



CANADIAN CENTRE
FOR WOMEN'S
EMPOWERMENT

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POUR L'AUTONOMISATION
DES FEMMES

Submitted to:

Hon. Sharif Haji, MLA
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Member of the Legislative Assembly for Edmonton–Decore
Alberta NDP – Affordability and Utilities Policy Review

From:

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Policy Brief: Utility Justice and Affordability Support for Women Facing Financial Abuse in Alberta

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Background

Economic abuse, as recognized in Alberta's *10-Year Gender-Based Violence Strategy*, often prevents survivors of intimate partner violence from accessing stable housing, utilities, or energy services. Survivors may be left with damaged credit, coerced debt, or unpaid utility bills incurred by abusive partners, leading to disconnection, homelessness, health risks, and risk of further violence.

In 2023–2024, Alberta shelters turned away 31,248 individuals, with 40% of them being children. Many were fleeing economic abuse with no ability to secure housing or energy services due to financial hardship, credit damage, or lack of protection and support.

At the Canadian Centre for Women's Empowerment (CCFWE), we have worked with hundreds of survivors, primarily Black, First Nations, Metis and Inuit (FNMI), immigrant, and low-income women who experienced economic abuse that severely limited their ability to access basic utilities. Many survivors are left with utility debts in their name, damaged credit, and administrative barriers that make it difficult to secure electricity, heat, or water after leaving an abusive relationship. These financial harms are not only traumatic but often force survivors into unsafe living conditions or back into the control of their abuser. Without targeted utility protections, survivors continue to be punished for the abuse they endured.

As an international leader in the energy sector, Alberta has a unique opportunity to set a global standard by embedding innovative, evidence-based protections within the utilities sector ensuring continuity of access for survivors, effectively safeguarding them and their families.

Utility Justice as a Policy Issue

Black, FNMI, disabled, and other equity-deserving women in Alberta are disproportionately affected by economic abuse, energy poverty, and financial insecurity. Existing affordability and utility support programs do not adequately reflect the realities of economic abuse, which often traps survivors in cycles of dependency and prevents access to basic services essential for safety, health, and independence.

Survivors of domestic and economic abuse encounter multiple systemic barriers when attempting to access or maintain utility services, such as electricity, gas, water, internet, and heating. These barriers include:

- Utility accounts tied to their names with unpaid balances incurred by an abusive partner
- Inability to provide identification or banking information after fleeing abuse to access utilities
- Utility disconnection and reconnection policies that fail to recognize family violence as a risk factor
- Utility policies fail to account for how abusers use economic and tech-facilitated abuse to inflate bills, manipulate accounts, and trap survivors in debt as forms of coercive control
- Reconnection fees, security deposits, and credit checks that hinder access to safe and stable housing

The Crisis: Economic Abuse, Utility Insecurity & Poverty

- 60% of women experiencing intimate partner violence in Canada report some form of economic abuse, including forced debt, stolen income, and being prevented from paying bills or building credit (Canadian Centre for Women's Empowerment, 2024).
- In Alberta, women escaping abuse often face utility debts left in their name, or are unable to open new hydro accounts due to bad credit or coercive sabotage by abusers.
- Provincial shelters answered **53,391 calls** in 2023-24 but had to turn away **31,248 people** 40 % of them children largely because economic abuse leaves them with nowhere else to go.



- Black and Indigenous women in Alberta are 3–5 times more likely to face chronic energy poverty and housing instability due to structural racism, discrimination in utility practices, and intergenerational trauma.
- Shelters and service providers confirm that access to utilities such as hydro, electricity, and heat is often a critical barrier to leaving abuse. Many survivors are forced to return to unsafe homes or stay in shelters longer due to utility-related debts and unaffordable reconnection costs.

International Best Practice: Australia's Utility-Family Violence Protections

Australia is a global leader in recognizing energy justice as a safety issue. This evidence-based approach to effectively protecting survivors and their families can be applied in the Alberta context. Its Energy Retail Code requires utility companies to:

- Allow secure, confidential account transitions
- Train staff to recognize and respond to financial abuse
- Partner with domestic violence services for survivor referral and protection
- Provide flexible payment plans and waive debt for survivors

Policy Recommendation: Utility Justice and Equity Framework for Alberta

1. Mandate Utility Family Violence & Equity Policies: Require all utility providers in Alberta to implement a regulated Family Violence Response Policy, modeled on Australia's Energy Code. Key elements include safe and trauma-informed account transfers, debt relief for survivors, and confidentiality safeguards.

2. Create an Inclusive Utility Justice Relief Framework for Survivors of Violence

Expand Alberta's LEAP program to include survivors of domestic and economic violence, including those in second-stage housing or re-establishing independence. In parallel, launch a targeted Utility Justice Relief Fund to address the distinct needs of Black and Indigenous women, offering emergency financial support for reconnections, arrears forgiveness, and initial deposits. The framework should acknowledge the realities survivors face such as lack of standard ID and provide equitable access to energy support as part of their path to safety and recovery.

3. Recognize Economic Abuse in Utility and Affordability Programs: Embed economic abuse protections in all affordability programs and legislation. Include economic abuse screening tools, eligibility expansions to include survivors without documentation, and priority access for women impacted by intimate partner violence and coerced debt.

4. Cultural Safety Partnerships with Community Organizations: Fund Indigenous and Black-led organizations to provide advocacy and support for utility access, community-informed



training for providers, and policy feedback based on lived experience.

5. Training for Utility Providers: Mandate anti-racism, trauma-informed, and gender-based violence training for all customer service staff, focusing on economic abuse dynamics and warning signs, cultural safety, and proper referral to survivor services to better spot and support survivors.

6. Legislative Reform and Monitoring: Update the Electric Utilities Act and Affordability Regulations to recognize economic abuse as a barrier to utility access, integrate GBA+ and community accountability, and require annual reporting on affordability and disconnection impacts for equity-deserving groups.

7. Ban electricity disconnections year-round: While Alberta has winter rules preventing disconnection during winter months, access to electricity is a lifeline year-round. Especially in a world facing a climate emergency with summer heat at new highs and where increased services and work are being done at home.

8. Expand disconnection bans to other utilities beyond natural gas and electricity: Disrupting access to basic necessities like utilities is a tactic abusers use to exert control. A disconnection ban can protect access to essentials such as remote work and health care, particularly for single mothers, disabled survivors, and others facing intersecting barriers who need greater flexibility in access to services and work.

9. Promote Survivor-Centered Electronic and AI regulations: Survivors consistently report that abusers use technology to carry out economic abuse, such as remotely controlling utilities without their knowledge to drive up bills and assert control. Alberta can become an international leader in strengthening the regulation of these technologies, including those powered by AI, to better protect all consumers, especially survivors

Expected Outcomes

- Improve utility security for women fleeing violence
- Reduces poverty and utility-related vulnerability for Black and FNMI women
- Prevents survivors from returning to abusers due to unaffordable bills and a lack of access to services and work
- Establishes Alberta as a national leader in survivor-informed affordability policy

Who We Are

The Canadian Center for Women's Empowerment (CCFWE) is the only national nonprofit organization focused exclusively on addressing Economic Abuse. Economic abuse—impacting over 96% of domestic violence survivors—includes tactics such as controlling finances,



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sabotaging employment, or creating coerced debt. These tactics create long-term barriers to safety, credit recovery, housing, and independence

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