

CANADIAN CENTER FOR WOMEN'S EMPOWERMENT (CCFWE)

POLICY POSITION PAPER

THIS POLICY PAPER IS THE RESULT OF
CCFWE'S COMMUNITY ENGAGEMENT
CONSULTATION WITH DIVERSE
STAKEHOLDERS INCLUDING SURVIVORS.

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CANADIAN CENTER
FOR WOMEN'S
EMPOWERMENT

CENTRE CANADIEN
POUR L'AUTONOMISATION
DES FEMMES



Women and Gender
Equality Canada

Femmes et Égalité
des genres Canada

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EXECUTIVE SUMMARY

This position paper presents the policy recommendations of the Canadian Center for Women's Empowerment (CCFWE) as a critical pathway to address Economic Abuse. It draws on examples from other countries evidence-based, innovative, and rights-based practices to transform the lives of women and the communities in which they live.



CCFWE'S VISION AND MISSION

The Canadian Center for Women's Empowerment (CCFWE) is the only national non-profit organization dedicated to advocating for economic justice and empowerment for survivors of Economic Abuse. Economic Abuse is a form of violence and coercive controlling behaviour. It refers to various tactics that limit an individual's financial autonomy, including but not limited to denying them access to their money, exerting control over their resources, or leveraging intimidation and threats to constrain their economic freedom.

CCFWE works to create a safe, empowering and equitable environment for survivors of Economic Abuse to liberate themselves from their situations' financial burdens. Our core mission entails advocacy to remove structural barriers and systemic challenges that hinder survivors from taking agency over their lives. Through our initiatives, we actively promote survivors' rights and increase public awareness about the gravity of Economic Abuse. We also provide educational resources, empowering survivors with the knowledge and skills to build their capacity and take action.

At CCFWE, we believe economic justice is a fundamental right for all people. Economic Abuse should never be tolerated. We work to create a world where gender-based violence and Economic Abuse are unacceptable, and survivors have the resources and support to be economically empowered.



PROBLEM STATEMENT AND EXISTING BARRIERS

Studies conducted in the United States confirm similar findings from the United Kingdom and Australia that roughly 95% of all domestic abuse survivors have also experienced Economic Abuse.¹ In a national study exploring Canadian Economic Abuse, CCFWE found that 63% of social service providers mentioned that they do not have specific training on Economic Abuse, while 45% do not have specific resources to address Economic Abuse.² Post-COVID-19, social service providers noted that their clients often presented different forms of Economic Abuse, and there was an increase in Economic Abuse reporting since the start of the COVID-19 pandemic.³

According to Statistics Canada (2021), almost half (44%) of all women in Canada have

experienced some form of abuse⁴. Studies show that poverty, lower educational attainment and being part of the BIPOC community increase the risk of domestic violence among women (FreeFrom, 2022)⁵. The risk is amplified by societal norms of men typically managing finances, systematic patriarchal and colonial structures in which men hold disproportionate power and control over resources.

Economic Abuse often leaves victim-survivors without financial resources, employment, knowledge of existing support services, housing, and deeply in debt. Victim-survivors mention a lack of financial resources, safe shelter, and adequate social, legal, health, and financial support services as the main barriers to leaving abusive relationships.⁶ At the same time,

social services and the not-for-profit sector are overburdened and under-resourced but must take on the majority of preventive measures and direct support services due to a lack of public services.

Without adequate and effective support mechanisms, victim-survivors stay in abusive relationships or find themselves in unsafe conditions, continuing the cycle of poverty and abuse.

Economic Abuse is recognized in the National Action Plan to end Gender-based Violence as a distinct form of gender-based violence (GBV). Financial Abuse is also included in the definition

of “family violence” in the federal Divorce Act. However, Statistics Canada doesn’t collect (disaggregated) data on Economic Abuse within its research on GBV or intimate partner violence (IPV). This results in a lack of awareness of the scope and consequences of the issue.

Current public policies and measures do not address or prevent Economic Abuse, and there is a general lack of equitable services available in the community. Many social service agencies do not offer specific resources to support Economic Abuse clients. Instead, they often develop relationships with local providers (i.e. nearby bank branches) in an effort to support clients.⁷ The knowledge translation thus only happens intra-agency/business.

POLICY RECOMMENDATIONS

FOSTER ECONOMIC EQUITY AND JUSTICE

Women’s economic empowerment is the means and end of GBV. Financially independent women are less likely to become involved and stay in abusive relationships.⁸ Women stay in abusive relationships for various reasons, including threatening the life of the partner, themselves or their children, threatening to kill a pet, and the financial inability to leave.⁹

After making the decision to leave, policies should focus on empowering survivors of Economic Abuse by providing them with the resources and support needed to regain control of their lives swiftly and minimize the adverse effects of abuse.

By promoting economic security, survivors can avoid further vulnerability after separation and break free from the cycle of poverty and abuse. The struggle for independence among survivors becomes more arduous when women lack the necessary knowledge and skills to achieve self-sufficiency.

CCFWE POLICY RECOMMENDATIONS:

- Provide easily accessible government assistance at a sufficient level to serve as a viable option for survival, or alternatively, implement a Universal Basic Income program that is easy to access;
- Provide education and training opportunities for women to increase employability;
- Foster easy-entry employment and entrepreneurship opportunities or other income-generating activities (IGA) for survivors to earn a livable wage;
- Implement affordable and accessible childcare for women to be able to access employment readily.

¹ Adams, A. E., Sullivan, C. M., Bybee, D., & Greeson, M. R. (2008). Development of the Scale of Economic Abuse. *Violence Against Women*, 14(5), 563–588. <https://doi.org/10.1177/1077801208315529>

² Snow, Natalie; Chandrarajan Shahzad, Niha; Raza, Zainab; Rukh Hussain, Abhar; Savard, Charles; Guan, Karen; Mayer, Michaela. “Understanding the nature of economic abuse: A national study on service provider insights in Canada”. The Canadian Centre for Women’s Empowerment. (Nov 15, 2022).

³ Idem

⁴ Statistics Canada. “Intimate partner violence in Canada, 2018” (2021). Online: <https://www150.statcan.gc.ca/n1/daily-quotidien/210426/dq210426b-eng.htm>

⁵ FreeForm. “Support Every Survivor, How Race, Ethnicity, Gender, Sexuality, and Disability Shape Survivors’ Experiences and Needs” (2022). Online: <https://www.freefrom.org/wp-content/uploads/2022/10/Support-Every-Survivor-PDF.pdf>

⁶ Chandrarajan et al. “Access to economic resources of economic abuse victims”; FreeForm. “Support Every Survivor”

⁷ Snow et al. “Understanding the nature of economic abuse.”

⁸ Christy-McMullin, Kameri. “Designing policies that address the relationship between woman abuse and economic resources.” *J. Soc. & Soc. Welfare* 29 (2002): 109.

⁹ Canadian Women’s Foundation. “Fact Sheet Moving Women Out of Violence” (2017). https://canadianwomen.org/wp-content/uploads/2017/09/FactSheet-VAWandDV_Feb_2018-Update.pdf



RAISE PUBLIC AWARENESS ABOUT ECONOMIC ABUSE

The initial stage in formulating public policy to address a particular issue and identify potential interventions involves gathering data and evidence. Collecting disaggregated data on Economic Abuse is crucial to comprehend its extent, nature, and impact.

Apart from creating awareness among policymakers, educating service providers on Economic Abuse is essential to enable them to support survivors better. Furthermore, awareness campaigns targeted at survivors can facilitate increased dialogue and understanding of the issue, making survivors more comfortable coming forward with their experiences.

CCFWE POLICY RECOMMENDATIONS:

- Collect national disaggregated data on Economic Abuse;
- Proclaim November 26 National Economic Abuse Awareness Day and promote awareness campaigns and events on Economic Abuse for the general public;
- Educate public servants, particularly in Departments targeted to women, on understanding the nature and impact of Economic Abuse to inform their decision-making processes;
- Reduce bureaucratic hurdles, such as outdated eligibility criteria, to access public services for survivors;
- Fund public awareness campaigns specifically tailored to victim-survivors;
- Increase funding for research capacity of organizations studying Economic Abuse.



CREATE A COMPREHENSIVE ECOSYSTEM OF SUPPORT SERVICES FOR SURVIVORS

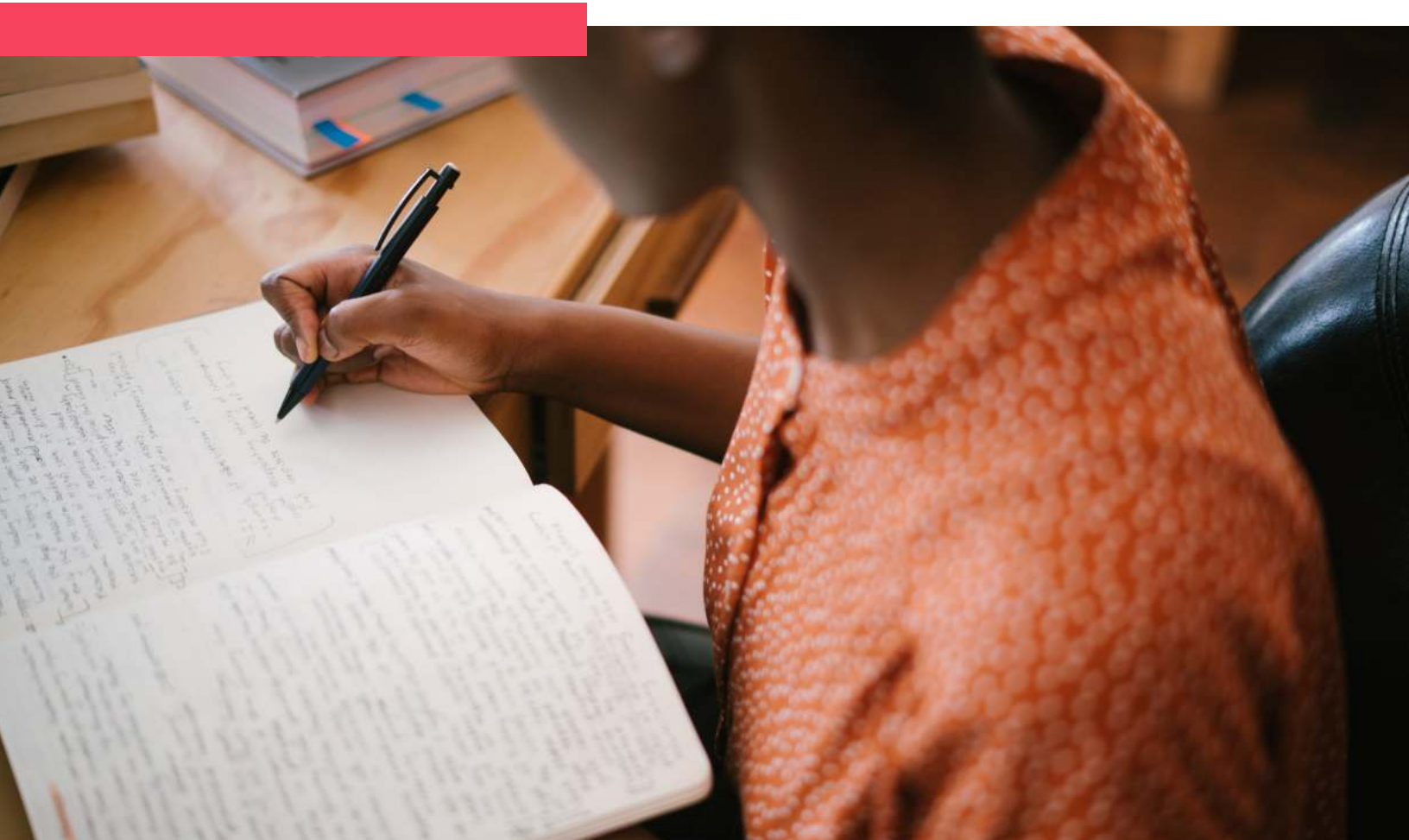
Statistics on femicide show that the period just before and after leaving an abusive relationship is the most dangerous time for a survivor.¹⁰ To promote the wellbeing of survivors both in the short and long term, they need to feel understood, validated, and supported. This involves ensuring easy access to trauma-informed professionals and community-based responses sensitive to cultural differences.

Apart from ensuring personal safety and shelter, survivors require free legal and financial counseling to help them mitigate ongoing negative consequences resulting from the abuse and fully exercise their rights. Offering comprehensive support services to survivors of Economic Abuse helps limit the economic and mental impact of the abuse, making it easier for them to regain control of their lives and participate fully as members of society.

A financially empowered survivor has the knowledge, skills, resources and self-confidence to support her family and herself. Financial empowerment for women is achieved when they feel confident in managing their current financial situation, undertaking financial tasks, and planning for their financial future with ease.

CCFWE POLICY RECOMMENDATIONS:

- Increase funding for financial and legal counseling services for survivors;
- Provide free and ongoing mental health services for survivors including during maternity leave;
- Increase funding for women's shelters and transition houses, particularly in rural areas;
- Explore post-separation cash assistance models to survivors;
- Offer free and accessible debt counseling and debt relief options for survivors;
- Invest in food security programs for women and their children post-separation;
- Provide stable and core funding to women's organizations and equity-seeking organizations.



¹⁰ Ontario Office of the Chief Coroner, Domestic Violence Death Review Committee 2018 Annual Report. Online: <https://www.ontario.ca/document/domestic-violence-death-review-committee-2018-annual-report>

EXPAND PRIVATE AND FINANCIAL SECTOR SERVICES AND PROGRAMS TAILORED TO SURVIVORS' NEEDS

The primary responsibility of addressing the structural barriers faced by survivors of Economic Abuse falls on governments but also on the private and financial sectors. Governments must mandate private stakeholders to provide fair solutions to clients, particularly vulnerable ones. Financial institutions, landlords, utility providers, and private legal professionals not only have a social responsibility to offer accessible services, but it also presents them with an opportunity to expand their customer base.

CCFWE POLICY RECOMMENDATIONS:

- Develop sector-specific Economic Abuse screening tools to help service providers to identify and respond to Economic Abuse;
- Enhance trauma-informed policies, financial codes of practice and procedures of private service providers on housing, telecommunication, public transport, insurance, electric utilities, credit association and financial institutions etc.
- Create more affordable housing options specifically for survivors, including (long-term) funding for women's shelters;
- Train client-facing staff to identify signs of Economic Abuse and how to assist survivors;
- Enact legislative measures to increase rent controls and discourage renovations and financialization of housing;
- Implement rent registries to improve transparency in the rental market, protect tenants from abusive price increases and to keep landlords accountable.

CHANGE CURRENT PATRIARCHAL, RACIST AND COLONIAL STRUCTURES

Women's economic justice can only be achieved when public institutions, service providers and the private sector work toward changing underlying systemic discriminatory, misogynic, colonial and otherwise biased structures that currently hinder the realization of gender equality.

CCFWE POLICY RECOMMENDATIONS:

- Federal and provincial legislative processes and policies must be considered through an intersectional lens and within an anti-oppression, empowerment-based framework;
- Increase the percentage of women and members of the BIPOC community in decision-making and leadership roles;
- Increase funding for Black, Indigenous and other racialized community organizations that address economic justice;
- Implement stricter laws on removing current gender and racial wage gaps in the public and private sectors.



REMOVE EXISTING LEGAL AND JUDICIAL BARRIERS

Canada has a duty to survivors of Economic Abuse, and it is the responsibility of all levels of government to address the systemic challenges that they face and provide them with the comprehensive response they need and deserve. The federal government must ensure that Economic Abuse is appropriately defined and that its definition is consistent across all legislation. Public policy measures aimed at supporting survivors must include specific provisions for Economic Abuse, such as programs for affordable housing, access to justice, justice reforms, healthcare, and government assistance.

CCFWE POLICY RECOMMENDATIONS:

- Define Economic Abuse and harmonize the definition across all levels of government;
- Fund research to explore how a restorative justice framework can be utilized in cases of domestic violence;
- Implement mandatory education and training for judges, judicial staff, police and legal professionals on all forms of domestic violence, intimate partner violence and coercive controlling behaviour;
- Increase the eligibility for legal aid where domestic violence is involved;
- Encourage workplace efforts to improve responses to Economic Abuse experienced by employees;
- Incorporate the voices of survivors to all levels of decision-making and public policy development.



OUTLOOK AND POLICY GOALS

CCFWE works towards a Canada where all levels of government treat gender-based violence (GBV) as a serious public health concern and take measures for its prevention as an utmost priority. Economic Abuse is well-defined, and its scope, nature, and impact are understood through disaggregated data collection. Structural barriers that Economic Abuse survivors face are addressed through legislation empowering women to claim their rights and regain agency over their lives.

CCFWE advocates for Economic Abuse survivors to feel understood and supported in speaking out about their abuse. They are aware of easily accessible support services that are trauma-informed, survivor-centric and culturally sensitive.

We envision an equitable society where women, girls and gender-diverse people, particularly from visible minorities and other marginalized groups, have equal control over and access to economic resources and political power.



ABOUT THE CANADIAN CENTER FOR WOMEN'S EMPOWERMENT (CCFWE)

The Canadian Center for Women's Empowerment (CCFWE) is the only Canadian national non for profit organization based in Ottawa dedicated to addressing Economic Abuse and injustice through advocacy, education, research, economic empowerment, and policy change.

CCFWE works collaboratively with organizations and individuals to develop a comprehensive approach that enables domestic violence survivors to recover from Economic Abuse. It also addresses critical policy gaps preventing survivors from recovering and becoming economically secure and independent.

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