



July 30, 2025

From: Aura Freedom International, Barbra Schlifer Commemorative Clinic, White Ribbon, WomanACT (Women Abuse Council of Toronto), Women's Habitat of Etobicoke, YWCA Toronto

To: Ministry of Public and Business Service Delivery

Government of Ontario

Joint Submission on Bill 41: Protection from Coerced Debts Incurred in relation to Human Trafficking Act, 2023

Re: Consultation on the Implementation of Bill 41

We are a coalition of organizations across Ontario engaged in frontline, systems-level, and advocacy work with survivors of gender-based violence, human trafficking, coercive control, and economic coercion. Our work is grounded in trauma-informed, anti-racist, anti-criminalization, and intersectional feminist frameworks, and is informed by the lived expertise of survivors — particularly those who are Black, Indigenous, racialized, migrant, undocumented, 2SLGBTQIA+, disabled, and otherwise marginalized.

We welcome the passage of Bill 41 as a significant step toward recognizing that debt can be a tool of abuse. The bill's provisions — including prohibiting the collection of coerced debts, removing them from credit reports, and establishing a non-court adjudication process — are essential to supporting survivors in reclaiming their financial autonomy and dignity.

However, for this legislation to be truly effective, its implementation must be trauma-informed, accessible, and rooted in equity. Survivors must not be retraumatized by the very systems meant to support them.

Why Bill 41 Is Critically Important

Survivors of trafficking and coercive control often experience economic abuse as a central mechanism of control. Examples of this include:

- Debts incurred under coercion and duress, such as credit cards, personal loans, student loans, lines of credit, or service contracts opened in their name without consent.
- Fraud committed by traffickers who make unauthorized charges to a survivor's existing financial accounts, utilities, cell phone accounts, or forge the survivor's signature for online loans, credit cards, Bitcoin, etc.
- Financial surveillance and dependency, where abusers use debt to isolate, punish, or manipulate. We have seen traffickers use financial abuse to create further dependency on them for survival, robbing survivors of a healthy financial standing and creating a lasting impact that persists years after survivors exit.
- Criminalization of survival, where survivors are penalized for financial decisions made under coercion or threat.

These harms are compounded for survivors who face systemic barriers to justice, including those who are criminalized, undocumented, or excluded from formal support systems. Bill 41 offers a rare opportunity to interrupt these cycles of harm — but only if implemented with care, nuance, and survivor leadership.

Key Concerns and Recommendations

1. Expand Acceptable Evidence

Concern: The bill may require police reports or legal affidavits to prove coercion — documentation that many survivors cannot safely or feasibly obtain.

Recommendation: Accept community-based verification, peer support attestations, and self-identification as valid forms of evidence. This can include, but is not limited to, verification and attestation by community agencies, lawyers and advocates with whom

survivors are already engaged and working. Survivors should not be forced to engage with systems that have historically failed or harmed them.

2. Ensure Trauma-Informed Adjudication

Concern: The adjudication process may replicate court-like dynamics, including bias, retraumatization, power imbalances and systemic discrimination.

Recommendation: Adjudicators must be trained in trauma-informed, anti-oppressive, and culturally safe practices. Survivors must have access to language interpretation, support navigation, and a clear, accessible appeals process.

3. Prevent Lender Retaliation

Concern: Creditors may respond to the legislation by tightening access to credit for marginalized communities.

Recommendation: Introduce regulatory protections against discriminatory lending practices and launch public education campaigns to reduce stigma and misinformation.

4. Address Jurisdictional Gaps

Concern: The bill applies only to debts incurred in Ontario, excluding survivors trafficked across provinces or through digital/financial coercion.

Recommendation: Advocate for interprovincial and federal coordination to ensure comprehensive protection for all survivors, regardless of where the debt was incurred.

5. Recognize Economic Coercion Beyond Trafficking

Concern: The bill's current scope focuses narrowly on trafficking, overlooking broader patterns of economic coercion in intimate partner violence and systemic exploitation.

Recommendation: Expand the implementation framework to include other survivors of economic abuse, and ensure adjudicators understand the continuum of coercion beyond trafficking.

Our Vision for Implementation

We envision an implementation process that is:

Survivor-led: Developed in partnership with those most impacted, as well as advocates who work with survivors and support them in their recovery

Trauma-informed: Designed to reduce harm, not replicate it.

Equity-focused: Centering the needs of those most marginalized by systemic barriers.

Transparent and accountable: With clear oversight, community involvement, and mechanisms for redress.

Closing

Bill 41 has great potential to be a landmark in survivor-centred economic justice, but its success depends on how it is implemented. We urge the Government of Ontario to co-develop regulations with survivors, community-based organizations, and trauma-informed advocates to ensure that this legislation truly serves those it intends to protect.

We are committed to supporting this work and welcome further dialogue.

Sincerely,

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