

Women's Housing Inequality in Canada

SUBMISSION TO: THE CANADIAN FEMINIST ALLIANCE
FOR INTERNATIONAL ACTION

TO BE INCLUDED IN SHADOW REPORT
TO THE UNITED NATIONS COMMITTEE ON THE
ELIMINATION OF DISCRIMINATION AGAINST WOMEN

ON THE OCCASION OF THE COMMITTEE'S REVIEW OF
CANADA'S 6TH & 7TH REPORTS

SEPTEMBER 2008

Women and Housing

2003 CEDAW Recommendations:

384. The Committee recommends that the State party reconsider and, if necessary, redesign its efforts towards socially assisted housing after a gender-based impact analysis for vulnerable groups of women.

Homelessness and the housing conditions for low income people in Canada have been recognized as a “national crisis” by the mayors of major cities across the country. Despite this, the Government of Canada has failed to adequately address this problem through concrete action. Average rents continue to escalate, social assistance rates continue to fall, there continues to be a severe shortage of social housing, and private sector landlords continue to discriminate against the most disadvantaged groups in Canada. All of this leads to housing insecurity for the most vulnerable populations, particularly low income women – Aboriginal women, immigrant women, disabled women, single mothers, older women and girls. According to the Canada Mortgage and Housing Corporation, 200,000 Canadians are homeless and 1.7 million households were living in inadequate housing or paying an unreasonable amount for shelter in 2005. This compares to 1.3 million households in 1990.

Low income women cannot afford housing in Canada. Income support programs such as social assistance and employment insurance are set at inadequate levels and average rents are very high. According to Statistics Canada, many women experience housing affordability problems², especially unattached women and female lone parents who rent their homes. Indeed, in 2003, 72% of unattached women aged 65 and over who rented were considered to have housing affordability problems. Similarly, 42% of renter families headed by lone mothers had housing affordability problems, as did 38% of unattached female renters under the age of 65. Females are more likely than their respective male counterparts to experience housing affordability problems. Among unattached seniors who rented in 2003, for example, 72% of women, versus 58% of men, were considered to have housing affordability problems. Similarly, among unattached homeowners under age 65, 24% of women, compared with 11% of males, had housing affordability problems.

Housing affordability is particularly problematic for women in receipt of social assistance. The reduction in social assistance rates across the country coupled with an inadequate supply of affordable housing stock, and increasing rents in the private market, has meant that available housing is unaffordable for most low-income women.

In 2005 women in receipt of social assistance, in cities across the country, were barely able to make ends meet. The following chart illustrates the problem.

Table 4: 2005 Welfare Incomes and Average Rents: National Snapshot

CITY	Monthly Welfare Income Single Mother + 1 child	Average Monthly Rent 2 Bedroom Apt.	Remaining income after rent (to cover other costs such as food, transportation, school fees, incidentals, etc.)	Percentage of Income on Rent
Toronto, Ontario	1,204	1,052	164	87%
Halifax, Nova Scotia	1,076	762	314	71%
Edmonton, Alberta	1,027	732	295	71%
Vancouver, BC	1,162	1,004	158	86%

Women do not have access to subsidized housing. Within the private market, they are discriminated against. The most direct role of the federal government with respect to housing and homelessness has traditionally been through the provision of assisted rental housing. Since the majority of low-income women are tenants, access to affordable rental housing is central to addressing women's homelessness. In 1993 the federal government announced a freeze on federal funding contributions to social housing, and the cancellation of funding for any new social housing (except for a few

limited exceptions). The federal government has downloaded responsibility for social housing programs to the provinces/territories without ensuring that women receive the equal benefit of federal spending in this area. Women are more likely than men to meet income qualifications for assisted housing and therefore more adversely affected by cuts to assisted housing.

In 2007 the government announced an allocation of \$1.4 billion on partnerships with the provinces and territories for housing – monies that had been authorized to be spent on housing by Parliament in 2005. This money was assigned to housing projects in a patchwork fashion by the provinces and territories. But by 2008, investment has dropped by 5% from 2006 – a cut equal to the biggest cuts during the mid 1990s. As a result, per capita federal housing spending is at its lowest level in two decades as is federal housing investment as a percentage of the GDP. According to the Organization for Economic Co-operation and Development, Canada ranked second among 18 developed countries in terms of public housing investment in 1980. By 2003, we were ranked seventh, below: Ireland, Sweden, New Zealand, Denmark, France and the United Kingdom (which that year invested more than 2.5 times as much as Canada).

Because the supply of subsidized housing is not increasing in relation to need, waiting lists for this type of housing in Canada's largest cities now exceed 5 years. In some cities, like Toronto, the waiting list can be as long as 10 years. This precludes both young people and newcomers to the country from ever accessing subsidized housing.

Without subsidized housing, women increasingly rely on the private rental market to meet their housing needs. Within the private market, women commonly confront discrimination: landlords do not want to rent to them because they are lone parents, because they are Aboriginal and/or non-white, because they have children or large/extended families, because they are in receipt of social assistance, or because they are newcomers.

Homeless women and girls experience violence. A recent study released by Street Health in Toronto (2007) found that being homeless puts women at extreme risk of violence. 1 in 5 homeless women interviewed in that study reported having been sexually assaulted while on the streets or homeless. Sexual abuse is a major cause and consequence of homelessness among young women. A 2001 survey of 523 homeless youth aged 12 to 19 found that 87% of the homeless girls had been physically or sexually abused.

The lack of housing options for women forces many women to stay in abusive relationships and leads to the apprehension of children by the State. Women across Canada report that the two biggest systemic barriers to women and children escaping violence are inadequate income assistance and the lack of affordable housing. In the

Northwest Territories women trying to leave abusive situations are not given priority status for subsidized housing. In many Indigenous communities the lack of shelters or spaces within existing shelters means women cannot leave abusive relationships. With few housing options women are compelled to return to abusive situations and then risk the apprehension of their children by child protection agents.

The Government of Canada has done little to address this crisis. Overall, the Government of Canada has refused to take a leadership role. For example, despite the fact that UN treaty monitoring bodies (eg: CESCR (1998, 2006), HRC (1999)) have repeatedly expressed concern about the housing and homelessness crisis in Canada, the Government of Canada has failed to implement the recommendations of treaty monitoring bodies, such as the adoption of a national housing strategy.

In December 2006, after much uncertainty and only in the face of mounting pressure, the current government extended the National Homelessness Initiative (NHI) (now the Homelessness Partnering Strategy (HPS) for two years with an expenditure of \$270 million. The HPS, though itself an inadequate program in relation to the national need, is the only national housing program in Canada. However, the government has suggested that this program among others will not survive beyond March 2008.

The Government has indicated that the HPS, as well as the "Residential Rehabilitation Program" (a federal housing repair scheme), and the federal affordable housing funding will expire at the end of the fiscal year 2008. The government has shown no interest in replacing these programs nor has it shown any inclination to adopt a comprehensive housing strategy. On the contrary, the government has indicated publically that it intends to retreat from providing leadership (funding or other) in areas that constitutionally fall within provincial jurisdiction, such as housing.

Without a national housing strategy, and without federal government leadership, there is no coherent policy of national standards to ensure that the right to adequate housing is enjoyed by all and particularly by low-income women who are disproportionately disadvantaged with respect to access to adequate and affordable housing.

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Mosher et al., *Walking on Eggshells: Abused Women's Experiences of Ontario's Welfare System*, April 2004.

Statistics Canada, *Women in Canada, 5th Edition, A Gender-Based Statistical Report*, (2006).

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RECOMMENDATIONS The Government of Canada must play a central leadership role to address the housing and homelessness crisis in Canada. It cannot exempt itself from meeting its international human rights obligations in this regard on the basis of constitutional jurisdiction;

The Government of Canada must adopt a National Housing Strategy, in consultation with housing and women's organizations, that uses an equality rights framework and concretely addresses women's housing needs. This strategy must be integrated with programs and policies aimed at addressing women's poverty;

The Government of Canada must ensure its expenditures in the areas of housing and homelessness are at requisite levels to ensure the most disadvantaged groups of women in Canada are adequately housed;

The Government of Canada must implement the recommendations of all UN Treaty Monitoring bodies.

