



CANADIAN CENTRE
FOR WOMEN'S
EMPOWERMENT

CENTRE CANADIEN
POUR L'AUTONOMISATION
DES FEMMES

URGENT ACTION NEEDED

Ensuring Safe and Secure Housing for Survivors of Economic Abuse

On average, women facing gender-based violence (GBV) attempt to leave their perpetrator of violence seven times before breaking free for good (Halket et al., 2014). A 2022 study by the Canadian Centre for Women's Empowerment (CCFWE) found that 79% of shelter workers reported that survivors remained in abusive relationships because they had nowhere safe to go. Horrifically, some do not even get the chance to leave - in Ontario, around 70% of femicides occur shortly before or after leaving an abusive partner (Government of Ontario, 2018). This highlights the urgent need to improve pathways for women to leave abusive relationships, including through improving access to safe and secure housing options.



ECONOMIC ABUSE AND HOUSING

Recognized in the National Action Plan to End Gender-based Violence (“the NAP”), Economic Abuse is a prevalent but understudied form of GBV with lasting adverse impacts on survivors. Economic Abuse refers to various tactics limiting an individual’s financial independence, including economic control, exploitation, and employment and education sabotage. An abusive partner may keep victim-survivors from having their own money or bank account, make financial decisions without them, build debt under the victim-survivor’s name, stop them from working, and scare them into staying quiet about money.

Canada’s National Housing Strategy (2024) recognizes that a lack of affordable housing is one of the key systemic barriers that make many return to abusive relationships. The risk of violence often intensifies during and after separation, and without access to safe and affordable housing, returning may feel like the only option for survival. These barriers are compounded if the person is part of equity-deserving populations, such as First Nations, Metis, Inuit, Black, racialized, newcomer, and 2SLGBTQ+ victim-survivors.

The current national housing strategy identifies addressing the housing needs of survivors of GBV as a key priority, which we applaud. **Our work with victim-survivors has revealed a strong connection between Economic Abuse (experienced by 95% of domestic violence victims) and victim-survivors’ difficulty leaving abusive partners and finding stable housing afterwards.** Economic Abuse is often why victim-survivors “just don’t leave”. They literally cannot afford to.

Even if a victim-survivor can leave, GBV, especially Economic Abuse, does not end with separation (Johnson et al., 2022). Survivors are often left with coerced debt, ruined credit, limited financial literacy, and disrupted employment histories—all of which make rebuilding their lives and securing stable housing incredibly difficult. Compounding this issue, few resources or supports address Economic Abuse specifically, leaving victim-survivors to navigate complex systems without tailored support or trained frontline staff.

Ensuring the specific needs of victim-survivors of Economic Abuse are considered when tackling barriers to long-term, secure, and safe housing is paramount. This includes providing opportunities for economic empowerment, which can serve as a critical catalyst for improving the ability to access safe housing and breaking the cycle of poverty and abuse for victim-survivors and their families (Eggers del Campo & Steinert, 2022; Stultz et al., 2022).



WOMEN AND THE HOUSING CRISIS

Accurately determining how many women in Canada are experiencing homelessness or housing insecurity is a major challenge, and what little data we do have significantly underrepresents the true numbers (Schwan et al., 2020). This is largely due to data collection practices that focus on men's experiences of homelessness, omitting the realities of women who are less likely to use places like public spaces, mainstream shelters, and drop-in centers as interim housing (Moffet-Bourassa & Dufour, 2024). This is despite the fact that women are more likely to rely on more relational, precarious, and dangerous arrangements to try to meet their shelter needs (Schwan et al., 2021). This is often due to the lack of emergency housing options that offer gender-specific safe spaces or space for mothers and their children (Schwan et al., 2021). Not knowing the extent of the women's homelessness crisis makes it difficult to develop policy responses that address the actual scale and nature of women's housing needs.

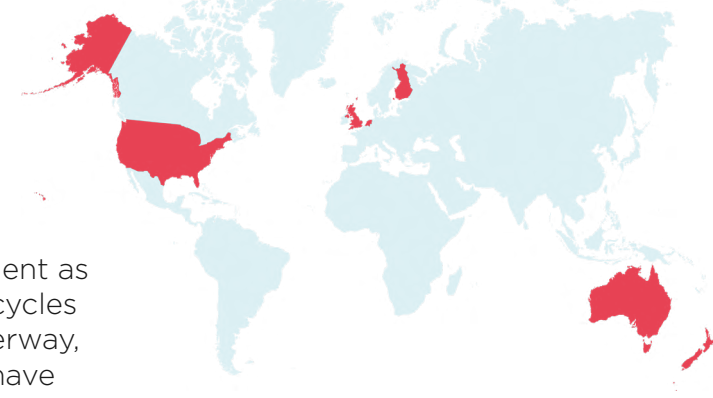
What we do know is that women, such as single-mother families and trans women, are part of the fastest-growing segments of the unhoused populations (Jacobsen et al., 2024; Schwan et al., 2021, Tolentino & Wadehra, 2024). This highlights the urgent need to focus more on acknowledging that women's needs are not monolithic. Therefore, all policy interventions must consider the unique needs of various groups of women when tackling the housing crisis.

Economic instability is a leading factor in women's homelessness (Moffet-Bourassa & Dufour, 2024; Schwan et al, 2020). Due to patriarchal and colonial forces, many women face precarious work conditions, as they are disproportionately employed in part-time, casual, or contract jobs that offer low wages, no benefits, and limited job security (National Collaborating Centre for Determinants of Health, 2022). Breaks in employment for maternity, childcare, or elder care further compound these challenges, disrupting professional networks, eroding confidence, and making re-entry into the workforce difficult, which deepens financial vulnerability (Thakar, et al. 2024). These vulnerabilities are further escalated for women at the intersection of multiple equity-deserving identities, particularly Indigenous and newcomer women, who face additional systemic barriers to stable employment, housing, and social support.

As mentioned above, single mothers are particularly at risk. In Canada, 77.2% of one-parent households are led by women, and one in six single mothers lives in poverty (Statistics Canada, 2022). The lack of affordable childcare, fair wages, and robust income support programs intensifies their risk of housing insecurity. When mothers experience homelessness, it often results in intergenerational cycles of homelessness (Schwan et al, 2021).

Domestic violence is another leading driver for women to become unhoused. Some studies have identified it as the second most common cause after financial hardship (Yakubovich & Maki, 2021; Moffet-Bourassa & Dufour, 2024). However as we know, Economic Abuse is experienced by 96% of domestic violence victims, making these two causes deeply intertwined. Creating effective policies to address victim-survivors' housing insecurity and homelessness must therefore take an intersectional approach that addresses housing needs, economic injustice, and gender-based violence.





INTERNATIONAL BEST PRACTICES

Canada has acknowledged the urgent need to address housing barriers for survivors of Economic Abuse in two action plans. However, we need to move beyond acknowledgement as immediate action is critical to prevent further housing insecurity, poverty, femicide, and cycles of abuse. By examining jurisdictions where innovative housing solutions are already underway, Canada can urgently adopt and adapt proven best practices to ensure victim-survivors have access to safe, secure, and sustainable housing. These programs also showcase that policy is a critical tool in supporting victim-survivors who are unhoused or facing housing insecurity. We reviewed these international best practices, their mechanisms, metrics or outcomes, as well as their challenges and gaps. This was meant to support the literature and our resulting recommendations and was not an exhaustive review of all programs internationally.

Country	Program	Description	Metrics/Outcome	Challenges or Gaps
Australia	Staying Home, Leaving Violence	Supports women to stay in their homes by removing perpetrators, enhancing security, and providing case management. Reduces disruption to children’s schooling and survivors’ lives.	Reduced family disruption; Improved safety for survivors.	Limited funding for rural areas; Requires consistent judicial enforcement of removal orders.
	Safe at Home Program	Focuses on early intervention by enabling survivors to remain in their homes with added protections while holding perpetrators accountable.	Increased survivor retention in housing programs.	Reliance on enforcement may vary by region; Legal complexities in perpetrator accountability.
	Victoria Housing Strategy for Family Violence	Offers emergency and long-term housing solutions for survivors, including rent subsidies, crisis accommodation, and caseworker support.	Expanded access to rent subsidies and crisis accommodation.	Housing demand outpaces supply, particularly in metropolitan areas.
	Specialist Family Violence Housing Workers	Trained housing officers embedded in domestic violence support teams to help survivors access secure, stable housing faster and more effectively.	Expanded access to rent subsidies and crisis accommodation.	Limited reach in remote communities; Recruitment and retention of trained staff.

Country	Program	Description	Metrics/Outcome	Challenges or Gaps
Finland	Housing First Model	Gives survivors immediate permanent housing with wraparound supports, recognizing that stability is a prerequisite to recovery.	Reduced homelessness rates; Long-term housing retention.	Resource-intensive implementation; Requires significant inter-agency coordination.
	Multi-Agency Risk Assessment Conferences (MARACs)	Brings together police, housing, social services, and DV advocates to plan safety and housing for high-risk survivors.	Effective coordination between agencies; Higher survivor satisfaction.	Administrative burdens and inconsistencies across regions.
Netherlands	Temporary Domestic Restraining Orders	Protects survivors by removing abusers and enabling them to remain safely in their homes without the need to relocate.	Reduced survivor displacement; Improved long-term housing stability.	Requires consistent judicial support; High dependency on enforcement agencies.
New Zealand	Whānau Ora Housing Initiative	Culturally grounded, survivor-focused housing for Māori women and families escaping violence, with holistic case management.	Increased cultural safety and housing stability for Māori families.	May require sustained investment to ensure Māori staffing levels are met and non-Māori staff receive ongoing cultural training.
	Kāinga Whānau Ora (formerly Kahurangi Initiative)	Long-term housing and financial empowerment program focused on trauma-informed supports for Indigenous survivors.	Higher rates of economic independence; Improved family cohesion.	Underfunding limits program expansion; Regional disparities in service delivery.

Country	Program	Description	Metrics/Outcome	Challenges or Gaps
United Kingdom	Domestic Abuse Act (2021)	Grants survivors automatic priority for local housing, enforces protection orders, and ensures coordinated community responses.	Broadened housing priority access; Enhanced survivor safety.	Local councils may struggle with housing shortages.
	Sanctuary Schemes	Allows survivors to remain safely in their homes by installing reinforced doors, safe rooms, alarms, and security systems.	Survivors report increased feelings of safety and stability.	High costs for retrofitting homes; Requires ongoing maintenance.
	Women's Aid Flexible Funding Project	Offers emergency grants to survivors for rent, security deposits, transportation, or housing-related financial needs.	Rapid housing stabilization; Lower shelter dependence.	Limited scalability due to funding constraints.
	Southall Black Sisters	Provides housing advocacy, legal assistance, and emergency support for migrant and racialized women facing violence and exclusion.	Increased housing access for migrant and racialized women; Reduced eviction rates.	Language barriers and limited awareness of program availability.
United States	Violence Against Women Act (VAWA)	Includes protections that prevent survivors from being denied housing or being evicted based on rental history or the financial impacts of abuse.	Decreased eviction rates; Broader housing access.	Uneven enforcement across states; Limited survivor awareness of protections.
	Fair Housing Initiatives Program	Provides funding for investigations into discriminatory housing practices, fair housing enforcement, and education initiatives.	Increased accountability for landlords; Greater access to fair housing resources.	Insufficient funding for rural and underserved regions.

RECOMMENDATIONS

To ensure the effectiveness of these efforts, it is essential to establish clear indicators to monitor success and measure the impact of any housing interventions put forward to support victim-survivors of Economic Abuse. This includes tracking outcomes such as housing stability, financial independence, and safety for victim-survivors. Equally important is centring the voices and leadership of victim-survivors from an intersectional perspective, including a distinctions-based approach for First Nations, Metis and Inuit populations, in the development and implementation of housing programs. Victim-survivors bring invaluable lived experience that can inform policies and practices, ensuring they are responsive, equitable, and trauma-informed. Having victim-survivors leading the work can also help fill the data gaps as people are more likely to share their experiences amongst peers (Reid et al., 2021).

This brief emphasizes the importance of rapid access to long-term, safe housing to meet women's needs as they arise. While some women rely on shelters, many do not because shelters often do not adequately meet their needs (i.e. women only spaces, trans-inclusive spaces, child-friendly spaces). Policy responses must recognize that women experience housing precarity differently from men. Therefore, prioritizing bold systemic changes that ensure quick access to stable, permanent housing alongside supports for economic independence is critical to effectively addressing women's homelessness.

It is also recommended that all levels of government work with CCFWE, Canada's only non-profit organization dedicated exclusively to addressing Economic Abuse and economic injustice, to create policies that better meet the housing needs of victim-survivors.

The following recommendations are based on international best practice and aim to ensure housing security, financial independence, and a pathway to recovery for victim-survivors of economic abuse, prioritizing inclusivity and survivor-centred approaches.

Federal Government:

- Minister of Housing and Infrastructure, Minister of Women and Gender Equity work together to ensure that the National Housing Plan considers the National Action Plan to End Gender-Based violence and includes consideration around Economic Abuse. This work should explore existing best practices that have already proven effective.
- Minister of Housing and Infrastructure to include "women" in priority populations under the National Housing Plan. While "survivors of gender-based violence" is included, there is significant evidence pointing to the need of women-specific supports for housing security.
- Minister of Housing and Infrastructure supports a national survivor-led housing advisory council, including lived experience experts, to lead on federal and provincial housing programs, tenancy law, and budget allocations.
- Statistics Canada to collect better data for women and gender-diverse people facing homelessness and housing insecurity.
- Minister of Housing and Infrastructure to require all federally funded housing initiatives to apply a Gender Based Analysis+ lens.

Provincial/Territorial Government:

- Review and consider [CCFWE's full recommendations](#), endorsed by nearly 300 organizations, to actualize the National Action Plan to End Gender-Based Violence related to enhancing housing supports for victim-survivors of Economic Abuse.
- Set targets and invest in long-term, affordable, and off-market housing programs, including specific programs reserved for victim-survivors and their children.
- Housing Ministers explore alternative models of long-term housing options for women fleeing violence, including community placement options, safe-at-home initiatives, and flexible wraparound supports.
- Housing Ministers include exemptions on ineligibility for rent-geared-to-income assistance (ineligibility due to immigration status; ineligibility when owing money from rent or damages from previous tenancies) for women fleeing violence.

Municipal Government:

- Amend residential tenancy laws to better protect tenants facing gender-based violence, including measures to ensure their safety, financial security, and access to housing while streamlining processes for lease modifications and terminations.
- Fund and support community organizations, including shelters, to increase targeted programs that meet the unique needs of higher-risk populations, Black, indigenous, documented, and undocumented refugees, newcomers, and gender diverse women.

Systems Change Organizations:

- Increase staff awareness and capacity to recognize and respond to Economic Abuse by providing training to all frontline and administrative staff on identifying economic abuse, including coercive control tactics and their impact on housing access and financial independence.
- Increase collaboration between organizations focusing on housing insecurity and those focusing on gender-based violence to ensure that survivor-centred and trauma-informed supports are embedded in housing services.
- Use [CCFWE's Economic Abuse Screening Tool \(EAST\)](#), where relevant, to identify and address instances of economic abuse when assisting clients.





CONCLUSION

Addressing the intersection of housing and economic abuse is not just critical for victim-survivors—it is essential for the safety, stability, and prosperity of all people in Canada. Economic empowerment and access to safe, secure housing allow women to fully participate in the labor market, contributing to economic growth and reducing reliance on social support systems. Secure homes provide children with a stable environment to grow and thrive, breaking cycles of abuse and poverty that can span generations.

By lifting up survivors, we foster a society where all individuals have the opportunity to reach their potential, creating stronger, more resilient communities for everyone. Without targeted interventions, such as affordable housing programs, economic empowerment initiatives, and innovative long-term housing options, victim-survivors will continue to face barriers that harm not only their futures but the well-being of society as a whole.

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ABOUT CCFWE

The Canadian Center for Women's Empowerment (CCFWE) is Canada's only national non-profit organization dedicated to addressing Economic Abuse and economic injustice in the context of domestic violence through education, research, financial empowerment, policy and system change. CCFWE works collaboratively with organizations and individuals to develop a comprehensive approach that enables domestic violence survivors to recover from Economic Abuse. It also addresses critical policy gaps preventing survivors from recovering and becoming economically secure and independent.

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