



# The Integral Role of Provinces and Territories in **Women's Economic Safety and Security**



CANADIAN CENTRE  
FOR WOMEN'S  
EMPOWERMENT

CENTRE CANADIEN  
POUR L'AUTONOMISATION  
DES FEMMES

The provincial and territorial bilateral agreements to implement the 2022 National Action Plan to End Gender-Based Violence ("NAP") are significant milestones in addressing and eradicating gender-based violence across Canada.

Provinces and territories have the opportunity to expand their gender-based violence strategy and include all types of abuse in their public awareness and prevention campaigns.

**Economic Abuse**, recognized in the NAP as a form of gender-based violence (GBV), is a very prevalent but notoriously underreported **form of domestic violence experienced by around 95% of victim-survivors.**

Economic Abuse incorporates a range of behaviours that allow a perpetrator to control someone else's economic resources or freedoms. It refers to coercive controlling behaviour that limits 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. While anybody can experience Economic Abuse, women from poorer socioeconomic backgrounds and Indigenous, racialized, gender-diverse, and otherwise marginalized communities are at much higher risk. [Learn more.](#)

Economic Abuse can have long-lasting impacts on survivors, leaving them indebted, socially isolated and without financial means to rebuild their lives. **A lack of economic resources is commonly one of the main reasons why women stay in abusive relationships or have to return to them.** The period shortly before and after separation is often the most dangerous time for victims, yet, on average, it can take seven attempts before a victim can leave for good.

The bilateral agreements highlight the pressing challenges of addressing GBV, including a lack of housing, high cost of living/poverty, lack of access to services, and high levels of femicide, particularly among First Nations, Metis, Inuit, and racialized women.

**By fostering their economic safety and security, victims-survivors gain the resources and confidence needed to reduce dependency on perpetrators, leave violence, and regain financial health after separation.** Investing in [economic empowerment and financial independence can serve as a critical catalyst](#) for breaking the cycle of poverty and abuse for victim-survivors and their children.



**The Canadian Center for Women's Empowerment (CCFWE) and the undersigned organizations and individuals urge provincial and territorial governments to address Economic Abuse and recognize economic empowerment as an end and means to prevent gender-based violence.**

## Recommendations

We welcome the commitment that several provincial and territorial governments have made to improve wraparound services for victim-survivors, raise awareness, provide specific training for men and youth on healthy relationships, conduct culturally appropriate campaigns for First Nations, Metis, Inuit, and racialized communities, and increase women's economic security and independence.

**To address Economic Abuse and promote survivors' economic safety and security, we recommend the following key actions within the five main pillars and foundation of the National Action Plan to End Gender-Based Violence:**

## **The Foundation**

- Allocate funding for programs promoting the economic empowerment of survivors.
- Invest in the research capacity of organizations studying Economic Abuse.

## **Pillar 1 - Support for victims, survivors, and their families**

- Expedite funding for rapid and unbureaucratic financial assistance programs for survivors after fleeing violence (e.g. Alberta's Escaping Abuse Benefit).
- Providing long-term funding, rather than short-term pilot support, for victims, survivors, and their families to ensure economic safety. This includes initiatives such as education, skill trades, financial empowerment, and entrepreneurship opportunities for survivors to attain financial independence.
- Increase emergency and transitional shelter capacities, including shelters tailored for survivors from gender-diverse, rural, Northern, racialized and disabled communities.
- Invest in service providers' capacity to support victims of abuse and have community community-integrated responses.
- Invest in community organizations that specifically support victim-survivors from BIPOC, gender-diverse, and other marginalized communities to provide free financial empowerment services and mental health support.
- Train public servants on all forms of violence, including Economic Abuse, to correctly identify, assess, and adequately respond to the experiences of survivors.

## **Pillar 2 - Prevention**

- Invest in expanding public education campaigns on the legal implications of adding a partner to a lease in the event of a breakup or divorce and cases of abuse.
- Integrate Economic Abuse into provincial and territorial workplace harassment, violence regulations, and awareness campaigns.
- Invest in research on the impact of Economic Abuse and workplace barriers to provide evidence-based services.
- Collaborate with the federal government to fulfill its 2024 Budget commitment to combat predatory lending. This involves enhancing consumer protections through legislative changes to safeguard vulnerable individuals from economic exploitation.

## **Pillar 3 - Responsive justice system**

- Expand eligibility criteria for GBV survivors to access legal aid (e.g., remove the asset eligibility threshold), and increase the entitlements to legal aid coverage needed for the complexities of different legal systems survivors are confronted with.
- Expand the definition of domestic/family violence on legislative protection orders to include all forms of domestic violence, including emotional/psychological and economic abuse.
- Examine restorative justice options and alternatives to law enforcement as a resource for survivors to address the barriers to seeking support.

## **Pillar 4 - Implementing Indigenous-led approaches**

- Implement the MMIWG Inquiry's calls to justice, including the reduction of inter-jurisdictional neglect identified as a key factor impacting Indigenous women's access to safety.
- Support First Nation, Métis, and Inuit governments and communities in developing responses to Economic Abuse at their request.
- Ensure Indigenous leadership is included in economic empowerment opportunities for women.

## Pillar 5 - Social infrastructure and enabling environment

- Increase social assistance to a livable income to prevent survivors from being forced to return to abuse due to a lack of financial resources.
- Set targets and invest in long-term affordable and off-market housing programs through funding allocated by the 2024 federal and provincial budgets, including specific programs reserved for survivors and their children.
- Explore alternative models of long-term housing options for women fleeing violence, including community placement options or safe-at-home initiatives.
- Foster easy-entry employment and entrepreneurship opportunities or other income-generating activities (IGA) for survivors.
- Undertake concentrated efforts to reduce the current gender and racial wage gap in the public and private sectors.
- Increase childcare capacities to make child care widely accessible and affordable, with priority given to women fleeing violence.
- Amend residential tenancy laws to protect better tenants facing gender-based violence, including measures to ensure their safety, financial security, and access to housing while streamlining processes for lease modifications and terminations.
- Include exemptions on ineligibility for rent-gear-to-income assistance (ineligibility due to immigration status; ineligibility when owing money from rent or damages from previous tenancies) for women fleeing violence.

## Background

### Economic Abuse Prevalence in Canada

[CCFWE's research study](#) conducted in the Greater Ottawa region with victim-survivors confirmed similar studies from the United States, Australia, and the United Kingdom that more than 95% of victims-survivors of domestic abuse have experienced or are experiencing Economic Abuse:

**92%** have experienced their abusive partner keeping financial information from them.

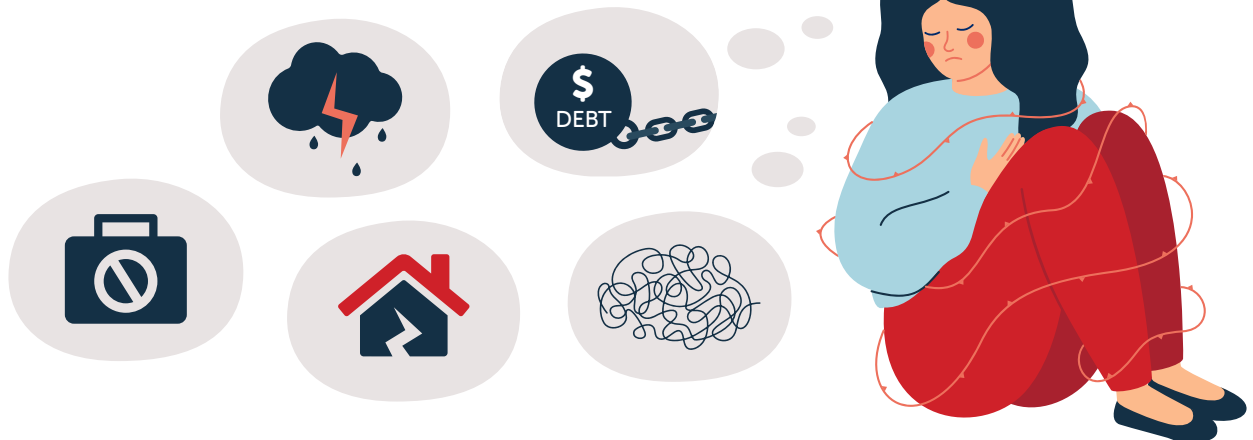
**93%** have had their abusive partner make important financial decisions without them.

**84%** of victims' abusers have built up debt under their name.

### Impact of Economic Abuse

Economic Abuse affects victim-survivors beyond financial stability and independence; it impacts their mental and physical health, quality of life, and ability to provide for themselves and their dependents. Economic Abuse can lead to:

- Economic hardship and coerced debt
- Housing insecurity
- Lack of education and employment
- Poor mental and physical health
- Poor quality of life
- People remain in physical and sexually abusive situations.



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

The Canadian Center for Women's Empowerment (CCFWE) is Canada's only national non-profit organization dedicated to addressing Economic Abuse and economic injustice in the context of domestic violence through education, research, financial empowerment, policy and system 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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