

## Bill S-206: An Act to develop a national framework for a guaranteed livable basic income

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. Learn more: <https://ccfwe.org/>

### RECOMMENDATIONS

**Recommendation 1:** The Committee includes “survivors of gender-based violence” in 3. *Consultation* (2) clause of the Bill.

**Recommendation 2:** The Committee calls Ms. Meseret Haileyesus, Founder and Executive Director of CCFWE, a Black immigrant, who has lived experience and long-standing leadership for women's justice, to present on the importance of including Economic Abuse in the framework for GLBI.

### WHAT IS ECONOMIC ABUSE?

Economic abuse is a form of family and gender-based violence that involves control, exploitation, or sabotage of a person's economic resources, assets, and opportunities to undermine their independence and security. CCFWE has found that 96% of domestic violence cases in Canada involve economic abuse. The three main types of economic abuse include:

1. **Economic Control:** This occurs when an abuser limits or completely controls a survivor's access to financial resources and decision-making.
2. **Economic Exploitation:** This occurs when the abuser actively damages the survivor's financial standing or credit.
3. **Employment and Education Sabotage:** This occurs when the abuser controls or inhibits the survivor's ability to gain or maintain employment and education. This form of abuse can be exacerbated when the survivor works with the abuser (e.g., co-owning a business).

### WHY DOES A NATIONAL FRAMEWORK NEED TO CONSIDER ECONOMIC ABUSE?

Our current social safety net is not enough. Survivors of economic abuse, especially within Black, First Nations, Metis, and Inuit, racialized, disabled, newcomer, and refugee communities, face huge barriers to escaping abuse and achieving financial independence. Bill S-206 proposed GLBI framework outcome would give survivors the financial freedom to leave abusive relationships and rebuild their lives without fear. We know that **one of the top reasons survivors return to an abusive living situation is because they cannot afford to leave.**

We also know that **without safeguards, income can be weaponized by those causing harm to people experiencing economic abuse.** CCFWE's research highlights that 93% of

participating victim-survivors were not allowed to have their own money, and their abusive partner has taken away paychecks and/or financial aid.

People experiencing economic abuse often do not have control over their bank accounts. There is also control over income, including forced disclosure of income to the person causing harm. People causing harm may also be submitting joint filings and manipulating accounts that may act as barriers for economic abuse survivors to gain access to GLBI.

Furthermore, while financial institutions are starting to understand this issue, it is still not widely known, allowing this form of domestic violence to be hidden. This builds distrust for survivors with institutions, including government services that are trying to help, such as GLBI. Adding to this barrier is the fear of surveillance that may be expected for GLBI, due to survivors having lived experiences of their finances being monitored. People experiencing economic abuse may also lack ID, an address, or bank account access - all of which are essential to gain access to GLBI in models that do not account for this form of abuse.

Abusers may exploit GLBI to deepen the financial dependency of survivors on the abusers. We also know that financial harms, such as a lack of knowledge about secret accounts, may prevent survivors from being eligible for GLBI.

**For GLBI to be successful, it must include trauma-informed, accessible, and secure protections for survivors so that they can access this money.**

Women and gender-diverse people face barriers to wage equity due to the gender and racial wage gap. Wage equity means ensuring fair and livable compensation for all workers across gender, race, ethnicity, and other identity factors, while recognizing the real-life circumstances, such as exposure to gender-based violence, that can limit full participation in the workforce. This limits their ability to achieve economic security, and GLBI is a way to address this issue.

Lastly, CCFWE appreciates the inclusive language in this bill: "all persons in Canada." For GLBI to have its intended impact, the inclusion of permanent residents, those who are participating in the temporary foreign worker programs, newcomers, and refugees is essential. As this framework is coming together, it has to consider the financial literacy levels of all persons in Canada, language, and digital access barriers.

## **CONTACT INFORMATION**

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