

PAN CANADIAN VOICE FOR WOMEN'S HOUSING

WOMEN AND GENDER-DIVERSE PEOPLES' HOUSING IN CANADA

A REGIONAL PORTRAIT OF SYSTEMIC ISSUES
& OPPORTUNITIES FOR EQUITY

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Land Acknowledgement

The authors would like to acknowledge and recognize that Canada is a settler colonial state on Turtle Island, which for generations has been governed and inhabited by Indigenous Peoples practicing traditional ways of doing, knowing, and being. This report acknowledges that the current homelessness crisis, disproportionately impacting Indigenous Peoples, is a direct result of colonial and patriarchal policies that have dispossessed Indigenous Peoples of their lands and homes, and commodified land and housing as profitable assets leading to the concentration of wealth with a privileged few.

This project is ideated, led, and funded by the Pan-Canadian Voice on Women's Housing (PCVWH). PCVWH is situated in the shared, unceded, ancestral territories of the xʷməθkʷəy̓əm (Musqueam), Skwxwú7mesh (Squamish), and Selilwitulh (Tsleil-Waututh) Nations. These nations are həłqəmiŋəm and Skwxwú7mesh sníchim speaking peoples. These languages are part of the Salish Language family, which dates back many millennia.

This report is prepared under the research and writing expertise of the Women's National Housing & Homelessness Network, which is situated in Tkaronto (Toronto, ON), the traditional and unceded territory of many First Nations including the Mississaugas of the Credit First Nation, the Anishinaabeg, the Chippewa, the Hodinöhsö:ni, and the Huron-Wendat. Tkaronto is now home to many diverse First Nations, Inuit, and Métis Peoples. We also acknowledge that Tkaronto is located within the lands protected by the Dish With One Spoon wampum agreement, and is covered by Treaty 13 signed with the Mississaugas of the Credit First Nation, and the Williams Treaties signed with multiple Mississaugas and Chippewa bands.

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Introduction

Research, testimony, and experience demonstrate that homelessness is a deeply gendered phenomenon. The pattern that has emerged tells us that women and gender-diverse people experience deeper poverty, greater core housing need, and have less access to safe and adequate housing to call their own. The national story of housing loss and homelessness for women and gender-diverse people in Canada shows that this unremitting precarity frays the threads of our social networks, and has long-lasting and intergenerational implications for our communities.

In Canada, however, housing insecurity for women and gender-diverse people is further shaped by sub-national factors and forces – such as provincial and territorial regulations that are hard to navigate, opaque and inaccessible landlord-tenant tribunals, punitive public systems, and disparate municipal by-laws that act to perpetuate homelessness. For Indigenous women, jurisdictional conflicts between the federal and provincial/territorial governments present challenges around access to housing and other essential services.

This report, solicited by the Pan-Canadian Voice on Women's Housing, and prepared by a research team led by the Women's National Housing and Homelessness Network, offers insight into the regional factors that influence and determine the landscape of gendered homelessness in Canada. Comparative regional analysis is limited in the body of literature on gendered housing experiences – how does the political, social, economic, legal, and historical context of a region uniquely contribute to the housing trajectories of women and gender-diverse people living there?

For the purposes of this study, and based on past experiences, we categorized the “regions” of Canada as:

1. **Western Canada, covering BC;**
2. **Prairies, covering Alberta, and Saskatchewan, and Manitoba;**
3. **Central Canada, covering Ontario and Quebec;**
4. **Atlantic Canada, covering New Brunswick, Nova Scotia, Newfoundland and Labrador, and PEI; and**
5. **Northern Canada, covering Yukon, Northwest Territories, and Nunavut.**

We offer this regional portrait with the knowledge that breaking such a vast geographic mass into still quite vast categories is an imperfect and inherently arbitrary exercise – for example, experiences in rural, remote, and northern communities will be very different than in urban and high-density locales within the same province, territory, or region. This is further compounded by the reality of so-called Canada being crafted and mapped through over a century of colonial expansion and fracturing of communities. The map that is Canada is a colonial product, built on the genocide, erasure, and dispossession of Indigenous Peoples. Although our research team is comprised of members with diverse lived experiences, our breakdown of regions of Canada is informed by our settler gaze and vantage point.

We sought out voices and perspectives from those who we believed could speak to some of these inter and intra-regional nuances. The main question framing our study was, "what is missing from the national portrait of gendered homelessness that is distinctive or noteworthy within the regions of Canada?"

In order to conduct this study, we worked with a team of community-based peer researchers located in each region, and were guided in this work by their local expertise. Our work was also informed by an advisory team of women and gender-diverse subject matter experts.

Through engaging with the peer research team and project advisory committee, conducting interviews and focus groups, and performing a regional analysis on primary survey data collected through a 2020 WNHHN, we have identified 4 key areas of findings:

1. **Lack of gender-responsive housing policies and programs - Barriers to affordable, accessible, and adequate housing for marginalized women and gender-diverse people;**
2. **Lack of gender-responsive housing policies and programs: Barriers to accessible and adequate housing for marginalized women and gender-diverse people**
3. **Housing Need, Violence, & Emergency Shelter and Supports: Gender-based gaps and inequities**
4. **Gendered Effects of the Financialization of Housing: Deregulated private rental housing and lack of tenant protections**

Each section contains both case studies highlighting policy, programs, and practices in various regions, the report concludes with recommendations for gender-responsive change in our housing system.



Methodology

Project Purpose

The purpose of this research was to explore women and gender-diverse people's access to adequate housing across Canada, with a particular emphasis on exploring policy barriers and opportunities across five Canadian regions: North, West, Atlantic, Central, and Prairies. Using a mixed-method methodology and triangulating diverse data sources, this research sought to assess and present evidence on the impact of housing policies, programs, and practices on women and gender-diverse people at municipal, regional, provincial, and territorial levels. More specifically, this research has sought to:

- Assess housing policies in different provinces, territories and regions across Canada relative to their **impact and inclusion** of women and gender-diverse people, including particularly those who are multiply marginalized;
- Assess women and gender-diverse people's **housing trajectories** in different provinces, territories and regions across Canada; and
- Identify and analyse **regional disparities**, as well as gender disparities and gender inequalities, in the area of housing across Canada.

The objective of this work was to create a body of evidence to support a series of actionable recommendations to regional governments on how to improve gender equity in housing policy and programming throughout the country.

Theoretical Approach

This research employs an intersectional, GBA+ lens, with the research team guided by the lived experts' insights throughout the project, including methodology development, data collection and analysis, identification of key policy areas of inquiry, and the development and prioritization of recommendations. The principles that guided this research include:

- A commitment to a rights-based view of housing, community, services, and cities.
- A GBA+ lens, grounded in an understanding that gender diversity overlaps with other dimensions of identity to create unique experiences of housing for people.
- Championing and advancing lived-experience-led research and practice methodologies, embracing progressive methods of knowledge mobilization.
- Respect for and valuation of people's time in contributing to research, and a commitment to compensating that contribution financially and/or in-kind (e.g., through capacity-building and training).

Critically, we collectively assume that gender identity – along with its intersections with race, ethnicity, sexual orientation, socio-economic status, disability, age and so on – impacts on people's access (or lack of access) to housing and related services. We seek to understand those impacts through research and through the application of gender-based analysis plus (GBA+).

Project Team & Advisory Board

The Project Team is composed of a consortium of researchers and lived experts, a 5-person team of peer researchers, and a specialist Advisory Committee that strategically guided the work. The Project Team included representation of all five regions under study, and members brought together expertise in applied social research, as well as planning and policy development in the areas of housing, homelessness, gender, equity and lived experience-led practice. Of particular focus was ensuring the representation of lived experts and marginalized groups/identities on all three components of the Project Team (research team, peer research team, and Advisory Committee). While the composition of the Project Team shifted over the course of the study, leadership from these members remained throughout the course of the project. Project Team roles were as follows:

- The Research Team led the project, including the development of the project plan, methodology, data collection, data analysis, and writing of results. The Research Team provided guidance and support to the Peer Research Team and was guided by the Advisory Board.
-
- The Peer Research Team was composed of five lived experts from each of the five regions under study. These team members supported in the development of the focus group and interview guide, recruitment of participants, and leading/co-leading interviews and focus groups with lived experts in their region of residence. Peer researchers were trained and supported by the Research Team, who provided both individual and group training and mentoring on conducting community-based research.
-
- The Advisory Board provided strategic and substantive guidance throughout the project at critical junctures, including project conceptualization, methodology development, participant recruitment, and review of preliminary findings.

Data Collection and Analysis

This research employed a mixed-methods approach using a desk-review of available policy and research, semi-structured interviews and focus groups in each region, quantitative and qualitative survey analysis, and five case studies. This research purposefully drew from numerous data sources in order to deepen the rigour of the research. Following data cleaning, qualitative and quantitative data analysis was conducted by the research team. Key themes were identified across each data set, and then were triangulated and merged to identify key issues. Triangulation occurred during both data collection and data analysis, enabling the research team to proactively identify emerging themes and areas of policy concern for further inquiry.

The following sources of data were collected and analysed:

Literature Review and Policy Scan

A literature review and policy scan of available reports, policies, evaluations, and other documents was conducted, with a focus on provincial/territorial and regional analysis. This literature review sought to identify the dimensions and characteristics of housing need and homelessness amongst women and gender-diverse people in Canada, highlighting key policies, programs, practices, and inequities that structure women and gender-diverse people's experience of the housing system. This literature review and policy analysis drew on both academic and grey literature, as well as primary and secondary sources, including scoping and systemic literature reviews within this topic area.

Pan-Canadian Survey on Women's Housing Need and Homelessness

In 2021, the Women's National Housing & Homelessness Network undertook Canada's largest survey on homelessness amongst women and gender-diverse people ("the Pan-Canadian Survey"). While WNHHN published preliminary results from analysis, a majority of this large dataset remains unexamined. As part of this research project, the team undertook original quantitative and qualitative data analysis of this dataset, with a particular focus on conducting comparative regional analyses. These analyses were conducted using SPSS software, with techniques including frequencies, cross tabulations, and T tests. Analysis was iterative and feedback on emerging themes was collected during the Pan-Canadian Voice on Women's Housing 2022 Symposium.

Key Informant Interviews with Key Organizations, Policy-Makers, and Advocates

The Research Team conducted 15 key informant interviews/focus groups with diverse experts and stakeholders working in the area of housing or homelessness, including specifically those who design, deliver, and/or use housing or homelessness services developed for women and gender-diverse people. Interviewees included policymakers, housing providers, service providers, researchers, community advocates, lived experts, and leading thinkers in this area. Participants included both co-ed and gender-specific housing and service providers, as well as those working in the Violence Against Women/IPV sector. We included at least 3 focus groups/interviews per region, ensuring regional representation amongst the participant sample. We also recruited diverse and 'specialist' housing providers for these interviews (e.g., organizations delivering housing to and/or advocating for Indigenous women and gender diverse people, organizations working to deliver housing to refugees, 2SLGBTIQ+ housing providers and advocates, etc.). Snowball sampling was used for recruitment, with all members of the Project Team supporting recruitment, as well as recruitment occurring through the Steering Committee of the Women's National Housing & Homelessness Network.

Key informant interviews explored the following themes: knowledge of existing policy and practice; gaps in existing policy and practice; experiences and stories of practice (lessons); opportunities and threats to housing women and gender diverse people; and vision for the sector. Interviews/focus groups lasted approximately 1.5 hours and were either audio recorded or live transcribed by members of the Research Team and coded thematically and iteratively with analysis of other data sources.

Limitations

The scope and scale of housing policies and practices across Canada, combined with the quantity of data sources employed in this research, means that this report cannot provide an entirely comprehensive portrait of the gendered impact of consequences of the Canadian housing system. Similarly, our research revealed that policies and practices in other systems (e.g., child welfare) have a tremendous impact on housing access and security for women and gender-diverse people, but exploration of policies in these sectors was outside of the scope of this study. Future research might seek to explore the **interaction** of public system policies with housing policies at the regional level, and the impact these policy subsystems have on housing access and security for women and gender-diverse people.





Finding 1:

Lack of gender-responsive housing policies and programs: Barriers to affordable housing for marginalized women and gender-diverse people

Decades of research and advocacy have illuminated that despite being one of the top 10 economies in the world¹, Canada has failed to build a housing system that enables access to adequate housing for all. Housing affordability, accessibility, and adequacy are key components of the right to housing under domestic and international human rights law², but the realization of this right remains elusive across the country. Importantly, the failure to realize the right to housing in Canada does not affect all groups equally. In this section, we will explore gaps in affordable housing gender-responsive housing policies and programs across Canada, noting the impact of these gaps and failures on marginalized women and gender-diverse people. We highlight how these gaps and barriers differ across Canadian provinces and territories, highlighting particularly policies and programs that function to create or maintain inequities in the housing system.

Theme 1: There are significant gaps in the availability of affordable housing across Canada that meet the needs of marginalized and low-income women, women-led families, and gender-diverse persons. These inequities are evident in all regions across Canada and are often perpetuated despite political or policy commitments to gender equity.

Studies consistently demonstrate that housing need is disproportionately experienced by women and women-led families, particularly those who face intersecting forms of marginalization and exclusion. Studies show 57% of renter households in core housing need are female-led families or singles³, and that women-led, lone-parent family households are in core housing need at twice the rate of male-led, lone-parent households⁴. This is undoubtedly related to gender-based income inequality - both

1 Statistics Canada. (2021). The Daily — Gross domestic product, income and expenditure, third quarter 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/221129/dq221129a-eng.htm>

2 The right to housing is defined as the right to a place to live in peace, dignity, and security.¹⁷⁹ This definition has many components, including seven key components identified in General Comment 4 as security of tenure, availability of services, affordability, habitability, accessibility, appropriate location, and cultural adequacy. See Committee on Economic, Social and Cultural Rights (CESCR), General Comment No. 4: The Right to Adequate Housing (Art. 11 (1) of the Covenant), 13 December 1991, E/1992/23, para 7-8.

3 Pomeroy, 2020.

4 Canada Mortgage and Housing Corporation. (2019). Core Housing Need Data — _By the Numbers. CMHC — _SCHL. <https://www.cmhc-schl.gc.ca/en/data-and-research/core-housing-need/core-housingneed-data-by-the-numbers>

historical and contemporary - with national data indicating that women experience deeper and more widespread poverty than men⁵. Provincial and territorial data reveals similar data, with Ontario data indicating that women live on 28% lower median income than men overall⁶. It is notable that since the COVID-19 pandemic, these inequities have deepened and economic pressures on women and gender-diverse people have widened gaps in income⁷. Income and job loss resulting from the pandemic have also been "disproportionately experienced by women and lower income workers who predominantly rely on rental housing"⁸ and eighty percent of those who lost their service jobs during the pandemic were women⁹. These income inequities make it more challenging for women and gender-diverse people to access or maintain affordable housing, even setting aside additional gender-based barriers to accessing housing.

In focus groups and interviews with women and gender-diverse lived experts, we heard precarious renters talking about the 'real' cost of housing and the impossibility of finding affordable housing in the private market. One expert explained, "It's \$1,250 per month plus utilities for somewhere basically falling apart. It's not just about rent, it's also about the cost of heat and utilities, which you can't force the landlord to tell you." Such comments correlate with a 2019 study, for example, which found that in almost 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 unit¹⁰. The Pan-Canadian Women's Housing

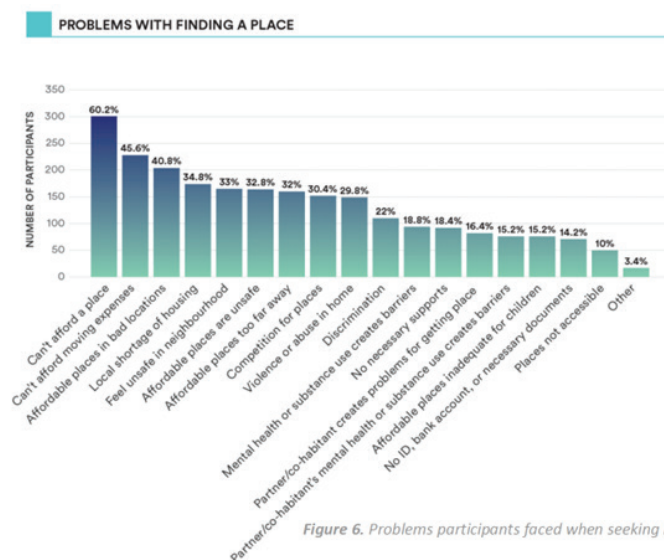


Figure 1. Barriers to finding or keeping a place, Pan-Canadian Survey data (2021).

5 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>

6 See <https://www.ontario.ca/document/community-housing-renewal-ontarios-action-plan-under-national-housing-strategy/housing-needs-ontario>.

7 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>

8 Centre for Equality Rights in Accommodation; The National Right to Housing Network. (2021). Addressing the Evictions and Arrears Crisis: Proposal for a Federal Government Residential Tenant Support Benefit. p. 9.

9 Centre for Equality Rights in Accommodation; The National Right to Housing Network, 2021, p. 9.; see also: RBC Economics. (2020). Canadian Women Continue to Exit Labour Force. <https://thoughtleadership.rbc.com/canadian-women-continue-to-exit-the-labour-force/>

10 Macdonald, D. (2019). Unaccommodated: Rental Housing Wage in Canada. Ottawa, ON: Canadian Centre for Policy Alternatives. <https://www.policyalternatives.ca/unaccommodating>

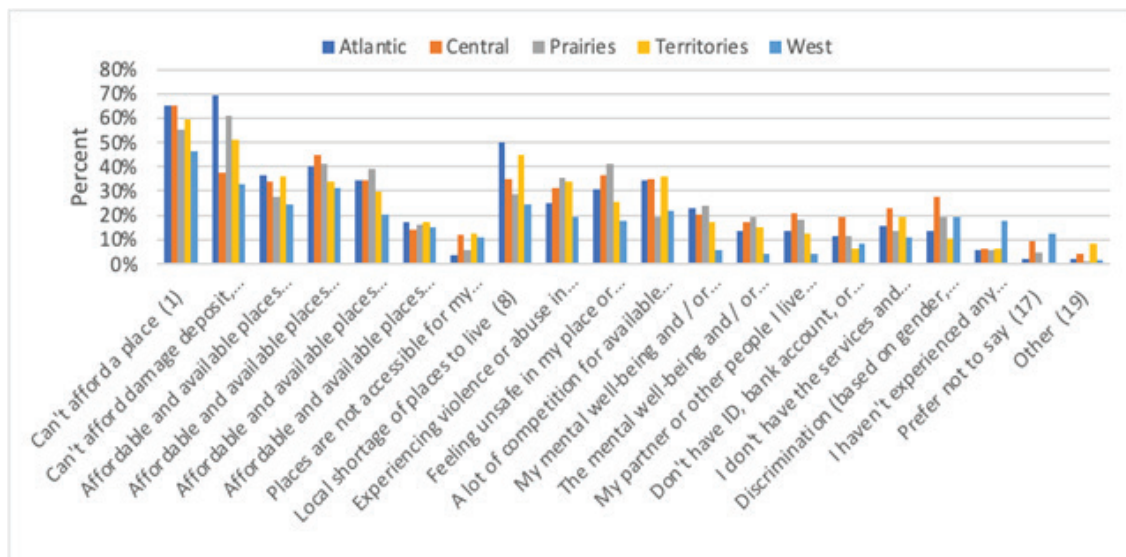


Figure 2. Barriers to finding or keeping a place by region, Pan-Canadian Survey data (2021). (See Appendix B)

and Homelessness Survey similarly found that not being able to afford housing was **the top challenge** to obtaining housing for women and gender-diverse people who have experienced homelessness (see Figure 1). Importantly, when we disaggregated this data regionally, we found that affordability issues were consistently the top barrier to housing access across all provinces and territories (see Figure 2), despite differences in regional housing markets and social assistance rates. This indicates the national scope of the affordability issues for marginalized women and gender-diverse people.

Gaps in affordable housing are exacerbated by the depth of poverty many marginalized women and gender-diverse people experience across the country. Regional data analysis of the Pan-Canadian survey indicated that in all provinces and territories, women and gender-diverse people experiencing homelessness had comparably limited amounts of money after paying for housing (within approximately a \$200 range). On average, participants had the following amounts left each month after paying for housing:

- **Atlantic: \$-16.71**
- **Central: \$83.97**
- **Prairies: \$-0.51**
- **Territories: \$-70.47**
- **West: \$23.48¹¹**

“Policies reinforce women's economic uncertainty. Like, some of our programs require women and gender-diverse people to give up their assets, but then we are told a GBA+ lens has been used to inform the practice.”

Focus Group Participant
Central Canada

¹¹ Data analysis from the Pan-Canadian Survey. These results were from participants who were currently homeless and were reflecting on their most recent experience in housing.

It goes without saying that it is impossible to afford basic necessities after paying for housing in such cases, including costs such as food, transportation, medical necessities, and necessities for children (e.g., diapers). A total of 61% of participants said they did not have enough money for necessities after paying for housing, forcing many to rely on multiple subsistence strategies – some of them dangerous, unsustainable, and/or causes of greater income insecurity¹². As stated in the Pan-Canadian Survey, "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."¹³

Despite the gendered nature of housing need across Canada, participants across all regions unanimously agreed that gender-sensitivity is absent in housing policies and planning, even when policies are meant to serve women and gender-diverse people. Many participants indicated that gendered gaps in affordable housing policy and programming was occurring **despite** expressed and formal commitments to gender equity and/or GBA+ analysis. This was reflected in research literatures as well. For example, a 2021 GBA+ analysis of the National Housing Strategy concluded that many NHS programs do not deliver on their gender-specific commitments. While the Government of Canada committed to ensuring 25% of NHS investments go to housing for women and girls, its central program – the Rental Construction Financing Initiative (40% of NHS funding) – makes no such commitment¹⁴. Further, researchers and advocates have critiqued the 25% gender-specific sub-target in the NHS, which was adopted without any statistical justification or alignment with the scale of gendered housing need.

The absence of a gender-sensitive lens in housing policy was reflected in the 2022 Human Rights Claim submitted to the Federal Housing Advocate by the Women's National Housing & Homelessness Network, which articulates that the failure to provide adequate housing for women and gender-diverse people is not only a right to housing issue, but a violation of the right to substantive equality. It states:

"Both international and national law guarantee substantive equality, including in the area of housing, requiring governments to prevent both formal discrimination and substantive discrimination. This means that governments must not only remove policies and practices that are explicitly discriminatory (e.g., prior laws that prevented women from owning a bank account¹⁵), but they must also ensure **the equal enjoyment of rights** for women, girls, and gender-diverse people ... Our research and consultations indicate that the **National Housing Strategy** has a discriminatory impact on low-income and marginalized women and gender-diverse people in a number of ways."¹⁶

Across all regions, participants in our study noted the dire need for affordable and deeply affordable housing stock that can cater to those in greatest need, citing the long

12 Schwan et al., 2021, p. 29.

13 Schwan et al., 2021, p. 30.

14 Schwan et al., 2021, p. 8.

15 Women in Canada were prevented from opening a bank account without their husband's signature until 1964. See Red Cross, (8 Mar 2021). Over 100 years of victories, large and small, of women in Canada.

16 Schwan et al., 2022, p. 12.

waitlists and bureaucratic barriers for accessing social housing. In Ontario, for example, participants noted how policies within social housing systems are making it difficult for families to access this housing. Participants mention how it is now common for those on social housing waitlists to be presented with up to three housing options they are eligible for. After being considered eligible for three options, if they do not accept any of them, files are closed and one loses their place in the waiting list.¹⁷ This is a particularly challenging process for women and gender-diverse people who have accessibility needs or other familial, physical, social, or cultural requirements and have been on the waitlist for years. Someone may feel a housing option is unsuitable for many reasons – the space may be too large or small for their needs, it may be far away from their family or social networks, it may be far away from necessary amenities, or may be in proximity to people or situations that may impact their safety or wellbeing. Placing such constraint on housing options limits personal agency and autonomy for women and gender-diverse people who rely on social housing. Focus group participants felt that after waiting years on the waitlist it was unfair and difficult to navigate limited housing choices which do not fit the requirements they have that would make a living situation adequate to meet their individual needs. Lack

“Almost all policies are not gender-responsive. Maybe some things name women within their mandate, but nothing within it actually matches what is going on for people.”

Focus Group Participant
Central Canada

of adequate social housing is not the fault of those on waiting lists, yet they have to face the consequences of not being housed adequately or losing their priority on the waiting list.

Importantly, a number of participants noted that while some priority populations are identified in national policies (e.g., the National Housing Strategy), the ways in which these priorities are actualized at the municipal and/or provincial/territorial level do not always result in equitable outcomes. In a recent report on housing need and homelessness amongst trans, non-binary, Two-Spirit, and gender-diverse people, one service provider commented:

“The National Housing Strategy has these priority populations: Indigenous people, homeless people, women and children fleeing violence, etc. And the way the funding is allocated is to these groups in specific ways, and creates funding silos and assumes that these

groups are mutually exclusive, and forces competition at the local level, where non-profit housing providers have to compete with each other....we need to realize these groups are not mutually exclusive, and these boundaries are not helpful.”¹⁸

A number of reports have highlighted gender-based inequities within the National Housing Strategy, with the following issues being highlighted in a report commissioned by the Office of the Federal Housing Advocate:

¹⁷ City of Toronto – Toronto Shelter, Support and Housing Administration. (2016). Occupancy Standards. City of Toronto. https://www.toronto.ca/wp-content/uploads/2017/10/9174-RGI_chapter4.pdf

¹⁸ Nelson et al., 2023.

Canada Housing Benefit

- The Canada Housing Benefit does not provide specific targets aligned with the disproportionate core housing need experienced by women-led, lone-parent family households, nor does it require that provinces or territories allocate these funds proportionate to the housing need experienced by women and women-led families.
- The CHB does not provide a framework to enable transparent reporting and monitoring on who is receiving the benefit, making it difficult to ensure that CHB funds are actually being accessed by women and gender diverse people experiencing the most severe forms of housing marginalization.
- The level of support offered through the CHB (\$2,500 per year, per household) is severely inadequate to meet the deep core housing need many women and women-led families find themselves in.
- The slow roll out of the CHB (due to bilateral agreements with provinces and territories, and the funding being delivered in the latter years of the program) is inconsistent with the standard that the right to housing be realized as swiftly and efficiently as possible.

Rental Construction Financing Initiative

- The NHS commits to ensuring that 25% of investments go to housing for women and girls.¹⁹ The RCIF, however, makes no such commitment.
- The affordability criteria employed in the RCIF is inconsistent with most definitions of affordable housing and housing need.
- The relaxed affordability criteria of the RCIF, combined with the requirement that developers only maintain the 'affordability' of 20% of units for ten years is inconsistent with the human rights obligation that governments ensure the right to housing as a priority in the allocation of resources.
- The RCIF does not outline a strategy for ensuring that the 'affordable' units constructed through this program are not lost after ten years.

Reaching Home

- The definition of chronic homelessness employed by Reaching Home²⁰ has been critiqued for failing to account for the ways in which women experience homelessness.
- There continues to be a lack of equitable investment in emergency homeless shelters and shelter beds for women across the country, similarly contravening the human rights obligation of non-discrimination in funding allocation.
- Homelessness is a prima facie violation of the right to housing.²¹ International human rights standards require that governments eliminate homelessness in the shortest

19 National Housing Strategy, 2017, p. 11.

20 Government of Canada. (N.D.) Reaching Home: Canada's Homelessness Strategy Directives. Infrastructure Canada.

21 A/HRC/31/54, para. 4.

possible time.²² Despite this, the vast majority of homelessness shelters and Violence Against Women shelters continue to operate at or over capacity each day.

- There are significant gaps, silos, and particular policies or practices within the homelessness and Violence Against Women sectors that create harm for women, girls, and gender diverse people seeking help, including in programs funded through the NHS.

National Housing Co-Investment Fund

- The NHCF does not articulate clear targets, timelines, or indicators for its impact on women and gender diverse peoples, including groups that are experiencing intersectional discrimination and the most severe forms of housing instability in Canada (e.g., refugee women-led families fleeing violence).
- The same critiques articulated above concerning the affordability guidelines of the RCIF apply to the NHCF.
- Small women's organizations, non-profits, service providers, and housing providers across Canada have articulated significant barriers to benefiting from NHS capital investment programs.²³

Regional Spotlight: Barriers to Affordable Housing in Western Canada

Given the centrality of the National Housing Strategy to the stock of affordable housing across the country, there is a critical need for revising targets, timelines, funding inequities, and approaches in alignment with a rights-based, GBA+ approach.

In our interviews and focus groups with participants from across the West, participants noted that affordability in housing markets across the region is eroding at such a pace that even provincial investments in housing are failing to meet the need on the ground. Participants from the Western region noted some of the harshest housing landscapes for women and gender-diverse people. In particular, participants cited a lack of housing options that would meet the needs of women at different stages of their life, particularly as young mothers and caregivers. Participants also discussed young mothers, single women and gender-diverse people having to stay in unsafe housing due to lack of affordable housing options available and due to long waitlists for social housing.

The scarcity of appropriate and affordable housing options in the Western Region is limiting women and gender-diverse people's ability to acquire and maintain affordable housing in which they feel safe. For example, a survey of the literature shows that this scarcity is a result of erosion of deeply affordable rental stock in BC far outpacing creation of affordable housing stock. Based on the report from the BC Housing Expert Panel, "nearly 34,000 units renting below \$750/month were lost in B.C. between 2011 and 2016. Assuming this same trend continued after 2016, the BC Non-profit Housing Association (BCNPHA) estimates that for every new unit of community housing built, three units of low-rent housing in the private sector disappear."²⁴

²² UN Human Rights Council. (2019, December 26). Guidelines for the implementation of the right to adequate housing. Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context, A/HRC/43/43, No. 8, para 48 (a). No. 5.

²³ Schwan, K; Ali, N. (2021). A Rights-Based, GBA+ Analysis of the National Housing Strategy. Toronto, ON: Women's National Housing & Homelessness Network.

²⁴ Canada-British Columbia Expert Panel on the Future of Housing Supply and Affordability. (2021). Opening doors: unlocking housing supply for affordability. Province of British Columbia. p. 31.

In response to this reality, the provincial government of British Columbia launched a 30-Point Housing Plan in 2018 that promised more than \$7 Billion in investments over 10 years to improve housing affordability across British Columbia (BC). The plan announced substantial investments in new community housing units, new supportive housing units with substantial investments in transitional spaces for women fleeing violence, and in social housing for Indigenous Peoples. While these investments are promising, further research on the progress of the 30-Point Housing Plan note challenges that reflect concerns raised by participants in our study – particularly the lack of a gender-focused and GBA+ approach to housing development, pressing scarcity of affordable housing, the devastating impacts of the financialization of housing, and increasingly worsening situation of housing in the Western region. Research on the 30-Point Housing Plan notes that while the investments are helpful, the overall lack of affordability in the province is severe, relentless, and has worsened over the years. The economic implications of affordability barriers have a disproportionate impact on women and gender-diverse people, given the gendered nature of poverty in Western Canada.²⁵

One of the biggest barriers impacting availability of affordable housing supply across British Columbia is delay in developmental processes often encountered at municipal levels. The report from the Expert Panel on Housing also notes that often these challenges can be a combination of legislative and non-legislative practices that can create delays that take years.²⁶ Delays caused by navigating development processes, including rezoning consistently leads to years between project proposal and groundbreaking. These factors can then also cause a great disconnect between supply being built and actual need on the ground that evolves in the time it takes for new supply to get built.

Housing policy recommendations²⁷ focused on BC offered by the Expert Panel on Housing suggest that creating synergies between municipal land-use policies and projected housing needs such that projected housing needs are used as minimum targets for municipal development and planning can be a critical step in addressing affordability crisis through managing supply. More importantly, limiting time for development application processes, including permits and rezoning applications, can also speed up development approvals.²⁸

Furthermore, like all Canadian cities, cities across BC have long waitlists of people trying to access social/community housing leaving many in need of deeply affordable housing waiting for years before they can get access to an appropriate unit. The Expert Panel report highlights reasons for this crisis-level need, indicating that: "The share of unmet housing demand is attributable to multiple factors, including a mismatch between unit types required and unit types available, [and], processing or eligibility issues."²⁹ Participants from the Western Region emphasized that challenges

25 Government of British Columbia. (2018). What we heard about poverty in BC. Government of British Columbia.

26 Canada-British Columbia Expert Panel on the Future of Housing Supply and Affordability, 2021.

27 Canada-British Columbia Expert Panel on the Future of Housing Supply and Affordability, 2021, p. 31.

28 Canada-British Columbia Expert Panel on the Future of Housing Supply and Affordability, 2021.

29 Canada-British Columbia Expert Panel on the Future of Housing Supply and Affordability, 2021, p. 31.

in understanding the difference between definitions of "low-income" makes it difficult for them to understand the kind of housing they are eligible for. Under BC housing, households with gross income under a certain determined threshold are considered for subsidized housing, whereas low-to-moderate income households above those income thresholds are eligible affordable housing units. Participants noted that these income thresholds can be a challenging measure particularly for women and gender-diverse people who are often involved in precarious employment and have varying incomes. Particularly, proving eligibility through complex paperwork and documentation is a significant barrier for some women and gender-diverse people, who are often juggling this burden with various other burdens, including childcare.

Regional Spotlight: Affordable Housing Challenges in the North

Participants from the North noted severe challenges related to the lack of affordable housing in the private market and tremendously limited social housing stock. Northern women and gender-diverse people who participated in the Pan-Canadian Survey consistently reported the need for more subsidized housing, more affordable market housing, and more rent subsidies across the board in the North. Survey participants also noted the lack of safe and appropriate emergency shelter spaces that led them to being on the streets, or forced them into situations of hidden homelessness, such as couch surfing or engaging in survival sex. Our regional analysis of Pan-Canadian Survey data indicated that hidden homelessness, especially in forms of overcrowding, is particularly prevalent in the North. This is aligned with other studies, which have indicated:

"Among all groups in Canada, those living in Inuit regions (Inuit Nunangat) suffer from the highest rates of overcrowding; over half of Inuit in Inuit Nunangat are living in crowded housing. Of those living in social housing, nearly 40% live in overcrowded conditions. Growing populations (the eastern Arctic region has the youngest and fastest growing population in Canada) further extend wait times for affordable housing and result in people living in vulnerable situations."³⁰

Shortage of housing stock in some remote communities in the North can mean that even when women and gender-diverse people are adequately employed, there just isn't enough housing for them to be housed appropriately and adequately. Many continue to live in homelessness, unable to find affordable and appropriate housing.

A unique challenge to affordable housing in the North is the availability of land for homeownership purposes. According to the Northern Housing Forum Report, availability of land for housing development can be a lengthy process in the Territories as it often entails navigating several entities, including the federal government departments, Territorial governments, and First Nations governments – including self-governing First Nations – and working within the complexities of different land-use systems, land claims, and land settlements. These processes delay or prevent opportunities for housing supply development in the North, generating dire unmet housing needs across the North.

30 Polar Knowledge Canada. Northern Housing Forum Participants, & Stratos Inc. (2019). Northern Housing Policy Recommendations - Canada.ca. Polar Knowledge Canada. <https://www.canada.ca/en/polar-knowledge/publications/northern-housing-forum-knowledge-products/policy-recommendations.html>

Moreover, climate conditions, the prevalence of mould in many homes, and housing codes not being adjusted to the Northern climate, create additional pressures on housing supply. Cost building and getting supplies to the North makes development in the North a particularly expensive venture. Importantly, the economic and environmental pressures that impact the supply of housing in the North are not "gender neutral": this lack of housing availability places significant constraints on the choices women and gender-diverse people are able to make about their living situation – especially where, how, and with whom they would like to live. This is further exacerbated by climate-related displacement and disaster, which, as a report by UN Women suggests, amplifies existing gender inequities, and "escalates the social, political, and economic tensions" faced by women, girls, and gender-diverse people around the world.³¹

"Governments need to give more land out at reasonable rates to families to be able to build a suitable home. loans/grants need to be more accessible to people for repairs with less paperwork as it is not only time consuming but very confusing and hard to understand"

³¹ UN Women (2022). Explainer: How gender inequality and climate change are interconnected. UN Women.

Pan-Canadian Survey
Respondent from the North

As articulated in a recent Human Rights Claim submitted to the Federal Housing Advocate by National Indigenous Feminist Housing Working Group:

...the unique circumstances of the North have given birth to monopolies held by housing authorities that offer affordable housing options. Many advocates have mentioned that housing offered by these authorities is in of need repairs and follows strict rules of tenancies and evictions, leaving few other alternatives for women and women-led families if they lose their housing with the housing authority. Advocates have also spoken to how getting evicted from housing unit with the authority can literally put you at a risk of being blacklisted from housing across their region, since housing authorities own majority of affordable housing units. Northern Advocates have consistently advocated for housing solutions that are built and owned by Indigenous women, Two-Spirit, and gender-diverse people, and that offer culturally-appropriate options for housing as a way of enjoying housing rights in the North. The monopoly of housing authorities and private housing providers dictates the kind of housing that gets built, and the lack of environmentally sustainable infrastructures mean many people are living in housing that is in need of repairs and have no other options.

Such challenges make the North a uniquely challenging setting to pursue conventional housing developments in. Study participants spoke to these challenges at great length, noting that First Nations and Inuit in the North not only need to have greater autonomy over their traditional territories, but there also needs to be a deliberate investment towards innovative housing solutions that are better suited for the North. Participants also noted the importance of creative housing models that are better suited for Indigenous communities in the North, and the importance of Indigenous-led and Indigenous-involved projects in the territories to meet the realities of people that live there.

When asked what services and supports would improve housing stability and prevent homelessness, one study participant from the Yukon responded: "More extensive programming for low-income families to come up with a down payment. Being able to use rental history for mortgage consideration and developing a program around this. More options for home ownership. It's a really big problem that people can't afford to buy a house because they want to as the down payment is stopping them."³² Women from the North interviewed for this study consistently spoke to the importance of home ownership, particularly for Indigenous Peoples in the North. The need for innovative and localized housing solutions was expressed consistently, with an emphasis on creating pathways towards home ownership for Indigenous women, gender-diverse people, and their families.

Regional Spotlight: Rent-Geared-to-Income Calculations for Youth over 16 in Central Region

Participants residing in the Central region, particularly Toronto Community Housing (TCH), noted rent-gear-to-income housing relied on calculating household incomes based on all adult members of the household. This particularly impacted youth who are trying to create financial stability for themselves while still living with their parents or guardians. The only exception to this rule was if the household member over 16 was enrolled as a full-time student and that the proof of their enrollment be submitted to TCH on an ongoing basis. Participants noted that paying 30% of your gross income in rent creates pressures for youth when they can be focusing on getting financially stable while choosing not to be in school. For many residents in TCH, being a full-time student entailed them relying on some level of student debt that further disrupted their ability to be financially stable. Participants also noted that the only way to be in a TCH once you're over 16, is to be paying 30% of your income to rent which creates a lot of stress for youth who might already have really low incomes. For youth who can not afford to be students, and have really low incomes, living in rent-geared-to-income housing can add extreme financial burden and pressure, forcing them to leave their parents' houses at very young ages because paying 30% of their income in rent leaves them little to survive on their own.

32 Pan-Canadian Survey data



Finding 2:

Lack of gender-responsive housing policies and programs: Barriers to accessible and adequate housing for marginalized women and gender-diverse people

Women and gender-diverse people experience barriers to housing beyond affordability, and often compounded by financial and other economic factors. In this section, we focus on barriers to housing accessibility and adequacy for marginalized women and gender-diverse people – and how these experiences are compounded by failures and issues within public systems that have a punitive effect on these groups.

Theme 1: Significant housing adequacy and accessibility issues exist for marginalized women and gender-diverse people across the country, many of whom are forced to live or shelter in poor conditions in order to keep a roof over their head. Gender and other intersecting identities shape the experiences and consequences of living in poor quality housing, with research demonstrating that Indigenous and racialized women, newcomer women-led families, Indigenous women and Two-Spirit people, and women with disabilities live in some of the worst housing conditions.

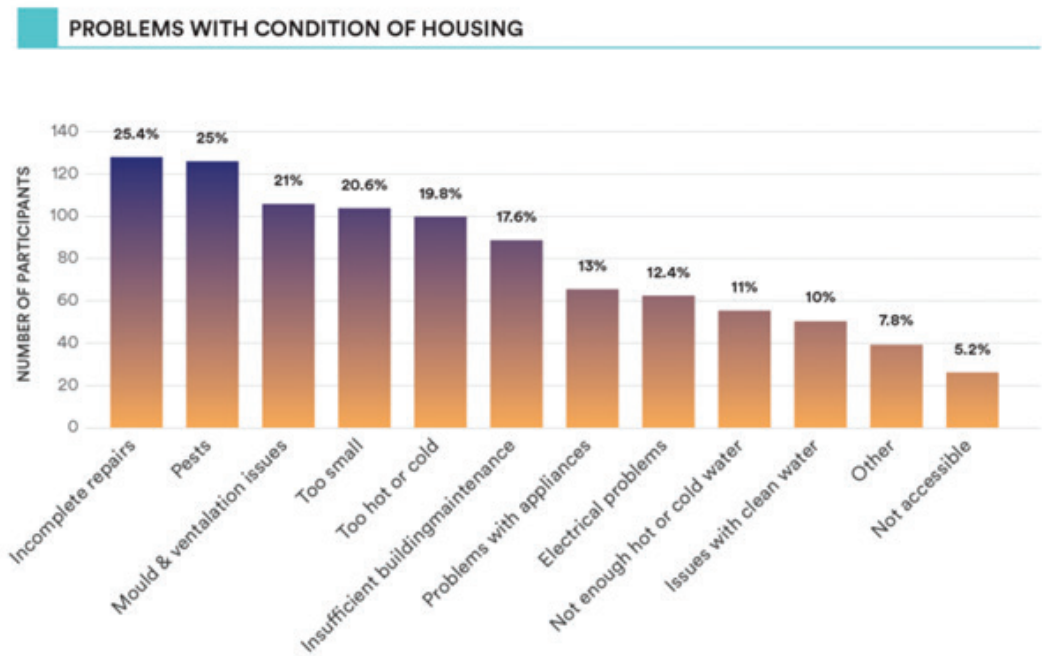
Across all sources of data – focus groups, interviews, national data sets, and research literatures – the adequacy of housing emerged as a key issue for marginalized women and gender-diverse people. According to national data, 70% of women and gender-diverse people who have experienced homelessness report having had at least one problem with their current or most recent housing, and almost a third reported three or more problems.³³ Health and safety issues were experienced by over half of participants (52.2%), and more than a third reported more than three health and safety issues in their most recent housing (27%). Importantly, 27.8% percent of participants were forced to leave their most recent housing due to issues with the housing condition.³⁴ These findings suggest that many marginalized women and gender-diverse people move in and out of homelessness and grossly inadequate housing, and that many remain in unsafe and ill-maintained housing just to keep a roof over their heads.

33 Schwan et al., 2021, p. 26.

34 Pan-Canadian

Housing adequacy issues are not equitably experienced amongst marginalized women and gender-diverse people across Canada, and vary significantly by region. Importantly, robust national and regional data demonstrates that Indigenous communities disproportionately suffer the most severe housing adequacy issues. This is particularly well-documented on reserves across the country, with research indicating:

- 44% of First Nations people living on reserve are living in housing that is in need of major repair.³⁵
- 51% of First Nations people living in on reserve housing report living with mould and mildew.³⁶
- 36.8% of First Nations people on reserve live in overcrowded housing.³⁷
- The lack of federal funds is estimated at an \$8.2 billion gap in housing and infrastructure need on reserve.³⁸



Recent research into respiratory illness in First Nations communities indicates that housing that is in poor condition can lead to acute and chronic health concerns for those residing in mould and pollution-heavy dwellings.³⁹ In Nunavut, for example, rates of Lower Respiratory Tract Infections are much higher.⁴⁰ Many reserves also lack access

35 Statistics Canada. (2016). The housing conditions of Aboriginal people in Canada.

36 Assembly of First Nations (AFN). (2013). Fact Sheet - First Nations Housing on Reserve.

37 Statistics Canada. (2016). The housing conditions of Aboriginal people in Canada.

38 Nishnawbe Aski Nation and Together Design Lab. (2018). Nishnawbe Aski Nation response to the First Nations National Housing and Infrastructure Strategy.

39 Kovesi, T.; Mallach, G.; Schreiber, Y.; McKay, M.; Lawlor, G.; Barrowman, N.; Tsampalieros, A.; Kulka, R.; Root, A.; Kelly, L.; Kirlaw, M.; & Miller, J.D. (2022). Housing conditions and respiratory morbidity in Indigenous children in remote communities in Northwestern Ontario, Canada. *Canadian Medical Association Journal*. 194 (3) E80-E88.

40 Kovesi, T. et al., 2022, p. E.82.

to clean and drinkable water, and live under long-standing boil water advisories. As Fact Sheet No. 35, The Right to Water, indicates: "While water has not been explicitly recognized as a self-standing human right in international treaties, international human rights law entails specific obligations related to access to safe drinking water".⁴¹ The Fact Sheet gives explicit consideration to water access for Indigenous Peoples, and to women with intersectional lived experiences. These elements mean that housing adequacy issues on-reserve are often amplified. As articulated by Olsen, on-reserve housing is rooted in the "structural absence of opportunity and the removal by the federal government of all control over one's own life and community".⁴²

The housing crisis experienced by Indigenous Peoples is inextricably linked to ongoing colonization and the long-standing disruption imposed on Indigenous ways of knowing and being. One of the fundamental ways in which the colonial project perpetuated violence on Indigenous peoples was through disrupting the roles of women, who, as the National Inquiry into Missing and Murdered Indigenous Women, Girls, and 2SLGBTQQIA+ Peoples explains, "are the heart of their Nations and communities".⁴³ Despite this, Indigenous women and gender-diverse people experience some of the most profound and insidious forms of violence, oppression and exploitation – of which their disproportionate housing precarity is one manifestation. The types and severity of housing issues faced by Indigenous women and gender-diverse people are not experienced evenly, and geographic factors play a significant role in determining housing outcomes. For example, in a 2019 Report on Indigenous women's experiences in Vancouver's Downtown Eastside by Martin & Walia, it was found that, "sixty-four percent of women with status now live off reserve and the impoverishment of Indigenous women in the inner city neighbourhoods like the DTES [Downtown Eastside Vancouver] is glaring when juxtaposed to the revenues generated by multinational and Crown corporations extracting resources from Indigenous lands".⁴⁴

Inadequate, poorly maintained, and inhabitable housing is a daily reality for low-income women and gender-diverse people in all regions across Canada. A province-wide survey of renter households in Nova Scotia, for example, found that issues with accessibility and habitability of housing were rampant.⁴⁵ In a province with the highest incidence of disability in Canada, issues around inadequate physical infrastructure and poorly maintained units are particularly concerning. For example, 74% of respondents to this province-wide survey reported they lived in a building without elevators.⁴⁶ In a further ACORN report about housing in Halifax, one respondent shared:

"Have complained about mould, rats, bedbugs. Was supposed to have new windows installed when I moved in 6 years ago. My daughter's bedroom window is so drafty and cold she cannot sleep in her bedroom during the winter. Floors are very creaky and soft to walk on, old carpet throughout that needs to be changed. Children and I have various lung, upper respiratory problems due to mould and carpets. Rent is

41 Office of the High Commissioner for Human Rights (2021). Fact Sheet No. 35: The Right to Water. United Nations. p. 3.

42 Olsen, S. (2016). Making poverty: a history of on-reserve housing programs, 1930-1996 (Doctoral dissertation). p. 347.

43 National Inquiry into Missing and Murdered Indigenous Women and Girls (NIMMIWG). (2019a). Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls. Vol. 1a. p. 129.

44 Martin, C. M. & Walia, H. (2019). Red women rising: Indigenous women survivors in Vancouver's downtown eastside. p.123.

45 Parker, S. (2017). Nova Scotia ACORN Tenant Survey Report. Nova Scotia ACORN.

46 Parker, S., 2017, p. 9.

increased every year. I have been told to move by doctors, however, because I am a recipient of income assistance and rent subsidy I am unable to do so. If I move my rent subsidy will be cut off and I was told that I am not allowed to reapply. The rent subsidy is for this apartment and does not transfer according to metro regional housing."⁴⁷

It is testimony like this, and like that which was shared by many participants throughout this study, that demonstrates the failure of providing housing without determining or evaluating its overall adequacy. Housing that is rife with mould, rats, and bedbugs is at best dehumanizing, and at worst deadly. Through increasing standards through regulation and rights-based, GBA-sensitive monitoring, we must ensure that when people find housing or are placed into housing situations, it does not deny their human dignity or cause them to suffer long term health impacts.

Regional Spotlight: Universal design principles and housing accessibility in the Atlantic region

Possibly one of the biggest challenges to housing adequacy impacting women and gender-diverse people is being able to find **accessible** housing units. Housing that is accessible for women and gender-diverse people who have disabilities and face socio-economic marginalization is severely limited, particularly in rural, Northern, and remote areas. These gaps stand in sharp contrast to human rights standards, which require accessibility to be a principal dimension of achieving the right to housing. For example, the United Nations Special Rapporteur on the Right to Adequate Housing has articulated that all national and sub-national housing strategies must address: "the unique housing experiences that result from intersectional and compound discrimination. For example, women with disabilities are more susceptible to violence in the home and less likely to have access to shelters or alternative accommodation."⁴⁸

Interview and focus group participants from the Atlantic region spoke to the challenges for those with physical disabilities on low-income trying to find housing that is built to accommodate their needs. Participants from Newfoundland and Labrador particularly noted challenges in finding accessible housing that would fit the needs of those experiencing physical disabilities. These challenges can mainly be attributed to private rental units that were built in the 1960s, 70s, and 80s, and did not meet the universal design principles that are commonly accepted as standards today.⁴⁹

⁴⁷ Nova Scotia ACORN (2017). Halifax Tenant Survey. ACORN Canada. p. 12.

⁴⁸ Special Rapporteur on the Right to Adequate Housing. (N.D.). Women and the Right to Adequate Housing. Office of the High Commissioner on Human Rights.

⁴⁹ Government and advocates are leaning on private builders for accessible housing. Will they listen? (2022, July 15). CBC News. <https://www.cbc.ca/news/canada/newfoundland-labrador/accessible-housing-unit-market-private-wait-list-1.6521614>

In 2012, Newfoundland and Labrador was one of the first provinces in Canada to make Universal Design mandatory in all new affordable and social housing developments.⁵⁰ While this truly represented national leadership on the part of Newfoundland and Labrador Housing Corporation (NLHC), one of the challenges in the provinces remains that older housing stock are not accessible. Out of the stock of 5500 units that NLHC operates, only 600 are fully or partially accessible.⁵¹ The demand for accessible units in Newfoundland and Labrador outpaces the supply causing major backlogs in the system. Aging population in Newfoundland and Labrador is also a key factor contributing to this demand, including amongst older women who have severely limited incomes.⁵²

Across the Atlantic region recent investments in universal design units in new developments offer a promising way forward. Recently, the Government of Newfoundland and Labrador⁵³ and the Government of Nova Scotia⁵⁴ have announced new investments in creating accessible housing stock to meet the rising demand for such units in the region. It is not clear, however, whether or how gender equity targets will be ensured across these new investments.

These challenges in the availability of adequate accessible units in the Atlantic region reflect a larger challenge across Canada around the rights of people living with disabilities. The End of Mission Statement by the United Nations Special Rapporteur on the rights of persons with disabilities, Ms. Catalina Devandas-Aguilar, summarizes this challenge well:

Canada lacks a mechanism to coordinate and harmonize the initiatives carried out at the federal, provincial and territorial levels by these different focal points. Nor are there sufficient efforts to coordinate the responses at provincial/territorial levels. This lack of coordination mechanisms is one critical element that limits the mainstreaming and implementation of the Convention on Rights of People with Disabilities (CRDP) across Canada.⁵⁵

Currently, there is no legislation in Canada that federally legislates universal design across all regions in Canada. This creates an ad hoc patchwork of investments and initiatives that do not lead to the kind of transformational systemic change in accessibility and housing that is currently needed across all regions in Canada. This has a uniquely devastating impact on women and gender-diverse people with disabilities, especially those who are aging and have very meagre incomes.

50 Hedderson, T. (2012). NLHC First in Canada to Make Universal Design Standards Mandatory. Government of Newfoundland and Labrador.

51 CBC News (2022, July 15)

52 CBC News (2022, July 15)

53 Hood, J. (2022, December 9). Construction Started on Public Housing Development in Pleasantville. Government of Newfoundland and Labrador. <https://www.gov.nl.ca/releases/2022/cssd/1209n07/>

54 Government of Nova Scotia. (2022, August 31). New Home Designs for People Living with Disabilities. <https://novascotia.ca/news/release/?id=20220831001>

55 Devandas-Aguilar, C. (2019). End of Mission Statement by the United Nations Special Rapporteur on the rights of persons with disabilities, Ms. Catalina Devandas-Aguilar, on her visit to Canada. UN Office of the High Commissioner.

Theme 2: Significant housing adequacy and accessibility issues exist for marginalized women and gender-diverse people across the country, many of whom are forced to live or shelter in poor conditions in order to keep a roof over their head. Gender and other intersecting identities shape the experiences and consequences of living in poor quality housing, with research demonstrating that Indigenous and racialized women, newcomer women-led families, Indigenous women and Two-Spirit people, and women with disabilities live in some of the worst housing conditions.

Analysis of the literature, survey, and interviews reveals that across regions, women and gender-diverse people are experiencing egregious housing conditions resulting from navigating a hostile system of policies and programs. Even when experiences of individuals were unique, the underlying factor that impacted all women and gender-diverse people was interactions with multiple systems that are inflexible and disregards their lived realities. Research suggests that public systems are often organized along principles that appear benevolent and caring – but may, in reality, lead to intergenerational cycles of poverty, fractured communities, and displaced families. Time and again participants found themselves without options, and left without any access to solutions in face of policies that failed to recognize their challenges. In this section we explore two public systems – income assistance and child welfare – highlighting how policies and inequities within these systems create barriers to adequate housing for marginalized women and gender-diverse people.

Cross Regional Spotlight: Income Assistance and Housing Need

For women and gender-diverse people who experience marginalization in Canada, access to adequate housing is intimately tied to income. Research consistently demonstrates deepening poverty and housing precarity amongst those on social assistance or receiving disability benefits across Canada, as well as for those who face barriers to employment but do not qualify for these subsidies. As a result, income assistance policies significantly shape the causes and trajectories of housing need amongst women and gender-diverse people, often exacerbating housing insecurity and/or contributing to other negative outcomes, such as separation from children or the perpetuation of abusive relationships.

Access to Social Assistance and Disability Benefits

The link between access to income assistance and housing need is perhaps most visible for women and gender-diverse people with disabilities. Data from the Pan-Canadian Survey found that 79% of participants had some form of disability, with participants reporting an average of 3 disabilities. Importantly, however, many were not receiving disability benefits (e.g., ODSP). For those who had one disability, only 63.4% were

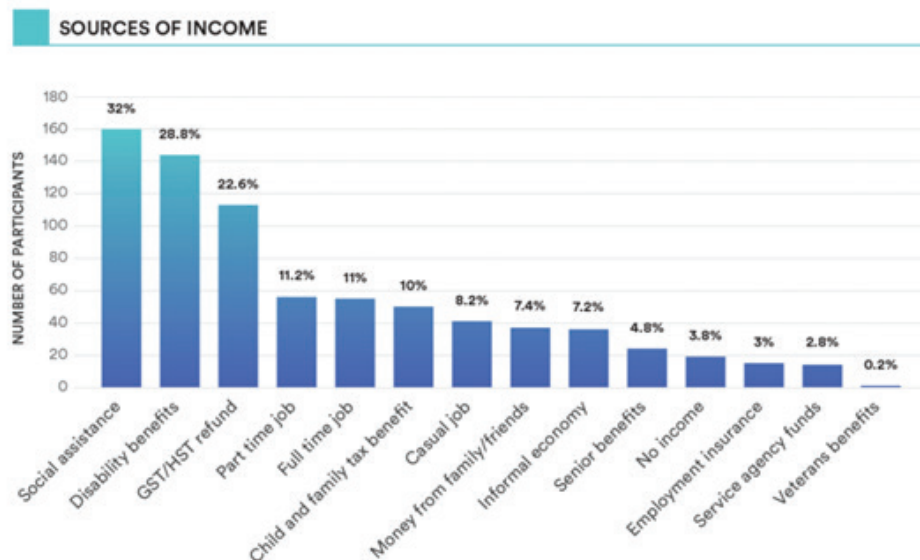


Figure 4. Sources of Income amongst participants in the Pan-Canadian Survey on Women's Homelessness. Note that only 28.8% reported receiving disability benefits, while 79% reported having a disability.

receiving a disability benefit. This rate increased to 85.1% for women and gender diverse people who endorsed three or more disabilities – displaying shocking gaps in access to social assistance benefits for some of the most marginalized women and gender-diverse people (see Figure 4).

Regional analysis of this dataset indicated regional variabilities with respect to receipt of social assistance and disability benefits (see Figure 4), including the following:

- Women and gender-diverse people from the Western⁵⁶ and Central regions were most likely to report access to disability benefits. Those living in Atlantic Canada and the Territories were least likely to report access disability benefits.
- Participants in the Prairies and the North were most likely to report income assistance as a source of income. Importantly, however, our interviews and focus groups with participants in both regions revealed that when faced with barriers to receiving disabilities benefits, our research suggested that many women and gender-diverse people opt for income assistance instead. Inability to receive disability benefits and having to rely on income assistance can mean that women and gender-diverse people who are eligible for higher social assistance rates are having to survive on lower financial supports, despite their eligibility. This in itself creates situations of dire poverty for those with experiences of disabilities, and further keeps them from supports they need.

⁵⁶ For the Western region, the higher rates of disability benefits could potentially be a result of the provincial government announcing "a \$26 million investment to remove administrative barriers preventing access to income and disability assistance in 2019." <https://make-the-shift.org/wp-content/uploads/2022/04/Canadian-Municipal-Policy-Scan.pdf>

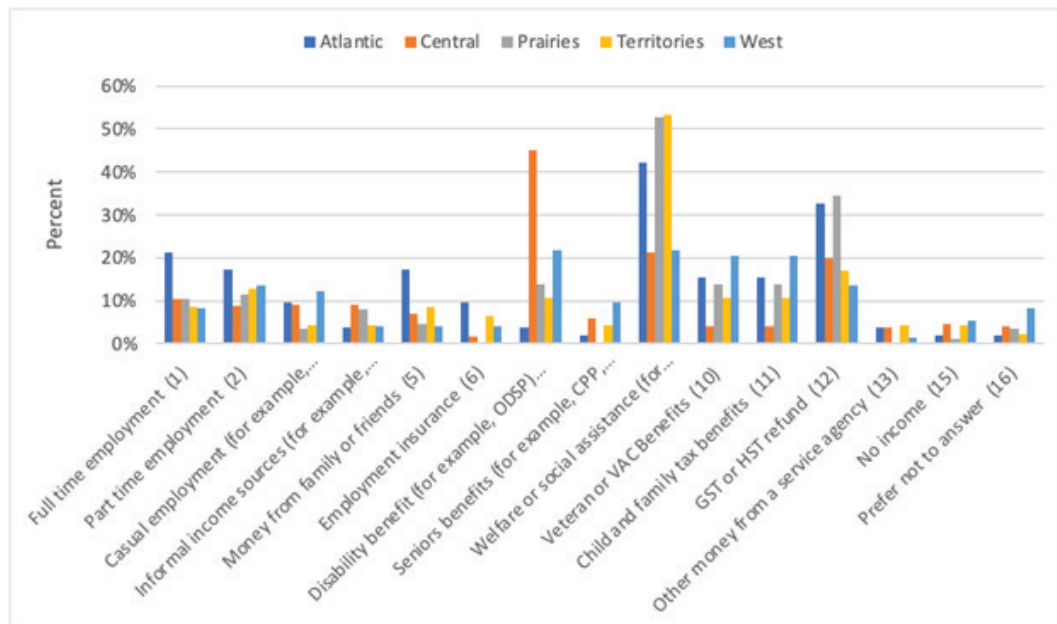


Figure 5. Sources of Income, Pan-Canadian Survey on Women's Housing & Homelessness

- Participants in Atlantic Canada had the lowest percentage of participants receiving social assistance, and the third lowest number of participants receiving disability benefits (see Figure 5). Given there are comparable rates of disability in the Atlantic participant sample, this suggests marginalized women and gender-diverse people in Atlantic Canada may face even greater barriers to receiving income assistance to support their quest for accessible housing.

Low Social Assistance Rates & Clawbacks

Study participants across all regions emphasized that social assistance rates are extremely low and fell far below the actual costs of living, which has been highlighted in research and advocacy.⁵⁷ Participants also noted that rent-geared-to-income housing that relies on 30% of your income often leaves women and gender-diverse people with very little to survive on. Those on social assistance noted that rates are so low that even with shelter allowances, paying 30% of your income into rent does not leave much to survive on.

These low social assistance rates are exacerbated by clawbacks of various kinds. For example, study participants from the Atlantic region also noted the damaging impact clawbacks have on those living in subsidized housing, continuing to keep them in cycles of poverty. Many provincial and territorial social assistance programs have thin margins for the additional income those accessing assistance can bring in before they are made to pay back the difference between their benefits and the money they make from other sources. Clawbacks in this context punish women and gender-diverse people when they seek other sources of income generation to cover their basic needs, including

57 Laidley, J.; Tabbara, M. (2022). Welfare in Canada, 2021. Maytree Foundation.

funds earned through employment. These clawbacks can even result in an individual losing access to their benefits, and ultimately even in loss of housing. More egregious is when clawbacks occur as a result of an individual receiving gifts or aid from family or community. Frustratingly for lived experience advocates working on addressing the housing crisis, clawbacks can also apply to small amounts of money they may make in the form of honoraria for engaging in advocacy or research.

In the context of COVID-related CERB payments, the Canadian Association of Social Workers (CASW) spoke out about the clawbacks to federal benefits many Canadians faced after receiving CERB – referring to this practice, poignantly, as ‘when benefits harm’: as the president of CASW, Joan Davis-Whelan phrased, “there are far too many stories of Canadians losing out on their child or seniors’ benefits because they accepted help when they needed it.”⁵⁸ The practice of clawbacks varies widely between different provinces and territories, which each have different income assistance and benefits programs with varying stipulations and thresholds for additional income. Unclear rules mean that someone could unintentionally lose out on income they need to survive. Participants noted that these clawbacks on social assistance when people were trying to work and sustain themselves with additional income kept people in precarious housing situations.

Spotlight: Low Social Assistance Rates & Clawbacks in Atlantic Canada

Based on a 2022 report on the Canadian welfare system from the Maytree Foundation⁵⁹, the Atlantic provinces of Nova Scotia and New Brunswick have the lowest social assistance rates for unattached singles, those with disabilities, single parents, and couples with children. While Prince Edward Island (PEI) and Newfoundland and Labrador (NL) boast higher income assistance rates across the region, social assistance rates across all Atlantic provinces remain significantly low, and pose a particular challenge for women and gender-diverse people. Rates for unattached singles fall significantly below the deep income poverty threshold⁶⁰ for all Atlantic provinces, with New Brunswick only reaching up to 33% of the deep income poverty threshold.⁶¹ For those experiencing disabilities, Newfoundland was the only Atlantic province that offered benefits that were above the deep income poverty threshold. As for single parents, fell significantly short of the deep income poverty line in New Brunswick and Nova Scotia, but PEI and NL met the deep income poverty threshold for single parent led families (in most cases, women-led). In all cases, rates fell significantly short of the official poverty line.

Data from the Pan-Canadian Survey indicates that approximately 20% of respondents from the Atlantic reported full-time employment as income, whereas 18% reported part-time income. This was the highest rate of employment among those experiencing housing insecurity or homelessness across all regions, indicating that employment is not actually preventing homelessness for many women and gender-diverse people in this region. Triangulating the survey findings with research and data collected from

58 Canadian Association of Social Workers (2021). When Benefits Harm: The Canadian Association of Social Workers Calls for an End to CERB Clawbacks. Canadian Association of Social Workers.

59 Laidley, J.; Tabbara, M. (2022). Welfare in Canada, 2021. Maytree Foundation.

60 The Market Basket Measure (MBM), Canada's Official Poverty Line, identifies households whose disposable income is less than the cost of a “basket” of goods and services that represent a basic standard of living. Deep Income Poverty (MBM-DIP) identifies households whose disposable income is less than 75 percent of the MBM. Laidley, J.; Tabbara, M. (2022).

61 Laidley, J.; Tabbara, M., 2022.

When asked what services or supports would have prevented her homelessness, one lived expert from Atlantic Canada commented:

"Affordable housing and a universal basic income. I don't qualify for disability because the program doesn't recognize Borderline Personality Disorder, generalized anxiety disorder, nor does it consider my depression serious enough for disability."

Lived Expert in Atlantic
Canada, Pan-Canadian Survey

interviews, analysis implies social assistance rates are continuing to keep people in housing insecurity across Atlantic provinces, even when they are aiding their income with employment income.

Based on our research, the way that income assistance is structurally set up keeps women and gender-diverse people in deep poverty and subsequently living in housing insecurity. Evidence shows that women primarily make-up single parent-families and are often experiencing poverty. Our analysis of social assistance rates in the Atlantic region reveals that clawbacks on income for those on social assistance, even when they are trying to survive on lowest incomes across Canada, compounded with constant means-testing and complicated application processes for housing and social assistance, plays a big role in keeping women and gender-diverse people in poverty and precarity. One participant from the Atlantic region noted that providing subsidized housing based on timely filing of taxes is in

itself a barrier for those who might be struggling and don't have their taxes filed. Another participant particularly noted losing her subsidized unit with St. John's social housing because she was unable to do her taxes in time. Participants also noted that oftentimes, incomes being made are already below tax threshold, yet not filing taxes can become an excuse to evict someone from social housing.

Regional Spotlight: Child Welfare Systems and Housing in the North

Child welfare systems across all regions are recorded to have an impact on women's journey with finding and maintaining housing. Particularly, research participants from the North spoke in great detail to the challenges posed by child welfare services that use lack of appropriate and adequate housing as a reason to apprehend children even though having children living with you is critical to getting appropriate social housing in the North. In the Pan-Canadian Survey, respondents from the North had one of the highest rates of becoming homeless under the age of 16 compared to all other regions. In total, almost a quarter of respondents from the North (23.5%) reported first experiencing homelessness under 16 (see Figure 3). Respondents from the Northern Region also reported the lowest average age at which they first experienced homelessness across all regions – age 9. In addition to the extreme vulnerability posed by experiencing homelessness during these young ages, for many it would have been extremely difficult to access emergency shelter services or supports due to age-based

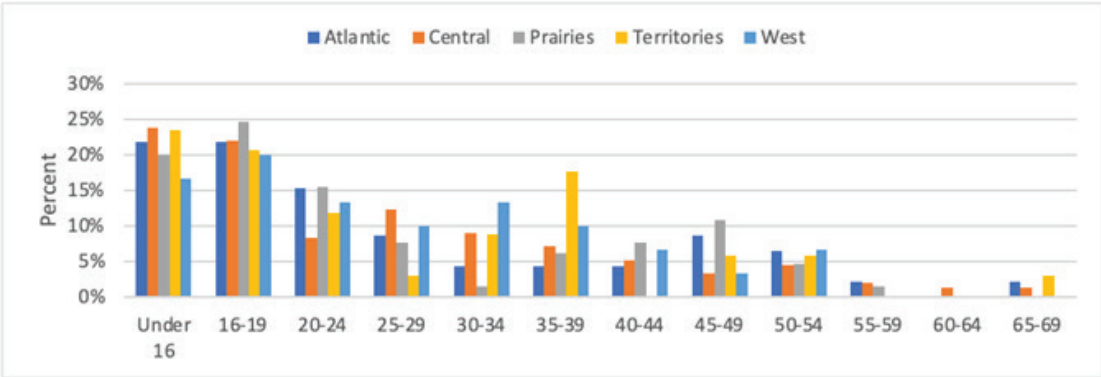
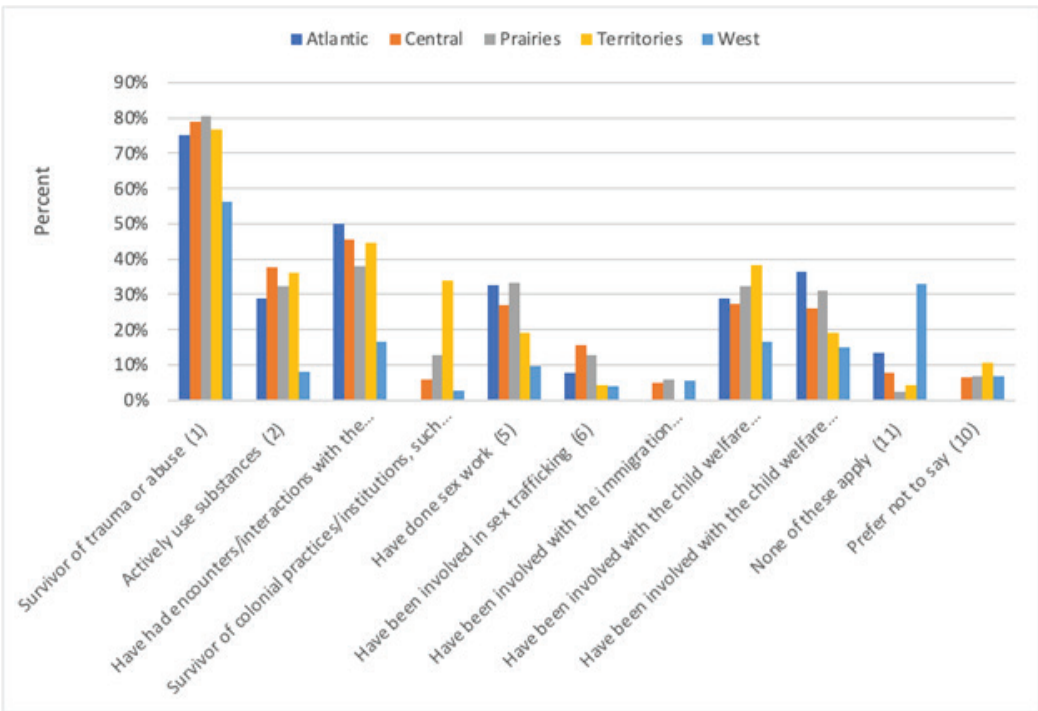


Figure 6. Age of first experience of homelessness, Pan-Canadian Survey on Women's Homelessness & Housing Need

eligibility criteria within these agencies/organizations. These inequities were reflected in the child welfare data as well, with participants from the Territories reporting the highest rates of involvement with child welfare as a child (see Figure 4).

Triangulation of evidence collected from the Pan-Canadian Survey, focus groups and interviews, and research literature shows that the pressing shortage of affordable housing stock, overcrowding, and deteriorating infrastructure is the root cause for many women being stuck in cycles of navigating child welfare systems and social housing systems. Research participants from remote Northern communities noted that there just

Figure 7. Personal Experiences, Pan-Canadian Survey on Women's Housing & Homelessness



isn't enough housing for the amount of people that live in the community, leading to wait times of 2 or more years. More importantly since rents are extremely high, people in the North also have to wait for subsidized or social housing where they can afford rents. Even then, housing that one receives might not be adequate and women might be stuck in situations that present unsafe living situations or separation from children. Participants noted that rather than understanding and addressing these pressing conditions in the North, child welfare systems often add more violence to women's life, subjecting them to trauma by taking their children away.

Importantly, it is critical to understand that housing adequacy issues in the North are deleterious to the wellbeing of the family unit, and can create the conditions for child welfare involvement. Notably, housing adequacy expands beyond the physical infrastructure of the house. Many participants also spoke to adequacy in reference to the ability of the housing to support the well-being of the family unit. Research participants noted that the lack of accessible and affordable housing of a sufficient size prevents family unification and the maintenance of family relations, and in some cases continues to keep people in cycles of dependency that undermine their agency and their relationships. Participants spoke about how the current housing system in the North fits neither the needs or realities of women and gender-diverse people, and often services put women in a box, disregarding that they exist within a community of other relations that make them feel safe. This extended to services as well, with many participants in the North (and other regions) articulating that some services are only offered to single women, which means that if they are with a partner they have to separate from them while receiving services. Other participants spoke about strict guest policies in transitional housing or other emergency services, policies that were maintained even when it was their children, grandparents and other relatives visiting them. These policies are inseparable from colonial frameworks and violence that form the foundation of disproportionate child apprehension rates amongst Indigenous communities, and keep many Indigenous women in cycles of homelessness and poverty: as a YWCA report from Metro Vancouver reminds, "The overrepresentation of Indigenous people in the child welfare systems is not a parenting issue, it is a poverty issue".⁶²

62 YWCA Metro Vancouver. (2022). What is the Indigenous Child Welfare Crisis and How do we Address it? YWCA Metro Vancouver.

"You have to have your children "living with you" in order to obtain social housing. But FCS [Family and Child Services] says you have to have adequate housing in order to get your kids back."

Lived Expert in Atlantic Canada, Pan-Canadian Survey



Finding 3:

Housing need, violence, & emergency shelter and supports: Gender-based gaps and inequities

Research consistently demonstrates that housing need among women and gender-diverse people is interconnected with experiences of violence and trauma, with bidirectional causation evidenced. Importantly, studies have also indicated the conditions under which the homelessness and VAW sectors operate (e.g., overwhelmed, underfunded), and some of the policies which they employ (e.g., restrictive definitions of "domestic violence"), can inadvertently contribute to violence in the lives of marginalized women and gender-diverse people. Many participants in this study reported violence and trauma resulting from navigating anti-violence systems and homelessness services when seeking respite from housing insecurity, homelessness, or violence in a previous housing situation. In this section we explore broader structural violence in the lives of women and gender-diverse people, the lack of gender-specific shelters and services across Canada, and policies within VAW and homelessness services which result in systemic exclusion or discrimination.

Theme 1: Broader structural violence shapes the lives of women and gender-diverse people who are experiencing housing insecurity or homelessness.

Intersectional, gender-based exclusion from the housing system does not occur in a vacuum, but is inseparable from broader experiences of gender-based violence and abuse that shape the lives of many women and gender-diverse people. Across all data sources, it was evident that housing need and homelessness often co-occurs with not just interpersonal violence for women and gender-diverse people, but broader structural violence. Themes that emerged in interviews and focus groups included systemic discrimination on the basis of identity and socio-economic status, police violence against those from Indigenous and racialized communities, denial of human rights and land rights, poor access to justice and accountability mechanisms within government institutions, and broad patterns of dehumanization experienced by people who are unhoused or underhoused.

Structural violence refers to the "violence produced by the ways in which social structures and systems are organized."⁶³ For this reason, structural violence is the most ubiquitous form of violence experienced by women and gender-diverse people – however, it is also the most difficult form to identify and to address due to its seeming abstractness. Structural violence is so pervasive because it is part of the fabric of

63 Schwan et. al, 2020, p. 30.

Canada, beginning with the dispossession and dislocation of Indigenous Peoples, and ongoing colonial genocide. A structure is capable of enacting violence when it is fashioned to benefit some members of a society, and to punish others. The system may, on its surface, appear passive – even benign – while still having life-altering outcomes for women and gender-diverse people. Public systems, such as the child welfare system, the carceral system, the education system, and the healthcare system are all institutional spaces in which structural violence can play out. A society that is scaffolded around, and in turn rewards, the ideas, needs, and lived realities of white, cisgender men who have access to economic, political, and social power will inherently neglect anyone who falls outside that narrow set of experiences. The harm of exploitative and abusive systems is pernicious especially because it is capable of making its operations invisible. Rather than blaming systems that function to create situations of oppression in the first place, there is an assumption that people living in precarious and untenable situations have somehow done something to deserve what is happening to them. They are then expected to be able to 'pull themselves up by their bootstraps' in order to 'solve' their housing troubles.

Housing policy across Canada, at all levels of government is fraught with structural and systemic gaps that create barriers and oppression for women's and gender-diverse people's access to housing that is safe, adequate, appropriate and affordable. These gaps are deeper and more severe for women and gender-diverse people at intersections of marginalization due to their race and gender identity, their migration history, their experiences of disabilities, their Indigeniety and their history with genocidal colonial practices, and their social class and income status. Across interviews with participants from different regions, these intersections were highlighted time and again, particularly to bring attention to experiences with certain policies and systems for those experiencing multiple marginalizations.

A key issue that many interview participants identified as a systemic challenge impacting housing policy outcomes for women and gender-diverse people is lack of accountability, regulation, and monitoring. In the absence of mechanisms to monitor and evaluate programs and practices, it is impossible to measure progress, identify areas that are producing harm, and determine what changes need to be made to close service gaps that foster inequity. Interview participants noted that accountability is lacking not just from governments who are responsible for developing policies and administering funding, but also from non-profit service providers who implement programs and private sector housing actors, who shape the private housing market. There are strong regional disparities in how each of these actors shape the experiences of women and gender-diverse people trying to navigate the housing system – from provincial and territorial (de)regulation, opacity in the application of residential tenancy acts, to the extreme imbalance of power faced by renters in a heavily financialized housing landscape. Participants spoke to the myriad impacts of this lack of accountability across all of these housing sector actors at great length, highlighting key areas that require deep transformation and urgent action.

Accountability for Measuring Progress towards Ending Homelessness for Women and Gender-Diverse People

One form of monitoring and measurement progress towards addressing homelessness are Point-in-Time (PIT) Counts, which have been roundly criticized for failing to capture

the experiences of women and gender-diverse people.⁶⁴ Discussion of this methodology occurred in numerous focus groups we conducted. Participants in Victoria (BC), for example, highlighted that Point-in-Time (PiT) Counts are a critical way of illuminating the state of homelessness in any given city across Canada, including demographics and pathways into homelessness. However, participants also noted that PiT count cannot be used as an estimate of gendered homelessness as they primarily focus on those in emergency shelters and those 'sleeping rough,' both scenarios generally considered unsafe by women and gender-diverse people experiencing homelessness. Safety and unsafety is a complex calculation for women and gender-diverse people – and in many cases, individuals must choose between a handful of unappealing and risky options. For this reason, many women and gender-diverse people experience chronic hidden homelessness – meaning that they rely on and oftentimes exhaust their informal networks before turning to formal services.⁶⁵ Participants emphasized the importance of PiT Count methodology to be conducted in locations where hidden homelessness can be more aptly captured. A Report from the Greater Victoria Coalition to End Homelessness, following the PiT Count in March 2020, acknowledges that the PiT Count numbers in Victoria are an underestimate and do not account for those experiencing hidden homelessness. By failing to account for hidden homelessness, this methodology creates a gendered gap in the data and further invisibilizes women and gender-diverse people who are unhoused. This makes it difficult to measure progress toward ending homelessness for women and gender-diverse people, thereby stymying accountability efforts.

Accountability from Service and Housing Providers, including Staff

The absence of accountability from service and housing providers was also raised by many focus group and interview participants. Participants in Vancouver spoke to a pressing lack of capacity in the nonprofit sector that leads to lack of accountability, given that service providers are always operating in an environment of urgency and burnouts. Research participants identified the need for more service user-centred accountability, that focuses on service user trajectories and experience of ways in which nonprofits are implementing and delivering programs.

Relatedly, study participants acknowledged that homeless-serving nonprofits are spread so thin across funding structures that they often lack the capacity to thoroughly evaluate and strategize their programming to meet increasing and changing needs in the population. Service provider participants from Vancouver noted that the lack of capacity created by the systemic underfunding of the nonprofit sector, which creates large gaps in the sector that hurt those accessing services. Research suggests this has been exacerbated during the pandemic, with a recent report assessing the state of the Vancouver non-profit sector as a result of the COVID-19 pandemic noting that service users are increasingly presenting with higher and more complex needs.⁶⁶ This creates a compounding effect on the pressures that nonprofits were already experiencing due to lack of funding and severe staffing shortages prior to the pandemic. Lack of funding and staffing shortages have become endemic in a sector that often relies on unstable

64 Schwan et al., 2020.

65 Bretherton, J. (2017). Reconsidering Gender in Homelessness. *European Journal of Homelessness*, 11(1). 1-21.

66 Social Policy and Projects Research and Data Team. (2020). *Vancouver's Non-Profit Sector: Current State Analysis*. City of Vancouver. p. 29.

project funding, lacks core funding, and is unable to pay staff adequately to retain them long-term. In the context of gender-diverse and transgender staff, they may also experience similar forms of discriminatory and transphobic treatment as service users – structural issues impact both staff and residents in an inequitable system. The sector consistently experiences staff burnout and turnover that create further challenges in retaining skill sets that are critical in serving high needs populations. Anti-oppressive and trans-inclusive training is also often reserved for long-term and permanent employees – in a study of transforming Toronto shelters for trans and gender-diverse inclusion, it was highly recommended that training must be accessible to and required for all staff, volunteers, and members of a shelter ecosystem, including those in indirect roles like cleaning staff, security workers, and caterers.⁶⁷ These interlocking issues create barriers to accountability by services users and staff alike.

Lived experts who participated in the interviews spoke to a myriad of harms experiences navigating services and interacting with frontline workers, and the challenges they faced with trying to access justice or accountability in response to these experiences. For example, participants from Vancouver and Victoria noted experiences in Single Room Occupancies (SROs) that were often co-ed and exposed women and gender-diverse people to gender-based violence. When reported to frontline workers, participants noted that they were not believed and no adequate action was taken, leaving them to deal with the risks to their safety alone. SROs were touted as a viable solution during the pandemic with many cities operating SROs to provide safe physically-distanced spaces for unsheltered individuals to stay in. What followed, according to participants interviewed for this study, were experiences of violence and trauma particularly for women and gender-diverse people in those spaces. A report on the state of SROs in Vancouver noted that,

“The continued use of men-centered SRO housing models — with shared washrooms (that may or may not work) and shared kitchens (if available) — reinforced inequities for women in the study.

Intense surveillance and monitoring, building curfews, the fact that staff have room keys and that police readily access the buildings all prohibited women from moving freely within the building. For some this meant sleeping and working outside.

The varying building models also reinforced and normalized violence against women. Lapses of security (broken locks, no desk staff at night), exploitation by building staff (no access to mail without sexual favour) and infantilizing rules (daily room checks, no overnight guests) were some of the ways in which violence against women was made pervasive within SRO housing.

In private buildings, this often resulted in physical or sexual violence. And daily practices — such as threats of violence from staff and lack of tenancy agreements — made women more vulnerable to eviction and restricted their ability to contest illegal evictions.”⁶⁸

67 Toronto Shelter Network. (2020). Transforming the Emergency Homelessness System: Two Spirited, Trans, Nonbinary and Gender Diverse Safety in Shelters Project. Toronto Shelter Network. p. 26.

68 Collins, A. (2018). Canada's Housing Crisis Brings Violence to Poor Women. Vancouver, BC. The Tyee.

Lived expert participants from the Western region echoed findings stated in the report above. Participants spoke of experiences of extreme fear and the risk they faced when residing in SROs, and often choosing to not be in SROs due to the risks to their safety. The SRO model, while hoping to provide shelter to unhoused individuals, puts women and gender-diverse people at systemic risk and subjects them to rules that may undermine their agency and put their safety in jeopardy. Interview participants from the Western region called for accountability of SROs, as well as organizations that operate SROs and their role in perpetuating harm on women and gender-diverse people. The example posed here by SROs highlights the pressing need for GBA+ and gender-responsive policy, programming, and practice. Planning that prioritizes the needs of women and gender-diverse people at the outset is less likely to manufacture experiences of harm. When women and gender-diverse people are placed in living situations where their needs and lived experiences have not been taken into consideration, it is more likely that they will experience negative impacts – including erecting further barriers to realizing their fundamental human rights and inherent dignity.

The Blame Game

Interview participants also noted how challenging it is to assign accountability to a particular entity in the system, and how common it is for entities to point fingers at each other without accepting responsibility and accountability for policies that continue perpetuating harm onto already vulnerable individuals. One participant from Victoria noted how many homelessness serving agencies blame the lack of funding from municipalities who in return blame the province, all the while unsheltered individuals burden the harms. A recent report on BC's winter response mirrors this cycle of finger pointing where shelters in Kamloops were forced to shut down citing lack of municipal and provincial funding as a key reason, yet BC Housing pointed the finger back at the municipalities and its partner stating it is their job to implement solutions.

Cross Regional Spotlight: Discrimination and Dehumanization

Importantly, discrimination in housing is not only experienced by multiply-marginalized groups, but it is also such a common and entrenched experience that it becomes an anticipated feature of daily life. For example, a recent report from researchers at Trans PULSE Canada, based on quantitative survey data from 2,873 trans and non-binary people, found that "Housing barriers manifested not only in lived experiences but also in anticipation of mistreatment. Half of participants anticipated discrimination in obtaining housing 'because of who they are.'"⁶⁹ This may be in part due to the fact that a significant portion of discrimination experienced by trans people is **covert** rather than **overt** – meaning that even in the face of discriminatory treatment,

"We have people coming saying they applied for literally hundreds of housing opportunities and didn't get any of them, and no one can come out and say explicitly it's because you're trans but obviously it is."

⁶⁹ Li, L.; Valoro-Jones, C.; Scheim, A. & Bauer, G. (2023). Housing Barriers Among Two-Spirit, Trans and Non-Binary Adults in Canada. Trans PULSE Canada. p. 8.

Housing Provider quoted in Nelson et al., (2022)

“Foyer entrance to the shelter filled with garbage, people sleeping, and filled with graffiti ... how hard would it be to paint the foyer and take care for people? But this kind of treatment is so normalized.”

Interview participant from Victoria, BC

it may be difficult to prove, gather evidence, or access justice.⁷⁰ The covert nature of discrimination also leads to gaslighting and denial – with gender-diverse people even reporting being punished or blamed when they are the victims of harassment, abuse, or violence. For example, in a 2020 study of Toronto shelters, it was noted that “gender diverse clients were likely to experience hyper-surveillance and be more harshly punished than their cisgender counterparts, even in cases where a cisgender client was bullying a gender diverse client. Several service workers noted that harsher punishments, more frequent service restrictions, bans and police interventions were employed against gender diverse clients over less serious infractions than cisgender clients for the same or worse behaviour.”⁷¹

70 James, J., Bauer, G., Peck, R., Brennan, D., & Nussbaum, N., (2018). Legal Problems Facing Trans People in Ontario. HIV & AIDS Legal Clinic Ontario. (1(1). p. 9.

71 Toronto Shelter Network (2020). Transforming the Emergency Homelessness System: Two Spirited, Trans, Nonbinary and gender-diverse Safety in Shelters Project. Toronto Shelter Network.p. 24.

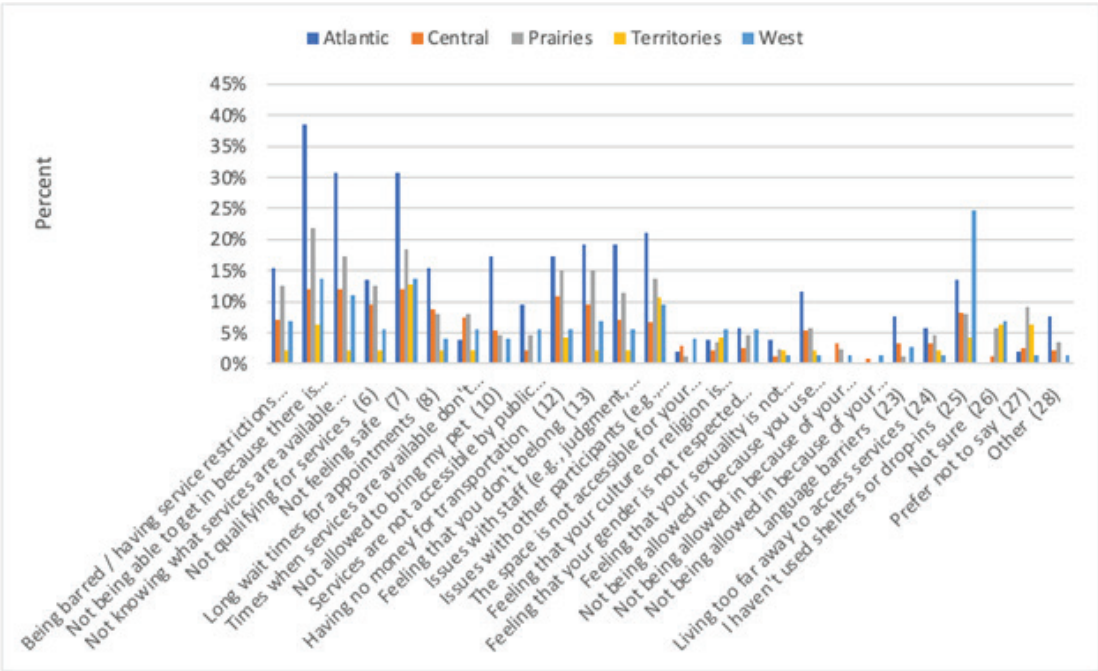
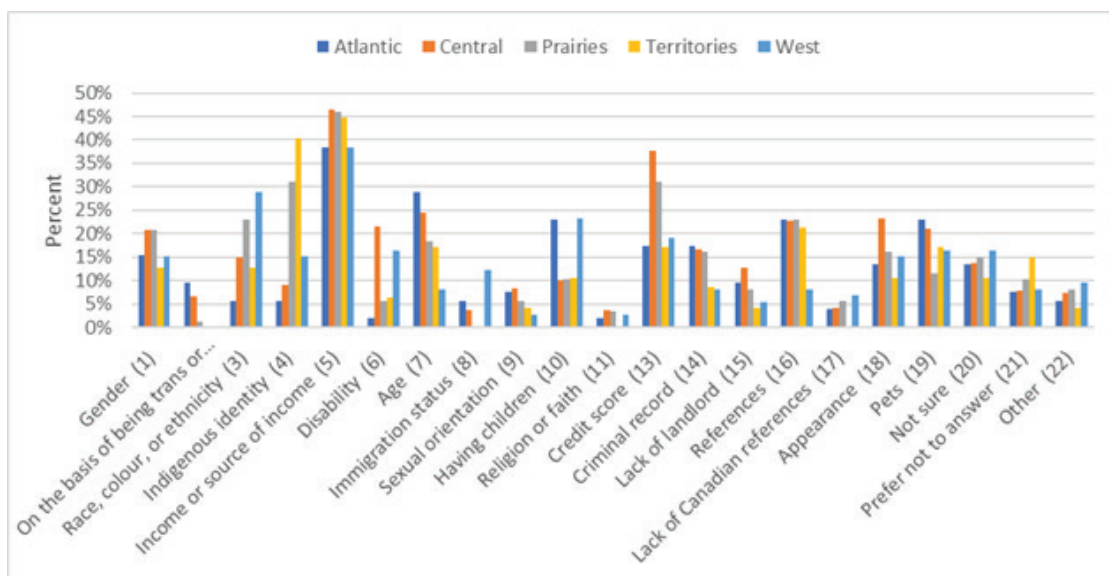


Figure 8. Barriers to accessing shelter bed when needed, Pan-Canadian Survey. (See Appendix B)

Participants interviewed across all regions reported experiences of discrimination when navigating housing systems, with many participants reporting intersectional experiences of discrimination. In the Pan-Canadian Survey, participants across all regions reported experiences of judgement and discrimination from staff and other service users as a key barrier to accessing shelters when in need. These experiences were most prominently reported among respondents from the Atlantic and Prairies region where between 15% and 20% of respondents from both regions reported issues such as judgement and discrimination from staff and other service users as a key barrier for them accessing shelters (see Figure 8).

Dehumanization of those experiencing homelessness was another key theme brought up by participants across all regions. Participants spoke to how empathy and care is extremely lacking from service provision and spaces that are accessed by unsheltered individuals. Many lived experience participants spoke about how being unable to afford a place led to them being treated with disrespect and without any consideration by service providers whose job it is to assist them. Participants across all regions also spoke about how receiving any form of income assistance also becomes a reason for them to be discriminated against by landlords when trying to find housing in the private rental market. Experiences of discrimination based on income or source of income were recorded as one of the highest forms of discrimination across respondents from all regions in the Pan-Canadian Survey. Among the five regions, Central, North, and Prairies had the highest percentage of respondents reporting discrimination due to income with almost half of the respondents in these three regions recording this form of discrimination (see Figure 9). Atlantic and Western while comparatively lower, had approximately 40% of respondents reporting this form of discrimination.

Figure 9. Regional Analysis of experiences of discrimination, Pan-Canadian Survey (2021).



The Pan-Canadian Survey also revealed other forms of discrimination prominent across all 5 regions. Discrimination due to Indigenous identity was significantly higher among participants from the North and the Prairies. These findings echo other findings from our survey of literature where a report, *Hidden Homelessness among Aboriginal Peoples in Prairie Cities*, cited that around 60% of Indigenous people experiencing hidden homelessness in the Prairies reported discrimination impacting their daily existence in urban settings.⁷² Discrimination based on race, colour and/or ethnicity were highest in the Prairies and the Western region, whereas discrimination based on gender identity were reported as highest in the Central and Prairies region (see Figure 9).

The discriminatory treatment women and gender-diverse people experience and bear witness to erodes trust in the systems they engage with – systems that often deliver punishment, while at the same time indicating that their intent is to deliver care.

Theme 2: There is a severe lack of gender-specific emergency shelters and supports for women and gender-diverse people who are unhoused and/or experiencing violence, and the failure to adequately resource these services directly contributes to experiences of gender-based violence, abuse, and further precarity.

A range of data sources – including governmental surveys and reports – consistently demonstrate that there are significant gaps in the availability of emergency shelters, beds, and services for women and gender-diverse people experiencing homelessness.⁷³ Parliamentary inquiries and independent studies have confirmed that many emergency homeless shelters are operating over capacity and frequently have to turn away women and gender-diverse people due to lack of beds.⁷⁴ These lack of emergency supports and services collide with a broader lack of gender-specific supportive, transitional, and permanent affordable housing in many provinces and territories.

In our interviews with lived experts across the country, as well as our analysis of national survey data, the link between violence and gaps in emergency shelter provision was particularly evident, regardless of region. Across all regions, interview participants reported being unable to access shelters and other emergency response services when they were in need of one. Further research and policy analysis by the Women's National Housing & Homelessness Network summarized these inequities as follows:

- "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,

⁷² Distasio, J.; Sylvestre, G., & Mulligan, S. (2010). *Hidden Homelessness among Aboriginal Peoples in Prairie Cities*. In: Hulchanski, J. David; Campsie, Philippa; Chau, Shirley; Hwang, Stephen; Paradis, Emily (eds.) *Finding Home: Policy Options for Addressing Homelessness in Canada* (e-book), Chapter 6.3. Toronto: Cities Centre, University of Toronto.

⁷³ See: 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>; 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., Kratchovil, E., & Malenfant, J. (Eds). Toronto, ON: Canadian Observatory on Homelessness Press.

⁷⁴ 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.

compared to 13% dedicated specifically to women.⁷⁵ While 38% of all shelter beds are co-ed or open to all genders,⁷⁶ research consistently demonstrates that many women will choose to avoid co-ed shelters due to experiences of violence within those spaces.⁷⁷ 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).⁷⁸ Data similarly indicates that 70% of northern reserves have no emergency shelters for women escaping violence, despite evidence of high rates of gender-based violence in many of these communities.⁷⁹ Some provinces and territories also report having no women-specific emergency homeless shelters, including Prince Edward Island and the Yukon.⁸⁰
- 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.⁸¹ 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%).'
- There is a significant lack of gender-specific housing options across Canada, including supportive housing,⁸² 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.⁸³

The failure to provide access to gender-specific emergency shelters and supports, in the context of a housing crisis, is a direct threat to life for women and gender-diverse people who are experiencing housing need or homelessness. This was most recently demonstrated in fall 2022, when it was revealed that an alleged serial killer had murdered four First Nations women in Winnipeg, MB, who were targeted because they

75 Employment and Social Development Canada. (2019). Highlights of the National Shelter Study 2005 to 2016. Ottawa.

76 Employment and Social Development Canada, 2019.

77 Bretherton, J. (2017). Reconsidering Gender in Homelessness. *European Journal of Homelessness*, 11(1), 1-21. 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.

78 Vecchio, 2019, p. 14.

79 Martin, C. M. & Walia, H. (2019). Red women rising: Indigenous women survivors in Vancouver's downtown eastside. <https://dewc.ca/resources/redwomenrising>

80 Employment and Social Development Canada, 2019.

81 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>

82 Statistics Canada, 2019, p. 3.

83 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>

frequented co-ed homeless shelters. The deaths of Morgan Harris, Mercedes Myran, Rebecca Contois, and a fourth unidentified woman who has been given the name Mashkode Bizhiki’ikwe, or Buffalo Woman, could have been prevented if these women had adequate support and safe housing, or had been able to access gender-specific emergency shelters and supports.

It is critical to understand that while some communities may have co-ed shelter beds that are available to women, many are unable to access them due to concerns about safety and past experiences of violence, conflict, or harm. This is especially true for gender-diverse people, trying to seek shelter in a cis-centric and binary-gender coded system: research has demonstrated that transgender youth experience “humiliation and physical or sexual victimization” at homelessness shelters,⁸⁴ including, disturbingly, at the hands of shelter staff.⁸⁵

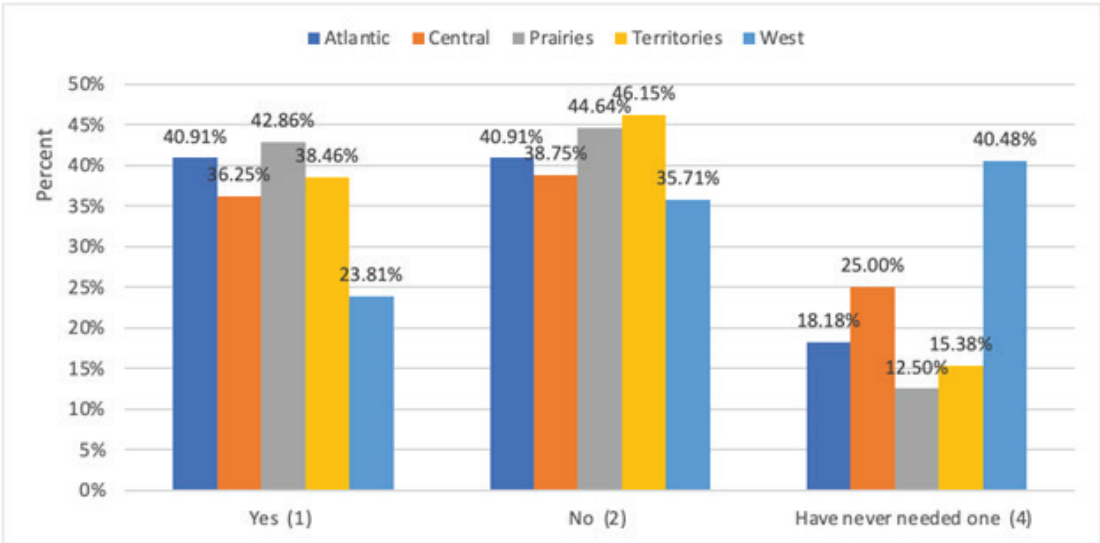
There are myriad reasons for women and gender-diverse people to avoid the often violent experience of the shelter system, and exhaust their informal networks before they turn to formal homeless-serving spaces.⁸⁶ The shelter system is a space wherein the seemingly abstract violence of structures becomes literal and direct violence enacted on to individuals.

84 Keuroghlian, A. S., Shtasel, D., & Bassuk, E. L. (2014). Out on the street: A public health and policy agenda for lesbian, gay, bisexual, and transgender youth who are homeless. *American Journal of Orthopsychiatry*, 84(1), 66-72. p. 68.

85 Grant, J. M., Mottet, L. A., Tanis, A., Harrison, J., Herman, J. L., & Keisling, M. (2011). Injustice at every turn: A report of the national transgender discrimination survey. p. 4.

86 Bretherton, 2017.

Figure 10. Regional Analysis of Shelter Bed Access, Pan-Canadian Survey (2021). Question posed: Have you ever been unable to access a bed at a shelter when you needed one?



Cross Regional Comparison: Gaps in Shelter and Service Provision for Women and Gender-Diverse People

While regional comparative analysis of gaps in shelter and service provision indicated unique experiences and dimensions, it was clear that all Canadian regions suffer from a lack of available emergency shelters and services for women and gender-diverse people. Nonetheless, our analysis of regional data from the Pan-Canadian Survey revealed that women and gender-diverse people in Canada's North and the Prairies were most likely to report not being able to access a shelter bed when they needed one, whereas those from Western region were least likely to report not being able to access a shelter. While 33% of Pan-Canadian Survey participants across Canada reported not being able to access a shelter bed when they needed one, 46% of participants in the North and 45% of participants in the Prairies reported being turned away from shelters when they needed to access one (see Figure 10). These findings mirror national statistics on the availability of beds as well, with the 2020 Shelter Capacity Report indicating that there is only one women-specific emergency shelters across all three territories, with a total of 12 beds across them.⁸⁷ The NWT and Yukon report having no women-specific emergency shelter beds.⁸⁸

The Pan-Canadian Survey also collected substantial data on **why** women and gender-diverse people were unable to access shelter spaces and emergency responses when they were in need of one. Of the many reasons that survey respondents reported, two responses were widely reported across all regions: (1) Not being able to get in because there was not enough space, and (2) not feeling safe. Among all 5 regions, respondents from the Atlantic and Prairies region were most likely to respond not being able to access shelter due to capacity and safety reasons. Almost 40% of respondents from Atlantic Canada and 22% of respondents from the Prairies reported lack of space as a key barrier preventing them from accessing shelters when they needed one. Respondents from the Atlantic and Prairies region were also most likely to report being unable to access shelters due to safety reasons, with 30% of respondents from the Atlantic region and 20% of the participants from the Prairies reporting safety to be a key barrier to accessing shelter when in need. Comparatively, less than 15% of respondents from the other 3 regions reported capacity and safety as key barriers in accessing shelter when in need (see Figure 8).

"From a Saskatchewan perspective, the problem around gender-based housing is there is so much prejudice – if you are trans, you don't count as a person. We do take in trans people, but there are no resources for it."

Focus Group Participant, Prairies

87 Employment and Social Development Canada. (2020). Shelter Capacity Report 2020. Ottawa.

88 Employment and Social Development Canada, 2020.

Triangulating regional findings with our review of the research literature, distinct examples from different regions illustrate the causes underpinning the capacity issues in various regions:

- Prairies - Manitoba:** In October 2022, the Government of Manitoba announced a significant increase to the funding envelope to operate and run homelessness shelters across the province. This increase from \$6.1 Million annually to \$15.1 Million came after a decade of no funding increase, even when shelter costs and demands were increasing. For service providers across the province, while the increase was a positive addition, many who were interviewed for the report contended years of operating on low capacity would mean that newer funding would serve to catch up and operate better in existing capacity rather than creating new capacity. Providers spoke to needs such as repairing existing infrastructure and hiring staffed in under-staffed areas of work. Service providers across the province contended that new funding would at best allow them to address organizational deficits and free up donor money to focus on homelessness prevention and long-term housing solutions rather than focusing on emergency responses. While the funding commits a significant portion of the funds to transitional housing programs, it is unclear if it specifically stipulates funding to create gender-specific capacity in the sector. This level of invisibilization of gender in funding announcements is embedded across funding systems, with funding often failing to commit to any gender-specific outcomes or goals.
- Prairies - Saskatchewan:** A similar example emerges in Saskatchewan where the province announced an increase of \$1.7 Million to homeless-serving organizations in the province to increase capacity. Service providers in the province, including those who were interviewed for the purposes of this study, spoke to how these increases are barely sufficient to meet the actual demand providers are dealing with. Moreover, a 24-hour Indigenous-led drop-in centre was forced to close in Regina due to lack of funding, leading to a decline in overall availability of shelter beds in the province. The new funding was expected to add 60 additional shelter beds to shelters in 3 cities (Regina, Prince Albert and Saskatoon) across the province, which many service providers deemed will fall short of what was actually needed in the province. It is unclear if the funding has been earmarked for gender-specific capacity-building in any way. Given that the additional funding would only be creating capacity for only 60 additional spaces, it is unlikely that it will have any substantial impact on gendered homelessness or improving outcomes for women and gender-diverse people.
- Atlantic Canada:** Across all of the Atlantic region – which had the highest rates of survey respondents reporting not feeling safe in a shelter⁸⁹ – only 6 women-specific emergency shelters were recorded, with Newfoundland and Labrador having none.⁹⁰ The severity of the situation for women experiencing homelessness in Newfoundland is reflected in a recent report from St. Johns, where women are being turned away from domestic violence shelters that are over-capacity and forced to return to abusive situations in some cases. The

89 Pan-Canadian Survey data

90 Employment and Social Development Canada, 2020.

report raises the critical issue that for-profit co-ed shelters are being utilized to house women and men in settings that are extremely dangerous for women. The study indicates that women forced to use these shelters, falling under the jurisdiction of NL Housing Corporation, complained of being solicited for sex work by men while using the shelter, and having men walk into bathrooms that did not lock properly.

Importantly, our literature review and policy analysis indicated there are significant gaps in services for trans, non-binary, gender-diverse, and Two-Spirit persons experiencing housing need or homelessness in almost every community across Canada. Studies indicate that shelters and services for these groups are significantly underfunded and overwhelmed,⁹¹ creating further challenges for a population who already face significant barriers in accessing safe, affordable housing that, overall, is adequate in meeting their needs.⁹² National data indicates that gender-diverse people are significantly more likely to be unable to access a shelter bed when they need one (56%), compared to cisgendered women (34%), who themselves often struggle to access shelter.⁹³ Similarly, a national survey found that only 53% of VAW shelters provide supports for gender non-conforming people.⁹⁴

Barriers to accessing shelter are further heightened for particular trans, non-binary, gender-diverse, and Two-Spirit people, such as youth. National estimates on youth homelessness estimates that anywhere between 25-40% youth that identify as 2SLGBTQ+ are experiencing homelessness. Given that only 10% of the Canadian population identifies as 2SLGBTQ+, the estimates mean that 1 out of 3 LGBTQ+ homeless young persons who identify as 2SLGBTQ+.⁹⁵ In light of these inequities, and the exposure to violence linked to housing need, the Federal 2SLGBTQI+ Action Plan 2022 indicated the need for specific anti-violence interventions for trans and gender-diverse people. The report highlighted: "Transgender individuals are over one and a half times more likely to have experienced violent victimization in their lifetime than cisgender individuals."⁹⁶

Participants from all regions spoke in great detail about challenges impacting 2SLGBTQ+ individuals when navigating emergency shelter spaces, transitional housing, and housing supports. Capacity issues in shelters are more severe for those who don't conform to gender-binaries and heteronormativity that is embedded across housing and shelter systems. Research reveals that while some women's focused shelters accommodate and serve gender-diverse individuals, emergency housing responses and transitional housing mainly focusing on 2SLGBTQ+ individuals are lacking in all provinces and territories. Nonetheless, distinct experiences and challenges were identified in particular regions and provinces:

91 Nelson et al., 2023.

92 Canada Mortgage and Housing Corporation (CMHC) (2022). 2SLGBTQIA+ Housing Needs and Challenges. CMHC.

93 Pan-Canadian Survey

94 Statistics Canada. (2019). Canadian residential facilities for victims of abuse, 2017/2018. Statistics Canada Catalogue. Ottawa.

95 CMHC, 2022.

96 Women and Gender Equality Canada (2022). Canada's first Federal 2SLGBTQI+ Action Plan... Building our future, with pride. WAGE Canada, p. 14.

- Prairies** – Participants from the Prairies emphasized that GBA+ is often used as a buzzword but services and policies do not meaningfully integrate GBA+, and those who identify as 2SLGBTQ+ are not adequately accommodated in services that are supposed to serve them. Participants in our study articulated that gender is used as an afterthought in housing programs and policies without any real understanding of what it means to meaningfully incorporate gender into housing policies and programs. Participants further noted that this lack of gender-sensitivity in public systems and policies inevitably leads to negative experiences for 2SLGBTQ+ individuals who are navigating systems to seek help. Research focusing on trans youth from Saskatchewan and Manitoba noted that “trans youth in the Prairies were more likely than trans youth in the national sample to indicate that the reason they did not access medical care was because they had previous negative experiences (64% vs. 34%, respectively).”⁹⁷ Other alarming findings from the report note that “among trans youth in the Prairies 50% had attempted suicide in the last year (compared to 37% in the national sample) and 60% of all youth had engaged in self-harm behavior in the last year (compared to 24% in the national sample).”⁹⁸ The report also reported higher substance use among trans youth in the Prairies compared to the national sample. These findings reveal the urgent need for supportive services and planning for trans youth in the Prairies, particularly since experiences of trauma and substance use are deeply linked with housing insecurity and homelessness. More importantly, this research illustrates the pressing need for systems level planning that integrates and incorporates lived experiences of 2SLGBTQ+ individuals across municipal and provincial governments in the Prairies that can improve overall outcomes for gender-diverse individuals in the region.
- Western Canada** – Participants in Western Canada highlighted significant gaps in responding to the needs of 2SLGBTQ+ people experiencing homelessness or housing need. Employees at the City of Vancouver noted that there was a significant push across the City on the lack of integration and meaningful incorporation of needs and impacts on trans, non-binary and queer individuals across city services. Participants spoke to the initiative taken at the municipal level to formulate a 2SLGBTQ+ Advisory Committee, where a lot of difficult conversations were had with a goal of bridging the gaps in the city through bringing appropriate stakeholders to the table. In 2022, the Committee reported advising and working on a myriad of city policies ensuring safety and security for 2SLGBTQ+ individuals in Vancouver through providing inputs on critical city planning documents, like Capital Plans and City Budgets, advising on inclusive housing checklists to city staff and highlighting areas to ensure safety for 2SLGBTQ+ individuals in public spaces. The Advisory Committee provides a trailblazing example of what meaningful integration and incorporation of 2SLGBTQ+ needs can look like in local planning and policy.

97 Edkins T, Peter T, Veale J, & Malone R, Saewyc E. (2016). Being Safe, Being Me in the Prairie Provinces: Results of the Canadian Trans Youth Health Survey in Saskatchewan & Manitoba. Vancouver, BC: Stigma and Resilience Among Vulnerable Youth Centre, School of Nursing, The University of British Columbia.

98 Edkins, et al., (2016).

A critical issue raised by participants in the Prairies region was the importance of extreme cold response plans in cities that see temperatures below -25 degrees throughout the winters. The issue particularly impacts those experiencing homelessness and in need of warm respite spaces. Participants from the Calgary region spoke about how the City's Winter Response offers critical supports but falls short of offering consistent supports that are available 24 hours throughout the City's very cold spells. Similar challenges were noted in Saskatoon and Regina, where overnight shelter spaces are limited.

Regional Spotlight: Inadequate Extreme Cold Weather Responses in the Prairies

Cities across the Prairies experience extreme temperatures throughout the winters that make it absolutely impossible for anyone to be sleeping rough. Cities like Calgary witness deaths of members from the homeless community who are turned away from limited services in the city and forced to be in the cold with nowhere to go. Participants from Calgary discussed that the City fails to take a harm reduction approach during these times of extreme need, and instead cracks down on unsheltered individuals trying to seek shelter in transit stations, heated bus stops, and trains.

The biggest challenge for those experiencing homelessness in these cities is limited overnight spaces. While cities create new capacity for daytime warming centres in response to cold spells, spaces that offer 24 hour respite are much more limited across the Prairies. For example, in a City like Saskatoon where ample spaces are available for respite during the day, only 2 spaces are listed as overnight warming spaces for unsheltered individuals.⁹⁹ Similarly in Calgary, newer warming centres that were added as a response to extreme cold spells only operated between 7am - 7pm, leaving individuals to find respite elsewhere overnight.¹⁰⁰ Our review of the literature revealed that even spaces that do have the infrastructure and ability to operate 24 hours are forced to shut down due to lack of funding, like the Awasiw Shelter in Regina that was a low-barrier, harm reduction focused shelter that was Indigenous-led and operated.

Finally, participants noted that grassroots outreach groups, that have the ability to meet unsheltered individuals where they are at and provide support, need to be funded to provide adequate capacity to operate. Research suggests that grassroots outreach groups often do the heavy lifting of providing on-the-ground support, like providing food, water, clothing and harm reduction resources, yet often are not funded adequately, leaving them to rely on private fundraising and volunteers.¹⁰¹ BeTheChageYYC, a volunteer-run street outreach group in Calgary, noted that they often do the heavy lifting on the ground to provide support to unsheltered individuals yet don't receive the funding that matches the work that they do.¹⁰² To coordinate adequate responses, it is critical that

99 Langager, B. (2022). Updated warm-up shelter list for Saskatoon amid extreme cold weather response. Global News.

100 Rodriguez, M. (2022). Calgary doubles warming locations for homeless population as temperatures drop. Calgary Herald.

101 Social Policy and Projects Research and Data Team. (2020). Vancouver's Non-Profit Sector: Current State Analysis. City of Vancouver.

102 Villani, M. (2022). We're burning out: outreach group calls for more funding as city takes collaborative approach to winter homeless response. Calgary, AB. CTV News.

cities fund outreach groups that provide critical supports to unsheltered individuals, and have the ability to meet them where they are at, even if individuals are not accessing formalized services.

Research participants noted that in efforts to find shelter or a warm place to stay during extreme weathers, women are often forced into survival sex and remaining in violent situations in order to keep a roof over their head. Participants also noted having to rely on co-ed shelters and SROs, which often pose dangers and risks to women's safety, given that they had no choice if they wanted to avoid extreme weather conditions. As a way forward, it is absolutely critical that cities in the Prairies pay specific attention to incorporating gender-sensitivity into their winter response plans. Our research suggests that the absence of gender-sensitive responses to extreme weather can force women into violent and dangerous situations as they try to survive.

Theme 3: Some policies and practices within homeless shelters, VAW shelters, and emergency housing result in the systemic exclusion and discrimination of multiply-marginalized women and gender-diverse people who are unhoused. The consequences of this are severe, including exposure to violence, health and mental health deterioration, disintegration of community and relationships, and chronic experiences of homelessness and housing precarity.

Our research indicates that despite many good intentions, it remains the case across Canada that many women and gender-diverse people are harmed by how the homelessness and VAW sectors deliver services, shelters, and housing. Previous research suggests that difficulties often occur in three areas: (1) policies and practices within the VAW and homelessness sectors; (2) silos between the VAW and homelessness sectors; and (3) gaps in services within the VAW and homelessness sectors.¹⁰³ This section will explore key issues that emerged with respect to a number of themes, rules and limitations in transitional housing, eligibility criteria in services, and siloes between the VAW and homelessness sector.

Eligibility Criteria

Eligibility criteria within VAW and homelessness shelters and services across Canada means that some women and gender-diverse people are simply unable to get through the door. Across all regions, interview participants spoke in great detail about the eligibility criteria across different types of shelter and how that can pose significant barriers to women and gender-diverse people seeking support and trying to stay safe.

On the one hand, eligibility for particular programs may have extremely high barriers to access services, such as the requirement of abstinence from substance use, or to

103 Schwan et al., 2020

demonstrate tangible evidence of particular kinds of experiences of violence, abuse, or trauma.¹⁰⁴ On the other hand, once admitted into a shelter or program, the rules or guidelines may pose additional barriers for persons with disabilities or different kinds of health and access needs.¹⁰⁵

Eligibility criteria can deny access to the most marginalized women and gender-diverse people when they are required to demonstrate sufficient need and "acuity" in order to qualify for accessing services. In many cases, this means that in order to be considered for services, one must disclose intimate and painful aspects of their experience to an intake worker who is likely a stranger. This experience can be invasive and retraumatizing, and leaves the assessment of need up to the subjective interpretation of the intake worker. Tools that "assess vulnerability" are employed by shelters and housing providers across Canada and North America, and are intended to quantify the level of housing need an individual experiences. In reality, these tools measure an individual's ability to measure against a limited set of criteria, that falls short of capturing the intersections of identity and marginalization that compounds many women and gender-diverse people's experiences. A recent US-based study of vulnerability assessment tools uncovered significant evidence of racial and gender bias: "Black women, in particular, show levels of trauma in their backgrounds comparable to White women, but may be less likely to receive prompt housing services. If biases persist within the assessment and coordinated entry process, over time more Black people who are experiencing homelessness will be without housing for longer periods of time compared to their White counterparts".¹⁰⁶

Barriers to Accessing Services with Pets and Partners

Interview and survey participants spoke about being unable to access homeless shelters or services with one's partner, dependants, or pets. This was reflected in our survey of literature as well, with numerous studies indicating women and gender-diverse people will avoid shelters because their pet or partner are critical to feelings of safety.¹⁰⁷ For many, this means they were unable to access help or were forced to sacrifice relationships and community in order to gain access to shelter beds or services. For example, when asked what services or supports would prevent homelessness, one participant from Central Canada in the Pan-Canadian Survey responded: "Having a place where you can be with your boyfriend (where he can be my caregiver)".¹⁰⁸ Similarly, a participant from the Northwest Territories indicated that many women have partners but "are too too afraid to be in the system with them. A lot of women live the way they do because they cannot include their partner or husband in certain housing programs or are afraid to."¹⁰⁹

104 Greaves, L. Chabot, C., Jategaonkar, N., Poole, N., McCullough, L. (2006). Substance Use Among Women in Shelters for Abused Women and Children. *Canadian Journal of Public Health*, 97(5), 388-392. p. 388.

105 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.

106 Cronley, C. (2020). Invisible intersectionality in measuring vulnerability among individuals experiencing homelessness – critically appraising the VI-SPDAT. *Journal of Social Distress and Homelessness*. p. 9-10.

107 Schwan et al., 2020.

108 Pan-Canadian Survey data

109 Pan-Canadian Survey data

"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 [...] I felt that because I present more masculine and don't identify exactly as a woman it would cause issues or I wouldn't be welcome or safe there either."

Lived Expert, Central Canada

Exclusion of Trans, Non-Binary, Two-Spirit, and Gender-Diverse People

Our research indicates that policies, practices, and funding inequities within the VAW and homelessness sector also create significant barriers and exclusions for trans, non-binary, Two-Spirit, and gender-diverse people. The binaric-coded homelessness-serving system¹¹⁰ means that these groups are often overtly excluded from services, experience discrimination or violence within services or shelters, and/ or are forced to remain in situations of hidden homelessness because there are no supports that meet their needs.¹¹¹ It is for this reason that researcher Alex Abramovich has articulated that homeless shelters operate as spaces of "normalized oppression" for 2SLGBTQIA+ people.¹¹² For example, a 2022 Toronto Shelter Network report demonstrates that "gender diverse clients, especially those who are black and/or transmasculine, and/or are 'non-passing' transfeminine individuals, experience heightened surveillance, bullying, discrimination, harassment, punishment, service restrictions/ refusal and police intervention."¹¹³ The report further articulates, "Against this backdrop, it is understandable that many gender

diverse people are hesitant to access services, and why some prefer to stay on the street, in emotionally abusive situations or in encampments."¹¹⁴ Importantly, data from all data sources in this study reflected similar experiences and barriers within the VAW/IPV sector, with research and lived experts reporting that trans, non-binary, Two-Spirit, and gender-diverse people are frequently unable to access VAW shelter beds or services, and often experience discrimination when they are able to access them. As a trans lived expert described in a recent interview, "Trans people walk a fine line between when it is worth asserting your identity and when you choose to keep your head down...it's constant trade-offs between your authenticity and your safety, a shitty reality we have to deal with."¹¹⁵

Siloes between the VAW and Homelessness Sectors

Generally, across all provinces and territories, shelter systems function in a siloed way, with organizations that serve women fleeing violence (VAW shelters) separated from organizations that serve women and gender-diverse people experiencing homelessness or housing insecurity. The silos are often reinforced by programs and policies differentiate between "homeless women" and "victims/survivors of violence." For

"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."

Lived Expert, Prairies

110 Kattari, S. et al. (2016). Policing Gender Through Housing and Employment Discrimination: Comparison of Discrimination of Transgender and Cisgender LGBTQ Individuals. *Journal of the Society for Social Work and Research*. 7(3).

111 Nelson et al., 2022.

112 Abramovich, 2017, p. 2.

113 Toronto Shelter Network., 2020, p. 5.

114 Toronto Shelter Network, 2020, p. 5. Emphasis ours.

115 Lived expert quoted in Nelson et al., 2022.

example, to access services in the VAW sector, women may have to experience particular forms of violence (e.g., from an intimate partner, rather than a stranger on the street), have experienced violence for a particular length of time, or have recently experienced violence.¹¹⁶ Women and gender-diverse people who experience homelessness are frequently exposed to physical and sexual violence while on the streets,¹¹⁷ yet are often barred from VAW shelters as those definitions of violence do not fall within the parameters defined by VAW policies. Similarly, some homeless shelters do not provide access to specific services for women who have experienced IPV, and many do not have resources, training, or supports to respond to women and gender-diverse people in this situation.¹¹⁸ Even though policy regimes are based on siloes, women and gender-diverse people often move between services in both sectors – sometimes by choice, often by necessity.¹¹⁹

The silos between the VAW and homelessness sector leave many women and gender-diverse people without the supports they need, and often in situations that are increasingly worse due to harm and trauma created in the process of system navigation that is difficult or unsuccessful. In effect, these siloes continue to keep women in violence cycles, regardless of what kind of violence or homelessness they are experiencing.

Strict Rules and Limitations in Transitional Housing

Both research literature and interviews with lived experts identified significant concerns with particular policies, practices, and rules within transitional housing, including two key issues:

- **Time Limits** – In all provinces and territories was that transitional housing for women often had time limits that often ran out before women could find permanent housing, thereby cycling them back into situations of homelessness and/or abuse. As one lived expert from the Prairies reports,

“No I have no support or service to find a place to live longer than 6 months. I'm still awaiting surgery for a broken wrist during the abuse. I need physiotherapy and ptsd therapy but I have no finances to support this. When my 6 months is up here I have nowhere to go because I'm not ready financially , emotionally or physically due to injuries. I need to retrain because of loss of hand mobility but I have nobody to turn to . Also being single I'm nobody's priority and no housing options for me (subsidized housing) . Most likely I will have to return to an unsafe city or ask for help from my aging parents , dad with cancer and compromised immune system. Also I was abused in their home as well and one of my abusers lives in the same building.”¹²⁰

“The problem around gender based housing is, if you are trans, you don't count as a person. We do take in trans people, but there are no resources for it. There is prejudice against people being anything but heterosexual.”

Lived Expert and Frontline Worker, Interview Participant, Saskatchewan

116 Schwan et al., 2020.

117 Schwan et al., 2020.

118 Drabble & McInnes, 2017; Tutty, 2015.

119 Maki, 2017.

120 Pan-Canadian Survey Data

- **Guest Policies** – Lived noted challenges with transitional housing models that impose limitations on the number of guests, and particularly barred males from visiting women living in transitional housing. Participants noted that limiting male guests was particularly challenging given that men take different roles in women's lives. Many women and gender-diverse people who are accessing transitional housing are supported by male family members, like fathers, cousins, brothers and sons. Other times, women have male partners who they rely on for emotional and material supports yet are unable to stay with them due to shelter rules. Participants noted that not having the agency to interact with people in your life does not support emotional and mental health of the victims and it is quite isolating for individuals in transitional housing to manage under such rules.

Regional Spotlight: Shelter Priority Program in Ontario, Central Region

Interview participants from Ontario spoke about the **Shelter Priority Program (SPP)**, which enables victims of domestic violence, abuse, or human trafficking to be prioritized at the top of the centralized waiting list for social housing. The City of Toronto SPP policy states that in order to qualify for Special Priority status, you must: (1) be eligible for Rent-Geared-to-Income assistance, and (2) meet the criteria for either domestic violence, sponsorship abuse, or human trafficking.¹²¹ The domestic violence and sponsorship abuse criteria to qualify for this program is: you must live with someone who is abusing you or your children or you stopped living with them in the last three months. In limited circumstances, the City may consider application after three (3) months if the victim is a sponsored immigrant and your sponsor is abusing you or your children.¹²²

While participants noted that the SPP program was successful in cutting wait times for victims of violence and abuse, victims were still having to wait anywhere between 1-1.5 years to access social housing. Furthermore, the prioritization on the centralized waitlist cannot be layered with the Canada/Ontario Housing Benefit and opting for the Benefit takes you off the centralized waitlist. That can often mean that victims of violence are forced into taking the option more urgently available, even if their preference differs. Participants noted that in cities like Toronto where the housing crisis is egregious, not being able to layer housing supports and benefits can mean that participants continue to exist in housing insecurity and never have enough to financially stabilize themselves.

Research also notes that proving eligibility for programs like SPP can itself pose barriers to victims of violence. According to the Ontario Social Housing Reform 2000, victims are required to submit documentation of cohabitation with the abuser and evidence that victims will perpetually stay away from the abusers. Moreover, to ensure priority listing application must be submitted three within three months of ceasing to live with the abuser. Research notes that:

These stipulations may pose even greater challenges for immigrant women who are escaping an abusive sponsor, as they may not have access to or knowledge of the

¹²¹ City of Toronto. (2018). Special Priority Application. City of Toronto.

¹²² Ibid.

documents required for proof of cohabitation. These application processes may prevent women from obtaining the special priority status for social housing and for some survivors, recounting their stories of abuse may re-victimize them. VAW advocates assert that these administrative requirements are a violation of a domestic survivor's privacy.¹²³



Finding 4:

Gendered effects of the financialization of housing: Deregulated private rental housing and lack of tenant protections

The current housing regime in Canada – specifically, housing leveraged as a tool for generating profit – exists as a massive barrier to realizing the right to housing and ensuring all women and gender-diverse people have adequate housing. This is especially true for marginalized communities, who are disproportionately impacted by financialization – including marginalized women and gender-diverse people. It is because of this gendered impact that financialization was one of three key issues highlighted in the 2022 Human Rights Claim submitted to the Federal Housing Advocate by the Women's National Housing & Homelessness Network, which argued that "The failure to regulate the financialization of housing is not only a policy failure; it is a failure of equality rights for women and gender-diverse people."¹²⁴

The harmful experiences women and gender-diverse people face while navigating the housing system are exacerbated by the attitudes and beliefs that see housing as a tool for generating profit, and see tenants as the means to extract that profit. In her thematic report on financialization, the former UN Special Rapporteur on the Right to Adequate Housing, Leilani Farha, traces the lineage of dominant understandings of housing across the globe, highlighting that, "capital investment in housing increasingly disconnects housing from its social function of providing a place to live in security and dignity and hence undermines the realization of housing as a human right."¹²⁵ In Canada, decades of federal disinvestment in housing has led to a highly stratified housing landscape, in which housing precarity is tied to and exacerbated by market-based pressures. In this construction, tenants are seen as temporary occupiers of a space, rather than as agents in determining the long-term future of their residency.

¹²³ Maki, K. (2017). pg. 17

¹²⁴ WNHHN Human Rights Claim Task Force / Schwan et al. (2022). The Crisis Ends with Us: Request for a Review into the Systemic Denial of the Equal Right to Housing of Women and Gender-Diverse People in Canada. Women's National Housing and Homelessness Network. P. 40

¹²⁵ Farha, L. (2017). Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context. P. 3

Women and gender-diverse people are on the frontline of the struggle for justice in a rapidly financializing housing market. In this section, we explore the links between evictions, the financialization of housing, and gender-based violence, as well as gaps in legal supports, representation, and advice for women and gender-diverse people who are navigating tenancies in financialized markets.

Theme 1: Escalating evictions and lack of tenant protections across Canada are creating the conditions for gender-based violence, abuse, discrimination, and ongoing housing precarity. These conditions are increasingly driven by the financialization of housing and the deregulation of rental housing.

The financialization of housing is linked to rampantly increasing displacement and evictions, especially for those in deepest core housing need, which are disproportionately racialized, low-income, and Indigenous women.¹²⁶ As the Housing Assessment and Resource Team explains, "In 2016, 40% of Canadian households were led by women. Women-led households were almost twice as likely to be in housing need than male-led households."¹²⁷ Income and job loss resulting from the pandemic have also been "disproportionately experienced by women and lower income workers who predominantly rely on rental housing."¹²⁸ This socio-economic marginalization means that the financialization is not abstract in the lives of marginalized women and gender-diverse people – it is foundational to worsening their struggle to survive.

Interviews, focus groups, national data, and a review of the literature all revealed that in many places across Canada, the housing rental market is poorly regulated, and tenants have little power to push back on abusive landlords, or powerful financialized landlords. Without regulation and oversight, marginalized tenants – especially women and gender-diverse households – may experience unfair and exploitative treatment with little recourse. In a Halifax-focused tenant survey from ACORN Nova Scotia, over 22% of respondents felt threatened when making complaints about their building¹²⁹ – a rate which is unacceptable, but aligns with broader trends of women and gender-diverse people experiencing concerns for safety rendering their housing situation vulnerable.¹³⁰ Across all regions in this national review, service providers and women and gender-diverse lived experts shared stories of grappling with neglectful and abusive tenancy situations, including within financialized housing. Importantly, in a report submitted

126 See Farha, L. (2017). Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context; Centre for Equality Rights in Accommodation; The National Right to Housing Network. (2021). Addressing the Evictions and Arrears Crisis: Proposal for a Federal Government Residential Tenant Support Benefit.

127 Whitzman, C.; Gurstein, P.; Jones, C. E.; Flynn, A.; Sawada, M.; Stever, R.; and Tinsley, M. (2021). Housing Assessment Resource Tools for Canada: Prototype- City of Kelowna and findings of a National Survey. p. 18.

128 Centre for Equality Rights in Accommodation; The National Right to Housing Network. (2021). Addressing the Evictions and Arrears Crisis: Proposal for a Federal Government Residential Tenant Support Benefit. p. 9.

129 Nova Scotia ACORN (2017). Halifax Tenant Survey. p. 11.

130 Special Rapporteur on the Right to Adequate Housing. (N.D.). Women and the Right to Adequate Housing. Office of the High Commissioner on Human Rights.

to the OFHA by ACORN Canada, a higher percentage of survey respondents living in financialized buildings said they felt threatened when making complaints compared to those living in housing with other types of landlords.¹³¹ According to national findings from the ACORN report: "financialized landlords fare worst in almost all counts when it comes to providing affordable and habitable homes for tenants".¹³² For profit-focused corporate landlords, the costs of letting the property deteriorate are weighed against doing routine updates and maintenance to units, leaving some tenants living in situations that are dehumanizing and destabilizing to their health. The ACORN Canada report recommends that all cities and regions introduce bylaws that would require landlords to perform basic maintenance and upkeep of properties to ensure an ethical standard of living for residents¹³³ – an important intervention within rapidly financializing markets across the country.

Cross Regional Spotlight: Weak Rent Controls and Exposure to Landlord Violence, Exploitation, and Threats

A key limiting factor for financialization is the breath and strength of rent control policies at the provincial and territorial levels. Regrettably, many interviewees spoke to their exhaustion in the face of relentlessly fighting against unfair or illegal evictions and exorbitant rent hikes, with several respondents pointing to weak tenancy protections as the source of their struggles. Alberta, New Brunswick, and Nova Scotia, for example, do not have rent control, which undermines renters' ability to stay housed in a cycle of constant and jarring rental cost increases. In 2021, Nova Scotia introduced a temporary 2% annual rent cap, which is currently effective until December, 2023. After the temporary rent cap ends, N.S. premier Tim Houston has said that he believes, "The only answer is more supply to meet market demands,"¹³⁴ rather than introducing regulations regarding tenancies. Similarly, the lack of rent controls in Alberta leave precarious renters in untenable situations, where their housing is constantly threatened. One Calgary-based lived expert participant expressed that they felt like they were under threat of economic eviction, with constant rental increases that they fight to push back against – naming Real Estate Investment Trusts (REITs) as a source of intensive rent gouging. During an interview, this participant informed us that: "[REITs]' operational costs are not going up, yet REIT profits have gone up 300+ percent. My rent increase is causing me massive stress, and I'm under constant threat to keep my place." A recent report from Calgary shows that with recent increase in housing demand across cities in Alberta, some tenants in Calgary have been served rent increases of \$400-\$500. Based on regulations in Alberta, while landlords are not allowed to serve rent increases more than once a year, they have full liberty to decide what that increase is. The lack of rent control creates a disproportionate and uneven dynamic of power in which landlords can force tenants into economic evictions without anywhere to go, and the feminization of poverty means that these tenants will disproportionately be women.

¹³¹ ACORN Canada (2022). The Impact of Financialization on Tenants: Findings from a National Survey of ACORN Members. Canadian Human Rights Commission. p. 21-22.

¹³² ACORN Canada, 2022.

¹³³ ACORN Canada, 2022, p. 48.

¹³⁴ Al-Hakim, A. (2021). N.S. to maintain rent control until December 2023 under new legislation. Global News.

Interview participants in this study noted that in circumstances like this, particularly women and gender-diverse people are left at the mercy of their landlords who have the power to evict them into homelessness. This can lead to harm and exploitation to women and gender-diverse people, especially if they have nowhere else to go. Tenancy and rental experiences tend to highlight the stark inequities in the housing system, as tenant/landlord relationships are spaces in which those who do not have the capital to acquire property find themselves in a situation of unbalanced power with the person – or, in many cases, the corporation – they rent from. Citing CMHC's 2020 Rental Market Report, a 2021 study from the Housing Assessment Resource Tools (HART) team finds that, "renters are twice as likely to be in housing need and have half the income of homeowners."¹³⁵ This dynamic exposes women and gender-diverse people in rental situations to insidious forms of exploitation and violence, where they often have little recourse for things that happen to them.

Interview participants highlighted that experiences of discrimination, violence, and abuse from landlords are particularly gendered, as women and gender-diverse people are at higher risks of being exploited by landlords and property managers, and as well more likely to engage in sexual favors or other informal labour in order to appease landlords or property managers and keep their place. Participants also noted landlords calling police on vulnerable tenants and terrorizing tenants into silence. A fact sheet produced by Parkdale Organize in Toronto notes various forms of harassment and fear tactics that landlords might employ to coerce tenants into obedience, even when tenants have not engaged in any criminal activity. Calling the police can be one tactic that landlords can employ, even when police do not have any role to play in landlord-tenant matters. Landlord tenant matters are strictly civic court matters, unless some form of criminal activity is involved on part of the either. Participants noted that such tactics are more likely to be effective on immigrant and newcomer women who are not always fully educated on their rights as tenants, and may be particularly scared due to their immigration status in Canada. Other groups, like Black and Indigenous groups, who also have histories of police violence, are also cautious of not interacting with the police,¹³⁶ and using tactics like threatening to call the police can give landlords an unfair power advantage over tenants who are from these racialized groups.

Participants also noted how damage deposits are often used by landlords as a way to hold power over tenants. Comparatively, one Quebec-based advocate discussed the unique situation of rental protections in their province, explaining that, "It is illegal in Quebec for landlords to ask for anything other than first month's rent. No damage deposits are allowed, no asking for last month's rent. Some landlords try to ask for it anyway."¹³⁷ The advocate contextualized this observation by indicating that this is just one part of a system of protecting tenants: "clear legislative reform to landlord-tenancy law [is necessary to] relieve a huge burden."

¹³⁵ Whitzman, C.; Gurstein, P.; Jones, C. E.; Flynn, A.; Sawada, M.; Stever, R.; and Tinsley, M. (2021). Housing Assessment Resource Tools for Canada: Prototype- City of Kelowna and findings of a National Survey. P. 13.

¹³⁶ Statistics Canada. (2022). The Daily — Black and Indigenous people's confidence in police and experiences of discrimination in their daily lives. <https://www150.statcan.gc.ca/n1/daily-quotidien/220216/dq220216e-eng.htm>

¹³⁷ Éducaloi. (2020). Rental Housing: Landlords Cannot Require Security Deposits. Éducaloi.

Even in provinces where rent controls do exist, recent changes to policy have made it easier for housing developers to request Above Guideline Increases (AGI) to rent and charge tenants rent increases above the legislated limits. A recent the report on Realizing the Right to Housing in Canadian Municipalities from The Shift notes that:

In Ontario, for example, Doug Ford introduced a number of limitations to Ontario's rent control legislation that benefits financializers and enable renovations, including exemptions for buildings built after 2018 or any additions to existing buildings.¹³⁸

A similar policy that weakened Ontario's rent control legislation was the introduction of vacancy decontrol in 1997 and meant that "landlords can increase the rent of units as much as they want between tenancies. In effect, landlords have an incentive to evict tenants from units they anticipate would generate greater revenues in the current market (including after renovations)."¹³⁹

Such policy further enables effective eradication of affordable rental housing stock given landlords, particularly big financialized landlords, the ability to significantly increase rents between tenancies, squeezing entire neighbourhoods of affordable housing stock. Loss of affordable housing stock from entire neighbourhoods can mean that neighbourhoods that were previously affordable to those on low-incomes are no longer are accessible. This can also mean that individuals on low-income can no longer afford to be in neighbourhoods that house supports and services they need to survive. For women, gender-diverse people, and single women¹⁴⁰-led families, this movement away from neighbourhoods that were affordable and housed support services can mean that they can no longer access critical supports they need to take care of themselves and their families, such as childcare, schools, and healthcare services.

Cross Regional Spotlight: Weak Rent Controls and Exposure to Landlord Violence, Exploitation, and Threats

Evictions are outcomes of a combination of policies and processes defined under provincial/territorial landlord/tenant legislation. While these legislations might vary across regions, research participants across all regions reported facing evictions and having challenges in finding ways to avoid evictions. Similarly, municipal governments also lack many tools and resources to prevent evictions within their jurisdictions, particularly as these escalate in financialized markets. Eviction is one area highlighted in the 2022 ACORN Canada report, and is closely linked to the financialization of housing: the report on survey findings indicates that, "There is... clear evidence pointing to the tenants in financialized housing living under the threat of eviction, which is closely linked to their security of tenure—another important condition under the right to adequate housing."¹⁴¹ Given this, eviction prevention is especially critical in efforts to keep women

¹³⁸ Schwan, K. & Perucca, J. (2022). Realizing the Right to Housing in Canadian Municipalities: Where do we go from here? Make the Shift. p. 70

¹³⁹ Schwan, K. & Perucca, J. (2022). pg. 84

¹⁴⁰ While research significantly speaks about single-women led families, it is critical to note that circumstances for trans women, trans men and non-binary individuals can be quite challenging too. Data in this area is scarce and more investigation focused on this particular intersection is needed.

¹⁴¹ ACORN Canada, 2022, p. 5.

"We need Landlord Tenancy act changed in the Yukon. They only cover apts w private entrance. Rooms to rent need to be dealt with in small claims court. This is highly stressful for me and the previous other tenants who rented the same room as we need to pay money to take ex-landlord to court and we don't have that...legal aid wont help because it was room situation. LANDLORD ACTUALLY TOLD ME THE LANDLORD TENANCY ACT DOESN'T APPLY TO HIM AS IT WAS HIS HOUSE...HIS ROOM AND HE COULD GO INTO IT WHENEVER HE WANTED...THAT IT HAS NO PRIVATE ENTRANCE."

Lived expert from the Northwest Territories, Pan-Canadian Survey Data

and gender-diverse people housed in financialized housing markets.

Furthermore, contradictions and barriers between stated policy and rules, and the lived realities of women and gender-diverse people, leave renters feeling blindsided by evictions, and other instances where they face negative consequences resulting from simply trying to survive. Within this housing tenancy environment, it is no wonder that several participants admitted to being unaware or confused about what their rights were.

One lived expert we spoke to was evicted for having too many persons residing in their apartment, yet they were unable to afford a larger place to accommodate their families. The housing system set them up to be punished, with housing loss as the outcome. Another participant stated that she was ill, and therefore had persons coming and going to help her; however, she was still forcefully removed.

In conversations with Toronto advocates, Toronto Community Housing was cited as a major actor in the context of shaping experiences of housing insecurity for women and gender-diverse people in the city: in fact, Toronto Community Housing Corporation is one of the

largest housing providers in North America. In line with demographic surveys of renter households in Canada, the majority of households in TCH are single mothers.¹⁴² Through our engagements with community advocates, we heard concerns about women facing evictions due to someone in her household having a criminal record. Advocates were alarmed that police share information with TCH, and at the possibility that TCH works with the police to evict households where a criminally charged person lives. A 2017 analysis of illegal evictions within TCH found that "90% of people threatened with eviction for the actions of third parties are women," indicating, "women are far more likely than men to be evicted for actions that they did not personally commit."¹⁴³ This highlights the pressing need to consider how different families cope with criminalization, and more robust conversations about the secondary impacts on housing of parents and household members when someone in their family has been criminalized. Notably, policies on criminally charged individuals categorically target racialized people more.¹⁴⁴ Interviewees added that reconciliation and rehabilitation cannot exist within that kind of policy landscape.

142 Smith, L. (2017). The Gendered Impact of Illegal Act Eviction Laws. Harv. CR-CLL Rev., 52.

143 Smith, L., (2017), p.537.

144 Statistics Canada. (2022). The Daily — Black and Indigenous people's confidence in police and experiences of discrimination in their daily lives. <https://www150.statcan.gc.ca/n1/daily-quotidien/220216/dq220216e-eng.htm>

One example that addresses the myriad of challenges that women and gender-diverse people might experience leading to evictions is the City of Toronto's program Eviction Prevention in the Community (EPIC). The report by Make the Shift elaborates on it stating,

The City of Toronto's Eviction Prevention in the Community (EPIC) program provides eviction prevention services to individuals facing imminent risk of eviction. The program offers: "Wrap around case management supports; Mediation with landlords to stabilize housing; Referrals to community legal supports; Navigation/ accompaniment to the Landlord Tenant Board; Assistance securing income supports, trusteeship, or money management programs; System navigation and referral to other services and supports; and Rehousing supports and shelter diversion where the existing tenancy cannot be sustained." In its pilot year (2017-2018), 90% of EPIC clients were stabilized in their current housing, 8% were rehoused, and only 2% exited into homelessness.¹⁴⁵

While programs like EPIC offer critical individuals supports, eviction prevention needs to be addressed at a systems level. In 2018, BC's Rental Housing Task Force engaged in a Rental Housing Review which produced 23 recommendations.¹⁴⁶ The top recommendations focused on preventing re-evictions. BC has the highest rates of evictions and foreclosures across Canada. The recommendations produced by the housing review focused on amendments to the Residential Tenancy Act that allowed for individuals to end their fixed term leases if they were in situations that posed risks to their safety.¹⁴⁷ Additionally investments were made to remove administrative barriers preventing access to income and disability benefits in 2019. Moreover, new security deposit rules were enacted to make it easier for tenants to get their deposits back after the end of their tenancy.¹⁴⁸ These changes were made to make it easier for tenants in BC to have more control over their tenancies and balance the power dynamics between landlords and tenants. Such system level changes are critical to addressing evictions across all regions.

Theme 2: Lack of legal supports, services, and advice for tenants has significant consequences for marginalized women and gender-diverse people, particularly in rural and remote areas, and regions of Canada with tight housing markets that are dominated by financialized landlords. Consequences of gaps in legal resources and supports include eviction, family dissolution, exposure to violence and abuse, and poor health and housing outcomes.

Our research indicated significant gaps in legal supports, advice, representation, and education for tenants across Canada, with intersectional and gendered consequences.

¹⁴⁵ Schwan, K. & Perucca, J. (2022).

¹⁴⁶ Schwan, K. & Perucca, J. (2022).

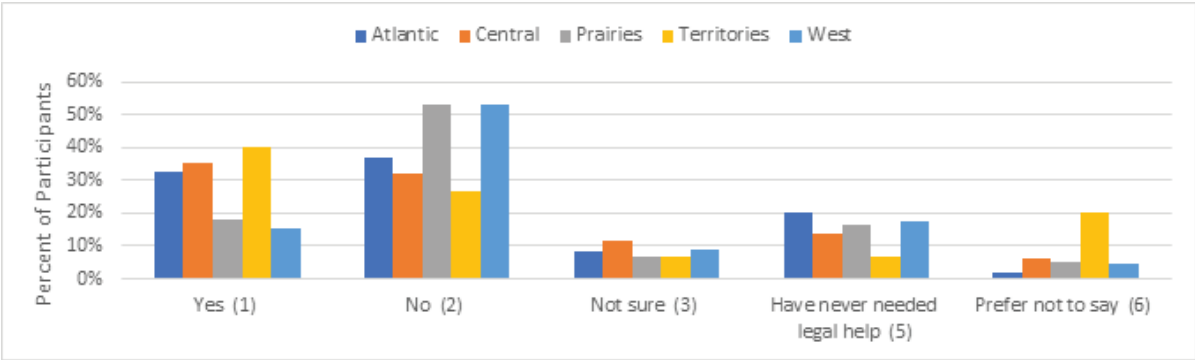
¹⁴⁷ Schwan, K. & Perucca, J. (2022).

¹⁴⁸ Schwan, K. & Perucca, J. (2022).

Interview participants noted that oftentimes access to justice requires women to consistently pursue the case through legal clinics, make appearances in small courts, and having significant tangible evidence in order to pursue access to justice. All of these can pose significant barriers for women and gender-diverse people who are often in care-taking roles and lack access to transportation to be able to be in different locations. The length of the process and the challenges of navigating the justice system can also pose challenges for women and gender-diverse people seeking justice as tenants.

The degree of legal protection afforded to tenants varies, as each province and territory has its own residential tenancy legislation, and its own residential tenancy tribunal with specific powers under that legislation only. The opaque nature of this system poses steep barriers to women and gender-diverse people who are trying to stay housed, or who seek housing. In the absence of sufficiently rigorous, formal, and unified regulations for housing providers and landlords, housing situations are vulnerable to arbitrary treatment that is discriminatory in effect.

Figure 11. Regional differences in access to legal advice or help related to housing, Pan-Canadian Survey (2021). Question: Have you ever needed legal advice or help about your housing situation but were unable to get it?



Our analysis further indicates that particular regions suffered significantly in this regard. Analysis of data from the Pan-Canadian Survey revealed that the Territories particularly lacked access to legal support or advice for women and gender-diverse people experiencing housing need, with 40% of participants in the Territories reporting being unable to access help when they needed it (see Figure 11). Several participants in the

“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.”

Participant from the Northwest Territories, Pan-Canadian Survey Data

Territories linked their housing challenges to gaps in legal support and advice, with one participant expressing, "if i had a better understanding of the landlord tenant act and know my rights and the law i would be better to advocate for myself."¹⁴⁹ A critical pathway for women and gender-diverse people to access justice is through provincially funded legal aid. Divestments from Legal Aid systematically impacts individuals' abilities to access justice and pursue their challenges to landlords legally. Provincial and territorial governments across Canada have significantly cut spendings on legal aid in recent years, including supports for tenants facing eviction.¹⁵⁰ A 2021 report on realizing the right to housing in Canadian municipalities notes that,

"In 2019, the Ontario government cut \$133 million in funding to Legal Aid Ontario. These cuts disproportionately impact Ontario's most vulnerable people, including women fleeing domestic violence and refugees fleeing life-threatening persecution. These are groups who need legal aid in order to address the complex challenges they face. Legal rights and the proper funding of legal aid services are critical to preventing evictions and realizing the right to housing, but provincial/territorial funding cuts are undermining legal aid clinics' ability to provide these services."¹⁵¹

Regional Spotlight: Access to Justice in the North

The Pan-Canadian Survey found that 40% of respondents were not able to access legal advice or help for housing issues – the highest percentage of respondents from any region, indicating significant access to justice issues for tenants in the North. This was echoed by participants who spoke in great detail about the challenges tenants are facing in their regions and the lack of accountability from landlords – both public and private – across the region.

An advocate and tenant from NWT spoke in great detail about the poor state of housing in the region, yet the responsibility of tenants to pay rent despite these conditions. She spoke about issues of mould, infestations, and no heat and hot water at times, but that the fear of losing a roof over their head keeps people silent and paying rent for units that are inadequate and pose a danger to tenants' health and well being. A recent news report from NWT documents these challenges in great detail, noting that indeed that lack of pathways to justice for tenants in NWT keeps people in inadequate and dangerous housing situations perpetually. The report explains:

In theory, renters (and landlords) can contact the NWT Rental Office for unbiased information on their rights, and even file an application against their landlord for failure to comply with section 30 of the Residential Tenancies Act, which concerns repairs. However, in practice, from April 2021 to March 2022 – despite reports indicating that NWT's housing stock is crumbling – not a single tenant successfully obtained an order against their landlord relating to maintenance.¹⁵²

¹⁴⁹ Data from the Pan-Canadian Survey

¹⁵⁰ Schwan and Perucca, 2022.

¹⁵¹ Schwan and Perucca, 2022. pg. 85

¹⁵² Pilkington, C. (2022, December 21). An association is coming to help the NWT's 'fed up' tenants. Cabin Radio. <https://cabinradio.ca/112205/news/yellowknife/an-association-is-coming-to-help-the-nwts-fed-up-tenants/>



These conditions are a statement to the lack of tenant justice in NWT, and the invisibilization of tenant struggles who continue to survive in extremely compromised conditions in silence. Tenants in NWT are hoping to establish a tenants' association in the territory to fill a pressing gap in the systems that keeps tenants from seeking justice.¹⁵³ Similarly, in the Yukon, an organization or association focused on tenants' access to justice is lacking. In a news report from Yukon, tenants noted that when faced with evictions, they didn't know where to go. Recognizing this absence of a tenant focused advocacy organizations, tenants are working together in Yukon to develop a coordinated response. The news report notes:

Though there are non-profit organizations in the Yukon that offer housing support, like the Safe at Home Society and the Victoria Faulkner Women's Centre, there are none whose main purpose is to advocate for tenants. [Tenants] who's also working with the association, said they hope their organization can advocate for tenants both by pushing for stronger protections and by helping individual renters navigate the system.¹⁵⁴

Tenant associations and organizations can play a critical role in advocating for tenants who are fighting powerful landlords on eviction notices, demands for repairs, and other rights under provincial or territorial legislation. These associations can play a role in balancing power between tenants and landlords and ensure that tenants have access to justice and that their rights are protected. Given the unique vulnerabilities faced by marginalized women and gender-diverse people living in inadequate housing, tenants associations and tenant advocacy are critical to supporting safety and equity.

¹⁵³ Pilkington, C. (2022, December 21).

¹⁵⁴ Amminson, L. (2023, January 5). Yukon renters look to start tenants' association. CBC News. <https://www.cbc.ca/news/canada/north/yukon-tenants-association-1.6704120>

» Case Studies

Promising Policies & Practices

Western Canada

Ross-Aoki House, run by Atira on behalf of the City of Vancouver, British Columbia:

The single-room occupancy hotel, Ross-Aoki House opened its doors for trans, gender-diverse, and Two-Spirit adults in Vancouver's Downtown Eastside in early 2021. It is the first social housing project in British Columbia to exclusively focus on supporting adult trans, gender-diverse and Two-Spirit people. The City of Vancouver purchased the House using funding from the Empty Homes Tax and contracted Atira as the operator. The three-storey building with 24 units was built in 1907, when the area was known as the city's "Japan Town." It includes space for those recovering from gender-affirming surgery and is led by gender-diverse staff. It provides housing while also connecting and supporting residents with health and mental healthcare.

In an interview for a recent study on homelessness amongst gender-diverse people, an Aoki-Ross House staff member commented:

"Even without the resources we need we're making the house work. There's a lot of pride in the house, in that it opened in the first place, I've seen people come off of the streets and really change a lot in the last year, because they have housing, because they have safe housing. I saw someone who was on the streets for 30 years, and they came off the streets and in the past year, they have a job as a support worker, with a housing company on the DTES, they've changed 360 degrees, their drug use is down, they're responsibly holding a job, making themselves better, gaining self esteem and pride in themselves in the past year...This as a program needs to be expanded and needs to become the norm instead of the exception."¹⁵⁵

Before choosing an operator of the home, City of Vancouver representatives consulted with the community, including Japanese-Canadian and Indigenous stakeholders.

Atira employee Aaron Munro, overseeing the operations at Ross-Aoki House, is himself transgender and told the Globe and Mail that the project does more than provide housing:

"This project really does send a message, because the city and province are supporting it. And it's a message, I think, to the entire trans community, the gender diverse community, that discrimination is not going to happen. That this is a population that needs to be cared for, and they deserve to have safe housing, and we're going to figure that out. For me, that's really exciting."

155 Nelson et al., 2023, p. x.

Prairies

Winnipeg, MB: Bear Clan Patrol Inc.

The Bear Clan Patrol Inc. is a community-driven program to create a sense of safety, solidarity and belonging to the members and communities it serves while also preventing crime through non-violent, non-threatening, non-judgmental relationship building. This model of Indigenous activism is an effort to restore community capacity and redevelop their community according to their own values and visions—they do this by working with the community to provide personal security in the inner city.

There are more than 1,500 volunteer members involved in walking patrols at night across 15 communities, nation-wide. During patrols, the volunteers provide rides, referrals, food, first aid, overdose support, and anti-violence interventions on the streets (Bear Clan Patrol Inc., 2018). Patrol volunteers are guided by the group's mission: promoting and providing safety; conflict resolution; mobile witnessing and crime prevention; maintaining a visible presence on the streets; and, providing an early response to situations.

This model re-emerged in 2015 after the 2014 murder of 15-year-old Anishinabe teen, Tina Fontaine. In a 2022 CTV Winnipeg news interview, Angela Klassen, with the West Broadway chapter of the Bear Clan Patrol, said, "The Bear Clan Patrol has been instrumental in helping find missing persons and reuniting families or agencies in control of their care." The group recently launched a Facebook page dedicated to missing people, where people can find information to fill a missing person's report with police, as well as how to contact the Bear Clan Patrol directly. The Patrol's website also provides a place where people can file an online report.

Central Canada

London, ON: Street Level Women at Risk (SLWAR)

The Street Level Women at Risk (SLWAR) Collaborative, which began operations in April 2016, assists women who are experiencing homelessness and engaged in street involved sex work to secure permanent housing with supports. Street Level Women at Risk (SLWAR) recently developed a new Program Guide to document SLWAR's model and lessons learned from implementing a successful Housing First program for individuals who identify as women engaged in survival sex work. The group hopes other communities and organizations can use the Program Guide to help with the development and implementation of a collaborative Housing First Program or model similar to SLWAR, as well as identify best practices and approaches for supporting women engaged in survival sex work to secure housing and maintain housing stability in their own community.

A three-year evaluation of SLWAR'S work was recently completed to measure outcomes at an individual, program and system level. Some highlights of the evaluation include:

- 100% of women secured permanent housing
- 65% decreased their involvement with sex work
- 57% of women had increased contact with their children

- 47% of women experienced improved mental health
- 96% of collaborative members are better able to support individuals who identify as women engaged in street level sex work

One SLWAR participant commented:

"I saw a ray of light at the end of the tunnel for the first time in many years. To have a woman to talk to was really great, just to feel comfortable and cared about. Before the program, I didn't feel cared about at all. A lot of the organizations were closing doors or passing the buck. It was always a revolving door. So I feel cared about, supported, accepted through my peers and support worker. And I have hope. The program saved my life, it really saved my life."

The SLWAR program takes a housing stability approach. The program achieves this through rapid response, housing finding services and housing allowances, intensive in-home support, and coordinated referrals and intentional connections focused on promoting choice and safety in sex work, long-term health and well-being, and community integration and belonging.¹⁵⁶

It is a person-centred, long-term housing stability solution with no time limit on program participation. The Housing Finder supports participants to secure housing and build and maintain healthy landlord/tenant relationships. Housing Stability Workers provide ongoing support to participants with intensive in-home case management, focusing on community belonging, housing stability, and well-being.

The program is led by these articulated core beliefs:

- Sex workers have rights
- Sex work occurs on a spectrum
- Participants are experts in their own lives
- We are witnesses to a participant's journey, not rescuers
- Housing is a human right
- Strong relationships are the foundation of success
- There is no place for ego in our work

Atlantic Canada

Halifax, NS: Nisa Homes

Nisa Homes, a project of the National Zakat Foundation, is a registered Muslim-focused not-for-profit charity in Canada that provides a safe haven and support services for women, with or without children, who are fleeing domestic violence, poverty or seeking asylum. This is the very first and only group of shelters specific to providing culturally relevant care to Muslim women and children in Canada.

156
Risk.

Street Level Women At Risk. (2022). Street Level Women At Risk Program Guide. London, ON: Street Level Women At Risk.

With an 85 per cent success rate,¹⁵⁷ since 2015 Nisa Homes has provided shelter to over 1000 vulnerable women and children across Canada in the provinces of: British Columbia, Ontario, Alberta, Quebec, and most recently, Nova Scotia. The Halifax location is the first of its kind in Atlantic Canada and aims to provide support for women & children in Nova Scotia, Newfoundland & Labrador, New Brunswick and Prince Edward Island, both at the shelter and through remote casework.

One program participant wrote:

"It's been years since I last saw or held my children. At the end of our turbulent marriage, my ex-husband took them from me, leaving without a trace or contact... I don't know how but Nisa Homes and my amazing caseworker helped me get all my papers back! They helped me get my SIN number and all my missing documents, even though it took several weeks. With their support, I was able to get a part time job, working up to renting my own apartment. Now that I'm settled and have a stable life of my own, I can go back to focusing on the search for my children. I feel more confident in looking for them and Insha'Allah I am reunited with them soon!"

Nisa Homes offers the following pillars of support to all its residents:

- Shelter and basic necessities (for eg. food, clothing and medication)
- Financial assistance (moving costs and transportation)
- Mental Health (Confidential & supportive counselling)
- Programs and activities (for eg. art therapy, cooking classes)
- Casework (One-on-one support for clients to secure income, employment and housing—including ongoing remote support for women who transition out of Nisa Homes, and women who need other supports outside of shelter.)
- Spiritual support groups and community referrals
- Connects residents with community resources and provides relevant information
- Languages (provides services in Arabic, Urdu, Somali and Gujarati.)
- Immigration and status assistance (provides support & guidance to refugee and non-status clients.
- Children's Programs—including play and education areas and childcare workers to support mothers and their children
- Safe, secure, confidential locations across Canada.

Northern Canada

Dawson City, Yukon: Dawson Women's Centre

The Dawson Women's Shelter is a program of the Dawson Shelter Society. The Dawson Shelter Society (DSS) is a not-for-profit Yukon Society that oversees two community programs: the Dawson Women's Shelter (DWS) and the Healthy Families, Healthy Babies program (HFHB). Operating on the premise that everyone has a right to safety, and that a world without gendered violence is possible, all services at the Dawson Women's Shelter are free and confidential.

¹⁵⁷ National Zakat Foundation Annual Report 2021. (2021). In https://nisahomes.com/wp-content/uploads/2022/10/Annual-Report-2021_8.pdf. National Zakat Foundation. Retrieved January 5, 2023, from https://nisahomes.com/wp-content/uploads/2022/10/Annual-Report-2021_8.pdf

The Dawson Shelter Society believes that each service user – a resident at the shelter, caller on the 24 Hour Support Line, a HFHB program participant, a person attending a DWS or HFHB event or workshop – deserves empathetic, kind service where they are the experts of their lives. The program takes great effort to ensure transparency in the care provided, and maintains confidential reporting avenues where participants may need to report possible infringements of their rights. Requiring and providing a high duty of care is essential to its work.

The DWS takes an expansive approach to defining "women", which includes both transgender and cisgender women and their children who have experienced violence or homelessness in Dawson City, Yukon. The shelter does not only provide bed services, but aims to create a space that is homey and welcoming. A people-centred approach to care is utilised, where all survivors are treated as the experts of their own lives, and their decisions are respected.¹⁵⁸

The program maintains the following environment for all participants:

- Supportive listening and validation from trained staff
- Safety planning
- Access to food and personal supplies - toiletries, menstrual supplies, bedding, and more
- Help finding a new home
- Access to resources and referrals
- Confidentiality
- Support finding a safe place for pets

The Dawson Women's Shelter provides numerous free resources for service providers as well—including a Skills to Support Survivors Workshop for Helping Professionals. The workshop is designed to provide trauma-informed training, where participants get to hear a first disclosure of violence (sexual violence, harassment, intimate partner violence) as well as help participants understand the dynamics of power and control that lead to abuse.

Whitehorse, Yukon: The Safe at Home Society

The Safe at Home Society is a registered non-profit society incorporated under the Yukon Societies Act. The organization provides both coordination and service delivery options that work to end and prevent homelessness in Yukon. The goal of the society is to end and prevent homelessness in the Yukon by bringing together service agencies, government partners, landlords, community members and people with lived experience of homelessness to connect people with housing and supports.

Beginning in November 2020, the Safe at Home Society was formed specifically to address the very real, significant and urgent gaps in the housing and support continuum in spite of the previously created Safe at Home Community-Based Action Plan to End and Prevent Homelessness. The initial action plan, created in 2017, through a coalition across Kwanlin Dūn First Nation, the City of Whitehorse, Ta'an Kwäch'än Council and the Government of Yukon, in conjunction with non-governmental organizations, people with

¹⁵⁸ Emergency Shelter. (2022, May 9). Dawson Women's Shelter. <https://www.dawsonwomensshelter.com/emergency-shelter>

lived experience, and the business community of Yukon, was a significant first step to support people who were homeless or at risk of homelessness.

The Safe at Home Society is guided by the mission to end and prevent homelessness through:

- A coordinated people-centered continuum of housing.
- Intentional and meaningful relationships with service providers and persons affected by homelessness.
- Evidence of homelessness built on data and stories.
- Supports for individuals and families who are homeless or at-risk of homelessness.

The program utilises a people-centred approach by offering a broad range of housing, service and support programs from a low-barrier, stage-appropriate, and harm-reduction orientation. Additionally, every program incorporates cultural safety and traditional knowledge, as well as voice, choice, and empowerment for those who access services.

Accordingly, the Society is unique in its approach to lead with responsiveness by:

- Being reliable and doing what the community wants us to do.
- Working together for solutions with community networks and alliances.
- Hearing and sharing the voices of persons with lived experience and those most affected by homelessness.
- Being nimble and able to hear, respond and pivot.
- Being grounded and courageous to try new things and explore new alliances.
- Not being afraid to fail forward to move outside of status quo.
- Committing to advancing reconciliation & social justice.

Over the years, the Society has grown to offer direct housing accessibility and support services for individuals who need help finding or maintaining housing, by working in collaboration with local landlords and service providers to help individuals navigate and participate in the Coordinated Access System. Safe at Home adopts a systems change effort which challenges the status quo of addressing homelessness. Their approach is rooted in community values of participation, inclusion, collaboration, learning and action with the goal of pushing systemic change.¹⁵⁹

¹⁵⁹ Safe at Home: Ending and Preventing Homelessness in Yukon. (2020). <https://safeathomeyukon.ca/assets/uploads/documents/S%40H-ProgressReport-2020Jul-Online-Compressed.pdf>. Retrieved January 6, 2023

Recommendations

Based on the research compiled in this report, provinces and territories can take significant steps towards ensuring housing equity for women and gender-diverse people. The recommendations below reflect policy directions that are critical towards ensuring housing justice for women, girls and gender-diverse people.

1. **Human Right to Housing:** As right to housing legislation progresses at the national level, it is critical that provinces and territories engage with the national legislation and enact ways of adopting and embedding 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. **Commitment to Land Back and Land Reparations for Indigenous Women, Girls and Gender Diverse People:** At the core of housing insecurity experienced by Indigenous communities, particularly First Nations, Inuit and Métis women, girls and gender-diverse people is the history of colonial genocidal practices that perpetuates homelessness and violence. Provinces and Territories need to commit to policy and actions that ensure land access and land justice to Indigenous women, girls and gender-diverse people. Furthermore it is critical that provinces and territories commit to applying an Indigenous gender lens to all land planning and land use policies.
3. **Review and Overhaul of Social Assistance Systems and Minimum Wages:** Social assistance systems across provinces play a role in perpetuating poverty among the most vulnerable groups. Means-testing within social assistance systems and clawbacks resulting from recipient's changing circumstances can result in further distress and precarity for individuals. Provinces and territories urgently need to
 - Raise social assistance rates and disability benefits. Furthermore, review of social assistance systems to ensure equitable access to social benefits for diverse women and gender diverse people is necessary.
 - Raise minimum wage to liveable wage rates.
 - Conduct a rights-based, gender equity analysis of income support programs to identify barriers to access and to streamline the provision of supports.
4. **Gaps and Siloes in the VAW, Homelessness and Housing Sector:** Current gaps in the sector create pressing challenges for women and gender-diverse people navigating housing precarity and violence. To address these gaps provinces and territories should adopt policies and practices to improve collaboration between the VAW sector, the homelessness sector, and the housing sector. Furthermore, provinces and territories should

- 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.
- 5. Addressing Challenges Across Public Sectors:** Multiple public sectors impact trajectories of women and gender-diverse people experiencing housing insecurity. The provinces and territories should 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. Furthermore, the provinces and territories should
- 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.
- 6. Prioritizing Data Collection and Knowledge Production:** Lack of accurate, disaggregated and gender data contributes to further invisibilizing homelessness experienced by women and gender-diverse people. It is critical that provinces and territories 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. Furthermore, provinces and territories should
- 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.
- 7. Critical focus on Universal Design Principals and Accessibility:** Women and gender-diverse people experiencing disabilities and housing insecurity represent a deeply marginalized intersection of the housing insecure population. It is critical that provinces and territories 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.
- 8. Shelter Standards:** Shelter standards for homelessness and VAW shelters are in need of a critical review from a housing as a human right perspective. Gaps and cracks in these shelter standards can result in fatal consequences for women and gender-diverse people accessing them. Provinces and territories need to urgently 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.

9. Long Term Investment in Affordable, Accessible and Adequate Housing: At the core of housing insecurity and homelessness challenges is the absence of deeply affordable, appropriate and adequate housing that meets the diverse needs of women and gender-diverse people across Canada. It is critical that provinces and territories 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. Furthermore, it is critical that

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

10. Better Tenant Protections: Residential Tenancies Acts impact housing stability for women and gender-diverse people in many ways. Provinces and territories need to 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).





Appendix A

Peer Focus Group Guide

1. Introduction

- What is the name you would like to use in this focus group? What are your pronouns?
- How do you come into this space, and what brings you here?

2. Reflections on Housing Provision and Adequacy

- How would you define homelessness? How would you define housing insecurity?
 - We often talk about homelessness among women and gender-diverse people being hidden, which means that someone has access to somewhere to live, but that place does not meet their needs. It might be inaccessible, unsafe, unaffordable, belong to someone else, or be in poor condition. Does that resonate with you? If so, how? If not, why not?
- What makes it difficult for you or people in your community to access housing for you or people in your life?
 - Do you believe that gender or other parts of your identity have had a role to play in difficulties accessing housing? If so, can you describe how?
- Do you think women and gender diverse people in your community have access to housing that meets their needs?
 - If you had to give the housing options for women and gender diverse people in your community a score out of 10 (ten meaning it meets everyone's needs), what score would you give it? Please explain.

3. Reflections on Housing Policy

- What kind of rules/expectations set by service providers have impacted your housing experience?
 - Example, if you have lived in subsidized or transitional housing, how were you impacted? What about if you have experiences in shelters? Do you have any experiences with staff? Or case workers?
 - How have staff impacted your experiences of housing services? What kind of training and background should service staff be equipped with?
- Can you tell me what stands out to you most about the housing options or service gaps for women and gender-diverse people?

- What do you think when you hear that housing is a human right? Do you think your community treats housing as a human right? These are the components of adequate housing:
 - **Security of tenure:** e.g., protection against evictions, harassment and threats
 - **Availability of services and infrastructure:** e.g., safe drinking water, working sanitation, electricity (heating, lighting), a place to keep food, garbage disposal
 - **Affordability:** e.g., costs 30% or less of monthly income/benefit/assistance
 - **Habitability:** e.g., provides physical safety, enough space, and protection against the elements
 - **Accessibility:** designed to meet the needs of people with disabilities
 - **Location:** close to employment opportunities, community, medical and educational facilities
 - **Cultural adequacy:** meets a variety of cultural identity and community needs
- What would your ideal housing solution or situation be (for you or members of your community?)
 - How are you being supported right now in your current housing situation, what things do you need to be supported with to support your housing wellbeing?
 - Where do you experience the most freedom and respect?
 - What or who makes the biggest difference in terms supporting your housing well being.

4. Wrap Up

- How do you want to be involved in making decisions about housing in your community?



Appendix B

Excerpt from the Pan-Canadian Survey on Women's Housing

C01. Have you ever experienced homelessness?

- Yes
- No
- Not sure
- Prefer not to say

C02. How old were you when you first experienced homelessness?

C02(1) If you were under 16, how old were you when you first experienced homelessness?

C1. Have you lived in any of the following places in the last year? Check all that apply

- Someone else's place because you didn't have your own place or your place wasn't safe
- Shelters or drop-ins in the homeless service system
- Shelters in the Violence Against Women system
- Staying at a place of worship such as church, mosque, synagogue
- Hotel or motel
- In a public place or a place not meant for living in (vehicle, coffee shop, abandoned building, transit station, hospital waiting room, etc.)
- Outside, in a tent, encampment, or a self-built shelter
- Transitional housing
- Prefer not to say
- None of the above (20)
- Other (16)

C1(1). Which of these places have you lived in over the last year? Check all that apply

- Someone else's place because you didn't have your own place or your place wasn't safe (1)
- Shelters or drop-ins in the homeless service system (2)
- Shelters in the Violence Against Women system (3)
- Staying at a place of worship such as church, mosque, synagogue (4)
- Hotel or motel (5)
- In a public place or a place not meant for living in (vehicle, coffee shop, abandoned building, transit station, hospital waiting room, etc.) (6)
- Outside, in a tent, encampment, or a self-built shelter (7)
- Transitional housing (8)
- Prefer not to say (9)
- None of the above (10)
- Other (11)

C1(2). If you add them all together, how much time in total would you say you have spent in these living situations in the past year?

- None (1)
- Less than one week (4)
- One week to one month
- One to three months
- Three to six months
- More than six months

C2(2). Who were you with when you first experienced homelessness? Check all that apply

- With a parent or other caregiver
- With an adult who was not a parent or caregiver
- On your own
- With other young people
- With other family members
- Not sure
- Prefer not to say
- Other

C2(3). Have you ever lost your housing or become homeless because of a natural disaster (e.g., flooding, forest fire)?

- Yes
- No
- Not sure
- Prefer not to say

C3. Have you ever been forced to move out of a place for any of these reasons? Check all that apply

- Evicted by the landlord
- Problems with the landlord
- Problems with other people you lived with
- Told to leave by other people who lived there
- End of a relationship, break-up
- Told by child welfare authorities that the place was not adequate for your children
- Couldn't afford it anymore
- Problems with the conditions of your place (e.g. roaches, bedbugs, rodents, repairs not done, mould, no heat, broken elevators, etc.)
- Place was not safe for you and / or your children
- Place was not accessible for your or your children's disabilities or health needs
- Problems with neighbours or others in the same building (e.g. noise, conflict)
- Kicked out of a supportive housing program
- Kicked out or barred from a shelter
- Had to leave because of immigration status/fear of deportation
- Had to leave because of problems with discrimination or harassment
- Reached maximum time in a transitional or second stage housing program
- Loss or reduction of financial assistance or other government subsidies
- Having other people take over your place or move in with you without your agreement
- Prefer not to say
- I have never been forced to move out
- Any other reason you have been forced to leave a place? (explain):

C4. Have you run into any of these problems with finding or keeping a place? Check all that apply

- Can't afford a place
- Can't afford damage deposit, moving expenses and/or utility hook ups
- Affordable and available places are too far away
- Affordable and available places are in bad condition
- Affordable and available places are not safe for me
- Affordable and available places are not adequate for my children
- Places are not accessible for my disabilities
- Local shortage of places to live
- Experiencing violence or abuse in my place
- Feeling unsafe in my place or neighbourhood
- A lot of competition for available places
- My mental well-being and / or substance use gets in the way of getting and keeping a place
- The mental well-being and / or substance use of others I live with gets in the way
- My partner or other people I live with cause problems for getting and keeping a place
- Don't have ID, bank account, or other documents I need to get a place
- I don't have the services and supports I need to get or keep a place
- Discrimination (based on gender, race, abilities, income)
- I haven't experienced any problems
- Prefer not to say
- Other

C4(1). How often have you run into this problem with housing: can't afford a place?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(2). How often have you run into this problem with housing: can't afford damage deposit, moving expenses and/or utility hook ups?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(3). How often have you run into this problem with housing: affordable and available places are too far away?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(4). How often have you run into this problem with housing: affordable and available places are in bad condition?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(5). How often have you run into this problem with housing: affordable and available places are not safe for me?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(6). How often have you run into this problem with housing: affordable and available places are not adequate for my children?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(7). How often have you run into this problem with housing: places are not accessible for my disabilities?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(8). How often have you run into this problem with housing: local shortage of places to live?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(9). How often have you run into this problem with housing: experiencing violence or abuse in my place?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(11). How often have you run into this problem with housing: a lot of competition for available places?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(12). How often have you run into this problem with housing: my mental well-being and/or substance use gets in the way of getting and keeping a place?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(13). How often have you run into this problem with housing: the mental well-being and/or substance use of others I live with gets in the way?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(14). How often have you run into this problem with housing: my partner or other people I live with cause problems for getting and keeping a place?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(15). How often have you run into this problem with housing: don't have ID, bank account, or other documents I need to get a place?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(16). How often have you run into this problem with housing: I don't have the services and supports I need to get or keep a place?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(17). How often have you run into this problem with housing: discrimination?

- Often
- Sometimes
- Rarely
- Prefer not to say

C4(10). How often have you run into this problem with housing: feeling unsafe in my place or neighbourhood?

- Often
- Sometimes
- Rarely
- Prefer not to say

C5. Have you ever experienced discrimination from landlords or property/building managers for any of these reasons? Check all that apply

- Gender
- On the basis of being trans or gender non-conforming
- Race, colour, or ethnicity
- Indigenous identity
- Income or source of income
- Disability
- Age
- Immigration status
- Sexual orientation
- Having children
- Religion or faith
- Credit score
- Criminal record
- Lack of landlord
- References
- Lack of Canadian references
- Appearance
- Pets
- Not sure
- Prefer not to answer
- Other

C6. Has the child welfare system contributed to housing instability or homelessness in your life?

- Yes
- No
- Not sure
- Doesn't apply
- Prefer not to answer

C6.1 How has the child welfare system contributed to housing instability or homelessness in your life?

- Explain
- Prefer not to answer

C7. Has the healthcare system contributed to housing instability or homelessness in your life?

- Yes
- No
- Not sure
- Doesn't apply
- Prefer not to answer

C7.1 How has the healthcare system contributed to housing instability or homelessness in your life?

- Explain
- Prefer not to answer

C8. Has the education system contributed to housing instability or homelessness in your life?

- Yes
- No
- Not sure
- Doesn't apply
- Prefer not to answer

C8.1 How has the education system contributed to housing instability or homelessness in your life?

- Explain
- Prefer not to answer

C9. Has the criminal justice system contributed to housing instability or homelessness in your life?

- Yes
- No
- Not sure
- Doesn't apply
- Prefer not to answer

C9.1 How has the criminal justice system contributed to housing instability or homelessness in your life?

- Explain
- Prefer not to answer

C10. Has the immigration system contributed to housing instability or homelessness in your life?

- Yes
- No
- Not sure
- Doesn't apply
- Prefer not to answer

C10.1 How has the immigration system contributed to housing instability or homelessness in your life?

- Explain
- Prefer not to answer