

# THE STATE OF WOMEN'S HOUSING NEED & HOMELESSNESS IN CANADA

## Executive Summary

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# EXECUTIVE SUMMARY

## The State of Women's Housing Need & Homelessness in Canada

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# EXECUTIVE SUMMARY

Homelessness amongst women, girls, and gender diverse peoples<sup>1</sup> is a crisis in Canada – hiding in plain sight.

In all provinces and territories, women, girls, and gender diverse peoples experience some of the most severe forms of housing need. Black women, women of colour, Indigenous women, gender diverse peoples, (dis)abled women, poor women, LGBTQ2S+ peoples, sex workers, incarcerated women, newcomer women, and younger and older women are all disproportionately affected (Van Berkum & Oudshoorn, 2015). Best available estimates of women’s homelessness and housing insecurity are significant undercounts, in part due to the often hidden nature of their homelessness (Maki, 2017). Women are less likely to appear in mainstream shelters, drop in spaces, public spaces, or access other homeless-specific services, and are more likely to rely on relational, precarious, and dangerous supports to survive (Bretherton, 2017). The prominence and greater visibility of men in the homelessness sector has led to a male-centric policy and service environment, creating the conditions for women’s homelessness to remain invisible (Bretherton, 2017). As a result, we are greatly underestimating – and failing to respond to – the immense number of women who are homeless in Canada.

Research also shows that existing support systems fail to transition women and girls out of homelessness quickly (if at all), and in many cases they are left with no option but to **return to situations of violence**, precarity, and marginalization (Statistics Canada, 2019). Women and gender diverse peoples face profound violence on the streets and in public systems and are regularly separated from their children because of their housing status and exposure to violence (Van Berkum & Oudshoorn, 2015). Despite this, housing policy rarely focuses on their realities, resulting in an acute lack of

women-only, trauma-informed housing services (Fotheringham, Walsh, & Burrowes, 2013; Kirkby & Mettler, 2016). In the absence of access to safe, adequate, and affordable housing, women across Canada are driven into emergency systems that are insufficient and do not meet their needs. In many cases, these emergency systems are overwhelmed with demand and chronically underfunded, and thus regularly turn away women experiencing violence, homelessness, and extreme forms of marginalization (Vecchio, 2019).

In order to better understand these challenges, the **Women’s National Housing and Homelessness Network** (WNHHN) decided to undertake an extensive scoping review of available evidence on women’s homelessness in Canada. The Canadian Observatory was hired to complete this **literature review**, guided at each step by the expertise of WNHHN members, including members with lived experience of homelessness. This review explored evidence on the unique causes, consequences, and experiences of homelessness and housing precarity for women, girls, and gender diverse peoples in Canada. We relied on the expertise of our partners at Keepers of the Circle, an Indigenous Hub operated by the Temiskaming Native Women’s Support Group in Northern Ontario, to analyze the research on Indigenous women’s experiences. The review triangulated multiple data sources, including: scholarly literature, government reports, policy briefs, fact sheets, parliamentary committee proceedings, statistical data, and deputations made to all levels of government (published between 2000 and 2019).<sup>2</sup> This document highlights our key findings across this collective research.

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<sup>1</sup> Throughout this document we explore the experiences of women, girls, and gender diverse peoples in a gender-inclusive manner. Within our definition of women we include any person who self-identifies as a woman, and we also seek to highlight the distinct challenges that gender diverse peoples face to accessing adequate housing. Given that there is limited research available on gender diverse peoples’ experiences of homelessness and housing need in Canada, a majority of the research reported discusses women exclusively. There is a dire need for research on gender diverse peoples’ experiences of homelessness and housing need, and the WNHHN would like to highlight our frustration that the experiences and voices of gender diverse peoples continue to be absent in scholarly and community-based research.

<sup>2</sup> For details on the methodology, see the Methodology chapter in [The State of Women’s Housing Need & Homelessness in Canada: A Literature Review](#).

*In drawing together our findings, we identified eight key challenges and opportunities we face as a nation in seeking to prevent and end homelessness amongst women, girls, and gender diverse peoples.* The challenges we face are not insurmountable. In fact, COVID-19 presents Canada with an historic opportunity to transition effective emergency responses into long-term policy and practice solutions. It is time to prioritize the right to housing for women, girls, and gender diverse peoples by investing in evidence-based policy solutions, women-focused housing, and the transformation of services and supports – all shaped by the meaningful inclusion and leadership of diverse women with lived expertise.

# 8 KEY CHALLENGES & OPPORTUNITIES FOR CHANGE

**1.** The number of women, girls, and gender diverse peoples experiencing homelessness in Canada is dramatically underestimated. Women’s homelessness is made invisible by how we define, measure, and respond to housing need and homelessness.

Women experience homelessness differently than men and are much more likely to experience hidden homelessness (Baptista, 2010).<sup>3</sup> Their pathways into homelessness are unique, and they are less likely to appear in mainstream shelters, drop in spaces, public spaces, or access other homeless-specific services (Maki, 2017). Women are more likely to rely on relational, precarious, and dangerous supports to survive, such as sleeping on friends’ couches or trading sex for housing (Bretherton, 2017). As a result, they are systematically undercounted in Point in Time (PIT) Counts and other ‘snapshot’ methodologies that commonly focus on measuring absolute/‘street’ homelessness, which tend to be male-dominated (Savage, 2016). This means that the scale of homelessness amongst women, girls, and gender diverse peoples is much larger than we currently estimate.

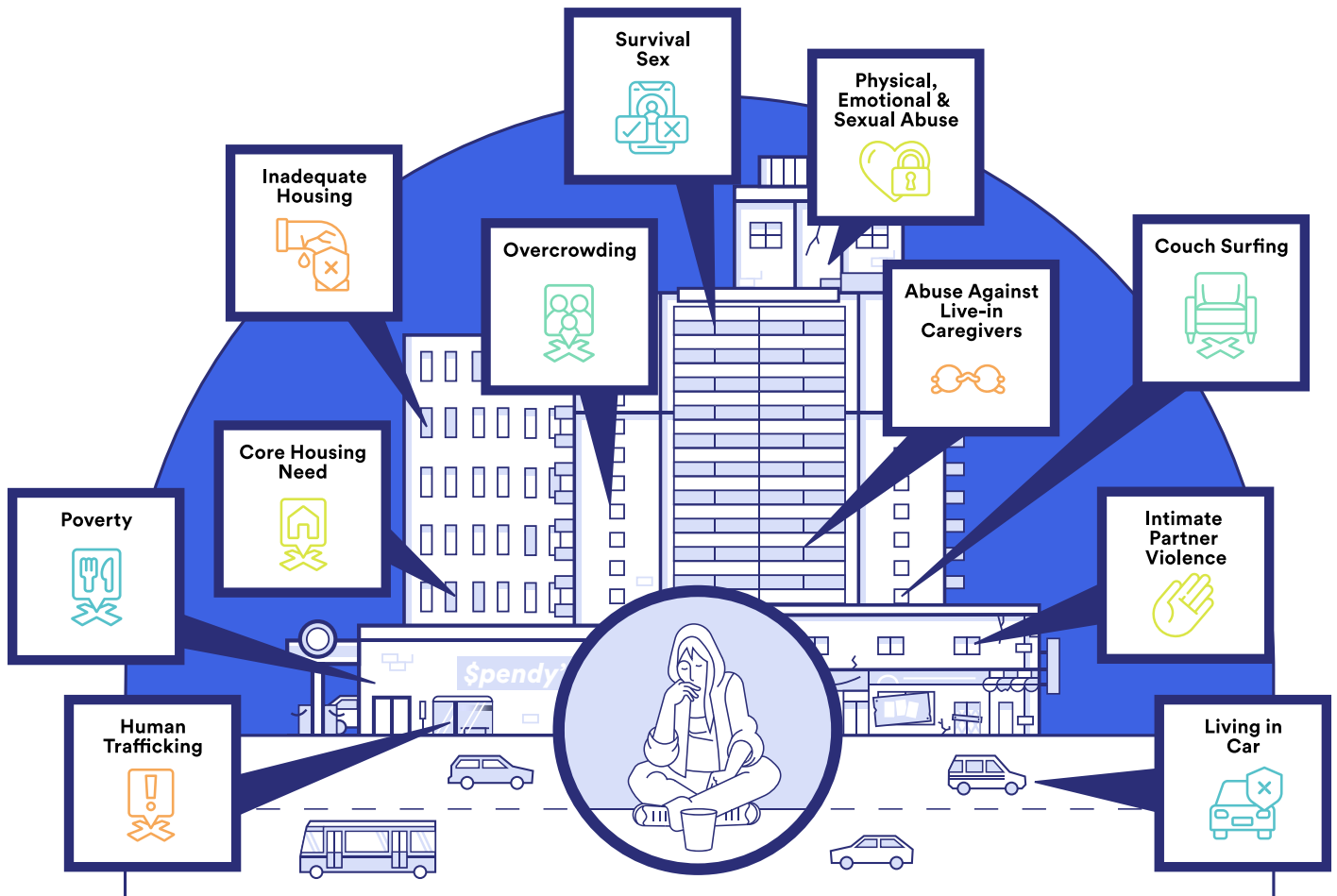
While we often imagine homelessness as the person asking for change on the street corner, women’s homelessness is often hidden behind closed doors. It includes couch surfing with friends, trading sex for housing, or living in a tiny, overcrowded apartment.



<sup>3</sup> The **Canadian Definition of Homelessness** characterizes hidden homelessness as a form of provisional accommodation which includes “people living temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing” (Canadian Observatory on Homelessness, 2017, p. 3).

# Hidden Homelessness

## Amongst Women, Girls, & Gender Diverse People



**ABOVE: FIGURE 1**

While we may imagine homelessness as the person asking for change on the street corner, women's homelessness is often hidden behind closed doors. It includes couch surfing with friends, trading sex for housing, or living in a tiny, overcrowded apartment.

Part of the reason that women's homelessness remains undercounted – and thus underfunded – is because it is often not recognized as such (Pleace & Bretherton, 2013). There is no national definition of homelessness that is inclusive of how women and gender diverse peoples experience homelessness. For example, homeless enumerations largely fail to count women fleeing gender-based violence, women trapped in situations of sex trafficking, those who are doubled-up or couch surfing, or those staying in unsafe and/or exploitive situations to access shelter (Bretherton, 2017; Savage, 2016). The failure to recognize these gendered experiences increases the invisibility of women's homelessness and leaves governments to design and implement policies and programming in the absence of key knowledge and data.

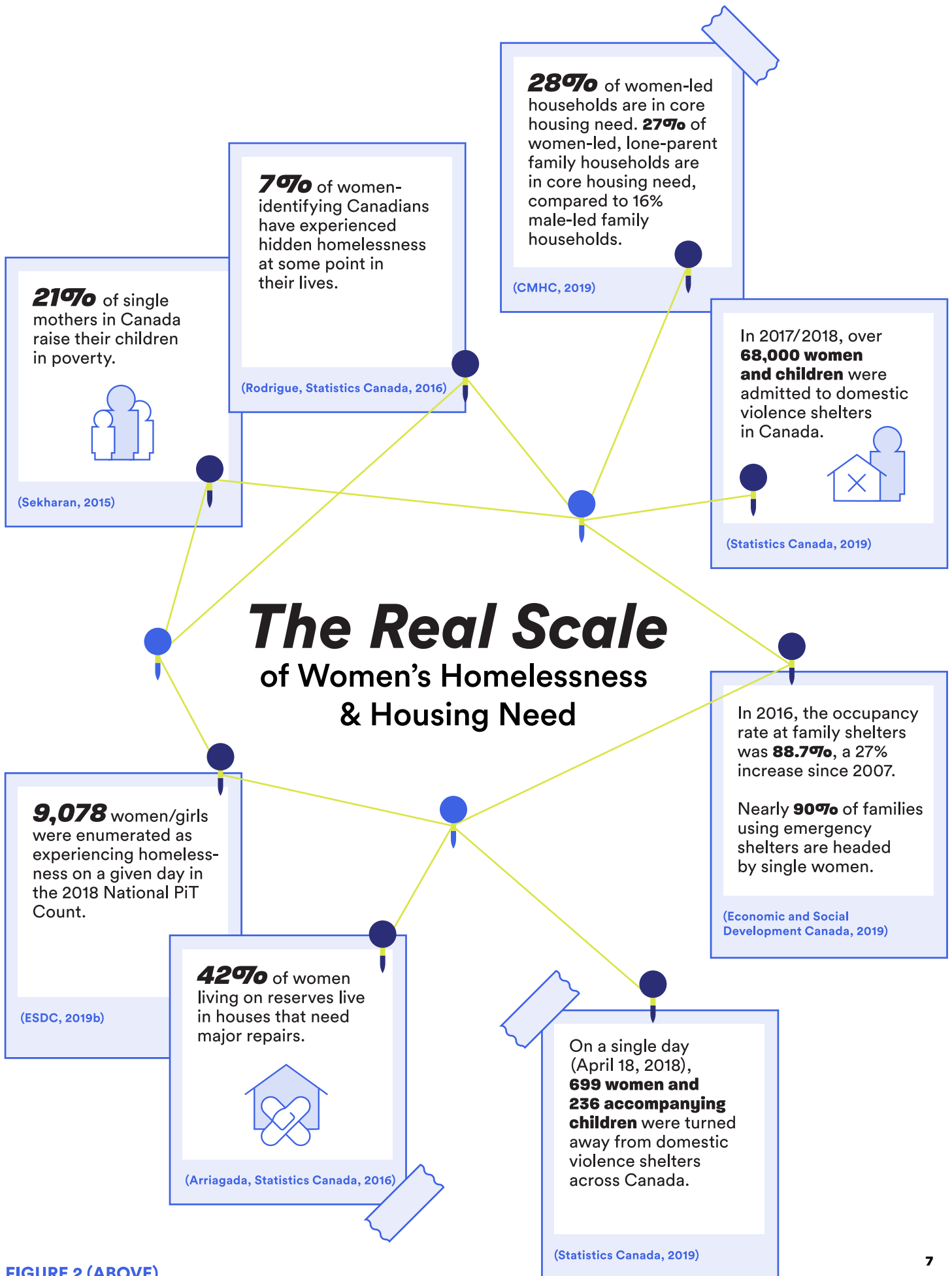


FIGURE 2 (ABOVE)

## 2. There is a profound lack of safe, affordable, adequate, and appropriate housing for women and gender diverse peoples in Canada.

Women across Canada continue to experience disproportionate levels of housing need and housing instability. Research indicates that 55% of Canadian households in core housing need are led by women, as are 63% of households living in subsidized housing (CMHC, 2018, p.11).<sup>4</sup> Data also shows that 27% of women-led, lone-parent family households are in core housing need, almost double the rate of men-led households (16%) (CMHC, 2019). More women-led households live in subsidized housing than households led by men (44.1% vs. 40.5%) (CMHC, 2019), and these numbers are even more stark for particular groups of women.

**Research (Prentice & Simonova, 2019) indicates core housing need among:**

**21%** of senior, women-led households

**22%** of young, women-led households

**25%** of Indigenous, women-led households off reserve

Unfortunately there remains very limited data on core housing need amongst households led by LGBTQ2S+ and gender diverse peoples, though research demonstrates transwomen are “overrepresented in the homeless population because of exclusion in many key domains of life - home, work and school” (Sakamoto et al., 2010, p. 9)

The disproportionate levels of housing need faced by women are linked to the unique challenges they face to accessing safe and appropriate housing, including higher levels of poverty and greater childcare responsibilities (Nemiroff, Aubry, & Klodawsky, 2011; Walsh, Rutherford, & Kuzmak, 2009). The top challenge facing women when they leave abusive situations is lack of affordable and appropriate long-term housing options (Statistics Canada, 2019). The lack of affordable housing and supports drives women into emergency systems that are insufficient, overwhelmed, and often do not meet their needs (Vecchio, 2019).



<sup>4</sup> 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.).



### 3. Lack of women-specific housing and supports drive women into emergency shelters and services that may not recognize them as homeless, are not designed to respond to their needs, and are underfunded and overwhelmed. As a result, many women remain trapped in traumatizing situations of homelessness and violence.

Across Canada there is a profound lack of women-only, trauma-informed housing services for women experiencing housing precarity (Fotheringham, Walsh, & Burrowes, 2013; Kirkby & Mettler, 2016). In the absence of such housing options, some women turn to emergency shelters and services in the homelessness and Violence Against Women (VAW) sectors. However, there are much fewer women-specific emergency shelter beds across Canada – 68% of shelter beds are co-ed or dedicated to men, compared to 13% dedicated to women (ESDC, 2019a). Further, research shows that many women avoid mainstream homeless shelters because they are designed for men and may not be safe (Bretherton, 2017), or because they fear losing children to child welfare authorities if they identify as homeless (Martin & Walia, 2019).

Data also indicates that there are limited homeless and VAW shelters in some communities that are most in need. The **Shelter Capacity Report 2018** indicates a very uneven spread of emergency shelters across the Canadian provinces/territories. For example, there are only two women-specific emergency shelters across all three territories, with a total of 37 beds across them (ESDC, 2019a). Remarkably, the report revealed that some provinces and territories had zero women-specific emergency shelters in 2018, including PEI and the Yukon (ESDC, 2019a). Similarly, data indicates that 70% of northern reserves have no safe houses or emergency shelters for women escaping violence, despite evidence that gender-based violence is particularly high in many of these communities (Martin & Walia, 2019).

Chronic underfunding of services, shelters, and public housing for women means that many shelters and services are systematically operating at or over capacity (ESDC, 2019a); as a result many women cannot access

## Emergency shelter beds by clientele served, PiT 2018

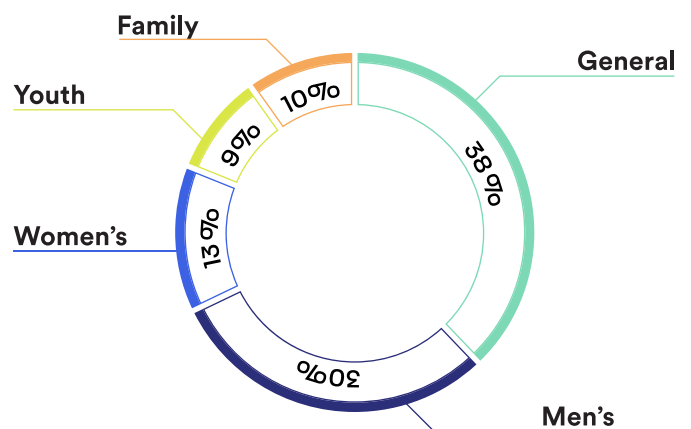


FIGURE 3 Source: (ESDC, 2019b)

the life-saving services they need. For example, VAW shelters across Canada turn away almost 1,000 women and their children on an average day – many of whom will return to situations of violence and precarity (Statistics Canada, 2019). Further, for those who are able to access a VAW shelter, few transition from these shelters into safe or appropriate housing. In fact, data indicates that when women leave these shelters, 21% return to live with an abuser, 36% do not know where they are going upon departure, and 11% enter another VAW shelter (Statistics Canada, 2019). These failures within existing emergency systems contribute to cyclical experiences of homelessness, complex trauma, exploitation, violence, and poverty in the lives of women.

## 4. Homelessness is uniquely dangerous for women and gender diverse peoples. When we fail to prevent or end housing need or homelessness for women, we ensure repeated cycles of violence and housing precarity.

“Lots of nights I just walked around all night because it made me feel more in control. I never drank by myself. I was straight all the time except when I interacted with others. I never panhandled for money to drink or do drugs. I panhandled to eat. And as I walked at night I could always tell when a creep spotted me because they would start circling the block in their car trying to find where I went, and every time I'd just find somewhere to hide until they left the area ... And I always remember the one prevailing thought I always carried was, ‘Does anybody care?’”

- **Michelle G.** quoted in National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019, p. 595



National data indicates that 91% of women in Canada who are homeless have experienced assault in their lifetime (McInnes, 2016). Research shows that young women who are homeless are much more likely to be victims of sex trafficking (Miller-Perrin & Wurtele, 2017) and experience violent victimization while on the streets, with **national data** (Gaetz et al., 2016) indicating that in the previous 12 months:

**37.4%** of young women had experienced a sexual assault, compared to 8.2% of young men

**41.3%** of trans and gender non-binary youth had experienced sexual assault

**35.6%** of LGBTQ2S+ youth had experienced a sexual assault, compared to 14.8% of straight youth

Research shows that, given such experiences, some women and gender diverse peoples feel safer remaining in violent or exploitative relationships than they do on the streets or in a shelter (Watson, 2009, 2011).



## 5. Gaps, silos, policies, and practices within VAW and homelessness sectors can inadvertently create hardship for some women and gender diverse peoples, in some cases contributing to housing instability and exposure to violence.

Research demonstrates that despite best intentions, some women and gender diverse peoples are harmed by how the VAW and homelessness sectors structure and deliver services. Difficulties tend to occur in three areas:

- ↳ Policies and practices **WITHIN** the VAW and homelessness sectors
- ↳ Silos **BETWEEN** the VAW and homelessness sector
- ↳ **GAPS IN SERVICES** within the VAW and homelessness sectors

Policies and practices within the VAW and homeless sectors can create unintended harm for some women. For example, women may be barred from accessing VAW shelters because of substance use or complex mental health needs (Vecchio, 2019), because they do not meet eligibility criteria (e.g., the violence they suffer is not recent or at the hands of a partner), or because they are deemed homeless rather than fleeing violence (A. Hache, personal communication, May 12 2020). Within the homeless sector, duty to report policies result in denial of services or mother-child separation (Caplan, 2019), and some homeless shelters also do not provide access to services for women who have experienced Intimate Partner Violence (IPV) (Drabble & McInnes, 2017; Tutty, 2015). The exclusion and oppression of LGBTQ2S+ and gender diverse peoples is particularly evident in the homeless shelter system, and undermines the safety, dignity, and inclusion of LGBTQ2S+ women and gender diverse peoples (Abramovich, 2017). These system failures inadvertently conspire to drive women and gender diverse peoples into situations of hidden homelessness.

Gaps in services within the VAW and homelessness sectors create barriers to accessing supports and housing for many women and gender diverse peoples. For example, is a profound lack of emergency services for women and gender diverse peoples with disabilities. 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 (Alimi, Singh, & Brayton, 2018).

Further, the siloing of services, policy, funding, and research between the homelessness sector and the VAW sector fails to meet the needs of many women. Despite overlap between these sectors, women may not be able to get all of their needs met in either service setting. For example, services in the VAW sector may fail to provide services to support sustained exits from homelessness (Bretherton, 2017), and the homelessness sector may fail to provide staff, supports, and safety targeted to women experiencing IPV or gender-based violence (Drabble & McInnes, 2017; Tutty, 2015).

## 6. Indigenous women, girls, and gender diverse peoples experience the most egregious housing conditions throughout Canada and remain the most underserved in both the VAW and homelessness sectors.

Indigenous women, girls, and gender diverse peoples experience the most profound forms of housing need in all parts of the country. For example, research indicates that Indigenous women are:

- ↳ Overrepresented amongst women who are homeless (Walsh, MacDonald, Rutherford, Moore, & Krieg, 2012)
- ↳ More likely to experience hidden homelessness than many other groups
- ↳ Fifteen times more likely to use a homeless shelter than non-Indigenous women over the course of a year (Falvo, 2019)
- ↳ Overrepresented in domestic violence shelters by approximately five times their representation in the Canadian population, and Indigenous children are overrepresented by approximately three times (Statistics Canada, 2019)
- ↳ Overrepresented in correctional facilities, with Indigenous women making up 42% of the federal prison population (Zinger, 2020)
- ↳ More likely to experience **inadequate living conditions**, with data indicating 21% of Indigenous women live in housing needing major repairs compared to 7% of non-Indigenous women (Arriagada, 2016)

These housing challenges coincide with the disproportionate violence experienced by Indigenous women, girls, Two-spirit and gender diverse peoples – a pattern declared a national human rights crisis (Amnesty International, 2014). Indigenous women experience exponentially higher rates of intimate partner violence compared to non-Indigenous women and are three times more likely to be victims of violent crimes. Martin and Walia (2019) report that “Indigenous women are 12 times more likely to be murdered or missing than non-Indigenous women” and “Indigenous women between the ages of 25-44 are five times more likely to die from acts of violence than other women the same age” (p. 42).

Despite the disproportionate violence and housing need they experience, Indigenous women remain the most underserved within both the VAW and homelessness sectors across the country. There is a profound lack of women-focused homeless shelters or VAW shelters in Indigenous communities and on reserves, with data indicating that 70% of northern reserves have no safe houses or emergency shelters for women escaping violence (Martin & Walia, 2019). Shelters in urban centres are often not inclusive, welcoming, or culturally appropriate for Indigenous women, with most communities lacking any shelters or drop-ins run by and for Indigenous women (Curry, 2018). Colonization and ongoing cultural genocide are the foundation of disproportionate housing need for Indigenous women and girls as well as the violence they face. Continued colonial practices and attitudes also underpin the lack of government funding in addressing these inequities (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019a).

### CALL TO JUSTICE 4.7

“We call upon all governments to support the establishment and long-term sustainable funding of Indigenous-led low-barrier shelters, safe spaces, transition homes, second stage housing, and services for Indigenous women, girls, and 2SLGBTQQIA people who are homeless, near homeless, dealing with food insecurity, or in poverty, and who are fleeing violence or have been subjected to sexualized violence and exploitation.”

National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019b, p. 182



## 7. Mothers' experiences of housing instability and violence create the conditions for intergenerational homelessness. Addressing the housing needs of women – particularly those of mothers and their children – is critical to solving chronic and intergenerational homelessness.

Mothers' experiences of housing instability and violence create the conditions for intergenerational homelessness. Canadian and international evidence show that adult homelessness often has its roots in childhood experiences of housing instability and violence. For example, the most recent Canadian Point-in-Time (PiT) count found that 50% of people experiencing homelessness had their first experience of homelessness before the age of 25 (ESDC, 2019b, p. 9). Similarly, research has consistently indicated a correlation between child maltreatment and abuse, youth homelessness (Gaetz et al., 2016), and the risk of violent victimization as an adult, including severe intimate partner violence (Burczycka, 2017; Perreault, 2015). This research suggests that child and youth experiences of housing instability and violence are predictive of adult homelessness (Caplan, 2019; ESDC, 2019b), parent-child separation (Shelton et al., 2009), and violent victimization (Burczycka, 2017; Perreault, 2015).

By failing to address the needs of mothers experiencing violence and housing instability, we create the conditions for their children to become the homeless adults of tomorrow. This suggests that addressing mothers' housing issues is key to solving adult homelessness, chronic homelessness, and intergenerational homelessness. If we choose to address the unique housing challenges many women face – including those that are intertwined with abuse and violence – we may be able to prevent future generations from experiencing homelessness and violence.

“While she was sleeping she was kind of whimpering. I thought she was dreaming but she was actually freezing to death, so I reached over and touched her hand, and her hand was icy cold, so I have to remove her from the bus stop, and we went and laid the rest of the night at the grocery store doorway, because there was kind of warm heat coming through the bottom of the door, and I couldn't drift off to sleep.”

Lived expert quoted  
in Milligan, 2012, p. 85



## 8. Multiple and compounding public systems failures drive women and their children into housing instability and homelessness, contributing to intergenerational cycles of homelessness, housing instability, marginalization, and violence.

Experiences of homelessness are often linked to failures in systems like criminal justice, child welfare, healthcare, or education (Ho, 2007). These failures often involve inadequate, discriminatory, or harmful policies and practices that create pathways into homelessness. In such systems, seemingly benign bureaucratic processes that appear neutral, or even purport to advance social good, may result in violent outcomes for women and their children.

### Examples of such public system failures include:

- ↳ Child welfare policies and practices that fail to make a distinction between ‘neglect’ and ‘poverty,’ contributing to the apprehension of children from poor families who are struggling with inadequate housing (Trocmé, Knoke, & Blackstock, 2004).
- ↳ Contradictory policies across systems (e.g., between social assistance, child welfare, and social housing) that make it difficult for women to qualify for income or housing supports (Maki, 2017). For instance, most social assistance systems cut entitlements for mothers 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 and can prevent her from regaining custody).
- ↳ Failure to provide access to supports, housing, or income to women and gender diverse peoples transitioning out of public systems, such as healthcare settings, prisons, or child welfare placements (Schwan et al., 2018; Tutty et al., 2014).
- ↳ Child welfare policies that require mothers to enter an emergency or VAW shelter when experiencing intimate partner violence (Azim et al., 2018; Caplan, 2019), in some cases resulting in parent-child separation (Guo, Slesnick, & Feng, 2016).
- ↳ These types of practices and policies can create the conditions for some women to lose their housing, remain stuck on the streets, lose custody of their children, or stay in situations of abuse.

“Last year, before December, we had a case of two clients. One who had to go into a bar and sell herself for a beer, so she can walk into Detox because she didn’t have a place to go. The shelter did not take her because they didn’t have a place for her. We’re desperately looking for a place for her. So then she said, ‘Don’t worry, I’ll manage.’”

So finally, she called me and said, ‘I went. I sold myself to a guy. He gave me a beer, he did what he wanted to do and then I walked into Detox.’ It was cold and she had a place to sleep for at least four or five days. Then, the other one, because Blue Feather was closed and she got kicked out of the place and she didn’t have a place to go...We knew she was selling herself so that she can have a place to stay. That’s too much. Why do women have to go and sell themselves, their bodies, so they can have a place to sleep? And that’s exactly what’s happening in town.”

(Hrenchuck & Bopp, 2007, p. 95)

# Ending Women's Homelessness in Canada: If Not Now, When?

*The findings of this literature review make one thing clear: the housing crisis in Canada is gendered.* Women, girls, and gender diverse peoples across Canada disproportionately bear the burden of poverty, core housing need, interpersonal violence, and childcare responsibilities. These burdens are greatest for those experiencing multiple forms of marginalization. The dearth of affordable, safe, and appropriate housing for women and gender diverse peoples means that many remain trapped in situations of hidden homelessness and violence. Overburdened and underfunded emergency systems often fail to meet the needs of these groups, and inadvertently contribute to cycles of violence and precarity. It is egregious that many women and girls consistently explain they would rather remain sheltered and face the violence of one man, than become homeless and face the violence of many men on the street or in shelters (Watson, 2009, 2011).

If we are serious about ending homelessness for women, girls, and gender diverse peoples, we must understand and invest in housing solutions that work for these groups. However, large gaps in research and data continue to exist, leaving governments and advocates in the dark with respect to the scale of the issue, who is struggling, and where to go from here.

## Gaps in research include:

- ↳ Lack of national data on hidden homelessness, including in rural, remote, and Northern communities
- ↳ Extremely limited research on Black women, girls, and gender diverse peoples' experiences of housing need and homelessness
- ↳ Limited comparative accounts of programs or interventions that effectively prevent or end homelessness for women
- ↳ Gaps in data on where women go when they exit homeless or VAW shelters, or when they are turned away due to capacity issues
- ↳ Inadequate data on transwomen's experiences of violence and exclusion within public systems, the homelessness sector, and the VAW sector
- ↳ Limited research on newcomer women's experiences of homelessness, particularly with respect to their experiences across public systems
- ↳ Lack of comparative data on supportive housing models that are effective for diverse women experiencing housing need, violence, and/or systemic oppression

Gaps in data on the experiences of LGBTQ2S+ women and gender diverse peoples' experiences of housing need, including those who are pregnant or parenting.

Our review suggests that the siloing of data collection and analysis across systems and sectors – including the homelessness and VAW sectors – prohibits a robust understanding of women's housing need and homelessness. It would seem that many public systems and scholarly disciplines fail to share data, instead viewing women from the perspective of a particular system or field. Given that women's homelessness is a policy fusion issue, this approach creates barriers to preventing and ending homelessness for women. A focus on data justice, and cross-sectoral data analysis, will be critical for moving the dial.

Most importantly, our review suggests that women and gender diverse people are uniquely vulnerable to structural and systemic barriers to housing, and find themselves excluded from much housing and homelessness policy. A fully implemented right to housing will be critical for uncovering and resolving these systemic barriers. Implementing such a right not only life-saving and life-affirming for women and gender diverse peoples, but is central to tackling broader issues of chronic homelessness and intergenerational poverty, homelessness, and violence.

The time for action is now. If not now, when? If Canada is serious about building a more just society from the ashes of COVID-19, gender equity must stand at the centre. And housing is a great place to start.

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