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YWCA Toronto Recommendations for Addressing Intimate Partner and Domestic Violence in Canada

March 31st, 2022

The House of Commons Standing Committee on the Status of Women

Member of Parliament, Karen Vecchio
Chair, Standing Committee on the Status of Women
Government of Canada
FEWO@parl.gc.ca

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Re: YWCA Toronto Recommendations for Addressing Intimate Partner and Domestic Violence in Canada

Dear Chair, MP Karen Vecchio, and Committee Members:

We are writing to share our recommendations on how the Committee on the Status of Women can begin to address intimate partner and domestic violence in Canada.

YWCA Toronto is the city's largest multi-service organization. Every day we help women and gender diverse people find safety, escape violence, gain meaningful employment, and access safe, affordable housing. We serve over 13,000 people across Toronto each year. We also engage in systemic advocacy to advance gender and racial equality, reduce poverty, and end gender-based violence (GBV).

We are glad to see that the Committee has undertaken this important study. GBV was a grave concern for women, girls and gender diverse people long before COVID-19, but that concern has been magnified as cases of violence have soared during the pandemic. Lockdowns and 'shelter-in-place' emergency orders implemented to reduce the risk of transmission and exposure to the virus further isolated and heightened the risk of violence at home.¹

Every six days, a woman is killed by her intimate partner in Canada. Violence and fatality for women experiencing intimate partner and domestic violence are most common in the home. The Canadian Femicide Observatory for Justice and Accountability recently released their #CallItFemicide2021 Report, indicating 173 women and girls were violently killed in Canada in 2021. Of the 173 tragedies, 47 per cent of victims were killed in the home they shared with the accused and 35 per cent were current or former intimate partners. In contrast to 2019, ahead of the pandemic, this is a 26 per cent increase in deaths.²

When we seek to address GBV, it is vital that we consider the vast inequities that exist in our society that further hinder the ability of women, girls and gender diverse people not only to survive but also to thrive. Unaffordable housing, financial insecurity, and limited access to support services exacerbate experiences of domestic and intimate partner violence. The likelihood that a person will experience violence is affected by socioeconomic status and other social identities. Women and gender diverse people living with disabilities, precarious immigration status and/or women who are Indigenous, newcomers or racialized are at a higher risk of domestic and intimate partner violence. A holistic and intersectional approach is needed to address this violence.

YWCA Toronto offers the following recommendations to mitigate GBV across the country:

Education and Prevention Programs and Strategies

- Implement the recommendations put forward in the Women’s Shelter Canada report: [A Report to Guide the Implementation of a National Action Plan on Violence Against Women and GBV](#) beginning with those outlined in their [First Stops on the Road to the National Action Plan report](#).
- Implement the recommendations within the National Inquiry on Missing and Murdered Indigenous Women and Girls (MMIWG) report.³
- Prioritize funding research initiatives on the impacts of domestic and intimate partner violence to ensure more up-to-date information. Updated research would aid prevention efforts.⁴
- Create, deliver and fund community-led public education campaigns on GBV, that highlight intimate partner and domestic violence. Ensure these education efforts are multilingual and are paired with culturally appropriate support.

Financial Support

- Mandate financial institutions to develop policies and procedures to recognize signs of financial abuse.
- Explore the implementation of a guaranteed livable income program that is gender-responsive.
- Offer emergency funding and interest-free loans for women and gender diverse people fleeing violence.

Safe and Affordable Housing

- Ensure the 25 per cent allocation of funding to women in the National Housing Strategy is being operationalized at the provincial level and reflected in federal-provincial/territorial agreements.
- Ensure a range of housing options exist in Canada, including supportive housing options; permanent, affordable housing; transition housing; and shelters for women and trans people.
- Fund research into the housing needs of disabled women, racialized women and trans people fleeing violence.

Mental Health Support

- Increase funding to ensure free, intersectional and trauma-informed mental health supports for survivors and their families, and to ensure the elimination of waitlists and irregular therapeutic supports.

Women and Gender Diverse People with Precarious Status

- Develop and distribute information about violence against women and services available at points of entry for new residents such as airports.
- Ensure programs and services offered to survivors are made widely available, providing adequate federal investment in culturally appropriate supports that are available in multiple languages. These programs and services include but are not limited to legal support, crisis resources, violence against women programs, and wraparound support services.

- **End all discriminatory social assistance requirements that prevent women with precarious status from being able to attain housing and social assistance, including child benefits.**

Justice System Response

- **Develop domestic violence legal information agencies that offer free legal support.**
- **Adopt a survivor-centered approach and decriminalize reporting incidents of violence.**
- **Explore alternative justice models for survivors of sexual and GBV.**

Ensure a Stable Violence Against Women and GBV Sector

- **Provide permanent, multi-year funding to nonprofit organizations supporting survivors of sexual and GBV.**
- **Extend the Canada Emergency Wage Subsidy for charities and nonprofit organizations.⁵**

Invest in Education and Prevention Programs and Strategies

A lack of education and awareness about GBV perpetuates harm. To address gender-based and intimate partner violence, we must first increase public awareness about the abuse being perpetrated against women, girls and gender diverse people and its impacts in our society. A survey conducted by the Canadian Women’s Foundation showed that 90% of people believe that everyone has a duty to address GBV.⁶

The federal government has a role to play in ensuring all women, girls and gender diverse people residing in Canada are free from gender-based and intimate partner violence, regardless of where they live, their income level and their status. The following recommendations will allow the federal government to address some of the root causes of GBV and intimate partner abuse.

Implementing A National Strategy

Increased awareness surrounding domestic and intimate partner violence increases prevention. A recent article in the Globe and Mail highlights the scarcity of prevention programs across Canada and the lack of national resources available to those looking to flee abusive relationships.⁷ In particular, the article points to the lack of national oversight to address violence against women and of updated research on the economic impact of domestic and intimate partner violence – the last report being produced in 2019.⁸

YWCA Canada was involved in the blueprint brought forward by Women’s Shelters Canada (WSC) offering a [report](#) to guide the implementation of a [National Action Plan on Violence Against Women and GBV](#). This report identifies 100 recommendations and provides a roadmap to begin the process of instituting a national plan to address violence against women and GBV. Women and Gender Equality Canada’s Indigenous Women’s Circle largely contributed to the plan, identifying the needed response to the findings from the National Inquiry into Missing and Murdered Indigenous Women and Girls.

We were elated to see the momentous funding allocated to create a national action plan and are eager to see it develop with guidance from community leaders and individual anti-violence expertise.⁹ We support the full financing of the recommendations offered by the Roadmap to a National Action Plan on Violence Against Women and GBV.¹⁰ In order for a National Action Plan to be successful, it is vital that these plans are shaped by community input and guidance from those GBV subject matter experts and

consider the disparate experiences of violence encountered by Indigenous, Black and LGBTQ+ women and gender diverse people and those living with disabilities.

YWCA Toronto supports prevention programming and public awareness campaigns to address violence against women and gender diverse people. Public education campaigns such as [The Violence at Home Signal For Help](#) campaign led by the Canadian Women's Foundation exemplify how increased awareness can lead to prevention. To ensure this type of programming continues to exist and is widely available, we are calling on the government to provide increased funding to community-led initiatives working towards awareness and prevention of GBV across the country.

Recommendations:

- **Implement the recommendations put forward in the Women's Shelter Canada report: [A Report to Guide the Implementation of a National Action Plan on Violence Against Women and GBV](#) beginning with those outlined in their [First Steps on the Road to the National Action Plan report](#).**
- **Implement the recommendations within the National Inquiry on Missing and Murdered Indigenous Women and Girls (MMIWG) report.**¹¹
- **Prioritize funding research initiatives on the impacts of domestic and intimate partner violence to ensure more up-to-date information. Updated research would aid prevention efforts.**¹²
- **Create, deliver and fund community-led public education campaigns on GBV, that highlight intimate partner and domestic violence. Ensure these education efforts are multilingual and are paired with culturally appropriate support.**

Financial Supports for Women Who Face GBV or Intimate Partner Violence

Economic security is a pressing need for survivors of domestic and intimate partner violence. Many survivors face extreme financial strain which is connected to financial abuse, the cost of moving to a new home, accessing legal supports, child care and job loss due to relocation/safety concerns. Attending court dates, accessing mental health supports and re-locating and rebuilding a life in safety all cost money. When women move away from their abusers, they often do so with large debts and/or poor credit scores, making it further difficult to secure rental housing or child care.

Most women who experience domestic violence also experience financial abuse. Greater protection and awareness about situations of financial abuse should be instituted. Financial institutions can play a role in the detection and prevention of financial abuse.¹³ UK Finance has developed policies and procedures for employees to recognize signs of financial abuse.¹⁴

Deeply inadequate social assistance rates contribute to safety concerns. For example, in Ontario, once a couple has lived together for more than three months, Ontario Works requires a joint claim for social assistance is made. These policies lack consideration of potential financial and spousal abuse as there is no guaranteed equal division of funds.¹⁵ For women fleeing violence, having access to financial resources to find a new home and access support services is of the utmost importance. According to a 2019 Statistics Canada report, one in four people who experience financial abuse also experience spousal violence.¹⁶ While provincial governments determine provincial social assistance rates, there is an important role for the federal government to play. We urge the federal government to seriously explore

a guaranteed livable income program that is gender-responsive and meets the needs of women living in Canada.

In addition, it would be valuable to offer emergency funding and interest-free loans for women and gender diverse people fleeing violence to pay for necessities such as food, rent and legal support. At YWCA Toronto, we operate the December 6th Fund, a non-interest-bearing loan for women fleeing violence. Our fund helps survivors access financial support to help rebuild lives in safety. Having funds available for survivors of domestic and intimate partner violence helps to ease the financial strain commonly felt by those leaving abusive relationships and provides empowerment.¹⁷

Recommendations:

- **Mandate financial institutions to develop policies and procedures to recognize signs of financial abuse.**
- **Explore the implementation of a guaranteed livable income program that is gender-responsive.**
- **Offer emergency funding and interest-free loans for women and gender diverse people fleeing violence.**

Ensure Safe and Affordable Housing

No one should be forced to remain in a violent situation or return to a violent partner simply because they cannot secure safe and affordable housing. In addition to experiencing significant life disruptions such as the loss of community and financial strain, survivors of intimate partner and domestic violence risk housing instability and homelessness. These risks are compounded by the lack of affordable market housing and discriminatory financial assistance policies. Addressing the housing crisis and the lack of culturally appropriate emergency shelter and transitional housing options for women and girls fleeing violence would help to create a society free of intimate partner and domestic violence.

Access to Adequate Emergency Shelter Spaces

As it currently exists, waitlists for social housing in Toronto and across the country are mounting. In turn, women are turning to shelter systems. However, access to Violence Against Women (VAW) shelters is limited. Frontline staff have shared that the lack of shelter spaces is leaving women “calling central intake every day to see if there is space available in order to leave their abuser.” When women find out no VAW shelter spots are available, they end up turning to homeless shelters or bouncing between housing arrangements with family and friends where possible. VAW shelters were at capacity prior to the pandemic, forcing many women to endure intimate partner and domestic violence longer. While some efforts to increase shelter space have been made, provincial funding does not account for current shortfalls in operational funding or adequately support long-term services.¹⁸

It is important to recognize the diversity of the shelter system. We cannot assume that any shelter is a safe and adequate option for those fleeing intimate partner and domestic violence. VAW shelters have an increased level of privacy, both in terms of the space itself, and in terms of having undisclosed addresses. Housing with security services, like our YWCA Toronto housing, provides extra security against vindictive ex-partners. Frontline staff have emphasized the importance of having housing workers on-site and the role they play in helping survivors navigate the nuances of leaving their homes, linking them to support services and providing additional safety measures when needed, such as liaising

with appropriate venues to issue no-trespass orders and reporting unwanted and/or dangerous contact. Access to these types of shelters is unfortunately limited due to such little vacancy and prioritizing those who are currently living in violent situations, as opposed to those living in other shelters.

Affordable Housing and Transition Supports

For those who are able to move out of the shelter system, the process is cumbersome. Due to a lack of affordable housing options and inadequate transition supports, many survivors remain in the shelter system longer than permitted, in turn putting added pressure on the system. It is important to have greater support for agencies that work with those who have experienced GBV. Many agencies that have Transitional and Housing Support Workers (THSW) also run shelters. THSW only have a two-year commitment to their clients, but we know that violence and the impacts of violence continue for much longer than that. The staff we have consulted expressed an urgency to have more transitional housing options and additional transition support, much like Community Support Workers or Case Managers that provide additional support once people are housed. This would allow THSW to focus on unhoused clients in the community who need more intensive services like safety plans, Special Priority Program applications (SSP) and assistance with legal issues.

Systemic discrimination faced by racialized communities and gender diverse people also poses a barrier to peoples ability to access housing. Those accessing income assistance are often met with the landlord's refusal to consider their application. Trans and non-binary people – who have faced increased violence within their homes – face barriers in accessing supportive housing due to many shelter services being separated by sex. Staff we consulted acknowledged that our shelters are dominantly occupied by racialized women – a clear indication of the disproportionate violence faced by BIPOC women as a result of many structural inequities. Additional elements such as waitlists, proximity to work, access to transit, accessibility accommodations and options to house children further impact survivors' ability to access supportive housing when fleeing violence.

Limited access to safe and affordable housing leaves women and gender diverse people in suboptimal positions that inevitably compromise their personal safety and wellbeing. Adequate housing provides stability that enables people to support themselves better and begin a successful healing journey. It is vital that the government recognizes access to safe, affordable and dignified housing as a crucial component to address domestic and intimate partner violence.¹⁹

Recommendations:

- **Ensure the 25 per cent allocation of funding to women in the National Housing Strategy is being operationalized at the provincial level and reflected in federal-provincial/territorial agreements.**
- **Ensure a range of housing options exist in Canada, including supportive housing options; permanent, affordable housing; transition housing; and shelters for women and trans people.**
- **Fund research into the housing needs of disabled women, racialized women and trans people fleeing violence.**

Mental Health Support

GBV has a profound impact on mental health and well-being. GBV is associated with poor long-term mental health such as depression, anxiety, and post-traumatic stress disorder. The daily stress to

survive, protect children and navigate leaving violent situations can be overwhelming. To promote healing and safety, funding for mental health services should be increased to ensure survivors can access ongoing trauma-informed counseling and support services that are culturally-responsive.

Social isolation caused by COVID-19 has also led to increased mental health concerns. For many fleeing violent situations, they risk losing their community and regular circles of support. As shared by one YWCA Toronto staff member, “isolation has also been a struggle for women who have secured housing in the community but continue to feel lonely in their new home.” Staff have shared that some women and children who move out of shelters to independent homes feel increased isolation and miss the supportive communities that exist in VAW shelters.²⁰

Currently, survivors are facing long wait times for both individual counselling and for their children. Wait times for family counselling are long and when families are able to access these supports, the duration between visits can be substantial. We know that the trauma does not end when a person leaves a violent situation, it lingers and requires ongoing support. Our frontline staff have also underscored the importance of access to free and affordable therapy and counselling that is culturally appropriate. The disproportionate experiences of violence for Indigenous, Black and other racialized communities must be addressed through adequately funded support. Each experience of violence is unique and a one-size-fits-all approach cannot be offered as an acceptable support response.

Recommendation:

- **Increase funding to ensure free, intersectional and trauma-informed mental health supports for survivors and their families, and to ensure the elimination of waitlists and irregular therapeutic supports.**

Women and Gender Diverse People with Precarious Status

Access to education to understand the nuances of abuse and its consequences should be a priority. Ensuring that education efforts are geared to those who may not have regular access or limited access to information is particularly important. In recognition that many domestic violence situations involve new residents to the country, working to ensure education begins upon arrival is critical. Working with airport officials to guarantee information about violence against women and services available to those who experience it is a promising entry point for intervention. Ensuring educational material is diverse and offered in multiple languages with accompanying support would be helpful as well.

Precarious status further marginalizes women who are new residents of the country. The risk of experiencing GBV, houselessness and employment insecurity is heightened for this population and was exacerbated by the ongoing COVID-19 pandemic. ‘Shelter-in-place’ orders have heightened the risk of violence for women experiencing abuse, but fear of involvement with the criminal justice system or the threat of deportation prevents many from reporting incidents of violence. Canada must adopt a survivor-centered approach and decriminalize reporting incidents of violence.

Without legal status, many women are not able to access good-paying jobs with decent working conditions, nor are they able to receive provincial or federal social assistance. These women face multiple and heightened forms of marginalization rooted in poverty and a lack of recognition of their human rights forcing them to live without financial security. Access to community support services for women with precarious status is also limited, especially throughout the pandemic wherein many

organizations have been forced to reduce or end services. Women with no status have very little hope of attaining housing. Often, these women are shuffled between shelters as they wait for immigration documentation to become available. Without legal status, these women will not qualify for subsidized housing or other forms of social assistance. Discriminatory social assistance requirements inadvertently contribute to increased violence against women.

Recommendations:

- **Develop and distribute information about violence against women and services available at points of entry for new residents such as airports.**
- **Ensure programs and services offered to survivors are made widely available, providing adequate federal investment in culturally appropriate supports that are available in multiple languages. These programs and services include but are not limited to legal support, crisis resources, violence against women programs, and wraparound support services.**
- **End all discriminatory social assistance requirements that prevent women with precarious status from being able to attain housing and social assistance, including child benefits.**

Justice System Response

YWCA Toronto staff expressed concerns about gaps within the criminal justice systems that disempower women experiencing gendered violence. A lack of trauma-informed approaches to responding to disclosures and incidences of domestic violence leads to less reporting. Access to legal support is a top priority for survivors. Whether fighting for child support, custody or implementing processes to prevent interaction with the abuser, adequate support to navigating the legal system would have a positive impact.

Poor legal representation and experiences can lead to further traumatization. Our staff shared that many women have encountered “legal representation that works to quickly settle cases despite the outcome not being in the best interest of the woman.” Having well-informed, trauma-focused legal counsel and judges is crucial. A recommendation from our staff is to have feminist-based, domestic violence legal information agencies made widely available, such as [Luke’s Place](#) in Durham region, that are devoted to assisting women and their children as they navigate family law when fleeing an abusive relationship. Ensuring women have access to affordable and quality legal representation is essential.

In addition, survivors of violence often face stigma within legal systems. Education needs to go beyond the reach of those “most” at risk of violence and on to those most at risk of perpetuating it. In particular, there needs to be robust efforts to educate those in positions of power who perpetrate violence in overt and covert ways, including retraumatizing. Lawyers, judges, officers, and other first responders must undergo mandatory trauma-informed sexual and GBV response training.

More widely, the government needs to explore alternative survivor-focused justice systems. Staff shared that a number of women who do seek support from police find themselves getting charged when they acknowledge their acts of self-defense. Not all women and gender diverse people, in particular Black, Indigenous and racialized communities, feel safe or comfortable reporting incidences of violence with the police due to the history of systemic racism within the police and criminal justice system. Alternative complaint processes should be enacted or current systems should be modified to ensure survivors can report incidents of intimate partner or domestic violence in a way that feels safe. Many organizations

have proposed alternative paths to justice for survivors of sexual and GBV. [The Women's Legal Education & Action Fund \(LEAF\)](#) published a two-part report through a collaborative [Due Justice for All Project](#) funded by Women and Gender Equality Canada. The [second report](#) explores the pros and cons of national and international approaches to respond to sexual violence against women.²¹ Community-driven and -led research and consultations should inform the pursuit to find an alternative justice system for survivors.

Recommendations:

- **Develop domestic violence legal information agencies that offer free legal support.**
- **Adopt a survivor-centered approach and decriminalize reporting incidents of violence.**
- **Explore alternative justice models for survivors of sexual and GBV.**

Ensure a Stable Violence Against Women and Gender Based Violence Sector

Three quarters of the non-profit workforce in Canada is made up of women.²² As a woman-majority sector performing essential services, investment in our sector not only allows us to support a feminized workforce and ensure equitable workspaces but helps provide critical services for women fleeing violence, such as VAW shelters, supportive housing programs, clinical services, employment programs and child care. The non-profit sector needs public funding to support necessary infrastructure costs to continue providing responsive essential services, as well as cover additional costs brought on by the pandemic. We are deeply concerned about the communities we serve and the disparate impact of the COVID-19 pandemic on low-income individuals and families, particularly women who are precariously housed and survivors of GBV.

The federal government often relies on our sector to provide essential programs and services. Organizations like YWCA Toronto offer life-saving and changing support for survivors. Ensuring stability within the sector is vital to ensure communities most in need can rely on our support services and resources. Since COVID-19, many organizations have faced challenges recruiting and retaining staff. On average, non-profits salaries are significantly lower than economy-wide averages, putting non-profit organization recruitment and retention efforts at a disadvantage.²³ While many were able to work from home over the pandemic, our frontline workers were not. These workers have put themselves at risk throughout the pandemic to care for others and should be compensated in a way that recognizes this risk and contribution. Continuing programs such as the Canada Emergency Wage Subsidy (CEWS) will help organizations adequately compensate and as such, retain staff.

The spike in domestic violence cases throughout the pandemic has increased the demand for VAW shelters and GBV services and resources, all of which are crucial for survivors and their families. In Spring 2021, two-fifths of charities reported that the demand for their programs was outpacing their ability to deliver.²⁴ Without adequate funding to retain staff and meet program and support demands, our sector is left in a vulnerable position.

Recommendations:

- **Provide permanent, multi-year funding to nonprofit organizations supporting survivors of sexual and GBV.**
- **Extend the Canada Emergency Wage Subsidy for charities and nonprofit organizations.²⁵**

Early Intervention

Early education programs that teach consent and healthy relationships are also useful prevention tools. [In a previous YWCA Toronto submission](#), it was shared that our Girls' Centre participants expressed needing prevention and public awareness programs that are "youth-led, media savvy and that engage them on issues such as violence, cyber-bullying, sexual exploitation, healthy relationships, and consent."²⁶ Most recently our staff shared that families accessing our domestic violence programs have either one or two children and there has been an unusual increase in older teens attending the program with their mothers.

While the programs offered by YWCA Toronto are voluntary and some mothers are involved with government-appointed child protection services, it was shared that some mothers are attending in an effort to keep their children away from such bodies. Our YWCA [Here to Help](#) and [Breakthrough programs](#) offer support for women and girls healing from trauma. Through our programs, women can learn different ways to heal from trauma, discover their self-worth, feel empowered and restore safety. Recognizing the disparate impact of violence on women and girls through permanent, multi-year government funding for girls' programs that promote resiliency and provide crucial support and education would play a critical role in violence prevention efforts.

Recommendation:

- **Implement permanent, multi-year government funding for girls' programs that promote resiliency and provide crucial support and education on gender-based and intimate partner violence.**

Conclusion

This Committee's ambition to better the lives of those fleeing intimate partner and domestic violence is commendable. Now, more than ever, efforts need to be made to end all forms of violence against women, girls and gender diverse people. It is so important that the work done to address GBV is done with an intersectional, trauma-informed lens. A survivor-first approach is absolutely essential, and we hope our input will inform your final recommendations to the Government.

We continue to offer our support and our commitment to advancing the work required to end GBV. We would be happy to speak to the Committee should you require more information or wish to discuss our recommendations further.

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- ¹ <https://sexualassaultsupport.ca/covid-19-pandemics-and-gender-ocrcc-statement/>
 - ² <https://femicideincanada.ca/callitfemicide2021.pdf>
 - ³ <https://www.mmiwg-ffada.ca/wp-content/uploads/2019/06/National-Inquiry-Master-List-of-Report-Recommendations-Organized-By-Theme-and-Jurisdiction-2018-EN-FINAL.pdf>
 - ⁴ https://www.justice.gc.ca/eng/rp-pr/cj-jp/fv-vf/rr12_7/rr12_7.pdf
 - ⁵ <https://www.imaginecanada.ca/en/Policy-priority-Help-for-nonprofits-through-COVID-19-and-the-recovery>
 - ⁶ <https://canadianwomen.org/blog/responding-to-gender-based-violence-national-survey-results/>
 - ⁷ <https://www.theglobeandmail.com/canada/article-ipv-backstory/>
 - ⁸ https://www.justice.gc.ca/eng/rp-pr/cj-jp/fv-vf/rr12_7/rr12_7.pdf
 - ⁹ <https://nationalactionplan.ca/>
 - ¹⁰ <https://nationalactionplan.ca/wp-content/uploads/2021/06/First-Stops-on-the-Road-to-the-NAP.pdf>
 - ¹¹ <https://www.mmiwg-ffada.ca/wp-content/uploads/2019/06/National-Inquiry-Master-List-of-Report-Recommendations-Organized-By-Theme-and-Jurisdiction-2018-EN-FINAL.pdf>
 - ¹² https://www.justice.gc.ca/eng/rp-pr/cj-jp/fv-vf/rr12_7/rr12_7.pdf
 - ¹³ <https://womanact.ca/financial-abuse-as-a-form-of-intimate-partner-violence-the-role-of-financial-services/>
 - ¹⁴ <https://www.ukfinance.org.uk/financial-abuse-code-practice>
 - ¹⁵ https://womanact.ca/wp-content/uploads/2020/11/WomanACT_Hidden-in-the-everyday_Financial-Abuse-Report-1.pdf
 - ¹⁶ <https://www150.statcan.gc.ca/n1/pub/85-002-x/2021001/article/00016-eng.htm#a12>
 - ¹⁷ <https://www.ywca-toronto.org/blog/Freedom-to-Choose-The-impact-of-YWCA-Torontos-December-6th-Fund>
 - ¹⁸ <https://www.ywca-toronto.org/blog/Workers-on-the-Frontline-of-a-Pandemic-A-VAW-Perspective-of-COVID-19>
 - ¹⁹ <https://www.toronto.ca/community-people/community-partners/social-housing-providers/affordable-housing-operators/current-city-of-toronto-average-market-rents-and-utility-allowances/>
 - ²⁰ <https://www.ywca-toronto.org/blog/Gender-based-violence-COVID>

²¹ <https://www.leaf.ca/wp-content/uploads/2021/09/Due-Justice-Report-Part-2-FINAL-September-2021.pdf>

²² <https://www150.statcan.gc.ca/n1/daily-quotidien/210430/dq210430d-eng.htm>

²³ <https://live-imagine-canada.pantheonsite.io/en/360/priorities-and-challenges-nonprofits-first-quarter-2022>

²⁴ <https://imaginecanada.ca/en/360/imagine-canada-concerned-changes-emergency-measures-will-put-pressure-nonprofit-sector>

²⁵ <https://www.imaginecanada.ca/en/Policy-priority-Help-for-nonprofits-through-COVID-19-and-the-recovery>

²⁶ <https://www.ywca-toronto.org/Assets/YWCA/Documents/Advocacy/YWCA%20Toronto%20Submission%20-%20Federal%20Strategy%20Against%20GBV%20.pdf>