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CCFWE'S RESPONSE TO THE 2026 FEDERAL BUDGET

The Canadian Center for Women's Empowerment (CCFWE) is grateful to see economic abuse acknowledged again in the 2026 Federal Budget, including recognition of our contribution to the *Code of Conduct for the Prevention of Economic Abuse*. We also recognize the importance of the proposed consumer protections against financial fraud and measures to modernize Canada's financial systems.

However, while these announcements are important, we have significant concerns about the Budget's emphasis on business growth and productivity, and the extent its investments prioritize men over women, gender-diverse people and other communities facing systemic barriers to economic security.

Recognition must include investment

The Budget acknowledges the federal government's progress in developing the Code of Conduct, including its work with CCFWE and people with lived experience. We are grateful that our expertise and leadership have been recognized. However, the Budget does not identify dedicated funding to support the Code's implementation. Developing the Code is only the first step. Its effectiveness will depend on meaningful implementation, oversight and accountability to ensure that people experiencing economic abuse receive safe, consistent and effective responses from financial institutions regardless of where they are in the country. We urge the federal government to establish a clear implementation timeline and commit the resources necessary to put the Code into practice.

Financial protection and income security require more than system modernization

The Budget includes several measures relevant to CCFWE's work on financial systems and consumer protection. These include a proposed legislated Multi-Sector Anti-Fraud Framework, amendments to the Bank Act to establish zero consumer liability for unauthorized banking transactions in the absence of gross negligence, and proposed changes to strengthen fraud prevention responsibilities across telecommunications and digital platforms. These are important for stronger consumer protections and greater accountability across financial systems.

We also recognize measures intended to improve access to income supports and financial services, including enhancements to the Canada Workers Benefit through the proposed Build Canada Workers Benefit, and $22.3 million over four years for CRA outreach to people disconnected from the tax and benefits system. These measures can improve access to financial resources for people facing economic insecurity. However, accessibility, eligibility and the adequacy of income supports remain important considerations. Modernizing systems must also mean ensuring that the people who need these supports most can access them..

Economic prosperity must be for all

The Budget's main focus on economic growth, productivity and business investment raises the question of whose prosperity is being prioritized. Much of the funding is for male-dominated businesses and industries with significant tax incentives that disproportionately benefit business owners and higher-income individuals.

While the Budget includes some targeted investments, including $8 million over four years and $2 million ongoing through the Women's Program to support organizations advancing gender equality and addressing systemic barriers, these commitments are minimal compared to broader economic investments. Open Data Canada's analysis of the federal government's own gender impact assessments estimates that $99.5 billion in Budget measures over five years primarily benefit men, compared with $11.1 billion primarily benefiting women. These figures include tax breaks and other forms of government support, not simply direct program funding. The disparity raises extreme concerns over who benefits from the government's economic agenda.

We are also concerned about the continued reliance on trickle-down approaches to economic growth. Investments in businesses, industries and productivity do not automatically translate into improved economic security for people experiencing poverty, gender-based violence, economic abuse and other intersecting forms of marginalization. Without targeted investments and intentional measures to address systemic barriers, those already facing economic insecurity risk being left further behind.

Economic security must have targeted investments

While the Budget includes measures related to consumer protection, access to benefits and income supports, it does not adequately address the structural and systemic barriers that prevent many people from achieving economic security. Broad economic growth measures cannot replace investments in social supports, accessible services and initiatives that directly address inequality.

For people experiencing economic abuse, financial insecurity is not simply a matter of limited economic opportunity. It is often compounded by financial exclusion, coercive control, barriers to employment, housing insecurity and gaps in social protections. These realities require coordinated policy responses and sustained, targeted investment.

CCFWE recognizes the importance of continued federal attention to economic abuse and financial consumer protection. However, recognition must be accompanied by resources, and economic prosperity must be measured by more than growth and productivity. It must also be reflected in people's ability to access financial safety, security and independence. We call on the federal government to ensure that its economic agenda includes meaningful investments in the people and communities most often excluded from its benefits.

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Climate action is economic justice

We are also concerned that the Budget does not adequately respond to the urgency and scale of the climate crisis. Climate change is not experienced equally. Women, gender-diverse people and equity-deserving communities, particularly First Nations, Metis and Inuit, Black, racialized, disabled, and low-income communities face greater exposure to climate-related risks and have fewer resources to prepare for, withstand and recover from their impacts. Climate-related emergencies can further deepen existing inequities through housing and income insecurity, employment disruption, increased caregiving responsibilities and displacement. It is also not felt equitably around the world. Canada's lack of adequate response to the climate crisis is an international concern which will threaten the livelihood and safety of women and gender-diverse people around the world. An economic agenda that does not adequately address climate change or meaningfully integrate climate and gender justice risks further entrenching these inequities.

ABOUT THE CANADIAN CENTRE FOR WOMEN'S EMPOWERMENT

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 GBV through research, education, advocacy, and financial empowerment.

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