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J El Saadi

University of Windsor, elsadij@uwindsor.ca

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**The Role of Financial Literacy in Gender-based Violence: Developing Financial
Freedom and Confidence for Women**

By

Judy El Saadi

An Internship Paper

Submitted to the Faculty of Graduate Studies through the Department of Political Science
in Partial Fulfillment of the Requirements for the Degree of Master of Arts at the
University of Windsor

Windsor, Ontario, Canada

2023

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**The Role of Financial Literacy in Gender-based Violence: Developing Financial
Freedom and Confidence for Women**

by

Judy El Saadi

APPROVED BY:

C. Collier
Department of Political Science

R. Major, Advisor
Department of Political Science

September 1, 2023

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ABSTRACT

In more recent years, many governments worldwide at their different levels have started to recognize intimate partner violence (IPV) as an epidemic and serious matter of public health and safety. Despite this, there is still a level of work to be done to provide women who experience intimate partner violence with the appropriate tools to successfully remove themselves from their abusive environments. This study will look specifically at IPV where economic and financial abuse may be involved and the relationship it has to financial literacy. Economic abuse can be perpetrated through various methods that aim to deprive victims of financial independence, keeping them reliant on their abusers for financial stability. Social policies at the provincial level that aim to implement financial literacy programs is one area that may provide women's shelters and organizations with adequate resources for women experiencing IPV and economic abuse. In the literature review, the topic of social policy, financial abuse and financial literacy, and intimate partner violence will be explored to provide an outline of the problem. An exploration of an Australian study reveals the benefits and setbacks with applying these curriculums at women's shelters and within social work. This research and area of social policy proves itself valuable as a model for Canadian governments, primarily provincial jurisdictions, to draw from to develop strong tools in the battle against intimate partner violence.

DEDICATION

I dedicate this paper to my loving mother and father who have sacrificed the world to give me and my sister the life we have. My mother Wessam, who taught me strength and resilience, and my father Nader, who taught me kindness and ambition. Thank you for continuously supporting my endeavors, showing me love, and helping me through some of the most exhausting days.

To my best friends, Michael, Fardovza, Hammad, Dante, Priya, and Emily (among many others) who have shown me what unconditional love looks like. With many years behind us, I hope we can dream together in the many more ahead.

Lastly, the most special dedication goes to my favourite and only younger sister, Joelle, who makes me laugh until my cheeks hurt and inspires me to rise above, be my best self, and go beyond my potential. I hope to make all of you proud.

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A special thank you to Family Services Windsor-Essex, and Batoul, who provided great leadership as my supervisor during my time in placement. The workplace experience gave me plenty of insight into where I wanted to take this paper, and my next steps in my future career prospects.

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CHAPTER 1

INTRODUCTION

Understanding how identities play a role in intimate partner violence is crucial to dismantling the structural and systemic factors that play a part in allowing cycles of intimate partner violence to continue. The current data on the subject are telling of a structural issue within Canada and its agencies that disproportionately affects women. Intimate partner violence is an issue that affects people worldwide, the majority of which are women. It is predicted that globally, 27% of partnered young girls and women aged 15-49 have experienced intimate partner violence at least once in their lifetime (Sardinha et al., 2022, p. 5). Intimate partner violence is dangerous at all levels of society and affects public health without the proper support pillars in place for victims. In these situations, women may experience intimate partner violence through physical, emotional, psychological, sexual and/or financial abuse. Many factors contribute to the victimization of women who experience intimate partner violence. Further, other factors, such as economic instability, may explain why women often struggle with or are unable to leave these situations. It is vital to understand these root causes when responding to this issue and attempting to explore ways to improve women's livelihood. At the forefront, women are less likely to disclose that they are victims of intimate partner violence because of their fear for themselves, the fear of losing their children, feeling ashamed, denial of the abuse, or fear of being judged by others (Ansara & Hindin, 2010). It is difficult for women to appease their abusers in a way that will make it effortless for them to escape the violent situations they have been put in. It takes one experience of intimate partner violence for women to feel alienated or isolated, exposing them to further violence and impacting their ability to leave their abusers.

One of the least studied forms of abuse in intimate relationships is economic and financial abuse. This form of abuse contributes to the difficulty victims experience when trying to leave their abusers. Economic and financial abuse takes place when an abuser controls a victim's ability to obtain, use, or maintain any source of financial resources which prevents economic security and financial independence (Stylianou, 2018). Economic abuse and deprivation have previously been included in definitions of psychological and emotional abuse due to its nature, but in more recent years financial abuse has been identified as its own separate form of abuse. Financial deprivation contributes to a victim's struggle to leave their abusers. When women are deprived of financial resources and become financially dependent on their abusers it may become more difficult to leave. Governments and agencies, including those in Canada, have recently developed reports that formulate potential solutions to this issue.

One of the potential responses to intimate partner violence, especially for women who are financially dependent on their abusers and experience economic abuse or deprivation, is financial literacy. Financial literacy programs have become the centre of studies on this topic, and these programs can provide women with knowledge on traditional financial topics and in-depth information on intimate partner violence and economic abuse (Stylianou, 2018). These types of programs are vital to ensuring women can separate themselves from their abusers and gain economic independence that allows them to integrate into society. Although government reports have recognized financial literacy programs as responses to intimate partner violence, there have not been coordinated state-supported approaches to establishing these programs in an accessible way for victimized women in Canada. It is possible that with the necessary research into

these programs and changes to implement them, they can become a valuable resource for victims of intimate partner violence, and service provided in social work.

Intimate partner violence occurs between people who have an intimate or personal relationship with one another. Those who experience violence from their partner may suffer from physical, emotional, and sexual abuse. Intimate partner violence is considered a public health issue due to the detrimental effects it has on communities and individuals. Public health should be a top concern for governments in protecting society, and with the outrageously high statistics, intimate partner violence must be considered an epidemic. In an article discussing Toronto's declaration of IPV as an epidemic, the issue is described as detrimental to every aspect of life "from housing and food security to health, education, and the overall economy." (Jabakhanji, 2023). Within the Canadian context, Toronto is just one of several municipalities that have taken the step towards declaring intimate partner violence as an epidemic.

Following the deaths of three Canadian women by the same man, an inquest presented several recommendations mainly aimed at the Ontario provincial government beginning with acknowledging the seriousness of IPV by declaring it an epidemic (Jones, 2023). Over 30 other municipalities have declared intimate partner violence to be an epidemic while the Ontario government has refused to make the same statement (Jones, 2023). This understates the severity of IPV and its effects on public health and safety. 'Building a Bigger Wave' is a network of advocates supporting initiatives that combat violence against women who receive funding from the Ontario Trillium Foundation and have developed a map outlining all the municipalities that have declared IPV as an epidemic ("Intimate Partner Violence Epidemic Map", 2023).

The prevalence of intimate partner violence experienced by women raises questions about what actions should be taken by the government to address the problem. In the context of Canada, despite being one of the countries with lower statistics for intimate partner violence women are still greatly affected. Approximately one in twenty women have experienced intimate partner violence once, while 30% experience this type of violence monthly or more (Cotter, 2021). These numbers increase as well depending on numerous factors. Marginalized women are increasingly exposed to intimate partner violence worldwide, and this remains true in Canada. For example, compared to their cisgender and heterosexual counterparts, women who identify with the LGBT+ community are at increased risk of experiencing intimate partner violence with bisexual and trans women experiencing some of the highest rates (Furman et al., 2017).

Other groups of marginalized women who are vulnerable to intimate partner violence are racialized women. Scholars in Canada struggle to demonstrate their concern for racialized women and their unique experiences and vulnerabilities to intimate partner violence. This results from the Canadian government's lack of data collected and published that introduce the issue of intimate partner violence as a serious vulnerability to Black and other racialized women (Duhaney, 2022). In Canada, Indigenous women also suffer from high rates of intimate partner violence. Approximately six in ten Indigenous women have experienced intimate partner violence at least once in their lifetime and are more likely to be victimized compared to non-Indigenous women (Heidinger, 2021). This should signify the need for more research and study into why this is the case and resolutions that may support Indigenous women in a country where their needs and well-being have been sidelined and abandoned by the government.

In addition, one of the greatest threats to Western democracy is intimate partner violence which immigrant women are also highly vulnerable to experiencing (Okeke-Ihejirika, 2020). Intimate partner violence is a gendered experience that primarily affects women and can be perpetrated through many forms in private and public spaces. The issue functions at a societal level and without proper intervention, the ability for women to be represented within institutions and politics is further threatened by a patriarchal society. It is important to take the intersectionality of women's identities into account when relying on these levels of research because their experiences are influenced by the way their different identities intersect. For example, Black transgender women will have increased rates of intimate partner violence than their white, cisgender counterparts. The government's role in this epidemic is crucial to ensuring that all populations of women experiencing intimate partner violence are delegated the resources they may need.

This paper establishes the importance and relevance of financial literacy and women who are victims of intimate partner violence illustrating the gap in policy development within Canada to mediate the issue and the ability of financial literacy programs to support these women. Public and social policies regarding financial literacy programs can be developed within Canada to support women who are victims of intimate partner violence. This paper demonstrates how these policies can combat the core issue of gender-based violence and close the gap in research. Beginning with a literature review breaking down public policy and social policy, this work provides background information on gender-based violence in Canada, and the role of economic factors in intimate partner violence. Next, the paper presents a perspective that may be applied in a Canadian context based on a case study in Perth, Australia where financial literacy

programs were applied to groups of victimized women. In the analysis, the paper will look at one particular study in more detail contributing to the researchers' overview of how a financial literacy program contributed to improving the issue of intimate partner violence among women. Following this, the next section discusses recommendations by political bodies as well as this paper's recommendations for Canadian provincial governments to take to improve public health and support these women as they have jurisdiction over public policy. The paper concludes with an overview of the issue and the next steps to come.

CHAPTER 2

LITERATURE REVIEW

To be able to understand where there are policy gaps in the research and support for women experiencing financial abuse, it is important to be able to understand public and social policy and how they come to exist as legally binding regulations. Although this is an issue that must be recognized at all levels of government, provincial governments' jurisdiction over public policy ensures that they hold a vital role in shaping communities. This chapter will introduce academics who discuss the process of developing policy and the importance of policy windows, policy learning, agendas, and movements to gain support from policymakers and the public. Additionally, this chapter will define gender-based violence and the impacts it has on its victims. Understanding gender-based violence includes being able to define the different forms of abuse one may experience as well as several factors that may play into one's increased vulnerability to this type of violence. This section specifically outlines financial abuse and financial literacy and how they are tied together to the topic of intimate partner violence. Financial stability is an important aspect in developing a sense of independence, security, and confidence. A lack of this stability may cause victims to feel tied to their abusers and impact their ability to develop strong financial security on their own through developed skills and knowledge.

In tying together the topics of financial literacy, financial abuse, and intimate partner violence, this chapter furthers the purpose of demonstrating how financial literacy is important in escaping situations of intimate partner violence. The paper intends to draw the conclusion that support for women experiencing intimate partner violence falls short regarding social policy more broadly and that attention to this priority area would make a

substantial impact on life outcomes and barrier reduction for those escaping violent circumstances. Prior to exploring the case study, this literature review will support the idea of developing a political agenda that pushes for policies that improve existing programs and support for financial literacy programs for these women. After setting a concrete understanding of social and public policy, financial abuse and financial literacy, and gender-based violence this paper will explore and analyze a case study of a financial literacy program.

Public Policy and Social Policy

Stone (1997, p. 21) describes a political community as “a group of people who live under the same political rules and structure of governance”. She further describes public policy as communities trying to collectively achieve a goal together (Stone, 1997). From these definitions, it would be safe to assume that public and social policy are essential steps in improving and governing society. However, the policy-making process begins with several steps that all begin with the development of an idea. To explore this topic, one must understand and be able to define the set of processes involved. Kingdon defines policymaking loosely as “the setting of the agenda, the specification of alternatives from which a choice is to be made, an authoritative choice among those specified alternatives, as in a legislative vote or presidential decision, and the implementation of the decision” (p. 1-2). It is important to account for Kingdon’s position as an American academic, with his work and concepts reflecting and referencing the U.S. presidential system which differs from Canada’s parliamentary system.

However, Kingdon’s work is still relevant within the Canadian context as political figures representing their constituents continuously present issues to bring them into

mainstream conversations involving public concerns. From his definition of policymaking, it should not be assumed that all these steps will be successful upon the first attempt. Advocates may have to readjust and rework their agenda until they reach the stage of success that they seek. An agenda in this context includes a list of issues that people, such as government officials or activists, will pay attention to for a length of time (Kingdon, 1995). This will often result in actions that advocate to solve the issue through solutions presented to government agencies and institutions, and the public. Developing an agenda and attempting to establish room for a political process begins with the formation of an idea. Ideas are essential to the policy-making process and include the beliefs, worldviews, and shared definitions of problems that actors enhance through actions and interaction in pursuit of solutions (Van Gestel, 2018). Other academics express a similar notion of ideas being important in establishing a platform or agenda. For example, Béland (2009) discusses how ideas are essential in constructing issues and problems that will enter the policy agenda. Without the initial understanding of an issue, and the drive to tackle it, people would not be able to develop clear initiatives to pursue solutions to a problem.

One of the arguments made by Béland (2009) is that the policy agenda is intentionally narrow as political actors, journalists, and citizens are not able to focus attention on multiple issues simultaneously. It is important when forming ideas and agendas to be able to narrow them down to one major issue that will more strongly attract support. Béland (2005) refers to Kingdon's agenda-setting theory in this context and how an agenda refers to issues considered the more pressing problems of the moment. An agenda is a product of the actions that actors take to promote the issue and policy

alternatives in the pursuit of a solution. When these ideas and agendas are presented with alternatives to the public through framing and mobilization, policymakers, interest groups, and the public will be more open to the idea that change is necessary (Béland, 2009). This may be particularly important when these alternatives challenge the status quo and what may already exist in the government's current political structure. The level of success that the policy-making process reaches depends on convincing these actors that the issue is important and worth challenging current institutions.

Additionally, the policy-making process develops beyond establishing these ideas and agendas. Many academics, particularly Kingdon, discuss the importance of policy windows to actors who want to pursue the proposal of their solutions. Kingdon (1995) defines policy windows as opportunities that stay open for a brief period, where participants can take advantage to push their proposals. The policy window can be explained as waiting for the perfect time to take the opportunity to propose solutions, such as during heightened awareness surrounding an issue. This may occur when an event revolving around the issue becomes public, causing outrage and protest among citizens and key political actors. As previously discussed, several municipalities within Ontario have begun to declare IPV as an epidemic in response to the growing issue, and the provincial government's inaction in certain areas. These actions by Ontario municipalities are an example of governments and actors taking the opportunity to push for change at a time when awareness surrounding the issue is at a peak.

The major changes in public and social policy come from these policy windows which do not open often and are not open for long (Kingdon, 1995). There are many reasons that these windows of opportunity open. Kingdon (1995) explains that these

windows open because of changes in the political stream which can result from changes in the ideological distribution of seats in Congress, changes in administration, or a shift in the national mood. Actors, such as government officials and the public, will be able to develop a stronger sense of support for an issue when it manages to catch their attention in some way through these changes.

These ideas are relevant when looking at the way that actors within society attempt to advance their political agendas. Throughout time, people have developed protest actions that allow them to proceed with their agenda. Ishkanian (2022) discusses how social movements have worked as actors in the development of social policy. These movements create a space for people with the same ideas and worldview to meet, connect, and develop solutions for their concerns. It is particularly important to address that anyone may be connected to these movements including government officials and legal players who hold enough power to push for policies that address the issue at hand. Ishkanian (2022) discusses an idea presented by other scholars that under the proper circumstances and with the right factors at play, social movements can influence and inform social policy. This connects to the idea of timing and how important it is to seize opportunities when the political window opens. Depending on the actions taken by social movements, actors may be able to push their agenda and develop social policies that meet society's needs.

In addition, another position to account for is the way that public and social policy is influenced depending on governments' leadership, and over lengths of time depending on the agendas of key political actors. As Collier (2012) discusses, there is a neoliberal trend within governments that invest less in the welfare state to "reduce the size, cost, and

influence of government activity.” (p. 211). This negatively impacts women and other marginalized groups who rely on investments in social policy to gain equal ground in society. When marginalized groups are not reflected within the government, policies may not accurately reflect the needs of these groups and may be too general to successfully benefit those who need them most. Further, Collier (2012) discusses the way that gender-neutral language in social policy can cause a “de-gendering” of issues that affect women, taking away from the feminist lens that these problems are seen through. In her article discussing the expanding feminist agenda, MacDonald (2017) discusses how feminism may evolve and challenge the roles of gender within society. Identifying issues through a feminist lens or theory may lend a hand in ensuring that experiences of queer identities are reflected and considered in the political sphere. In consideration of the way society evolves, it is important that new ideas hoping to achieve equity and equality account for how different identities, especially queer identities, are reflected and interact in the social and political world.

These articles present ideas and concepts that may inform how public and social policy can develop. With this understanding, actors seeking to push a political agenda can understand where to take opportunities to forward their cause. The idea of policy windows is essential in knowing where one may gain the strongest level of support from the public and others willing to support the agenda. In relation to financial literacy programs, actors may come to understand how to present this idea as a significant pillar in supporting victims of intimate partner violence. It begins with the idea, and with the proper timing in the political window and preparation, actors may pursue their political agendas.

Gender-based Violence: Canada and Beyond

To understand the relationship between financial literacy programs and women who experience intimate partner violence, it is important to understand the definition of gender-based violence. Gender-based violence is defined in a Canadian government report as “violence that is committed against someone based on their gender identity, gender expression or perceived gender” (Cotter, 2019). This can range from all kinds of behaviours where some may not be inherently criminal while others are criminal acts such as physical or sexual assault. This has an impact on both men and women, but women are more than twice as likely to experience events such as unwanted sexual behaviour in public spaces (Cotter, 2019). Gender-based violence is also experienced differently depending on other aspects of someone’s lived identity thus, intersectionality is important to consider as people are multifaceted and hold overlapping identities. Collins (2019) defines intersectionality in a global context as “the interconnectedness of categories of race, class, gender, sexuality, ethnicity, nationality, age, and ability.” (p. 32). By recognizing this, it is easier to understand that these numbers are influenced by various factors in one’s identities and how they interact with one another.

Further, Cotter (2019) reports that women were more likely to experience inappropriate sexual behaviour, harassment, and assault in general and in the workplace. Collier (2022, p.2) similarly describes the issue as one that invades every aspect of life “from the workplace to the home, to the streets, to online platforms, to academic conferences.”. Gender-based violence is further defined as a form of power, and abuse of that power that suppresses the voices and rights of its victims (Collier, 2022). This victimization of women demonstrates a societal issue in the way that others interact with

and view women. The suggestion that women experience more violence and inappropriate behaviour simply because of their gender identity is not new. Statistics across the world validate gender-based violence and IPV as an issue. For example, although the collection of statistics is not up to standards in Canada, they show that every six days a woman is murdered by her partner (Collier, 2022). There are statistics that describe this as a concern for society and illustrate its growing significance in today's world. Gender-based violence and intimate partner violence threaten the health of all who identify as women and show the lack of support for women who are put into these uncomfortable or life-threatening situations.

In addition to gender-based violence, it is important to understand and define intimate partner violence. This type of violence occurs when someone experiences physical, sexual, and psychologically harmful behaviours in a romantic and/or sexual relationship (Sardinha et al., 2022). The terminology implies that the violence occurs in a situation where the victim has an intimate relationship with their abuser. This leaves them in a vulnerable position as the abuser is not a stranger. It is more complicated to leave a situation with a person you share a life with. In addition, 30% of women experience intimate partner violence at least once in their lifetime while 38-50% of murdered women are murdered by their intimate partners (Sardinha et al., 2022). This suggests that the cruel behaviour these women experience continues in a cycle and intensifies until the abuse turns into a permanent act of violence that ends their lives. Women continue to experience this type of violence more frequently and disproportionately than men.

One aspect to pay mind to when it relates to gender-based violence and intimate partner violence is the way that identities intersect and influence the likelihood of

victimization. Within literature, this concept is identified as intersectionality. Understanding intersectionality as a concept provides clarity on how identities are reflected within inequality. Collins (2019) describes how intersectionality as a social theory provides us with a new perspective when looking at how intersecting systems of power are connected to intersecting social inequalities. Studies done in the United States have shown that Black women are disproportionately victimized by intimate partner violence, especially in lower income brackets (Duhaney, 2022). Race, gender, and income status are significant factors in the victimization of Black women. This is further aggravated by systemic racism which makes it more challenging for Black women to improve their livelihood. In a Canadian study, more than half of the respondents believed that racism was deeply ingrained in Canada's economy, government, and education system which prevented employment for Black women (Duhaney, 2022). Black women lack the proper societal support to maintain economic security through education, government support, and career paths.

Within Canada, there is research that investigates the experiences of Indigenous women and their vulnerability to intimate partner violence. Indigenous women suffer from a possibility of being murdered that is six times higher than non-Indigenous women, while also being 2.5 times more likely to be victims of violence (Klingspohn, 2018). In proportion to the population of Indigenous women in Canada, these numbers are extremely high. The violence experienced by Indigenous women in Canada is unique in that it is a direct result of the impacts of colonialism. Looking at Canada, past and current policies have isolated Indigenous women and forced them into situations where they are disproportionately victimized. One more recent and well-known study is 'The Final

Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls' which discusses the impacts of colonialism in areas of culture, health, right to security, and justice and policing (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019, p. 236). This chapter of the report reviews the impacts of colonialism through a gendered lens to call attention to the specific impacts on Indigenous women and girls.

Colonial practices are based on patriarchal systems that diminish the role of women in society. By erasing Indigenous cultures and forcing them to assimilate, colonialism attempted to (and in some cases) destroyed the identity and place of Indigenous women in their communities by dehumanizing and erasing their worth through structural and sexual violence (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019). This report is a revelation of the lack of justice for Indigenous communities and Canada, especially regarding Indigenous women.

These colonial policies have eroded cultural practices, suppressed language and religion, and displaced Indigenous communities and the families within them (Heidinger, 2021). This has created a gap as Indigenous communities struggle to maintain higher socioeconomic standards, and experience inequalities in social standards by government institutions. Indigenous communities, and particularly Indigenous women, have unique experiences that relate to the intergenerational trauma resulting from colonialism. While non-Indigenous women are 44% likely to experience a form of intimate partner violence, Indigenous women are 61% likely (Heidinger, 2021). It is important to reflect that the limited support women have with intimate partner violence is further limited for Indigenous women. Additionally, the services and programs offered are not culturally

informed or relevant, and they ignore the trauma and mental health issues Indigenous women uniquely experience due to colonialism and residential school experiences (Klingspohn, 2018). The Canadian government has forced Indigenous women to relocate to areas where these services are not as accessible, and when they can access these services, they isolate and ignore their unique experiences with intimate partner violence.

In Canada, the government prides itself on being a multicultural country that is open and welcoming to immigration. Immigrants in Canada are another vulnerable population. Immigrant women are a population that is at risk of being exposed to intimate partner violence disproportionately non-immigrant women in Canada. One of the factors contributing may be that immigrant women in Canada are less likely than men to be able to develop strong economic support for themselves (Okeke-Ihejirika, 2020). Cultural differences may contribute to this where women are expected to take on more traditional roles and have less of a say in family finances. This forces these women to rely more strongly on their partners and puts them in situations where they are unable to access culturally relevant resources. A Canadian study found that immigrant women have different views and experiences with intimate partner violence, diverse ways of coping and responding to intimate partner violence, inadequate services, and policies, and deal with pathologizing of immigrant women (Okeke-Ihejirika, 2020). The government has not been culturally sensitive in appealing to the needs of immigrant women who are exposed to intimate partner violence.

Intimate partner violence is an issue that concerns public health and Canada's health systems and must be dealt with to provide sustainable living for victims. To begin, it affects women's health, both mental and physical, and overall public health due to the

impacts it has on communities. A report done by the Government of Canada has discussed in depth the ways that intimate partner violence affects public health and social standards within Canada. The major physical health consequence is injury and/or death, and this has been documented where 16% of solved homicides between 2000 and 2009 were spousal homicides, with women being more likely to be victims (Wathen, 2012). However, there are further physical injuries that may result from intimate partner violence. There are various physical illnesses ranging from those related to reproductive health, chronic and infectious diseases, chronic pain, disability, gastrointestinal disorders, IBS, sleep disorders, and a significant reduction in physical functioning (Wathen, 2012). By ignoring the physical health impacts of intimate partner violence, the government is causing unnecessary strain on victims as they may have to continuously seek medical support, especially where illnesses become more permanent, as well as pressure on the health systems to provide support where they may not be qualified due to the more sensitive circumstances.

In addition, there is a lot to be said and investigated regarding the mental health consequences on women who are victims of intimate partner violence. Women who experience intimate partner violence are associated with having high rates of depression, anxiety disorders (PTSD), protracted disabling sleep disorders, phobias and panic disorders, psychosomatic disorders, and suicidal behaviour and self-harm (Wathen, 2012). These health consequences are great and deeply affect women at the individual level. It is important to acknowledge the impacts that intimate partner violence has on one's livelihood and the unhealthy cycles that develop for victims, which can develop into poor habits and mental health. In Canada, women who are victims of intimate partner

violence, especially Indigenous women, experience high rates of substance abuse among their mental health concerns (Wathen, 2012). These types of issues affect these women's livelihood, public health and safety, and the health and safety of those around them such as their dependents.

In correlation with women experiencing intimate partner violence, there are severe consequences that affect those who bear witness to these events. Children who witness intimate partner violence are likely to deal with similar physical and mental health consequences (Wathen, 2012). This does not consider that children may be likely to suffer from violence if the abuse is deflected to them as well. As Wathen (2012) discusses, children who witness IPV (Intimate Partner Violence) during childhood are at higher risk of psychological, social, emotional, and behaviour problems that include mood and anxiety disorders, substance abuse, and disruptions in their education during adolescence. The longer intimate partner violence goes without appropriate intervention by governments and support systems, the longer these issues will become generational cycles that are difficult to break out of. The report by Wathen (2012) looks at intergenerational cycles of violence as children who witness IPV at home are likely to neglect their own children and are at higher risk of entering violent intimate relationships as they become adults, either as victims or perpetrators. The importance of intervention in intimate partner violence cases extends further than the women who are victims and includes their children who are unable to defend and care for themselves on their own. Granting proper resources to women who are victims means supporting them as well as those who depend on their care to thrive in life.

In Canada, there have been significant shifts in the way that intimate partner violence is addressed. There have been policy changes in Ontario since the 1990s within the police force that included a mandatory reporting policy for officers responding to disputes with children involved in the relationship (Nikolova et al., 2021). This demonstrates that police officers have been more reluctant to respond to calls for intimate partner violence and to report them when children are involved. It becomes apparent that recent policy changes are more focused on supporting women with children and may be significant in reducing harm to children involved in intimate partner violence situations moving forward. The Ontario government recognizes that children exposed to intimate partner violence will suffer the effects years later, but that Child Protective Services have not met the complex needs of families that experience intimate partner violence (Nikolova et al., 2021). Despite recognizing the issue of intimate partner and gender-based violence, the Ontario government has not responded efficiently to the calls for action. This has been demonstrated in their refusal to regard intimate partner violence as an epidemic.

Another study promoted the idea that Canadian provincial governments must dedicate themselves more strongly to improving the systems in place that respond to the issue of intimate partner violence. Women have more commonly utilized informal sources of support such as family and friends when experiencing intimate partner violence (Barrett & Pierre, 2011). While this is an extremely beneficial resource that allows women to maintain ties to other social relationships and their community, it should not be the standard and main pillar of support. Friends and family can provide emotional support but oftentimes, they may not have the professional expertise required

to deal with and support women in areas of health, housing security, financial support, and strengthening of other life skills. Therefore, women seeking family and friends as their main sources of support indicates that the formal support systems have not been sufficient in their response and services. Provincial governments in Canada must dedicate their resources to adequately support women who experience intimate partner violence so that they may develop strong independence away from their abusers while maintaining sensitivity to the unique experiences they may have.

Financial Abuse and Financial Literacy

Women who experience intimate partner violence are vulnerable to different forms of violence through physical, sexual, financial, and emotional/psychological abuse. Women who are forced to become dependent on their abuser economically are at greater risks of mistreatment and exploitation, and they may experience more difficulty leaving abusive relationships (Postmus et al., 2012). Economic abuse allows the abuser to continue to hold power, influence, and control over their partner and their actions. When the abuser can control the victim's finances and economic stability, they create a situation where the victim cannot sustain themselves on their own. Abusers may accomplish this by controlling the victim's money and economic resources, making all financial decisions, forcing them to rely on the abuser for financial needs, and reducing their ability to acquire, use, and maintain money (Postmus et al., 2012). Financial abuse and economic exploitation force abused women to continue to rely on their partners and reduce their access to resources that may assist them in leaving their situations.

According to a U.S. study, the National Violence Against Women Survey, women reported higher rates of economic abuse than men, and those who experienced it were

almost five times more likely to be at risk of physical abuse (Stylianou, 2017). Canada can draw from studies in countries such as the U.S., Australia, and New Zealand due to the shared colonial settler history. These four countries are English settler states sharing similarities in their legal and political systems, economies, and developed themselves through repeated injustices towards Indigenous peoples (Pierre et al., 2019). When women experience economic abuse in an abusive relationship, they may have more difficulty maintaining employment depending on the level of control the abuser is exerting. Women who experience economic abuse were likely to find difficulty meeting their basic needs including food, housing, and medical care (Stylianou, 2017). This correlates with the health impacts that intimate partner violence has on victims. Women are unable to exist self-sufficiently when their immediate environment is unstable as they are unable to support themselves.

This circumstance worsens with abusers holding their financial needs over their victims' heads and forcing the victims to require their assistance for economic needs. The impact economic abuse has on victims is difficulty gaining and maintaining employment, establishing economic self-sufficiency, and increased rates of depressive symptoms and poor psychological well-being (Stylianou, 2017). It is important to address this issue because of how it affects the victim's health and those who witness these events. If the abusive relationship includes children or other family members, it may affect them as well. For example, women who are in relationships where they experience intimate partner violence will have more difficulty if children or pets are involved. Women who have had their partners threaten to hurt their companion animals reported experiencing emotional abuse and financial abuse as well (Fitzgerald et al., 2022). The bond that

victims have with others involved in the relationship, including children, other family members, and pet animals, will make it increasingly difficult to leave without financial stability. Victims will struggle to leave behind companions especially when they are under threat of harm by abusers.

Additionally, women will worry about being able to financially provide for themselves and their children or animal companions if they have any. This may force women to remain in the abusive relationship to meet the needs of those dependent on them who are not able to support themselves. As long as women experience financial abuse and exploitation, they will have increased difficulty leaving their abusive relationships. Without the proper support and resources for these women to access, they will continue to be tied down to abusive relationships with little to no financial freedom and independence. Their reliance on their abusers to support themselves and their dependents will continue to confine them to their situations.

CHAPTER 3

METHODOLOGY

The purpose of this paper is to demonstrate the benefit of financial literacy programs to support women who are victims of intimate partner violence, and how policy in Canada can be used to become a strong pillar of support. Therefore, it is important to look at existing literature where these programs have been applied and offered to women who experience intimate partner violence. This paper utilized the exploratory method with secondary research to conduct an analysis of a case study to see the significance of implementing financial literacy programs to support victims of IPV. This was the chosen method used in the research and analysis because this topic is recently becoming more widely recognized, and it is important to recognize the existing studies and research. Reiter (2017) discusses how exploratory research can assist in the research process by asking how well a hypothesis and theory can be explained, how much it can explain, and how meaningful this explanation is to the overwhelming purpose of the hypothesis and paper. This method applies to this research paper that develops a strong hypothesis toward endorsing financial literacy programs to those who are or have been victims of IPV. By utilizing the exploratory method, the research brought forth cases where financial literacy programs were applied to assist women who were victims of IPV. This develops into determining how well and meaningful these cases can guide Canadian provincial governments to support victims of intimate partner violence.

The exploratory method develops a stronger understanding of the issue through its analysis of a case study. The method is similar to a deductive method of research. Reiter (2017) discusses the method as “using empirical data to refine, adapt, or specify and reformulate theories and initial hypotheses to the point that the observed makes more

sense to the observer and is thus explained better.” (p.17). This paper is focused on establishing a connection between financial literacy and women who are victims of intimate partner violence and demonstrating the role of policy in mediating this issue. Therefore, analyzing the case study will require maintaining three important points including the issue at hand, the solution applied to mediate it, and the outcome.

From a sample of eight different case studies that were found, the paper will cover an analysis of a Western Australian financial literacy program provided to women who experienced intimate partner violence, at three different organizations in Perth. This case study is relevant to Canada and its policies because it includes an analysis of Indigenous women and immigrant/refugee women. Canada has a similar historical context to Australia in the wrongdoings conducted with Indigenous communities. As discussed, these populations of women in Canada are extremely vulnerable to intimate partner violence due to unique factors that separate them from their counterparts. Utilizing a case study allows for an in-depth analysis of the issue to develop and seek out solutions through prior research. Analyzing the financial literacy curriculum and how it was applied was helped see how these programs can work within Canadian political systems and provided further information about the benefits and flaws when implementing these programs.

Also, including a literature review assists in the research process as it provides context to the topic. One of the methods utilized is discussed in the literature by Kingdon (1995) and refers to his agenda-setting framing theory. The literature review assists in defining how this theory can explain the ways an issue becomes a part of the government’s agenda and develops into policy. The agenda-setting theory has three core

explanations for how governments set agendas to pursue action on a particular issue. These explanations include the problem, the prevalence of it in politics, and visible participants who generate attention around the issue (Kingdon, 1995).

The first condition includes the way that a problem appears on the radar of government officials and is defined by them as a problem. Kingdon (1995) explains that conditions develop into problems and rise on the political agenda when people believe it violates societal values and requires a solution. The second condition is the prominence of the issue in the political sphere. Kingdon (1995) mentions that this includes how high or low it is on the agenda in the political world and the developments that political actors are taking to mediate the problem through policy. The last condition and explanation are the visible participants involved in the process of garnering attention towards the issue. In his work, Kingdon (1995) discusses prominent actors can be members of Congress, the media, elected officials, political parties, and campaigners. Within a Canadian context, political actors can be figures at any level of government, such as members of Parliament who may bring attention to issues. Another way participants make themselves and their agenda visible is through protest actions and movements. These can be initiated by activists who are lobbying for change. By utilizing a literature review as a tool in the methodology process, this paper developed an idea of how gender-based violence became a prominent issue. The literature reveals the problem, how it became important for the government to act, and the steps that have been taken by political actors to develop solutions.

Another framework that was considered throughout the process and analysis of the case study is the concept of policy learning. This has also been referred to as policy

transfer or policy diffusion as they fit under the general umbrella of policy learning. Dolowitz and Marsh (2002) define these terms as “the process by which knowledge about policies, administrative arrangements, institutions and ideas in one political system (past or present) is used in the development of policies, administrative arrangements, institutions and ideas in another political system.” (p. 1). In this context, this can occur at any level of government, especially in the case where there is an issue and policymakers are trying to develop a reasonable solution. Through comparison between different political systems and the structure of their policies, policymakers can theorize how a set of policies could apply to their own political system. Additionally, it is beneficial to understand what can be improved upon its implementation. However, this cannot be applied as a solution without accounting for other factors that can determine if a transfer happens, and its success. Some factors to consider include what is being transferred, who is involved in the process, why they are engaging in policy transfer, what lessons are drawn, and the different degrees of transfer. (Dolowitz & Marsh, 2002). An example provided by Dolowitz and Marsh (2002) describes a situation where a government is desperate for a solution to an urgent problem and a transfer happens quickly, but unsuccessfully. On the other hand, when politicians, bureaucrats, and interest groups are involved, it is more likely for a policy transfer to be successful (Dolowitz & Marsh, 2002).

The relevance of this idea to the research is understanding how provincial governments in Canada can learn from the study in Perth, Australia, and apply it within a Canadian context. In analyzing the policies and programs that have been applied elsewhere, policymakers can point out how it can be similarly transferred and the flaws

that must be worked through before its implementation. This is particularly important to consider within this research when looking at a study in a different country that functions under a different government and political structure. Through this framework, the analysis of the study in Perth teaches the way that financial literacy programs have been beneficial, and the things to learn and improve upon from their experiences.

Throughout this paper, the theory of agenda-setting framing assists in understanding the development of a problem and how political actors and policymakers are involved in the progression of a solution. The exploratory method and analysis of a relevant case study creates an understanding of how meaningful the study's results are to the overall development of the issue's research. Together, these theories describe how a problem becomes a high priority on the political agenda and the relevance of prior research studies to the development of the solutions.

CHAPTER 4

FINDINGS

In exploring a case study from Western Australia, the analysis indicated that the pilot program in Perth reached a level of success regarding its main goal. The pilot program involved three women's organizations. The researchers who conducted this study include Amy Warren, Trudi Marchant, Darcee Schulze, and Donna Chung. Through this paper's research, this study was one of few that was found to have conducted primary research surrounding the topic of improving financial literacy and developing confidence for women experiencing intimate partner violence. By exploring other studies, including Warren et al. (2019), the idea of financial literacy programs as support for women who experience IPV can be developed and applied within Canada. The researchers in this study chose to use the term "domestic and family violence" over "intimate partner violence" to include the context of violence and coercion in extended families, which is relevant to Indigenous women's experiences (Warren et al., 2019). The key problem that is assessed in this program and study is economic abuse against women and the relationship that this form of abuse has with intimate partner violence. Intimate partner and family violence is highly associated with poverty and homelessness, while also playing a significant role in negatively impacting women's physical and mental health (Warren et al., 2019). Similarly, this area of research in Australia is still new and lacks in some areas. Accounting for the level of research is important to be able to identify the progression of these studies, and the areas where these studies require adjustments moving forward.

Upon reviewing the literature, Warren et al., (2019) found only one randomized control trial of a financial literacy program for women who experience financial abuse.

This program was referred to as *Moving Ahead Through Financial Management* and was a program funded by the Allstate Foundation and the National Network to End Domestic Violence in the United States, which piloted 457 women where only 300 completed the program (Warren et al., 2019). Financial literacy programs aim to secure financial understanding for women who experience economic abuse. However, research has found that these programs prove to be more effective when they focus on building the confidence of women rather than developing their skills in money management (Warren et al., 2019). Women who experience intimate partner violence will have lowered confidence because of the repeated abuse and control they experience at the hands of their abusers. As a result, women will view themselves as poor financial managers due to the repeated abuse and its effect on their financial hardships (Warren et al., 2019). However, the situation is quite the opposite in these cases. Women who experience intimate partner violence have good money management skills which developed from having to navigate life and the difficulties they face with little money and resources available to them (Warren et al., 2019). Therefore, developing these women's confidence would improve their ability to create financially strong futures for themselves and set long-term goals.

This pilot program was chosen for the case study analysis due to the different lenses it included in the study and the program's implementation. Four of the other studies found in the research used data from participants who took part in the *Moving Ahead Through Money Management* curriculum developed by The Allstate Foundation (Hetling et al., 2016; Postmus et al., 2013; Postmus et al., 2015; Silva-Martínez et al., 2016). The other three studies that were found used data from participants at non-profit

agencies that implemented programs operating on curriculums different from that of The Allstate Foundation's curriculum (Sanders et al., 2007; Stylianou et al., 2019; Tlappek et al., 2022). The results from these studies are vital in supporting the importance of financial literacy programs being developed in women's shelters and organizations. The results of these studies support the idea that these programs will empower women to gain independence and seek out a comfortable life away from their abusers.

However, the study that was chosen to be part of this analysis due to the key factors it accounts for which can be applied within the Canadian context. The study included specific data from Indigenous women, who have a unique history within Australia, and CALD, or culturally and linguistically diverse women. In this context, "CALD" references those who come from communities where English is not the primary language and therefore may have culturally significant norms and values differing from the "mainstream" (Warren et al., 2019). The programs that were implemented were culturally sensitive in this respect to best suit the needs of the participants.

It is important to consider Indigenous communities and women in these studies as they have a unique set of experiences that differ from non-Indigenous women. In Australia, statistics show that Indigenous women not only are more likely to experience intimate partner violence but that the severity is greater with more risks of high-level injuries and hospitalizations (Warren et al., 2019). This is in comparison with non-Indigenous women. These variations stem from the historical context surrounding Indigenous communities and colonization which has contributed to great levels of trauma and instability. As Warren et al., (2019) discuss, this is the result of systemic issues that include dispossession from land and traditional culture, economic exclusion and

entrenched poverty, and inherited grief and trauma. Without helpful resources, the cycles of trauma and abuse continue through generations. Additionally, Indigenous women may struggle financially due to unique cultural norms that include their relationship with extended family. Indigenous women are likely to experience pressure from their family members, intimate partners, and other kinship relations to share their money as it is seen as something to be shared with the community, even if this comes at the price of eroding their financial stability (Warren et al., 2019). Due to these factors, it is important to have Indigenous women and their distinct experiences considered when looking to pilot and execute these financial literacy programs.

Similarly, CALD women have unique experiences due to the variations they may have in cultural and traditional values and norms. In Australia, these women are less likely to file or report their experiences of abuse to police and may struggle to access resources and services for intimate partner violence that understand the circumstances of their situations (Warren et al., 2019). The study understands the importance of being mindful of the language barriers these women face as well as citizenship barriers that may prevent them from seeking assistance. Similarly, these women commonly face barriers due to cultural differences which give them limited access to and authority over family money. Their families may be more likely to prevent them from having a part in decision-making that affects budgets, family bank accounts, and spending (Warren et al., 2019). This can be attributed to the traditional and cultural patriarchal practices and gender roles that exist in these cultures. It is important to be able to generate this type of data which can be compared within the Canadian context, as Canada has a similar

colonial history with unique impacts on Indigenous communities and a growing population of immigrant women.

The financial literacy program was developed along with the Women's Council for Domestic and Family Violence Services. The 'Economic Empowerment for Women Experiencing Domestic and Family Violence' curriculum is made up of three modules. The first module focuses on introducing the concept of economic abuse to the participants and gaining an understanding of their relationship with money using resources and material from the Australian Human Rights Commission, Good Shepherd, MATFM, and WIRE (Warren et al., 2019). This is a major step in the process as it allows participants to become familiar with the type of abuse they are experiencing and understand how it has affected their financial goals or lack thereof.

The second and third modules focus on progressing participants' skills and knowledge around financial management and literacy, drawing from MoneyMinded and supplemental materials from the Australian Securities and Investment Commission as well as other local organizations (Warren et al., 2019). This step in the program builds on what the participants are familiar with when it comes to money management and helps them foresee a future where they can confidently and independently make financial decisions and develop strong long-term goals for financial stability. A key factor in previous attempts to pilot these financial literacy programs was found to be training the refuge and shelter staff as facilitators. This was seen as incredibly valuable because it meant that the knowledge and information would continue to circulate in the center and could be developed and improved in the future (Warren et al., 2019). The approach taken

by the program facilitators in this study ensured that the information could be valuable to all women circulating these refuges and centers.

The curriculum was also set up to be mindful of the differences and specific needs that exist among Indigenous and CALD communities. The first module also included cultural differences in the ways that money is managed and thought of through various activities that allowed the women to consider their relationship to money and financially abusive behaviours (Warren et al., 2019). This provided the women with enough information to explore why certain behaviours are financially abusive and relate it to their experiences. This is particularly important when considering the cultural gender norms that exist in CALD communities where women may struggle to define financial abuse as an abuse tactic.

The program was also conscious of the mobility of Indigenous communities and ensured that when and how the program would be delivered was more flexible in terms of length and frequency (Warren et al., 2019). As a result, each site that delivered the program was able to work closely to ensure the needs of the women were met. It also allowed for women outside of the refuge, and those who transitioned out during the program to continue participating (Warren et al., 2019). It was also important for the program to be mindful of the language barriers faced by CALD women. As a result, the program was also delivered at a low literacy level to assist CALD women who may have spoken little English either as a second or third language, with little access to money (Warren et al., 2019). The program ensured that the language used could still allow these women to think ahead about what they may do once they have access to money, even if it were not right then.

The program itself was piloted at three different sites that provided intimate partner violence services to women in metropolitan Perth from November 2017 until April 2018. To ensure future programs could be improved all around, feedback was taken from both the staff delivering the program and the women who participated. The researchers facilitated one pre- and one postdelivery focus group to gain feedback from staff, and paper-based pre- and post-program questionnaires for participants where the pre-questionnaire only contained closed-ended questions and the post-questionnaire included open-ended questions (Warren et al., 2019). The use of this methodology allowed staff to discuss their experiences with delivering the program and its effects on the women who participated, as well as comment on improvements for future programs. Similarly, the open-ended questions asked to the participants of the program allowed the women to discuss the helpful aspects of the curriculum as well as inform researchers on how to improve later programs. The study also used the Scale of Economic Abuse-12 (SEA-12) to measure the frequency of economic abuse in the participants' intimate and family relationships.

The demographics of the participants were quite diverse ethnically, but they did share some similarities in other areas. Almost half of the participants were from CALD backgrounds where English was spoken as a second language and three of the participants were Indigenous (Warren et al., 2019). Additionally, only three participants received qualifications after high school, four had not completed high school at all, two held trade certificates or completed apprenticeships, and only one woman had a postgraduate degree. All the women were unemployed and all, but one depended on welfare payments as their main income source (Warren et al., 2019). A crucial factor to

account for throughout the program and study was the women's dependents or children under 18 years of age. Warren et al., (2019) found that more than half of the participants had four or more dependents in this case. All the women who participated in the study were familiar with and had experienced economic abuse in at least some form (Warren et al., 2019). This includes things like economic control, economic exploitation, and employment sabotage, along with other forms of abuse they experienced like verbal, emotional, psychological, and physical abuse.

By the end of the piloted program, seven out of eleven of the women found that their financial stress and worries decreased following their experience with the study, while one found it had increased and three remained the same (Warren et al., 2019). However, there were other factors that seemed to improve following the program's end that allowed the women to feel more financially secure. One of the sources of stress for women experiencing economic abuse was physical health. Following the end of the program, eight participants reported that their poor health symptoms seemed to decrease as they gained financial confidence, and three remained the same (Warren et al., 2019). This is significant because it develops an idea of how future programs can improve these women's overall physical and mental health and support them during these periods.

The less support women get, the more the abuse will lead to poor health. This is a matter of public health and safety, and the responsibility is on governments to ensure that these women can retain a healthy livelihood. In the post-program questionnaire, ten of the women responded yes when asked if the curriculum had eased their previous anxiety revolving around money while the eleventh woman declined to answer, although her other responses indicated it had improved (Warren et al., 2019). Overall, the majority of

the responses verified that a financial literacy program is helpful in providing these women with the knowledge and confidence to explore more meaningful futures for themselves.

When it came to the Indigenous and CALD participants, the feedback was positive as well. The three Indigenous participants had high ratings for the curriculum and reported that they had learned a lot and were able to improve their financial strain and anxiety revolving around money (Warren et al., 2019). However, it is important to note that future programs should be mindful in developing specific modules geared towards Indigenous participants with specific material relevant to their experiences. The CALD women who participated in the program also gave overall positive feedback in developing their ability to improve financial strain and decrease their anxieties involving money (Warren et al., 2019). They make up another significant portion of the population of women who experience intimate partner violence and financial abuse. Australia is one of the many countries that is seeing a growing number of CALD women in refuges and shelters notably due to immigration restrictions and economic abuse that prevents their ability to be financially stable and independent (Warren et al., 2019). Similar to the Indigenous participants, it would be significant for future programs to include material and modules specific to the experiences of CALD women that may be more relevant to their situations.

The feedback from the staff who facilitated the programs provided the researchers with positive results and vital information for future iterations of the curriculum. Staff were able to recognize the positive results from the program and its effectiveness in allowing women to become financially confident in pursuing future education and careers

to stabilize their independence. One of the first points in staff feedback indicated that the women would benefit more if the material on economic abuse was specific and spread throughout the curriculum instead of only the first module (Warren et al., 2019). This would ensure the information would continuously be effective for the women as they improve on their ability to recognize the patterns of abuse and financial abuse that they face. It is particularly important for these women to be able to identify what financial abuse is consistently throughout the curriculum as some may not have been fully aware of this form of abuse.

The staff feedback also provided the study with the challenges in delivering the curriculum to these women. Some of these challenges included heavy workloads for staff including the curriculum, recruitment, and retention of women for these programs, comfort between the women in the groups, trust in the facilitator and groups, the skills of the staff, staff shortages and turnover rates, and experience in group facilitation (Warren et al., 2019). The issue of delivering these curriculums among heavy workloads is significant as these refuges and shelters struggle to balance all the caseloads they may have. Adding group facilitation to this could spread the staff too thin in their abilities to take on more work.

Recruiting and retaining women for the program is also a significant challenge that must be considered because as victims of abuse, their lives are already upturned, and they may be busy with other important aspects in escaping their situations. This is especially true for women who may have dependents that they are responsible for in these times of crisis. Therefore, setting time aside for the curriculum may be difficult to do. It is important as well for the women to be comfortable and trusting with each other and

with the staff so that they can share and reflect on their experiences. One of the other major challenges noted by the staff concerned the skill of workers and their experience facilitating programs as well as shortages of staff and turnover rates. Staff feedback puts emphasis on ensuring that the programs have more than one facilitator in case of emergencies where women may need support in the middle of sessions (Warren et al., 2019). If these programs want to ensure that the knowledge of these curriculums is circulating in their centers, it is important to be concerned with retaining staff and building on their skillsets.

Overall, this study was essential to developing these programs for women who are victims of intimate partner violence and financial abuse. The program verified the importance of allowing these women to become well-versed in identifying intimate partner violence and ensuring that these curriculums were well-suited to the demographics of the women participating. One of the main takeaways seemed to be flexibility in the program and potentially allowing it to become part of women's regular case management sessions or running it regularly throughout the year (Warren et al., 2019). This would allow women who missed any modules to pick up where they left off or incorporate the curriculum more regularly into their daily lives as they navigate through their situations in other ways.

In conclusion, the case study found success in improving women's financial confidence and skills to allow them to become more independent in setting long-term financial goals for themselves. This is vital to allow women who have become victims of intimate partner violence to remove themselves from these abusive situations. Financial literacy programs could prove themselves to be valuable to social work concerning

women who are victims of intimate partner violence and may need assistance in building financial skills and confidence.

CHAPTER 5

DISCUSSION AND RECOMMENDATIONS

The purpose of performing this type of research and study is to develop strong recommendations that contribute to solutions regarding IPV. The following discussion looks at the different recommendations that have been made within Canada to mediate the issue of gender-based violence. The information learned from the analysis and research supports the idea that financial literacy programs will be beneficial to women who are experiencing gender-based violence. Using the information from the analysis and political actors' recommendations, this section leads to three proposals that provincial governments in Canada may follow to adopt a stronger pillar for victims of IPV. The direction these governments should follow includes increasing general funding towards affordable and government-subsidized housing as well as organizations, shelters, and other bodies that work with these women, designating policies that use program-specific funding, and developing resources and collaborating with the diverse communities in Canada to ensure women are receiving culturally sensitive care by these resources.

Recommendations to support women experiencing IPV rely on the policy process, government, and other advocates taking initiatives to improve the livelihood of these victims. Based on the previous ideas mentioned in Kingdon's work, it is important to take advantage of opportunities that arise where actors can pursue strategies to further their agendas. There have been attempts in the past several years by the Canadian federal government, provincial governments, and their agencies to improve the crisis that victims of intimate partner violence face, especially in relation to gender-based violence. One method utilized by the federal government has been annual progress reports of 'The Federal Gender-Based Violence Strategy' which looks at strategies for prevention,

support for victims and families, and reforms for a more responsive justice system (Government of Canada, 2023). There have also been committees and departments that have brought reports to Parliament to inform and provide recommendations on how to support women affected by intimate partner violence. For example, a federal department formerly called Status of Women Canada, now named Women and Gender Equality Canada, has brought forth reports detailing the issue, services, barriers, experiences by demographics in Canada, the role of the justice system, and strategies to prevent IPV (House of Commons, 2022).

The Government of Canada has also developed *Canada's Strategy to Prevent and Address Gender-Based Violence* which is an action plan and response to the growing crisis and looks to prevent gender-based violence, support victims and their families, and promote a better and more responsive justice system (Government of Canada, 2023). Another resource that has become a place of funding is the Family Violence Initiative which is a product of the Department of Justice and looks to improve and inform aspects of the judicial system when it comes to supporting victims of intimate partner violence and their families (Government of Canada, 2023). However, these sources of funding and initiatives may be missing a key aspect in improving situations for women who are victims of intimate partner violence. As previously discussed, it is extremely difficult for women to leave their conditions when there is the added stress of finances and economic abuse taking place. These recommendations should be followed and aligned to promote participation in financial literacy programs.

These initiatives by the federal government may not serve to improve the issue without recognition of the vital role provincial governments play in public and social

policy. The funding provided by the federal government to improve housing, shelters, and other resources is allocated and initiated by provincial governments in Canada. It is with the authority, direction, and leadership of provincial governments that have jurisdiction over public policy that solutions and changes can be developed. In Ontario, there have been different plans, strategies, and reports introduced, by different Ontario governments, to address intimate partner violence. One of the developments in more recent years has been an investment into police services to develop projects such as specialized training and teams for intervention and support, community initiatives to support victims, collaboration and support of victim-led initiatives, education and awareness campaigns, and developing tools and resources for victims (“Ontario Expanding Supports”, 2021). The initiatives led by the Ontario government reflect the importance of developing programs to support victims and allowing them to lead strategies which can strengthen confidence and independence.

Other provincial governments, such as British Columbia’s, have developed action plans as well. The ‘Provincial Action Plan: British Columbia’s Provincial Domestic Violence Plan (2014 - 2017)’ initiative committed itself to developing services for women, children, men, Indigenous women and children, perpetrators of IPV, and services to remote communities while maintaining culturally appropriate methods (Government of Canada, 2016). This may raise concerns by putting a focus on men as victims in a problem where they account for a significant percentage of offenders rather than victims. This is not to say that these services should not be available to all, but it is important that services reflect the problem in a realistic manner by providing services that are only accessible to women or people who do not identify as men. It is detrimental to change the

perspective of the issue by ignoring the way that women have been systemically subject to abuse and inequality in society.

Similarly, Alberta provides action plans, such as the ‘Family Violence Hurts Everyone: A Framework to End Family Violence in Alberta (2013)’. This plan looks to “strengthen efforts to prevent family violence, enhance services, support and the justice response, partner with diverse communities, promote family and community safety through policy, and evaluate, measure, and demonstrate success (Government of Canada, 2016). The wording of Alberta’s action plan similarly defines the issue without expressing that it is a gendered issue, and more broadly discusses the development of services and support. These are three provincial governments which have expressed different ideas, focuses, and initiatives toward developing social policy to mediate the issue of IPV.

The first recommendation in a report by Status of Women, the first three recommendations were to increase general funding to build, repair, and renovate shelters and transition houses for women, develop streams of funding for housing to Indigenous communities that do not qualify for the general funding, and provide funding to organizations to build affordable housing units (House of Commons, 2019). This is an important aspect toward the first step in supporting women as indicated by the results of the Perth case study. Once women have stable housing away from their abusers, it is easier for them to be able to fully commit to programs such as financial literacy curriculums. By decreasing the other stressors in these women’s lives, governments can contribute to helping them develop independent and financially secure lives. Affordable housing secures a stable place for women to be able to make their own space and begin a

transition into a more independent life away from their abuser. Funding toward the bodies working with women in this transition is important in securing better healthcare, legal assistance, education, food security, and other crucial factors that may be affecting their position of power in relation to their abuser.

One of the challenges that the case study faced and noted was recruiting women into financial literacy programs and retention of these women (Warren et al., 2019). This implies that these women must be in a more secure position before they are able to participate and remain in financial literacy programs in a meaningful way that will positively influence their futures. To understand how similar programs can be applied here, it is important to account for the barriers faced and what can be improved prior to their implementation. By improving the funding towards these agencies and organizations, women will be able to minimize the stressors in their lives that affect their ability to focus on making long-term financial goals and seeking higher education or workplace positions that can provide them with better stability and independence.

The second issue faced in the case study concerned the retention of staff working at the organizations and the heavy workload that comes with social work. While exploring the challenges to delivery, Warren et al., (2019) discussed the heavy workloads that social workers deal with resulting from the lack of sufficient funding towards staffing these agencies, creating high turnover rates. It is difficult to retain staff who are not happy about their positions and feel that they do not have proper support and are forced to spread themselves thin. This leads to this paper's second recommendation which is more specific to administering financial literacy programs.

The policy framework should be more focused on relieving shelters of the stressors that affect their ability to assist women by utilizing program-specific funding. As a result, agencies will not have to take money out of their general funding and donations to be able to implement a financial literacy program at their facility. It may relieve the stress on these agencies to cut down on certain programs or resources to be able to fund others. The case study found that it was a significant choice to keep the knowledge within the shelters and organizations by “teaching the teacher” (Warren et al., 2019). This would mean having the on-site staff trained to run modules and facilitate financial literacy programs. Through this, staff retention rates could improve as the agency would have more funding to hire social workers to facilitate financial literacy programs throughout the year rather than having to spread their staff thin and bury them in heavy workloads. It would also ensure that the financial literacy knowledge remains within the facility rather than having an outside source come in to facilitate the program.

By implementing the above-mentioned changes, organizations will benefit from positive outcomes where staff retention will improve and participation and retention in these programs. With on-site staff being trained to deliver these programs, they can suggest these programs and engage the women in the cases they work with directly to engage with the curriculum. With stronger staff retention, and knowledgeable workers who can facilitate the financial literacy programs, organizations will be incentivized to make these curriculums a staple and integral addition to their regular programs. In relation, organizations and bodies that work with women who experience intimate partner violence should consider the recommendation of making financial literacy programs permanent within their facilities. Financial literacy programs should consistently be

provided throughout the year and consistently available to women. As demonstrated in the case study, this flexibility is important when considering difficulties that may come up throughout a woman's participation in the program. The process of leaving these domestic violence situations is not linear, and it is important to account for changes that may occur in these women's lives that would force them to miss modules or drop out of the program.

Additionally, the case study was conscious of the difficulties that the Indigenous and CALD women would face which would also require flexibility. This flexibility would be essential in allowing all women to have the information ready for them when they need it, and when they are available to consume the content. It would similarly ensure that the information is always circulating through the staff at the agency or organizational body. Women will be able to develop a stronger sense of trust with staff who are working on their cases who in turn can provide them access to the financial literacy programs as they rebuild a stable and independent life.

Lastly, Canada's diverse population such as Indigenous women, immigrant women, refugees, LGBT+ women, Black women, and women of colour, have unique experiences with IPV based on their identities. In Canada, it is important to remain conscious of the diversity of the country and assess the needs of individuals, as necessary. The case study similarly delved into the specific needs of Indigenous and CALD women and their relationship with finances and intimate partner violence. All levels of government must remain mindful of their potential reach with their resources and programs due to the diversity of the population. It is recommended that the government develop resources for and collaborate with the diverse communities of women and

organizations or other bodies that may work alongside them. This would be essential in creating financial literacy programs with material that can more specifically help women who are BIPOC (Black, Indigenous, and/or a person of colour), refugee and immigrant women, and LGBT+ women.

Each of these communities of women will have variations in tradition, culture, needs, and abilities when participating in the program which should be noted. For example, the research study found that the CALD women often had to think ahead of what they would do once they had money as their patriarchal traditions disallowed them from having control over family finances (Warren et al., 2019). Similarly, Warren et al. (2019) discussed the need for more flexibility for Indigenous women regarding transportation, and mindfulness of cultural differences and the effects of colonialism. To develop a strong program, provincial governments must collaborate with people from these communities to assume a culturally sensitive curriculum and delivery. Through this, women can develop a stronger connection with the material and incorporate aspects of what they are learning into their lives.

To conclude, the Government of Canada has taken steps forward to alleviate the barriers that women face when it comes to gender-based violence. Some of these developments have included annual reports detailing strategies to prevent and address gender-based violence and developing the Women and Gender Equality department that regularly researches and reports on the issue of IPV. However, there are other recommendations to be made that strengthen the actions taken by political actors and their agendas. This section has outlined its own recommendations based on the results of the study in Perth, Australia which include improving the funding to agencies and

organizations that provide affordable housing to women experiencing intimate partner violence, developing policies that use program-specific funding so that agencies are not forced to spread their staff thin and take from their general finances to fund the development of financial literacy programs, and creating a better relationship with diverse communities in Canada to ensure material is culturally sensitive, accurate, and accessible to everyone. With a diverse population that continues to grow, the government must not try to use a one-size-fits-all solution when these women have unique needs, experiences, and are at different stages in their separation from their abusers.

CHAPTER 6

CONCLUSION

There are short-term and long-term effects that result from intimate partner violence. Therefore, it is a matter of public health and safety and should be the responsibility of the government, especially provincial governments who are responsible over public policy, to support and provide victims with assistance. Women make up a majority of those affected by intimate partner violence and may find themselves in extreme situations where they are unable to support themselves due to their financial dependence on their partners. It has become apparent that the government must continue to actively improve and create a more dependable, violent-free environment for women who are victims of IPV. An example of this urgency follows the growing issue of intimate partner violence made clear during the height of the COVID-19 pandemic and the lockdowns that occurred during the disease's widespread spread. According to Statistics Canada (2022), crisis calls and demand for support and services for intimate partner violence victims increased. Due to the lockdowns, victims of intimate partner violence, a population mostly made up of women, found themselves forced to remain in close proximity to their abusers. The pandemic created more barriers for victims to seek help due to fear of contracting the virus, confusion with business closures and distancing protocols, shelter accessibility, and other stressors such as school closures and the loss of jobs (Statistics Canada, 2022).

Governments, organizations, and services for women must account for emergency situations where occurrences of intimate partner violence may increase and worsen. This should lead to the development of services and resources that are more easily accessible and available to victims. These essential services and resources should not be easily

overwhelmed during periods of time where intimate partner violence rates are prone to increasing. The example of the issue worsening with COVID-19 demonstrates the extent of intimate partner violence as a public health crisis and how it affects citizens. It also outlines barriers to resources and services that require further improvement if they are unable to withstand demand during emergencies.

Intimate partner violence comes in many forms including physical, emotional, psychological, and financial abuse. One of the greatest burdens on women who are looking to leave these situations is finances and their struggle to separate themselves from their abuser so that they may be financially independent. Provincial governments across Canada should work to place policies and look further into developing ways financial literacy programs can be provided to women experiencing intimate partner violence. This must be done in a way that is most beneficial to the women taking part in the programs, and the study in Perth may contribute to the development of strong programs for a diverse population of women. The lack of studies where women who are victims are provided with the opportunity to take part in these programs demonstrates the gaps in policy in supporting these women.

Therefore, the first recommendation is to provide funding to shelters, organizations, and other bodies that support women experiencing intimate partner violence so that they are better equipped to provide them with stability. This would require ensuring women have better and easier access to healthcare, legal assistance, housing, food security, and other opportunities that can effectively support their futures and improve recruitment and retention in these programs. The second recommendation is to develop policies that support program-specific funding, especially for financial literacy

programs to these shelters, organizations, and other bodies that assist these women. This will allow these bodies to provide financial literacy programs regularly and consistently without having to use money in their general budget. It will also strengthen the importance of financial literacy programs in providing women with long-term independence and stability. Lastly, provincial governments across Canada should develop policies that will allow them to collaborate with organizations, and other bodies that support women experiencing intimate partner violence from more diverse populations. This would mean providing funding and developing resources that may more specifically support women who are Black, Indigenous, or a woman of colour, refugees and immigrants, and LGBT+ women. As a result, these communities will be better supported by their organizations that will be conscious of their unique experiences, culture, and traditions. This is particularly important when considering the differences that these women have with their relationship to finances and their intimate partners and can create programs that are more geared to supporting them. It is possible to create a world where social work is always changing to ensure those benefiting from it meet all their needs.

The issue of intimate partner violence will continue without proper accountability and justice for these women. Municipal governments across Ontario have publicly declared intimate partner violence as an epidemic and emergency that must be addressed. In addition to bringing attention to the issue, these kinds of actions can create enough discussion to force action and responses from provincial governments. However, there are other ways to support victims and ensure that they can create a better future for themselves where they can develop long-term goals that include strong financial decisions. Although it may be occurring behind closed doors, intimate partner violence is

a public health issue and the responsibility of provincial governments to determine the best course of action.

Financial literacy programs are one way where women can take back their lives and regain the confidence they require to become independent and strong individuals in society. It is time for society to rally itself and stand to improve this issue which is impacting a substantial number of women in the world. Supporting these women may be as simple as rallying and demonstrating the need for better funding and access to resources across Canada. The intention of this paper and its recommendations is not to place financial literacy as the only solution to all these cases of IPV, but rather to expand the scope of support that is in need. The results of the study in Perth demonstrated that there is not just one solution to end this type of violence. Some women are at different stages in the process of leaving their abusers, while others are financially independent and do not need financial literacy programs. There are also issues related to housing, cultural and linguistic differences, dependents, and other significant factors. It is important to account for the various steps, processes, and sets of policies that may go into providing solutions to women experiencing IPV.

A major lesson from the Australian study is that considering identities and intersectionality is extremely important. Although Canada prides itself in being “multicultural” and a “mosaic” of cultures, this means nothing without providing services that account for the differences across identities. It is particularly important for Canada to take steps toward alleviating barriers that prevent Indigenous women from being safely and comfortably represented in society. The colonial history of the country must be reflected upon, and members of these communities must be included in initiatives to

ensure they are beneficial to them. In the Perth study, this was demonstrated through considerations of Australia's colonial history and its effects on Indigenous women, and the patriarchal cultures that CALD women come from which affect their access to finances. Within Canada, it is important to consider race, ethnicity, religion, queer identities, among others, and how these interact with one another to influence one's quality of life.

As discussed, economic and financial abuse is one of the least studied forms of abuse within intimate relationships. However, finances are arguably one of the greatest barriers preventing victims from being able to support themselves and leave these situations. Therefore, this signifies a major area of research for organizations and governments hoping to eliminate this type of violence and develop greater support for its victims. With greater efforts to mediate the financial barriers women face as victims of intimate partner violence, the issue of public safety and the consequences of IPV may not need to be felt as hard. The Canadian Government can move forward with its recommendations, along with the initiatives by provincial governments that develop public policy, while putting more emphasis on economic abuse and financial barriers. This may be done in a way that ensures victims can have greater hopes of becoming strong, independent, and healthy functioning members of society. For communities to thrive, each person should be guaranteed security and safety within their homes, and support in areas of need.

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VITA AUCTORIS

NAME: J. El Saadi

PLACE OF BIRTH: Windsor, ON

YEAR OF BIRTH: 1999

EDUCATION: Vincent Massey Secondary School, Windsor, ON,
2017

University of Windsor, B.A[H], Windsor, ON, 2021

University of Windsor, M.A., Windsor, ON, 2023