The Pan-Canadian Women's Housing & Homelessness Survey

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The Pan-Canadian Women's Housing & Homelessness Survey

ACKNOWLEDGEMENTS

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INTRODUCTION

In Canada and around the world, many women, girls, and gender diverse people continue to live in insecure or unsafe housing due to inequity and discrimination.[1] In the Canadian context, these groups experience disproportionate levels of core housing need and poverty.[2] There is a severe lack of affordable and appropriate housing that meets the needs of diverse women and women-led families, exacerbated by systemic issues that keep this group trapped in poverty and struggling to obtain housing assistance.

In the midst of few housing options and overwhelmed emergency shelters, many women and gender diverse people rely on informal networks for housing or engage in dangerous survival strategies to access shelter and meet their basic needs. The need to remain in situations of hidden homelessness not only places this group at risk of exploitation and abuse, but also renders their needs invisible to mainstream supports, systems, and policy development.[3] In the wake of the housing and homelessness crisis facing women and gender diverse people across Canada, the _**Women's National Housing and Homelessness Network**_ (WNHHN) conducted an exhaustive scoping literature review on the causes and conditions of homelessness for women, _**The State of Women's Housing Need & Homelessness in Canada**_ (2020).

Building on this scholarship, the WNHHN conducted a pan-Canadian mixed-methods survey to explore the housing challenges facing women, girls, and gender diverse people. Completed by 500 diverse women and gender diverse people living in communities across the country, this research constitutes the largest national gender-specific survey on housing need and homelessness to date. This national portrait offers critical insight into the unique causes, conditions, and consequences of housing precarity and homelessness for women, girls, and gender diverse people. Developed in partnership with lived experts, service providers, human rights experts, and researchers, the survey explored the following key questions:

↪ What are the key housing challenges facing women and gender diverse peoples, and how do they navigate these difficulties?

↪ How do public systems (e.g., child welfare, criminal justice) contribute to, and correlate with, housing instability and homelessness in the lives of women, girls, and gender diverse people?

↪ What housing rights violations are being experiences by women, girls, and gender diverse people? What barriers do these groups face when seeking justice?

1 A/HRC/43/43, No. 9, para 4.
2 Canada Mortgage and Housing Corporation. (2019). Core Housing Need Data — By the Numbers. CMHC – SCHL. https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/core-housing-need/core-housing-need-data-by-the-numbers.
3 Schwan, K., Versteegh, A., Perri, M., Caplan, R., Baig, K., Dej, E., Jenkinson, J., Brais, H., Eiboff, F., & Pahlevan Chaleshtari, T. (2020). The State of Women's Housing Need & Homelessness in Canada: A Literature Review. Hache, A., Nelson, A., Kratochvil, E., & Malenfant, J. (Eds). Toronto, ON: Canadian Observatory on Homelessness Press. https://womenshomelessness.ca/literature-review/

↪ How does poverty, housing precarity, and violence intersect over the lifecourse for women, girls, and gender diverse people?

↪ What policy and practice change is needed to effectively address homelessness and housing need for women, girls, and gender diverse people in Canada?

In analyzing the data, we identified 10 key findings that demonstrate the unique realities of housing need and homelessness amongst women, girls, and gender diverse people in Canada. On the basis of these findings, we offer a number of recommendations to federal, provincial/territorial, and municipal governments. Implementing these recommendations is critical for advancing housing equity, actualizing the right to housing in Canada, and preventing and eliminating housing insecurity and homelessness amongst women, girls, and gender diverse people.

10 Key Findings

1. Women and gender diverse people experience widespread, chronic housing affordability issues linked to low incomes. Despite this, many participants were not accessing the government benefits they would likely qualify for.

2. Women and gender diverse people experience a wide range of housing adequacy and suitability issues, with safety issues being a common concern that undermines housing stability and leads to housing loss.

3. The chronicity and depth of poverty amongst women and gender diverse people was linked to the insufficiency of social assistance and poorly-paid jobs. In order to survive, most participants had to engage in additional strategies to generate income each month. In many cases this contributed to increased vulnerability or debt, with over a third using credit cards, borrowing money, skipping bills, or using money marts.

4. While eviction was a common experience amongst women and gender diverse participants, many were unable to access legal advice and supports that could have helped. The consequences of eviction were severe for many, including housing loss, homelessness, and continued exposure to abuse.

5. Experiencing a breakup was the primary reason that women and gender diverse people lost their most recent housing. This suggests that housing for this group is deeply dependent upon maintaining a personal relationship with a man, partner, or other person.

6. Homelessness begins early in life for a majority of women and gender diverse people, and is often followed by a chronic, chaotic churn of precarious housing and homelessness situations.

7. Women and gender diverse people reported significant barriers to accessing emergency services, with almost a third being unable to access a bed when they needed one.

8. Women and gender diverse people experiencing housing need and homelessness reported high exposure to trauma and violence, with 75% identifying as a survivor of trauma or abuse.

9. Women and gender diverse people, particularly those from equity-seeking groups, reported significant levels of discrimination from landlords and property managers, in many cases leading to housing loss or barriers to accessing housing.

10. 79% of women and gender diverse people experiencing housing need or homelessness report having a disability. This group reports significant inequities and discrimination on the basis of ability, with severe consequences for many.

BACKGROUND

Housing need & homelessness amongst women, girls, and gender diverse people in Canada – A Statistical Portrait

Homelessness amongst women, girls, and gender diverse peoples in Canada remains both understudied and underestimated, despite indications that these groups disproportionately experience both poverty and core housing need.[4] This is linked to the ways in which commonly used definitions, typologies, and ways of measuring homelessness have failed to account for the hidden ways that women, girls and gender diverse people often experience housing instability and homelessness.[5] It is well recognized that women are more likely to rely on relational, precarious, and dangerous supports to survive housing instability,[6] and are less likely to appear in mainstream shelters, drop in spaces, public spaces, or other homeless-specific services.[7] They are also more likely to negotiate a number of high-risk survival strategies to obtain shelter and avoid the dangers of the streets and co-ed shelter spaces, including by staying in unsafe and exploitative relationships, and exchanging sex for shelter.[8]

Because of the often hidden nature of their homelessness, women and gender diverse people remain systematically undercounted in common enumeration methods used in Canada (e.g., Point-in-Time Counts) which often focus on measuring absolute/street homelessness and homeless shelter usage, both of which tend to be male-dominated.[9] This gap in enumeration contributes to the invisibility of women, girls, and gender diverse peoples' homelessness.

As a result, governments are left to make funding choices and design policy solutions in the absence of key data and knowledge. Despite this, the available data we do have suggests the scale of women's housing need and homelessness is much larger than what is currently estimated.[10] In the absence of

4 Canada Mortgage and Housing Corporation, 2019. See also McInnes, S. (2016). Fast Facts: 4 things to know about women and homelessness in Canada. Canadian Centre for Policy Alternatives. https://www.policyalternatives.ca/publications/commentary/fast-facts-4-things-know-about-women-and-homelessness-canada
5 Savage, M. (2016). Gendering Women's Homelessness. Irish Journal of Applied Social Studies, 16(2), 43-64. See also Pleace, N. (2016). "Exclusion by Definition: The Under-representation of Women in European Homelessness Statistics." In P. Mayock & J. Bretherton (Eds.), Women's Homelessness in Europe (pp. 105–126). London: Palgrave Macmillan.
6 Bretherton, J. (2017). Reconsidering Gender in Homelessness. European Journal of Homelessness, 11(1), 1-21.
7 Baptista, I. (2010) "Women and Homelessness." In E. O'Sullivan, V. Busch-Geerstema, D. Quilgars & N. Pleace (Eds.), Homelessness Research in Europe (pp. 163-186). Brussels: FEANTSA. See also Maki, K. (2017). Housing, homelessness, and violence against women: A discussion paper. Women's Shelters Canada. http://endvaw.ca/wp-content/uploads/2017/09/Housing-Homelessness-and-VAW-Discussion-Paper-Aug-2017.pdf
8 Bretherton, 2017, p. 1-21.
9 It should be noted that systemic undercounting of women's homelessness is not unique to the Canadian context. Global trends indicate that women, girls, and gender diverse people are consistently underrepresented in research and statistical portraits of homelessness and housing need. This is in part because many countries fail to include hidden forms of homelessness within their definition(s) of homelessness and face methodological challenges when seeking to enumerate hidden homelessness (e.g., difficulty capturing its temporary and transitory nature, barriers to enumerating situations of overcrowding) (Bretherton, 2017).
10 Schwan et al., 2020.

more comprehensive data, improving estimations requires that we piece together various types of data in attempts to capture the real scale of women's housing need and homelessness within Canada.

28% of women-led households are in core housing need. **27%** of women-led, lone-parent family households are in core housing need, compared to 16% male-led family households.

(CMHC, 2019)

7% of women-identifying Canadians have experienced hidden homelessness at some point in their lives.

(Rodrigue, Statistics Canada, 2016)

21% of single mothers in Canada raise their children in poverty.

(Sekharan, 2015)

In 2017/2018, over **68,000 women and children** were admitted to domestic violence shelters in Canada.

(Statistics Canada, 2019)

The Real Scale
of Women's Homelessness & Housing Need

In 2016, the occupancy rate at family shelters was **88.7%**, a 27% increase since 2007.

Nearly **90%** of families using emergency shelters are headed by single women.

(Economic and Social Development Canada, 2019)

9,078 women/girls experiencing homelessness reside in shelters, unsheltered locations, and transitional housing across 61 Canadian communities.

(Hunter, Everyone Counts 2018, 2019)

42% of women living on reserves live in houses that need major repairs.

(Arriagada, Statistics Canada, 2016)

On a single day (April 18, 2018), **699 women and 236 accompanying children** were turned away from domestic violence shelters across Canada.

(Statistics Canada, 2019)

Figure 1. The Real Scale of Women's Housing Need & Homelessness.

As shown in Figure 1,[11] efforts to enumerate housing need and homelessness amongst women, girls, and gender diverse people requires triangulating a range of available data, including:

↳ Family shelter occupancy rates
↳ Women-led families living in poverty
↳ Indigenous women's housing need on reserves
↳ Rates of abuse and intimate partner violence (IPV)

↳ VAW shelter and service usage
↳ Women and children turned away from homelessness or VAW shelters due to capacity issues
↳ Women and gender diverse peoples experiencing human trafficking

Despite significant data gaps in these data, two data sources are foundational to illuminating the scale of housing instability and homelessness for women, girls, and gender diverse people in Canada: (1) core housing need data, and (2) data on poverty.

CORE HOUSING NEED

Women and gender diverse peoples across Canada experience disproportionate levels of core housing need[12] and housing instability. For example, research indicates:

↳ 28% of women-led, lone-parent family households are in core housing need, almost double the rate of male-led, lone-parent households (16%)[13]

↳ 57% of renter households in core housing need are female-led families or singles[14]
↳ More women-led households live in subsidized housing compared to households led by men (44.1% vs. 40.5%)[15]

Given the challenges to accessing housing in increasingly tight housing markets, some women and gender diverse people seek out social housing options. Unfortunately, Statistics Canada's recent **Canadian Housing Survey**[16] revealed almost two-thirds of households attempting to access social housing or RGI housing options were on waits list for two years or longer. Some cities report wait lists of 5 years or longer,[17] and in Toronto more that 81,000 households are currently on social housing wait lists.[18] Remaining stuck in core housing need, in poor quality or overcrowded housing, or on long waitlists for subsidized housing options has unique implications for women and their families. Housing

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11 Schwan et al., 2020, p. 6.
12 According to Statistics Canada (2017), "a household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability, or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards)" (n.p.).
13 Canada Mortgage and Housing Corporation, 2019.
14 Pomeroy, S. (2020, July). Recovery for All: Proposals to Strengthen the National Housing Strategy and End Homelessness. Canadian Alliance to End Homelessness. https://caeh.ca/wp-content/uploads/Recovery-for-All-Report-July-16-2020.pdf
15 Canada Mortgage and Housing Corporation, 2019.
16 Statistics Canada. (2019). Results from the new Canadian Housing Survey, 2018. Statistics Canada. https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2019079-eng.htm
17 See https://ottawa.ca/en/family-and-social-services/housing/subsidized-housing
18 See https://www.thestar.com/news/gta/2021/01/19/more-than-81000-households-are-waiting-for-subsidized-housing-in-toronto-the-city-hopes-a-new-waitlist-system-will-help-fill-its-units-faster.html

need exacerbates cycles of poverty and violence and increases the likelihood of child welfare involvement, as oftentimes neglect is conflated with poverty and housing need.[19]

POVERTY

Women experience disproportionate rates of deep poverty in comparison to men,[20] and often survive on lower incomes. For example, women in Ontario live on 28% lower median income than men overall.[21] Women remain overrepresented in minimum-wage and part-time jobs,[22] and assume unequal responsibilities for housework and childcare.[23] The feminization of poverty in Canada makes it difficult for many women and women-led families to afford rent and other basic necessities.[24] Poverty often traps women and women-led families in cycles of violence, housing precarity, food insecurity, and various types of dangerous or unhealthy living situations.

Unique causes and conditions of homelessness and housing need for women, girls, and gender diverse people

"It may be that the major trigger for homelessness is poverty and exclusion, but it is also clear that women do not experience homelessness in the same way as men. The triggers for women's homelessness are often different and their trajectories while homeless are often different, women's experience of homelessness is *different*. Gender plays a role."[25]

19 OACAS (Ontario Association of Children's Aid Societies). (2016). One Vision One Voice: Changing the Ontario child welfare system to better serve African Canadians. http://www.oacas.org/what-we-do/onevisiononevoice/. See also Trocmé, N., Knoke, D., & Blackstock, C. (2004). Pathways to the overrepresentation of Aboriginal children in Canada's child welfare system. Social Service Review, 78, 577-600.
20 Fotheringham, S., Walsh, C. A., & Burrowes, A. (2014). 'A place to rest': the role of transitional housing in ending homelessness for women in Calgary, Canada. Gender, Place & Culture, 21(7), 834-853. See also McInnes, S. (2016). Fast Facts: 4 things to know about women and homelessness in Canada. Canadian Centre for Policy Alternatives. https://www.policyalternatives.ca/publications/commentary/fast-facts-4-things-know-about-women-and-homelessness-canada
21 See https://www.ontario.ca/document/community-housing-renewal-ontarios-action-plan-under-national-housing-strategy/housing-needs-ontario.
22 Canadian Women's Foundation. (2018). Fact Sheet: Women and Poverty in Canada. https://canadianwomen.org/the-facts/womens-poverty/. See also Moyser, M. & Burlock, A. (2018). Time use: total work burden, unpaid work, and leisure. Statistics Canada. https://www150.statcan.gc.ca/n1/pub/89-503-x/2015001/article/54931-eng.htm
23 Burt, M. R. (2001). Homeless families, singles, and others: Findings from the 1996 national survey of homeless assistance providers and clients. Housing Policy Debate, 12(4), 737-780. See Fotheringham et al., 2014, p. 834-853. See also MacDonald, D., & McInturff, K. (2015). Family policies for the way we live now. https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2015/09/OS120 _Summer2015_Family_policies.pdf
24 Van Berkum, A., & Oudshoorn, A. (2015). Best practice guidelines for ending women's and girls' homelessness. Ottawa: Homelessness Partnering Strategy. http://londonhomeless.ca/wp-content/uploads/2012/12/Best-Practice-Guideline-for-Ending-Womens-and-Girls-Homelessness.pdf.
25 Bretherton, 2017, p. 6.

Gender shapes the causes, conditions, and trajectories of homelessness and housing need.[26] Research shows that women and girls,[27] as well as gender diverse people,[28] have unique pathways into homelessness, distinct experiences on the streets, struggle in unique ways as they navigate public systems and seek emergency shelter, and face unique consequences and hardships because of homeless experiences.[29] Gender intersects with other social locations (e.g., Indigeneity, race, (dis)ability, immigration status, gender identity) and experiences (e.g., trauma, exposure to violence and conflict) to shape these experiences.[30] Despite the uniqueness of each person's experience, both global and domestic studies have identified the following commonalities:

↳ Violence from intimate partners or within families is a key pathway into homelessness for women and girls.[31] Oftentimes this violence begins in childhood.[32] For example, research shows that young women experiencing homelessness report higher levels of physical, sexual, and emotional abuse as children compared to young men.[33] Research on young women experiencing homelessness commonly indicates physical abuse (45%) and sexual abuse (35%) as causes of their homelessness.[34] Once on the streets, exposure to violence and harassment is a part of everyday life for women, girls, and gender diverse people.[35] Such experiences contribute to hidden forms of homelessness and may push women and girls to remain in unhealthy or violent relationships for housing.

↳ 'Hidden homelessness' is the most common form of homelessness experienced by women and girls.[36] It is well recognized that women are more likely to rely on relational, precarious, and dangerous supports to survive housing instability,[37] and are less likely to appear in mainstream shelters, drop in spaces, public spaces, or other homeless-specific services (see Figure 2).[38] The invisibility of women and gender diverse people's homelessness should thus be understood as *structurally* created and maintained.

26 Fingfeld-Connett, D. (2010). Becoming homeless, being homeless, and resolving homelessness among women. Issues in Mental Health Nursing, 31(7), 461–469.
27 Bretherton, J. (2017). Reconsidering Gender in Homelessness. European Journal of Homelessness, 11(1), 1-21.
28 Sakamoto, I., Chin, M., Chapra, A., & Ricciardi, J. (2009). A 'normative' homeless woman?: Marginalization, emotional injury and social support for transwomen experiencing homelessness. Gay and Lesbian Issues & Psychology Review, 5(1), 2-19.
29 Van Berkum, A., & Oudshoorn, A. (2015). Best practice guidelines for ending women's and girls' homelessness. Ottawa: Homelessness Partnering Strategy. http://londonhomeless.ca/wp-content/uploads/2012/12/Best-Practice-Guideline-for-Ending-Womens-and-Girls-Homelessness.pdf.
30 Crenshaw, K. (1990). Mapping the margins: Intersectionality, identity politics, and violence against women of color. Stan. L. Rev., 43, 1241-1254.
31 Van Berkum & Oudshoorn, 2015.
32 Berman, H., Mulcahy, G. A., Forchuk, C., Edmunds, K. A., Haldenby, A., & Lopez, R. (2009). Uprooted and displaced: a critical narrative study of homeless, Aboriginal, and newcomer girls in Canada. Issues in mental health nursing, 30(7), 418–430. https://doi.org/10.1080/01612840802624475. See also Reid, S., Berman, H., & Forchuk, C. (2005). Living on the streets in Canada: a feminist narrative study of girls and young women. Issues in comprehensive pediatric nursing, 28(4), 237–256. See also Wesely, J.K. (2009). "Mom said we had a money maker": Sexualization and Survival Contexts among Homeless Women. Symbolic Interaction, 32, 91-105.
33 Gaetz, S., Dej, E., Richter, T. & Redman, M. (2016). The State of Homelessness in Canada 2016. Toronto: The Canadian Observatory on Homelessness Press. https://www.homelesshub.ca/SOHC2016
34 O'Grady, B. & Gaetz, S. (2004). Homelessness, gender and subsistence: The case of Toronto street youth. Journal of Youth Studies, 7(4), 397-416.
35 Gaetz et al., 2016.
36 Baptista, I. (2010) "Women and Homelessness." In E. O'Sullivan, V. Busch-Geerstema, D. Quilgars & N. Pleace (Eds.), Homelessness Research in Europe (pp. 163-186). Brussels: FEANTSA. See also Maki, K. (2017). Housing, homelessness, and violence against women: A discussion paper. Women's Shelters Canada. http://endvaw.ca/wp-content/uploads/2017/09/Housing-Homelessness-and-VAW-Discussion-Paper-Aug-2017.pdf.
37 Bretherton, J. (2017). Reconsidering Gender in Homelessness. European Journal of Homelessness, 11(1), 1-21.
38 Baptista, 2010; Maki, 2017.

Hidden Homelessness
Amongst Women, Girls, & Gender Diverse People
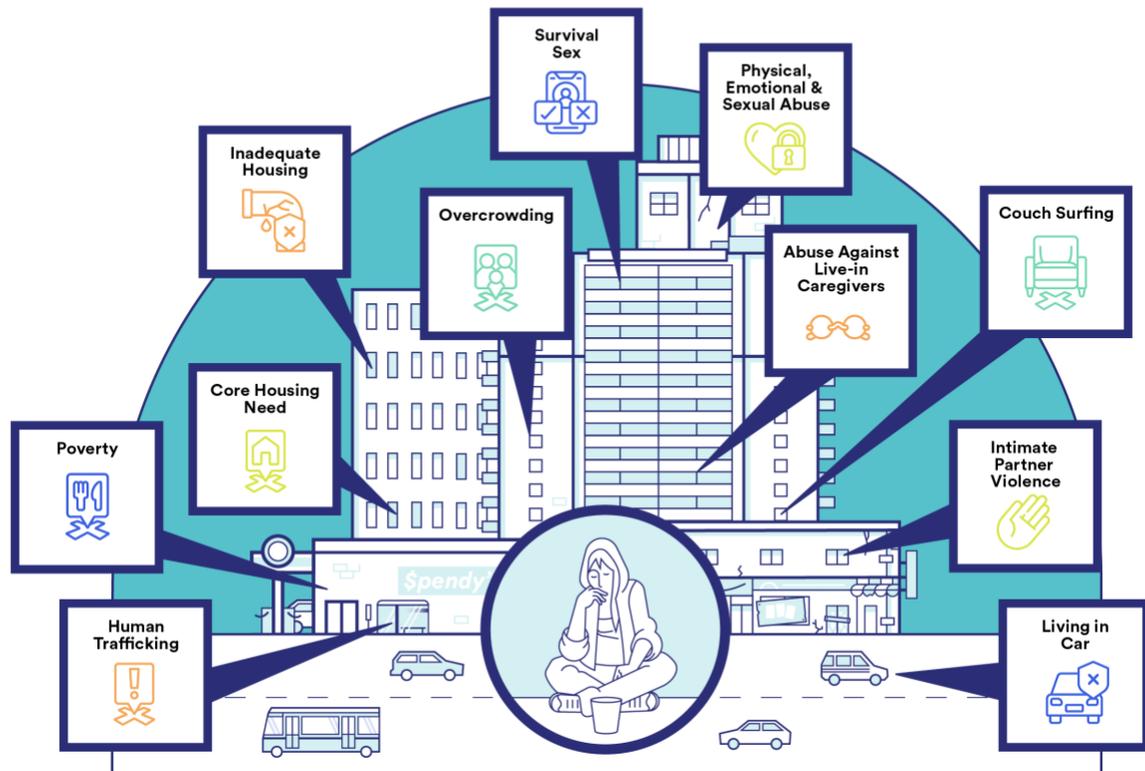
Figure 2. *Hidden homelessness amongst women, girls, & gender diverse peoples.*

↳ Across Canada, women, girls, and gender diverse people face unique inequities and forms of discrimination on the basis of gender. This contributes to housing need and shapes experiences of homelessness. For example, women are more likely to be in non-permanent employment, receive lower wages and pay higher rates for rental housing on average than their male counterparts.[39] Indigenous and racialized women face deeper systemic inequities, with research noting that racialized women in Canada earn only 55.6% of the income earned by non-racialized men.[40] Pregnancy and child rearing also has a significant impact on employment and income for women, and research also documents that single mothers face discrimination when attempting to access rental housing.[41]

39 Callaghan, M., Farha, L., & Porter, B. (2002). Women and Housing in Canada: Barriers to Equality. Toronto: Centre for Equality Rights in Accommodation. See also: Canadian Women's Foundation, 2018; Moyser & Burlock, 2018.
40 Block, S., & Galabuzi, G. (2011). Canada's Colour Coded Labour Market: The gap for racialized workers. Canadian Centre for Policy Alternatives. https://www.policyalternatives.ca/publications/reports/canadascolour-coded-labour-market
41 Vecchio, K. (2019). Surviving abuse and building resilience – A study of Canada's systems of shelters and transition houses serving women and children affected by violence. Report of the Standing Committee on the Status of Women. https://www.ourcommons.ca/Content/Committee/421/FEWO/Reports/RP10429173/feworp15/feworp15-e.pd

↪ Whether or not women have dependent children has a profound impact on their use of services and supports, and dramatically shapes whether they experience housing precarity and how they navigate homelessness.[42] For example, "most social assistance systems cut entitlements for a mother as soon as her child is apprehended by child welfare, putting her in a position of losing her housing (which is not easily re-established)."[43]

Inequitable Access to Emergency Shelters, Supports, & Housing for Women, Girls, & Gender Diverse People

Data from **Statistics Canada**,[44] **Employment and Social Development Canada**,[45] **parliamentary reports**,[46] **municipal data and research**,[47] and independent studies[48] consistently indicate that emergency shelters across the country are operating at (or over) capacity and there remains a severe lack of gender-specific supportive, transitional, and permanent affordable housing that meets the needs of women, girls, and gender diverse people. Importantly, this is linked to systemic underfunding and inequitable funding in Canada for services, shelters, and housing that is gender-specific and meets the needs of women, girls, and gender diverse people. Research has demonstrated the following key housing inequities on the basis of gender in Canada:

↪ **Across Canada there are very few women-specific emergency shelter beds, with 68% of all shelter beds being designated as co-ed, or for male-identified people, compared to 13% dedicated specifically to women.**[49] While 38% of all shelter beds are co-ed or open to all genders,[50] research consistently demonstrates that many women will choose to avoid co-ed shelters due to experiences of violence within those spaces.[51] There are more than double the amount of emergency shelter beds available to men compared to women (4,820 beds for men, compared to 2,092 beds for women across all of Canada).

↪ Research reveals disparities in access to emergency shelter beds for women, girls, and gender diverse people, with studies indicating that rural, remote, and Northern communities consistently face a lack of shelter beds for women (within both the VAW and homelessness sectors).[52] Data similarly indicates that 70% of northern reserves have no emergency shelters for women escaping

42 Fotheringham, S., Walsh, C. A., & Burrowes, A. (2014). 'A place to rest': The role of transitional housing in ending homelessness for women in Calgary, Canada. Gender, Place & Culture, 21(7), 834-853. See also Van Berkum & Oudshoorn, 2015.
43 Schwan et al., 2020, p. 34.
44 Statistics Canada. (2019). Canadian residential facilities for victims of abuse, 2017/2018. Statistics Canada Catalogue. Ottawa. https://www150.statcan.gc.ca/n1/daily-quotidien/190417/dq190417d-eng.htm
45 Employment and Social Development Canada. (2019). Highlights of the National Shelter Study 2005 to 2016. Ottawa. https://www.canada.ca/en/employment-social-development/programs/homelessness/reports-shelter-2016.html
46 Vecchio, 2019.
47 For example, City of Toronto. (2018). Street Needs Assessment. City of Toronto. https://www.toronto.ca/wpcontent/uploads/2018/11/99be-2018-SNA-Results-Report.pdf.
48 Jadidzadeh, A., & Kneebone, R. (2018). Patterns and Intensity of Use of Homeless Shelters in Toronto. Canadian Public Policy, 44(4), 342–355.
49 Employment and Social Development Canada, 2019.
50 Employment and Social Development Canada, 2019.
51 Bretherton, 2017. See also National Inquiry into Missing and Murdered Indigenous Women and Girls (NIMMIWG). (2019). Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls. Vol. 1a, 1b. www.mmiwg-ffada.ca/final-report/
52 Vecchio, 2019, p. 14.

violence, despite evidence of high rates of gender-based violence in many of these communities.[53] Some provinces and territories also report having no women-specific emergency homeless shelters, including Prince Edward Island and the Yukon.[54]

↳ Violence against women shelters across Canada are chronically underfunded, with 46% of VAW shelters in Canada reporting that the top challenge facing service delivery was a lack of sustainable funding.[55] A **2019 Statistics Canada report** found that on a national snapshot day across Canada, "669 women, 236 accompanying children, and 6 men were turned away from residential facilities for victims of abuse. The most common reason reported for a woman being turned away was that the facility was full (82%)."[56]

↳ There is a significant lack of gender-specific housing options across Canada, including supportive housing,[57] with waiting lists for social and supportive housing often stretching years in many communities. Existing transitional housing often does not offer residents security of tenure and protection under landlord/tenant legislation. There are also very few gender-specific, low-barrier and harm reduction-focused supportive housing programs accessible to women and gender diverse people.[58]

This research suggests that in the absence of access to affordable and safe housing options for women, girls and gender-diverse people across Canada, emergency shelters, transitional housing and violence against women shelters will be increasingly unable to meet the demand for services. In light of this and deepening socio-economic and gender-based inequities that have emerged during the pandemic,[59] there is an urgent need to advance housing justice and equity for women, girls, and gender diverse people in Canada.

53 Martin, C. M. & Walia, H. (2019). Red women rising: Indigenous women survivors in Vancouver's downtown eastside. Vancouver, BC: Downtown Eastside Women's Centre. https://dewc.ca/resources/redwomenrising
54 Employment and Social Development Canada, 2019.
55 Statistics Canada, 2019.
56 Statistics Canada, 2019, p. 3.
57 See McAleese, S. & Schick, L. (2018). Housing, shelter, and safety: Needs of street-level/survival sex workers in Ottawa. https://www.powerottawa.ca/wp-content/uploads/2019/09/HSSWFinalReport-FINAL-May222018.pdf
58 Schwan et al., 2020.
59 See Centre for Equality Rights in Accommodation & National Right to Housing Network. (2021). Addressing the Evictions and Arrears Crisis – Proposal for a Federal Government Residential Support Benefit. https://static1.squarespace.com/static/5e3aed3ea511ae64f3150214/t/602ef583b5ce4e1d85ec0a23/1613690538665/NHSA+Submission+-+Addressing+the++Arrears+and+Evictions+Crisis+-+CERA-NRHN-Feb.18.2021.pdf

METHODOLOGY

In late 2020 and early 2021, the **WNHHN** conducted a pan-Canadian survey with women and gender diverse people experiencing homelessness or housing need. The survey collected both quantitative and qualitative data, and sought to provide greater insight into the unique causes, consequences, and experiences of housing precarity and homelessness for women, girls, and gender diverse people across the country.

SURVEY DEVELOPMENT

The pan-Canadian survey was developed in a partnership between the WNHHN and the This Is Not Home (TINH) research teams.[60] The WNHHN research team was led by Dr. Kaitlin Schwan (Co-Chair of WNHHN) and Dr. Emily Paradis (Principal Investigator of TIHN). The shared political and epistemological commitments across both research teams allowed for us to prioritize developing a data collection tool that was reflective of the lived expertise of women and gender-diverse people impacted by homelessness, as well as responsive to the research priorities of a range of community partners and sector leaders.

The survey tool was developed through the use of a community-based and participatory research framework that allowed for the engagement of multiple stakeholders at all stages of the research process. Members of the WNHHN and TINH teams worked together in a collaborative and iterative process over several months to develop and revise the survey tool and refine data collection approaches. Survey development included participation from:

↳ The TINH Peer Research Associates and lived experts, who played an invaluable role in developing the survey questions and were consulted throughout the life course of this project on data collection and analysis.

↳ The Steering Committee and several working groups of the WNHHN, who identified key areas to investigate through the survey. Preliminary survey questions involved working closely with the Research Working Group, the Indigenous Relations Working Group, and lived experts of the WNHHN.

The preliminary draft of the survey was then pilot tested by lived experts at several of the TINH study sites (6 low-barrier drop-ins serving multiply marginalized women and trans, Two-Spirit, and non-binary persons), and by members and lived experts within the WNHHN. Written feedback was gathered and triangulated, and revisions to the survey were made based on the invaluable feedback we received from these various stakeholders.

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60 The This is Not Home study is based in 6 low-barrier drop-ins serving multiply marginalized women and trans, Two-Spirit, and non-binary persons across Canada. In order to improve service models and develop appropriate, accessible shelter, support, and housing solutions for multiply marginalized members, this project documents the ways in which low-barrier drop-ins support members' access to safe, stable housing. The project then applies these learnings to the development of models to support members' access to appropriate and adequate shelter, services, and housing. Funded through CMHC, the TINH Project is led by Sistering (Toronto, ON) and Dr. Emily Paradis.

Consensus was developed to explore the following key topics through the survey:

- Experiences relevant to the 7 components of the right to adequate housing
- Gender-based discrimination with respect to housing
- The unique experiences of multi-marginalized groups, including Indigenous, newcomer, and 2SLGBTQ+
- Women and gender diverse peoples' experiences in public systems and pathways into homelessness
- Recommendations to governments from women, girls, and, gender diverse people with lived expertise

Once we had revised our preliminary draft based on feedback from lived experts and WNHHN members, another round of review was conducted with housing issue experts, women's rights experts, researchers, and policymakers. Based on their feedback, a final draft was created and circulated to members of the WNHHN and TINH for minor final revisions.

RECRUITMENT

Our recruitment strategy sought to gather a representative sample of women and gender diverse people experiencing homelessness and housing precarity across Canada. We were particularly interested in finding ways to recruit participants who have been systematically excluded by the traditional methodologies used to measure homelessness across Canada. This includes those living in a range of precarious housing and homeless situations across the country, including women and gender diverse people whose homelessness and housing precarity was invisible, those not well connected to public systems, and those who had recently transitioned out of homelessness. Furthermore, our recruitment strategy aimed to amplify the voices of those living in Northern, Eastern, and French-speaking parts of Canada given that they are often under-sampled in national survey data.

Eligibility criteria for the survey included: living in Canada, over the age of 16, identifying as a woman or gender diverse person, and having experienced housing instability or homelessness at some point over the last three years. We developed three distinct recruitment strategies that included recruiting through community-partner organizations, lived experts and peer research associates, and the WNHHN email list-serv.

A. Community Partner Recruitment

We worked in partnership with 27 community partner organizations across the country to recruit participants for the survey. Our community partner organizations included shelters in the homelessness sector and violence against women sector, transitional housing programs, supportive housing programs, services for criminalized women, peer-led harm-reduction services, and organizations in the youth-serving sector.

Community partner organizations played a vital role in recruiting participants by sharing information about the survey with service-users and helping to remove barriers to participation by providing access to technology to complete the survey, assisting with reading the survey to participants, and/or

disseminating honorariums for participants without access to email. Approximately half of the participant sample was drawn from the *This is Not Home* project, which worked in partnership with six low-barrier drop-in programs serving women and gender diverse people experiencing homelessness and housing precarity across Canada. At these sites service-users were supported by Lived Experts/Peer Researchers to complete the survey.

B. Lived Expert Recruitment

We worked with 11 lived experts (women and gender diverse people who have experienced homelessness and housing precarity) to recruit participants for the survey. We worked with Lived Experts through **Keepers of the Circle** to recruit Indigenous women and Two-Spirit people, particularly in Northern regions of Canada. We also worked with youth lived experts to recruit young women and gender diverse people who were living in precarious housing across the country.

Lived experts played a vital role in sharing information about the survey with participants and enabling the participation of women and gender-diverse people living in a range of precarious housing situations, including those who were not well-connected to public systems and supports. Furthermore, this approach allowed for us to recruit participants who had recently transitioned out of homelessness.

C. WNHHN List-Serv Recruitment

The WNHHN has developed an email list-serv of over 500 individuals who wish to stay updated or involved in the Network. The membership is largely comprised of organizational leaders, front-line workers, and women and gender diverse people with lived experience of homelessness and housing precarity.

We sent out recruitment emails to all members of the list-serv inviting anyone who was interested in learning more about the survey to contact the research team. This enabled us to connect women and gender diverse people experiencing homelessness and housing precarity directly with the survey, as well as reach front-line workers who then shared information about the survey with their clients.

DATA COLLECTION

We began data collection on December 19th 2020 and finalized data collection on February 7th 2021. The survey was made available through an online platform survey platform, *Qualtrics*, which was accessible via computers, tablets, and cellphones. Many participants used technology available through community partner organizations to complete the survey, although some participants completed the survey on their own devices.

In some cases, staff or lived experts assisted participants with survey completion by reading questions to enable access to participants for whom literacy and/or technology was a barrier. All community partner organizations were offered support by the WNHHN to administer the survey virtually (via Zoom or telephone) to alleviate barriers to literacy and technology. Participants received a $20.00 honorarium for participating in the survey.

DATA ANALYSIS

Following data cleaning, data analysis was conducted by the authors of this report using SPSS software. Data analysis techniques included frequencies, cross tabulations, chi square tests, and T tests. Analysis was iterative, with emerging themes in the data identified and further explored through additional analyses. The size and depth of the data collected will enable significant elaboration on the preliminary findings presented in this report.

SURVEY LIMITATIONS

Conducting a large-scale survey on women's homelessness and housing precarity during the COVID-19 pandemic presented unique challenges and limitations. Many community partner organizations were operating at limited capacity due to COVID-19 restrictions, and were faced with unique and increasing demands for service. This presented challenges for on-site recruitment within community partner organizations and limited the amount of time front-line staff could spend supporting participants with accessing the survey.

All of our data was collected virtually because of the restrictions put in place limiting in-person research during COVID-19 by York University's Research Ethics Board. We used an online survey platform to administer the survey and due to the branching logic embedded in our survey tool, we were unable to make hard copies of the survey available. The sole use of an online survey platform presented barriers to recruiting participants who did not have access to a computer, tablet, or smart phone. Although community partner organizations worked to make technology accessible for participants, women and gender diverse people who were not well-connected to public systems and support services likely faced limitations to engaging with our data collection process. This includes women and gender-diverse people living in jail, hospitals, and other institutional settings.

Women and gender-diverse people with limited literacy skills may have faced barriers to participating in our survey. In an effort to alleviate this barrier, we offered each community partner organization support by virtually administering the survey via telephone or Zoom. While our survey was made available in English and French, it was not translated into other languages. Limited translation likely presented barriers to fully engaging newcomer women.

Due to the scale and depth of the data collected, an exhaustive report of findings is not presented here. In particular, it was decided that the findings related to Indigenous women and Two-Spirit Peoples deserve a distinct analytic approach led by Indigenous scholars and community members themselves. In addition, further intersectional analysis is needed to identify the unique challenges that particular groups of women and gender diverse people face when seeking adequate housing.

SURVEY RESULTS

STUDY SAMPLE

A total of 500 women and gender diverse people participated in the survey, spanning almost every province and territory in Canada (see Figure 3).

Figure 3. *Participants by province and territory.*

AGE OF PARTICIPANTS

Legend:
- 13-24 years old
- 25-49 years old
- 50-64 years old
- 65+ years old

5.58%
12.60%
23.14%
58.68%
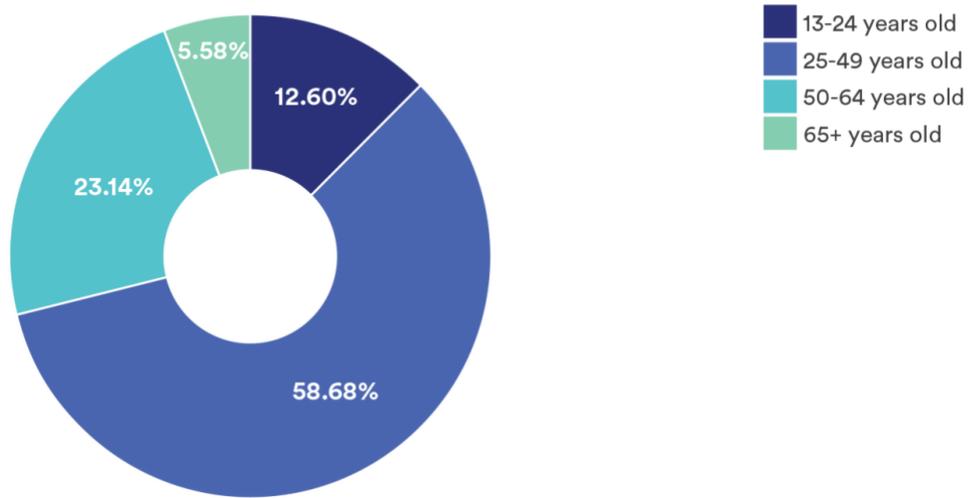
Figure 4. Age of participants.

The sample included a fairly diverse range of ages (see Figure 4). The average age of participants was 41. With respect to gender, a majority of participants identified as cis-gender women (84.8%), with 9.6% using other terms to describe their gender identity. Only 57.6% of participants identified as heterosexual, with the remaining participants endorsing a range of sexual preferences.

SEXUAL ORIENTATION

NUMBER OF PARTICIPANTS

- Heterosexual: 57.6%
- Bisexual: 14%
- Asexual: 7.4%
- Lesbian/gay: 5.2%
- Pansexual: 3.8%
- Other: 3.6%
- Two-Spirit: 2.6%
- Questioning: 2%
- Queer: 1.4%
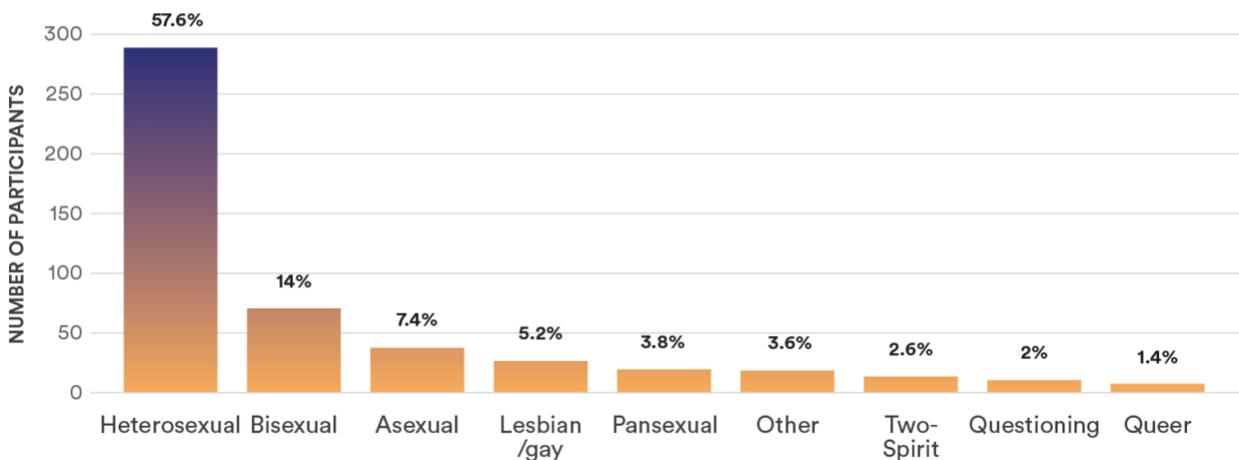
Figure 5. Sexual orientation of study participants.

Across the sample, 84.8% of participants were Canadian citizens, 6.8% were permanent residents, and 8.4% reported precarious immigration status of some form. A quarter of participants also reported speaking more than one language.

With respect to racial identity, 32.7% identified as Indigenous, 21% identified as racialized, and 46.3% identified as white. Amongst Indigenous participants, 67.5% identified as First Nations, 11% identified as Metis, 5.2% identified as Inuit, and 3.2% identifying as having mixed Indigenous heritage.[61]

It should be noted that approximately half of the study sample were persons accessing low-barrier drop-ins for women and gender diverse people, which may have skewed the results towards deeper and more complex forms of marginalization.

61 In addition, 5.8% reported having "other" Indigenous heritage, and 7.1% preferred not to answer.

10 KEY FINDINGS

1.

Women and gender diverse people experience widespread, chronic housing affordability issues linked to low incomes. Despite this, many participants were not accessing the government benefits they would likely qualify for.

Findings reveal severe and chronic housing affordability issues for women and gender diverse people, as well as women-led families. A total of 60.2% participants reported not being able to afford a place, and 46.5% reported not being able to afford a damage deposit, moving expenses, and/or utility hookups. Importantly, 75% of participants reported at least one affordability concern, such as:

↳ Affordable and available places are not adequate for my children (15.2%)

↳ Affordable places are in bad condition (40.8%)

↳ Affordable and available places are not safe for me (32.8%)

PROBLEMS WITH FINDING A PLACE
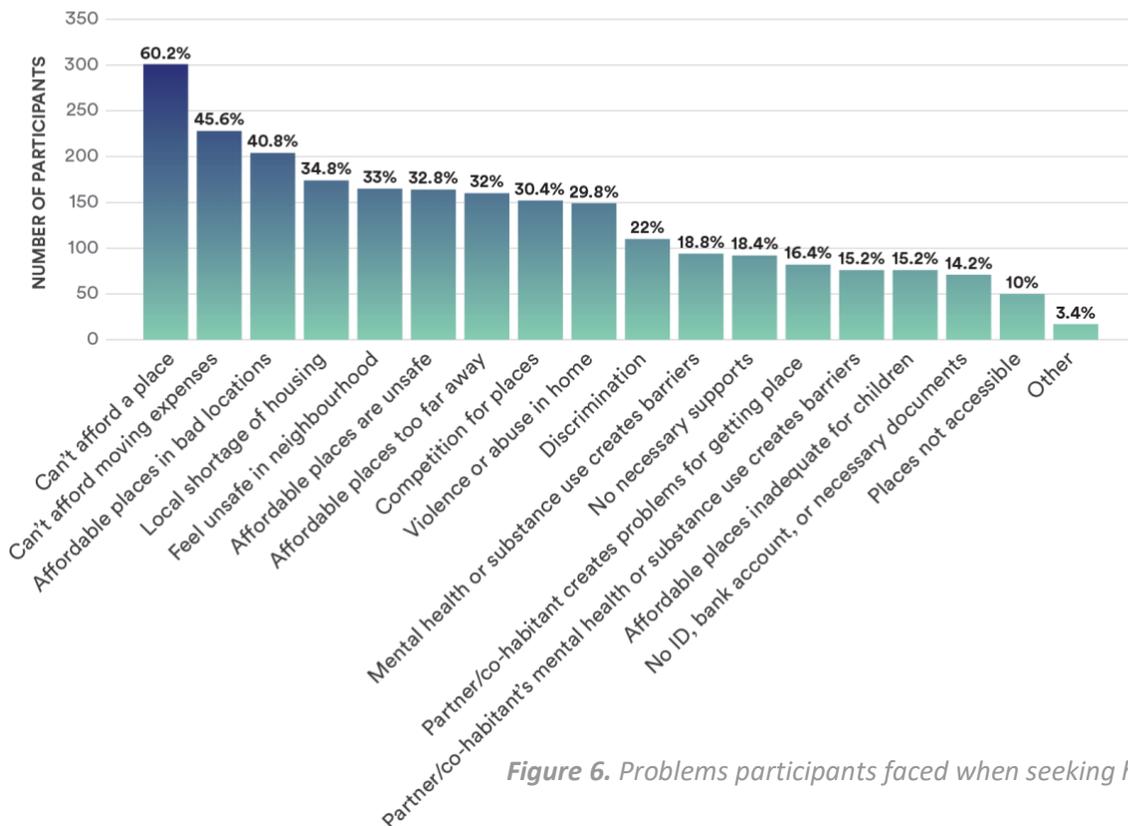
Figure 6. *Problems participants faced when seeking housing.*

More than a third of participants were also forced to leave their most recent housing because they couldn't afford it anymore (34.8%). Analysis further indicated the following factors were correlated with significantly greater affordability issues:

↳ Identifying as Indigenous

↳ Child welfare involvement as a child and an adult

↳ Multiple experiences of trauma

↳ Having a disability, with data indicating that with persons with multiple disabilities had a greater affordability issues

Housing affordability is intrinsically linked to income. Across the sample, only 11% reported being employed full time. A majority of the sample was receiving either social assistance or disability benefits (60.8%). Importantly, however, it appeared that many participants who qualified for such assistance were not receiving it. Among participants over 65, 40% were not receiving seniors benefits. Similarly, many persons with disabilities were not receiving disability benefits (e.g., ODSP). For participants who reported one disability, only 63.4% were receiving a disability benefit. This rate increased to 85.1% for women and gender diverse people who endorsed three or more disabilities.
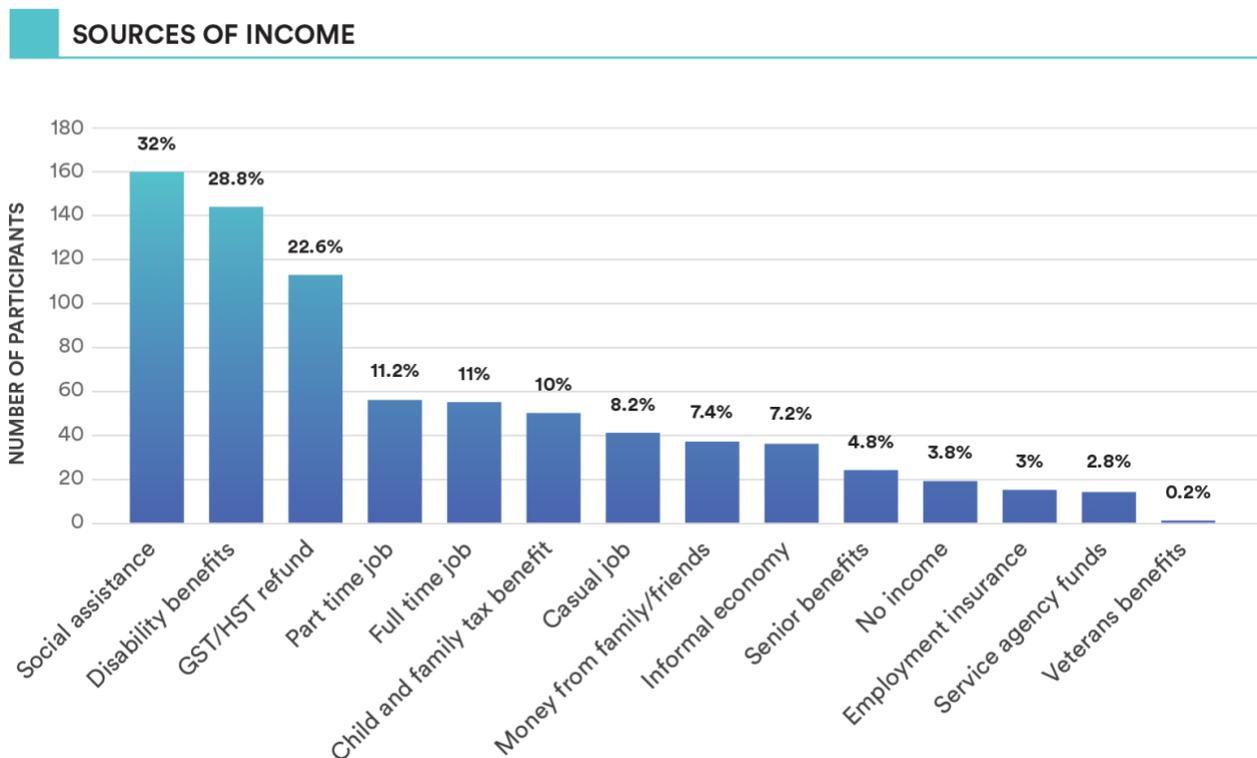
Figure 7. Participants' sources of income.

KEY TAKEAWAYS

The housing crisis in Canada, particularly for women and gender diverse individuals, is a two-fold challenge underpinned by the increased financialization of housing and deepening poverty for those on low-incomes or social assistance. Underpinning affordability issues is the erosion of naturally occurring affordable housing (NOAH) stock, financialized housing markets, long waitlists for social housing, inadequate social assistance rates, and the failure of income to keep up with the soaring cost of housing.[62] As housing becomes more unaffordable, incomes are failing to lift many women and gender-diverse people out of deep poverty. Women and gender diverse people, who are more likely to work minimum wage and part-time jobs,[63] simply cannot keep up. A **_2019 study_**, for example found that in nearly 800 neighbourhoods of Canada's major cities, renters would need to earn $22.40/hr for a two-bedroom apartment, and just over $20/hr for a one-bedroom unit.[64] These rental costs are at least $5 an hour more than the highest provincial minimum wage in Canada ($15 in Alberta).[65]

Policymakers seeking to build better housing outcomes for women and gender diverse people cannot overlook the role income plays in housing affordability. Women have been disproportionately impacted by loss of income during the COVID-19 pandemic, and have faced the sharpest job losses (and slowest employment recovery).[66] Women often carry additional financial costs related to disproportionate childcare burdens, and suffer significant financial loss in the wake of intimate partner violence or family dissolution.[67] Inadequate social assistance rates, and a multiplicity of barriers to accessing social assistance, are further policy failures that continue to keep many women and gender diverse people living in deep poverty.[68] While the housing crisis continues to hurt many low-income persons across Canada, our survey's findings imply that women and gender diverse people may be hit hardest _and_ have fewer savings and resources to weather the storm.

62 August, M. (2020). The financialization of Canadian multi-family rental housing: From trailer to tower. Journal of Urban Affairs, 42(7), 975-997. See also Pomeroy, S. (2020, July). Recovery for All: Proposals to Strengthen the National Housing Strategy and End Homelessness. Canadian Alliance to End Homelessness. https://caeh.ca/wp-content/uploads/Recovery-for-All-Report-July-16-2020.pdf. See also Schwan et al., 2020.
63 Moyser, M. & Burlock, A. (2018). Time use: total work burden, unpaid work, and leisure. Statistics Canada. https://www150.statcan.gc.ca/n1/pub/89-503-x/2015001/article/54931-eng.htm
64 Macdonald, D. (2019). Unaccommodated: Rental Housing Wage in Canada. Ottawa, ON: Canadian Centre for Policy Alternatives. https://www.policyalternatives.ca/unaccommodating
65 Ibid.
66 Grekou, D., & Lu., Y. (2021). Gender differences in employment one year into the COVID-19 pandemic: an analysis by industrial sector and firm size. Statistics Canada. https://www150.statcan.gc.ca/n1/pub/36-28-0001/2021005/article/00005-eng.htm
67 Schwan et al., 2020.
68 Schwan et al., 2020.

2.

Women and gender diverse people experience a wide range of housing adequacy and suitability issues, with safety issues being a common concern that undermines housing stability and leads to housing loss.

Over 70% of women and gender diverse people reported at least one problem with the condition of their current or most recent housing, and almost a third reported three or more problems. Issues included pests (25%), the unit being too small (20.6%), and the unit being too hot or cold (19.8%). These adequacy issues were in addition to the health and safety issues identified by participants, with 52.2% reporting at least one issue and almost a third reporting more than three health and safety issues (27%). As shown below, 27.8% percent of participants were forced to leave their most recent housing due to issues with the housing condition.

PROBLEMS WITH CONDITION OF HOUSING
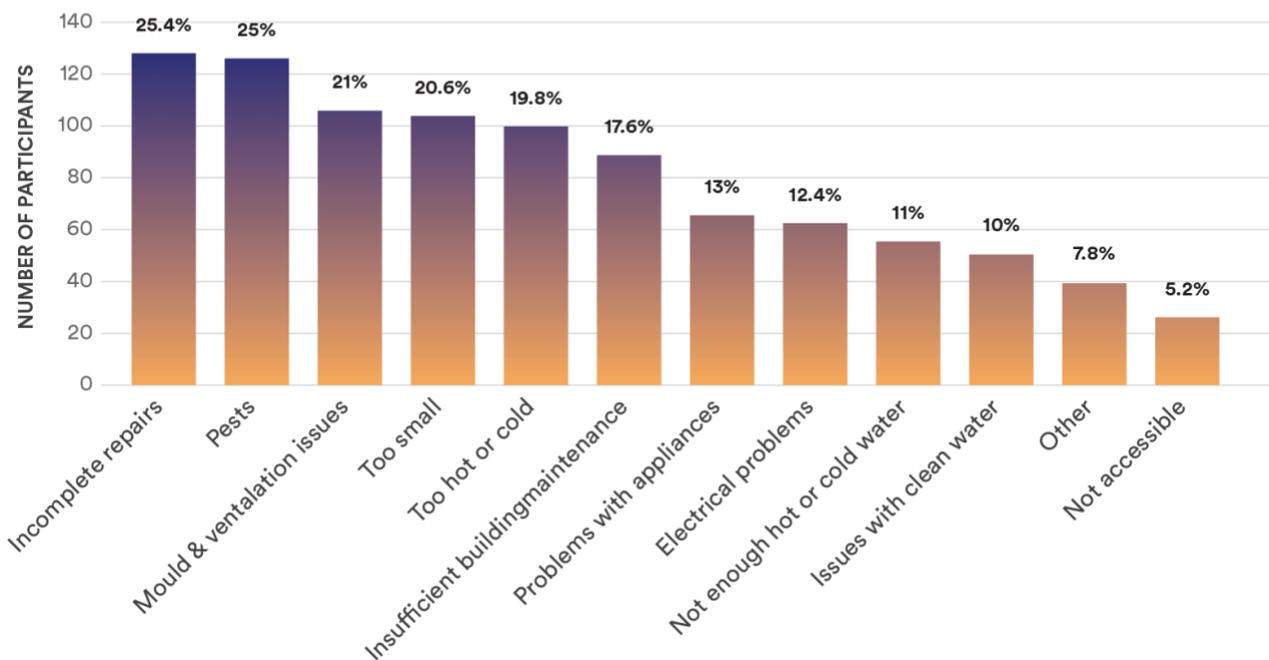
Figure 8. Problems with the condition of housing.

Safety issues were particularly significant for participants, with almost half (45.8%) of women and gender diverse people reporting at least one type of safety concern within their housing. Amongst the safety issues reported, a number of participants discussed violence, abuse, or harassment from landlords. One participant reports:

> "I had to leave the premises with 2 months in advance fully paid rent. My landlady … had thrown my belongings around my room, removed my bed (which she had supplied) and made it necessary for me to sleep on a bare cement floor in a cold basement for the night. She also had removed the lightbulbs from *my* area."

HEALTH & SAFETY ISSUES EXPERIENCED IN HOUSING
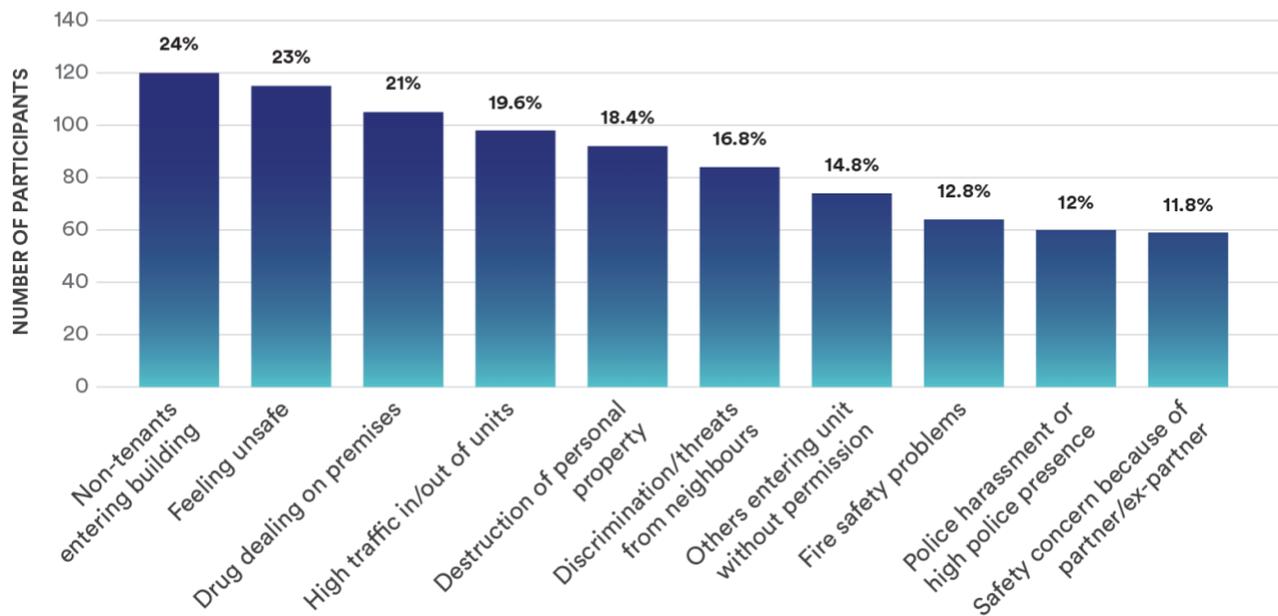
Figure 9. *Health and safety issues experienced in housing.*

Importantly, a third of participants (33.3%) reported that the COVID-19 pandemic had made their housing situation worse, with data indicating:

- 11% were stuck in an unsafe situation
- 11% were forced to live somewhere that was not good/healthy for them
- 8% became homeless
- 7% were forced to leave where they were living

KEY TAKEAWAYS

Adequate housing is foundational to health and safety for women and gender diverse people. While much discourse in housing policy is focused on supply, with advocates demanding that more affordable housing be built, our survey results suggest that the maintenance and repair of existing low-income rental units is critical to preventing homelessness and keeping people well. Our survey found that many

women and gender diverse people endure severe health and safety hazards just to stay housed, but almost a third were forced to leave when those housing conditions became unbearable. Once de-housed, these families and individuals must navigate over-heated rental housing markets with little income or savings. Maintaining and repairing these low-income units, and preventing the loss of housing for these families, should be a priority across Canada.

This survey's findings also vividly illustrate housing as a social determinant of health,[69] illustrating why the housing crisis must be understood as a public health and safety crisis for women, girls, and gender diverse people. Housing conditions such as mould, ventilation problems, pests, and drinking water issues – combined with safety concerns such as emotional and physical violence – undermine health, mental health, and wellbeing, and create barriers to attending school, raising children, or remaining employed. Research shows that a lack of safe, affordable, and secure housing leads to additional burdens on public health[70] and safety[71] systems as well, as these systems try to mitigate issues created and maintained by housing insecurity and gender-based violence.

Many survey responses also allude to safety concerns linked to their building, their neighbourhood, or their housing location. These findings highlight the importance of ensuring that underserved communities are better resourced with services, supports, and transportation infrastructure to improve safety and inclusion for women and gender diverse people. Progressive inclusionary zoning policies[72] that have the capacity to rapidly expand affordable and supportive housing within mixed-income and well-resourced communities should be explored, with a specific mandate to increase access to such housing for low-income women and gender diverse people.

69 Rolfe, S., Garnham, L., Godwin, J., Anderson, I., Seaman, P., & Donaldson, C. (2020). Housing as a social determinant of health and wellbeing: developing an empirically-informed realist theoretical framework. BMC Public Health, 20(1), 1-19.
70 Hwang, S. W. (2001). Homelessness and health. Cmaj, 164(2), 229-233.
71 Novac, S., Hermer, J., Paradis, E., & Kellen, A. (2011). Justice and injustice: Homelessness, crime, victimization, and the criminal justice system. Toronto, ON: Centre for Urban and Community Studies. https://www.homelesshub.ca/resource/justice-and-injustice-homelessness-crime-victimization-and-criminal-justice-system
72 ACORN Institute Canada. (2010). A Guide to Developing an Inclusionary Housing Program. Ottawa, ON: ACORN. https://www.wellesleyinstitute.com/wp-content/uploads/2010/06/Inclusionaryhousing_Drdla.pdf

3.

The chronicity and depth of poverty amongst women and gender diverse people was linked to the insufficiency of social assistance and poorly-paid jobs. In order to survive, most participants had to engage in additional strategies to generate income each month. In many cases this contributed to increased vulnerability or debt, with over a third using credit cards, borrowing money, skipping bills, or using money marts.

Across Canada many women and gender diverse people find themselves in deep poverty, with survey data illustrating the lengths individuals go to make ends meet. Data indicated that in their current or most recent place, women and gender diverse people had an average of $596.66 left over after paying for their housing. This amount would need to cover a range of necessitates, including: food, transportation, medical necessities, necessities for children (e.g., diapers, schoolbooks), clothing, cell phone and internet access, and hygiene products, among other costs. Unsurprisingly, 61% of participants said they did not have enough money for necessities after paying for their housing, with another 22.7% reporting it depended month-to-month as to whether this amount was enough. Many reported have $0 after paying for housing, and only 14.2% reported having enough money to cover their basic necessities after paying for housing.

Access to social assistance or social benefits (e.g., disability support programs) had a significant impact on housing stability for participants. More than 1 in 10 (12.6%) participants were forced to leave their most recent housing due to losing some form of government subsidy.

Given the depth of poverty many participants face, a majority reported engaging in a range of income-generating strategies in addition to employment or social assistance. On average, participants engaged in 2 additional subsistence strategies each month, and over a third of participants (33.6%) engaged in 3 or more additional subsistence strategies. Almost a third of participants relied on food banks (30.2%) and almost 1 in 10 engaged in sex work (8.4%).

"I had stomach cancer last year. The operation cost a lot of money and I'm broke now."

"The baby was very ill last year and it ate up all my savings."
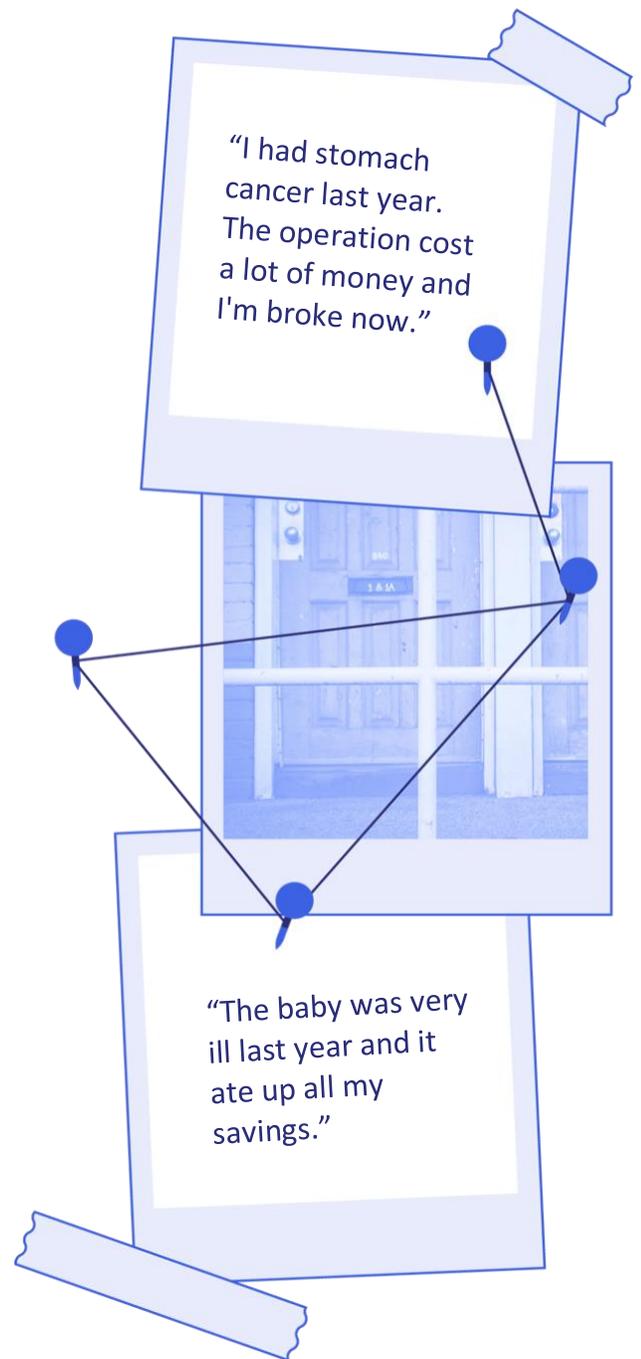
Importantly, analysis indicated that many participants engaged in income-generating activities that increased their debt load. A total of 36.4% of participants used credit cards, borrowed money, skipped bills, or went to a money mart each month to afford basic necessities. Qualitative findings of the survey suggested such debts were further increased due to unexpected expenses, such as medical issues.

STRATEGIES USED TO AFFORD BASIC NECESSITIES
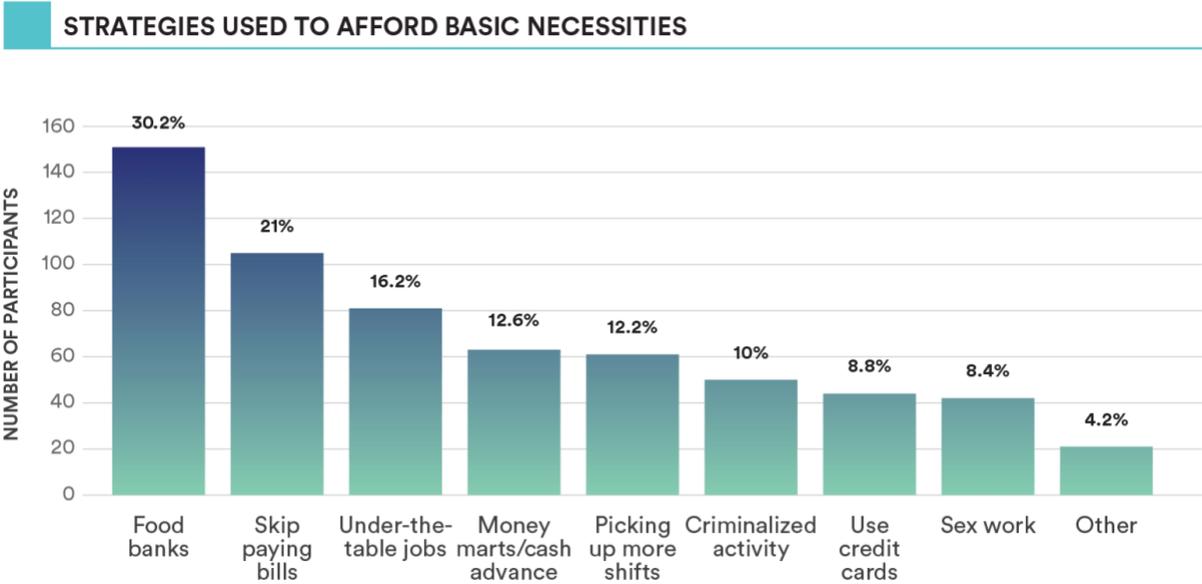
Figure 10. Strategies participants used to afford basic necessities.

COVID-19 further exacerbated poverty for some participants, with 33.6% reporting they saw a decrease in their income due to the pandemic. Analysis indicated that 14% of participants lost their jobs and 12% had their work hours reduced.

KEY TAKEAWAYS

Government-provided social assistance rates, despite being consistently linked to deep and chronic poverty, continue to be egregiously low and insufficient.[73] Links between social assistance, housing unaffordability, and chronic poverty demonstrate that housing solutions for women and gender diverse people are incomplete without transformative social assistance policies across Canada. The lack of political will to meaningfully address disparities in social assistance[74] has meant that many women and gender diverse people are forced into situations that compromise their health and safety as they try to survive and keep afloat. This survey's findings illustrate the gruesome reality in Canada: access to

73 Canada Without Poverty. (October 2, 2019). Cuts to social assistance are detrimental to our social fabric. Ottawa, ON: Canada Without Poverty. https://cwp-csp.ca/2019/10/cuts-to-social-assistance-are-detrimental-to-our-social-fabric/
74 Canada Without Poverty, 2019.

income plays a powerful role in creating or mitigating vulnerability to physical, mental, and financial abuse for women and gender diverse people.

Our findings also illustrate the important link between income, housing affordability, and food insecurity. Food bank usage was the most common subsistence strategy among participants, with housing costs directly impacting the kinds of food families were able to afford or rely on.[75] The prevalence of dependence on exploitative money lending services, criminalized activities, and under-the-table jobs also demonstrate that many women and gender diverse people risk exploitation just to afford basic necessities and remain housed. These findings reinforce the critical importance of a rights-based approach to housing, which is grounded in ensuring dignity for all. Importantly, these findings reveal that gaps created by housing insecurity are often filled by other systems and structures that largely fail to address root causes, deteriorate day-to-day circumstances, and increase vulnerability for women and gender diverse people.

75 Loopstra, R., & Tarasuk, V. (2012). The relationship between food banks and household food insecurity among low-income Toronto families. Canadian Public Policy, 38(4), 497-514.

4.

While eviction was a common experience amongst women and gender diverse participants, many were unable to access legal advice and supports that could have helped. The consequences of eviction were severe for many, including housing loss, homelessness, and continued exposure to abuse.

Experiences of eviction were common amongst participants, with 37.2% reporting have experienced an eviction. Analysis indicated significant correlations between evictions and a person's identity or previous experiences. Importantly, for example, there was a significant statistical relationship between histories of child welfare involvement and being evicted. Those who reported child welfare involvement as an adult, as well as those who had child welfare involvement during both childhood and adulthood, reported significantly more evictions than those with no histories of child welfare involvement. This suggests that involvement with the child welfare system makes it more likely that a person will experience an eviction.

Additional analysis indicated that the following factors were also correlated with experiencing an eviction:

⤷ Identifying as Indigenous

⤷ Identifying as LGBTQ2S+

⤷ Receiving any form of government benefit

⤷ Having a disability, with data indicating that with persons with multiple disabilities had a greater likelihood of experiencing eviction

⤷ Having multiple experiences of trauma

"Had baby and was in hospital when evicted."

It is well documented that access to legal information, advice, and representation can prevent eviction and mediate negative housing outcomes. Importantly, almost a third of women and gender diverse people (27.9%) reported needing legal help to address their housing situation but were unable to get it.[76] When asked what happened when they were unable to access legal supports, many participants reported losing their housing or being stuck in unsafe or violent situations.

What happened when you couldn't access legal supports?

- "I lost my place because I didn't have a lawyer to help me with my eviction situation so I didn't know what to do"

- "I went to see a lawyer for help when my son was 18 months old. And she told me that I was a terrible mother for doing that, and that I was trying to poison my son against his father. I had no one to babysit and no help and could not control the appointment time. I left feeling humiliated and dejected and shamed and was not able to escape for another ten years after that."

- "I just stayed thru abuse"

- "I attempted to dispute my housing Eviction, but was denied by RTO a meeting because of a technical mistake on the deadline made by the system. Was refused a dispute.no such system helped me. I was evicted Dec 30 2019 with no notice. was given 10 minutes to leave with nowhere to go. 3 children. I reached out to an advocate which places me where I am now."

- "I had a place to stay then had surgery, I was in the hospital for a while and because of that odsp cut me off for any funds saying I wasn't staying at my place of residence meanwhile I was in the hospital for 2 months, on life support for 1 week of in the ICU then the rest was recovery time in hospital."

Importantly, young women and gender diverse people (age 13 to 24) reported significant challenges to accessing legal supports – more than any other age group. Across the sample, 52.2% of this group reported not being able to access legal advice or help when they needed it.

In participants' descriptions of evictions, it was also evident that policies and practices within public systems (e.g., child welfare, social assistance, housing, healthcare) created pathways into housing loss

76 16% reported never needing legal advice or help.

and homelessness for some women and gender diverse people. Several participants shared the following stories:

↳ "Parents refused to let me live in their place without a mental health assessment, hospital refused to completed mental health assessment because I had no address."

↳ "You have to have your children "living with you" in order to obtain social housing.
But FCS says you have to have adequate housing in order to get your kids back."

↳ "Had children apprehended so I couldn't afford the house I was currently in"

↳ "Got kicked out of hospital without a social worker looking for a shelter for me.

KEY TAKEAWAYS

Evictions remain a key cause of homelessness for gender and diverse people, despite substantive evidence on the efficacy and cost-benefits of eviction prevention programs and policies.[77] Our survey findings point to three intersecting issues with respect to eviction:

1. A critical lack of supports and services to prevent housing loss due to eviction, in addition to gender-based barriers to accessing existing legal services.

2. Public system policies creating "eviction pipelines" for women and gender diverse people, as well as their children.

3. Higher rates of eviction amongst groups experiencing marginalization (e.g., LGBTQ2S+ persons) and those with public system involvement (e.g., social assistance recipients, child welfare involvement).

Evictions result in severe consequences for many women and gender diverse people, including for those who are separated from their children due to housing loss and/or loss of social assistance. Our findings align with research demonstrating that:

> "Most social assistance systems cut entitlements for a mother as soon as her child is apprehended by child welfare, putting her in a position of losing her housing (which is not easily re-established). This dramatically affects her ability to have her children returned to her care. Similarly, housing providers often consider a woman immediately over-housed if she loses custody of her children or will not consider the mother's family size for housing entitlement if her children are not currently in her care."[78]

77 Canadian Mortgage and Housing Corporation. (2005). Cost effectiveness of eviction prevention programs. Socio-economic Series, 05-035.
https://www03.cmhc-schl.gc.ca/catalog/productDetail
78 Schwan et al., 2020, p. 34.

Such experiences constitute egregious public system failures. These failures must be understood as foundational to gendered experiences of homelessness and intergenerational homelessness, given evidence that children who experience child welfare involvement are at significantly greater risk of experiencing homelessness,[79] and that losing custody of one's child is a trauma that precipitates homelessness for some women.[80] Importantly, our findings suggest that women and gender diverse people often lack the tools, resources, and opportunities to contest the twinned experience of eviction and child apprehension.

Eviction prevention programs and policies must employ a strong gender and equity lens in order to address the unique ways that women and gender diverse people experience evictions. However, this remains an understudied pillar of homelessness prevention in Canada.[81] There has been limited gender-segregated analysis of evictions regionally and nationally, despite a recent increase in equity-focused analyses.[82] These gaps in knowledge have serious implications, including in the wake of COVID-19. For example, emerging US data indicates that women will represent the majority of Americans evicted during the COVID-19 pandemic,[83] with single Black mothers facing higher rates than other groups.[84] Further research in this area is needed in Canada, in addition to improved access to justice mechanisms for women and gender diverse people whose experiences of eviction constitute human rights violations under the ***National Housing Strategy Act*** and international human rights law.

79 Gaetz et al., 2016.
80 Van Berkum & Oudshoorn, 2015, p.10.
81 Schwan et al., 2020.
82 See, for example, Leon, S., & Iveniuk, J. (2020). Forced Out: Evictions, Race, and Poverty in Toronto. Toronto, ON: Wellesley Institute. https://www.wellesleyinstitute.com/publications/forced-out-evictions-race-and-poverty-in-toronto/
83 See, for example, Benfer, E. A., Vlahov, D., Long, M. Y., Walker-Wells, E., Pottenger, J. L., Gonsalves, G., & Keene, D. E. (2021). Eviction, health inequity, and the spread of COVID-19: housing policy as a primary pandemic mitigation strategy. Journal of Urban Health, 98(1), 1-12.
84 See, for example, Ockerman, E. (24 July 2020). "The Eviction Crisis is already Here and it's Crushing Black Moms." Vice News. https://www.vice.com/en_us/article/7kpega/the-eviction-crisis-is-already-here-and-its-crushing-black-moms

5.

Experiencing a breakup was the primary reason that women and gender diverse people lost their most recent housing. This suggests that housing for this group is deeply dependent upon maintaining a personal relationship with a man, partner, or other person.

The top reason women and gender diverse people lost their most recent housing was because of a breakup, with 47% reporting this experience. This reason outpaced all affordability issues, concerns about safety, experiences of violence, loss of income or subsidies, or poor housing conditions. This finding suggests that women and gender diverse people's security of tenure is often under the control of a romantic or sexual partner (most frequently a man), and that in order to remain housed many women and gender diverse people have to remain in a romantic and/or sexual relationship of some kind. Under human rights standards, women and gender diverse people's security of tenure should not depend upon their relationship status, as explained by the UN Special Rapporteur on the Right to Adequate Housing: "The independent right of women to security of tenure, irrespective of their family or relationship status, should be recognized in national housing laws, policies and programmes."[85]

REASON PARTICIPANTS WERE FORCED TO MOVE OUT
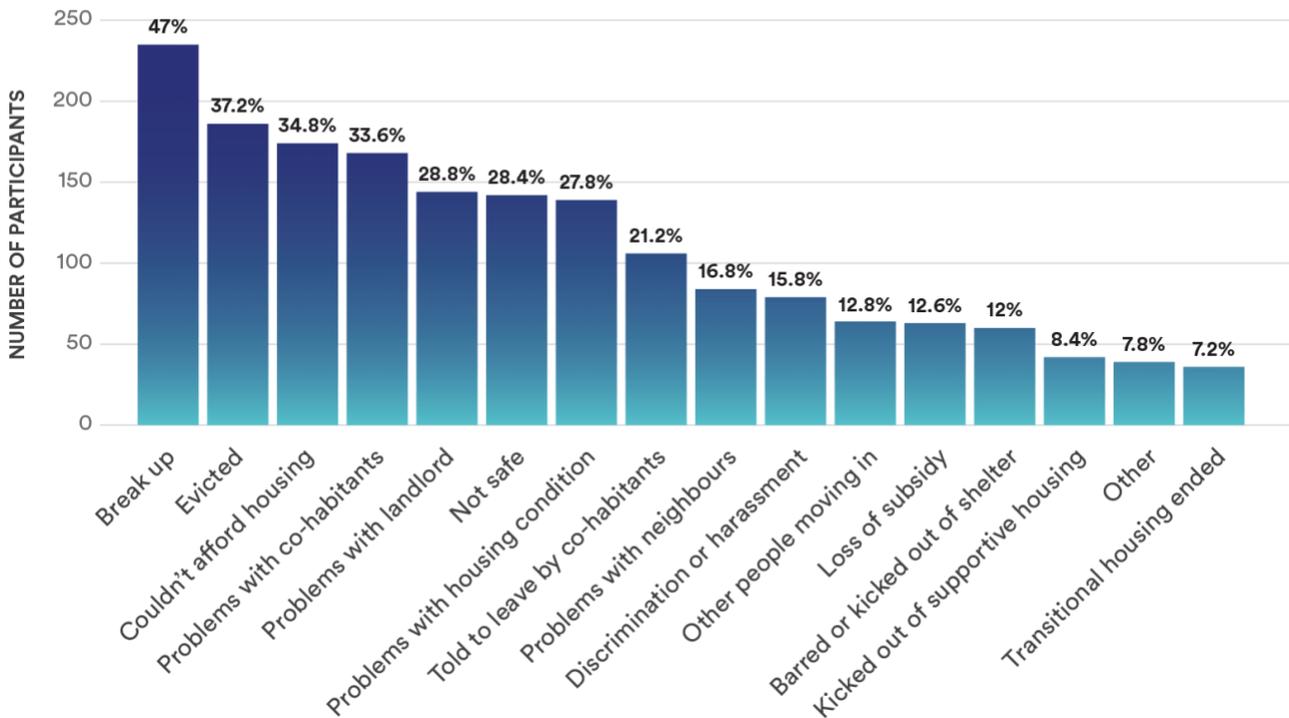
Figure 11. Reasons participants were forced to move out of their most recent housing.

85 A/HRC/43/43, No. 9. Para 53 (a).

Interestingly, security of tenure issues often intersected with public system failures (e.g., in child welfare, healthcare), sometimes creating pathways into homelessness for women. For example, when asked "How did the criminal justice system contribute to your homelessness?", three participants responded:

↳ "No contact order and the man owned the house, i had to leave only being on a disability income."

↳ "My aggressor was removed from the home but I lost my housing as a result and became homelessness."

↳ "My husband went to prison and our house was auctioned off as a fine."

KEY TAKEAWAYS

As identified by the **UN Special Rapporteur on the Right to Adequate Housing**, "the right to own, manage, enjoy and dispose of property is central to a woman's right to enjoy financial independence, and in many countries will be critical to her ability to earn a livelihood and to provide adequate housing and nutrition for herself and for her family."[86] It is evident that in Canada, a woman's access to housing still depends in large part on her relationship with a man. An array of policies can be held responsible for this dependence, many of them rooted in colonial and patriarchal systems which dislocate particular women and gender diverse people as owners of property and land, fail to equitably compensate them for their labour, deny them access to mortgages, and create barriers to escaping violence or abuse. For example, we have structured our housing system such that women fleeing violence often lose their homes, their property, their savings, their pets, and in some cases custody of their children.[87]

In order to advance the autonomy and self-determination of marginalized women and gender diverse people, it is essential that home ownership is made attainable for those groups who live on low-incomes, have disabilities, or face other barriers to achieving home ownership (e.g., race-based discrimination). Further, it is essential that women and gender diverse people are equitably listed on, and have agency over, rental leases, and that such leases provide them protection in the event of dissolution of relationships. Policy interventions aiming to address this challenge must pay special attention to enabling women's right to security of tenure. Housing departments across jurisdictions must identify barriers to secure tenure and build more accessible pathways to long-term secure tenure for women and gender diverse people.

86 OHCHR. (n.d.). General Recommendations Adopted by the Committee on the Elimination of Discrimination Against Women. Article 26. https://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/1_Global/A_49_38(SUPP)_4733_E.pdf
87 Schwan et al., 2020.

6.

Homelessness begins early in life for a majority of women and gender diverse people, and is often followed by a chronic, chaotic churn of precarious housing and homelessness situations.

Despite only 13% of participants being young people themselves, a majority of participants reported experiencing homelessness for the first time as a young person (55.7%). Approximately 1 in 5 participants became homeless before the age of 16, meaning they likely could not access supports or services within the homelessness or VAW sectors (unless with a parent or caregiver). Amongst those who became homeless before 16, on average their first experience of homelessness began at age 11.

Equity-seeking groups disproportionately experienced homelessness at a younger age. For example, LGBTQ2S+ persons were more likely to experience homelessness before the age of 16, as were racialized participants. A majority of Indigenous participants (57.3%) reported experiencing homelessness for the first time as a young person (age 24 or younger), with 1 in 4 experiencing homelessness before the age of 16. Similar disparities were reported with respect to gender, with 48.6% of gender diverse people reporting they became homeless before the age of 16 (vs. 19.3% of cisgender women).

AGE AT WHICH PARTICIPANTS FIRST EXPERIENCED HOMELESSNESS
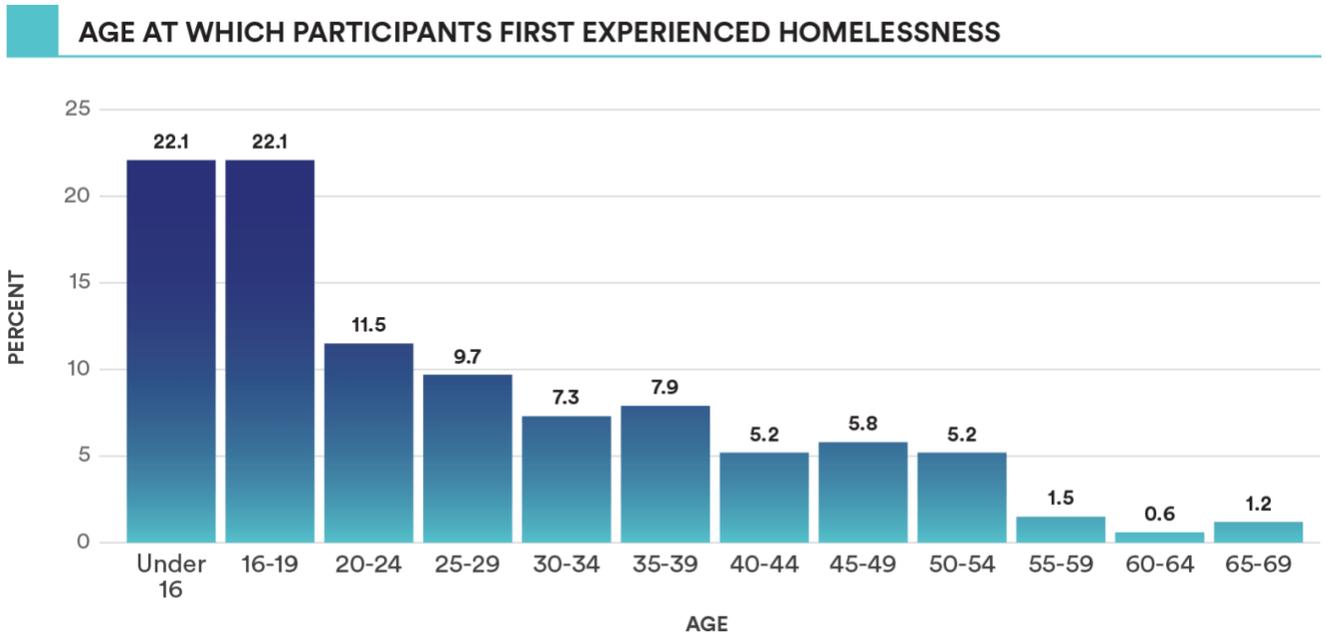
Figure 12. Age at which participants first experienced homelessness.

Once homeless, many women and diverse people reported cycling through a range of precarious housing and homelessness situations (e.g., couchsurfing, survival sex, rough sleeping, hotels/motels, residing in a shelter), with a majority experiencing three or more precarious housing situations in the last year. A majority (42.3%) spent 6 months or more in these situations over the last year.

NUMBER OF PRECARIOUS HOUSING SITUATIONS EXPERIENCED IN THE LAST YEAR
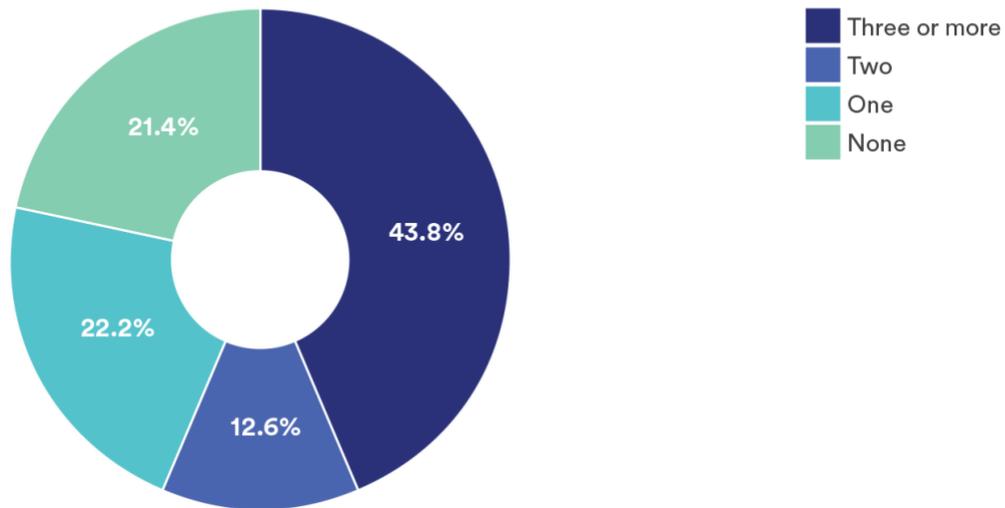
Figure 13. *Number of precarious housing situations experienced in the last year.*

KEY TAKEAWAYS

Research shows that being exposed to homelessness at a young age puts youth at immense risks of experiencing trauma and violence, impacting their ability to cope and transition out of homelessness.[88] Our survey findings mirror other national data that has traced chronic adult homelessness to homelessness during youth or childhood,[89] demonstrating the importance of early intervention. Importantly, however, these early experiences are "often intertwined with the experiences of the child's primary caregiver – in many cases, a child's mother. Housing instability in a child's life usually occur in the context of their mother's experiences of eviction, intimate partner violence, sexual assault, poverty, or homelessness."[90] This suggests that if we want to interrupt the pathway from child homelessness to

88 Gaetz, S., O'Grady, B., Kidd, S., & Schwan, K. (2016). Without a Home: The National Youth Homelessness Survey. Toronto: Canadian Observatory on Homelessness Press. http://homelesshub.ca/YouthWithoutHome
89 See Employment and Social Development Canada. (2019b). Everyone Counts 2018: Highlights – Preliminary Results from the Second Nationally Coordinated Point-in-Time Count of Homelessness in Canadian Communities. Ottawa, ON: ESDC. https://www.canada.ca/en/employment-social-development/programs/homelessness/reports/highlights-2018-point-in-time-count.html
90 Schwan et al., 2020, p. 33.

adult homelessness for women and gender diverse people, we must address the unique needs of mothers in severe poverty and core housing need.[91]

In addition, the prevalence of early experiences of homelessness amongst women and gender diverse people underscores the importance of youth homelessness prevention. Interventions must be trauma-informed, gender-sensitive, culturally appropriate, and well-resourced, with a particular focus on youth under 16, who are especially underserved by the homelessness and VAW sectors.[92] Given that some girls and gender diverse children experience homelessness with their families, programs and services should prioritize avenues for keeping families together (when safe and appropriate). This should include reviewing and rescinding policies that exacerbate child-parent separation, such as mandatory reporting to child welfare within some VAW or homelessness services. Such policies may make women with children hesitant to access services for fear of child apprehension[93] or may result in women leaving their children with others in order to access supports,[94] in some cases contributing to severe, long-term harm.

Policies aiming to prevent homelessness for Indigenous young women, as well as gender diverse and Two-Spirit persons, must be cognizant of the colonial contexts that make Indigenous youth vulnerable to housing precarity. Indigenous scholars and communities have long called for meaningful investments in programs that focus on relationships to kin and connection to land, community, and Indigenous ways of knowing and being (including Indigenous systems of gender).[95]

For gender diverse youth, research indicates that interventions must focus on gender-affirming supports, access to adequate gender-sensitive healthcare, and housing interventions built around inclusion and safety.[96] In all cases, early interventions appropriate to the unique situation of youth can build long-term stability and play a role in eradicating chaotic, cyclical, and chronic homelessness for women and gender-diverse people.

[91] Schwan et al., 2020.

[92] Gaetz et al., 2016.

93 Maki, K. (2017). Housing, homelessness, and violence against women: A discussion paper. Women's Shelters Canada. http://endvaw.ca/wp-content/uploads/2017/09/Housing-Homelessness-and-VAW-Discussion-Paper-Aug-2017.pdf. See also Martin & Walia, 2019.

94 See Caplan, R. (2019). "Invisible" parent experiences of homelessness and separation from their children in Canada. (Doctoral dissertation). Wilfrid Laurier University, Waterloo: ON. https://scholars.wlu.ca/etd/2126/

95 Kidd, S. A., Thistle, J., Beaulieu, T., O'Grady, B., & Gaetz, S. (2019). A national study of Indigenous youth homelessness in Canada. Public Health, 176, 163-171.

96 Abramovich, I. A. (2012). No safe place to go-LGBTQ youth homelessness in Canada: Reviewing the literature. Canadian Journal of Family and Youth/Le Journal Canadien de Famille et de la Jeunesse, 4(1), 29-51.

7.

Women and gender diverse people reported significant barriers to accessing emergency services, with almost a third being unable to access a bed when they needed one.

Almost a third (32.6%) of participants were unable to access a shelter bed when they needed one. When participants were asked why they were unable to access a bed, an overwhelming majority listed 'shelter full' as the primary reason. Participants also reported barriers due to discrimination, eligibility criteria, COVID-related restrictions, and difficulty finding emergency shelters or services suitable for their families and pets. The following explanations reflect some of these challenges:

DISCRIMINATION

↳ "Because I was male presenting and fleeing abuse with a baby and a dog and you can't bring all of them with you/only one family shelter for women allows pets and I felt that because I present more masculine and don't identify exactly as a woman it would cause issues or i would t be welcome or safe there either"

↳ "The people inside bullied me because I was a black girl and wouldn't let me in."

"Open Trans shelters so that trans, women, and men can have their own spaces that are safe from physical violence for trauma and domestic violence survivors. If I was still in an abusive relationship then I would not be safe as he could easily follow me inside."

ELIGIBILITY

↳ "I was pregnant and I couldn't access certain services because of COVID. I also couldn't get into a shelter because I had been drugged by my ex and they thought I was intoxicated."

↳ "The definition of DOMESTIC ABUSE didnt qualify in Manitoba. In newfoundland..stjohns..all domestic abuse is accepted... In manitoba if ur partner isnt physical u dont get shelter. If it isnt ur partner but member of ur household it doesnt qualify even if theyr beating u. So yes ive been denied shelter at womens abuse shelters."

↳ "I was deemed a liability because I was suicidal and was "timed out" for 24 hrs"

SUITABILITY

↳ "No room for my size of family"

↳ "No beds for Families and we have 2 pets a dog and a cat"

↳ "Mostly because of staff being insensitive the personal needs. There not being enough beds and shelters available to avoid people that may cause issues."

When asked what they did when they couldn't access a shelter bed, many participants described experiences of rough sleeping, survival sex, returning to situations of abuse, and begging friends or acquaintances to take them in for the night.

What did you do when you were turned away from a shelter?

- "Sleep on the streets or in cars"
- "Stayed awake all night, looking for a friend to take me in usually"
- "I left and spent the night sleeping in the lobby of a nearby hospital"
- "Slept outside or slept with a man for a place"
- "I slept outside, and when I did the police arrested me and stole all my personal belongings."
- "begged a friend to let me stay with him in exchange I cleaned his apartment"
- "i moved back in with the man I had a no contact order with and lived with anxiety until i was approved for Manitoba housing program"
- "I cried especially in the Winter time when it was cold outside. I have slept outside some nights and it was so cold that I got frost bite in my feet and this resulted in permanent nerve damage."
- "Stayed in abusive situation with my dog and my kid"

Importantly, almost 1 in 5 (18.2%) participants reported being service restricted/barred from shelters. This experience was more common for particular groups, including:

↳ Participants that had child welfare involvement both as a child and as an adult (26.7% vs. 12.5%)

↳ Those who identified as having a mental health challenge (81.7% vs. 58%)

Below are the top 7 problems participants reported at drop-ins and shelters across the homelessness and VAW sectors, suggesting some significant concerns regarding discrimination, exclusion, safety, and gaps in service. Analysis indicated approximately 1 in 5 participants had engaged with both the homelessness and VAW sector in the last year.

TOP 7 PROBLEMS AT DROPINS & SHELTERS
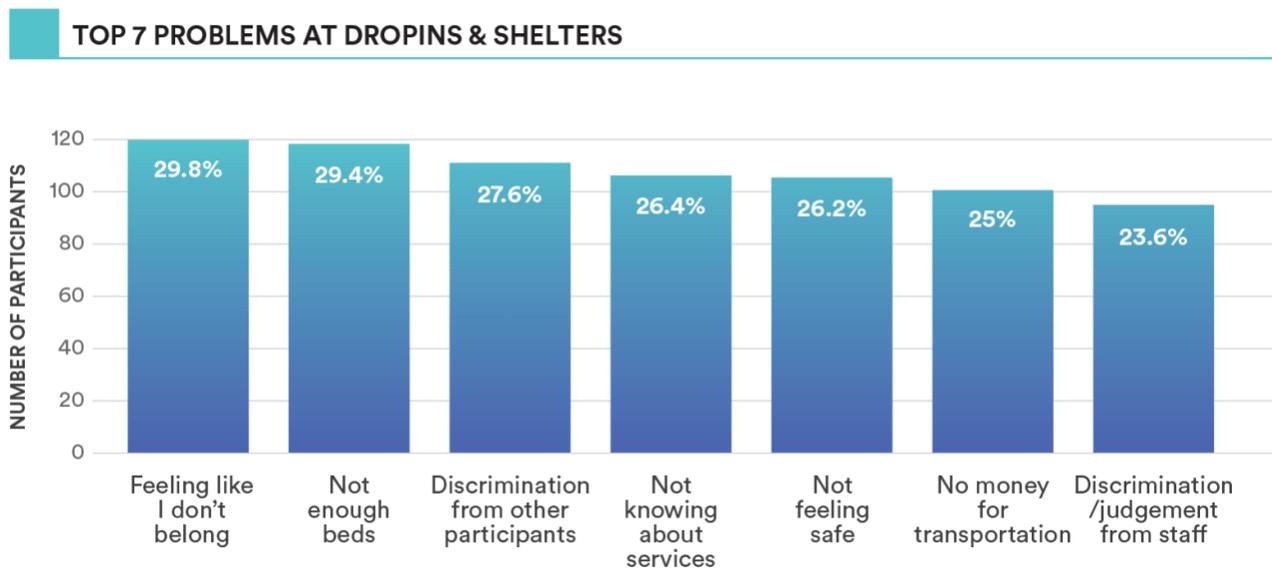
Figure 14. *Top 7 problems participants faced in drop-ins and shelters.*

KEY TAKEAWAYS

Our survey findings suggest that some women and gender diverse people are harmed by how the homelessness and VAW sectors structure and deliver services. In addition to the severe capacity issues that are well-documented,[97] personal accounts indicate that shelters can exacerbate the very needs they are meant to address, including through discriminatory policies, duty to report policies, and rigid eligibility and acuity criteria. Shelter policies related to substance use, pets, and adult children – combined with a failure to employ trauma-informed, harm reduction approaches – result in women and gender diverse people being turned away from services. This is particularly evident in the lives of women and gender diverse people who have complex needs or are multiply marginalized. The effects of such exclusion cannot be overstated. In some cases seemingly benign or very minor operational policies

97 Statistics Canada, 2019; Employment and Social Development Canada, 2019.

within shelters, drop-ins, transitional housing, and other emergency services produce horrific results for those seeking or receiving support.

In seeking to redress these issues, particular attention must be paid to how definitions of violence shape access to services and shelters. How violence against women or domestic violence is defined varies jurisdictionally, leading to inconsistent shelter policies regarding who qualifies for services.[98] VAW shelters, which in many jurisdictions serve only women fleeing intimate-partner violence (IPV), create gaps in service for women who are experiencing violence due to being homeless or street-involved, or experiencing violence from other family members. This creates silos between women and gender diverse people who experience violence in different circumstances. Given this, it is not surprising that some women report feeling there is a "hierarchy of deservingness" that shapes who gets access to services, and that women experiencing particular forms of violent victimization are prioritized over others.

Experiences of gender-based discrimination and race-based discrimination at shelters further disenfranchise women and gender diverse people from spaces that are meant to be protect them and their families. Being turned away from shelters can mean women and gender-diverse people are forced to utilize alternative strategies such as survival sex, going back to their abuser, or navigating systems like healthcare or criminal justice to seek immediate shelter. Policy interventions and solution-building must take a critical look at the role shelters play in maintaining and perpetuating violent experiences for women and gender diverse people as they seek safety and stability.

98 Canadian Network of Women's Shelters and Transition Houses. (2013). The Case for a National Action Plan on Violence Against Women. https://endvaw.ca/wp-content/uploads/2015/10/The-Case-for-a-National-Action-Plan-on-VAW.pdf

8.

Women and gender diverse people experiencing housing need and homelessness reported high exposure to trauma and violence, with 75% identifying as a survivor of trauma or abuse.

Experiences of trauma and violence were reported both prior to and during experiences of homelessness by participants. Remarkably, over 75% of women and gender diverse persons reported being a survivor of abuse or trauma. Over 1 in 10 reported being involved in human trafficking, and over a quarter of the group (27.8%) had child welfare involvement as a child or youth.

EXPERIENCES OVER THE LIFECOURSE
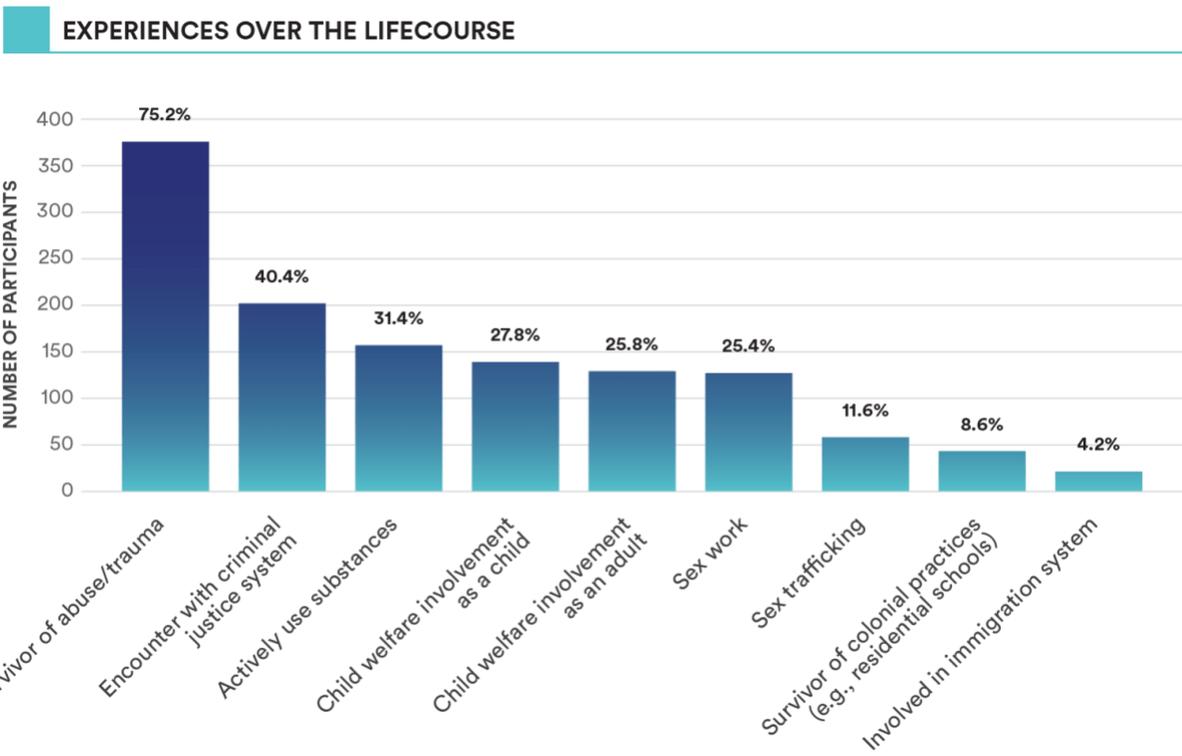
Figure 15. *Experiences over the lifecourse (e.g., trauma, trafficking, CAS involvement).*

Participants also reported significant levels of violence, control, harassment, or discrimination perpetrated by the people they live with, with almost half of the sample reporting some form of violence in their current or most recent home (45.6%). Importantly, 28.4% of participants were forced to move out from their most recent housing because it was not safe for themselves or their children. Particular forms of violence at home were higher for some groups; for example, gender diverse people reported higher rates of arguments and fights (37.5% vs. 31.3%) and physical conflict, threats, or assault (29.2% vs. 21.3%).

Histories of gender-based violence were reported by participants accessing services in the homelessness sector and the VAW sector, suggesting these experiences are pervasive for those who engage with either system.

EXPERIENCES OF VIOLENCE, CONTROL, HARASSMENT, AND DISCRIMINATION WITH CO-HABITANTS
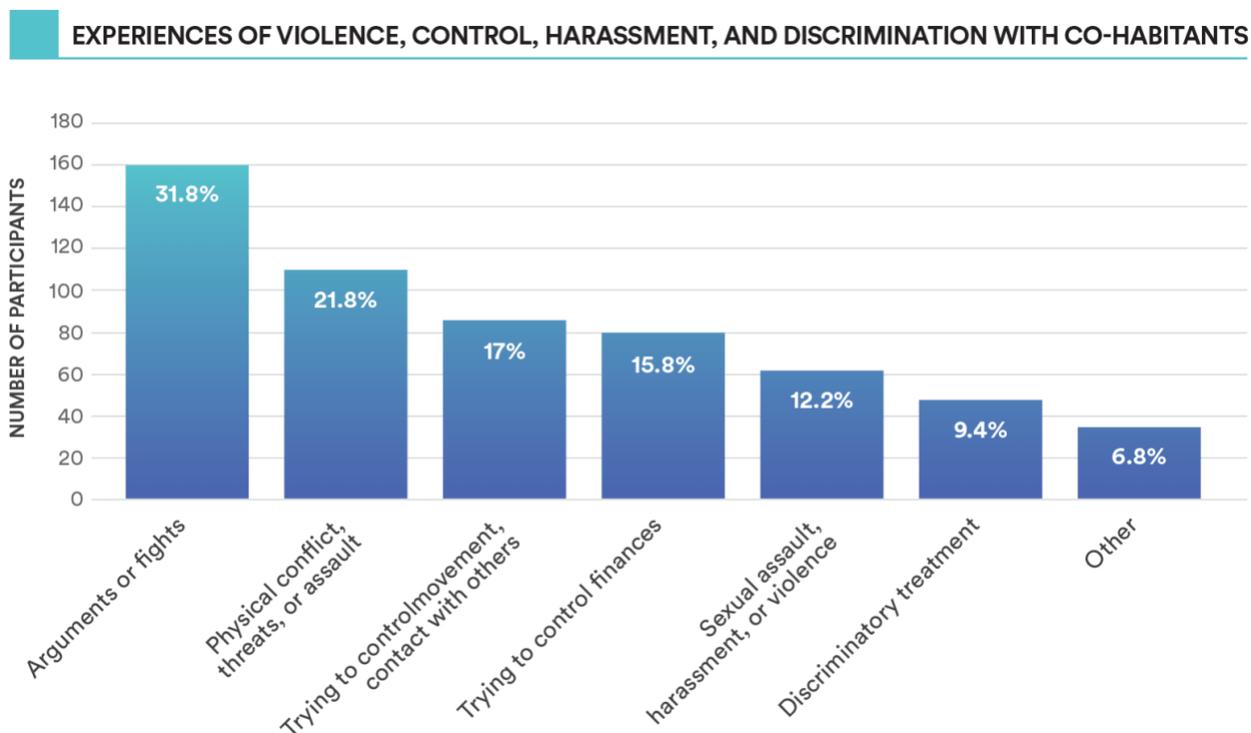
Figure 16. Participants' experiences of violence, control, harassment, and discrimination with co-habitants.

KEY TAKEAWAYS

Issues of housing and safety are indivisible in the lives of women and gender diverse peoples. The lack of safe, affordable, and adequate housing across Canada contributes to this risk of violence, and experiences of violence can cause or perpetuate housing instability.[99] In many cases the violence that women and gender diverse people experience on the street is preceded by violence in their homes. Available national data indicates this violence has been increasing for years, with a **Statistics Canada report** on police-reported violence between 2007 and 2017 indicating that "regardless of the type of offence, girls and young women were most commonly victimized on private property and, of those who were, nearly two-thirds were victimized in their own home".[100] Such data demonstrates that housing the lack of available, affordable housing for women (and their children) can trap women in housing in which they are being abused or assaulted and make it profoundly difficult for women who are homeless to transition off the streets.

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[99] Schwan et al., 2020. Van Berkum & Oudshoorn, 2015.

[100] Conroy, S. (2018). Police-reported violence against girls and young women in Canada, 2017. The Canadian Centre for Justice Statistics. https://www150.statcan.gc.ca/n1/pub/85-002-x/2018001/article/54981-eng.pdf

Our findings underline the importance of harm reduction and trauma-informed approaches, including within public systems seeking to prevent homelessness. Cross-system supports that assist individuals transitioning from child welfare or criminal justice systems, for example, are critical to bridging gaps that make women and gender-diverse people more vulnerable to violence and trauma.[101] Moreover, there is a need to ensure that public systems, homelessness services, or VAW shelters are not transitioning individuals back into situations of abuse. Unfortunately, available data suggests that we may be doing just that. For example, recent ***Statistics Canada data*** (2019) indicates that few women transition from VAW shelters into safe or affordable housing, with 21% reporting they are returning to a residence where their abuser continues to live.[102]

101 Schwan, K., et al. (2020).
102 Statistics Canada, 2019.

9.

Women and gender diverse people, particularly those from equity-seeking groups, reported significant levels of discrimination from landlords and property managers, in many cases leading to housing loss or barriers to accessing housing.

Women and gender diverse people described complex, intersectional forms of discrimination in housing across Canada. A key finding was the level of discrimination participants experienced from landlords and property managers. A total of 80% of participants reported experiencing at least one form of discrimination from a landlord or property manager. Most participants reported experiencing multiple forms of discrimination, with almost half of participants reporting experiences of three or more (44.4%). Importantly, 15.8% reported they were forced to move out of their most recent place because of discrimination or harassment.

The rate of discrimination was higher for particular groups, with LGBTQ2S+ women and gender diverse people reporting distinct experiences in this regard. For example, data indicates that LGBTQ2S+ persons:

↳ Experience discrimination on the basis of age at 2.3 times the rate of heterosexual populations

↳ Experience discrimination on the basis of having a criminal record at 2.6 times the rate of heterosexual populations

↳ Experience more than twice the level of discrimination on the basis of appearance compared to heterosexual groups (26.2% vs. 12.2%)

↳ Experience discrimination on the basis of sexual orientation at 3.6 times the rate of people who identify as heterosexual

Gender diverse people also describe higher levels of discrimination from landlords in key domains, including on the basis of income (60.4% vs. 42.7%).

Race shaped experiences of discrimination across the sample, with 34.7% of racialized persons and 24.2% of Indigenous persons reporting discrimination on the basis of race, colour, or ethnicity. One participant reported, for example, "As a migrant from Africa, I was discriminated against when renting an apartment and had to leave." Indigenous persons also reported greater discrimination from landlords on other bases as well, with 52.9% reporting discrimination on the basis of income.

KEY TAKEAWAYS

Discrimination from landlords in the form of harassment or refusal to rent reduces women's and gender diverse people's chances of acquiring or keeping long-term adequate housing. This discrimination is often based on gender and other intersecting characteristics, such as family status, race, income, or

age.[103] The prevalence of gendered forms of discrimination from landlords and property managers should be understood as a major human rights concern, one that has significant implications for Canadian governments given the commitment to non-discrimination in the ***Canadian Charter of Rights and Freedoms***, and the ***adoption of housing as a human right in federal legislation***.

Effective remedies for discrimination from private landlords and property managers relies on provincial, territorial, and federal human rights legislation.[104] However, these mechanisms in Canada are weak. As identified in a ***recent Canadian submission*** to the UN Special Rapporteur on the Right to Adequate Housing,

> "Rights claimants in the area of housing have little access to representation and assistance, and courts and tribunals have usually resisted the application of substantive equality to systemic housing and homelessness issues … Surveys have revealed widespread discrimination on prohibited grounds in housing, yet housing cases make up a small fraction of the cases before human rights tribunals across Canada."[105]

All Canadian governments, in concert with the ***Office of the Federal Housing Advocate***, can play an important role in preventing discrimination in rental housing through improving avenues for women and gender diverse people to claim their rights. For examples, municipalities should consider establishing low-barrier access to justice mechanisms at the local level (as was outlined in the City of Toronto's ***HousingTO 2020-2030 Action Plan***).

Other important interventions should include programs that focus on assisting vulnerable renters in navigating rental housing markets, obtaining necessary documentation, completing paperwork, and dealing with landlords. Supports like rent banks[106] and flexible funds[107] for people who are unable to afford deposits or show proof of incomes can also help with deterring discrimination based on income.

103 Vecchio, 2019.
104 Centre for Equality Rights in Accommodation (CERA), National Right to Housing Network (NRHN), & Social Rights Advocacy Centre (SRAC). (May 2021). Submission to UN Special Rapporteur on the Right to Adequate Housing - Housing Discrimination & Spatial Segregation in Canada. https://www.ohchr.org/Documents/Issues/Housing/SubmissionsCFIhousingdiscrimin/CERA-NRHN-SRAC.pdf
105 CERA, NRHN, & SRAC, 2021, p. 7.
106 City of Toronto. (n.d.). Toronto Rent Bank. Toronto, ON: City of Toronto. https://www.toronto.ca/311/knowledgebase/kb/docs/articles/shelter,-support-and-housing-administration/housing-stability-services/toronto-rent-bank.html
107 Sullivan, C. M. (June 2017). Creating Safe Housing Options for Survivors: Learning from and Expanding Research. Safe Housing Partnership. https://www.violencefreecolorado.org/wp-content/uploads/2016/07/LearningFromResearch-Housing-NRCDV-6-2017.pdf

10.

79% of women and gender diverse people experiencing housing need or homelessness report having a disability. This group reports significant inequities and discrimination on the basis of ability, with severe consequences for many.

Remarkably, 79% of participants reported some form of disability, with almost half of the sample (46.4%) reporting a psychiatric or mental health disability of some kind. A total of 60% reported a physical disability, 38.2% reported a substance use problem, and 22.4% reported some form of cognitive, intellectual, or memory-related disability. On average participants reporting having 3 disabilities, with some participants reporting as many as 11.[108]

PARTICIPANT DISABILITIES
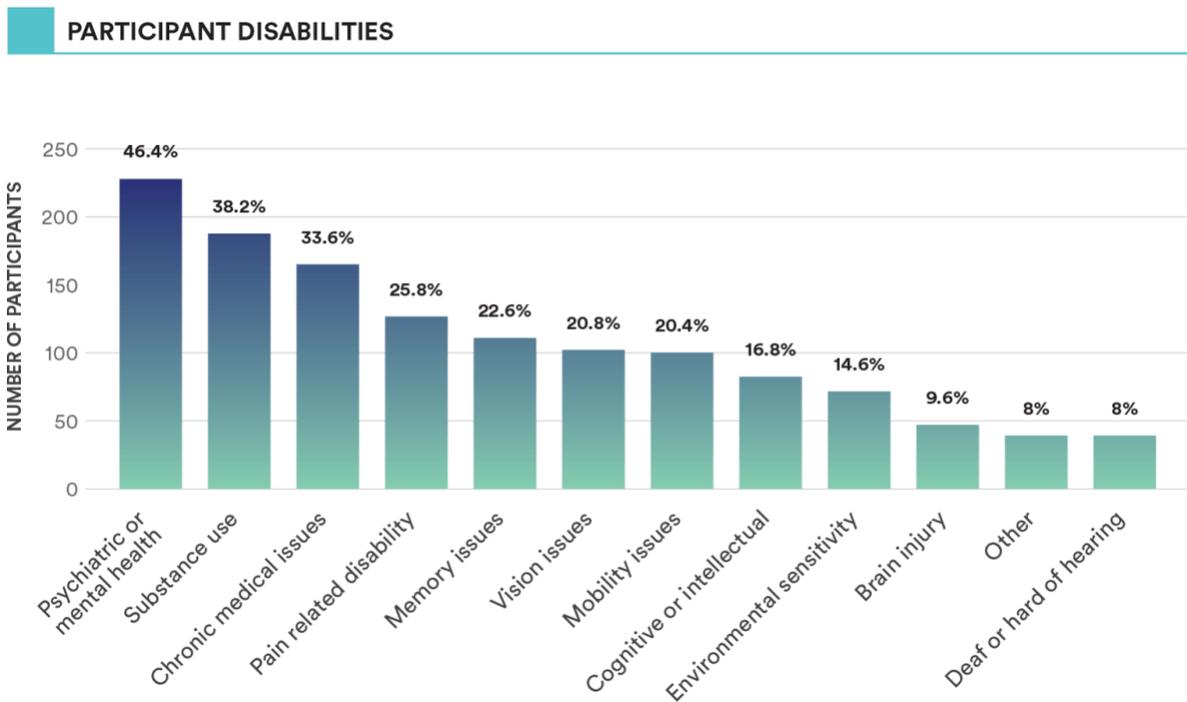
Figure 15. Disabilities reported by participants.

Analysis indicated having a disability was a significant predictor of negative housing outcomes. These included having difficulties accessing emergency shelter and supports, difficulties finding affordable and accessible housing, experiences of discrimination, and numerous additional inequities.

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[108] It should be noted that approximately half of the study sample were persons accessing low-barrier drop-ins for women and gender diverse people, which may have skewed the results towards deeper and more complex forms of marginalization. Nonetheless, similar rates of disability were reported amongst participants who not recruited from low-barrier drop-ins.

Problems Accessing Shelters

Shockingly, people with disabilities reported being unable to access shelter beds when they needed them at roughly twice the rate of those without disabilities (65.1% for people with physical disabilities vs. 34.9% for those without; 43.1% for those with mental health disabilities vs. 18% for those without). This suggests profound accessibility issues persist in the homelessness and VAW sectors. Evidence of this surfaced in other parts of the data. For instance:

↪ Persons with physical disabilities reported shelters and drop-ins were not accessible to them by public transportation at almost twice the rate of those without physical disabilities (11.6% vs. 6%)

↪ Shelters and drop-ins are inaccessible to people with physical disabilities at more than three times the rate of those without physical disabilities (10.7% vs. 3%)

↪ Individuals with substance use problems also experienced significant barriers when trying to access shelters. There was a significant association between reporting a substance use problem and having been barred from shelters. Those that used substances reported being barred from shelters at a rate 3 times that of those who did not (30.9% vs. 10.4%)

Barriers to Housing

Unsurprisingly, having a disability was linked to a variety of affordability and accessibility challenges when it came to finding appropriate housing. In terms of accessibility, 16% of participants with physical disabilities reported that they had problems finding a place because of accessibility issues; a rate that was 16 times greater than those without physical disabilities (16.0% vs. 1.0%). They also more frequently reported that they did not have the supports or services necessary to get or keep a place (22.3% vs. 12.5%) and that the places they could afford were in bad condition (49.0% vs. 12.5%). Broadly speaking, these findings are in line with long-standing complaints in various provincial jurisdictions. For instance, the Ontario Human Rights Commission has highlighted inaccessible buildings as a persistent barrier for persons with disabilities when it comes to accessing appropriate housing – a barrier which they attribute, in part, to rigid adherence to inadequate *Building Code* accessibility standards.[109]

In addition to accessibility concerns, persons with disabilities also reported significantly greater difficulties finding a place because of affordability issues. This trend was present among participants with mental health disabilities (73.0% vs. 40.3%), substance use problems (77.0% vs. 49.8%), cognitive/intellectual disabilities (77.7% vs. 55.2%), and physical disabilities (65.0% vs. 53.0%). These findings align with past research by Statistics Canada which stated that persons with disabilities are more likely to encounter affordability problems when they look for housing.[110]

109 See OHRC. (2008). Human Rights and Rental Housing In Ontario - Background Paper. Ottawa, ON: OHRC. http://www.ohrc.on.ca/sites/default/files/attachments/Human_Rights_and_Rental_Housing_in_Ontario%3A_Background_Paper.pdf. See also OHRC. (2020). OHRC statement for National Housing Day November 22: Accessible housing makes social, economic sense. Ottawa, ON: OHRC. http://www.ohrc.on.ca/en/news_centre/ohrc-statement-national-housing-day-november-22-accessible-housing-makes-social-economic-sense
110 Rea, W., Yuen, J., Engeland, J., & Figueroa, R. (2008). The dynamics of housing affordability. Perspectives on Labour and Income, 20(1), 37-48.

"Having a mental health disability means that the lack of adequate support by the health care system leads to instability. This can cause me to have problems with other tenants or the landlord and gets me labeled as a bad tenant. If the health care system had better support (such as psychological therapy under OHIP) I might not struggle as much."

"I was evicted and out in the street several times because a judge would not hear me out properly because of my anxiety I have a hard time speaking to authorities"

Increased Risk of Evictions

The odds of being evicted were more than three times greater if participants had a mental health disability (OR = 3.16) (47.0% vs. 21.9%) or reported a substance use problem (OR = 3.070) (53.4% vs. 27.2%). All told, these results suggest that for many persons with disabilities, even if they are able to obtain housing, there is still a substantially increased risk that it will be taken away from them.

KEY TAKEAWAYS

Women and gender-diverse people living with disabilities are made exceedingly vulnerable by structures and systems that consistently fail to meet their needs. Not only are histories of disabilities linked to negative housing outcomes, but exposure to gender-based violence (exacerbated by housing precarity) puts women and gender diverse people at risk of becoming disabled or further disabled.[111] Housing precarity and exposure to violence for these groups is invariably tied to income. Studies across Canada have shown that the current rates of financial assistance (disability support programs) for those living

111 Alimi, S. (2018). Women with Disabilities and Access to Shelters and Transition Houses: A Brief Prepared for the Standing Committee on the Status of Women in Canada (FEWO) for their Study of the System of Shelters and Transition Houses in Canada. DisAbled Women's Network (DAWN). https://www.dawncanada.net/media/uploads/page_data/page-63/dawn_canada_brief_to_fewo_on_access_to_shelters_november_16__2018.pdf

with disabilities in Canada are rarely enough to afford recipients with access to adequate housing and a decent quality of life.[112] This problem is compounded by the fact that living with a disability often requires individuals to incur significant additional expenses, frequently not covered by social support programs.[113]

Across Canada there is also a lack of services to address the needs of women and gender diverse people who are homeless and have disabilities,[114] limiting pathways that could help these individuals transition out of housing insecurity. Many emergency shelters and drop-ins across Canada are physically inaccessible, and many lack the critical services and resources to support persons with mental health disabilities or those living with invisible disabilities.[115] For example, **a DAWN Canada study** reports that only 75% of homeless shelters have a wheelchair accessible entrance, 66% provide wheelchair accessible rooms and bathrooms, 17% provide sign language, and 5% offer braille reading materials.[116]

Overall, our survey findings point to a persistent accessibility gap in housing stocks and shelters across Canada, significant affordability problems for many persons with disabilities, and a heightened risk of eviction. Interventions should include improved accessibility standards in the _**National Building Code of Canada**_ and provincial/territorial building codes, and implementing more generous financial supports to help persons with disabilities navigate the costs of housing or their disability-related expenses. Policy interventions meant to address housing insecurity experienced by women and gender-diverse people with disabilities must include the full spectrum of visible and invisible disabilities that impact an individual's ability to access long-term and adequate housing. Extensive engagement involving individuals with lived experience of disabilities must inform all interventions. An audit of housing policies across jurisdictions should be undertaken, with a focused, intersectional, and rights-based approach used to identify and assess the real scale of housing issues experienced by women and gender diverse people with disabilities.

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112 For a review of these studies, see Schwan et al., 2020.
113 Dumais, L., Ducharme, M. N., & Prohet, A. (2014). Identification des coûts supplémentaires généraux liés aux déficiences, incapacités et situations de handicap assumés par les personnes handicapées et leur famille. École de travail social, Université du Québec à Montréal.
114 Alimi, 2018.
115 Alimi, 2018.
116 Alimi, 2018.

RECOMMENDATIONS

Government of Canada

1. Develop a national definition of homelessness and housing affordability that genuinely reflects (1) the unique causes, conditions, and experiences of homelessness and housing need for diverse women, girls, and gender diverse people, and (2) the depth of poverty and core housing need experienced by these groups.

    ↳ Conduct or commission a rights-based, GBA+ audit of current definitions of homelessness used in policy, programming, legislation, and funding allocation.

    ↳ Advance the development of a rights-based, gender-inclusive national definition of homelessness, drawing on the lived expertise of diverse women, girls, and gender diverse people. The consultation of diverse Indigenous women, girls, and Two-Spirit people in the development of this national definition must be paramount.

    ↳ Streamline definitions of violence against women to include intimate partner violence, family violence, and other experiences of sexual and physical violence due to homelessness, exploitation, and poverty.

2. Ensure gender-based equity in funding for NHS housing investments, prioritizing targeted investment in deeply affordable housing for women, girls, and gender diverse people who are experiencing the greatest level of need.

    ↳ Conduct or commission a GBA+ audit of federal investments in the homelessness sector made through Reaching Home, seeking to identify whether and how these investments have concretely reduced homelessness for women and gender diverse people.[117]

    ↳ Ensure all federal programs prioritize those in greatest need, including women and gender diverse people with disabilities, and Black and Indigenous women.

    ↳ Redesign and further invest in the Canada Housing Benefit (CHB) to maximize benefit for women, girls, and gender diverse peoples experiencing the greatest level of housing need. The federal government should consider providing the CHB as a direct entitlement to individuals and families, rather than through cost-sharing agreements with provinces and territories.

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117 For example, while the NHS commits a minimum of 25% of investments to housing for women, there are few indicators as to whether and how these targets are being met, including within specific programs (e.g., the Rapid Housing Initiative).117 A process should be established whereby sufficient mechanisms are in place to assess whether substantive gender-based equity is being achieved in funding allocations.

↳ Increase investment in the CHB in line with the level of housing need experienced across the country, taking into consideration the unique housing needs of women, girls, and gender diverse people.

↳ Redesign capital programs to substantially increase access to NHS programs for women-led and women-focused organizations, non-profits, and housing providers.

↳ Ensure the affordability metrics employed in all federal housing programs actually reflect the depth of poverty and core housing need that many women, girls, and gender diverse people experience in Canada.

↳ Ensure all federally-funded housing programs established through the National Housing Strategy are conditional upon recipient governments and organizations (including CABs and CEs[118]) progressively adopting a rights-based, GBA+ approach.

↳ Ensure coordinated access systems funded through the NHS are adapted to the unique needs of women and gender diverse people.

3. Urgently prioritize all available means to realize the right to housing for Indigenous women, girls, and Two-Spirit people.

↳ Immediately adopt an Urban Indigenous Housing Strategy, developed by and for Indigenous persons, that meets the unique needs of urban Indigenous women, girls, and Two-Spirit people.[119]

↳ Allocate maximum available resources to immediately end homelessness and progressively realize the right to housing for Indigenous women, girls, and Two-Spirit people.

↳ Ensure the *UN Declaration of the Rights of Indigenous People* and the Calls to Justice outlined in *Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls* guide all decision-making in the area of housing for Indigenous women, girls, and Two-Spirit people.

↳ Ensure meaningful participation of Indigenous women, girls, and Two-Spirit people in all decision-making processes that affect them with respect to housing, including through the principles of free, prior, and informed consent.

4. Expand and substantially increase investments in eviction prevention for women, girls, and gender diverse people, including through the establishment of a *Federal Residential Tenant*

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118 Community Advisory Boards (CABs) and Community Entities (CEs) are local organizing committees responsible for setting direction for addressing homelessness in their community or region as part of the National Housing Strategy set up by the Government of Canada. See https://chra-achru.ca/community-advisory-boards-community-entities-cabs-ces/.
119 OFIFC. (2018, January). Response to the National Housing Strategy. https://ofifc.org/wp-content/uploads/2020/03/2018-policy-housing-strategyPRINT.pdf

Support Benefit that meaningfully prevents eviction, rental arrears, and pathways into homelessness for women and gender diverse people.

↪ Invest in evidence- and rights-based eviction prevention policies and programs that respond to the unique circumstances of women, girls, and gender diverse people. International examples of 'zero eviction into homelessness' policies and programs should be particularly explored, including those that help prevent child apprehension.

↪ Develop and expand low-income rent subsidy programs for women, girls, and gender diverse people experiencing housing instability and other difficulties (e.g., violence), ensuring that these programs reach those most in need.

5. Adopt policy measures to assist home ownership and primary lease holding among low-income and marginalized women and gender diverse people.

↪ Identify and invest in innovative home-ownership models that have shown promise for advancing home ownership among women and gender diverse people living on low-incomes.

↪ Conduct or commission an inquiry into systemic and discriminatory barriers to home ownership for low-income women and gender diverse people, particularly for those who are Black, Indigenous, people of colour, persons with disabilities, and persons experiencing violence.

6. Actively prevent the financialization of housing, including through the regulation of financial actors and Real Estate Investment Trusts, with a particular attention to curbing the effects of financialization on women and gender diverse people.

Provincial & Territorial Governments

1. Adopt the right to housing in provincial/territorial legislation and policy. Such legislation and policy should seek to ensure that the right to housing is (1) mainstreamed within public systems that contribute to housing insecurity and homelessness for women, girls, and gender diverse people, and (2) embedded in policies, practices, operations, and decision-making within the housing, homelessness, and VAW sectors.

2. Raise social assistance, disability benefits, and minimum wage to livable rates, ensuring equitable access to social benefits for diverse women and gender diverse people.

    ↪ Conduct a rights-based, gender equity analysis of income support programs to identify barriers to access and to streamline the provision of supports.

3. Adopt policies and practices to improve collaboration between the VAW sector, the homelessness sector, and the housing sector.

    ↪ Conduct or commission an inquiry on systemic violations of the right to housing at the intersection of the housing, VAW, and homelessness sectors, seeking to identify how particular gaps between the sectors may deepen homelessness or marginalization for some women, girls, and gender diverse people.

    ↪ Invest in the development of a GBA+, rights-based framework for coordinating service delivery across the housing, VAW, and homelessness sectors, recognizing that women often move between services in both sectors and deserve to have their right to housing upheld within and between each.

4. Work across departments, ministries, and sectors to ensure housing stability and ongoing supports and services for women and gender diverse people who are transitioning from mental health care, child protection services, and corrections.

    ↪ Work with lived experts to determine how best to harmonize data and assessment tools to ensure women and gender diverse people leaving public systems do not transition into homelessness.

5. Invest in provincial/territorial knowledge development and data management specific to homelessness amongst women and gender diverse people, with the goal of advancing an

integrated systems approach to preventing homelessness, violence, and negative interactions with public systems.

↳ Work with lived experts to determine how best to collect real-time, person-specific data on housing precarity and system navigation amongst women, girls, and gender diverse people.

6. Integrate improved accessibility standards, based on **Universal Design Principles**, into provincial/territorial building codes and ensure that these requirements apply to *all* residential and shelter spaces.

7. Create provincial/territorial housing and shelter standards that meet the diverse needs of women and gender diverse people experiencing homelessness or housing precarity, developed in partnership with lived experts and Indigenous communities.

8. Make long-term investments in women-led and women-focused organizations, non-profits, and housing providers serving women and gender diverse people experiencing housing need. Investments should rapidly advance these organizations' ability to develop supportive and affordable housing for women and gender diverse people impacted by homelessness, substance use, disabilities, and child welfare involvement.

↳ Investments should prioritize Indigenous organizations, non-profits, and housing providers who serve Indigenous women, girls, and Two-Spirit people.

9. Ensure landlord/tenant legislation does not have a direct or indirect discriminatory effect on women, girls, and gender diverse people, including for those who are residing in transitional housing or social housing. In so doing, particular consideration should be given to the intersection between landlord/tenant legislation and other policy areas that affect the right to housing for these groups (e.g., child welfare).

Municipal Governments

1. Adopt coordinated strategies for preventing and ending homelessness for women and gender diverse people, grounded in data that reflects the unique ways in which these groups experience homelessness.

    ↳   Work with lived experts, Indigenous communities, and services providers to adapt coordinated access systems and by-name lists that reflect the unique realities of housing precarity and homelessness for women and gender diverse people.

2. Use vacant or underused city-owned land, infrastructure, and buildings to create rapid affordable housing initiatives for women and gender diverse people who are experiencing the greatest level of need.

    ↳   Such initiatives should prioritize Rent-Geared-to-Income housing, supportive housing, and housing by and for Indigenous women, girls, and Two-Spirit people.

3. Conduct an intersectional policy audit of existing homelessness services and shelters to identify gaps in safety and service-delivery impacting gender diverse people who are homeless.

    ↳   Work with lived experts to develop recommendations on how best to make services and shelter spaces more accessible and secure for gender diverse people.

4. Invest in municipal eviction prevention programs, such as the *Eviction Prevention in the Community* program in Toronto (ON).

    ↳   Implement rent banks as a low-barrier measure to provide rental supports for women and gender diverse people at risk of homelessness.

    ↳   Improve access to legal information, advice, and representation for low-income women, girls, and gender diverse people facing housing precarity or housing rights violations.

5. Implement a landlord registry to regulate the quality and conditions of rental units being made available and implement rental replacement bylaws to adequately house individuals impacted by renovictions and demovictions.

6. Employ rigorous standards to define affordable housing within the specific context of the municipality, based on the real cost of housing locally and other cost of living measures (e.g., food, cost of transportation).

　↳ Such standards should reflect the disproportionate financial and care burden borne by women and gender diverse people who are parents or caregivers.