

## WE Research

# The Crisis of Women's Homelessness in Canada

Summary of the CERA Report

Barbara Rahder

Canada was once a leader in developing some of the most innovative co-operative and non-profit housing for and by women anywhere in the world. Today, in contrast, there is a growing crisis of women's homelessness across Canada. The Canadian government has failed to address this crisis and has done little to explore the causes of women's homelessness. The Centre for Equality Rights in Accommodation (CERA) in Toronto analyzed this situation and recommended strategies to respond to some of the most pressing housing problems facing Canadian women. Below is a summary of their key findings and recommendations, followed by my own commentary about the prospects for change and the implications for urban sustainability.

Women and children are the fastest growing group of shelter users across the country. But even these numbers fail to document the full scope of this ongoing crisis because only a small fraction of the women experiencing housing crises and homelessness use shelters. For example, many women continue to live with violent partners and face daily threats and abuse because they can find no other housing options. Many women will go without adequate food, clothing or other necessities in order to make sure that they can pay their rent. Some women find themselves forced to move in with family or friends when they cannot make ends meet, adding to problems of overcrowding and stress. Most of these individual housing crises do not appear in reports and statistics on homelessness, they do not "count" as homelessness, but they increasingly define the lives of low-income women across Canada.

The homelessness crisis facing women is also a poverty crisis. Consequently, it is important to examine the scarcity of affordable housing within the larger context of social policies and programs needed to address issues of poverty, particularly the income policies and programs in which the federal government plays a key role. Many women's ability to access and maintain appropriate housing has been seriously undermined by dramatic changes to several federal programs. Among these are changes in eligibility criteria for Employment

changes since 1993 and examines the extent to which these new programs address (or fail to address) the housing needs of low-income women.

### Key Findings

When the Canadian government stopped funding new urban social housing initiatives, it had a profoundly negative effect on women. Low-income women are among those most in need of housing subsidies. Without subsidies, women are compelled to rely on the private rental market, exposing them to systemic discrimination. Landlords across Canada deny thousands of women access to affordable apartments on the basis of arbitrary minimum income criteria (where a landlord refuses to rent to someone on the basis that they will be spending too much — more than 30% — of their income on rent). Banks and credit companies use similar policies to disqualify women from accessing mortgages. Human rights tribunals and courts have ruled that the use of minimum income criteria is discriminatory when used by landlords to disqualify single women, single mothers, social assistance recipients, Black women, newcomers and other equality seeking groups from renting apartments. At the same time, the federal government has frozen funding and downloaded the responsibility for social housing programs to the provinces.

Women do not benefit equally from Canadian government programs that promote access to affordable home ownership or that provide subsidies for the renovation and repair of owned homes. This is because income criteria-type policies exclude the majority of single mothers and low-income women from qualifying for

---

### The homeless crisis facing women is also a poverty crisis

---

Insurance that now reduces the benefits for many women and completely excludes others. The National Child Benefit Supplement, allows some provinces to "claw back" benefits from the poorest women — those in receipt of social assistance. Other changes, like the repeal of the Canada Assistance Plan and the introduction of the Canada Health and Social Transfer, have further eroded low-income women's supports and, as a result, their ability to cope in a tight housing market.

Most significantly, however, after the Canadian government stopped funding for the development of new co-operative and non-profit housing in 1993, it changed its focus to funding initiatives aimed at improving access to home ownership and programs to address the needs of the homeless. CERA's report zeroes in on the

Canada Mortgage and Housing Corporation's homeownership program, due to their low incomes. Because of this, many women are denied access to homeownership even though they will be paying more in rent than they would be paying for a mortgage and property taxes combined.

Women's poverty has also increased as a result of changes in the eligibility criteria for social assistance and the erosion of social assistance rates across Canada. Government dollars have been redirected to health funding, where national standards remain in place, while social assistance rates have become grossly inadequate to cover the cost of housing for women, especially in light of gross increases in average rents in major cities across Canada.

Aboriginal women, especially single mothers, have the highest incidence of poverty in Canada — more than twice the rate of non-Aboriginal women. Aboriginal women are thus uniquely vulnerable to all of the barriers in accessing housing that are experienced by other low-income women, while simultaneously confronting systemic discrimination particular to their position as racialized Aboriginal women.

In all provinces and territories, except New Brunswick, Newfoundland and Manitoba, the National Child Benefit Supplement is "clawed back" from social assistance recipients by an agreement with the federal government. Despite the fact that women on social assistance are often in dire need of this benefit and most unable to pay for housing and related expenses, they are routinely excluded from the federal government's only initiative to address child and family poverty.

The protection of income security resulting from unemployment, long term disability and pregnancy and parenting of infants is critical to security of tenure for women and to ensuring that women have an income with which to pay for housing during times of increased risk of homelessness. Changes to Employment Insurance eligibility have placed many women at increased risk of eviction when dealing with loss of a job, pregnancy or disability. This is an area of direct federal responsibility for protecting the needs of women for income and housing security.

### Key Recommendations

CERA made several recommendations to the federal government of Canada in an effort to address women's needs for safe, secure, appropriate and affordable housing. These are to:

- 1) Create a portable shelter subsidy that takes the form of a tax credit or direct cash payment to the individual. The portable subsidy should be based on eligibility criteria that better addresses the gap between women's incomes and the cost of appropriate housing;
- 2) Remove restrictions on mortgage insurance and regulate banks to ensure that women and low-income households are provided with alternative ways of demonstrating their credit worthiness;
- 3) Recognize and ensure the right of all Aboriginal peoples to adequate housing;
- 4) Broaden the approach to homelessness to better address the systemic causes of women's homelessness, and consider priority funding for community-based initiatives;
- 5) Renegotiate the agreement with the provinces and territories with respect to the National Child Benefit Supplement to eliminate any claw back of this critical benefit from social assistance recipients; and
- 6) Overhaul the Employment Insurance Program to ensure that women who are vulnerable to unexpected job loss or income reduction are adequately protected so they can continue to pay their rent or make their mortgage payments.

While these recommendations are modest and relatively easy to implement, it remains to be seen if the newly elected Conservative government will seriously consider any of them. In fact, all indications are that rather than putting the housing needs of low-income women at the top of their agenda, the Conservatives might cut back further on social policies and programs that benefit vulnerable populations. Urban sustainability depends on the health and security of all women, on their access to safe and affordable housing, on their ability to sustain healthy and equitable relationships with others, and on

their understanding and respect for the natural environment that sustains us all. As long as there is a crisis of homelessness among Canadian women, urban sustainability will be little more than a dream. The upcoming World Urban Forum in Vancouver, Canada in June provides the newly elected government an opportunity to demonstrate its understanding of urban sustainability by addressing low-income women's immediate and pressing housing needs. ❧

**Barbara Rahder** is a Professor and Graduate Program Director in the Faculty of Environmental Studies at York University. She uses participatory research to explore issues of equity and access to affordable housing and community services in the Toronto area.

This summary is based on M. Callaghan, L. Farha, and B. Porter's (2002) "Women and Housing in Canada: Barriers to Equality." Toronto: Centre for Equality Rights in Accommodation. It is available at: [www.equalityrights.org/cera/index.cfm?nav=reso&sub=women](http://www.equalityrights.org/cera/index.cfm?nav=reso&sub=women) The commentary following their key findings and recommendations is my own.

### Further Reading:

Eichler, M. (ed). (1995) **Change of Plans: Towards a Non-sexist Sustainable City** Toronto: Garamond press.

Khosla, P. (2003) "If Low-Income Women of Colour Counted in Toronto." Toronto: The Community Social Planning Council of Toronto.

Reitsma-Street, M., J. Schofield, B. Lund, and C. Kasting. (2001) "Housing Policy Options for Women Living in Urban Poverty: An Action Research Project in Three Canadian Cities." Ottawa: Status of Women Canada.

Wekerte, G. (1988) "Canadian Women's Housing Cooperatives: Case Studies in Physical and Social Innovation." in C. Andrew and B. Moore Milroy (eds.) **Life Spaces**. Vancouver: University of British Columbia Press.