

## **Federal Budget 2024 Statement by the Canadian Center for Women's Empowerment (CCFWE)**

**Ottawa, April 17, 2024.** The Canadian Center for Women's Empowerment (CCFWE) shares its reflections on the **2024 Federal Budget** regarding Economic Abuse and survivor's economic safety and security.

### **1. No new funding to address Economic Abuse and prevent gender-based violence**

In times of economic recession, inflation, and increasing backlashes against women's rights and gender-diverse people survivors are struggling with pre-existing coerced debt and on the impact of inflation. CCFWE believes funding women's and gender equity organizations, as well as Black survivor-led organizations, is more important than ever.

Investing in victim-survivors' economic justice and economic abuse prevention programs, including research, also contributes to anti-racism measures and removing systemic barriers that survivors are facing.

While CCFWE was encouraged to hear the federal government declaring gender-based violence an epidemic, CCFWE echoes the disappointment of other violence against women organizations for no additional funding or measures to address and fight victims of gender-based violence economic security and particularly experienced by 95% of domestic violence survivors.

CCFWE appreciates, however, the federal government's commitment to combatting workplace sexual harassment, funding the buyback of assault-style firearms, and establishing a Digital Safety Commission against online harm.

### **2. Free financial advice services**

CCFWE welcomes the government's allocation of \$60 million over five years to expand financial help services to ensure that those programs help particularly vulnerable populations file taxes, find benefits they are entitled to, and improve their general financial situations.

CCFWE has previously urged the federal government to invest in free financial and debt counselling services to be included in existing wraparound services available for victim-survivors of Economic Abuse, financial crime, and coerced debt.

CCFWE thus wants to see the allocated budget invest in BIPOC survivor-led organizations to continue their work and respond to community needs on financial counselling services, credit repair programs, and hotline counselling services tailored to the needs of Economic Abuse survivors. These services should include a trauma-informed, culturally sensitive approach to

prevent the impacts of economic abuse and aid in the recovery process from financial abuse and related crimes.

### **3. Easier access to homeownership for survivors**

CCFWE also welcomes the government's commitment to amending the Canadian Mortgage Charter to require banks to consider on-time rent payments when calculating renters' credit scores.

As a direct consequence of Economic Abuse and coerced debt, survivors are often indebted and face a low credit score. The proposed amendment in the 2024 Budget would make it easier for Economic Abuse survivors to increase their credit scores and have access to mortgages.

Becoming a homeowner lessens a survivor's dependence on landlords and the chances of potential evictions while increasing their financial resilience. This also creates intergenerational wealth, reducing experiences of continued cycles of poverty and abuse.

### **4. Implementing an open banking framework in Canada**

While CCFWE also appreciates the government's efforts to implement an open banking framework to make financial services more accessible and flexible, CCFWE cautions against the potential dangers, particularly for victim-survivors. Open banking could further hike tech-facilitated violence and make it easier for abusive partners to weaponize financial services to control and exploit survivors economically. CCFWE urges the federal government to invest in further research and learn best practices from other countries, such as the United Kingdom and Australia, as highlighted in CCFWE's Financial Futures Summit from November 2023.

### **5. Easier access and limits on internet and telecommunication fees**

CCFWE is encouraged by the government's commitment to reducing the cost of internet, home phone, and cell phone plans and increasing access to these services. CCFWE's 2022 national research study revealed that 48% of social service providers noted that clients raised concerns about their internet and phone bills. We also heard from survivors about challenges to get out of so-called family plans or switching providers after leaving an abusive partner.

CCFWE, therefore, welcomes the government's announcement to introduce legislative amendments to the Telecommunications Act prohibiting service providers from charging consumers switching fees and making it easier for clients to cancel or modify plans with their existing provider.

### **6. Economic and social equity**

The financialization of housing disproportionately affects women and their children seeking to escape domestic violence. Faced with a severe shortage of affordable and suitable long-term

housing, survivors are forced to decide whether to accept unsafe and inadequate housing for themselves and their children or to return to violence.

CCFWE is thrilled to see a returned focus on affordable housing in the 2024 Budget. As co-authors of the [Intersectional Feminist Housing Agenda](#) and part of the Pan-Canadian Voices for Women's Housing (PCVWH), CCFWE would urge the federal government to implement the proposed calls to action therein and ensure that the most vulnerable populations benefit from the budget allocated to affordable housing.

CCFWE is encouraged to see the federal government's announcement of a National Renters' Bill of Rights and \$15 million allocated for provincial legal aid organizations to increase tenant protection against landlords' unfair rent hikes, renovations or other illegal activity. This will significantly impact survivors' ability to find safe and affordable housing, as their current housing choices are limited by the systemic power structures they find themselves in as low-income women, survivors of domestic abuse, single parents and often part of the BIPOC, disabled or otherwise marginalized community.

CCFWE also welcomes the federal government's commitment to investing in childcare, national school food programs, and a local food infrastructure fund for equity-deserving populations to support survivors in providing for their children while increasing their living standards.

As domestic violence can have significant impacts on the mental and physical health of survivors and their children, CCFWE also welcomes the Public Health Agency of Canada to be provided \$4 million over the next two years to continue supporting initiatives to increase health equity and address mental health and its determinants. In addition, we are excited to see the implementation of universal pharmacare, including free contraceptives and investing in mental health for young Canadians.

## **About the Canadian Center for Women's Empowerment (CCFWE)**

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

### **Contact**

Michaela Mayer, Director of Policy, CCFWE  
[michaela.mayer@ccfwe.org](mailto:michaela.mayer@ccfwe.org)

Meseret Haileyesus, Executive Director, CCFWE  
[mesi.haileyesus@ccfwe.org](mailto:mesi.haileyesus@ccfwe.org)