

MY VOICE

MATTERS:

Final Report for the

YWCA Halifax

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Be the Peace Institute



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MY VOICE MATTERS:

SUPPORTING AND ENGAGING YOUNG WOMEN TO END DOMESTIC VIOLENCE

YWCA HALIFAX & BE THE PEACE INSTITUTE

“My Voice Matters: Supporting and Engaging Young Women to End Domestic Violence” is a two-year, grant-funded project of the YWCA Halifax in partnership with Be the Peace Institute. Funding has been made possible by the Standing Together Domestic Violence Shift Grant through the Nova Scotia Advisory Council on the Status of Women.

YWCA Halifax currently provides interest-free micro-loans through the December 6th Fund for women escaping violence across Nova Scotia. The My Voice Matters project was established to help identify the needs of young women survivors recovering from gender-based violence (GBV), establish priorities for the prevention of GBV informed by young women survivors, and to test the provision of wraparound and community-based supports for survivors in their recovery. In partnership with Be the Peace Institute (BTPI), project staff interviewed 30 loan recipients, including young women, to gather their perspectives on best practices and needed reforms.

Over the course of this partnership, BTPI relayed key findings from fund recipients to YWCA staff in order to expand the reach and impact of the December 6th Fund. As a significant resource for domestic violence survivors at a critical point, the fund, and more so the connection with YWCA staff continues to provide pivotal support to survivors of GBV as well as assisting them to connect with key resources in their communities for help beyond the parameters of the loan program.

BTPI provided follow-up contact with survivors through the December 6th Fund to capture a better understanding of the specific needs and impacts of intimate partner

violence on young (and other) women - in their own voices. Because the YWCA sustains an ongoing relationship with participants through repayments, there was an opportunity to gather direct information about the complexities they face through interviews with loan recipients. As well, interviews focused on needed supports, strategic decision-making, efforts to seek services or justice remedies, and the outcomes of various services and interventions on their lives, including the impact of the micro-loan itself.

Women's stories offer direct information from survivors, without intermediaries, about the specific dimensions of their situations and the actions they take to protect themselves and their families, as well as where prevention efforts should be focused going forward.

Findings from My Voice Matters and the shared stories from survivors themselves, combined with research on best practices in program delivery and violence intervention hope to help leverage the YWCA's extensive program offerings and connections across the province for a continued and deep impact.

PROJECT PURPOSE/REPORT FINDINGS:

This final report shares insight from interview findings to date (February 2020 - March 2021) and how the December 6th micro loan program of the YWCA Halifax is impacting women leaving situations of GBV, potential areas of improvement, as well as tracking the impacts of program delivery adaptations since earlier reports (in June and December 2020). Another key aspect of findings shared in this report are what other services and supports women currently access as well as what is missing and/or potentially inciting further harm when they do try to reach out for help or resolution.

Along with summary analysis of interviews to date for the YWCA, (Section 1.1-1.2) this report includes special consideration of how modest gaps and areas of need identified in the June and subsequent December interim reports were quickly addressed by the organization resulting in a more accessible and impactful program overall (Section 1.1.b).

An additional area of inquiry reflected in the report is the keen importance and depth of impact of the specific support provided by specially trained staff (Section 1.1.c.) for loan recipients. While the loan to women at a very vulnerable time is a proven tool for leaving

violence and finding resolution in their lives, it became obvious as interviews progressed how impactful the relationship between the loan recipient and the YWCA staff, specifically Thunder Shanti Narooz van Egteren, also was in supporting her confidence and decision-making going forward. During the final phase of the My Voice Matters project, Ashely Tiller became the new December 6th Fund program coordinator and took a similarly trauma-informed, survivor-centred approach to her work with loan recipients. While all accounts of interactions with Ashley have been nothing but positive, due to project timing, there have only been a few interviews with women who worked specifically with Ashley to date. As a result, most findings in the report relate to experiences of loan recipients in their interactions with Thunder specifically. In any case, it became very clear throughout the interview process that while the loan program is key to women accessing safety and should be sustained and sufficiently resourced – so too should the continued investment in securing a trained and adept staff person to be able to meet the diverse needs of complex cases of GBV.

Another area of research explored through the course of this project was the potential prevention implications of a microloan program such as this on disrupting cycles of violence and preventing a return to violence (Section: 2.0). While no direct evidence linking these two has been discovered to date, there are some strong correlations between access to microloans and disrupting cycles of violence and increasing financial and other independence that support women to leave violence.

A final area of project-related research shared in the report is evidence of emerging 'best/promising practices' demonstrated by the December 6th Fund program that could potentially be replicated elsewhere for similar results. Section: 3.0, outlines some key patterns in program delivery exhibited within the December 6th Fund program that have informed its success in the provision of meaningful and timely support for women leaving violence.

And finally, Appendix A, reflects a compiled list of known organizations and agencies that support re-housing in a number of ways (financial aid for rent or bill arrears, emergency moving, pet kenneling, furniture banks etc....). This was requested as another helpful tool for staff to provide diverse referrals to women across the province for additional services, supports and needs related to re-housing not covered by the loan itself and as a means to potentially stretch the impact of loans for women otherwise

supported elsewhere. This list is by no means exhaustive but could be added to and updated as resources are continually identified.

A final project activity not shared in this report was outreach to agencies and organizations across the province to ensure that they can confidently refer their clients and the women they work with to this provincially available resource. During the final phase of this project, staff connected with 32 organizations including transition houses, women's centres, family resource and youth centres, culturally specific community-based organizations and sexual health, sexual assault centres and response teams. An effort was made to explore and connect specifically with those organizations representing more diverse clientele, like Indigenous women, those of African descent and Immigration settlement services among others.

LIMITATIONS:

The primary purpose of this project and final report (in addition to interim reports submitted in June and December of 2020) was to share key findings from interviews with recipients of the December 6th loan program with the YWCA in order to further adapt and refine program delivery as needed.

Initial project goals included interviewing up to 50 women to offer a broad and diverse range of loan recipient perspectives and program impacts. However, in consultation with project partners it became clear that we would need to adjust our original goal of 50 interviews over 2 years to a more modest 30 due to COVID-related low uptake. As a result, project staff had the added capacity to incorporate a certain degree of backing research to support project findings for recommendations around practice and program delivery.

Related to the smaller pool of available interview respondents overall was the fact that there was a relative lack of diversity among women referred to the project to potentially be interviewed. This was despite every effort made by December 6th staff to ensure a variety of perspectives and experiences were included in the pool of potential participants. Due to this lack of diversity and a need to protect the identity of all respondents, this project report cannot disclose whether those BIPOC women were interviewed or not. There are some general recommendations included in the report

around ensuring ongoing efforts to maintain a culturally proficient service informed by an intersectional framework in order to reach and help a more diverse clientele.

During the late stages of this project, the YWCA was able to secure additional non-repayable funds for women leaving violence through the “Safe & Sound” project funding. These funds are available on a case-by-case basis, dependent on demonstrated need, for a certain number of clients of the December 6th Fund program. Funds of up to \$500 are given directly to women and can be used for whatever is needed at their discretion. It was thought that additional interviews of the “Safe & Sound” fund recipients could be included in this project report to better understand the impact of these additional non-repayable funds for women leaving violence. However, due to a low number of referrals to date at the time of this report for interviews of recipients of this additional funding, specific impacts could not be reflected back in this report in order to protect confidentiality. Wherever possible, general impressions of what increased financial support for all of the women interviewed, as expressed by them, has been included to help underscore the importance of this added investment and offering.

METHODOLOGY:

Upon completion of this report, 30 interviews had been completed of a possible 36 potential participants to date. Six potential respondents were not interviewed due to inability to connect after repeated attempts.

Interviews covered the impacts of the loan program on women leaving violence as well as what other services and supports these women accessed or did not, what is missing and what could be improved for a better response to domestic violence in our communities. Questions related to their specific experience with the loan program itself – the intake and repayment processes, the staff and the impact the money had on their lives. As well, women were asked about their specific barriers for leaving, what eventually helped them to leave and how they are doing now and what they attribute that to. A component of the interview is also dedicated to whether they had the level of support they needed to leave, what was missing and what could be improved or created in terms of broader wraparound services and supports in their communities.

All participants were encouraged to only share what they were comfortable sharing, to take breaks or stop altogether as needed. As well, all interview participants were reassured that their personal identification will be protected and that all feedback is provided to the host organization in a general, confidential way. Recipients all received an honorarium of \$25.00 for their time and bravery in the form of either an e-transfer or gift card to the grocery store of their choosing.

SECTION 1.0: SUMMARY OF FINDINGS FROM INTERVIEWS FEBRUARY 2020 – MARCH 2021

SECTION 1.1 - December 6th Loan Program Impacts and Improvements

There has been little by way of negative feedback since suggested changes were made after the June and December Interim reports including increasing loan flexibility, expanding options for first meeting place and flexibility in how bills are paid to collectors. This approach underscores what a responsive, human-centred approach can look like in meeting the needs of those leaving violence (for more on this aspect of care, see Section 3.0 Best Practices for Program Duplication). Included in the below cumulative feedback from interview respondents are general impacts and applications of the loan as well as motivators and barriers to leaving, determinants for survival as well as how respondents are doing now and what can be attributed to their current status. Central to each interview was also how each woman experienced intake, repayment and interactions with personnel. Any feedback they had on improvements to the program is also included here.

a. General impacts of the loan and of gender-based violence –

Fear and safety were the key motivators for leaving for the large majority of women as well as being the dominant barrier for leaving (a recent change since the December interim report). Survival was attributed to outside support for most respondents and the majority credited the loan program specifically for their eventual and safe departure from violence. The majority of respondents used the loan to enable safe escape and access to safe housing specifically in the form of a down payment, damage deposit or first month's rent. Loan recipients gave an average overall rating of the loan program of "excellent". The large majority are doing better now (since accessing the loan program) and most credited "getting away from violence" as the key reason for that.

DETAILS:

90% of women interviewed indicated that fear and safety were the primary motivators to eventually leaving. Of those, 57% also indicated that

keeping their children safe and mitigating their exposure to violence and to unhealthy relationships was an additional motivator for leaving. 20% of respondents indicated that alcohol or drug use/addiction (on the part of their abuser or themselves) was another contributing factor to leaving.

*Before women leave a violent situation, they face a myriad of complex individual and systemic barriers to leaving. Up to the December interim report, the majority of women interviewed indicated that financial insecurity was the dominant barrier preventing them from leaving the violent situation. **Since that time additional interviews have pushed “fear of violence or death” as the dominant barrier for leaving at 57% while financial insecurity is now slightly below at 53%. This change, though slight, could be attributed to what transition houses and women-serving organizations the world over are seeing as an increase in the severity of violence during the pandemic¹. The YWCA was also able to secure additional funding since the interim report which is available on a case-by-case basis in the form of a non-repayable loan of up to \$500 which can be spent on anything needed. Impacts of this additional funding could not be reflected in this report but will most assuredly help women leaving violence in meaningful ways.***

Insecure housing or lack of a safe alternative was also relatively high and indicated by 40% of women interviewed as being a key barrier to leaving. Concerns about losing their children was a barrier for 37% of women. 30% of women identified emotional control by their abuser as a key barrier to leaving. Loss of the relationship or love for the abuser was a barrier for 17%. Shame, guilt or embarrassment was identified as a barrier for 13% of women. Systemic barriers and racism within social services, police, community-based supports or the court system was also mentioned as a barrier for some respondents. A few women identified each of the following as barriers to leaving: the abusive partner’s control over her life, friends, community and surrounding systems; lack of transportation; lack of services in her rural community and the justice system.

*In terms of what helped each woman survive up to that point and through the duration of the violent relationship, all of the respondents indicated that their own personal resilience helped them survive, but only 10% said that personal resilience only (without outside support) ensured her survival. **While the majority at 57% attributed their survival to some form of outside support** (which could be defined as a program or an informal source like friends or family). Other contributors to survival were in the minority but included children, money, alcohol/drugs, faith, work and periodic work-related absence of their abuser.*

¹ One in two (52%) shelters saw an increase in the severity of violence that the women they were serving had experienced. Women’s Shelters Canada. <https://endvaw.ca/archives/news/>

63% of women listed the financial support from the loan program as the primary reason for an eventual safe and successful departure from the violent situation. 63% of respondents indicated that outside support from a program or service (in addition to the YWCA's loan program) further enabled leaving (among them only 13% had informal support only). Importantly – more than half, at 57%, of women attributed their ability to leave to having secured alternative, safe shelter. For 10% of women, specific intervention from police was central to their ability to leave violence.

60% of women interviewed used the loan on a down payment, damage deposit or first month's rent for safe housing. 33% used the loan to pay for power or phone bills. One respondent used it toward a mortgage payment for a new home and 10% of those interviewed used it for a variety of "other expenses" (changing the locks, paying off other debts). Since the June interim report, the YWCA has expanded the parameters of the loan. For more information on the impact of that change, (see Section 1.b. "Loan flexibility") and **since December there are additional non-repayable funds available on a case-by-case basis which can be used for anything required.**

The average rating of the overall experience for respondents with the loan program out of a scale of 1 -7, on a scale of 1 (terrible) to 7 (excellent) was 6.85/7 (rounded to 7!). Feedback on their overall experience of the loan program included:

- **"uplifting and encouraging",**
- **"a great experience",**
- **"I was in despair; when I walked away I had a whole new perspective of hope"**
- **"the energy [gained from getting the loan/interacting with the YWCA staff] helped me finally work things out in my life"**
- **"staff were understanding and compassionate, conscientious of sensitive timing, it was a very good experience."**
- **"cared for me throughout the process."**

90% of the women interviewed indicated they were doing well or better now. Reasons for this were not limited to one answer. Among those, 63% indicated that getting away from the violence was the primary reason for that. For 47% of the respondents the happiness of their children was their primary reason for doing better. For another 47%, new connections and relationships was improving their lives. 47% also identified financial security or independence as the reason for improved quality of life. 43% indicated that their new, safer housing was the key reason. 23% said a new job was making them happier and 13% felt that their own personal resilience and improved mental health was the reason. A few indicated that hobbies were helping. Two referenced the pandemic as being an

unexpected help by keeping her abuser away and a further 2 identified 'other' formal supports (victim services, housing support worker, legal aid...). One found her faith to be helpful in her recovery.

b. Intake, repayment and potential improvements of loan program –

Experiences during the intake, follow up and repayment processes for women I spoke to have been predominantly positive. The most influential aspect of the loan program, equal to the loan itself, has been their interactions with staff (outlined in greater detail in Section 1.c., below). Respondents felt there were very few improvements needed to the loan program. In the first round of interviews, prior to the June interim report, there were a few areas that respondents indicated could be improved including loan flexibility (on what it could be used for), whether having the YWCA pay the payee directly was helpful or not, and first meeting options. Since that time, many of those issues have been directly addressed by the YWCA through alterations of the program criteria and process. Respondents have reported positively on these aspects of intake and repayment since these adaptations were made. As well, since the December interim report, the YWCA was able to secure additional non-repayable funds for some recipients of the December 6th loan based on demonstrated need. While the timeframe of this project did not allow the inclusion of impacts of this additional funding for women, it can be assumed, based on survivor accounts, that any financial aid is welcomed and impactful.

DETAILS:

Intake –

97% of respondents found the intake process to be positive. The strong majority felt it was easy, fast and seamless. Some shared the following thoughts:

- **"couldn't have gone better",**
- **"nothing has been easier",**
- **"perfect",**
- **"amazing",**
- **"super easy",**
- **"so grateful",**

- **"so easy",**
- **"would highly recommend this program to others",**
- **"I was desperate and needed help right away, it all went through so quickly",**
- **"wish everything in life were that easy"**

Prior to the December report, one woman who had an otherwise positive experience with the intake process did indicate she found the paperwork ultimately too confusing to complete (and got outside help) due, as she explained it, to her degree of traumatization from the violent relationship, despite also indicating she experienced a high degree of patience and support from Thunder.

Another woman suggested finding a way to not require formal "verification" of the presence of violence (she had victim services do so because she was going through the court system but was not sure that would be the case for many). It has since been confirmed that the December 6th loan program does not require formal verification and operates on a trust-based relationship. There may have been a misunderstanding for this particular respondent.

Repayment –

87% of all women interviewed indicated they felt the repayment plan was flexible and seamless. This is down slightly since the interim report due to a few new respondents who have not yet begun repayment and therefore had no comment but felt generally good about the plan jointly created with staff. *There was a high degree of appreciation for how empowered they felt in being able to provide input on their own personalized repayment plan including the specific timing and amount. All were very appreciative that the loan is interest-free. Since the Spring of 2020, all indicated their appreciation that payments were put on hold during the initial phase of COVID (from April to August of 2020) due to the economic impacts of the pandemic, particularly for women with children. All indicated their appreciation of periodic check-ins from Thunder and **Ashley Tiller (who has taken over coordinating this program since the last report)** and their assurances that plans were flexible and could be put on hold if needed. Their feedback indicated that because of this personal and compassionate response from Thunder and Ashley, they felt all the more motivated to pay it back on time and in full. Many explained this motivation as being driven by their interest in the sustainability of the program, for other women to be able to access loans but even more so, to do right by the agreement they set in motion with staff. The majority of women interviewed for this project had worked with Thunder and many women felt personally compelled to "to do right by Thunder" because they felt she has helped them so significantly at a very vulnerable time.*

In earlier interviews (prior to June report) a few women indicated the timing of repayment withdrawals could be more aligned with things like automatic deposit of

their government child benefit, or bank fee withdrawals, etc....and a minority (2) indicated they would like clarity in timing of withdrawals and more regular updates on outstanding debt. There has been no indication of these concerns since the June report.

Loan flexibility –

*While initially there were a number of suggestions that more flexibility in how to use the loan would be helpful including a significant number who wanted to be able to use the funds for groceries (46% of the first set of interviews), and a few women wanted to be able to spend it on things like furniture, or other things (baby supplies, oil, moving expenses and “additional bills”). In total (February 2020 – March 2021) **53% mentioned increased flexibility on how loan can be spent as a needed improvement, down from 57% in December. Since the December interim report, only one woman has indicated an interest in being able to spend the loan on other things not covered within its parameters (medicine). This is likely due to the increased flexibility for loan use introduced in the Fall of 2020. As well, there are additional, non-repayable funds available to some recipients.***

Between June and December, the YWCA did expand what bills can be covered by the loan to include all utilities (e.g. oil heat as well), phone or internet bills/arrears, and car costs on a case by case basis. These are in addition to eligible housing costs (damage deposit, rent, rental arrears), NS Power deposits/bills/arrears, moving costs, and storage costs.

Since these adjustments were made to the parameters of the loan, there have been far fewer interview participants who have identified loan flexibility as a needed area of improvement. One woman indicated she wanted the loan to act as more of an emergency fund – to be accessed immediately for urgent needs (hotel, cab) without processing. One woman hoped to be able to use the fund for childcare expenses.

While groceries still cannot be covered by the December 6th loan, the YWCA is able to use some remaining emergency client funds to purchase gift cards (including for groceries and gas), which are available to participants if needed. It is also possible fewer have mentioned this fund gap due to the expanded loan flexibility in other areas which has perhaps lessened the overall financial pressure on women who might otherwise be experiencing food insecurity. As well, new COVID relief funds available provincially and federally during the pandemic could also have contributed to lessening pressure related to food expenses for women.

The addition of the non-repayable fund for some women will also surely contribute to lessened financial pressure in future. The timing of this report did not allow for a thorough review of the impact of this newly available fund.

Loan amount –

70% of respondents felt the loan was enough. Among those who did not, the majority felt that it was still very helpful. Many of the women indicated that it was enough to help while importantly still being an achievable amount to pay back. The majority indicated that they wanted to honour their agreement with the YWCA because their help and support meant so much to them. Many also indicated increased motivation to pay it back so that other women can access it in future and have the same help and support that they experienced from the YWCA. So while some of the women felt that the loan was “not enough”, in combination with the intervening support and compassion from the staff at the YWCA it seemed to actually have had an unquantifiable impact on their lives. While the money was undeniably crucial to their safe departure from violence, additional referrals to outside agencies provided by the YWCA and the resulting confidence and validation the women experienced from their interactions with the YWCA staff, enabled more positive and empowered decision making around leaving and securing a better and safer life for themselves and often their children.

As referenced earlier in the report, the YWCA has since received additional funding through a project called “Safe & Sound” which will allow them to support up to 20 women with December 6th loans with another \$500 that is non-repayable. That money can go directly to the participant and they can purchase whatever is needed. Access to this additional, more flexible and non-repayable financial aid will undeniably help those leaving violence but the timing of this report did not allow for a thoughtful exploration of its impact. While the December 6th loan was always referenced as “enough” by interview respondents, this was almost always qualified by a laundry list of ongoing financial pressures in their lives including general cost of living increases, childcare and importantly - rent.

Public awareness of loan program –

Since the December report, no one has indicated a need for increased public awareness about the program as being an area for improvement. In total, only 17% of women mentioned a need for increased public awareness to improve the accessibility of the program. **While the initial interviews prior to the June interim report, showed this as a key recommendation, only 3 respondents mentioned this since June and none since the December report. There has been a conscious effort by the YWCA to ensure agencies and organizations across the province know that these funds are**

provincially available and that they are making a difference for women leaving violence.

In general, there was diversity among referral agencies or individuals but predominantly word of mouth and victim services remain the most common single source of information about the program for respondents. However, the accumulated referrals from various community-based agencies was the largest overall source of recipient referral.

DETAILS:

While 60% of women heard about it from different community-based agencies (see below), there was diversity in which agencies were referring within the sector. 23% heard via word-of-mouth, and at 17% Victim Services was the largest single-source of information about the loan program for respondents. A few who were already involved with the YWCA heard about it from the agency itself. There were also a few miscellaneous sources of information about the program as well including google search, Child and Family Services, HRM Municipal Services (311) and Detox.

Word of mouth (7)	Naomi Society (1)
Victim Services (5)	Supportive Housing for Young Mothers (1)
Chebucto Connections (4)	Ad posted (MNFC) (1)
Already involved with YWCA (3)	Child Family Services (1)
New Start Counselling (2)	311 (HRM Municipal Services) (1)
Pathways Family Connections (2)	Bryony House (2)
Google search (1)	Adsum House (1)
Alice House (1)	Detox (1)

First meeting flexibility –

The large majority did not have any issues with this, and it was actually not a designated question but came up once prior to the June interim report. *At that time, one respondent felt the first meeting could be more discreet in order to better protect anonymity. She suggested the YWCA could offer an alternate meeting place or a separate entrance.*

Since that time Thunder (and now Ashley) offer a few options for the first meeting (when recipients fill out application information). Options include over the phone, over email (if they have access to a printer), or in person. If they are working with another support agency, there is also the option for staff to email it to their worker

there, and they can assist in filling it out/scanning and sending it back to the YWCA. If they want to meet in person, the Dartmouth office is offered as the first option, or alternatively, a local public space that they feel comfortable and is more accessible for them. While in-person meetings are only available for applicants in HRM (and less and less common during COVID), in cases outside of that region, the YWCA works with other support agencies to fill out the intake package and would then follow up with the client over the phone for the next steps.

Since these adjustments have been made and offered to recipients there has been no identified difficulties with first meeting location by those interviewed. Although one recipient did suggest that the meeting place could be more obvious as she found it hard to find and suggested a decal on the door or other indicator. All of these adaptations show how responsive the staff at the YWCA are, even for seemingly small concerns about the program delivery (see more on program responsiveness in Section 3.0 of this report).

YWCA paying bills directly –

Prior to June interviews, 85% of recipients felt it was either helpful or neutral to have the YWCA pay their bills directly and a minority (23%) felt they would have preferred to pay it themselves. Reasons for this included embarrassment and decreased agency. For those who preferred to not be involved in the transaction, reasons included that it was nice to have one less thing to worry about and one went so far as to say she was too traumatized to speak to a landlord and could not have paid it even if she had to.

Since that time the YWCA has further adjusted their approach and staff is now able to give the client choice in terms of how they want the bill collector to be paid. The cheque still needs to be in the bill collector's name (e.g., landlord) but it can be mailed directly to the landlord, the client can pick it up, or it can be mailed to the client for them to arrange delivery to the collector. Thunder, and now Ashley, offer to talk to the bill collector directly, if they would like, or not, and then send a payment confirmation letter if preferred - whether directly to the collector or to the client to pass it along. Regardless of what choice the recipient makes, staff are always careful to remain vague about the payment to the payee, (i.e., "YWCA is making a one-time payment for something", not why they are making the payment or what the program it is for) in order to protect privacy and reduce stigma for the loan recipient as much as possible.

Since the December report and additional options for bill payment have been proceduralized, 80% of total respondents have been either neutral or preferred having the YWCA pay directly. While this is down slightly from the December tally of 85% this can be attributed to the fact that many of recently interviewed loan recipients were able to pay their bills

directly as a result of these changes and therefore the question did not apply.

For those who opted to pay bills and landlords more directly, women reported that they liked knowing where the money was going and having some control. Of those who preferred having the YWCA staff pay directly, one of these women was actually too traumatized to go out in public to pay bills. A few felt it was more responsible on the YWCA's behalf so they could be assured it was going to the right place.

Among the two since June who reported feeling negatively about the YWCA paying directly (despite recent changes to this process) one did not want her landlord knowing her situation so perhaps she did not know about or understand the new options. The other suggested that if there were an emergency fund, she could have accessed to pay things right away, then the reliance on the YWCA and the extra time it took to process her loan would not have bothered her.

Again, the vast majority of respondents in total preferred to have the YWCA pay directly and do not opt to make payments themselves. This feedback might suggest that since staff have begun offering so many pathways to recipients in terms of paying payees, that simply being offered the choice has lessened any negatives associations with the YWCA paying directly. The overall sentiment among respondents is still relief in having that degree of direct support from the YWCA.

Again, on the whole, intake and repayment experiences for loan recipients interviewed was very positive with only a few suggested areas of improvement which have all been addressed to some degree or in some cases, totally mitigated. And it is important to note that even in cases where there were some areas of potential improvement, the majority of recipients felt that their overall experience accessing the loan and interactions with the YWCA were so largely positive that they very directly and positively contributed significantly to their current safety and confidence.

The adjustments – large and small – made to the program since the initial feedback from respondents shows an unusual degree of agility and responsiveness on the part of the YWCA and is just another example of how client-centred and trauma-informed this program and the staff are.

"As a result of the relief money I got through the December 6th fund, I was able to move into my own apartment where I felt safe, met new people and got a new position at work with increased hours. All because I was able to get away from the violence."

c. **Interactions with personnel**– While all respondents benefitted from the loan itself (in terms of its direct influence on access to safe housing and/or their removal from violence), participants overwhelmingly confirmed that their interactions with the staff at the YWCA, and specifically Thunder Shanti Narooz van Egteren*, was as, if not more, impactful.

***While Ashley Tiller has since taken over the role of Coordinator of the December 6th Fund program, the large majority of those interviewed during the timeframe of this project dealt with Thunder, therefore the majority of commentary below is directly related to their interactions with her. It is still important to note that any of the women interviewed since Ashley took on this role, albeit a small number, have also reported very positively in terms of their interactions with her, the support she provided and follow up she gave, showing an important continuity of care and expertise from the staff at the YWCA for clients of this program. There have been no complaints whatsoever regarding Ashley’s approach for those interviewed.**

All respondents found their interactions with the YWCA as an organization and Thunder specifically to be overwhelmingly positive. They experienced nonjudgmental, compassionate and culturally proficient support. This support was identified by the women over and over again as central to both their positive associations with the loan program and to their success going forward. Thunder’s specific approach was fundamental to the degree to which women expressed feeling supported and confident in their decision-making surrounding both leaving a violent relationship and seeking additional support after. While the money itself, though modest, was felt to be a key tool in leaving and getting to safety, it was their connection and interaction with Thunder that more positively influenced their further decision-making. Her role generally and her particular approach, more specifically, has been key to the overall impact and success of the program. Someone specially trained with these skills/expertise (trauma-informed, expertise in GBV, anti-racist and connected to community/agencies, with a heightened degree of how systems interact and impact women) are key to providing the appropriate level and nature of support for women leaving violence. (See more on

the critical importance that relationship and expertise in Section 3.0 of this report).

DETAILS:

100% of respondents had positive or very positive experiences with staff at the YWCA responsible for intake and repayment of the December 6th Fund.

During her time in the role of coordinator of this program (which fell during the majority of time for this project exploration) Thunder Shanti Narooz van Egteren specifically was felt to be responsive, non-judgemental, compassionate, supportive and resourceful (among other superlatives!). The cumulative reports from respondents show overwhelming evidence of her expertise in supporting women with complex needs. And again, it needs stating that all women interviewed who worked with Ashley also had very positive interactions with her, despite only being a very few that fell within this project timing.

From intake to repayment, Thunder's approach was consistently described by women as being adept at putting them at ease, helping them to feel validated and confident in proceeding with accessing the loan program, and ultimately leaving violence. This cannot be emphasized enough. There were many women who reported that until they accessed the loan program, and specifically talked to Thunder, they might not have had either the tools or the confidence to leave and they don't know what would have happened to them.

Additionally, there were many who spoke about Thunder's approach relative to other services/supports they accessed or were forced to access. Of those, most were very clear that not only was her approach significantly different, "refreshing" than many others but more directly influenced their ultimate life changing decisions to get to safety. Thunder's compassionate, non-judgemental approach has been key to the feelings of safety, validation and confidence. But there is also an area of specific expertise she brings to the job and to the interactions with loan recipients around the complex dynamics of gender-based violence, trauma and the surrounding systems designed to help women. Women reported that she always had specialized information or referrals for them when they had additional barriers or needs and if not, she would follow up with a way to help.

Among racially minoritized women who were interviewed, all shared how culturally responsive/anti-racist Thunder was as well. In fact, one respondent who tried to access culturally specific community supports did not feel as welcomed or understood by them as she did by Thunder.

Just some of the testimonials from respondents about Thunder specifically:

- ***"non-judgemental, non-patronizing, competent, informative, kind"***
- ***"She actually cared"***
- ***"Patient, she made it easy"***
- ***"Flexible about repayment, frequent check ins"***
- ***"Offered help with additional funds if needed. Fast and painless"***
- ***"She checked in with me during the pandemic just to see how me and my kids were doing, for no reason, just to be nice"***
- ***"She was great! Wanted to stay and hang out with Thunder"***
- ***"She reminded me there are good people in this world"***
- ***"Having the support [from Thunder] was so important to me at that time"***
- ***"So great, felt like a coffee date"***
- ***"Nothing but wonderful things to say about Thunder, she is just lovely"***
- ***"Thunder is lovely, she really cared and really knew what she was doing"***
- ***"I was given other options and ideas like the movers who help those in need. it was a major help!"***
- ***"Thunder went out of her way to help me, gave me extra time and understood the urgency of my situation"***

To further underscore the importance of the particular influence the role that staff play on the success of the December 6th program, but more so on the women's lives and feelings of success and safety, it is important to explore best practices in supporting women with complex needs leaving violence. Some of these lessons learned/evidence can help demonstrate what kind of processes and human

resources are needed to continue to provide this specialized support key for the ongoing success of the program.

We know that intimate partner violence (IPV) against women results in short- and long-term physical and psychological harm for women and their children². In Canada, IPV is considered a public health issue and is associated with significant health risk behaviours, including alcohol and drug abuse, smoking, unsafe sexual behaviour and physical inactivity (Chief Public Health Officer of Canada, 2016)³. Not to mention a variety of negative consequences on women’s mental, physical, sexual and reproductive health, which may require acute and, at times, long-term mental health care. IPV has significant impacts on families, communities and society, including financial costs estimated at over \$7 billion dollars per year in Canada alone⁴. While most of these costs are felt directly by women and families, they also impact government services (e.g. health care and criminal justice costs) and the private sector, through losses to employers (e.g. lower productivity) and potential losses of future earnings of adolescents and children exposed to IPV.

Therefore, it is critically important to understand these risks and the best/most promising practices in how to respond to women who have experienced violence in order to mitigate long term affects and give her the best chance of escaping and not returning to violence.

According to the World Health Organization⁵, some best practices on how to respond to IPV from a clinical/health care provider perspective include:

- ◆ ***understanding violence against women*** and the high prevalence of mental health conditions such as depression or post-traumatic stress disorder (PTSD) associated with IPV;
- ◆ ***emphasizing confidentiality***, but also its limits (for example, where there is mandatory reporting of children exposed to IPV); and ensuring privacy;
- ◆ ***being non-judgmental, supportive and validating***;
- ◆ ***assisting the woman to increase safety*** for herself and her children;
- ◆ ***helping her access information about resources and provide or mobilize social support***, or be able to refer her to someone who can;
- ◆ ***ensuring, to the extent possible, that the response to an IPV does not result in harm, including avoiding attitudes and behaviors such as judging, pitying, blaming and trivializing, or pressuring women to disclose information, leave the relationship or pursue charges.***

² Wathen, CN, MacGregor, JCD, MacMillan, HL. (2016). Research Brief: “Identifying and Responding to Intimate Partner Violence Against Women”. PreVAiL Research Network. London, ON.

³ The Chief Public Health Officer’s Report on the State of Public Health in Canada. (2016). “A Focus on Family Violence in Canada”

⁴ Department of Justice Canada. (2009). “An Estimation of the Economic Impact of Spousal Violence in Canada”. https://www.justice.gc.ca/eng/rp-pr/cj-jp/fv-vf/rr12_7/rr12_7.pdf

⁵ World Health Organization. (2013). “Responding to intimate partner violence and sexual violence against women” (WHO clinical and policy guidelines)

As well, specific best practices for interventions for IPV for health care and community-based services include⁶:

- ◆ **culturally safe** and specific interventions, and **trauma-informed care**;
- ◆ and interventions based on advocacy models, including **coordinated services, case management and "system navigation"**.

The YWCA December 6th program and in particular Thunder herself, have all of the recommended expertise to help women in meaningful ways within the limited confines and efficiencies of this streamlined program.

When asked, recipients of the loan program shared why they agreed to do the interview and while many expressed an interest in providing input to help other women via strengthening the program that helped them so significantly, the majority specifically indicated that they just wanted to help Thunder because she had helped them in meaningful ways.

"I want to give back to a program that helped me so much, I would do anything for Thunder."

So, while Thunder cannot be duplicated, it is important to understand and honour the specialized skills she brings to the work in order to both better understand what women in these situations need as well as what kind of investment would be needed in order to properly resource and sustain this critical position. (See more on best practices for program duplication in Section 3.0).

SECTION 1.2: Identifying gaps and strengths in "wrap-around" community supports and resources

a. Experiences with GBV specialized community-based supports and services–

YWCA - *A few respondents were already involved in the YWCA either through programming, volunteering or accessing their childcare services and felt supported by staff there to access the loan program, and in some cases, other supportive programming at the YWCA or elsewhere.*

Other community-based supports - *Among total respondents, 63% identified a supportive service or program as central to helping them leave, tied with the*

⁶ Ibid.

financial support they received from the loan program in terms of what key intervention helped them to leave an abusive or violent situation.

Of those – 60% of respondents accessed a transition house or shelter, 43% sought support from a women's centre, and 23% of women made use of a family/community or culturally specific centre.

Transition house/shelter - *Of those who accessed a transition and second stage housing 17% had a "good" experience, 44% had a "bad" experience, 11% felt it was neutral and 17% were unable to access it as it was full.*

Attitudes and safety were identified as key issues at transition houses. BIPOC women felt they could not go to a transition house at all because there was a lack of understanding of the particular barriers they faced or their experience. Other criticisms of transition houses included some finding the residents, the staff, or both "gossipy". Many women who had a "bad" experience at a shelter – or decided not to go – felt they were or would be stigmatized by others (within the shelter and outside in their communities) for doing so. Some felt the shelter was unsafe for them or their children. One woman disclosed that she was sexually assaulted by her roommate and when she reported it to the shelter worker, nothing was done. One woman was robbed by another resident. Many women with children either decided not to access a women's shelter because they felt it was unsafe or their children would be judged by community and many identified a need for family-friendly shelters. Many women with children who need emergency housing accessed hotel rooms as an alternative "safer" or "less stigmatized" option. Five women were deterred entirely because they did not allow pets. Some felt it was unclean and unpleasant generally. There was a lot of shame associated with accessing a shelter for many women.

Of the more positive accounts one woman felt her experience with the shelter and the support she received there both from staff and residents was a "game changer" for her. Another woman felt she was finally able to access independent housing because of the staff at the transition house and their help in navigating access to this. She did express not feeling "ready" to leave however and expressed that she has felt more isolated, scared and depressed since leaving the transition house as she is farther from supports without transportation.

Housing insecurity was identified again and again by women (33% of total respondents talked about this explicitly) whether in conversation about formal shelter services or in their efforts to find affordable housing with the loan itself. Many or most women had to make difficult decisions due to affordable and emergency housing shortages, some went to hotels as an alternative, but many did not feel that was a sustainable or often - safe option. One woman felt there should be a specific GBV-related emergency fund that would be faster to access than even the December 6th loan in order to leave quickly in a crisis situation and

sort out details once settled. Many women with children experienced additional barriers finding housing – both emergency and more long-term, due to lack of choice, landlords specifically not allowing children or in the case of shelter – feelings of danger, vulnerability or judgement. **Rent was identified as the biggest financial burden besides food for all of the women.** Many made difficult sacrifices as a result of the money they put toward their rent in order to stay in a safe place.

“Landlords don’t want kids in the building. There is nothing between shelter and expensive rental units. I’m in a safe place now but it’s way too expensive, it’s still my biggest source of stress.”

Women’s Centre or Culturally Specific Centre – 43% of interviewees accessed a women’s centre or similar domestic violence supportive organization. A very small number accessed culturally specific agencies and another 17% made use of a family or community resource centre/agency. **23% of interview participants identified the need for “safer leaving processes”.** Those being more discreet but formalized ways of leaving abuse. For example, someone to help specifically with finding housing, lining up moving/storage services and doing so without increasing the risk to her or her children. As well, many women either appreciated or wanted a safe space to go just talk to others who understood the complexities of GBV, its impacts and why it is hard to leave. Of the few who accessed culturally-specific agencies, there was complexity in their experience with those agencies. One woman felt she didn’t belong, one worried about gossip by staff within her small community but while one felt unsure of her experience there, she had a very positive experience with the staff person she was connected with. Many identified a need for specialized training for staff across sectors including community-based agencies to better understand:

“what women and mothers are going through, the shame and guilt and fear. It is why women don’t leave, because no one understands what they’re going through”

23% of women specifically identified GBV-specialized guidance/navigation services where one person could support and advise them across multiple systems and decisions were needed. Many more indirectly expressed this as being something that would have helped them. One woman felt someone to specifically advocate for her would have been helpful and could help others. She described her partner as manipulating the systems themselves including police, courts and community members around her that impacted her safety and options. **This need for specialized navigation services also came up in discussion around women’s experiences with the**

legal system including police, victim services, public prosecutors and judges.

b. Counselling and Mental Health –

Almost every respondent identified how important it was to have someone to talk to about their experiences in an abusive relationship, the impact on their lives and their decision making around these issues. Some accessed friends, family, community-based or formalized services. A negligible minority (2) expressed that they spoke to no one (due to feelings of shame and fear of judgement) but even these women appreciated the emotional/decision-making support provided even informally from the staff at the YWCA. All respondents felt it helpful to have the staff at the YWCA to speak to while accessing the loan program and in the follow up and repayment period. There were many women who identified the need for specialized counselling for all women leaving violence either directly or indirectly in their identification of how this was lacking in their lives. Many also expressed an interest in just "having a place to go where I am understood". Women felt that not only the non-judgmental general support that they received from the YWCA and other agencies was important but many also indicated a need for all involved to have a deeper clinical understanding of trauma/ PTSD for women in these situations and for help in navigating systems and in decision-making.

57% of women accessed community-based supportive counselling with a further 47% who accessed more formalized mental health and/or addictions services as well as or instead of community-based. Of those, the majority had positive experiences with community-based services. In particular, supportive counselling from agencies like women's centres or those that provide specialized support for gender-based violence, like New Start Counselling were very helpful and appreciated. Of those who accessed formalized mental health and addictions services, many felt there were long wait times and a lack of understanding of GBV or as one woman put it:

"I have been diagnosed with PTSD from all of this, but no one understands this, it took years for this diagnosis, didn't know what was wrong. I was in survival mode, they were just going through the motions, didn't feel like they actually cared."

A number of women ran out of criminal injuries counseling support that they were able to access through Victim Services. There were a few women who actually did not access funding available to them as they were "saving it up for when they might need it more", despite identifying an interest in, and need for, that kind of support right now.

c. Experiences with other formal services –

Child Protection Services –

53% of women were involved with Child Protection Services (CPS). Of those, 38% had "good" experiences, 25% had "bad" associations with their CPS experience and 31% had a mix dependent on staff turnover.

Of those who had positive experiences most did not report on the specifics of that relationship or intervention, perhaps because they had a minimal presence in their lives. One woman had a few different workers and while nothing negative resulted, felt there was no consistency in their approach. While one worker was non-judgmental and helpful the other was demeaning and degrading although she felt her circumstances and approach had not changed. one respondent did say that after two other workers, her third was "wonderful" who advocated for her and supported her in meaningful ways. **However, even among those who had a more positive experience, all felt that less turnover and more compassionate responses would improve interactions and interventions.**

Of those 25% who had a bad experience with CPS, their testaments were very negative. 47% had their children either taken into custody or removal was threatened due to what they indicated was a lack of training and understanding. One woman was told by the worker assigned to her that she could not make good decisions for her kids because she had PTSD due to the violence. One woman who initiated contact with CPS herself to ensure she was doing everything right by her kids, was then treated "like a criminal" and was threatened removal because of a counseling scheduling mix up. A few felt the approach CPS took with children themselves was insensitive and inappropriate and caused more harm including one woman whose children were questioned at their schools without her knowledge. One had a worker fight to get her abusive ex-partner custody of the children despite over 40 charges against him. Another was trying to move closer to the city to be closer to other services and supports she needed and had CPS threaten to remove her kids if she did so. Many women were additionally threatened by their abusive ex's that they would call CPS to get their kids taken away.

All women interviewed who had children, whether interacting with CPS or not, indicated that their number one motivation for leaving was their children's safety, eliminating their exposure to violence and to bad relationships. Yet, among those same women, many had negative experiences with CPS where they felt judged as mothers, and that their custody of their children was at risk. Of those with children, all of them indicated that they are "doing well" now, largely because their children are safe and away from the negativity and violence.

*One woman who accessed a specialized legal service (**Child Protection Early Legal Advice**) through NS Legal Aid specifically designed to help women who have had negative experiences with CPS felt this program was invaluable, should be expanded and that there was a need for increased awareness about it as it could help many women.*

Police –

83% of respondents had some interaction with police, whether they called them or someone else did. Of those, 24% reported their experience as “good” (3 of those felt police involvement itself was central to their departure from a violent relationship), 56% of women involved with police had “bad” experiences and 36% had a neutral or mixed experience.

***Among the smaller group who had positive experiences with police, one woman described the officer assigned to her case as “an informal support person” and that they were understanding and sympathetic.** One woman felt police were directly responsible for getting her child back to her from the abusive ex-partner. **In these cases, police were described as helping the women in ways that were considered outside of their normal duties** (referring her to additional services or supports).*

***Many more had negative experiences when police were involved and found that officers were dismissive, not specially trained in responding to domestic violence, or did not follow through on procedure.** One woman who had to call police 20 times only had one positive experience where she felt “justice would be served” and in that case the perpetrator only got a very light sentence. One woman was threatened with criminal mischief because she was trying to see her children and two others were arrested themselves for different reasons including efforts to defend herself against her violent abuser.*

***A few women experienced very abusive behaviour by the police themselves.** When experiences were more complex it was expressed by those women that there was an even greater need for a specialized response from police (and other service providers). For example, one respondent was charged with assault for protecting herself from her abuser who was not charged. Another woman was relentlessly accused by her perpetrator with assault when she was defending herself and in order to get him to drop the charges so she wouldn’t lose her children she was forced to “suck up” to him instead of appealing to or working through the police. Another was jailed overnight for calling 911 accidentally. While there she experienced what she felt was racism from police because she is Indigenous.*

Suggestions for improved intervention by police included better training in gender-based violence, compassionate trauma-informed responses and cultural competency. As well, one woman suggested that there should be a specially trained “support officer” for these calls who could help women navigate the process of leaving and throughout and across the different legal and other systems she will need to navigate.

Courts –

73% of the women interacted with the court system in some way. Of those, 9% felt it was helpful, 73% felt it was “bad”, 14% had mixed feelings about their experience and the rest had not yet had their day in court.

While a modest few had a positive experience interacting with the court system, the large majority reported that their experience was negative. Of those who had a negative experience, ***all felt it was confusing and in need of supportive navigation services.*** Many felt underrepresented by incompetent or disinterested/dismissive legal aid lawyers. One woman was frustrated that the perpetrator had access to a court support worker while the victim did not. There were reports of poor or no communication from Crown Attorneys and in some case, legal aid lawyers. One woman did not hear from her legal aid lawyer until she met him for the first time in court where he did not speak to her for the entire trial. One woman heard from police by text that the Crown had decided to drop the charges against her abuser and did not receive follow up from anyone else. Two of the women experienced overt racism from court personnel. All of the women who had a negative experience reported that they were terrified to face their abuser in court.

Among those few who reported a positive experience with the courts, two of the women attributed that to the fact that they either did not have to face their perpetrator or that the anxiety was lessened due to having a support worker with her throughout the entire court experience. Another common complaint from interview respondents was light sentences and increased risk when their abuser is released after going through the court process. Many breached court orders multiple times with little to no consequences. Additionally, many women did not know when the accused was being released.

“He got 12 months’ probation and anger management for beating me up in front of my kids.”

Domestic Violence Court Program (DVCP) –

Only two of the women interviewed had any interaction with this new program available for certain domestic violence cases in HRM. For one, the experience was positive due in part to the fact that she and her partner had access to programming and interventions that she felt they would not have had otherwise. For the other it was not a good experience. Her partner was mandated programming and interventions at partnered community-based agencies but did not complete them. There was no follow up from DVCP personnel to ensure her partner was following through on these commitments and the case was closed anyway. She was also supposed to do some programming with her partner as well and despite that also never happening it did not affect the outcome of the court resolution. She felt the burden was on her to encourage completion of this programming which never happened.

Victim Services –

50% of women accessed Victim Services (VS). Of those, 40% had a bad experience, 20% reported a good experience and 13% experienced a mixed result. The remaining did not qualify their experience.

Of the more negative accounts, some of the key issues identified were – lack of access (DOJ VS has a narrow mandate and is only available if going through court system and not across all courts), limited funding for criminal injuries counseling, confusion around victim impact statement, lack of communication and information sharing generally. As well some women complained that their VS worker seemed too busy. **The most common complaint was the lack of clarity and coordination between VS and other services (police, courts...) and among the different branches of VS (whether via Dept of Justice or Police/RCMP) which women found very confusing.**

As stated earlier under "Counselling and Mental Health" the limited funds for this via VS was something women found very stressful. Some women decided to "save" it up for when "they might really need it", despite expressing a need for someone to talk to right now. A few ran out of coverage before they felt ready.

For the few who had a good experience with VS (and again, a few did not qualify their experience either way) they were all within the same branch and with the same person **at HRP VS was specifically identified by 23% of women as having contributed to their positive experiences with VS. They felt she really advocated for them and guided them through the process and paperwork patiently.** Two of these women also identified access to a "panic button" via HRP VS as a game-changer. This program allows women to remotely and discreetly send out an emergency alert to police if their perpetrator shows up.

Mental Health & Addictions – [included within Section 1.2, b: Informal Services: Counselling and Mental Health]

d. Other impactful services -

Childcare –

30% of women indicated a need for more subsidized and accessible childcare. In one case, a woman was caught in a vicious cycle of needing proof of employment to secure a childcare spot but could not get to any job interviews due to a lack of childcare. Another complexity was the interface between childcare and Child Protection orders. **One woman had to quit her job because of a CPS order that required her children to be supervised 24/7.** She felt the process to qualify someone else to monitor her children was too burdensome, so she felt the need to also kick out her roommates which put increased pressure on her to make rent without an income. Her ex-spouse had not paid child support in 8 years. Another interrelated issue was transportation. Many women had to choose where to live based on proximity to their workplace, rather than childcare, because they did not have easy access to a mode of transportation. They therefore did not have access to childcare and had to make do with neighbours or other insecure arrangements.

Transportation –

40% of total respondents identified transportation as an issue in their lives. A lack of a vehicle, driver's license, their ex took the car, insufficient funds for insurance or living too remotely to have access to public transportation were among the barriers for women regarding transportation. This barrier intersects with so many other challenges in their lives including limiting their options for work, housing, childcare and access to other services and supports like healthcare or supportive programming. Even for women who were near or on a public transportation route, they identified that cost was still a barrier and for some safety, especially at night. One woman felt more isolated having left the transition house and settled in a very rural area without access to public transportation in order to live within her means.

Culturally competent services (legal/social/supportive) –

Racism from police and court personnel are ongoing systemic issues that intersect with GBV in significant ways. As well, women's centres, shelters and even cultural centres are not immune from prejudice and bias informing their treatment of diverse clientele.

We know that there is a general lack of culturally safe shelters in Nova Scotia. In discussing the increased risk of DV that Indigenous women and girls face during

the COVID-19 pandemic, Dr. Pamela Palmater of the Canadian Feminist Alliance for International Action notes that "only 6% of shelters for victims of abuse are located in Indigenous communities"⁷ in Canada. The lack of accessibility of necessary supports leaves survivors vulnerable and often forced to stay with their abusers. Indigenous advocates have also raised concerns about the lack of Indigenous women's representation in staffing and particularly in leadership in shelters⁸. This can further reduce trust among Indigenous survivors of DV that support services are a viable and safe alternative. For a more local perspective, the Nova Scotia Association of Black Social Workers compiled key findings from their "kitchen table talks" in multiple African NS communities as part a partnered project with Be the Peace Institute "Pathways to Justice". Findings included reports from women who often cited a lack of culturally specific services as a barrier to reporting or to seeking safe shelter in a transition house⁹.

The failure of police and the court system to respond equitably to Indigenous, Black and other racialized and vulnerable victims of GBV is also well documented. The testimonies heard by the National Inquiry into Missing and Murdered Indigenous Women and Girls concluded that police, courts, correctional facilities and other representatives of the criminal justice system were responsible or complicit in "the violations of rights to justice held by Indigenous women, girls and 2SLGBTQQIA people who experience violence"¹⁰.

This failure to meet the needs of women from racialized communities in Nova Scotia is something worth highlighting as an ongoing gap provincially, despite positive feedback from racialized respondents on their interactions with the staff and services at the YWCA. This was combined with their reports of negative experiences elsewhere for the most part impacted their ease of accessing justice or resolution overall.

e. Missing services & supports – (summative, includes some repeat information)

- *73% of women who accessed it felt the court system needed improvements (shorter wait times, better communication, advocate/support/navigation personnel, GBV & anti-racism training for lawyers and Crowns, consistency within DVCP, equivalent sentences, better safety planning)*

⁷ Palmater, Dr. Pamela. (2020). Canadian Feminist Alliance for International Action, p. 12

⁸ Wright, T. (2020, May 10). "Violence against Indigenous women during COVID-19 sparks calls for MMIWG plan". The Canadian Press.

⁹ NS Association of Black Social Workers. (2019). "[Kitchen Table Talks in the African Nova Scotia Community](#)".

¹⁰ National Inquiry into Missing and Murdered Indigenous Women and Girls report (2019). "Reclaiming Power and Place", p. 630.

- *53% of women who access mental health services felt greater accessibility to mental health/counselling services was needed, increased funds via VS, shorter wait times and more awareness of GBV would have helped them*
- *56% of those who interacted with them felt police needed a better response to GBV (GBV & anti-racist training, a designated 'support' officer, less punitive to victims)*
- *40% identified transportation as a barrier to getting a job, safe housing, childcare and other services*
- *40% who interacted with Victim Services identified potential improvements including better coordination among branches and consistent support and communication, access to panic button*
- *33% indicated a need for more affordable housing, less stigmatized free/emergency shelter*
- *30% indicated insecure or inaccessible childcare was an issue*
- *25% or more felt Child Protection would benefit from less turnover and more training*
- *23% identified the need for GBV navigation services (supporting their needs as they are leaving abuse, navigating housing, legal and child protection services and options)*
- *23% indicated a gap in accessing safety planning support, discreet ways of looking for housing, and safe places to go to talk about their situation (without alerting their abuser or police)*
- *20% indicated a need for an increase in food security services*
- *17% indicated a need for pet friendly shelters and/or free emergency pet boarding*
- *A few women indicated culturally competent legal/social/supportive services and supports trained in anti-racism were needed*
- *A few noted free moving and/or storage services would have been helpful (they also knew there might be services like this now)*
- *a few women identified each of the following once: need for more doctors, more financial support options, more supportive services in rural areas and safe housing for those involved in sex trafficking*

"I didn't trust anyone. I had bad experiences with the police, the courts... I would just end up getting charged. I would lie to police because I was so scared of what he might do. I just needed to get out of there to get my head straight. The people at the YWCA were so nice and didn't judge me. There was a lot of racism through the police, I felt. But that didn't happen at the YWCA. They understood the racism and the violence."

SECTION 2.0: Prevention implications / promising practice opportunities

In order to further highlight the importance and influence of an intervention like the YWCA's Dec 6th microloan program it is helpful to inquire if a micro-finance loan program such as this contributes in any way to the prevention of future or repeat cycles of violent relationships. With assistance from Marlee Jordan (Project Evaluator Standing Together Initiative Evaluation, Saint Mary's University) a broad scan of literature revealed no direct link, however it did show some potential linkages and relevant findings (below). While this was by no means a comprehensive search of available evidence, it shows an area of possible inquiry to further justify a program like the December 6th loan program.

Before exploring whether a microloan program such as the December 6th fund plays a role in preventing further violence or a return to violence, it is helpful to first highlight how GBV, economic precarity and access to safe and secure housing for women leaving violence are inextricably linked.

The American Center for Disease Control¹¹ cites some economically based criteria as key in the individual, relationship, community and societally driven factors that contribute to an increased likelihood of intimate partner violence including - unemployment, low income, economic stress within the relationship, poverty and socially constructed employment gender norms.

The World Health Organization (WHO)¹², in its 2010 report, Preventing Intimate Partner and Sexual Violence Against Women, also identifies risk factors for domestic violence (both from the perspective of the victim and the perpetrator) including - adult personal capacity and economic self-sufficiency (which are directly related to lower education, employment, and socio-economic levels).

These and other risk factors contribute to the onset of domestic violence, as well as its continuation in many cases. We know that prior experience either as a victim or a perpetrator is strongly predictive of future domestic violence¹³, but studies have also shown that lack of earning capacity and therefore access to affordable housing are also key barriers to leaving abuse for victims of domestic violence¹⁴.

¹¹ Centers for Disease Control and Prevention (USA)

<https://www.cdc.gov/violenceprevention/intimatepartnerviolence/riskprotectivefactors.html>

¹² World Health Organization. (2010). Report: "Preventing Intimate Partner and Sexual Violence Against Women"

¹³ Hampton; Hanh and Postmus, (June 12, 2014). Prevention and Early Intervention for Domestic Violence Brenda J. Simpson & Associates

https://www.calgarywomensshelter.com/images/pdf/Prevention&EarlyIntervention_DV_FCSSJune2014.pdf

¹⁴ Ibid

Research to date, has not shown a clear connection between access to a microloan specifically and its direct influence on prevention of returning to or starting new abusive relationships but there are findings that do suggest these programs help to reduce vulnerability by empowering the socio-economic status of these women¹⁵. And while there is also evidence to suggest that microfinance support can sometimes serve to provoke violence in the home by challenging gender norms¹⁶, importantly, in the case of the YWCA December 6th loan program, women who access this loan are exclusively using it in order to leave domestic/intimate partner violence and are therefore in a better position to reduce or eliminate that source of violence altogether.

One study¹⁷ reported that women loan holders overall reported lower levels of domestic violence than other women in their sample who did not have loans. This was attributed to an increase in awareness for family members that women now had a public forum (loan providers or agencies) in which to discuss matters which had previously been kept private. As well, several women acknowledged that while their transition to earning income (and borrowing money through the loan program) was sometimes met with resistance, and in some cases violence, from their male partners, others reported that their partners eventually stopped resisting when they saw the financial benefits for themselves. Some women in fact decided to leave the relationship altogether due in part to this new degree of financial independence.

According to another professor of law who is well published on how microfinancing can be used as a tool for empowerment for women and children during war and conflict, Lisa Avery¹⁸:

“The extension of microcredit has been widely heralded as a successful means to fight and alleviate global poverty and to empower poor women. Microcredit is not charity or a form of welfare, but rather a structured lending program that provides those traditionally excluded from access to credit with the opportunity to build meaningful economic enterprises and thus improve their standard of living.”

The above findings, however, are all drawn from examples of microloan programs in the global south, notably different than the experiences of women in Atlantic Canada. They are also based on accounts from women with loans who often stayed in the home. One of the unique features of the December 6th loan program is that it is designed to specifically support leaving. But these findings do help paint a picture of how economic pressures are inextricably linked to perpetuating and exacerbating violence when it is present in a relationship. The other key factor in either deterring or encouraging leaving

¹⁵ Kato, P. & J. Kratzer. (2013). “Empowering Women through Microfinance: Evidence from Tanzania”. ACRN Journal of Entrepreneurship Perspectives. Vol. 2, I. 1, P. 31-59.

¹⁶ Ibid

¹⁷ (Kabeer, 2005, p. 4814)

¹⁸ Avery, Lisa. “Microcredit Extension in the Wake of Conflict: Rebuilding the Lives and Livelihoods of Women and Children Affected by War”, 12 GEO. J. ON POVERTY L. & POL’Y 205, 207 (2005)

violence, which is also directly linked to women’s economic insecurity is finding safe and affordable shelter.

Professor Margo Lindauer, Director of Northeastern University School of Law’s Domestic Violence Institute (and Clinical Professor of Law at NUSL)¹⁹ also argues that economic dependence and limited shelter options are critical factors in violence prevention. For many victims of domestic violence, the economic entanglement with an abusive partner is too strong to merit the risks of leaving to safe shelter without first assuring another source of economic support. Included in those barriers to leaving we know many women may be financially dependent, unable (or not allowed) to work, have no credit history for a reliable down payment, and/or dependent in other ways including being isolated from family, friends and community (a common control tactic in an abusive relationship). Fear is a huge barrier to leaving including fear of retribution toward herself, her children, pets and toward her friends and family whom she may feel she cannot turn to for safe harbour or they will also be at risk. There are limited shelter spaces, often outside the victim’s community/support network, further limited for families/those with children. Homeless shelters are often even less secure and sometimes unsafe. All of these factors point to access to safe and affordable housing as a key barrier to leaving. When compounded by discrimination based on race and systemic racism, Indigenous, Black and other racialized communities are at an even greater disadvantage when it comes to finding safe shelter. A lack of culturally responsive shelters and services²⁰ present additional barriers for women from these communities leaving violence and the problem becomes seemingly intractable.

The YWCA December 6th microloan program is applied specifically to support re-housing by design. Interest-free loans are used predominantly for rent/down payment on safe and secure alternative housing. This particular loan program directly and quickly addresses this central barrier to leaving and therefore is likely to at least reduce the likelihood of future violence or a return to violence.

But there are other socio-political forces that influence whether people remain in or return to abusive situations. As Joanna Iwona Potkanska²¹, a Toronto-based social worker and trauma-informed psychotherapist, “Without adequate financial support, women and children are reliant on their perpetrators. Our legal system does a poor job at protecting survivors of violence, even after they leave the abuser.”

Barriers to reporting to police or the criminal justice system include but are not limited to a lack of trust in those agencies to understand GBV, to respond with compassion or

¹⁹ “Please Stop Telling Her to Leave.” Where is the Money: Reclaiming Economic Power to Address Domestic Violence, by Margo Lindauer (Clinical Professor of Law at Northeastern University School of Law (NUSL), and the Director of NUSL’s Domestic Violence Institute)

²⁰ NS Association of Black Social Workers, “[Kitchen Table Talks in the African Nova Scotia Community](#)”. 2019

²¹ Dr. Robert T. Muller, “Trauma Survivors at Risk for Future Abusive Relationships”, Psychology Today, Jan 2016.

with a trauma lens. In fact, at least 70% of spousal violence is not reported to the police in Canada²².

As well, those who are further marginalized by their racial/cultural identities experience systemic racism from police, the courts and all of the intersecting systems that are meant to address GBV. For Black, Indigenous women, girls, trans and non-binary people as well as people of colour (BIPOC), barriers to accessing support and justice include but are not limited to – not being believed, being criminalized, launching unjustified investigations by child protection services, deportation and sometimes being subject to further abuse by gatekeepers of the system itself, police²³. It is no wonder reporting rates for these communities is even lower than for the rest of the population²⁴.

We also know that the time after reporting is statistically her most vulnerable. According to the Canadian Women's Foundation²⁵ 26% of all women who are murdered by their spouse had left the relationship and half of the murdered women were killed within two months of leaving the relationship. Yet this is when she is often faced with the most complexity and the least amount of navigation. As journalist and survivor, Leslie Morgan Steiner states, this is when "the abuser has nothing left to lose²⁶". Many of the loan recipients of the December 6th program echoed this feeling of increased vulnerability after they made the decision to leave.

Community-based agencies such as the YWCA of Halifax may be the only option for many women needing support and navigation upon leaving. Not only are the staff there trained to better understand and respond to GBV with a trauma-informed and culturally responsive lens, but they have a solid grasp at how the systems that are butting up against a woman's effort to leave like those that house police, the courts or child protection can cause further harm to these women. They understand the complexities of why women delay leaving, why they face additional barriers if they are from a racialized community and how their level of trauma can further affect their ability to access help. They can offer information and referrals to other programs and agencies for additional support whether that be access to storage, affordable furniture, grocery gift cards or where to go to seek counselling.

The emotional support for women from the staff at the YWCA as well as from other agencies or formal counselling options was repeatedly identified by loan recipients as key to their survival and success. Potkanska suggests that by working with a therapist, individuals can learn to identify how they interpret experiences based on 'old

²² Canadian Women's Foundation. (2017). Fact Sheet: "Moving Women Out of Violence" <https://www.canadianwomen.org/wp-content/uploads/2017/09/Facts-About-Violence.pdf>

²³ Ending Violence Association of Canada(2020). "EVA Canada Statement on police brutality and systemic racism against Black and Indigenous communities". <https://endingviolencecanada.org/eva-canada-statement-on-police-brutality-and-systemic-racism-against-black-and-indigenous-communities/>

²⁴ Canadian Women's Foundation. (2017). Fact Sheet: "Moving Women Out of Violence" <https://www.canadianwomen.org/wp-content/uploads/2017/09/Facts-About-Violence.pdf>

²⁵ Ibid.

²⁶ From: Leslie Morgan Steiner interview transcript with NPR, March 2013. <https://www.npr.org/transcripts/175617775>

information' and can learn to recognize the warning signs of an abusive relationship²⁷. Many of the loan recipients felt that the support from Thunder herself and from referrals she provided them, allowed them the courage to continue on their path to healing.

While the money itself was a huge motivator and enabler for leaving according to interview respondents, it was the relationship with the loan program staff, specifically Thunder herself, who had as much if not more influence on proceeding with departure plans with confidence.

A publication from a UK-based College of Policing²⁸ cites that

"Having professionals provide victims of domestic violence with information about domestic-violence shelters and other housing, financial, and other service supports in the community has been found to greatly decrease the amount of violence that victims of intimate partner abuse experience after leaving the abuser.

Effective solutions for preventing intimate partner abuse include providing economic opportunity, mentors, safety advocates, role models who are survivors of domestic violence, organized community programs for youth and families and a school environment that promotes prevention of abusiveness in any relationship"

The staff at the YWCA's December 6th loan program do all of the above in a trauma-informed, culturally proficient way and therefore are strong contributors themselves to preventing and reducing violence in their communities and among their clients.

²⁷ Dr. Robert T. Muller, "Trauma Survivors at Risk for Future Abusive Relationships", Psychology Today, Jan 2016.

²⁸ UK College of Policing. [Understanding Risk and Vulnerability in the Context of Domestic Abuse – College of Policing UK](#)

SECTION 3.0: BEST PRACTICES FOR PROGRAM DUPLICATION

There are some key aspects of the December 6th microloan program that have made it a successful intervention tool in increasing safety and escape for women experiencing violence.

Some of the foundational qualities of this program that have enhanced its impact are:

- 1. It is **evidence-based** – the underpinnings of policy and practice of this program are grounded in an understanding of how intersecting forms of oppression (including financial abuse) are so central to a woman’s economic vulnerability and to her ability to escape to safety,*
- 2. it is staffed by those with a certain degree of **specialized expertise** - in the dynamics of gender-based violence; the role of intersectionality and the importance of cultural proficiency; the influence of trauma on survivors of GBV; the role of connections to local resources and supports in navigating escape; and the logistics and challenges of re-housing,*
- 3. it facilitates much-needed **autonomy and independence** - for women leaving violence, sometimes for the first time in a very long time, and*
- 4. it is **responsive** – program staff are nimble and adapt their approach and program process itself to the changing circumstances and needs of the women it serves with relative ease and therefore, with increased impact.*

All of the above contribute importantly to the program’s high quality of care for those who are leaving violence and make it a successful model in empowering women and disrupting violence.

1. EVIDENCE-BASED:

In recent years, researchers and advocates in the field understand some key things about effective interventions for GBV despite the relative lack of available data, especially when considering underserved populations within an under-resourced sector overall. One of the key strengths of the December 6th program is that it is informed by this collective intelligence from design, to practice, to staffing.

The World Health Organization (WHO) asserts that any program that intends to prevent GBV will have more success if it has a focus on gender equity as “these inequalities increase the risk of violence by men against women and inhibit the ability of those affected to seek protection”²⁹. While the December 6th program does not strive to prevent violence as its central purpose, with the program focus of providing financial support to those leaving violence, the result is in women feeling some degree of agency and empowerment for the first time in a long time. This new confidence is evidenced in

²⁹ World Health Organization. “Violence Prevention, the Evidence: Promoting gender equality to prevent violence against women”, 2009 https://www.who.int/violence_injury_prevention/violence/gender.pdf

the fact that all of the women interviewed for this project at this point have not returned to the violent relationship, making it an unintended but hoped for consequence of the loan program (see Section 2.0: Prevention Implications/ Promising Practice Opportunities of this report for more on this).

Intervention programs for GBV with the greatest impact (according to the WHO) are those with a focus on addressing gender norms and attitudes through the empowerment of women. The central example they draw from are programs which provide microfinance opportunities for women. The December 6th microloan program is a version of a microfinance program which addresses the urgent and immediate financial needs of women leaving violence. It therefore works to help empower them to make their own choices for increased safety for themselves and often their children.

The first determinant of health (those being the broad range of personal, social, economic and environmental factors that determine individual and population health, established by the WHO and long used in Canada and globally in health policy and program design) is "income and social status" directly above "employment and working conditions"³⁰. Among influencing risk factors for GBV are economic vulnerability and dependence³¹. In combination, these findings underscore how important intervention programs, such as the December 6th Fund, with both an economic and an intersectional gendered lens are.

*Violence against women and women's economic security are deeply connected. A report put together by WomanACT of Toronto on gendered financial abuse, confirms that economic insecurity further marginalizes women, increasing their risk of victimization. As explained in their report, "violence can keep women in conditions of poverty and economic dependence, and a lack of access to **resources can limit women's choices and keep women from leaving abusive situations.**"³²*

*The December 6th program is premised on the belief that one of the central barriers for leaving violence is a lack of resources to get to safety quickly and discreetly. As well as efforts to address this economic precarity in order to facilitate the removal from physical, sexual, emotional and psychological violence, access to the December 6th Fund works to address **financial violence itself**, so often a tactic of abusers to assert additional control and prevent escape.*

Financial abuse is a form of coercion, control and exploitation that is often not talked about and is equally difficult to identify. This form of abuse often remains unseen due to

³⁰ Social Determinants of Health Inequalities, Government of Canada. <https://www.canada.ca/en/public-health/services/health-promotion/population-health/what-determines-health.html>

³¹ Centers for Disease Control and Prevention (USA) <https://www.cdc.gov/violenceprevention/intimatepartnerviolence/riskprotectivefactors.html>

³² from WomanACT Report, Toronto. 2019. https://womanact.ca/wp-content/uploads/2020/11/WomanACT_Hidden-in-the-everyday_Financial-Abuse-Report-1.pdf

ongoing societal expectations around gendered roles/norms and financial management. It can occur alongside other forms of physical, emotional and sexual abuse and it can also be the only form of abuse within a relationship. According to Statistics Canada, half of women staying in shelters have experienced financial abuse³³ and that number is likely much higher given the low reporting of this form of violence. As well, American data actually states that this is true for closer to 94-98% of women in abusive relationships who experience some form of financial abuse³⁴. Anecdotally, loan recipients interviewed for this project also reported experiences with financial coercion and abuse:

"After paying everything off I didn't have much each month. ... payments were at \$50/mo. ... needed a break at one point and that was fine. They reached out to see if I could start again and I could. ... still paying a credit card he maxed out on me. He also took out loans on my child tax credit. ... so many bills on the go it was very stressful... so they were understanding. "
– loan recipient

This form of abuse can result in both immediate economic costs for survivors as well as inhibiting efforts to advance in the workforce or gain economic stability in the long-term. According to the WomanACT report, "survivors of this kind of abuse can suffer immediate consequences in the form of lost wages, control of household income, inadequate resources for everyday as well as relocation expenses. Survivors can also commonly experience long term economic impact, including deep personal debt, poor credit, housing instability and a diminished ability to work. Financial hardship is a near universal experience for women who have left an abusive relationship"³⁵.

December 6th loan recipients commonly reported financial coercion and control tactics. These transgressions took the form of their abuser's attempts to undermine their efforts to improve their employment or education status, theft (cash, account transfers, child tax benefits), taking on debt under the survivor's name, maxing credit cards and even taking over control of shared bank accounts. All of this can result in total financial dependence, a ruined credit rating, or even a descent into abject poverty, creating insurmountable barriers to leaving. As well, proving things like credit fraud or theft on the part of a partner is not easy and can take more investment over several years, not to mention increased vulnerability³⁶.

Programs like the December 6th Fund are not only key in helping women access safety and support, they can also be the first step toward greater financial independence and control. The YWCA December 6th Fund seems to be a fairly unique program in that it supports women who are experiencing financial abuse as well as other forms of abuse. While there are many microfinance programs available expressly for women

³³ Canadian Centre for Justice Statistics. 2019. <https://www150.statcan.gc.ca/n1/en/pub/85-002-x/2019001/article/00007-eng.pdf?st=SKone9ir>

³⁴ from WomanACT Report, Toronto. <https://womanact.ca/issues/financial-abuse/>

³⁵ Ibid.

³⁶ Ibid.

entrepreneurs engaged in new start-ups, they tend not to include a focus on GBV; and while there are a scant few micro loan/credit programs with a GBV-lens, they tend to focus on women in financially abusive situations specifically^{37 38}.

The YWCA December 6th Fund addresses an immediate financial need and barrier to leaving as well as acts as a catalyst to disrupt the cycle of violence by enabling a supported start on a life free of all forms of relationship violence and greater financial control.

"I have few needs but with 11 grandchildren I like that I can now help out a bit and I'm even able to treat myself." – loan recipient

2. FACILITATES AUTONOMY / INDEPENDENCE:

Another promising practice embedded in the December 6th Fund that contributes to its effectiveness is that it facilitates a degree of agency and independence for those leaving violence, sometimes for the first time. This program principle helps to build confidence in decision making that follows best practices in gender equity/empowerment program design.

The Canadian Domestic Homicide Prevention Initiative with Vulnerable Populations asserts that "woman-defined advocacy involves treating a woman as an expert of her own situation and empowering her to take control of her life. This approach involves considering a woman's perspectives, needs, access to resources and her culture in creating a safety plan."³⁹ Linda Mayoux, PhD and global consultant on gender, international development and empowerment, emphasizes that programming intending to address gender inequalities need to be embedded with "explicit strategies for addressing gendered resource and power inequalities within households and communities with explicit strategies for the most disadvantaged women"⁴⁰. She concludes that without built-in empowerment principles, micro finance programs miss the mark in empowering women (out of poverty).

Facilitating agency and supporting independent decision making is key to empowering December 6th loan recipients in sustaining their decision-making around escaping from

³⁷ Canada: Survivor Advocacy & Support Initiative (SASI) Fund in Ontario. <https://www.crc-renfrewcounty.com/programs/sasi-survivor-advocacy-support-initiative/>

³⁸ US-based micro-lending program called the "Independence Project" from the National Network to End Domestic Violence with large corporate sponsors. <https://nnedv.org/content/independence-project/>

³⁹ from: Creating Safety Plans with Vulnerable Populations to Reduce the Risk of Repeated Violence and Domestic Homicide Domestic Homicide Brief 6, The Canadian Domestic Homicide Prevention Initiative with Vulnerable Populations. <http://cdhpi.ca/creating-safety-plans-vulnerable-populations-reduce-risk-repeated-violence-and-domestic-homicide>

⁴⁰ "Empowerment Through Sustainable Micro-Finance: Rethinking 'Best Practice' (2006) Linda Mayoux. Cambridge University. <https://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.121.2948&rep=rep1&type=pdf>

violence permanently. Program eligibility is designed to provide maximum access and facilitate choice. Using a minimum level criterion for source of income (it does not need to be income from employment but can be any form of benefit of any amount) as well as no guarantor requirements (such as in other loan programs) shows an understanding that many women who experience GBV can be totally alone, without support or resources of any kind. As well, the program is embedded with flexibility on things like meeting options (including venues and times) and repayment terms. Loan recipients work with the program coordinator to collaboratively determine the repayment amount and schedule to align with any limitations they might have like, childcare or transportation, as well as any safety considerations they might have including maintaining confidentiality and discretion at every step. Recent adaptations to the program also allow more independence on how to deliver payment to bill collectors. Loan recipients have the option to pay bill collectors themselves, potentially providing greater autonomy and feelings of agency, or the option of having the staff send cheques directly to payees for those who feel a degree of risk interacting with bill collectors directly. All of which facilitates opportunities for independent decision-making that help to build confidence and validate a survivor's self-determined needs.

"My repayment plan is going well, it's doable. I was able to provide input to what would work for me and put it on hold during COVID helped a lot too."
– loan recipient

3. EXPERTISE:

Another key strength of the December 6th program that aligns with best/promising practices of successful intervention programs in the field is by ensuring a certain level of expertise in some very specialized areas among its staff. This expertise takes the form of a nuanced understanding of the complex dynamics of GBV, the impact of trauma on a survivor of GBV and the influence of a survivor's social/racial/cultural identities on both their level of vulnerability and increased barriers to leaving. As a result of this training, the December 6th Fund staff offers an astute survivor-centred, culturally proficient and tailored approach to supporting survivors of violence.

o GBV Expertise -

Gender-based violence is a complex issue that requires a reflectively nuanced response. In their 2018 report on a federal strategy to address GBV, Women and Gender Equality Canada explains that:

"Gender-based violence is violence perpetrated against someone based on their gender expression, gender identity or perceived gender. It is about power and coercion, is rooted in a patriarchal, colonized society and is exacerbated by other

forms of discrimination including racism, ableism, poverty, homophobia and transphobia. It manifests in many ways including physical, sexual, emotional, psychological, financial and an emerging digital violence that can result in physical, sexual or psychological harm or suffering”⁴¹.

Addressing GBV is fundamental to achieving gender equity. Addressing it effectively requires an understanding of root causes, risk factors, barriers to leaving, socially prescribed gender norms, intersecting forms of oppression that further reduce a woman’s likelihood of leaving (like poverty, racism, childcare barriers, pay equity, homelessness⁴²) and the additional systemic barriers for many. As well, there is no simple solution to this scourge. For the small minority (30% or less) of women who report to legal authorities in Canada, the experience can be re-traumatizing and without a satisfactory resolution or potentially even result in increased harm⁴³. The December 6th Fund is available to any female-identifying individual (over 18 years of age) across the province regardless of whether they plan to report the violence or not. The program has an impact because it centralizes the individual needs of each survivor in its response while contextualizing it within larger forces of inequity and oppression.

○ ***Expertise in Cultural Proficiency / Intersectional Framework -***

GBV disproportionately impacts 2SLGBTQIA+ and gender diverse people, Indigenous women and girls, women of African descent, Immigrant and Newcomer women and girls, older women, and those who live with disabilities. It is therefore essential that personnel associated with the loan program have some degree of cultural proficiency and understand GBV from an intersectional framework. Wherever possible, staff should ensure connections to agencies and organizations serving the needs of these women in order to increase referrals from underserved communities and ongoing access to the program for all.

There are distinct barriers to leaving or help-seeking for women within certain populations. Women suffering abuse in African Nova Scotian communities face additional challenges and barriers to leaving their home and getting help. They may feel pressured to keep silent about abuse or downplay its severity because reporting the abuse may be seen as betraying their partner or their community who might be subjected to racism upon system intervention⁴⁴. Indigenous women and girls experience racism and sexism as victims of GBV. According to the National Inquiry into Missing and Murdered Indigenous Women and Girls, discriminatory police practices and devaluing of Indigenous women and girl’s lives has contributed to the high rates of unsolved crimes

⁴¹ Breaking the Silence: Final Report of the Engagement Process for the Federal Strategy to Address Gender-based Violence, Status of Women Canada, 2018. <https://cfc-swc.gc.ca/violence/strategy-strategie/breaking-briser-en.html>

⁴² Ibid.

⁴³ Canadian Women’s Foundation. (2017). Fact Sheet: “Moving Women Out of Violence” <https://www.canadianwomen.org/wp-content/uploads/2017/09/Facts-About-Violence.pdf>

⁴⁴ from NS DV Resource Centre <https://nsdomesticviolence.ca/content/african-nova-scotian-communities> (NS Adv Council on the Status of Women)

against Indigenous women and girls in this country as well as their feelings of distrust of government agency intervention⁴⁵. Similarly, many immigrant and newcomer women experience barriers accessing mainstream services due to feelings of distrust, sometimes as a result of pre-migration experiences or due to ongoing settlement barriers⁴⁶. For many in a same sex or transgender relationship, there are specific reasons to not seek help after an assault including not wanting to disclose their sexual orientation. Additionally, there are many myths associated with GBV within same sex or transgender relationships including that it must be 'mutual violence' or less severe and there is a heightened fear of not being believed⁴⁷.

Another population of women who have distinct needs and barriers that the provincially accessible December 6th Fund serves is those who are rural and remote. Nova Scotia is largely rural and the availability of domestic violence services and supports in these regions is limited. Women living in rural and remote communities are often required to travel great distances to access services and supports requiring access to a working vehicle, which can be costly and time-consuming for women. They often have heightened concerns around a lack of anonymity when accessing support locally if it is available and as a result, decreased safety⁴⁸.

Cultural competency is defined as a set of congruent behaviours, attitudes, and policies that come together in a system, agency, or among professionals that enables that system, agency, or those professionals to work effectively in cross-cultural situations⁴⁹. Intersectionality as a framework for understanding how GBV is experienced in diverse communities including the rainbow community⁵⁰ and those in rural areas, should be integrated into standards, policies, practices and attitudes in order to improve program/service delivery to all communities, thereby improving program accessibility for all.

Importantly, ongoing efforts to increase program accessibility to diverse populations by staff at the December 6th program is one step in ensuring genuine inclusion for all those female-identified living in or leaving violence. Considerations for future expansion of program eligibility could be the inclusion of gender diverse people experiencing

⁴⁵ National Inquiry into Missing and Murdered Indigenous Women and Girls report: "Reclaiming Power and Place". 2019.

⁴⁶ From: Guidelines for Service Providers: Outreach Strategies for Family Violence intervention with Immigrant and Minority Communities" Muslim Family Safety Project, Dept of Justice Canada
<http://yemenembassy.ca/doc/Outreach%20Strategies.pdf>

⁴⁷ Intimate Partner Violence in Rainbow Communities, Centre for Research & Education on VAW, Western U, 2015.
http://www.vawlearningnetwork.ca/our-work/issuebased_newsletters/issue-12/12-Rainbow_Newsletter_Print_InHouse.pdf

⁴⁸ Creating Safety Plans with Vulnerable Populations to Reduce the Risk of Repeated Violence and Domestic Homicide Domestic Homicide Brief 6, The Canadian Domestic Homicide Prevention Initiative with Vulnerable Populations
<http://cdhpi.ca/creating-safety-plans-vulnerable-populations-reduce-risk-repeated-violence-and-domestic-homicide>

⁴⁹ From: Guidelines for Service Providers: Outreach Strategies for Family Violence intervention with Immigrant and Minority Communities" Muslim Family Safety Project, Dept of Justice Canada
<http://yemenembassy.ca/doc/Outreach%20Strategies.pdf>

⁵⁰ Intimate Partner Violence in Rainbow Communities, Centre for Research & Education on VAW, Western U, 2015.
http://www.vawlearningnetwork.ca/our-work/issuebased_newsletters/issue-12/12-Rainbow_Newsletter_Print_InHouse.pdf

relationship violence as well as continuing to expand outreach to community agencies who represent BIPOC clientele and communities to ensure anti-racist/anti-oppressive program practices and principles as it continues to evolve.

○ ***Expertise in the Provision of Additional Support and Community Resource Navigation –***

Another important area of expertise that the December 6th program staff prioritize is the provision of additional support, advocacy and resource navigation where possible and appropriate. While the program provides a very unique and powerful response to incidents of GBV in the provision of micro-loans in order to access safe shelter, it cannot resolve all of the myriad of intersecting barriers and harms that survivors of GBV butt up against. It is therefore critically important that program personnel have a roster of programs, supports and initiatives at the ready to provide information and referrals where appropriate to women whose needs cannot be directly addressed by the December 6th loan program facets.

According to the Canadian Domestic Homicide Prevention Initiative with Vulnerable Populations, it is crucial that service providers be knowledgeable about appropriate services available in the communities they serve in order to effectively work with those experiencing GBV⁵¹. As well, an action group of the Toronto West Local Immigration Partnership, has developed a new toolkit⁵² to help front-line staff which emphasizes building the capacity to provide information on resources and options and to make effective, timely referrals to specialized services and supports in order for survivors to sustain those critical steps they are taking towards positive changes in their lives. They go on to underscore the importance of outreach to local community organizations in order to enhance the knowledge of staff and to continue to build capacity to address this issue for all survivors effectively.

The December 6th program has deep connections to local organizations and services that can address the many needs that women leaving violence face and continues to broaden its reach in these referral capacities at a provincial level (see Appendix 'A' of this report for additional re-housing supportive services and programs). Staff are also trained to provide a certain degree of lay support and limited advocacy services as it relates to bill payments. Combined with resource navigation, these additional skill sets inform a more wrap-around suite of loan-related support for recipients.

"It was way more than a loan that I got" – loan recipient

⁵¹ Creating Safety Plans with Vulnerable Populations to Reduce the Risk of Repeated Violence and Domestic Homicide Domestic Homicide Brief 6, The Canadian Domestic Homicide Prevention Initiative with Vulnerable Populations <http://cdhpi.ca/creating-safety-plans-vulnerable-populations-reduce-risk-repeated-violence-and-domestic-homicide>

⁵² A Toolkit For Service Providers. Ontario Council of Agencies Serving Immigrants. 2019. <https://ocasi.org/sites/default/files/ocasi-gbv-toolkit-english-online.pdf>

○ **Expertise in Trauma-Informed Practice -**

Through exhaustive consultations across the country with individuals affected by GBV and the organizations who serve them, Women and Gender Equality Canada heard some key principles in best practices for effectively supporting survivors of GBV including the importance of taking a "survivor-oriented and holistic approach"⁵³. This approach manifests within practices that support survivors through a "trauma-informed, feminist lens that honour survivors' agency [and] recognizes that survivors are experts of their own personal experience."⁵⁴

GBV can have lifelong impacts on a person's health and well-being. Impacts can include physical and mental health conditions such as depression and post-traumatic stress disorder, sexually transmitted infections, absence from school or work and social isolation. Trauma, according to the Canadian Centre for Addiction and Mental Health, is "the lasting emotional response that often results from living through a distressing event. Experiencing a traumatic event can harm a person's sense of safety, sense of self, and ability to regulate emotions and navigate relationships. Long after the traumatic event occurs, people with trauma can often feel shame, helplessness, powerlessness and intense fear"⁵⁵.

A toolkit for better community responses to GBV compiled by the Ontario Council of Agencies Serving Immigrants explains that people who have experienced GBV need support and not judgement.

To help ensure that survivors feel safe, responders need to⁵⁶:

- *listen, actively and without judgement,*
- *offer options,*
- *believe survivors,*
- *understand that different survivors of violence may react in different ways,*
- *let survivor share what they want, when they want, at their own pace,*
- *respect the survivor's right to control their response to the violence, including whether they report it or not, and*
- *keep a survivor's story confidential while clearly communicating limits of confidentiality.*⁵⁷

⁵³ Breaking the Silence: Final Report of the Engagement Process for the Federal Strategy to Address Gender-based Violence, Status of Women Canada, 2018. <https://cfc-swc.gc.ca/violence/strategy-strategie/breaking-briser-en.html>

⁵⁴A Toolkit For Service Providers. Ontario Council of Agencies Serving Immigrants. 2019. <https://ocasi.org/sites/default/files/ocasi-gbv-toolkit-english-online.pdf>

⁵⁵ Canadian Centre for Addiction and Mental Health. <https://www.camh.ca/en/health-info/mental-illness-and-addiction-index/trauma>

⁵⁶ A Toolkit for Service Providers. 2019. <https://ocasi.org/sites/default/files/ocasi-gbv-toolkit-english-online.pdf>

⁵⁷ Ibid.

The December 6th Fund program centres the experience of survivors in their approach, training and program delivery. The embedded flexibility, tailored to the needs of each loan applicant, shows a depth of understanding that makes meaningful differences for those escaping violence. December 6th staff start from a principle of believing and it translates into the trust they build with loan recipients who relay overwhelmingly how pivotal the relationship with program staff was in forming the foundation of their successful path to safety.

"I got to tell her my story which was really important to me. She listened even better than a psychologist!" – loan recipient

(See more in Section 2.0: "Prevention Implications..." and Section 1.1.c.: "December 6th Loan Program Impacts.../ Interactions with personnel" of this report for further information on this topic)

4. RESPONSIVE/ADAPTIVE:

One of the most significant aspects of program delivery of the December 6th Fund that ensures meaningful results for clients is that it is responsive and adapts to their changing needs with relative ease and agility.

According to Linda Mayoux, international expert on feminist micro lending/finance program design and delivery, integrating women's needs into program design is key in ensuring it actually supports gender equality and empowerment with repayment schedules and interest rates that better "reflect the reality of women's economic activities and life cycle"⁵⁸. Integrating a gendered lens into program design is fundamental to the December 6th program's reflexivity. Women have a say in repayment terms – schedule and amount – and can time automatic withdrawals according to things like their scheduled income assistance or child tax benefit deposits. The loan itself is actually interest-free understanding that most loan recipients are often under or unemployed having been reliant on or controlled financially by their abusive partner. These aspects of program design allow staff and clients to co-develop a plan for program participation with built-in flexibility that is premised on an integrated gender analysis.

As well as being flexible and responsive to the changing needs of clients on a case-by-case basis, the December 6th program has adapted broader program design and delivery based on findings which have surfaced within this exploratory project. As explained earlier in the report [Section 1.1.b. "Intake, repayment and potential improvements..."] some of these adaptations have included:

⁵⁸ Mayoux, Linda. 2006. <https://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.121.2948&rep=rep1&type=pdf>

- **Expanding what bills we can be covered** - to include all utilities, phone or internet bills/arrears, and car costs in addition to the housing costs already covered (damage deposit, rent, rental arrears, NS Power deposits/bills/arrears, moving costs, and storage costs),
- **flexibility in how the bill is paid to the collector** - there is built-in choice in terms of whether payment is sent directly to the payee or if the client would like to have a more direct role in repayment, they can pick it up, (or have it mailed) so that they can arrange delivery to the collector, and
- **flexibility in the location and approach during first intake for the program** - staff offer options for the first meeting to be via phone, email, or in person. If they are working with another support agency, paperwork can be emailed to their worker who can assist them to fill it out and send back. If clients would like to meet in person, options include the program office or any local public space that they feel is more accessible and comfortable for them.

And more recently:

- **Additional nonrepayable funding accessible on a case-by-case basis** – newly acquired **"Safe & Sound"** program funds provide an additional nonrepayable \$500 to a select number of new and current December 6th clients based on a demonstrated need. These funds go directly to loan recipients to be used for whatever is needed. This additional flexible financial support for women was in response to expressed need to tend to other financial pressures like transportation, food costs or childcare by loan recipients, and
- **COVID-19 adaptations** - One of the considerations for adaptations within the December 6th Fund program has been the effects of COVID-19 on clients' changing needs and barriers. As has been the case for many supportive organizations and programs for those experiencing GBV during the pandemic – the December 6th program has had to pivot in specific ways to continue to meet the needs of clients. COVID-19 has deepened pre-existing gender inequalities including GBV in significant ways the world over⁵⁹. Women are stuck at home with their abusers at increased rates and further isolated from support by this constant surveillance. A survey by Women's Shelters Canada of 266 member shelters released in late November indicated almost 60 per cent of shelters reported that calls went down in the first three months of the pandemic but increased as lockdown restrictions started to lift⁶⁰. Women have been laid off or forced to stay home to care for children and other dependents at unequal rates to men⁶¹. Perpetrators of violence are under increased pressure as well due to potential job loss and their own struggles with isolation and barriers to accessing help. Women under lockdown

⁵⁹ Gender-based violence and COVID-19: Why justice is essential to response and recovery plans, The Elders. 2020.

<https://theelders.org/news/gender-based-violence-and-covid-19-why-justice-essential-response-and-recovery-plans>

⁶⁰ <https://www.cbc.ca/news/canada/nova-scotia/domestic-violence-womens-shelters-funding-1.5820004>

⁶¹ Canadian Women Continue to Exit the Labour Force, Royal Bank of Canada, 2020. https://thoughtleadership.rbc.com/canadian-women-continue-to-exit-the-labour-force/?utm_medium=referral&utm_source=economics&utm_campaign=special+report

orders are unable to call for help or leave, both because of increased surveillance living with their abusers and limitations on movement due to COVID public health restrictions and protocols. Women’s shelters have reported an increase in the severity of violence which they are linking to these increased pressures associated with pandemic measures and uncertainty⁶².

The Centre for Research & Education on Violence Against Women & Children from Western University compiled findings on considerations for supporting women experiencing GBV during the pandemic. Their findings suggested that safety does not look the same for all women, that ensuring safety during a pandemic requires additional strategies and that structural barriers to safety may be amplified due to the pandemic⁶³.

It is critically important to be mindful that approaches intended to ensure safety for some may not do so for all. Limiting contact and interaction is proven to reduce the spread of COVID but can increase risk for those living with their abusers. As well, with many services shuttered or operating on reduced hours or limited capacity, it is important for supportive services to find innovative ways to ensure that vulnerable populations, like women experiencing GBV, know where and how to reach out for support. Adapting meeting places, times and methods and offering online or phone meetings in lieu of in-person are some of the ways the December 6th program optimized accessibility to the program for clients and the provision of continued support. As well, a hold was placed on repayment plans during the initial phase of COVID from April to August 2020 for all loan recipients regardless of their repayment plan. Staff made conscious efforts to increase the frequency of check-ins with loan recipients, particularly around repayment within the context of potential pandemic-related job loss or added barriers to accessing employment, but also just for compassionate purposes which was very appreciated by many women interviewed.

“They put it on pause on repayments during the pandemic, it was supposed to start in August but on hold until September while I’m out of work. Very flexible.” – loan recipient

One-size fits all approaches did not work pre-pandemic in providing support to victims of GBV and the need for flexibility is even more critical during these unprecedented times of additional strain. In so many ways programs like the December 6th Fund are well-suited to the need for a nimble approach in providing appropriate and impactful responses to GBV. With this high degree of program responsiveness comes a more survivor-centred and impactful program overall that results in increased access and safety for loan recipients.

⁶² <https://www.cbc.ca/news/canada/nova-scotia/domestic-violence-womens-shelters-funding-1.5820004>

⁶³ 3 Considerations for Supporting Women Exp IPV During COVID 19, Western U – Centre for Research & Ed on VAW & Children <http://www.vawlearningnetwork.ca/our-work/infographics/covid19safety/index.html>

The December 6th microloan program offers some key lessons in program and practice delivery that have made it a successful intervention tool in increasing safety and escape for women experiencing violence. With an evidence-based bedrock in intersectional gender analysis of GBV and intersecting oppressions, a trauma-informed approach, ongoing goals of cultural proficiency and continued outreach to marginalised communities and diverse agencies for the provision of meaningful resource navigation, the December 6th Fund and its staff are well positioned to provide meaningful intervention to those leaving violence. Program responsiveness and agility are critically important during this time of uncertainty the world over but is especially true for those in positions of increased vulnerability. As well, and importantly, the December 6th Fund offers survivors of violence opportunities for independent decision making and a degree of autonomy, sometimes for the first time, that facilitates sustained choices away from repeat violence and toward a healthier and safer future.

SECTION 4.0: PARTICIPANT DEMOGRAPHICS –

	INTERVIEWED	TOTAL POSSIBLE
Gender	Female - 30 Male - 0 Other - 0	Female - 36 Male - 0 Other - 0
Age*	(18 – 29) – 9 (30- 39) – 11 (40 – 49) – 4 (50 – 59) – 5 (60 – 69) – 1 * 1 unknown	(18 – 29) – 12 (30- 39) – 13 (40 – 49) – 4 (50 – 59) – 5 (60 – 69) – 1
Education Level	No HS - 5 HS or equivalent – 19 University/College – 9 Unknown – 6	No HS - 6 HS or equivalent – 22 University/College – 11 Unknown – 7
Racial/Ethnic Group*	White – Indigenous – Indigenous, African NS & Acadian – Black/Indigenous – Black - Unknown –	White – 19 Indigenous – 5 Indigenous, African NS & Acadian – 1 Black/Indigenous – 1 Black - 1 Unknown – 8
	*withheld to preserve anonymity.	
First Language	English – 29 English/ Mi'kmaq – 1 Unknown – 1	English – 29 English/ Mi'kmaq – 1 Unknown – 1
Canadian Born	Yes – 29 No – 1	Yes – 30 No – 2

	INTERVIEWED	TOTAL POSSIBLE
Lives With a Disability	Yes – 9 No – 10 Don't know – 10	Yes – 10 No – 13 Don't know – 13
Income Source	Employed – 11 Income Assistance &/or other (child tax credit, OAS, WCB, Pension, CPP, GST credit, disability) – 15 No Income – 1 Unknown – 3	Employed – 11 Income Assistance &/or other (child tax credit, OAS, WCB, Pension, CPP, GST credit, disability) – 19 No Income – 1 Unknown – 4
Location	HRM – 26 (Lower Sackville – 1, Halifax – 13, Dartmouth – 10, Bedford – 1, Spryfield - 1) Antigonish – 1 Yarmouth – 0 Truro - 1 Cape Breton – 1	HRM – 32 (Lower Sackville – 2, Halifax – 17, Dartmouth – 11, Bedford – 1, Spryfield - 1) Antigonish – 1 Yarmouth – 1 Truro - 1 Cape Breton – 1

SECTION 4.1: Summary analysis of demographics among those interviewed -**a. Gender –**

- 100% of respondents were female identified

b. Age –

- majority of those interviewed were in 30-39 age bracket (37%)
- the next largest group were 18-29 (30%)
- there were a small number in the 40-49 (13%), 50-59 (17%) and only 1 in the 60-69 age bracket
- 1 unknown

c. Education Level –

- majority of respondents had high school or equivalent at 63%
- Next largest cohort was those with a university or college education at 30%
- there were 20% whose education level is unknown
- No high school education or equivalent came in as the smallest group at 17% of those interviewed

d. Racial Identity* – (*for total possible interviews only, those interviewed not specified to preserve anonymity)

- women who identified as white were the largest group of possible participants at 53%
- there were 13% whose racial identities are not known
- there were 4 women who identified as Indigenous and another respondent who identified as 'Indigenous, African NS & Acadian'
- one woman identified as Black/Indigenous
- one woman identified as Black

e. Language –

- 97% of respondents spoke English as a first language among those interviewed
- 1 spoke English/Mi'kmaq
- 1 woman did not specify

f. Canadian Born –

- 97% of those interviewed specified that they are Canadian born
- 2 women were born elsewhere

g. Lives with a Disability –

- Of those interviewed there were 33% who do not live with a disability
- 33% who were not known
- 30% among interviewed specified they live with a disability

SUMMARY THOUGHTS:

As the My Voice Matters project wraps and upon completion of 30 of a possible 36 interviews it is clear that the December 6th Fund program of the YWCA Halifax is an invaluable community resource for women leaving situations of GBV. For a relatively small amount of money, women who access the program express deep impacts of safety and a higher quality of life. The relationship with the YWCA staff, and with Ashley and Thunder specifically, has emerged as an aspect of the program which is equally (and sometimes more) impactful to the interview respondents as the money itself.

There were some repeating themes within participant feedback on central barriers to leaving as well as the key enablers for safe departure. Fear and safety emerged as both the dominant motivators for leaving, as well as being key barriers to leaving. A large majority attributed their survival to some form of outside informal or formal support via program, agency or individual while the specific financial aid from the YWCA December 6th loan program was identified by the majority as the primary reason for eventual safe and successful departure from violence. A great majority expressed that their lives were improved since, and as a result of, their participation in the program and with their increased financial and housing security. All women used the fund for re-housing expenses (as is the criteria) and the majority put it toward a down payment, damage deposit or first month's rent.

The overall experience of women with the loan program was very positive including during intake and throughout repayment. Modest suggestions for improvement by respondents included public and referral agency awareness of the program as well as flexibility of loan parameters, first meeting and how bills are paid to the collectors. All have been addressed in some way or mitigated entirely by the YWCA since the submission of both the June and December interim reports. This degree of agility and responsive adaptation on the part of the organization had a very positive impact on loan recipients and shows how human-centred a GBV responding agency can and should be. Other minor suggestions included a need for specific funding around food insecurity and some women indicated that the loan amount was not enough. These issues are also being addressed by the YWCA in an ongoing way and with creative resourcing.

There are some interesting findings to date on what services and supports these women accessed, what was helpful, what was not and what was missing. A good majority

credited community-based agencies, like the YWCA, transition houses and family/women's/cultural resource centres as being central to their support network. Shelter and housing insecurity remain key barriers for women due to a shortage of affordable housing and to the stigma, safety or cultural barriers to accessing women's shelters, particularly when children are involved. Child Protection Services was another flashpoint for potential further harm to women leaving violence and the majority found their interactions with CPS to be stressful and at times, terrifying. Police and the court systems were another opportunity for help and assistance but much more often than not, more harmful than helpful. When police or legal personnel were a source of support it was seen as an exception and that they were "going above and beyond". Anti-racist, trauma-informed and GBV training are urgently needed within the justice sector. Victim Services was a mix of experiences and very dependent on who women interacted with. Jurisdictional confusion and a lack of communication and information as well as limited criminal injuries counseling were notable issues within VS. Mental health support, whether clinical or via supportive counseling, was identified as a key tool for health and wellbeing as well as future success and resiliency for women but access and wait times remain problematic barriers to support. The informal support received from Thunder and Ashley at the YWCA was often the only emotional support for women and was truly appreciated.

Key services altogether missing mentioned by interview respondents were formalized navigational support and advocacy services as well as more options for group or individual support tailored to the needs of women who have experienced GBV. As well, culturally diverse and proficient services on the whole are few in number. Overall, it is very clear that multi-sector investment in further training and in efforts to develop the expertise in GBV is needed in all sectors.

As well, while research findings did link increased financial security generally and microloan programs in other parts of the world to a reduction in vulnerability for women and improvement in socio-economic status, there is no clear evidence to date directly linking the potential impact microloan programs have on prevention of repeat or a return to violence. There were strong correlations between financial dependence to a lack of secure housing which therefore serve as additional barriers to leaving (along with stigma, fear, shame, a lack of support and many other known factors). Given that the sole purpose of the December 6th program is to support re-housing expenses for women leaving violence, it can therefore be strongly linked to a reduction in barriers to leaving

(financial and housing support) and potentially further reinforces women's tendencies to not return to violence.

More importantly, the other less formal functions of the December 6th program of providing general support, information, referrals and a trained and compassionate human to talk to at this most vulnerable time, are key factors in feelings of success, happiness and safety articulated by interview respondents. This is underscored via research in best practices in responding to women who are impacted by GBV.

Interactions with the December 6th personnel, namely Thunder and Ashley, proved to be as important as the money itself. For some women, their relationship with staff was valued as being key to their survival. Anecdotally, whenever conversations turned to the question of how their experience interacting with staff was, the tone and ease of conversation shifted noticeably. Respondents became relaxed and warm, sharing many superlatives about Thunder in particular in an emphatic way. Experiences working with Ashley were also very positive but given the timing of this project, simply fewer as she had just taken on the role of coordinator. No matter what atrocities they had been through and just finished relaying to me, women were so happy to share their feelings about Thunder and were hopeful their feedback would be conveyed to her and to others! It was honestly very touching and affirms that the qualities and expertise that she embodies need to be resourced, sustained and duplicated in order to continue this valuable source of support to those affected by GBV.

Resulting from earlier reports on staff reflexivity and compassionate response, it was felt that an exploration into other key 'best/promising practices' demonstrated by the December 6th Fund would be beneficial. Observable patterns of program response, based on interviews with loan recipients and backed by research into 'best/promising practices' for responding to GBV generally and wherever possible within a financial capacity, resulted in four key opportunities for successful program delivery. The December 6th Fund is: evidence-based, in an understanding of how intersecting forms of oppression (including financial abuse) are central to a woman's economic vulnerability and to her ability to escape to safety, is staffed by those with a certain degree of specialized expertise (in the dynamics of GBV; intersectionality and the importance of cultural proficiency; trauma; resources and supports in navigating escape; and challenges of re-housing), it facilitates much-needed autonomy and independence for women leaving violence, and it is responsive – program staff are nimble and adapt their

approach and program process itself to the changing circumstances and needs of the women it serves. These key aspects of program delivery could be explored further and used for potential replication elsewhere.

In sum, I have been very moved by the deep and far-reaching impacts of a seemingly small sum of money for participants in this program. It is obvious that the care and competence administered by staff at the YWCA have significantly contributed to this result for very vulnerable women at an even more vulnerable time. There are so many barriers to leaving and to accessing help – we are fortunate to have organizations like the YWCA and programs like December 6th and for people like Thunder and Ashley who make the path a little more human.

I have been honoured to hear how these women's lives intersect with this valuable program and the women who oversee it.

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APPENDIX 'A':

Audit of Organizations that Support Re-housing Needs When Fleeing Domestic Violence

PURPOSE: A compiled list of provincial organizations and programs that offer support for various re-housing needs when fleeing domestic violence, directly or indirectly. Some of these needs are emergency moving & storage, financial aid for bill or rental arrears, clothing and furniture banks, pet kenneling specifically for these emergency situations and alternative shelter for those not comfortable with or eligible for a domestic violence shelter. Not included are transition houses for women leaving violence as those are known to the staff at the YWCA. It was suggested that having these resources at the ready for December 6th clients would be useful and that if some of these opportunities were more accessible, the YWCA could potentially use their funds for additional things. Another benefit of many of these other financial (or related) relief options is that they are not loans and do not need to be paid back.

Emergency Moving & Storage –

Shelter Movers -

Contact:

- **Website** – <https://www.sheltermovers.com/>
- **Phone** - 1-855-203-6252
- **Email** - info.ns@sheltermovers.co

Region: HRM (within one hour radius of downtown Halifax) and south shore (within an hour of Bridgewater), some flexibility in the valley (with referral from HH)

Services:

- Avail to anyone moving due to abuse/violence
- Clients referred by an agency online, by email or phone
- Intake personnel will f/u with referral agency to review intake form
- Move assigned to Move Coordinator who will f/u with client directly to review and arrange move plan, safety info and connect with a lead mover

Arrears for Rent/Bills –

Good Neighbour Energy Fund (or Home Energy Assistance Top-Up - HEAT Fund, Salvation Army)-

Contact:

- **Website** - <https://salvationarmy.ca/maritime/tag/good-neighbour-energy-fund/>
- **Phone** - 902-422-3435
- **Email** – heat.fund@salvationarmy.ca

Region: Provincial, call for info

Services:

- Available to low-income Nova Scotians needing help with emergency home heating costs for all forms of heating
- Criteria –
 - Live in NS, experiencing an emergency heating situation
 - \$29,000 for one-person households
 - \$47,703 for 2-4 person household
 - \$67,937 for 5+ households
- Runs January 15 - April 30, maximum assistance amount is \$400, some people may be eligible for Heating Assistance Rebate Program up to \$200
<https://beta.novascotia.ca/apply-heating-assistance-rebate-heating-assistance-rebate-program>

H2O (Help to Others) Fund -

Contact:

- **Website** - <https://halifaxwater.ca/assistance-programs>
- **Phone** – 902-420-9287
- **Email** – lead@halifaxwater.ca

Region: HRM

Services:

- water, wastewater, and stormwater assistance fund available to Halifax Water residential customers who are having a hard time making their bill payments
- Criteria –

- *low income household in an emergency situation (single income max is \$21,000, family income max is \$39,000) in HRM*
- *Halifax Water account is active and in name of applicant*
- *household has not received H2O Fund assistance within 24 months*
- *Approved applicants will receive assistance once in a 24-month period to a maximum of \$270*
- *Process – fill in and submit downloadable online form (or paper available at 3 office locations) plus supporting documents (see website), applicants will be contacted within 5 business days. If approved applicants will have funds applied directly to their Halifax Water account*

Brunswick Street Mission -

Contact:

- **Website** - <https://www.brunswickstreetmission.org/i-need-help/outreach-program>
- **Phone** - (902) 809-5530
- **Email** - bsm.outreach@eastlink.ca

Region: HRM

Services: Outreach programs include supportive counseling, referrals to employment readiness programs, assistance in paying arrears due to the COVID 19 pandemic, covering costs of employment-related transportation, childcare, supplies, assistance in training related cost, one-on-one advocacy program and assistance with replacement of identification cards.

Criteria:

- *HRM resident, requires support to overcome a specific barrier to re-employment and (for some programs) can provide proof of employment and financial self-sufficiency prior to present*

Antigonish Women's Resource Centre – (Emergency Assistance Fund)

Contact:

- **Website** - <http://awrcsasa.ca/>
- **Phone** - 902-863-6221
- **Email** - info@awrcsasa.ca

Region: Antigonish and Guysborough counties

Services:

- Emergency assistance fund for up to \$500 covering utility bills, rental arrears, down payments/damage deposits and some moving transportation costs

Food/Clothing/Furniture Banks –

Brunswick Street Mission –

Contact:

- **Website** - <https://www.brunswickstreetmission.org/about-us>
- **Phone** – (902) 423-4605
- **Email** – bsm1@eastlink.ca

Region: HRM

Services:

- Provides services and programming to alleviate the symptoms of poverty including a free breakfast program, a food bank, outreach programs* (one-on-one advocacy, employment support, financial support, COVID19 Recovery), clothing centre, tax return program, trusteeship program (financial stewardship for those who have a history of challenges managing their limited income), Christmas program (hampers, meals).
- *Outreach programs include but are not limited to - supportive counseling, referrals to employment readiness programs, assistance in paying arrears due to the COVID 19 pandemic, covering costs of employment-related transportation, childcare, supplies, assistance in training related costs. For more detail see Brunswick Street Mission Outreach Programs under **Arrears for Rent or Bills** or go to: <https://www.brunswickstreetmission.org/i-need-help/outreach-program>

Parker Street Furniture Bank -

Contact:

- **Website** – www.parkerstreet.org
- **Phone** - (902) 425-2125
- **Email** – info@parkerstreet.org

Region: *Halifax area*

Services:

- *Food and furniture bank for low-income*

Society of Saint Vincent de Paul -

Contact:

- **Website** - <https://www.ssvphalifax.ca/>
- **Phone** - (902) 422-2049
- **Email** - hpc.ssvp@gmail.com

Region: *Central NS including Halifax area, Bridgewater, Wolfville and Amherst*

Services:

- *Home visitations...*
- *outreach for some regions, contact: Outreach Office (902) 422-2049*
- *food, furniture and clothing donations*
- *hot meals at Hope Cottage (HRM-based)*

Salvation Army -

Contact:

- **Website** - <https://salvationarmy.ca/maritime/>
- **Phone** - 1-800-725-2769

Region: *Provincial*

Services:

- *Food, clothing assistance*
- *Shelter assistance*

Bethany Bargain Bin -

Contact:

- **Website** - <https://www.facebook.com/Bethany-Bargain-Bin-Society-2037334399720878/>
- **Phone** - 902-245-2524

- **Email** – bethanybargainbin@gmail.com

Region: Digby

Services: Charitable secondhand store. Low-cost items, proceeds go to charitable organization.

South Shore Family Resource Association -

Contact:

- **Website** - <https://www.southshorefamilyresource.org/include/lunenburg.htm>
- **Phone** – 902-543-3119
- **Email** – heather@southshorefamilyresource.org

Region: Lunenburg, Queens, Shelburne, Digby counties

Services: Good source of connections to local resources.

Harbour House "Free Store" - (in development)

Contact:

- **Email** – thw@harbour-house.ca
- **Phone** – 902-543-3999 or 1-888-543-3999 (24/7)

Region: South Shore

Services: free clothing and houseware giveaway

"We Share Lunenburg Co"* (Facebook page)

Contact:

- **Website** - <https://www.facebook.com/groups/2056309844628241>

Region:

Services: free furniture etc..

*Second Story Women's Centre has a truck willing to help with moving items.

Pet Support –

Paws & Support -

Contact:

- **Website** - <https://www.novascotiaspca.ca/2019/10/11/paws-support/>
- **Phone** - 1-902-835-4798
- **Toll-Free** - 1-844-835-4798
- **Email** - pawssupport@spcans.ca

Region: HRM

Services:

- free service while owners are seeking short-term in-hospital treatment or transitioning out of domestic violence relationships.
- while in care, pets receive veterinary care and be housed with foster families until they can be reunited with their owner
- All animal costs such as vet care, food, bedding and toys will be provided

Harbour House Transition House – (has connections with reduced rate fosters and volunteers, case by case basis)

Contact:

- **Email** – thw@harbour-house.ca
- **Phone** – 902-543-3999 or 1-888-543-3999 (24/7)

Region: South Shore

Services – Transition house but can arrange pet sheltering on case-by-case basis

"Safe Place for Pets" – (online search platform shelter locator)

Contact:

- **Website** - <https://safeplaceforpets.org/>

Region: All

Services: On-site housing and Off-site housing for people and pets who need a safe escape from domestic violence.

Autumn House – Cumberland Pet Safe

Contact:

- **Website** - <http://autumnhouse.ca/>
- **Phone** - 902-677-1200/ 902-667-1344

Region: Amherst, NS

Services: Shelter for pets can be arranged through Autumn House in the community through a partnership with the Lillian Albion Animal Shelter.

Alternative Shelter / Housing Support - (Transition Houses not included)

A Roof Over Your Head –

Contact:

- **Phone** – 902-318-8292
- **Email** – aroyh17@gmail.com

Region: Antigonish & Guysborough counties

Services:

- Governed by Affordable Housing Association of NS.
- Offers support and resources for individuals struggling with housing insecurity.
- Partners with local agencies to provide support for set-up (damage deposits, food, furniture)

Adsum House –

Contact:

- **Website** - <https://adsumforwomen.org/>
- **Phone** – 902-423-4443
- **Email** – adsum@adsumforwomen.org

Region: HRM

Services:

- Works with women and families struggling with housing

- *Emergency shelter, transitional housing, long-term affordable housing*

Bryony House –

Contact:

- **Website** - <https://www.bryonyhouse.ca/>
- **Phone** – 902-429-9002
- **Email** – director@bryonyhouse.ca

Region: HRM

Services:

- *Emergency shelter for women and children leaving violence*

Split Rock Learning Centre -

Contact:

- **Website** - <https://www.facebook.com/splitrock.learningcentre>
- **Phone** - 902-742-5509

Region: Yarmouth, NS

Services: *Offers various services to youth over 16 including employment assistance, housing coordination and connection to community resources.*

Supportive Housing Youth Focus Team (SHYFT) -

Contact:

- **Website** – www.shyft.ca
- **Phone** – 902-881-3111
- **Email** – ed@shyft.ca

Region: Digby, Yarmouth, Shelburne counties

Services:

- *Temporary housing for youth ages 16-24*
- *Programs, workshops*
- *Outreach and referrals*