeholders recommended that the Federal Government introduce a grant-giving scheme for women who are leaving an abusive partner and seeking to rebuild their lives, specifically in the context of emergency management as survivors are much more likely to be impacted by economic abuse during and after a crisis. This may include a natural disaster such as a tornado or earthquake, or the current COVID-19 pandemic.

11. **Fund grassroots organizations.** Stakeholders recommended that the Federal Government support grassroots advocacy such as CCFWE's National Taskforce which addresses economic abuse. Taskforce members utilize research and their expertise to advise on how





economic abuse may be better addressed through policy and legislation. This has both direct and indirect impacts on business and government responses to economic abuse, thus reducing the financial toll of family violence.

**12. Reforming law enforcement structures.** Stakeholders recommended that the Federal Government divest funding from law enforcement responses and reinvest in programs and initiatives that help survivors build financial security. This includes funding economic security programs for survivors including those that create jobs for survivors, offer credit and debt relief, and innovate to meet and support survivors in their individual circumstances.

**13. Support for Indigenous-led approaches and informed responses.** Stakeholders recommended that the Federal Government must allocate funding to Friendship Centers for them to create social programs for urban Indigenous survivors of economic abuse, and provide funding to increase onboarding of culturally-appropriate service providers including lawyers and psychologists.