Court File No. CV-21-00077187-0000

ONTARIO SUPERIOR COURT OF JUSTICE

B E T W E E N:

KRISTEN HEEGSMA, DARRIN MARCHAND, GORD SMYTH, MARIO MUSCATO, SHAWN ARNOLD, CASSANDRA JORDAN, JULIA LAUZON, AMMY LEWIS, ASHLEY MACDONALD, COREY MONAHAN, MISTY MARSHALL, SHERRI OGDEN, JAHMAL PIERRE, and LINSLEY GREAVES

Applicants

-and-

CITY OF HAMILTON

Respondent

APPLICANTS' APPLICATION RECORD

VOLUME 11 – TABS 105-106

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VOLUME 11 INDEX – *HEEGSMA ET AL.* v. *CITY OF HAMILTON*

TAB (EXHIBIT LETTER)	Document
APPLICATION RECORD VOLUME 11	
DR. KAITLIN SCHWAN	
105.	Affidavit of Kaitlin Schwan dated June 13, 2022
a.	Exhibit A – Curriculum Vitae of Kaitlin Schwan (P 18/391)
b.	Exhibit B – The Pan-Canadian Women's Housing and Homelessness Survey (P 50/391)
c.	Exhibit C – The State of Women's Housing Need & Homelessness in Canada
106.	Form 53 Acknowledgement of Expert's Duty Kaitlin Schwan dated June 13, 2022

Court File No. CV-21-00077817-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

BETWEEN:

KRISTEN HEEGSMA, DARRIN MARCHAND, GORD SMYTH, MARIO MUSCATO, SHAWN ARNOLD, ET AL.

Applicants

-and-

CITY OF HAMILTON

Respondent

AFFIDAVIT OF KAITLIN SCHWAN

SWORN JUNE 13, 2022

I, Kaitlin Schwan, of the City of Guelph, Ontario, AFFIRM AND SAY AS FOLLOWS:

1. I am the National Director of the Women's National Housing and Homelessness Network and a Senior Researcher at the Canadian Observatory on Homelessness. I am appointed Assistant Professor, Status Only, at the University of Toronto's Faculty of Social Work. I am the former Senior Researcher for the UN Special Rapporteur on the Right to Adequate Housing and former Director of Research for The Shift.

2. A copy of my Curriculum Vitae is attached to this my Affidavit as Exhibit "A".

3. I have been asked by the Hamilton Community Legal Clinic to provide an expert opinion in this matter regarding themes amongst unhoused women, their unique experience

accessing the shelter system, gender-based violence experienced by this population and to contextualize the encampment experience faced by women compared to men, and the desperate adverse effects of encampment evictions and the impact of the law against the erection of tents on unhoused women living on the street.

4. I have attached the publication "The Pan-Canadian Women's Housing and Homelessness Survey, "Schwan, K., Vaccaro, M., Reid, L., Ali, N., & Baig, K. (2021). *The Pan-Canadian Women's Housing & Homelessness Survey*. Toronto, ON: Canadian Observatory on Homelessness (Exhibit "B") that I authored and adopt it as part of my opinion in this case.

5. I have extrapolated the following significant findings from exhibit B that relate to the issues raised in this case and they are as follows:

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

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

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

Housing need and homelessness amongst women, girls and gender diverse people in Canada

6. Homelessness amongst women, girls, and gender-diverse people in Canada remains both understudied and underestimated, despite indications that these groups disproportionately experience both poverty and core housing need.[1] This is linked to the ways in which commonly used definitions, typologies, and ways of measuring homelessness have failed to account for the hidden ways that women, girls and gender diverse people often experience housing instability and homelessness.[2]

7. They are also more likely to negotiate a number of high-risk survival strategies to obtain shelter and avoid the dangers of the streets and co-ed shelter spaces, including by staying in unsafe and exploitative relationships, and exchanging sex for shelter.[3]

8. Women experience disproportionate rates of deep poverty in comparison to men.[4]

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[1] Sadie McInnes "Fast Facts: 4 Things to Know About Women and Homelessness in Canada," *Canadian Centre for Policy Alternatives*. August 26, 2016, accessed June 13, 2022, https://policyalternatives.ca/publications/commentary/fast-facts-4-things-know-about-women-and-homelessness-canada; Méabh Savage, "Gendering Women's Homelessness," *Irish Journal of Applied Social Studies* 16, no. 2 (2016): 4.

[2] Savage, "Gendering Women's Homelessness."; Nicholas Pleace, "Exclusion by Definition: The Under-Representation of Women in European Homelessness Statistics," In *Women's homelessness in Europe*, 105-126, London: Palgrave Macmillan, 2016.

[3] Joanne Bretherton, "Reconsidering Gender in Homelessness," *European Journal of Homelessness* 11, no. 1 (2017): 1-22.

9. "It may be that the major trigger for homelessness is poverty and exclusion, but it is also clear that women do not experience homelessness in the same way as men. The triggers for women's homelessness are often different and their trajectories while homeless are often different, women's experience of homelessness is *different*. Gender plays a role" (6).[5]

10. 'Hidden homelessness' is the most common form of homelessness experienced by women and girls. It is well recognized that women are more likely to rely on relational, precarious, and dangerous supports to survive housing instability[6], and are less likely to appear in mainstream shelters, drop in spaces, public spaces, or other homeless-specific services.[7] Hidden homelessness includes conditions such as "Remaining in an abusive relationship in order to maintain housing; living in inadequate or dangerous housing in order to keep the family together or maintain custody over one's children; engaging in survival sex in order to access housing; and couch surfing with family, friends, or strangers in order to avoid shelters, or because shelter services and affordable housing are unavailable or unsafe" (68).[8] Part of the reason that women's homelessness remains understudied, undercounted, and underfunded is because it is often not recognized as

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[4] Sarah Fotheringham, Christine A. Walsh, and Anna Burrowes, "'A Place to Rest': The Role of Transitional Housing in Ending Homelessness for Women in Calgary, Canada," *Gender, Place & Culture* 21, no. 7 (2014): 834-853; McInnes, "Fast Facts".
[5] Bretherton, "Reconsidering Gender in Homelessness", 6.
[6] Bretherton, "Reconsidering Gender in Homelessness".
[7] Isabel Baptista, "Women and Homelessness," *Homelessness research in Europe* 4, no. 1 (2010): 163-185; Krystal Maki, "Housing, Homelessness and Violence Against Women: A Discussion Paper," *Canadian Network of Women's Shelters and Transition Houses*, 2017, https://endvaw.ca/wp-content/uploads/2017/09/Housing-Homelessness-and-VAW-Discussion-Paper-Aug-2017.pdf.
[8] Kaitlin Schwan, et al., "The State of Women's Housing Need & Homelessness in Canada," *Canadian Observatory on Homelessness Press*, 2020, 68, http://womenshomelessness.ca/wp-content/uploads/State-of-Womens-Homelessness-Literature-Review.pdf.

such.[9] The invisibility of women and gender diverse people's homelessness should thus be understood as *structurally* created and maintained.

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

11. Data from Statistics Canada,[10] Employment and Social Development Canada,[11] parliamentary reports,[12] and municipal data and research[13] consistently indicate that emergency shelters across the country are operating at (or over) capacity and there remains a severe lack of gender-specific supportive, transitional, and permanent affordable housing that meets the needs of women, girls, and gender diverse people. Importantly, this is linked to systemic underfunding and inequitable funding in Canada for services, shelters, and housing that is gender-specific and meets the needs of women, girls, and gender diverse people.

12. 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

[9] Bretherton, "Reconsidering Gender in Homelessness".
[10] Statistics Canada, "Canadian Residential Facilities for Victims of Abuse," *Statistics Canada Catalogue no. 85-002-X201900100007*, April 17, 2019, https://www150.statcan.gc.ca/n1/daily-quotidien/190417/dq190417d-eng.htm.
[11] Employment and Social Development Canada. "Highlights of the National Shelter Study 2005-2016: Emergency Shelter Use in Canada." *Government of Canada*, 2019. https://publications.gc.ca/collections/collection_2019/edsc-esdc/Em12-17-1-2019-eng.pdf.
[12] Karen Vecchio, "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, Canada, 42nd Parliament, 1st Session, May 2019), 1-39, https://www.ourcommons.ca/Content/Committee/421/FEWO/Reports/RP10429173/feworp15/feworp15-e.pdf
[13] "Street Needs Assessment 2018," City of Toronto, Accessed June 13, 2022, https://www.homelesshub.ca/sites/default/files/attachments/99be-2018-SNA-Results-Report.pdf.

lack of sustainable funding.[14] 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%)" (3).[15]

13. Women and gender diverse people reported significant barriers to accessing emergency services, with almost a third unable to access a bed when they needed one (Exhibit B, page 41).

14. The top 7 problems reported by survey participants of The Pan-Canadian Women's Housing and Homelessness Survey (Exhibit "B') were as follows, from most reported to least:

    a. Feel like I don't belong – 29.8%
    b. Not enough beds – 29.4%
    c. Discrimination from other participants – 27.6%
    d. Not knowing about services – 26.4%
    e. Not feeling safe – 26.2%
    f. No money for transportation – 25%
    g. Discrimination/judgement from staff – 23.6%

15. Our survey findings contained in Exhibit "B" suggest that some women and gender diverse people are harmed by how the homelessness and VAW sectors structure and

[14] Statistics Canada, "Canadian Residential Facilities".
[15] Statistics Canada, "Canadian Residential Facilities", 3.

deliver services. In addition to the severe capacity issues that are well-documented, personal accounts indicate that shelters can exacerbate the very needs they are meant to address, including through discriminatory policies, duty to report policies, and rigid eligibility and acuity criteria. Shelter policies related to substance use, pets, and adult children – combined with a failure to employ trauma-informed, harm reduction approaches – result in women and gender-diverse people being turned away from services. This is particularly evident in the lives of women and gender-diverse people who have complex needs or are multiply marginalized. The effects of such exclusion cannot be overstated. In some cases, seemingly benign or very minor operational policies within shelters, drop-ins, transitional housing, and other emergency services produce horrific results for those seeking or receiving support.

16. Violence Against Women shelters, which in many jurisdictions serve only women fleeing intimate-partner violence (IPV), create gaps in service for women who are experiencing violence due to being homeless or street-involved, or experiencing violence from other family members. This creates silos between women and gender diverse people who experience violence in different circumstances. Given this, it is not surprising that some women report feeling there is a "hierarchy of deservingness" that shapes who gets access to services, and that women experiencing particular forms of violent victimization are prioritized over others.

17. Experiences of gender-based discrimination and race-based discrimination at shelters further disenfranchise women and gender diverse people from spaces that are meant to be

protect them and their families. Being turned away from shelters can mean women and gender-diverse people are forced to utilize alternative strategies such as survival sex, going back to their abuser, or navigating systems like healthcare or criminal justice to seek immediate shelter.

18. Experiences of trauma and violence were reported both prior to and during experiences of homelessness by participants. Remarkably, over 75% of women and gender diverse persons reported being a survivor of abuse or trauma (Exhibit "B" page 45).

19. Of the participants of the survey referenced in paragraph 4, attached in Exhibit B, 79% of women and gender diverse people experiencing housing need or homelessness report having a disability. This group reports significant inequities and discrimination based on ability, with severe consequences for many. Analysis indicated having a disability was a significant predictor of negative housing outcomes. These included having difficulties accessing emergency shelter and supports, difficulties finding affordable and accessible housing, experiences of discrimination, and numerous additional inequities.

Problems Accessing Shelters

20. My data collection and analysis in the survey referenced at paragraph 4 concluded that people with disabilities reported being unable to access shelter beds when they needed them at roughly twice the rate of those without disabilities (65.1% for people with

physical disabilities vs. 34.9% for those without; 43.1% for those with mental health disabilities vs. 18% for those without). This suggests profound accessibility issues persist in the homelessness and VAW sectors. Evidence of this surfaced in other parts of the data. For instance:

- Persons with physical disabilities reported shelters and drop-ins were not accessible to them by public transportation at almost twice the rate of those without physical disabilities (11.6% vs. 6%).
- Shelters and drop-ins are inaccessible to people with physical disabilities at more than three times the rate of those without physical disabilities (10.7% vs. 3%).
- Individuals with substance use problems also experienced significant barriers when trying to access shelters. There was a significant association between reporting a substance use problem and having been barred from shelters. Those that used substances reported being barred from shelters at a rate 3 times that of those who did not (30.9% vs. 10.4%).

Experiences of Women and Gender Diverse Persons in Encampments, Benefits of an Encampment versus Shelter

21. Research indicates that women, transwomen, and gender-diverse persons commonly experience harassment or violence within large mainstream homeless shelters, particularly co-ed and congregate shelters (see Exhibit C).[16]

22. In a recent study, one transwoman testified: "They asked me why don't I go to men's [shelter] before and I was getting sexually harassed all the time. I remember one time waking up [at a men's shelter] and there was like five guys standing around my bed in the dark and they were all naked from the waist down. After I left the building. I never went back" (374).[17]

23. Violence in homeless shelters appears to be increasing in some Ontario cities. In Toronto, for example, violent incidents have increased by 200% in the last five years, and deaths have increased by 125%.[18]

24. Safety in homeless shelters was significantly undermined during the COVID-19 pandemic. While municipalities often displace encampment residents or evict encampments on the basis that they have access to "safe" or "high quality" indoor shelters, research demonstrates that that people experiencing homelessness and accessing

[16] Schwan et al., "The State of Women's Housing".
[17] Tara Lyons, et al., "Experiences of Trans Women and Two-Spirit Persons Accessing Women-Specific Health and Housing Services in a Downtown Neighborhood of Vancouver, Canada," *LGBT health* 3, no. 5 (2016): 374.
[18] Liam Casey, "Toronto's Shelter's See Triple the Number of Violent Incidents, Rise in Overdose During COVID-19 Pandemic, Data Show," *The Globe and Mail,* June 6, 2021, accessed June 13, 2022, https://www.theglobeandmail.com/canada/toronto/article-torontos-shelters-see-triple-the-number-of-violent-incidents-rise-in/.

homeless shelters in Ontario are significantly more likely to contract COVID-19, to be hospitalized for the virus, to require ICU care, and to die (E6).[19]

25. Further, some women and gender-diverse persons will be unable to access a shelter in their communities due to their disabilities, necessitating that they reside outdoors and/or within an encampment. For example, a DAWN Canada study reports that only 75% of homeless shelters have a wheelchair accessible entrance, 66% provide wheelchair accessible rooms and bathrooms, 17% provide sign language, and 5% offer braille reading materials.[20]

26. More broadly, as demand for shelter beds increases, women and gender diverse peoples face some of the greatest disadvantage. Across Canada, there are fewer women-specific emergency shelter beds – 68% of shelter beds are co-ed or dedicated to men, compared to 13% dedicated to women Men's shelters also have more than double the number of beds that women's emergency shelters have (4,280 beds compared to 2,092 beds).[21] Further, while 38% of beds are reported to be within "general" emergency shelters across Canada[22] – meaning shelter beds that are co-ed or open to all genders – research

[19] Lucie Richard, et al., "Testing, Infection and Complication Rates of COVID-19 Among People with a Recent History of Homelessness in Ontario, Canada: A Retrospective Cohort Study," *Canadian Medical Association Open Access Journal* 9, no. 1 (2021): E6.
[20] Sonia Alimi, Sandhya Singh, and Bonnie Brayton, "Women with Disabilities and Access to Shelters and Transition Houses - A Brief Prepared for the Standing Committee on the Status of Women in Canada (FEWO) for their Study of the System of Shelters and Transition Houses in Canada," *Disabled women's network of Canada*, November 14, 2018, accessed June 13, 2022, https://www.dawncanada.net/media/uploads/page_data/page-63/dawn_canada_brief_to_fewo_on_access_to_shelters_november_16__2018.pdf.
[21] Employment and Social Development Canada, "Homelessness Partnering Strategy: 2018 Shelter Capacity Report," *Government of Canada*, 2019, accessed June 13, 2022, https://www.homelesshub.ca/sites/default/files/attachments/Shelter_Capacity_Report_2018-EN%20%281%29.pdf.
[22] Employment and Social Development Canada, "Homelessness Partnering Strategy".

consistently demonstrates that many women will avoid co-ed shelters for fear of violence or because they have experienced violence within those spaces.[23]

27. The culmination of all of these factors means that some women and gender-diverse persons experiencing homelessness may elect to – or be forced to – reside outdoors or encampments given: (1) threats to physical, emotional, and psychological safety within homeless shelters (particularly co-ed congregate shelters); (2) previous experiences of trauma and violence in homeless shelters; (3) increased risk of exposure to COVID-19 within shelters; (4) the inaccessibility of many homeless shelters for persons with disabilities; and (5) the overall lack of women-specific homeless shelters, and shelters for people outside the gender binary. For many marginalized women and gender-diverse persons, the confluence of these factors makes residing in an encampment a rational or necessary choice amongst a number of minimal (or non-existent) options.[24]

Physical Safety in Encampments

28. In my research on homelessness amongs many women and gender-diverse people, I have had the opportunity to visit numerous encampments across Ontario over the last several years and meet with women residing in them. While the women I've met with have reported safety concerns related to residing outdoors and in encampments (e.g.,

[23] Bretherton, "Reconsidering Gender in Homelessness."; National Inquiry into Missing and Murdered Indigenous Women and Girls, "Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls," Canada: National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019, https://www.mmiwg-ffada.ca/final-report/.

[24] *For first-person accounts of these constrained choices, see https://www.thestar.com/news/gta/2020/12/07/were-the-vulnerable-ones-why-women-living-in-torontos-public-parks-during-covid-19-choose-outdoor-tents-over-indoor-shelters.html.

vulnerability to physical violence), overwhelmingly women state that residing in an encampment is a *safer* option than the other options available to them (e.g., accessing a shelter, returning to an abusive relationship, etc.).

29. Furthermore, my conversations with women residing in encampments indicated that the violence they face is often not from others within the encampment, but from housed persons (mostly men) outside of the encampment. This was reported by women themselves, and from City staff and outreach workers. This suggests that while encampments are often portrayed as dangerous places, particularly for women, this danger is embedded within broader societal patterns of violence against women amongst the housed public.

30. My engagements with women residing in encampments across Ontario suggest that encampments can buffer women from exposure to violence, harassment, or abuse that they might otherwise experience when residing outdoors alone, or within situations of hidden homelessness. For example, I have met numerous women encampment residents in Toronto who described how their relationships with other people living in encampments was a protective factor because they could 'look out for each other,' warn each other of dangerous or exploitive men, watch over each other's tents and possessions, and remain with partners or pets (e.g., dogs) who provided physical safety.

31. Nonetheless, feeling *safer* is not the same as feeling *safe* within an encampment, and some women expressed concern for their safety and security. In response, some women

had developed innovative means to protect themselves. For example, as a security measure, one encampment resident I met in Toronto had extended a measuring tape around her tent. The measuring tape created a distinctive sound when it was walked over, alerting her that someone was nearby and she needed to be alert for intruders. Encampments enabled the adoption of such security systems for some women, who often used all available means to keep themselves safe.

32. My engagements with women residing in encampments indicated that encampment evictions often eroded the security systems, safety measures, and mutual aid systems women had adopted for themselves within encampments. These were no easily re-established.

Sworn remotely by Kaitlin Schwan at the City of Ottawa in the Province of Ontario, before me on June 13, 2022 by "zoom" videoconference in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.

Stephanie Cox

Commissioner for Taking Affidavits
Stephanie Cox
LSUC 65464F

Kaitlin Schwan

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THIS IS EXHIBIT "A" TO THE
AFFIDAVIT OF KAITLIN SCHWAN
AFFIRMED REMOTELY BEFORE ME AT
THE CITY OF GUELPH DURING A "ZOOM" VIDEOCONFERENCE
IN ACCORDANCE WITH O.REG. 431/20,
ADMINISTERING OATH OR DECLARATION REMOTELY
THIS 14TH DAY OF JUNE, 2022

Stephanie Cox

STEPHANIE COX
LSO NO. 65464F
Commissioner for Taking Affidavits, etc

Kaitlin J. Schwan, PhD

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EDUCATION

2016 University of Toronto
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Dissertation: *Why Don't They DO Something? The Societal Problematization of "Homelessness" and the Relationship between Discursive Framing and Social Change*
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2009 Queen's University
Department of Art History & Visual Studies
Master of Arts
Concentration: Art, Activism, & Social Change

2007 University of Guelph
Bachelor of Arts Honours
Philosophy (major); Women's Studies (minor)

ACADEMIC APPOINTMENTS

2018 – present Canadian Observatory on Homelessness, York University
Senior Researcher

2019 – 2022 Factor-Inwentash Faculty of Social Work, University of Toronto
Assistant Professor, Status-Only

2019 – 2022 Environmental Justice & Sustainability Clinic, Osgoode Hall Law School
York University
Visiting Scholar – Human Rights

2016 – 2018 Canadian Observatory on Homelessness, York University
Postdoctoral Fellow

PROFESSIONAL APPOINTMENTS

2022 – present National Director
Women's National Housing & Homelessness Network

2021 – present	Keepers of the Circle, Temiskaming Native Women's Support Group Housing Researcher & Policy Analyst
2019 – 2022	The Shift Director of Research
2019 – 2020	United Nations Special Rapporteur on the Right to Adequate Housing Lead Researcher

RESEARCH INTERESTS AND METHODS

- Human Right to Housing; Homelessness Prevention
- Knowledge Mobilization; Community-Engaged Scholarship
- Women's Homelessness; Youth Homelessness
- Community-Based Participatory Research; Youth Empowerment and Organizing
- Social Problem Studies; History of Homelessness

AWARDS & DISTINCTIONS

2014 – 2015	Ontario Graduate Scholarship $15,000
2010 – 2013	SSHRC J. Armand Bombardier CGS Doctoral Scholarship $105,000
2013	SSHRC Michael Smith Foreign Study Award $6,000
2013	University of Toronto School of Graduate Studies Travel Grant $2,750
2013	University of Toronto School of Graduate Studies Conference Award $900
2013	Dorothea Lange-Taylor Documentary Prize, Duke University, Semi-finalist
2010 – 2011	Ontario Graduate Scholarship $15,000
2009 – 2012	University of Toronto Graduate Scholarship $4,000
2008 – 2009	SSHRC Joseph-Armand Bombardier CGS Graduate Award $17,500
2008 – 2009	Ontario Graduate Scholarship $15,000

2008 – 2009	Queen's J. S. Stauffer Scholarship in Canadian Art and Architecture $3,200
2007 – 2008	Queen's University A.R.C. Duncan Award for Excellence in Tutoring
2008	Queen's University Graduate Student Conference Award
2007 – 2008	Queen's University Graduate Award $10,000
2007	Millennium Scholarship Grant for Community Development $2,500
2005 – 2007	Millennium In-Course Excellence Scholarship of the Highest Order $20,000
2003 – 2005	President's Honour Role/Dean's List, University of Guelph
2003	University of Guelph Entrance Scholarship $2,500
2003	Owen Sound Women Centre's Award for Community Awareness

RESEARCH GRANTS

2022 – 2023	Hache, A., **Schwan, K.** (Co-Investigator), & Baig, K. Developing a Framework for Decolonizing the Provision of Subsidized Housing and Emergency Shelters for Women. *Catherine Donnelly Foundation*. $48,000.
2022 – 2023	Farha, L. & **Schwan, K.** (Co-Investigator). Implementing Rights-Based Responses to Homeless Encampments in Three Canadian Cities. *Catherine Donnelly Foundation*. $48,000.
2021 – 2024	Melaney, K. (Principal Investigator), **Schwan, K.** (Co-Investigator), Noble, A., Begun, S., & Coplan, I. Making the Shift Youth Shelter Diversion Study. *Making the Shift Youth Homelessness Social Innovation Lab.* $696,420.
2021 – 2022	**Schwan, K.** (Principal Investigator), & Biss, M. Eviction Prevention for Women & Girls in Canada. *Law Foundation of BC – Legal Research Fund*. $19,199.
2021 – 2023	Baig, K. (Principal Investigator), Cook, A., Deroches, M.A., Nelson, A., **Schwan, K.** (Co-Investigator), Hache, A., Whitzman, C. Housing Policies & Program Models that Meet the Needs of Gender Diverse People. *Pan-Canadian Voice for Women's Housing*. $75,000.
2021 – 2023	Hwang, S. (Principal Investigator), Jenkinson, J., Kiran, T., Orkin, A., Thulien, N., & **Schwan, K.** (Collaborator). A Qualitative Exploration of Vaccine Uptake

and Hesitancy Among People Experiencing Homelessness in Toronto. *Canadian Institutes of Health Research (CIHR)*. $100,258.

2021 – 2023 Oudshoorn, A. (Principal Investigator), Kauppi, C., Marshall, C., Dej, E., Dunn, J., **Schwan, K.** (Co-Investigator**)**, Buccieri, K., & Gaetz, S. Designing Canada's Long-Term Affordable Housing Approach. *Social Sciences & Humanities Research Council – Partnership Development Grant.* $199,114.

2021– 2023 Yakubovuch, A. (Principal Investigator), Maki, K., Shastri, P., Sultana, A., **Schwan, K.** (Collaborator**),** Docherty, L., Watts, C., & Ham, M. Bridging the evidence-practice gap in the housing response to violence against women. *Social Sciences & Humanities Research Council – Insight Development Grant.* $70,000.

2020 – 2021 Van Wagner, E. (Principal Investigator), **Schwan, K.** (Co-Investigator), Flynn, A., Gupta, P., & Curran, D. The Right to Shelter in Place: Mobilizing a human rights-based approach to homelessness and tent encampments in the COVID-19 city. *SSHRC Partnership Engage Grant*. $24,820.

2020 – 2021 **Schwan, K.** (Co-Principal Investigator), Dej, E. (Co-Principal Investigator), Kidd, S., Thulien, N., & Malenfant, J. Understanding young women's experiences of loneliness and isolation during COVID-19 and beyond: Participatory research to envision a way forward. *Making the Shift: Youth Homelessness Social Innovation Lab*. $39,999.

2019 – 2020 **Schwan, K.** (Co-Principal Investigator), Caplan, R. (Co-Principal Investigator), Baig, K., & Hache, A. Partner: The Keepers of the Circle. Indigenous Women, Girls, and Gender-Diverse Peoples Experiencing Homelessness: Developing a Research Methodology Grounded in Traditional Indigenous Knowledges. *SSHRC Partnership Engage Grant*. $28,873.50.

2019 – 2021 **Schwan, K.** (Co-Principal Investigator), Dej, E. (Co-Principal Investigator), Kidd, S., & Thulien, N. Home Alone: Young women's experiences of social exclusion following exits from homelessness. *Social Sciences and Humanities Research Council of Canada (SSHRC), Insight Development Grant*. $69,835.

2019 – 2021 Helland, J. (Principal Investigator), Reynolds, V., **Schwan, K**. (Co-Applicant), Dufour, C., Batalden, Z, & Dyson Tam, K. Journeys In and Out: Youth Homelessness Solutions Lab. *Government of Canada, Canada Mortgage and Housing Corporation. National Housing Strategy Research & Planning - Solutions Lab*. $373,726.

2019 – 2021 Nichols, N. (Principal Investigator), Kennelly, J., Kidd, S., Malenfant, J., & **Schwan, K**. (Collaborator). Building from Experience: Youth-led strategies for homelessness prevention and housing stabilization. *Social Sciences and Humanities Research Council of Canada (SSHRC), Insight Development Grant.* $62,279.

2019 – 2021	Begun, S. (Principal Investigator), Fallon, B., Gaetz, S., Kidd, S., **Schwan, K**. (Co-Applicant), King, B., Nichols, N., & Thulien, N. An Examination of Homeless Youths' Longitudinal Aftercare Experiences. *Social Sciences & Humanities Research Council - Insight Grant*. $99,977.
2018 – 2021	**Schwan, K**. (Principal Investigator), Richter, T., Hache, A., … Redsky, S. Understanding Housing Need and Homelessness for Women and Girls in Canada. *Government of Canada National Housing Strategy - Research and Planning Fund Initiative*. $100,000.
2018 – 2020	Begun, S. (Principal Investigator), **Schwan, K**. (Co-Applicant), Kipang, S., Fallon, B., & Sakamoto, I. Exploring the Potential Benefits of Engaging Homeless Youth in Group-Based Improv Training. *SSHRC Partnership Engage Grant*. $25,000.
2016 – 2017	**Schwan, K**. (Principal Investigator), Erikson, C., Van Wert, M., & Fallon, B. Inter-Agency Communication and Coordination Among Agencies Serving Survivors of Human Trafficking in Ontario. *Ontario Trillium Foundation*. $30,000.

RESEARCH GRANTS UNDER REVIEW

RESEARCH CONTRACTS

2022	**Schwan, K.** (Principal Investigator). Advancing the the Right to Housing for Women and Gender-Diverse People under the National Housing Strategy Act. *Canadian Human Rights Commission – Office of the Federal Housing Advocate*. $84,745.
2022	Baig, K., Cook, A., Desroches, M.A., Nelson, A., **Schwan, K.** (Co-Investigator), Whitzman, C., & Hache, A. Women and Gender-Diverse Peoples' Housing in Canada – A Regional Portrait. *Pan-Canadian Voice for Women's Housing.* $74,900.
2021 – 2023	Perucca, J., **Schwan, K.** (Co-Investigator), Farha, L., & Freeman, S. Shift Cities Demonstration Project - Advancing the Right to Housing in Canadian Municipalities. *Maytree Foundation.* $120,000.
2021 – 2022	Perucca, J., **Schwan, K.** (Co-Investigator), Farha, L., & Freeman, S. Advancing the Right to Housing in Financialized Housing Markets. *Government of Germany, Federal Foreign Office to Promote Human Rights.* £73,058.19 / $110,000.
2021– 2022	MacDonald, S., Hermer, J., **Schwan, K.** (Co-Investigator), Flynn, A., & Van Wagner, E. Assessing the Human Rights Obligations of Canadian

	Governments Towards Residents of Encampments. *Canadian Human Rights Commission*. $55,400.
2021	**Schwan, K.** (Principal Investigator). Mobilizing the Right to Housing for Women, Girls, and Gender Diverse People in Canada. *Canadian Human Rights Commission*. $16,200.
2021	Vasko, S., **Schwan, K.** (Co-Investigator), McRae, L., & Kaplan, E. Advancing Public Education on the Right to Housing in Canada. *Canadian Human Rights Commission*. $37,983.00.
2020 – 2022	Farha, L., Perucca, J., & **Schwan, K** (Co-Investigator). The Shift: Supporting human rights-based housing strategies in Canada. *Canadian Mortgage and Housing Corporation*. $250,000.
2020 – 2022	**Schwan, K**. (Principal Investigator), Perucca, J., & Farha, L. Ensuring effective Canadian municipal responses to housing need and homelessness during COVID-19: Identifying best practices and supporting cross-sector collaboration. *Commonwealth Foundation*. £30,000 / $51,000.
2020 – 2021	**Schwan, K.** (Principal Investigator). Implementing the Right to Housing in Canada: Expanding the National Housing Strategy and Realizing the Right to Housing for Women, Girls, and Gender Diverse People. *Canadian Human Rights Commission*. $24,900.
2020 – 2021	**Schwan, K.** (Principal Investigator), Farha, L., & Perucca, J. Implementing a Human Rights Approach to Housing in Canada: Localizing the National Housing Strategy Act. *Canadian Mortgage and Housing Corporation*. $44,100.
2020 – 2021	Freeman, S., Perucca, J., & **Schwan, K** (Co-Investigator). International comparative analysis on the implementation on the right to housing to inform the launch of the Office of the Federal Housing Advocate. *Canadian Human Rights Commission*. $21,500.
2018 – 2019	Ecker, J. (Principal Investigator), **Schwan, K**. (Co-Investigator), & Holden, S. Understanding Family Homelessness in Toronto. *City of Toronto - Shelter, Support, and Housing Administration.* $42,375.
2018 – 2019	Ecker, J. (Principal Investigator), **Schwan, K**. (Co-Investigator), & Holden, S. A Study of Low-Barrier Services in Toronto. *City of Toronto - Shelter, Support, and Housing Administration.* $55,030.
2018	**Schwan, K**. (Principal Investigator), French, D., & Gaetz, S. International Evidence on Youth Homelessness Prevention Policy and Practice. *Wales Centre for Public Policy, Cardiff University*. $26,000.

2018	Ecker, J. (Principal Investigator), **Schwan, K**. (Co-Investigator), & Plante, I. Developmental evaluation of A Way Home Toronto's plan to prevent and end youth homelessness in Toronto. *City of Toronto - A Way Home Toronto*. $22,255.
2017 – 2018	Ecker, J. (Principal Investigator), **Schwan, K**. (Co-Investigator), & Holden, S. Evaluation of the *Eviction Prevention in the Community Pilot*, a piloted program to prevent evictions across the GTA. *City of Toronto - Shelter, Support, and Housing Administration.* $57,533.
2014 – 2016	**Schwan, K**. (Principal Investigator), & Fallon, B. Exploring the Efficacy of Arts-Based Programming with Youth Experiencing Homelessness. *Covenant House Toronto & Max Clarkson Family Foundation*. $5,000.

RESEARCH EXPERIENCE

2019 – present	Co-Investigator *All Our Sisters, National Network on Women and Homelessness* Co-Investigator on national study exploring gender-based approaches to community planning and service delivery for preventing and ending homelessness (PI – Dr. Abe Oudshoorn).
2016 – present	Co-Investigator *Canadian Observatory on Homelessness, York University, Toronto, ON* Researcher and Study Coordinator for *The National Youth Homelessness Survey*, the largest national survey on youth homelessness in Canada (PI – Dr. Stephen Gaetz).
2011 – 2017	Research Coordinator, Research Assistant *University of Toronto, Factor-Inwentash Faculty of Social Work, Toronto, ON* Research Coordinator and Research Assistant for SSHRC-funded study, *Motivations for Cyber Bullying: A Longitudinal Study* (PI – Dr. Faye Mishna).
2015	Research Assistant *Canadian Observatory on Homelessness, York University, Toronto, ON* Research Assistant leading the development of a toolkit to support engagement between Indigenous communities and stakeholders within Point-in-Time Counts of people experiencing homelessness (PI – Dr. Stephen Gaetz).
2013 – 2014	Research Fellowship in Applied Social Work Research *University of Toronto, Factor-Inwentash Faculty of Social Work, Toronto, ON* Research focused on newcomer and refugee women's barriers to accessing employment in the Canadian healthcare sector. Royal Bank of Canada. Grant Total: $10,000.
2011 – 2013	Research Assistant *University of Toronto, Factor-Inwentash Faculty of Social Work, Toronto, ON* Research Assistant for SSHRC-funded study, *Social Assistance in the New Economy* (PI – Dr. Ernie Lightman).

TEACHING EXPERIENCE

2018, 2019	Sessional Lecturer *Factor-Inwentash Faculty of Social Work, University of Toronto, Toronto, ON* MSW Course: *Social Policy and Social Welfare in the Canadian Context*
2015	Course Instructor *Factor-Inwentash Faculty of Social Work, University of Toronto, Toronto, ON* MSW Course: *Social Policy and Social Welfare in the Canadian Context*
2014	Teaching Assistant *Faculty of Arts & Science, Sexual Diversity Studies* *University of Toronto, Toronto, ON* 300 Level SDS Course: Sex and THE Epidemic: Social Work, HIV and Human Sexuality
2009	Teaching Assistant *Faculty of Arts & Science, Department of Gender Studies* *Queen's University, Kingston, ON* 200 Level Women's Studies Course: *Introduction to Sexual and Gender Diversity*
2008 – 2009	Teaching Assistant *Faculty of Arts & Science, Department of Philosophy* *Queen's University, Kingston, ON* 100 Level Philosophy Course: *Great Philosophical Works*
2007	Teaching Assistant *Faculty of Arts & Science, Department of Philosophy* *Queen's University, Kingston, ON* 200 Level Philosophy Course: *Ethics*

ACADEMIC SUPERVISION & MENTORSHIP

2021 – present	Doctoral Thesis Committee Member, Amanda Buchnea *"Mobilizing Knowledge to End Homelessness in Canada"* Sociology, University of Guelph
2021 – present	JD Internship Supervision, Matthew Apostolides *The Shift* Juris Doctor, Osgoode Hall Law School, York University
2021 – present	Articling Co-Supervision, Paria Asadbikli *The Shift, Canada Without Poverty* Juris Doctor, University of Toronto
2019 – present	Doctoral Thesis Committee Member, Alzahra Hudani

	"Pathways into Homelessness for Newcomer Youth in Canada." Interdisciplinary School of Health Sciences, University of Ottawa
2020 – 2021	JD Internship Supervision, Jillian Epp *The Shift* Juris Doctor, University of Ottawa
2020 – 2021	JD Internship Supervision, Hanna Yemenu *The Shift* Juris Doctor, University of Ottawa
2020 – 2021	MSW Practicum Supervision, Lenore Bonk *Women's National Housing & Homelessness Network* School of Social Work, Dalhousie University
2019 – 2020	MSW Practicum Supervision, Alicia Versteegh *Canadian Observatory on Homelessness* Factor-Inwentash Faculty of Social Work, University of Toronto
2019	MSW Practicum Supervision, Terry Smith *Canadian Observatory on Homelessness* Factor-Inwentash Faculty of Social Work, University of Toronto

PEER-REVIEWED PUBLICATIONS

BOOKS

1. **Schwan, K.** (Book Proposal Accepted). *Break the horizon: A critical history of homelessness in Canada*. University of Toronto Press.

REFEREED JOURNAL ARTICLES

1. Nichols, N., **Schwan, K.**, Gaetz, S., & Redman, M. (2021). Enabling Evidence-led Collaborative Systems-Change Efforts: An adaptation of the Collective Impact Approach. *Community Development Journal*.

2. Kidd, S., Gaetz, S., O'Grady, B., **Schwan, K.**, Wang, W., Zhao, H., & Lopes, K. (2021). The Second National Canadian Homeless Youth Survey: Mental Health and Addictions Findings. *The Canadian Journal of Psychiatry*.

3. **Schwan, K.**, Dej, E., & Versteegh, A. (2020). Young Women, Housing Insecurity, and Exclusion during the COVID-19 Pandemic. *Girlhood*, *13*(3). https://doi.org/10.3167/ghs.2020.130311.

4. Gaetz, S., Dej, E., & **Schwan, K.** (2020). A Framework for the Prevention of Homelessness in Canada. *Journal of Primary Prevention*. https://doi.org/10.1007/s10935-020-00607-y

5. Nichols, N., Malenfant, J., & **Schwan, K**. (2020). Networks and evidence-based advocacy: Influencing a policy sub-system. *Evidence & Policy: A Journal of Research, Debate and Practice*. https://doi.org/10.1332/174426420X15868720780747.

6. Malenfant, J., Nichols, N., & **Schwan, K**. (2019). Chasing funding "to eat our own tail": The invisible emotional work of making social change. *Canadian Journal of Non-Profit and Social Economy Research*, *10*(2), 40-54.

7. Begun, S., Massey Combs, K., **Schwan, K**., Torrie, M., & Bender, K. (2018). "I know they would kill me": Abortion attitudes and experiences among youth experiencing homelessness. *Youth & Society*, *52*(8), 1457-1478.

8. **Schwan, K.,** Fallon, B., & Milne, B. (2018). "The one thing that actually helps": Art creation as a self-care and health-promoting practice amongst youth experiencing homelessness. *Children and Youth Services Review*, *93*, 355-364.

9. Mishna, F., **Schwan, K**., Birze, A., Van Wert, M., Lacombe-Duncan, A., McInroy, L., & Attar-Schwartz, S. (2018). Gendered and sexualized bullying and cyber bullying: Spotlighting girls and making boys invisible. *Youth & Society. 52*(3), 403-426. https://doi.org/10.1177/0044118X18757150.

10. Mishna, F., McInroy, L. B., Lacombe-Duncan, A., Bhole, P., Van Wert, M., **Schwan, K**., ... & Pepler, D. J. (2016). Prevalence, motivations, and social, mental health and health consequences of cyberbullying among school-aged children and youth: Protocol of a longitudinal and multi-perspective mixed method study. *JMIR research protocols*, *5*(2), 83 - 94.

11. Mishna, F., Khoury-Kassabri, M., & **Schwan, K. J**. (2016). The contribution of social support to children and adolescents' self-perception: The mediating role of bullying victimization. *Children and Youth Services Review*, *63*, 120-127.

12. **Schwan, K. J**., & Lightman, E. (2015). Fostering resistance, cultivating decolonization: The intersection of Canadian colonial history and contemporary arts programming with Inuit youth. *Cultural Studies↔ Critical Methodologies*, *15*(1), 15-29.

13. Mishna, F., **Schwan**, **K. J**., Lefebvre, R., Bhole, P., & Johnston, D. (2014). Students in distress: Unanticipated findings in a cyber bullying study. *Children and Youth Services Review, 44*, 341-348.

ARTICLES & MANUSCRIPTS UNDER REVIEW

1. **Schwan, K.**, Nichols, N., & Malenfant, J. (Revise and resubmit). Is Research the New Activism?: Mobilizing Social Science Research through 'Solutions-Focused Advocacy.' *Journal of Poverty and Social Justice.*

2. **Schwan, K.**, & Perucca, J. A Rights-Based, Trauma-Informed Approach to Encampments. *Journal of Law and Social Policy*.

3. Bonakdar, A., Gaetz, G., Banchani, S., Kidd, S., **Schwan, K.**, & O'Grady, W. Child Protection Services and Youth Experiencing Homelessness – Findings of the 2019 National Youth Homelessness Survey in Canada. *Children and Youth Services Review*.

4. Kerman, N., Aubry, T., Distasio, J., Gaetz, S., Latimer, E., O'Grady, W., **Schwan, K**., Somers, J., Stergiopoulos, V., & Kidd, S. Shelter Bans among People Experiencing Homelessness: An Exploratory Study of Predictors in Two Large Canadian Datasets. *Journal of Urban Health*.

BOOK CHAPTERS

1. Farha, L., & **Schwan, K**. (2021). "The Human Right to Housing in the Age of Financialization." In M. F. Davis & M. Kjaerum (Eds.), *Research Handbook on Human Rights and Poverty*. Cheltenham, UK: Edward Elgar Publishing. https://www.e-elgar.com/shop/usd/research-handbook-on-human-rights-and-poverty-9781788977500.html

2. Farha, L., & **Schwan, K**. (2020). "The Frontline Defense: Housing and Human Rights in the Time of COVID-19." In C. M. Flood, V. MacDonnell, J. Philpott, S. Theriault & S. Venkapuram (Eds.), *Vulnerable: The Policy, Law and Ethics of COVID-19.* Ottawa: University of Ottawa Press. https://ruor.uottawa.ca/handle/10393/40726

RESEARCH REPORTS & POLICY BRIEFS

1. **Schwan, K.**, Robart, J., Gaetz, S., Redman, M., & French, D. (In press). *Discussion Paper - Preventing Evictions & Youth Homelessness in Canada: Opportunities for Action.* Toronto: Canadian Observatory on Homelessness.

2. **Schwan, K**., & Perucca, J. (2022). *Realizing the Right to Housing in Canada – Where do we go from here?* Ottawa, ON: The Shift. Online at: https://make-the-shift.org/wp-content/uploads/2022/04/Canadian-Municipal-Policy-Scan.pdf

3. **Schwan, K.,** Farha, L., & Perruca, J. (2021). *Human Rights & Homeless Encampments in Toronto – Report on The Shift's Research Visit to the City of Toronto*. Ottawa, ON: The Shift.

4. McCartan, D., Graham, L., Van Wager, E., **Schwan, K.**, & Flynn, A. (2021). *Trespassing on the Right to Housing: A human rights analysis of the City of Toronto's response to encampments during COVID-19.* Toronto, ON: Environmental Justice & Sustainability Law Clinic, Osgoode Hall Law School. Online at: https://ejsclinic.info.yorku.ca/files/2021/12/trespassing-on-the-right-to-housing-city-of-toronto-report-20-december-2021.pdf?x86560

5. Rampersad, M., Mallon, A., Gold, M., Armstrong, A., Blair, J., Vaccaro, M., **Schwan, K**., Allan, K., & Paradis, E. (2021). *This is Not Home*. Toronto, ON: Canadian Observatory on Homelessness. Online at: https://www.homelesshub.ca/ThisIsNotHome

6. **Schwan, K**., Vaccaro, M., Reid, L., & Ali, N. (2021). *Implementation of the Right to Housing for Women, Girls, and Gender Diverse People*. Prepared for the Canadian Human Rights

Commission of Canada. Toronto, ON: Women's National housing & Homelessness Network. Online at: https://womenshomelessness.ca/wp-content/uploads/EN_CHRC_13-1.pdf

7. **Schwan, K**., Vaccaro, M., Reid, L., & Ali, N. (2021). *Mise en Oeuvre Du Droit au Logement Pour les Femmes, les Filles et les Personnes de Diverses Identites de Genre au Canada.* Préparé pour le Bureau du défenseur fédéral du logement par. Toronto, ON: Women's National housing & Homelessness Network. Online at: https://womenshomelessness.ca/wp-content/uploads/FR_CHRC_13-1.pdf

8. **Schwan, K**., Vaccaro, M., Reid, L., Ali, N., & Baig, K. (2021). *The Pan-Canadian Women's Housing & Homelessness Survey*. Toronto, ON: Canadian Observatory on Homelessness. Online at: https://womenshomelessness.ca/wp-content/uploads/EN-Pan-Canadian-Womens-Housing-Homelessness-Survey-FINAL-28-Sept-2021.pdf

9. **Schwan, K**., Vaccaro, M., Reid, L., Ali, N., & Baig, K. (2021). L'enquête pancanadienne sur le besoin en logement et l'itinérance chez les femmes. Toronto, ON: Canadian Observatory on Homelessness. Online at: https://womenshomelessness.ca/wp-content/uploads/FR-Pan-Canadian-Womens-Housing-Homelessness-Survey-FINAL-21-Oct-2021.pdf

10. **Schwan, K**., & Ali, N. (2021). *A Rights-Based, GBA+ Analysis of the National Housing Strategy*. Toronto, ON: The Women's National Housing & Homelessness Network. Online at: https://womenshomelessness.ca/wp-content/uploads/EN-Rights-Based-GBA-Analysis-of-NHS-28-Sept-2021.pdf

11. **Schwan, K**., & Ali, N. (2021). *Une analyse de la stratégie nationale du logement basée sur les droits et l'ACS+*. Toronto, ON: The Women's National Housing & Homelessness Network. Online at: https://womenshomelessness.ca/wp-content/uploads/FR-Rights-Based-GBA-Analysis-of-NHS-28-Sept-2021.pdf

12. Oudshoorn, A., May, K., Van Berkum, A., **Schwan, K**., Nelson, A., Eiboff, F., Begun, S., Nichols, N., & Parsons, C. (2021). *Exploring the Presence of Gender-Based Approaches to Women's Homelessness in Canadian Communities*. London, ON: All Our Sisters. Online at: https://www.abeoudshoorn.com/wp-content/uploads/2021/05/Gender-Based-Approach-to-Homelessness-Final.pdf

13. Malenfant, J., **Schwan, K.**, Gaetz, S., Redman, M., & French, D. (2020). *Discussion Paper – Preventing Youth Homelessness in the Canadian Education System: Young People Speak Out*. Toronto: Canadian Observatory on Homelessness. Online at: https://www.homelesshub.ca/sites/default/files/attachments/What%20Would%20It%20Take%20Report%20Education%20Prevention-22Sept20.pdf

14. **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: Literature Review*. Hache, A., Nelson, A., Kratochvil, E., & Malenfant, J. (Eds). Toronto: Canadian Observatory on Homelessness Press. Online at: http://womenshomelessness.ca/wp-content/uploads/State-of-Womens-Homelessness-Literature-Review.pdf

15. **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: Key Findings*. Hache, A., Nelson, A., Kratochvil, E., & Malenfant, J. (Eds). Toronto: Canadian Observatory on Homelessness Press. Online at: http://womenshomelessness.ca/wp-content/uploads/Key-Findings-State-of-Womens-Homelessness.pdf

16. **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: Executive Summary*. Hache, A., Nelson, A., Kratochvil, E., & Malenfant, J. (Eds). Toronto: Canadian Observatory on Homelessness Press. Online at: http://womenshomelessness.ca/wp-content/uploads/Executive-Summary-State-of-Womens-Homelessness.pdf

17. **Schwan, K.**, Versteegh, A., Perri, M., Caplan, R., Baig, K., Dej, E., Jenkinson, J., Brais, H., Eiboff, F. et Pahlevan Chaleshtari, T. (2020). *L'État des besoins en matière de logement et de l'itinérance chez les femmes au Canada: Sommaire exécutif*. Hache, A., Nelson, A., Kratochvil, E. et Malenfant, J. (Eds). Toronto, Ontario: Presse de l'Observatoire Canadien sur L'itinérance. http://womenshomelessness.ca/wp-content/uploads/WG_ES1_FRENCH-1.pdf

18. **Schwan, K.**, Versteegh, A., Perri, M., Caplan, R., Baig, K., Dej, E., Jenkinson, J., Brais, H., Eiboff, F. et Pahlevan Chaleshtari, T. (2020). *L'État des besoins en matière de logement et de l'itinérance chez les femmes au Canada: Constatations principales*. Hache, A., Nelson, A., Kratochvil, E. et Malenfant, J. (Eds). Toronto, Ontario: Presse de l'Observatoire Canadien sur L'itinérance.

19. Farha, L., & **Schwan, K**. (2020). *A National Protocol on Homeless Encampments in Canada: A Human Rights Approach*. Geneva, Switzerland: Office of the United Nations Special Rapporteur on the Right to Adequate Housing. Online at: http://www.unhousingrapp.org/user/pages/07.press-room/A%20National%20Protocol%20for%20Homeless%20Encampments%20in%20Canada.pdf

20. **Schwan, K**., French, D., Gaetz, S., Ward, A., Ackerman, J., & Redman, M. (2018). *Youth Homelessness Prevention: An International Scan of Evidence*. Cardiff, Wales: Wales Centre for Public Policy. Online at: https://www.wcpp.org.uk/wp-content/uploads/2018/10/Preventing-Youth-Homelessness-full-report.pdf

21. **Schwan, K**., French, D., Gaetz, D., Redman, M., Thistle, J., & Dej, E. (2018). *What Would it Take? Youth Across Canada Speak Out on Youth Homelessness Prevention*. Toronto: Canadian Observatory on Homelessness. Online at: http://www.homelesshub.ca/whatwouldittake

22. Gaetz, S., **Schwan, K**., Redman, M., French, D., & Dej, E. (2018). *Roadmap for the Prevention of Youth Homelessness*. Toronto: Canadian Observatory on Homelessness Press. Online at: https://www.homelesshub.ca/youthpreventionroadmap

23. Gaetz, S., **Schwan, K**., Redman, M., French, D., & Dej, E. (2018). *Duty to Assist - A Human Rights Approach to Youth Homelessness*. Toronto: Canadian Observatory on Homelessness Press. Online at: https://www.homelesshub.ca/resource/duty-assist

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1. **Schwan, K.**, Baig, K., Vacarro, M., McGregor Pitawanakwat, M., Chapple, H., Marks, H., & Nelson, A. The Pan-Canadian Women's Housing & Homelessness Survey – Implications for policy and practice. *Canadian Alliance to End Homelessness – 2021 National Conference on Ending Homelessness.* Virtual. 3-4 November 2021.

2. **Schwan, K.**, & Begun, S. Preventing Youth Homelessness: Horizons for Action in Public Systems. *24th Annual Conference of the Society for Social Work and Research (SSWR).* Washington, DC. 15-19 January 2020.

3. Nichols, N., Malenfant, J., **Schwan, K.**, MacDonald, C., & Sauve, C. Meaningful Engagement with People with Lived Experience in Research. *Canadian Alliance to End Homelessness – 2018 National Conference on Ending Homelessness.* Edmonton, AB. 4-6 November 2019.

4. Gaetz, S., **Schwan, K.**, Kidd, S., & O'Grady. Without a Home: The National Youth Homelessness Survey - 2018. *Canadian Alliance to End Homelessness – 2019 National Conference on Ending Homelessness.* Edmonton, AB. 4-6 November 2019.

5. Dej, E., & **Schwan, K**. Beyond Housing: Loneliness, Isolation, and Young Women's Exits from Homelessness. *Canadian Alliance to End Homelessness – 2018 National Conference on Ending Homelessness.* Edmonton, AB. 4-6 November 2019.

6. **Schwan, K.**, Caplan, R., Marks, H., Hache, A., Redsky, S., Eiboff, F., Nelson, A., Chapple, H., & Crawford, M. A Systems-Level, Intersectional Approach to Understanding Homelessness and Housing Need for Women, Girls, and Gender-Diverse Peoples in Canada. *Canadian Alliance to End Homelessness – 2018 National Conference on Ending Homelessness.* Edmonton, AB. 4-6 November 2019.

7. Dej, E., Gaetz, S., & **Schwan, K**. Using critical scholarship to drive homelessness prevention initiatives: An effort in depth of field focusing. *National Conference on Critical Perspectives on Criminology*. Brantford, ON. 2 May 2019.

8. Gaetz, S., **Schwan, K.**, & Redman, M. The Road Forward - Youth Homelessness Prevention Roadmap. *Canadian Alliance to End Homelessness – 2018 National Conference on Ending Homelessness*. Hamilton, ON. 5-7 November 2018.

9. **Schwan, K.**, & Holden, S. "Examining the Impact of Eviction Prevention from a Program, Policy, and Research Lens." *Canadian Alliance to End Homelessness – 2018 National Conference on Ending Homelessness*. Hamilton, ON. 5-7 November 2018.

10. **Schwan, K.** "Policy Entrepreneurs and Social Change: Is Research the New Advocacy?" *Society for the Study of Social Problems Annual Meeting: Abolitionist Approaches to Social Problems.* Philadelphia, U.S.A. 10-12 August 2018.

11. Malenfant, J., & **Schwan, K.** "Thinking on the Emotional Work Behind Social 'Innovation' and Impact." *Society for the Study of Social Problems Annual Meeting: Abolitionist Approaches to Social Problems.* 10 - 12 August 2018, Philadelphia, U.S.A.

12. Nichols, N., & **Schwan, K.** "Using Institutional Ethnography to Explicate and 'Condition the Environment' for Social Change." *Society for the Study of Social Problems Annual Meeting: Abolitionist Approaches to Social Problems.* 10-12 August 2018, Philadelphia, U.S.A.

13. **Schwan, K.** "Reckoning with colonialism in pursuit of youth homeless prevention: complexities and horizons." *Society for the Study of Social Problems Annual Meeting: Abolitionist Approaches to Social Problems.* 10-12 August 2018, Philadelphia, U.S.A.

14. **Schwan, K.** "Arts-Based Programming with Youth Experience Homelessness – Can Art Prevent and End Youth Homelessness?" *Coming Up Together: Towards Ending and Preventing Youth Homelessness in Ottawa, Canada, and Beyond*. 20-23 February 2018, Ottawa, Canada.

15. **Schwan, K.**, & Noble, A. "The Primary Prevention of Youth Homelessness in Canada." *Coming Up Together: Towards Ending and Preventing Youth Homelessness in Ottawa, Canada, and Beyond*. 20-23 February 2018, Ottawa Canada

16. **Schwan, K.** "What is Youth Homelessness Prevention? Defining and Operationalizing Homelessness Prevention for Youth." *Canadian Alliance to End Homelessness – 2017 National Conference on Ending Homelessness*. Winnipeg, MB. 24-27 October 2017.

17. **Schwan, K.**, & Noble, A. "The Structural Drivers and Primary Prevention of Youth Homelessness." *Canadian Alliance to End Homelessness – 2017 National Conference on Ending Homelessness*. Winnipeg, MB. 24-27 October 2017.

18. **Schwan, K.** "Research to Action: Mobilizing Knowledge to Push Policy." *Canadian Alliance to End Homelessness – 2017 National Conference on Ending Homelessness*. Winnipeg, MB. 24-27 October 2017.

19. **Schwan, K.**, Mishna, F., Van Wert, M., & Birze, A. "Girls Sexualized and Gendered Experiences of Bullying and Cyberbullying." *Council for Social Work Education 63rd Annual Program Meeting – Educating for the Social Work Grant Challenges*. Dallas, TX. 19-22 October, 2017.

20. Mishna, F., **Schwan, K.**, Van Wert, M., Birze, A. "Girls Sexualized and Gendered Experiences of Bullying and Cyberbullying." *Society for Social Work and Research 21st Annual Conference - Ensure Healthy Development for all Youth*. New Orleans, LA. 11-15 January, 2017.

21. **Schwan, K.** "Sentimentalizing the Suffering of (Some) Homeless People in Canadian Newsprint Media, 1980-2014: How Class Privilege Operates in Media Representations of Homeless People." *Society for the Study of Social Problems Annual Meeting: Removing the Mask, Lifting the Veil: Race, Class, and Gender in the 21st Century*. Chicago, IL. 21-23 August, 2015.

22. **Schwan, K.** "Cross-Cultural Conflict in Social Service Provision with Indigenous Youth: A Case Study of Power Dynamics in a Circus Program for Inuit Youth." *SSWR 17th Annual Conference: Social Work for a Just Society: Making Visible the Stakes and Stakeholders*. San Antonio, TX. 14 – 19 January, 2014.

23. **Schwan, K.** "Fostering Resistance, Cultivating Decolonization: The Intersection of Canadian Colonial History and Contemporary Arts Programming with Inuit Youth." *Society for the Study of Social Problems Annual Meeting: Re-imagining Social Problems: Moving Beyond Social Constructionism*. New York, NY. 9-11 August, 2013.

24. **Schwan, K.** "Colonial Conflicts and Contemporary Arts Programming with Inuit Youth." *6th Annual Social Work Research Symposium: Critical Transformations – Social Work for Social Justice*. York University, Toronto, ON. 26 April, 2013.

25. **Schwan, K.** "Visualizing Homelessness: The Ethics of Non-Profit Marketing." *Congress 2012 of the Humanities and Social Sciences: Crossroads – Scholarship for an Uncertain World*. University of Windsor, Windsor, ON. 26 May – June 2, 2012.

26. **Schwan, K.** "Graffiti, Gender, and the Gallery: Who Gets to be Authentic?" *Feminist Research Group Graduate Conference: Inter-Actions: Feminisms <=> Empower, Embody, Explore*. University of Windsor, Windsor, ON. 23-25 May, 2008.

27. **Schwan, K.** "Graffiti and the I: Who Counts as Authentic?" *Queen's 7th Annual Art History and Conservation Graduate Conference: Context and Meaning*. Queen's University, Kingston, ON. 18-19 January, 2008.

28. **Schwan, K.** "Transforming the Role of the Academic in Constructing Liberating Theory." *Feminist Research Group Graduate Conference: Inter-Actions: Feminisms <=> Empower, Embody, Explore*. University of Windsor, Windsor, ON. 24-26 May, 2007.

29. **Schwan, K.** "Maria Izquierdo: Deconstructing the Other/The Time of Self." *University of Guelph Art History and SOFAM Student Symposium: ArthAttack!* University of Guelph, Guelph, ON. 23 March 2007.

INVITED PRESENTATIONS

1. **Schwan, K**., & Nelson, A. "The Right to Housing for Women and Gender-Diverse Persons in Canada." *Canadian Association of Social Workers*. Ottawa, ON. 14 April 2022.

2. Konanur, S., Fitzgerald, T., Coyle, E., Martin, L., **Schwan, K**., Raza, S., Sarosi, D., Brayton, B., Chabot, F., & Jackman, M. "How Feminist is Federal Budget 2022?"

Canadian Women' Foundation & Oxfam Canada. Toronto, ON. 8 April 2022.

3. Ien, M., Hrick, P., Sarangi, L., **Schwan, K**., Sarosi, D., Neapole, J., Brayton, B., Chabot, F., & Smallman, V. "Feminist Roundtable with Women and Gender Equality Canada." *Office of Minister Marci Ien*. Ottawa, ON. 24 March 2022.

4. Freeland, C., Hrick, P., Sarangi, L., **Schwan, K**., Sarosi, D., Neapole, J., Brayton, B., Chabot, F., & Smallman, V. "Feminist Roundtable with Chrystia Freeland on International Women's Day." *Office of Deputy Prime Minister Chrystia Freeland*. Ottawa, ON. 8 March 2022.

5. Dej, E., Smith, C., Schwan, K., Peterson, H., & Bute, C. "Homelessness, Loneliness, and COVID-19 – Understanding young women's experiences and visions for social inclusion." *Women's National Housing & Homelessness Network*. Toronto, ON. 24 Feb. 2022.

6. **Schwan, K**., Jama, S., Poziamoka, W., & Cox, S. "Encampment Evictions from an Intersectional, Human-Rights Lens – Where do we go from here?." *Women's Legal Education & Action Fund – Hamilton*. Hamilton, ON. 23 February 2022.

7. **Schwan, K**., & Raza, S. "The Right to Housing in Action." *Canadian Association of Social Workers*. Ottawa, ON. 9 Feb. 2022. https://www.casw-acts.ca/en/webinar/right-housing-action

8. **Schwan, K**. "Gaps between the National Housing Strategy and the National Housing Strategy Act – Human Rights Implications." *Community Engagement, Leadership, & Development Program, Ryerson University*. Toronto, ON. 27 January 2022.

9. **Schwan, K**. "Implementing the Right to Housing for Women, Girls, and Gender Diverse People in Canada." *National Housing Council, Government of Canada.* Ottawa, ON. 18 November 2021.

10. **Schwan, K**. "Implementing the Right to Housing for Women, Girls, and Gender Diverse People in Canada – Opportunities and Challenges." *Canadian Human Rights Commission – Office of the Federal Housing Advocate*. Toronto, ON. 9 November 2021.

11. **Schwan, K**., & Farha, L. "Human Rights Law, Homelessness, & Encampments in the Canadian Context." *Environmental Justice and Sustainability Clinic, Osgoode Hall Law School*. Toronto, ON. 11 November 2021.

12. Kaakinen, J., Ratnam, C., Wright, E., & **Schwan, K**. "Sustainable Living: Toronto's Homelessness Crisis." *Toronto International Festival of Authors*. Toronto, ON. 22 October 2021. https://festivalofauthors.ca/event/torontos-homelessness-crisis/

13. Farha, L., **Schwan, K**., & Perucca, J. "Report on Human Rights Obligations & the City of Toronto's Response to Homeless Encampments." *City of Toronto – Shelter, Support, and Housing Administration*. 17 October 2021.

14. **Schwan, K.**, Baig, K., & Vacarro, M. "A New Horizon - The Pan-Canadian Women's Housing & Homelessness Survey." *Homeless Hub*. Toronto, ON. 14 Oct. 2021.

https://www.youtube.com/watch?v=zGtJ6pLCLNo

15. Biss, M., **Schwan, K**., Porter, B., & Raza, S. "The Right to Housing in Action – Reflections on Rights-Based Revisions to the National Housing Strategy." *Maytree Foundation – Housing Roundtable*. Toronto, ON. 10 Aug. 2021.

16. **Schwan, K**., Rosa, D., & Diaz, AP. "Webinar of Encampments for People Experiencing Homelessness." *Canadian Parks and Recreation Association*. Ottawa, ON. 3 June 2021. https://www.youtube.com/watch?v=R5AKDgQ7cTY

17. **Schwan, K.** (on behalf of the Women's National Housing and Homelessness Network). "Virtual roundtable to inform the Government of Canada's approach to eliminate chronic homelessness." *Office of Minister of Families, Children and Social Development and CMHC*. Ottawa, ON. 24 Feb. 2021.

18. **Schwan, K.**, & Dore, M. "Homelessness & VAW: Similarities, Silos, and Collaboration." *Women's Shelters Canada – National Webinar Series*. Ottawa, ON. 24 November 2020.

19. **Schwan, K**., & Farha, L. "Homeless Encampments and Human Rights Law in Canada." *Environmental Justice and Sustainability Clinic, Osgoode Hall Law School*. Toronto, ON. 16 November 2020.

20. **Schwan, K.**, Morey, T. Pettigrew, P., & Fayez-Bahgat, M. "Making Cents with City Councillor Kristyn Wong-Tam - Toronto Budget Panel Series: Housing & Homelessness." *Office of Toronto City Councilor Kristyn Wong-Tam*. Toronto, ON. 26 October 2020.

21. **Schwan, K.**, D'Souza, C., McIntyre, S. & Currie, A. "Equality in Housing." *CIH Homelessness Summit 2020*. Edinburgh, Scotland. 8 October 2020.

22. **Schwan, K.**, & Hache, A. "Women's Homelessness in Canada and the Violence Against Women Sector: Opportunities for Collaboration." *Status of Women Canada/Women and Gender Equality Canada*. Ottawa, ON. 1 October 2020.

23. **Schwan, K**. "Women's Homelessness in Canada: 8 Key Challenges and Opportunities." *Office of Honourable Ernie Hudson, Minister of Social Development and Housing, PEI*. Charlottetown, PEI. 20 August 2020.

24. **Schwan, K**. "Women's Homelessness in Canada – Where do we go from here?." *Office of Lucille Collard, Member of Provincial Parliament for Ottawa-Vanier*. Ottawa, ON. 20 August 2020.

25. **Schwan, K.**, Hache, A., & Richter, T. "Women's Homelessness in Canada: 8 Key Challenges and Opportunities." *Reaching Home, Employment and Social Development Canada*. Ottawa, ON. 1 August 2020.

26. **Schwan, K**. "Women's Homelessness in Canada: 8 Key Challenges and Opportunities." *Faculty of Education Talk Series, York University*. Toronto, ON. 11 August 2020.

27. **Schwan, K.**, Brais, H., Baig, K., Chapple, H., & Bridges, A. "Webinar - Hidden in Plain Sight: Women, Girls, and Gender Diverse Peoples Experiences' of Homelessness." *Homeless Hub*. Toronto, ON. 2 July 2020.

28. **Schwan, K.**, Hache, A., & Richter, T. "Women's Homelessness in Canada: Opportunities for Investment." *Reaching Home, Employment and Social Development Canada*. Ottawa, ON. 30 March 2020.

29. Gazan, L., **Schwan, K.**, Farha, L., & Sultana, A. "A Conversation on COVID-19 and Women's Homelessness." *Office of Leah Gazan, NDP Winnipeg*. Winnipeg, MB. 5 May 2020. https://www.youtube.com/watch?v=5oYSjSPFark

30. **Schwan, K.** & Billek, M. "Women's Homelessness in Canada: Opportunities for Investment." *Office of Honourable Ahmed Hussen, Minister of Families, Children, and Social Development*. Toronto, ON. 6 March 2020.

31. **Schwan, K.** "What Will it Take? Ending Youth Homelessness in Canada." *Centre for Equality Rights and Accommodation – Public Lecture Series*. Toronto, ON. 4 June 2019.

32. **Schwan, K.** "Building Community Support for Youth Homelessness Prevention." *National Learning Community on Youth Homelessness – Annual Conference*. Toronto, ON. 12 May 2019.

33. **Schwan, K.** "Youth Homelessness Prevention – What do we know?" *Eva's Initiatives for Homeless Youth*. Toronto, ON. 7 May 2019.

34. Dej, E. & **Schwan, K**. "On her own: Young women's experiences of loneliness upon exiting homelessness. *Research Rundown*. Wilfred Laurier University, Brantford. 5 March 2019.

35. **Schwan, K**., & French, D. "Youth Homelessness Prevention: An International Review of Evidence." *What Works Summit - Youth Homelessness*. Cardiff, Wales. 22 November 2018.

36. Gaetz, S., **Schwan, K**., Redman, M., & French, D. "Webinar - The Way Forward: The Roadmap for the Prevention of Youth Homelessness." *Homeless Hub*. Toronto, ON. 20 November 2018. Online at: https://vimeo.com/301938022

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47. **Schwan, K.**, & Bennett, A. (2007). *"Now What? The Closure of Change Now Youth Shelter"*. Guelph, ON: Ed Video. (Presented at Guelph Festival of Arts and Human Rights 2008, Guelph Kazoo Festival 2008, the Guelph Festival of Moving Media 2008, Ladyfest 2008, and Kitchener Multicultural Film Festival 2008).

SELECT POLICY PRACTICE & ADVOCACY

2022	Lead Organizer *Systemic Human Rights Claim on Women's Housing – Submission to the Federal Housing Advocate*
2020 – 2021	Lead Organizer *Homeless Encampments in Canada – Advancing a Human Rights Approach* Pan-Canadian campaign focused on developing and distributing legal information to homeless encampment residents on their human rights and the obligations of governments towards them. https://www.make-the-shift.org/homeless-encampments/
2020	Lead Organizer *Right to Home: A Week to (Re)Imagine Housing*

A week of virtual film screenings and live panel discussions from across Canada about what's working, what's not, and what's next, as we (re)imagine the right to home during COVID-19. https://canurb.org/right-to-home/

2020 Lead Organizer
Global Homelessness Action (The Shift)
Global campaign focused on providing a platform for people experiencing homelessness to claim their human right to housing in the context of COVID-19. https://www.make-the-shift.org/homelessnessaction/

SELECT ADVOCACY PUBLICATIONS

1. Farha, L., **Schwan, K.**, & Freeman, S. (8 September 2021). "Letter of Concern issued to City of Halifax Regarding Clearing of Encampments." *The Shift*. Online at https://www.make-the-shift.org/letter-of-concern-to-city-of-halifax-regarding-clearing-of-encampments/

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3. Cooper, A., Schwan., Flynn, A., Van Wagner, E., & York, F. *Strathcona Park Decampment Report Card – Human Rights Violations*. Pivot Legal Society. Online at https://www.pivotlegal.org/strathcona_camp_human_rights_report_card

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10. **Schwan, K.**, & Women's National Housing and Homelessness Network. (6 April 2020). "Call to Action: The Gendered Crisis of COVID-19 for Women and Gender Diverse People Experiencing Housing Need and Homelessness." *Women's National Housing and Homelessness Network*. Online at http://womenshomelessness.ca/covid-19-response/

SERVICE & COMMUNITY INVOLVEMENT

2022 – present	Board of Directors Member *The Shift* https://www.make-the-shift.org/
2022 – present	Government Relations Working Group *National Right to Housing Network*
2021 – present	Internal Awards Adjudication Committee Member *Factor-Inwentash Faculty of Social Work, University of Toronto*
2020 – present	Research Fellow *Canadian Research Institute for the Advancement of Women*
2019 – 2022	Co-Chair *Women's National Housing and Homelessness Network* http://womenshomelessness.ca/
2019 – 2022	Lead, Research Working Group *Women's National Housing and Homelessness Network* http://womenshomelessness.ca/
2019 – 2022	Member Youth Homelessness Longitudinal Research Collaborative *Making the Shift – Youth Homelessness National Centre for Excellence*
2019 – 2021	Advisory Board Member National Study: Exploring the Presence of Gender-Based Approaches to Women's Homelessness in Canadian Communities (PI – A. Oudshoorn) *Western University*
2019 – 2021	Member Transitions from Care Longitudinal Research Collaborative *Making the Shift – Youth Homelessness National Centre for Excellence*

2019 – 2021	Advisory Board Member *Sistering Research Project: "This is Not Home" - Multiply Marginalized Women and Low-Barrier Services*
2019 – 2020	Program Committee Member 2020 National Conference on Ending Homelessness, Program Committee *Canadian Alliance to End Homelessness*
2019	Research Advisory Board Member *Bridgeable, Piloting 'Duty to Assist' in Canada Research Project*
2018 – 2021	Research Advisory Board Member *Covenant House Toronto*
2018 – 2019	Steering Committee Member *Parity Journal, 2019 October Issue – Preventing Youth Homelessness*
2018 – 2019	Women's Homelessness Advisory Committee Member *Canadian Alliance to End Homelessness*
2018 – 2019	Board Member *Hygiene on Wheels – Canada's First Mobile Hygiene Unit*
2018 – 2021	Member *Right to Housing TO*
2017 – 2020	Member, Lead of Prevention Working Group *National Learning Community on Youth Homelessness Prevention*
2017 – 2020	Member *A Way Home Canada: National Coalition to End Youth Homelessness*
2017 – 2020	Making the Shift Housing First for Youth Research Advisory *A Way Home Canada: National Coalition to End Youth Homelessness*
2015 – 2017	Arts Program Leader, Women's Transitional Housing *St. Felix Centre, Toronto, ON*
2014 – 2017	Volunteer, Drop-In Centre *St. Felix Centre, Toronto, ON*
2013 – 2015	Founder *The Sister Collective: Speaking Up Against Gender-Based Violence*
2010 – 2012	Co-President, Social Work PhD Student Association *University of Toronto, Toronto, ON*
2009 – 2010	Fundraising Board Member

Safe 'N Sound Homelessness Initiative, Owen Sound, ON

2008 — Volunteer
Queen's University Public Interest Research Group, Kingston, ON

2007 — Youth Arts Program Coordinator
Change Now Youth Homelessness Shelter, Guelph, ON

2004 – 2007 — Volunteer, Arts Program & Cooking Program
Change Now Youth Homelessness Shelter, Guelph, ON

2003 – 2006 — Volunteer
Guelph Ontario Public Interest Research Group, Guelph, ON

MEDIA PRODUCTIONS

2007 — Producer & Director
Documentary Film: "Now What? The Closure of Change Now Youth Shelter"

OTHER SCHOLARLY ACTIVITIES

2020 – present — Invited Reviewer
International Journal on Homelessness

2020 – present — Invited Reviewer
Journal of Law & Social Policy

2017 – present — Invited Reviewer
Youth & Society

2016 – present — Invited Reviewer
Children & Youth Services Review

MEMBERSHIPS

Canadian Research Institute for the Advancement of Women (CRIAW)
Council on Social Work Education (CSWE)
Society for Social Work and Research (SSWR)
Society for the Study of Social Problems (SSSP)
Society for Prevention Research (SPR)

THIS IS EXHIBIT "B" TO THE
AFFIDAVIT OF KAITLIN SCHWAN
AFFIRMED REMOTELY BEFORE ME AT
THE CITY OF GUELPH DURING A "ZOOM" VIDEOCONFERENCE
IN ACCORDANCE WITH O.REG. 431/20,
ADMINISTERING OATH OR DECLARATION REMOTELY
THIS 14TH DAY OF JUNE, 2022

Stephanie Cox

STEPHANIE COX
LSO NO. 65464F
Commissioner for Taking Affidavits, etc

A7292

The Pan-Canadian Women's Housing & Homelessness Survey

Kaitlin Schwan • Mary-Elizabeth Vaccaro

Luke Reid • Nadia Ali • Khulud Baig



WNHHN CAEH canadian observatory on homelessness Keepers of the Circle CRIAW ICREF

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INTRODUCTION

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

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

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

- What are the key housing challenges facing women and gender diverse peoples, and how do they navigate these difficulties?
- How do public systems (e.g., child welfare, criminal justice) contribute to, and correlate with, housing instability and homelessness in the lives of women, girls, and gender diverse people?
- What housing rights violations are being experiences by women, girls, and gender diverse people? What barriers do these groups face when seeking justice?

1 A/HRC/43/43, No. 9, para 4.
2 Canada Mortgage and Housing Corporation. (2019). Core Housing Need Data — By the Numbers. CMHC – SCHL. https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/core-housing-need/core-housing-need-data-by-the-numbers.
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- How does poverty, housing precarity, and violence intersect over the lifecourse for women, girls, and gender diverse people?
- What policy and practice change is needed to effectively address homelessness and housing need for women, girls, and gender diverse people in Canada?

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

10 Key Findings

1. Women and gender diverse people experience widespread, chronic housing affordability issues linked to low incomes. Despite this, many participants were not accessing the government benefits they would likely qualify for.
2. Women and gender diverse people experience a wide range of housing adequacy and suitability issues, with safety issues being a common concern that undermines housing stability and leads to housing loss.
3. The chronicity and depth of poverty amongst women and gender diverse people was linked to the insufficiency of social assistance and poorly-paid jobs. In order to survive, most participants had to engage in additional strategies to generate income each month. In many cases this contributed to increased vulnerability or debt, with over a third using credit cards, borrowing money, skipping bills, or using money marts.
4. While eviction was a common experience amongst women and gender diverse participants, many were unable to access legal advice and supports that could have helped. The consequences of eviction were severe for many, including housing loss, homelessness, and continued exposure to abuse.
5. Experiencing a breakup was the primary reason that women and gender diverse people lost their most recent housing. This suggests that housing for this group is deeply dependent upon maintaining a personal relationship with a man, partner, or other person.
6. Homelessness begins early in life for a majority of women and gender diverse people, and is often followed by a chronic, chaotic churn of precarious housing and homelessness situations.
7. Women and gender diverse people reported significant barriers to accessing emergency services, with almost a third being unable to access a bed when they needed one.

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

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

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

BACKGROUND

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

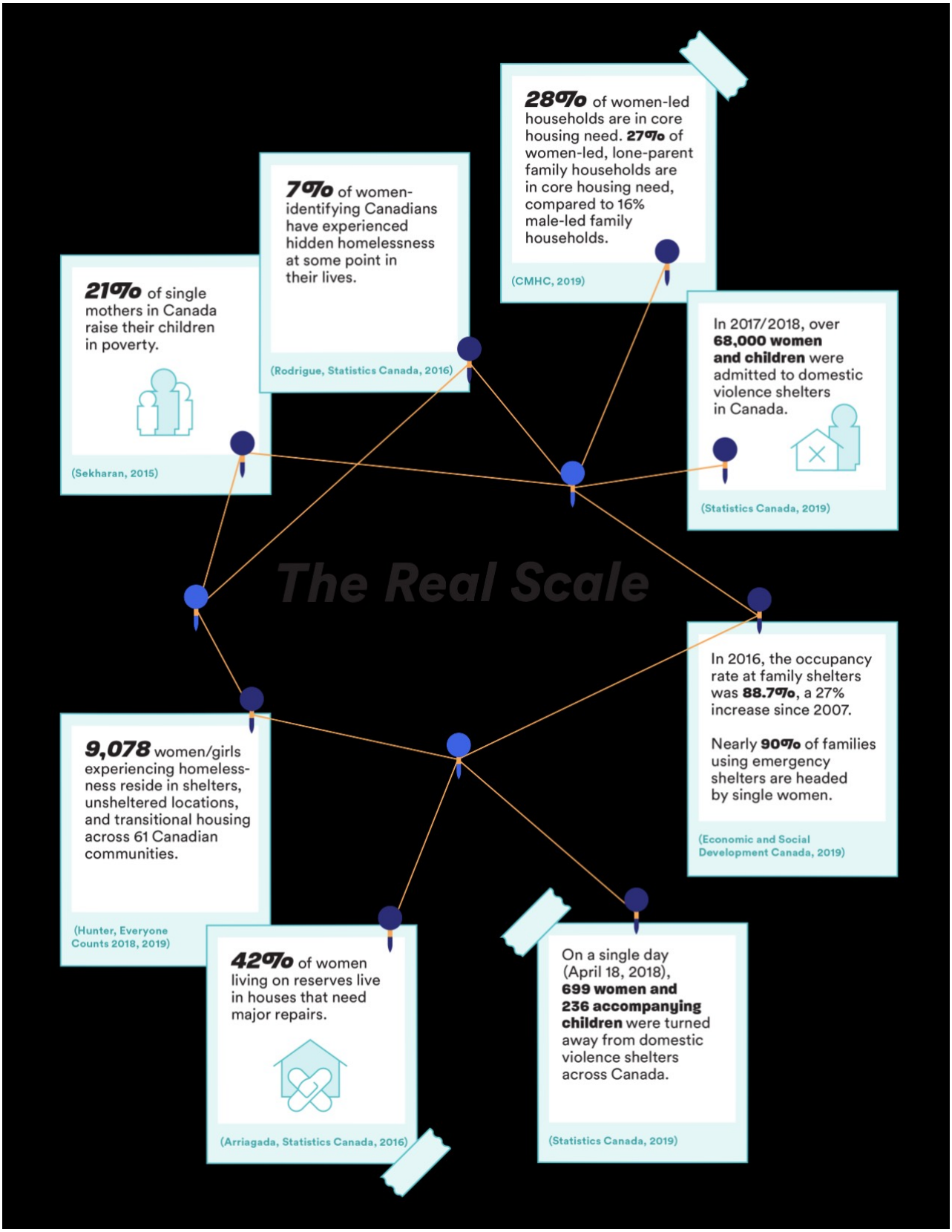
Homelessness amongst women, girls, and gender diverse peoples in Canada remains both understudied and underestimated, despite indications that these groups disproportionately experience both poverty and core housing need.[4] This is linked to the ways in which commonly used definitions, typologies, and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

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

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

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

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The Real Scale
28% of women-led households are in core housing need. **27%** of women-led, lone-parent family households are in core housing need, compared to 16% male-led family households.
(CMHC, 2019)
7% of women-identifying Canadians have experienced hidden homelessness at some point in their lives.
(Rodrigue, Statistics Canada, 2016)
21% of single mothers in Canada raise their children in poverty.
(Sekharan, 2015)
In 2017/2018, over **68,000 women and children** were admitted to domestic violence shelters in Canada.
(Statistics Canada, 2019)
In 2016, the occupancy rate at family shelters was **88.7%**, a 27% increase since 2007.
Nearly **90%** of families using emergency shelters are headed by single women.
(Economic and Social Development Canada, 2019)
9,078 women/girls experiencing homelessness reside in shelters, unsheltered locations, and transitional housing across 61 Canadian communities.
(Hunter, Everyone Counts 2018, 2019)
42% of women living on reserves live in houses that need major repairs.
(Arriagada, Statistics Canada, 2016)
On a single day (April 18, 2018), **699 women and 236 accompanying children** were turned away from domestic violence shelters across Canada.
(Statistics Canada, 2019)

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

- Family shelter occupancy rates
- Women-led families living in poverty
- Indigenous women's housing need on reserves
- Rates of abuse and intimate partner violence (IPV)
- VAW shelter and service usage
- Women and children turned away from homelessness or VAW shelters due to capacity issues
- Women and gender diverse peoples experiencing human trafficking

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

CORE HOUSING NEED

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

- 28% of women-led, lone-parent family households are in core housing need, almost double the rate of male-led, lone-parent households (16%)[13]
- 57% of renter households in core housing need are female-led families or singles[14]
- More women-led households live in subsidized housing compared to households led by men (44.1% vs. 40.5%)[15]

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

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

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

POVERTY

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

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

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

19 OACAS (Ontario Association of Children's Aid Societies). (2016). One Vision One Voice: Changing the Ontario child welfare system to better serve African Canadians. http://www.oacas.org/what-we-do/onevisiononevoice/. See also Trocmé, N., Knoke, D., & Blackstock, C. (2004). Pathways to the overrepresentation of Aboriginal children in Canada's child welfare system. Social Service Review, 78, 577-600.
20 Fotheringham, S., Walsh, C. A., & Burrowes, A. (2014). 'A place to rest': the role of transitional housing in ending homelessness for women in Calgary, Canada. Gender, Place & Culture, 21(7), 834-853. See also McInnes, S. (2016). Fast Facts: 4 things to know about women and homelessness in Canada. Canadian Centre for Policy Alternatives. https://www.policyalternatives.ca/publications/commentary/fast-facts-4-things-know-about-women-and-homelessness-canada
21 See https://www.ontario.ca/document/community-housing-renewal-ontarios-action-plan-under-national-housing-strategy/housing-needs-ontario.
22 Canadian Women's Foundation. (2018). Fact Sheet: Women and Poverty in Canada. https://canadianwomen.org/the-facts/womens-poverty/. See also Moyser, M. & Burlock, A. (2018). Time use: total work burden, unpaid work, and leisure. Statistics Canada. https://www150.statcan.gc.ca/n1/pub/89-503-x/2015001/article/54931-eng.htm
23 Burt, M. R. (2001). Homeless families, singles, and others: Findings from the 1996 national survey of homeless assistance providers and clients. Housing Policy Debate, 12(4), 737-780. See Fotheringham et al., 2014, p. 834-853. See also MacDonald, D., & McInturff, K. (2015). Family policies for the way we live now. https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2015/09/OS120_Summer2015_Family_policies.pdf
24 Van Berkum, A., & Oudshoorn, A. (2015). Best practice guidelines for ending women's and girls' homelessness. Ottawa: Homelessness Partnering Strategy. http://londonhomeless.ca/wp-content/uploads/2012/12/Best-Practice-Guideline-for-Ending-Womens-and-Girls-Homelessness.pdf.
25 Bretherton, 2017, p. 6.

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

- Violence from intimate partners or within families is a key pathway into homelessness for women and girls.[31] Oftentimes this violence begins in childhood.[32] For example, research shows that young women experiencing homelessness report higher levels of physical, sexual, and emotional abuse as children compared to young men.[33] Research on young women experiencing homelessness commonly indicates physical abuse (45%) and sexual abuse (35%) as causes of their homelessness.[34] Once on the streets, exposure to violence and harassment is a part of everyday life for women, girls, and gender diverse people.[35] Such experiences contribute to hidden forms of homelessness and may push women and girls to remain in unhealthy or violent relationships for housing.
- 'Hidden homelessness' is the most common form of homelessness experienced by women and girls.[36] It is well recognized that women are more likely to rely on relational, precarious, and dangerous supports to survive housing instability,[37] and are less likely to appear in mainstream shelters, drop in spaces, public spaces, or other homeless-specific services (see Figure 2).[38] The invisibility of women and gender diverse people's homelessness should thus be understood as *structurally* created and maintained.

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



Figure 2. *Hidden homelessness amongst women, girls, & gender diverse peoples.*

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

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

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

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

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

- **Across Canada there are very few women-specific emergency shelter beds, with 68% of all shelter beds being designated as co-ed, or for male-identified people, compared to 13% dedicated specifically to women**.[49] While 38% of all shelter beds are co-ed or open to all genders,[50] research consistently demonstrates that many women will choose to avoid co-ed shelters due to experiences of violence within those spaces.[51] There are more than double the amount of emergency shelter beds available to men compared to women (4,820 beds for men, compared to 2,092 beds for women across all of Canada).
- Research reveals disparities in access to emergency shelter beds for women, girls, and gender diverse people, with studies indicating that rural, remote, and Northern communities consistently face a lack of shelter beds for women (within both the VAW and homelessness sectors).[52] Data similarly indicates that 70% of northern reserves have no emergency shelters for women escaping

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

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

- Violence against women shelters across Canada are chronically underfunded, with 46% of VAW shelters in Canada reporting that the top challenge facing service delivery was a lack of sustainable funding.[55] A **2019 Statistics Canada report** found that on a national snapshot day across Canada, "669 women, 236 accompanying children, and 6 men were turned away from residential facilities for victims of abuse. The most common reason reported for a woman being turned away was that the facility was full (82%)."[56]
- There is a significant lack of gender-specific housing options across Canada, including supportive housing,[57] with waiting lists for social and supportive housing often stretching years in many communities. Existing transitional housing often does not offer residents security of tenure and protection under landlord/tenant legislation. There are also very few gender-specific, low-barrier and harm reduction-focused supportive housing programs accessible to women and gender diverse people.[58]

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

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

METHODOLOGY

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

SURVEY DEVELOPMENT

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

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

- The TINH Peer Research Associates and lived experts, who played an invaluable role in developing the survey questions and were consulted throughout the life course of this project on data collection and analysis.
- The Steering Committee and several working groups of the WNHHN, who identified key areas to investigate through the survey. Preliminary survey questions involved working closely with the Research Working Group, the Indigenous Relations Working Group, and lived experts of the WNHHN.

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

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

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

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

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

RECRUITMENT

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

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

A. Community Partner Recruitment

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

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

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

B. Lived Expert Recruitment

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

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

C. WNHHN List-Serv Recruitment

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

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

DATA COLLECTION

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

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

DATA ANALYSIS

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

SURVEY LIMITATIONS

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

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

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

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

SURVEY RESULTS

STUDY SAMPLE

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



Figure 3. *Participants by province and territory.*

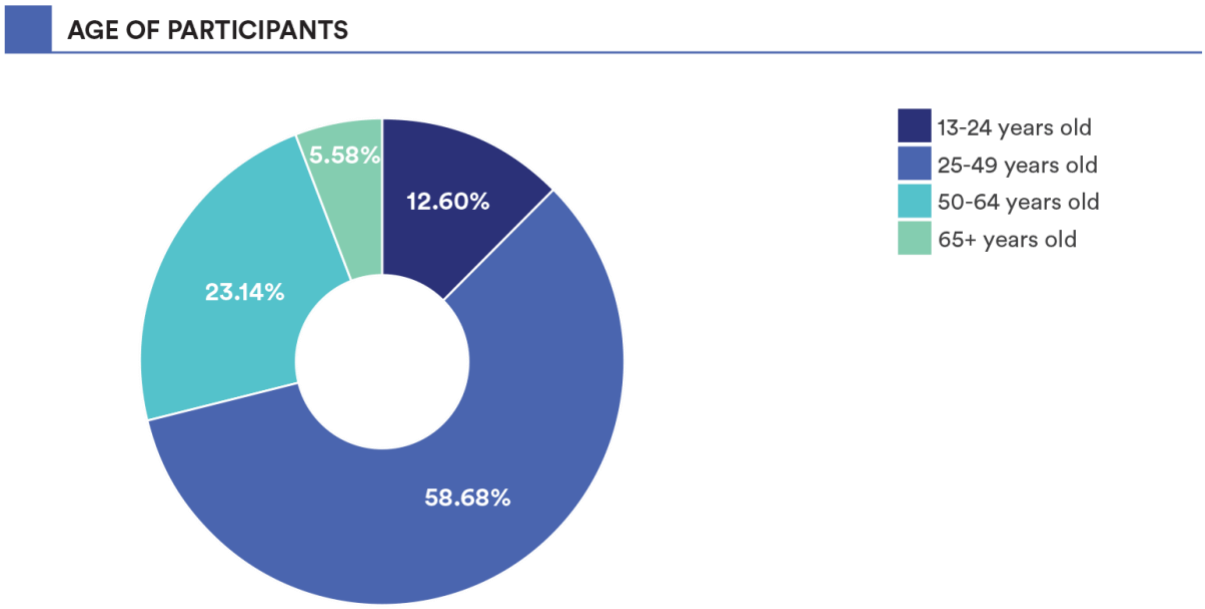


Figure 4. Age of participants.

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

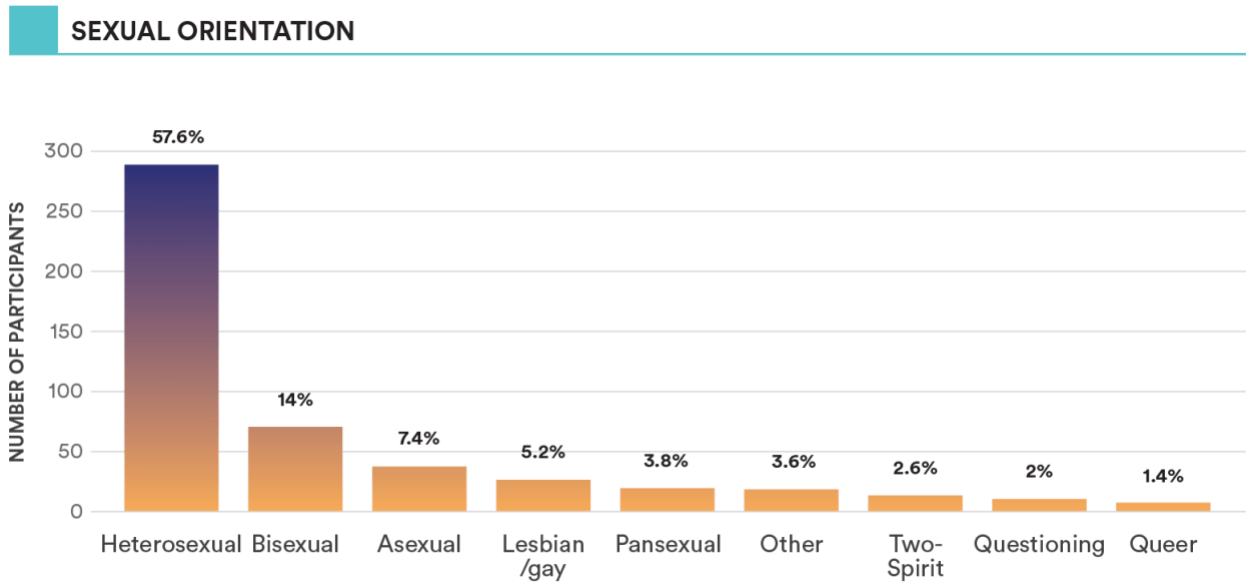


Figure 5. Sexual orientation of study participants.

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

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

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

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

10 KEY FINDINGS

1.

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

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

- Affordable and available places are not adequate for my children (15.2%)
- Affordable places are in bad condition (40.8%)
- Affordable and available places are not safe for me (32.8%)

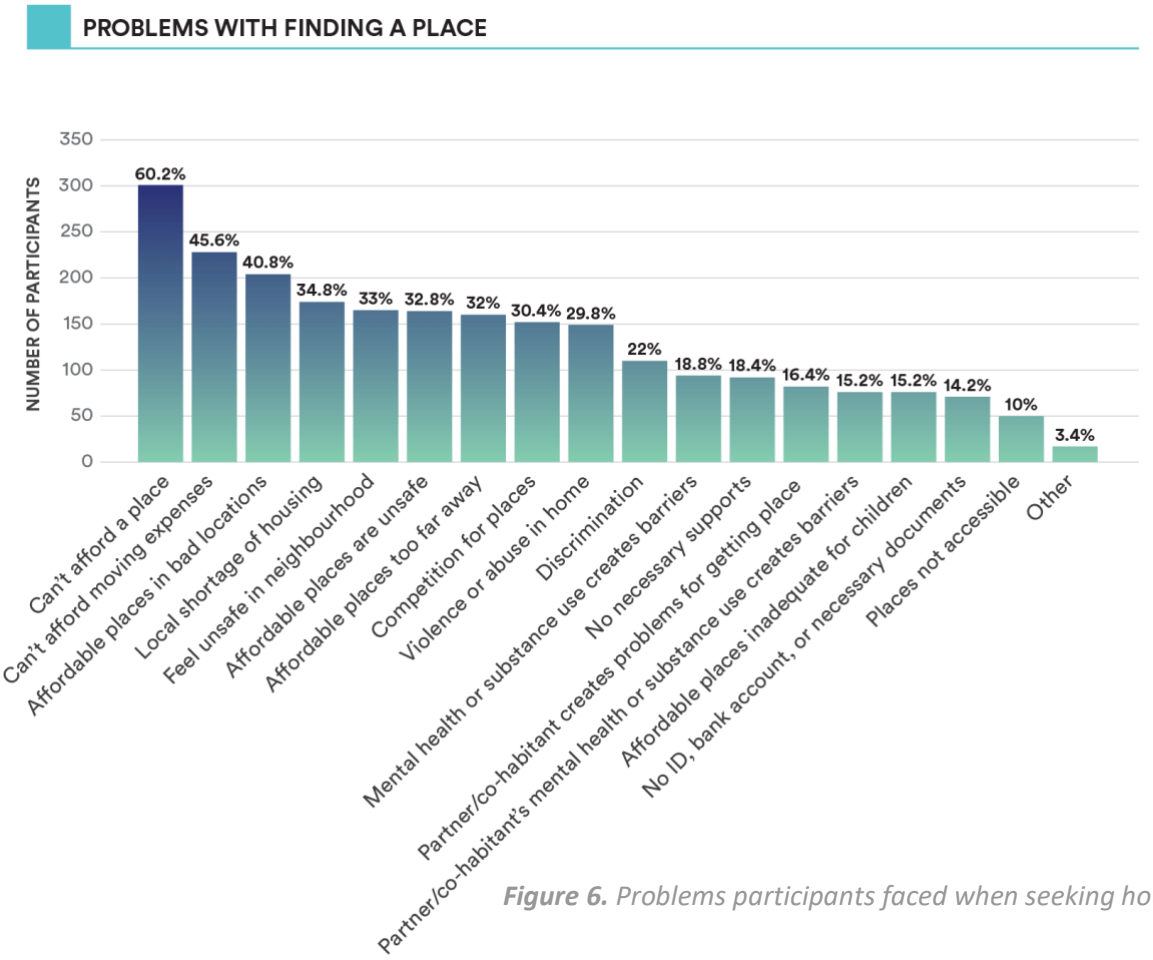


Figure 6. *Problems participants faced when seeking housing.*

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

- Identifying as Indigenous
- Child welfare involvement as a child and an adult
- Multiple experiences of trauma
- Having a disability, with data indicating that with persons with multiple disabilities had a greater affordability issues

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

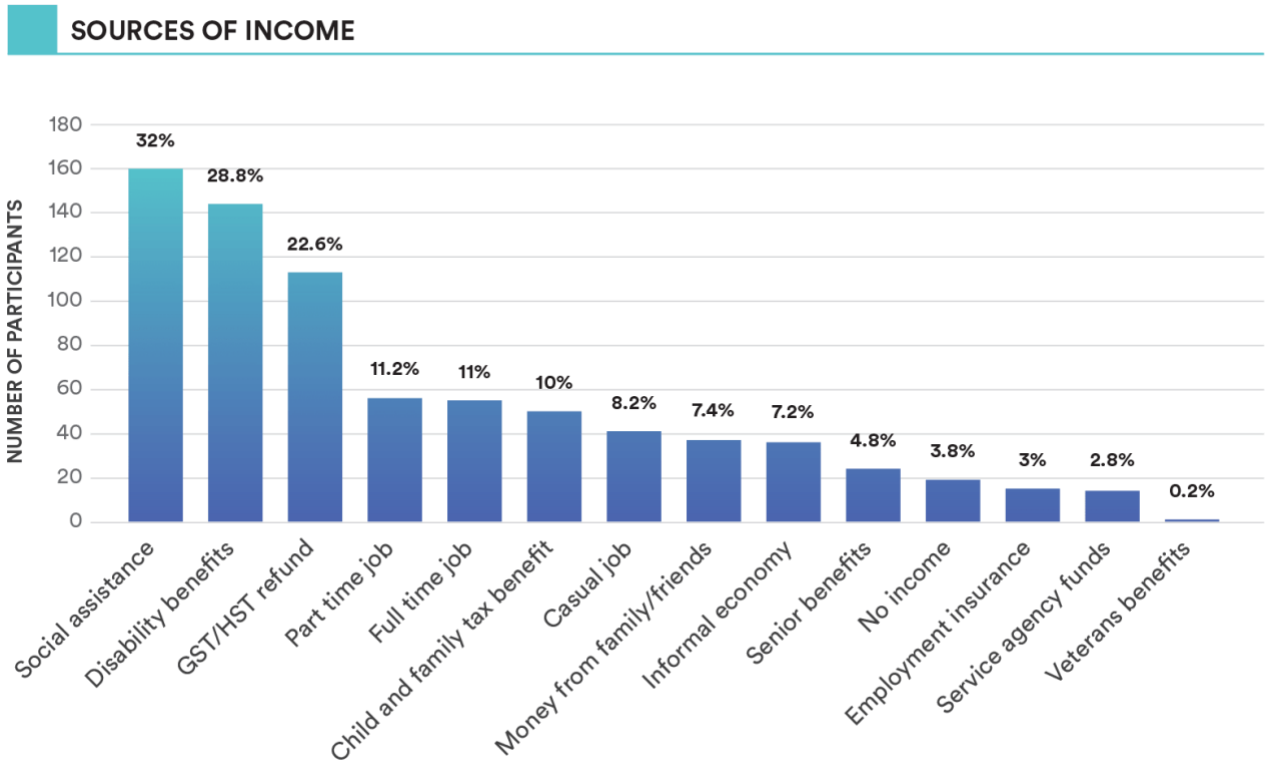


Figure 7. *Participants' sources of income.*

KEY TAKEAWAYS

The housing crisis in Canada, particularly for women and gender diverse individuals, is a two-fold challenge underpinned by the increased financialization of housing and deepening poverty for those on low-incomes or social assistance. Underpinning affordability issues is the erosion of naturally occurring affordable housing (NOAH) stock, financialized housing markets, long waitlists for social housing, inadequate social assistance rates, and the failure of income to keep up with the soaring cost of housing.[62] As housing becomes more unaffordable, incomes are failing to lift many women and gender-diverse people out of deep poverty. Women and gender diverse people, who are more likely to work minimum wage and part-time jobs,[63] simply cannot keep up. A ***2019 study***, for example found that in nearly 800 neighbourhoods of Canada's major cities, renters would need to earn $22.40/hr for a two-bedroom apartment, and just over $20/hr for a one-bedroom unit.[64] These rental costs are at least $5 an hour more than the highest provincial minimum wage in Canada ($15 in Alberta).[65]

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

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

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

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

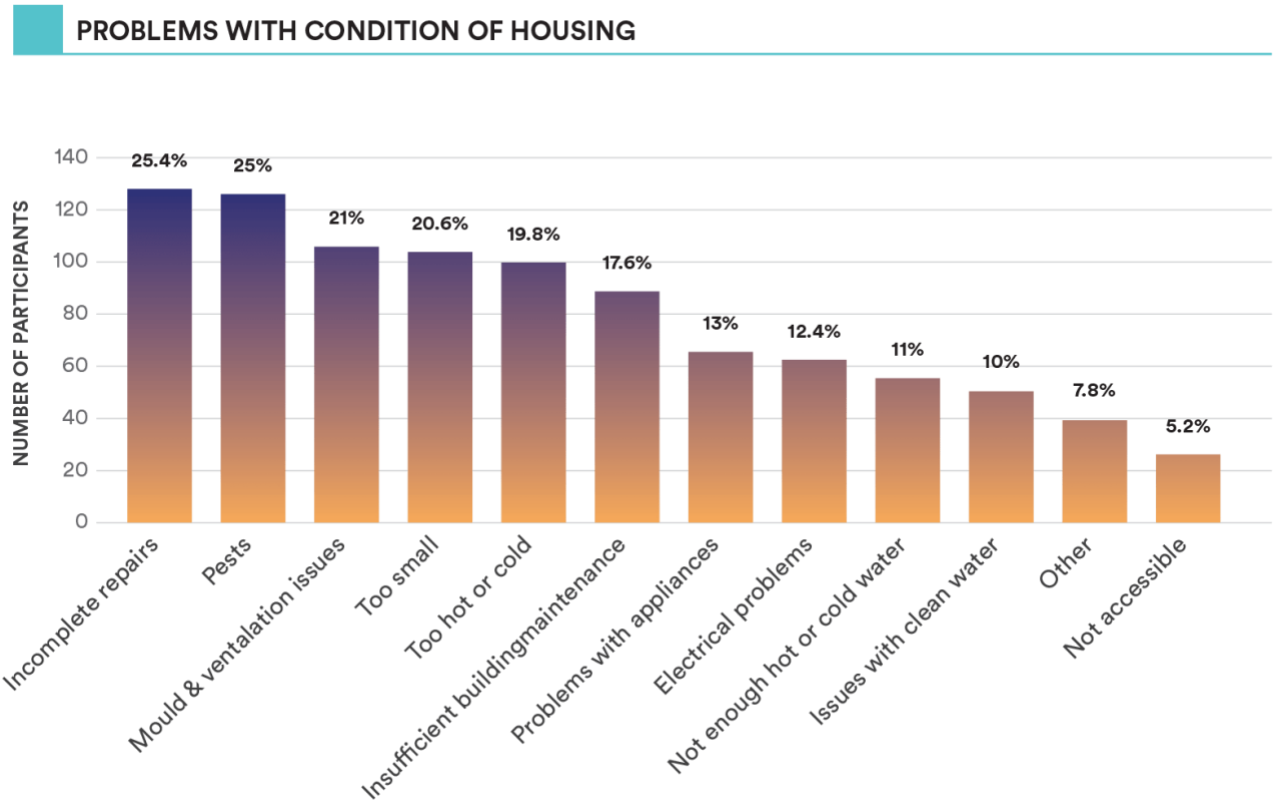


Figure 8. *Problems with the condition of housing.*

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

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

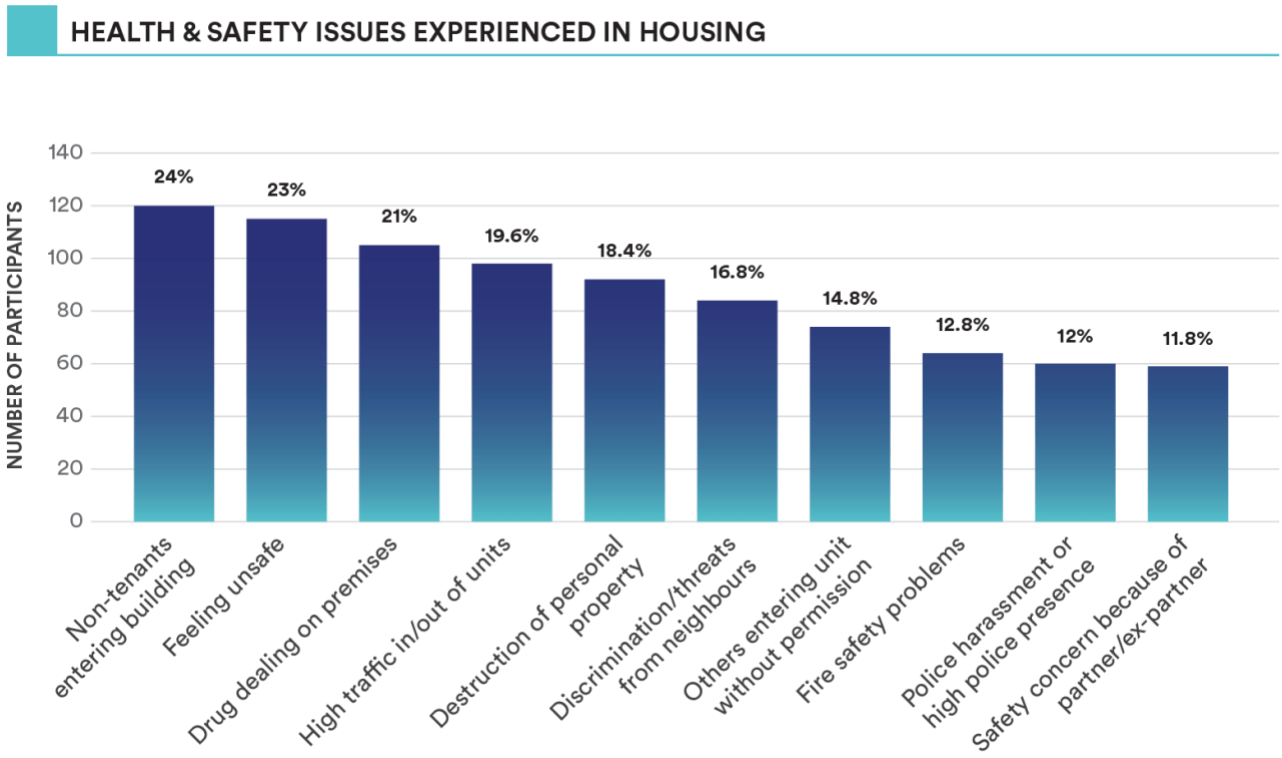


Figure 9. *Health and safety issues experienced in housing.*

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

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

KEY TAKEAWAYS

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

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

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

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

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

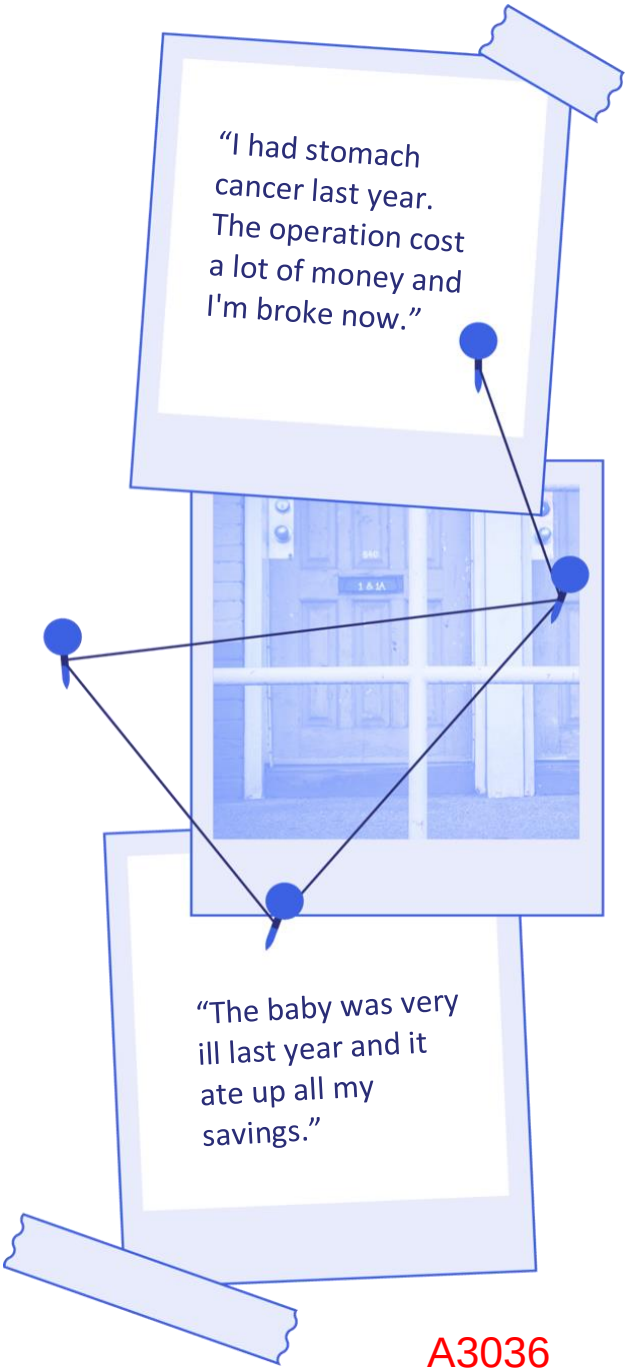
3.

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

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

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

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



Importantly, analysis indicated that many participants engaged in income-generating activities that increased their debt load. A total of 36.4% of participants used credit cards, borrowed money, skipped bills, or went to a money mart each month to afford basic necessities. Qualitative findings of the survey suggested such debts were further increased due to unexpected expenses, such as medical issues.

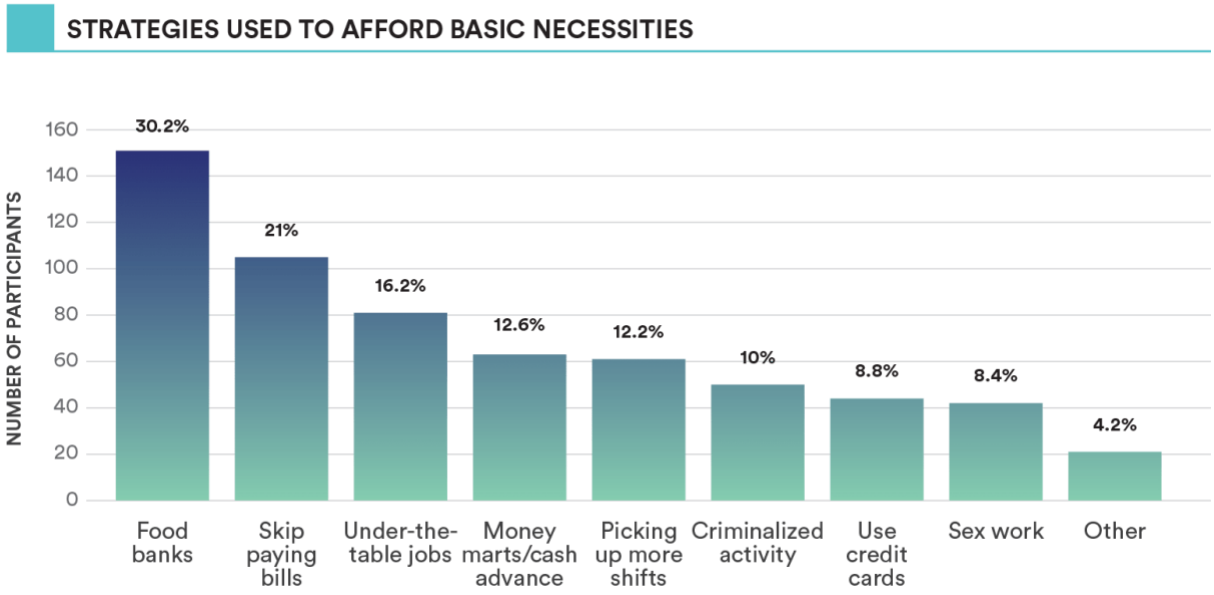


Figure 10. *Strategies participants used to afford basic necessities.*

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

KEY TAKEAWAYS

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

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

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

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

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

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

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

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

- Identifying as Indigenous
- Identifying as LGBTQ2S+
- Receiving any form of government benefit
- Having a disability, with data indicating that with persons with multiple disabilities had a greater likelihood of experiencing eviction
- Having multiple experiences of trauma



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

What happened when you couldn't access legal supports?

- "I lost my place because I didn't have a lawyer to help me with my eviction situation so I didn't know what to do"
- "I went to see a lawyer for help when my son was 18 months old. And she told me that I was a terrible mother for doing that, and that I was trying to poison my son against his father. I had no one to babysit and no help and could not control the appointment time. I left feeling humiliated and dejected and shamed and was not able to escape for another ten years after that."
- "I just stayed thru abuse"
- "I attempted to dispute my housing Eviction, but was denied by RTO a meeting because of a technical mistake on the deadline made by the system. Was refused a dispute.no such system helped me. I was evicted Dec 30 2019 with no notice. was given 10 minutes to leave with nowhere to go. 3 children. I reached out to an advocate which places me where I am now."
- "I had a place to stay then had surgery, I was in the hospital for a while and because of that odsp cut me off for any funds saying I wasn't staying at my place of residence meanwhile I was in the hospital for 2 months, on life support for 1 week of in the ICU then the rest was recovery time in hospital."

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

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

76 16% reported never needing legal advice or help.

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

- "Parents refused to let me live in their place without a mental health assessment, hospital refused to completed mental health assessment because I had no address."
- "You have to have your children "living with you" in order to obtain social housing. But FCS says you have to have adequate housing in order to get your kids back."
- "Had children apprehended so I couldn't afford the house I was currently in"
- "Got kicked out of hospital without a social worker looking for a shelter for me.

KEY TAKEAWAYS

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

1. A critical lack of supports and services to prevent housing loss due to eviction, in addition to gender-based barriers to accessing existing legal services.
2. Public system policies creating "eviction pipelines" for women and gender diverse people, as well as their children.
3. Higher rates of eviction amongst groups experiencing marginalization (e.g., LGBTQ2S+ persons) and those with public system involvement (e.g., social assistance recipients, child welfare involvement).

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

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

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

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

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

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

5.

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

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

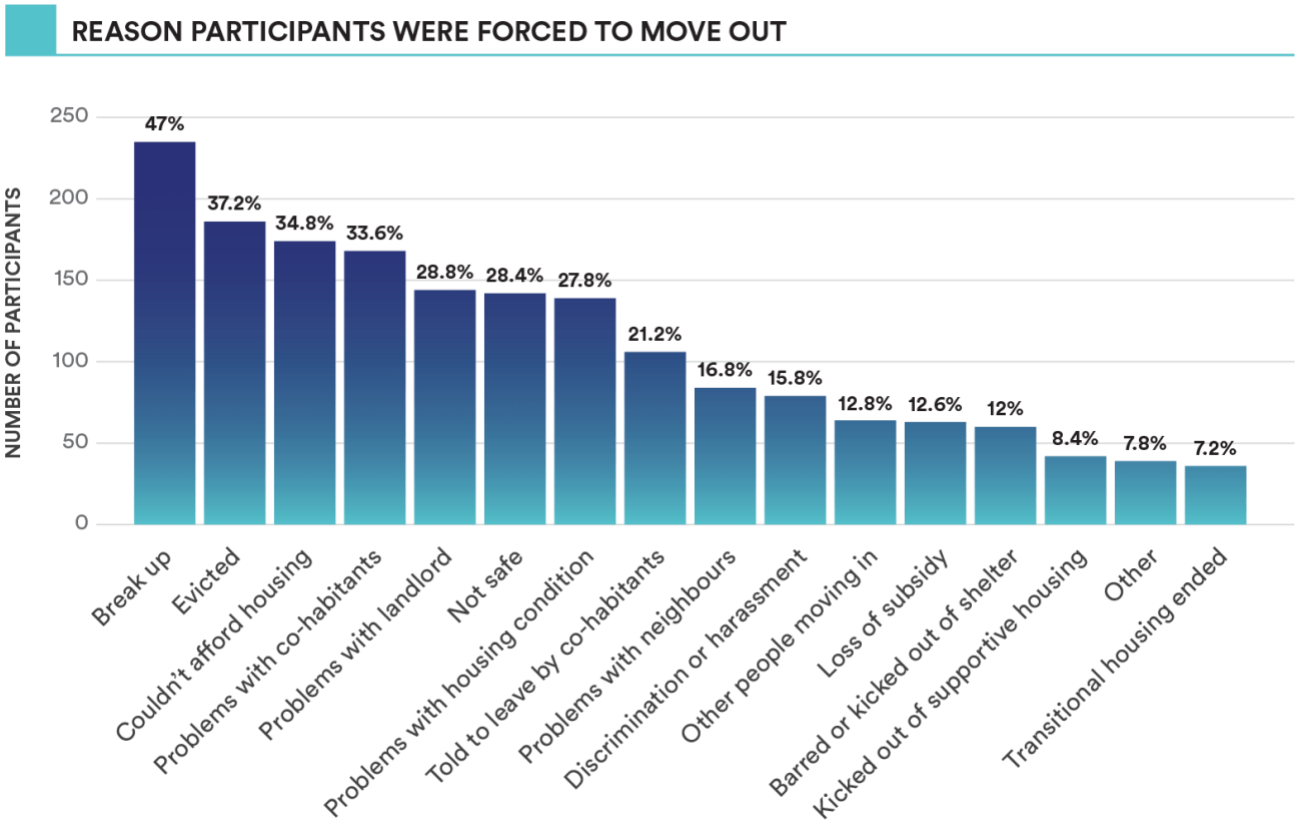


Figure 11. *Reasons participants were forced to move out of their most recent housing.*

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

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

- "No contact order and the man owned the house, i had to leave only being on a disability income."
- "My aggressor was removed from the home but I lost my housing as a result and became homelessness."
- "My husband went to prison and our house was auctioned off as a fine."

KEY TAKEAWAYS

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

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

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

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

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

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

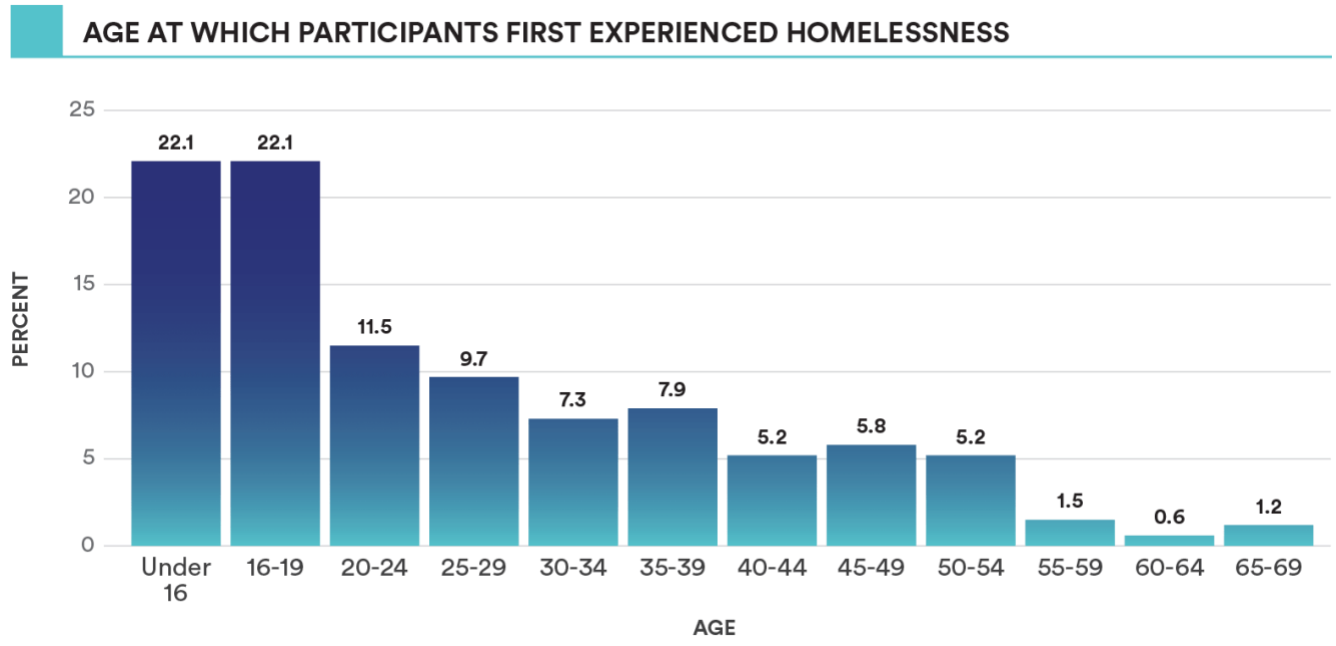


Figure 12. *Age at which participants first experienced homelessness.*

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

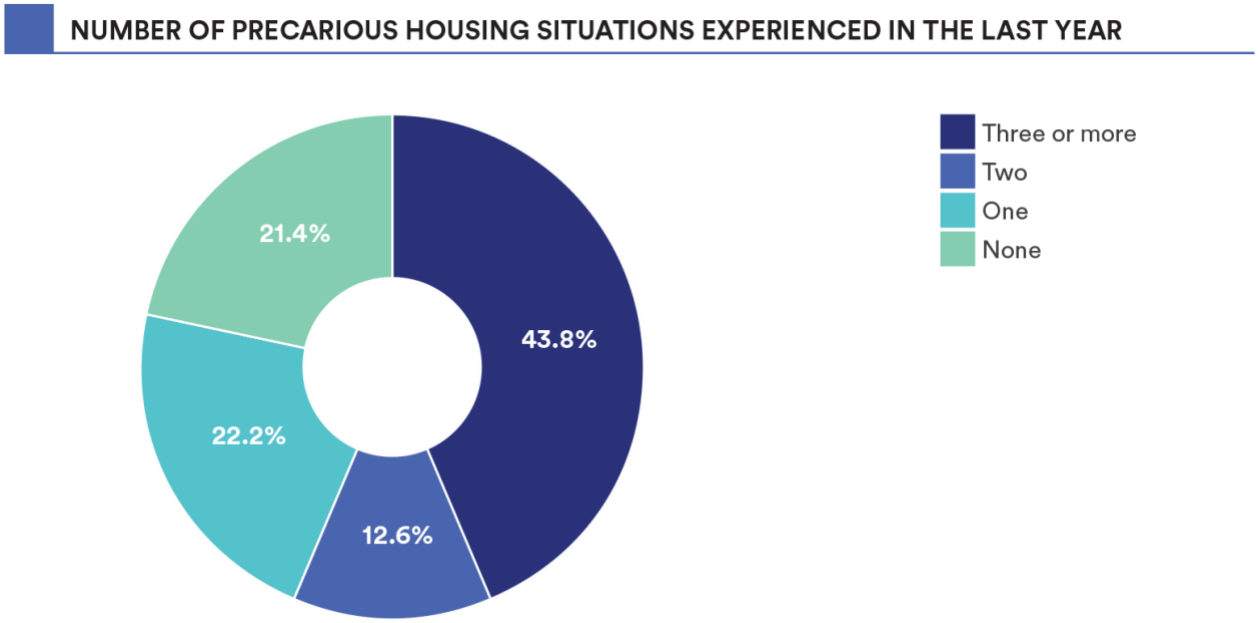


Figure 13. *Number of precarious housing situations experienced in the last year.*

KEY TAKEAWAYS

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

88 Gaetz, S., O'Grady, B., Kidd, S., & Schwan, K. (2016). Without a Home: The National Youth Homelessness Survey. Toronto: Canadian Observatory on Homelessness Press. http://homelesshub.ca/YouthWithoutHome

89 See Employment and Social Development Canada. (2019b). Everyone Counts 2018: Highlights – Preliminary Results from the Second Nationally Coordinated Point-in-Time Count of Homelessness in Canadian Communities. Ottawa, ON: ESDC. https://www.canada.ca/en/employment-social-development/programs/homelessness/reports/highlights-2018-point-in-time-count.html

90 Schwan et al., 2020, p. 33.

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

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

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

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

[91] Schwan et al., 2020.

[92] Gaetz et al., 2016.

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

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

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

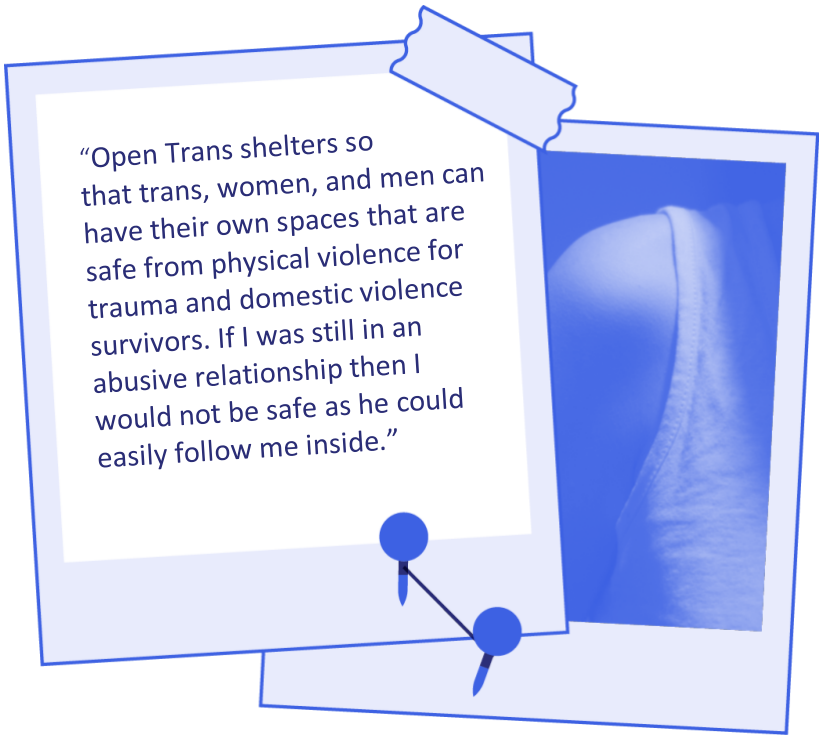
96 Abramovich, I. A. (2012). No safe place to go-LGBTQ youth homelessness in Canada: Reviewing the literature. Canadian Journal of Family and Youth/Le Journal Canadien de Famille et de la Jeunesse, 4(1), 29-51.

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

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

DISCRIMINATION

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



ELIGIBILITY

- “I was pregnant and I couldn't access certain services because of COVID. I also couldn't get into a shelter because I had been drugged by my ex and they thought I was intoxicated.”
- “The definition of DOMESTIC ABUSE didnt qualify in Manitoba. In newfoundland..stjohns..all domestic abuse is accepted... In manitoba if ur partner isnt physical u dont get shelter. If it isnt ur partner but member of ur household it doesnt qualify even if theyr beating u. So yes ive been denied shelter at womens abuse shelters.”
- “I was deemed a liability because I was suicidal and was "timed out" for 24 hrs”

SUITABILITY

- “No room for my size of family”
- “No beds for Families and we have 2 pets a dog and a cat”
- “Mostly because of staff being insensitive the personal needs. There not being enough beds and shelters available to avoid people that may cause issues.”

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

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

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

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

- Participants that had child welfare involvement both as a child and as an adult (26.7% vs. 12.5%)
- Those who identified as having a mental health challenge (81.7% vs. 58%)

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

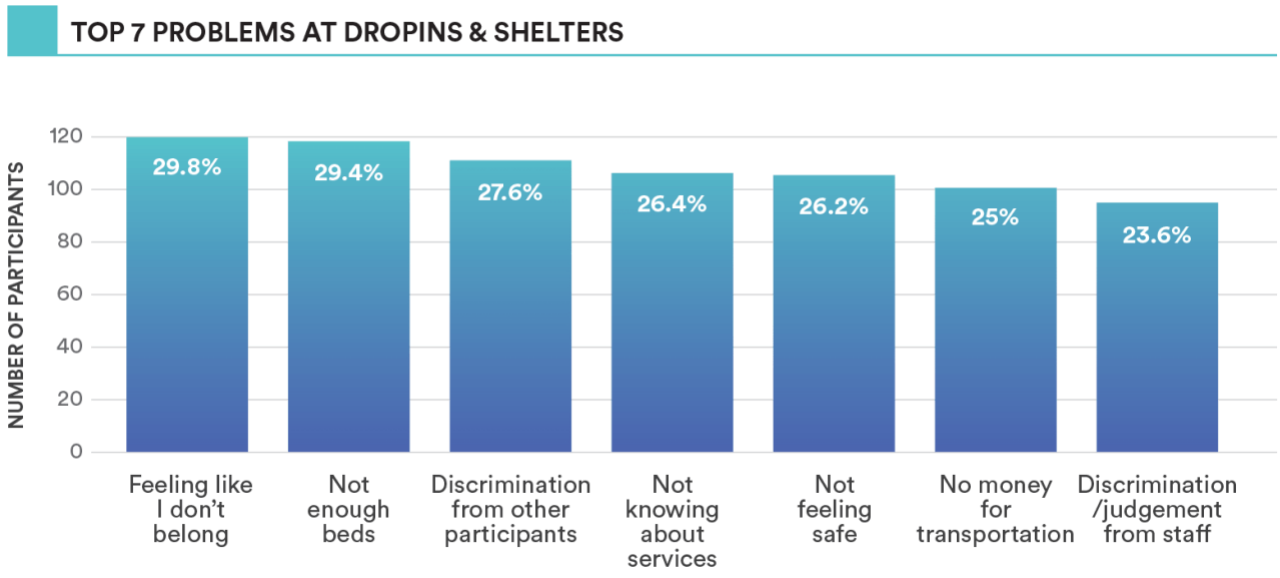


Figure 14. *Top 7 problems participants faced in drop-ins and shelters.*

KEY TAKEAWAYS

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

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

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

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

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

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

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

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

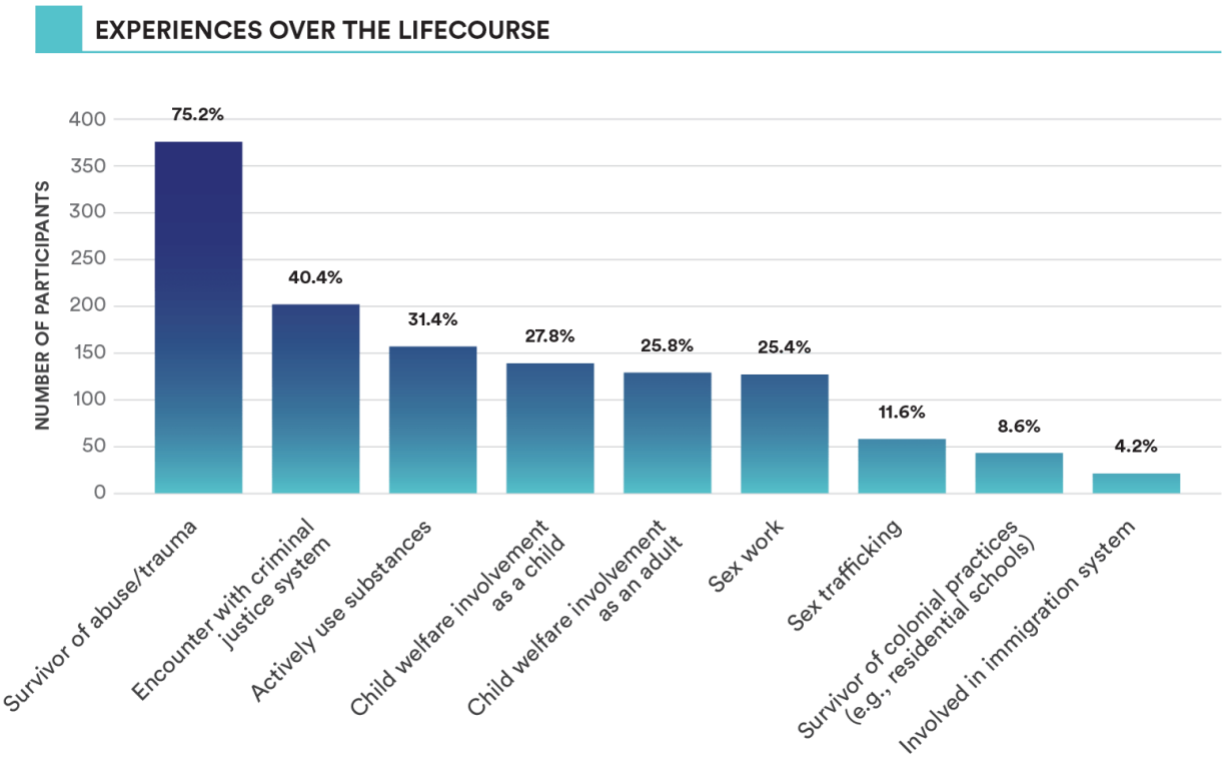


Figure 15. *Experiences over the lifecourse (e.g., trauma, trafficking, CAS involvement).*

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

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

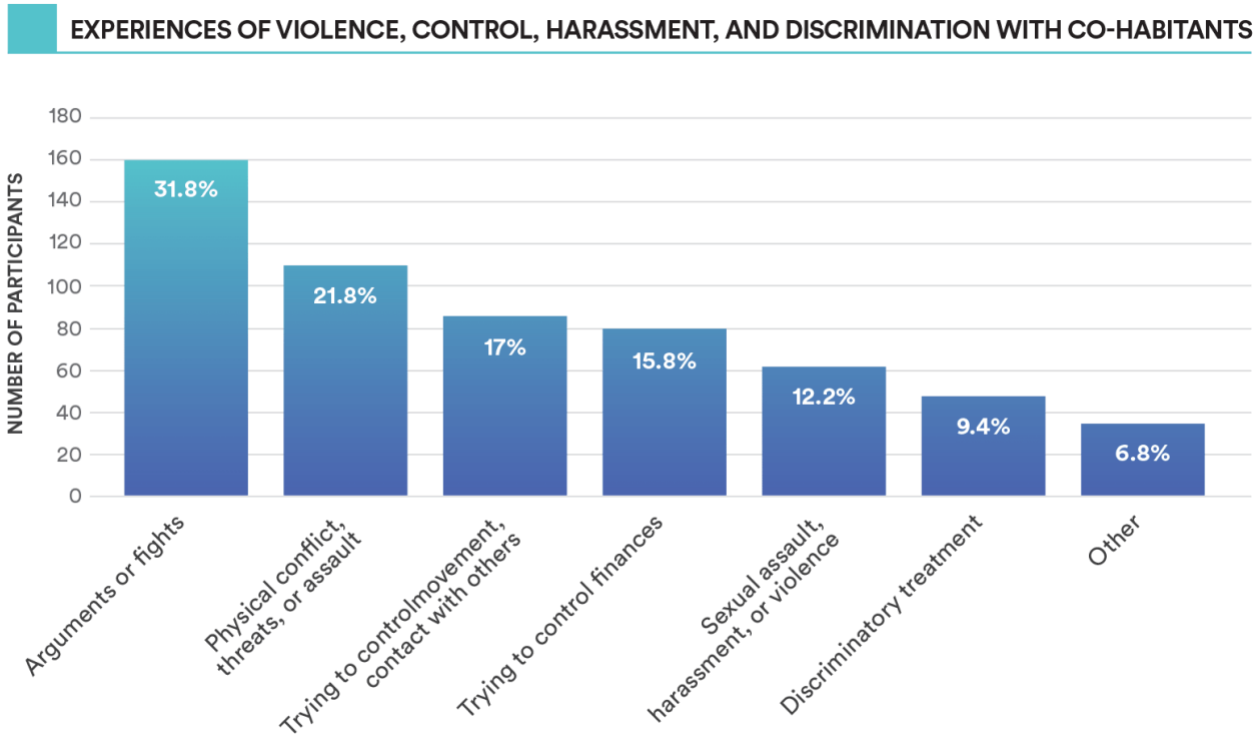


Figure 16. *Participants' experiences of violence, control, harassment, and discrimination with co-habitants.*

KEY TAKEAWAYS

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

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

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

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

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

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

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

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

- Experience discrimination on the basis of age at 2.3 times the rate of heterosexual populations
- Experience discrimination on the basis of having a criminal record at 2.6 times the rate of heterosexual populations
- Experience more than twice the level of discrimination on the basis of appearance compared to heterosexual groups (26.2% vs. 12.2%)
- Experience discrimination on the basis of sexual orientation at 3.6 times the rate of people who identify as heterosexual

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

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

KEY TAKEAWAYS

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

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

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

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

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

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

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

10.

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

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

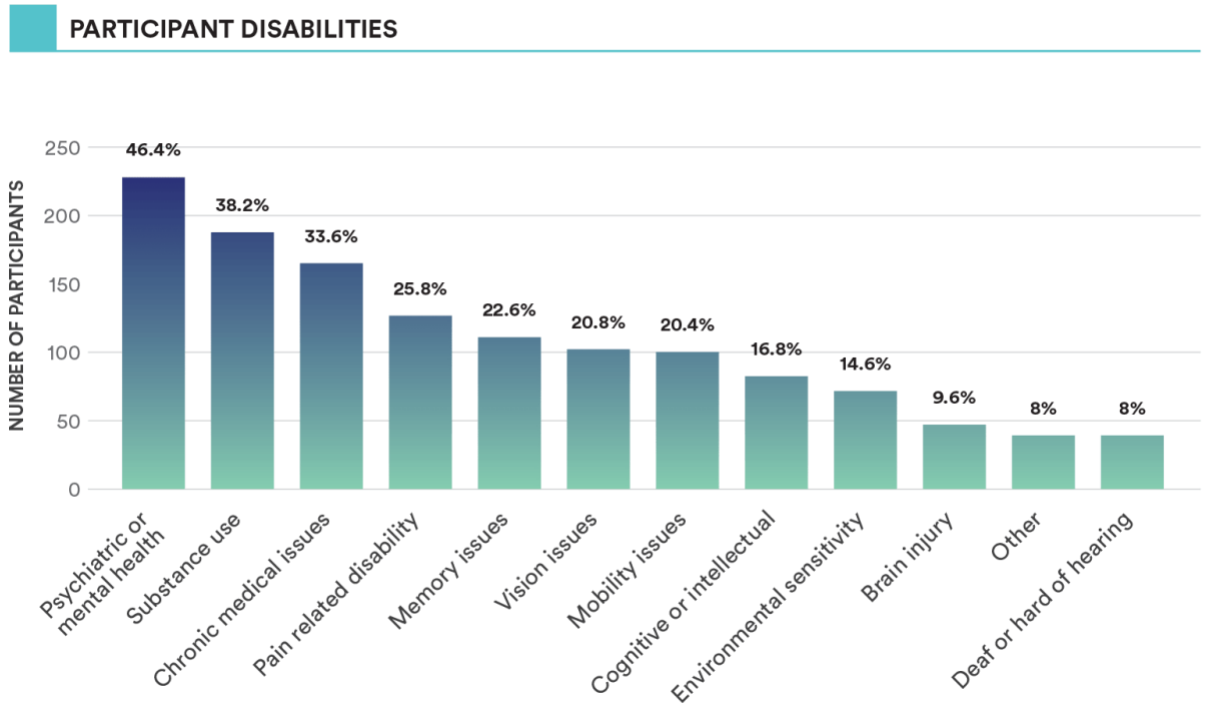


Figure 15. *Disabilities reported by participants.*

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

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

Problems Accessing Shelters

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

- Persons with physical disabilities reported shelters and drop-ins were not accessible to them by public transportation at almost twice the rate of those without physical disabilities (11.6% vs. 6%)
- Shelters and drop-ins are inaccessible to people with physical disabilities at more than three times the rate of those without physical disabilities (10.7% vs. 3%)
- Individuals with substance use problems also experienced significant barriers when trying to access shelters. There was a significant association between reporting a substance use problem and having been barred from shelters. Those that used substances reported being barred from shelters at a rate 3 times that of those who did not (30.9% vs. 10.4%)

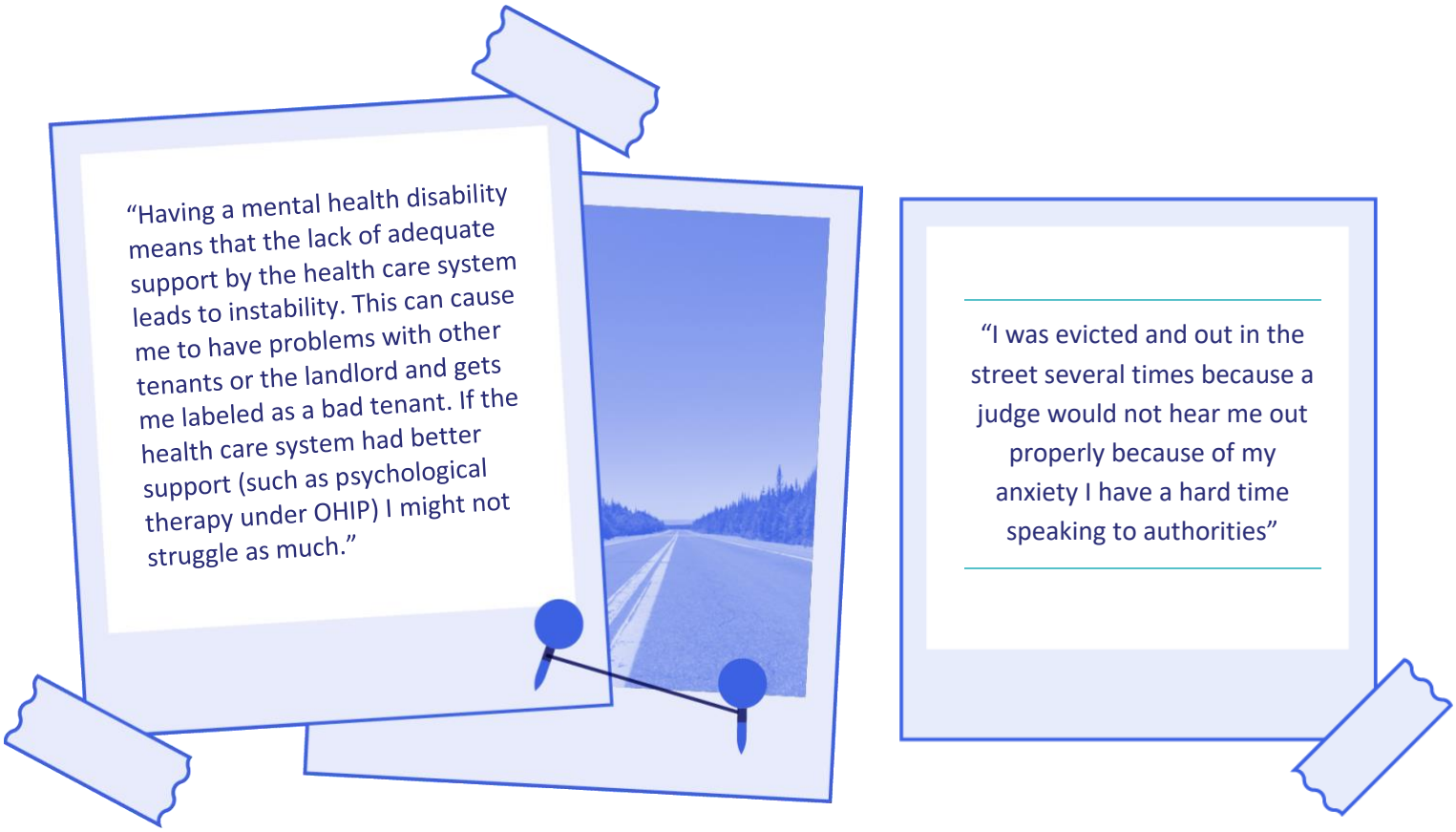
Barriers to Housing

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

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

109 See OHRC. (2008). Human Rights and Rental Housing In Ontario - Background Paper. Ottawa, ON: OHRC. http://www.ohrc.on.ca/sites/default/files/attachments/Human_Rights_and_Rental_Housing_in_Ontario%3A_Background_Paper.pdf. See also OHRC. (2020). OHRC statement for National Housing Day November 22: Accessible housing makes social, economic sense. Ottawa, ON: OHRC. http://www.ohrc.on.ca/en/news_centre/ohrc-statement-national-housing-day-november-22-accessible-housing-makes-social-economic-sense

110 Rea, W., Yuen, J., Engeland, J., & Figueroa, R. (2008). The dynamics of housing affordability. Perspectives on Labour and Income, 20(1), 37-48.



Increased Risk of Evictions

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

KEY TAKEAWAYS

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

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

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

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

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

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

RECOMMENDATIONS

Government of Canada

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

    - Conduct or commission a rights-based, GBA+ audit of current definitions of homelessness used in policy, programming, legislation, and funding allocation.
    - Advance the development of a rights-based, gender-inclusive national definition of homelessness, drawing on the lived expertise of diverse women, girls, and gender diverse people. The consultation of diverse Indigenous women, girls, and Two-Spirit people in the development of this national definition must be paramount.
    - Streamline definitions of violence against women to include intimate partner violence, family violence, and other experiences of sexual and physical violence due to homelessness, exploitation, and poverty.

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

    - Conduct or commission a GBA+ audit of federal investments in the homelessness sector made through Reaching Home, seeking to identify whether and how these investments have concretely reduced homelessness for women and gender diverse people.[117]
    - Ensure all federal programs prioritize those in greatest need, including women and gender diverse people with disabilities, and Black and Indigenous women.
    - Redesign and further invest in the Canada Housing Benefit (CHB) to maximize benefit for women, girls, and gender diverse peoples experiencing the greatest level of housing need. The federal government should consider providing the CHB as a direct entitlement to individuals and families, rather than through cost-sharing agreements with provinces and territories.

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

- Increase investment in the CHB in line with the level of housing need experienced across the country, taking into consideration the unique housing needs of women, girls, and gender diverse people.
- Redesign capital programs to substantially increase access to NHS programs for women-led and women-focused organizations, non-profits, and housing providers.
- Ensure the affordability metrics employed in all federal housing programs actually reflect the depth of poverty and core housing need that many women, girls, and gender diverse people experience in Canada.
- Ensure all federally-funded housing programs established through the National Housing Strategy are conditional upon recipient governments and organizations (including CABs and CEs[118]) progressively adopting a rights-based, GBA+ approach.
- Ensure coordinated access systems funded through the NHS are adapted to the unique needs of women and gender diverse people.

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

- Immediately adopt an Urban Indigenous Housing Strategy, developed by and for Indigenous persons, that meets the unique needs of urban Indigenous women, girls, and Two-Spirit people.[119]
- Allocate maximum available resources to immediately end homelessness and progressively realize the right to housing for Indigenous women, girls, and Two-Spirit people.
- Ensure the ***UN Declaration of the Rights of Indigenous People*** and the Calls to Justice outlined in ***Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls*** guide all decision-making in the area of housing for Indigenous women, girls, and Two-Spirit people.
- Ensure meaningful participation of Indigenous women, girls, and Two-Spirit people in all decision-making processes that affect them with respect to housing, including through the principles of free, prior, and informed consent.

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

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

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

- Invest in evidence- and rights-based eviction prevention policies and programs that respond to the unique circumstances of women, girls, and gender diverse people. International examples of 'zero eviction into homelessness' policies and programs should be particularly explored, including those that help prevent child apprehension.
- Develop and expand low-income rent subsidy programs for women, girls, and gender diverse people experiencing housing instability and other difficulties (e.g., violence), ensuring that these programs reach those most in need.

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

- Identify and invest in innovative home-ownership models that have shown promise for advancing home ownership among women and gender diverse people living on low-incomes.
- Conduct or commission an inquiry into systemic and discriminatory barriers to home ownership for low-income women and gender diverse people, particularly for those who are Black, Indigenous, people of colour, persons with disabilities, and persons experiencing violence.

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

Provincial & Territorial Governments

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Municipal Governments

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

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

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

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

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

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

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

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

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

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

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

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

THIS IS EXHIBIT “C” TO THE
AFFIDAVIT OF KAITLIN SCHWAN
AFFIRMED REMOTELY BEFORE ME AT THE
CITY OF GUELPH DURING A “ZOOM” VIDEOCONFERENCE
IN ACCORDANCE WITH O.REG.431/20,
ADMINISTERNG OATH OR DECLARATION REMOTELY
THIS 13TH DAY OF JUNE, 2022

Stephanie Cox

STEPHANIE COX
LSO NO. 65464F
Commissioner for Taking Affidavits, etc

A7353

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

Literature Review

Kaitlin Schwan, Alicia Versteegh, Melissa Perri, Rachel Caplan, Khulud Baig, Erin Dej, Jesse Jenkinson, Hannah Brais, Faith Eiboff, & Tina Pahlevan Chaleshtari

Edited by: Arlene Hache, Alex Nelson, Eva Kratochvil, & Jayne Malenfant

canadian observatory on homelessness

WNHHN

Keepers of the Circle

CAEH

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A7354

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hub solutions

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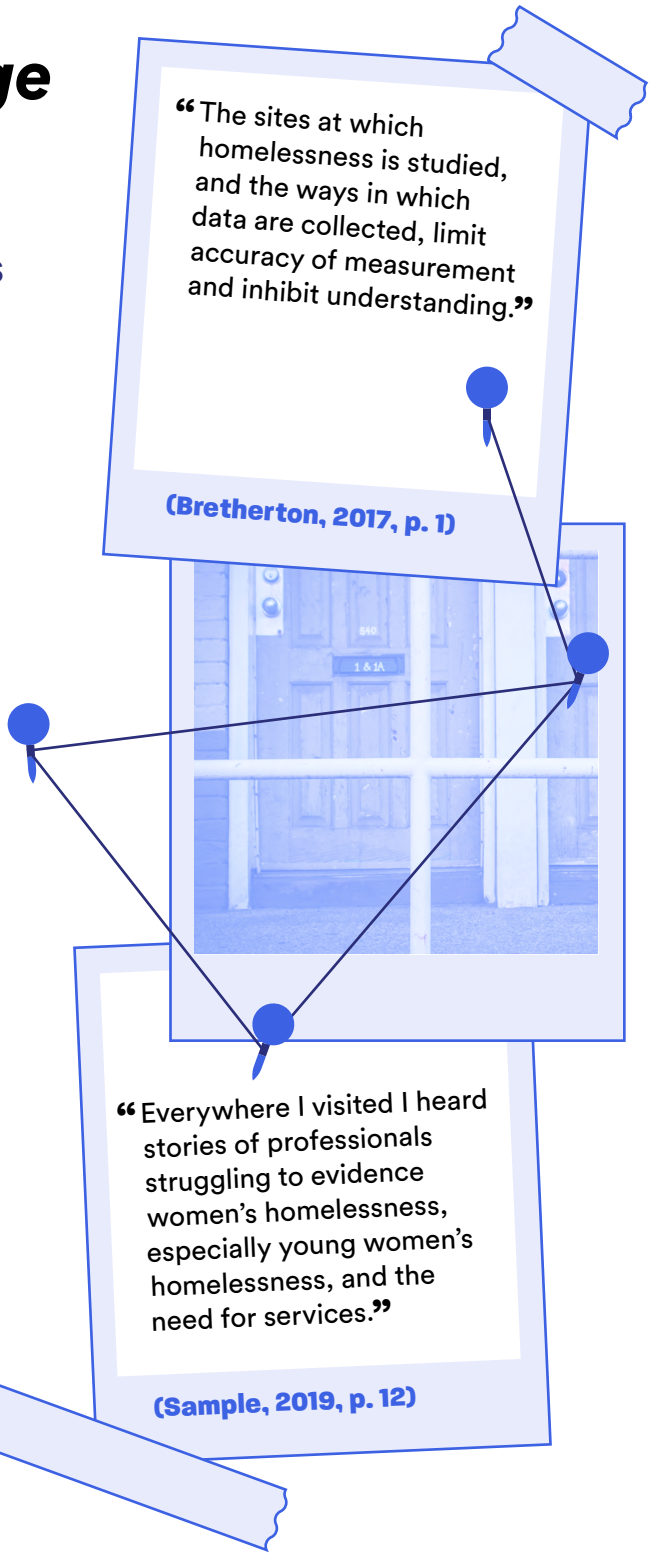
KEY FINDINGS
8 Key Challenges and Opportunities for Change

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

Our best estimates of homelessness and housing insecurity amongst women and gender diverse people in Canada are significant undercounts, in part due to the often hidden nature of their homelessness.[3]

Women are less likely to appear in mainstream shelters, drop in spaces, public spaces, or access other homeless-specific services (Bapitista, 2010; Maki, 2017) and are more likely to rely on relational, precarious, and dangerous supports to survive (Bretherton, 2017). It is well-recognized that women experiencing homelessness negotiate a number of high-risk survival strategies to obtain shelter and avoid the dangers of the streets and co-ed shelter spaces, including by staying in unsafe and exploitative relationships and exchanging sex for shelter (Bretherton, 2017). As a result, women are systematically undercounted in Point in Time (PiT) Counts and other "snapshot" methodologies, which commonly focus on measuring absolute/street homelessness and homeless shelter usage, both of which tend to be male-dominated (Bretherton, 2017). This means that the full extent of homelessness amongst women, girls, and gender diverse peoples is largely unknown (May, Cloke, & Johnsen, 2007), leaving governments to design and implement policies and programming in the absence of key knowledge and data.



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

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Hidden Homelessness

Amongst Women, Girls, & Gender Diverse People

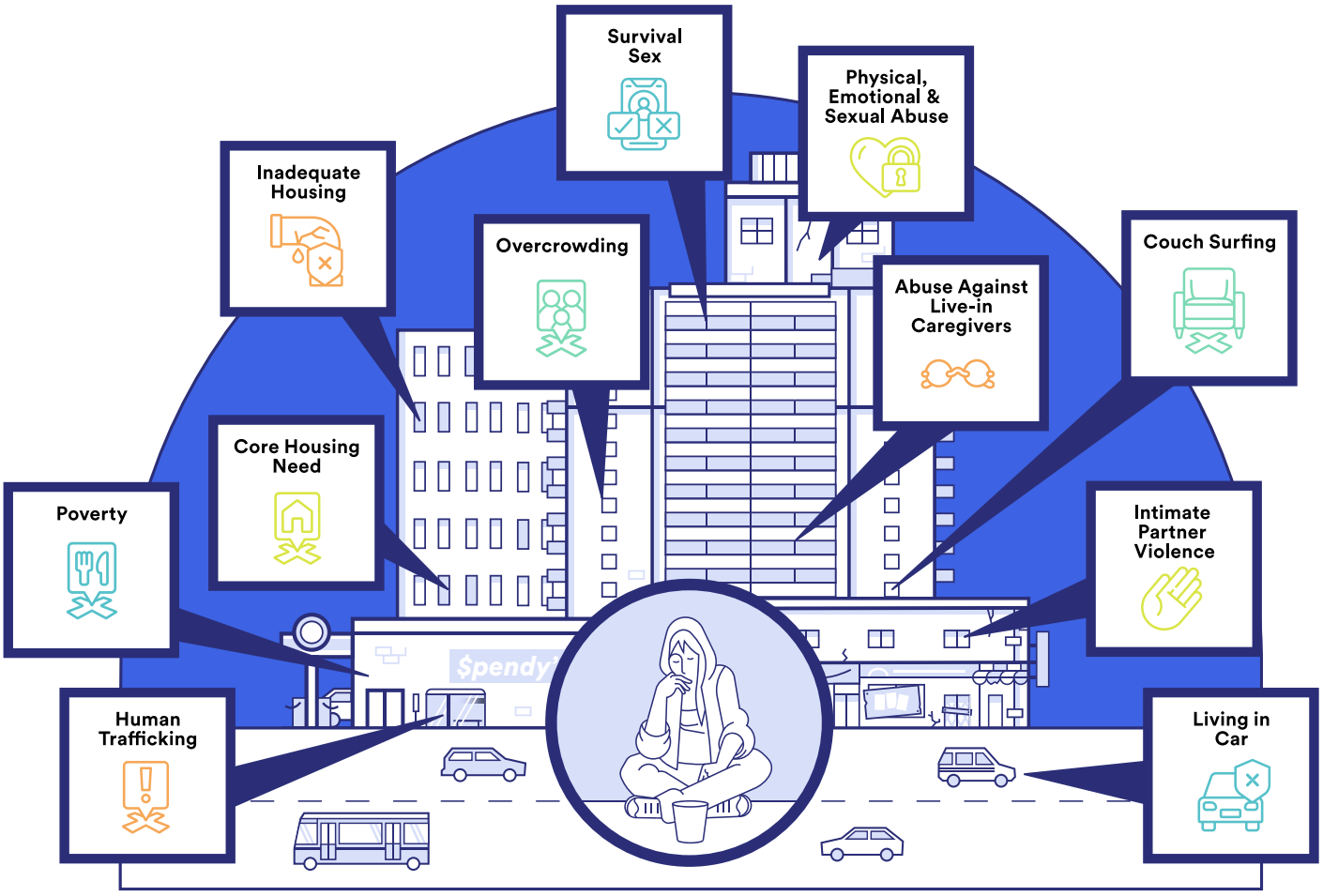


FIGURE 1

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

Systematic undercounting makes it difficult to accurately estimate the number of women and girls experiencing homelessness in Canada (Bopp et al., 2007; Van Berkum & Oudshoorn, 2015; Pleace, 2016). This undercounting is not unique to the Canadian context: global trends demonstrate that women have been under-represented in research on homelessness, in part due to the hidden nature of their homelessness (Bretherton, 2017; Fotheringham et al., 2014; Pleace, 2016). Lack of research on hidden homelessness is partially attributed to:

- Many countries failing to include forms of hidden homelessness (e.g., couch surfing) within their definition(s) of homelessness (Bretherton, 2017).
- The methodological challenges involved in enumerating hidden homelessness, such as difficulty capturing its temporary and transitory nature, as well as the "inherent difficulty in counting multiple households living in a single dwelling" (Bretherton, 2017, p. 7; Pleace & Bretherton, 2013).

A3073

Despite these issues, both international and domestic research suggests that hidden homelessness is more prevalent compared to absolute/street homelessness and constitutes a significant portion of the homeless population. Some countries have attempted to enumerate hidden homelessness with variable success. For example:

- Finland has used both data collection and estimation to enumerate homelessness, finding that 76% of the homeless population is experiencing hidden homelessness (Bretherton, 2017; Sample, 2018).[4]
- In Ireland it is estimated that 43% of the homeless population is experiencing hidden homelessness, based on survey data and statistical enumeration (Pleace & Bretherton, 2013).
- Denmark has reported that "28% of all homelessness is people sharing housing temporarily with friends or family" (Bretherton, 2017, p. 8; Busch-Geertsema et al., 2014).

In Canada, government-based data indicates that a large section of the Canadian population have experienced hidden homelessness. According to Statistic Canada's 2014 **General Social Survey on Canadian's Safety (Victimization)**, 2.3 million Canadians (nearly 1 in 10 Canadians) experienced hidden homelessness at one point in their lives (Rodrigue, 2016, p. 2).[5] When compared to the estimated 235,000 people experiencing homelessness each year (Gaetz et al., 2016), this data underscores the prevalence of hidden homelessness in Canada. Some reports have indicated that hidden homelessness is "estimated as three and a half times the amount actually counted" (Klassen & Spring, 2015, p. 1), but the empirical evidence supporting these estimates is scarce.

While limited, the available data we do have suggests the scale of women's housing need and homelessness is much larger than we currently estimate. In the absence of more comprehensive data, improving estimations requires that we piece together various types of data. As shown in Figure 2 - *The Real Scale of Women's Housing Need & Homelessness* (p. 10), this includes data such as:

- Family shelter occupancy rates
- Women-led families living in poverty
- Indigenous women's housing need on reserves
- Rates of abuse and intimate partner violence (IPV)
- VAW shelter and service usage
- Women and children turned away from homelessness or VAW shelters due to capacity issues
- Women and gender diverse peoples experiencing human trafficking

In drawing together this data, it is critical that we include many women who are typically not understood or counted as being homeless, including those who may not see themselves as homeless. For example, understanding the real scale of women's homelessness would mean including data on:

- Women who are incarcerated and have no housing to return to once released
- Women who were turned away from shelters (for varying reasons) and are residing in hospitals or other healthcare facilities
- Women who are temporarily living in low-budget hotels and motels with no security of tenure
- Young women who are transitioning out of group homes or foster care with little or no plans for future housing placements
- Women in treatment facilities whose discharge plan is to return to an abusive relationship or a homeless shelter

4 Comparing several nations' approaches to enumerating women's homelessness, Esther Sample (2018) concludes: "The most comprehensive national approach of measuring women's homelessness I found was in Finland. In Finland women's homelessness statistics also includes those who are 'sofa surfing' or in more hidden homeless situations. They collate the total from service data, data from social services and homelessness departments, and from population data and surveys" (p. 14).

5 The Survey defined hidden homelessness as having "to temporarily live with family, friends, in their car, or anywhere else because they had nowhere else to live" (Rodrigue, 2016, p. 2).

A7359

The Real Scale
of Women's Homelessness & Housing Need

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

(CMHC, 2019)

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

(Rodrigue, Statistics Canada, 2016)

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



(Sekharan, 2015)

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



(Statistics Canada, 2019)

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

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

(Economic and Social Development Canada, 2019)

9,078 women/girls were enumerated as experiencing homelessness on a given day in the 2018 National PiT Count.

(ESDC, 2019b)

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



(Arriagada, Statistics Canada, 2016)

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

(Statistics Canada, 2019)

A3075

FIGURE 2 (ABOVE)

Women in these dire situations may cycle in and out of various precarious housing situations, healthcare settings, and abusive relationships so as not to find themselves absolutely homelessness and on the streets. ***In many cases, these women remain largely invisible to the mainstream homelessness sector.***

If nothing else, the triangulation of available data indicates:

One, we are likely vastly underestimating the number of women, girls, and gender diverse peoples experiencing homelessness in Canada, and

Two, we have not yet implemented effective research measures and methods capable of generating a strong statistical portrait of homelessness among women in Canada.

Our current approaches to measurement have not captured the scale of women's homelessness, the chronicity of women's homelessness, and how women move in and out of homelessness. Nicholas Pleace's (2016) critique in the European context thus might be similarly offered in relation to Canada:

> "The state of statistical knowledge on women's homelessness in Europe is clearly underdeveloped. This statement has to be contextualized by noting that robust, comprehensive, clear and comparable homelessness data of any sort are still a relative rarity in Europe, but even allowing for that, the state of data collection on women's homelessness is unacceptably poor" (2016, p. 121).[6]

In order to better understand the scale of women's homelessness in Canada, and to prevent it, we need to move beyond traditional methodologies used to enumerate and research homeless populations. Developing improved data on women's homelessness will also require coordinating data across systems and sectors, including the VAW sector, given that "women in the [gender-based violence] sector have not been counted in the homeless numbers locally or nationally" (ANOVA quoted in Vecchio, 2019, p. 47).

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> **"Women who lose their homes due to male violence and who have to use refuges and other services are often defined – and researched – as women who are 'victims of domestic violence' not as homeless women."**
>
> **(Bretherton, 2017, p. 3)**

Foundational to this is ensuring that women and gender diverse peoples' unique experiences of homelessness are included in definitions of homelessness. Part of the reason that women's homelessness remains understudied, undercounted, and underfunded is because it is often not recognized as such (Bretherton, 2017). Given the addum that "what can be defined can be measured, and what can be measured can be managed" (at least in theory), it is critical that governments adopt a national definition that is inclusive of how women and gender diverse peoples experience homelessness. Such a definition is critical to ensuring gender equity with respect to homelessness funding as well, given concerns raised by the Minister's Advisory Committee on Homelessness (2018) that "[t]he lack of an agreed-upon definition of homelessness creates a critical disadvantage to accessing Homelessness Partnering Strategy funds for women" (p. 22). Given the scope and severity of women and gender diverse peoples' homelessness in Canada, adopting a more inclusive definition of homelessness at the national level is an urgent priority.

6 Pleace goes on to argue, "What right-leaning politicians and researchers do not like is evidence that structures, systems and policies, rather than individual behaviour, may be causing homelessness. This means the right has an incentive to avoid defining homelessness as including poor people in insecure, overcrowded and unfit housing (Anderson 1993; O'Flaherty 2010), which, of course, makes it more likely that homeless women will not be counted (Baptista 2010)" (2016, p. 121).

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

In 2019 Canada ratified the right to housing in domestic legislation in the **National Housing Strategy Act** (2019), recognizing that "housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities." The Act commits Canada to the progressive realization of this right as defined under the **International Covenant on Economic, Social and Cultural Rights**, which codifies "the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions" (UN General Assembly, 1966). In addition, Canada has ratified the **Convention on the Elimination of All Forms of Discrimination against Women** (OHCHR, 2019), which guarantees women the right to "enjoy adequate living conditions, particularly in relation to housing" (UN General Assembly, 1979). Despite this, women across Canada continue to experience disproportionate levels of housing need and housing instability, with untold numbers of women experiencing homelessness.

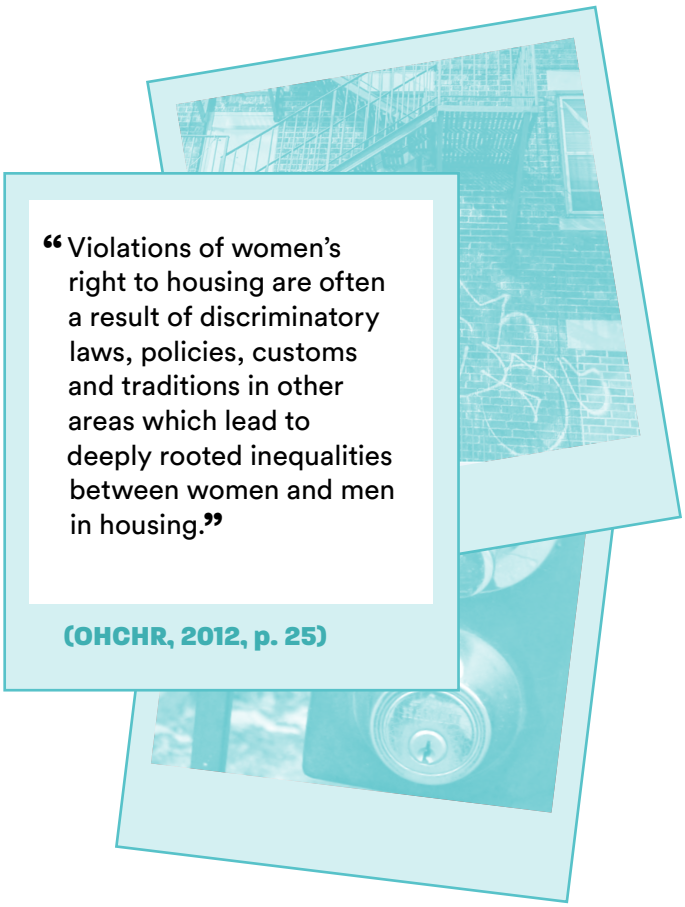
Of the 1.7 million people experiencing core housing need[7] in Canada in 2016, 28% of these were women-led households (CMHC, 2019). Data also shows that 27% of women-led, lone-parent family households are in core housing need, almost double the rate of men-led households (16%) (CMHC, 2019). More women-led households live in subsidized housing than households led by men (44.1% vs. 40.5%) (CMHC, 2019), and these numbers are even more stark for particular groups of women.

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

21% of senior, women-led households

22% of young, women-led households

25% of Indigenous, women-led households off reserve



> "Violations of women's right to housing are often a result of discriminatory laws, policies, customs and traditions in other areas which lead to deeply rooted inequalities between women and men in housing."
>
> **(OHCHR, 2012, p. 25)**

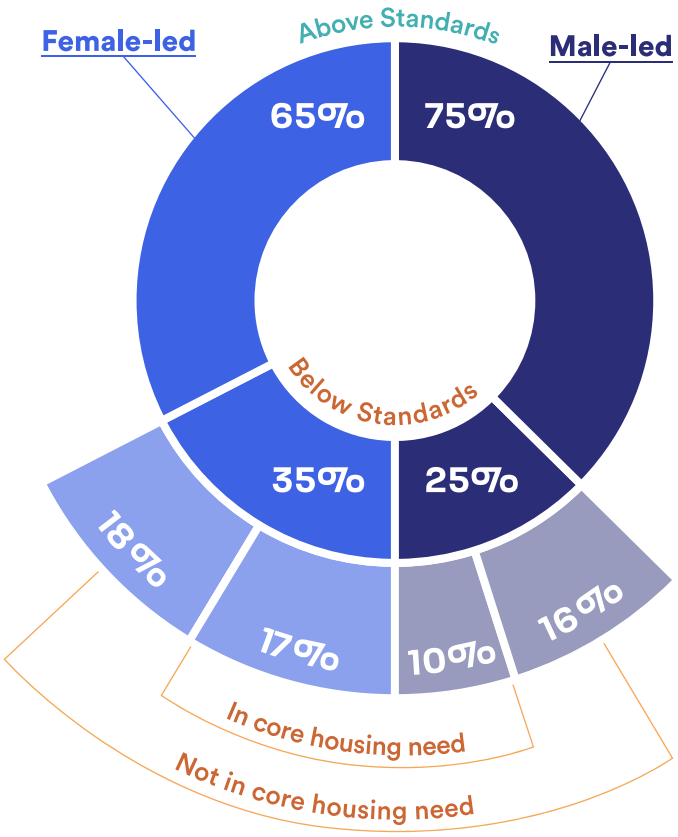
In the face of core housing need – linked to escalating rental costs and decreases in rental vacancy (Rental Market Report, 2018) – many women seek out social or affordable housing. However, Statistics Canada's **Canadian Housing Survey** (2018) revealed that "One quarter of a million households, representing 1.9% or 283,800 Canadian households, had at least one member on a waiting list for social and affordable housing. Of these households, almost two-thirds (61.2%) or 173,600 households were on a waiting list for two years or longer" (Statistics Canada, 2019a, p. 2). These statistics are troubling, given that remaining stuck in poor housing and on long waitlists for subsidized housing can trap women in cycles of poverty and abuse while also creating the conditions for child welfare investigations when neglect is conflated with poverty (OACAS, 2016; Trocme et al., 2004).

7 According to **Statistics Canada** (2017), "a household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability, or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards)" (n.p.).

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Percentage of female-led households living in below standard housing and in core housing need



Prevalence of ***Low Income*** Among Women in Canada

16.3%
Senior women

21%
Racialized women

23%
Women with disabilities

31.4%
Newcomer women (immigrated between 2011 and 2016)

32.3%
Indigenous women with registered or treaty status

42%
Children (age 0 to 17) in women-led, lone-parent families

ABOVE: FIGURE 3
Source: (Canadian Women's Foundation, 2018)

LEFT: FIGURE 4
Source: Prentice & Simonova, 2019 (Census-based indicators and data)
Note: Percentages may not add up because of rounding

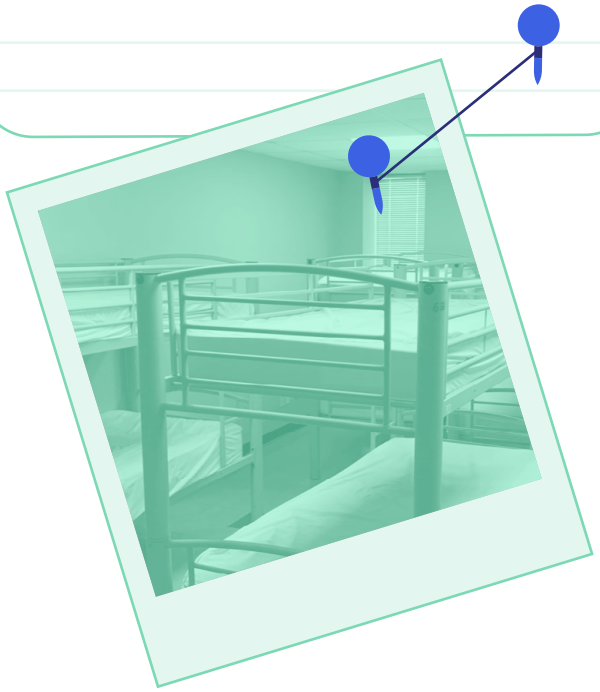
The disproportionate levels of housing need faced by women are linked to the unique challenges they face when seeking adequate housing. Hidden homelessness, intimate partner violence, childcare responsibilities, and poverty all contribute to difficulties accessing and maintaining safe, affordable housing for women (Nemiroff, Aubry & Klodawsky, 2011; Walsh, Rutherford, & Kuzmak, 2009). For example, we know that:

- Women face discrimination and racism in the private housing market, with research demonstrating landlords discriminate against single mothers, women on financial assistance, and Indigenous women (Vecchio, 2019).
- For example, a report on Indigenous women's experiences of housing discrimination in Vancouver revealed: landlords' refusal to rent to Indigenous women receiving welfare; illegal rent increases; building staff who attempt to elicit sex in exchange for maintenance; poor sanitation; pest infestations; and illegal rules such as curfews and room checks (Martin & Walia, 2019, p. 20).
- The feminization of poverty makes it difficult for many women and women-led families to afford rent and other necessities (van Berkum & Oudshoorn, 2015; Sekharan, 2015). Research shows poverty and income inequality is experienced along lines of race as well. For example, 2016 national census data indicates that one-quarter of Black women in Canada live below the poverty line (Statistics Canada, 2017). Similarly, unemployment rates among Black women were twice the rate of non-racialized women (12.2% vs 6.4%), even though labour participation was higher (Block, Galabuzi, & Tranjan, 2019). In the General Toronto Area (GTA) in 2016, working poverty amongst Black women was indicated at 10.5%, more than twice the rates for white male workers (4.8%) and white female workers (4.7%) (Stapleton, 2019).

A3078

- Lack of childcare and child-friendly services can make it difficult to access housing supports for mothers (Fortin, Jackson, Maher & Moravac, 2014; Styron, Janoff-Bulman, & Davidson, 2000).
- Insufficient rental allowance in social assistance programs and rigid eligibility criteria make it difficult for women to find and retain affordable housing (Martin & Walia, 2019; Wallace, Klein & Reitsma-Street, 2006).

> **"VAW shelters were not intended as a long-term solution for victims of gender-based and family violence but women may live for years in emergency shelters because there is no affordable housing available. In order to support women leaving abusive situations, access to safe, affordable housing is essential."**
>
> **(NWAC, 2018, p. 1)**



In the absence of providing access to affordable housing, it is incumbent upon the governments to provide women with adequate emergency shelter and supports that are designed to address their unique needs and recognize the unique ways in which they experience homelessness. However, many homeless shelters geared to women and families are at and over capacity, and the length of shelter stays amongst families has increased significantly in recent years (**Segaert 2017**). VAW shelters are similarly at or over capacity in almost every community, with the majority only offering short-term lodging to women fleeing violence (less than 3 months) (Statistics Canada, 2019). The most recent national data indicates that 78% of VAW shelters across Canada are short term (428 out of 552 shelters), and the top challenge facing women when they leave abusive situations is lack of affordable and appropriate long-term housing options (Statistics Canada, 2019b).

Safe, affordable, and permanent housing is the only long-term solution to homelessness for women, girls, and gender diverse peoples (van Berkum & Oudshoorn, 2015). A gendered, intersectional lens that takes into account women's varied experiences and identities such as age, race/ethnicity, sexual orientation, and socioeconomic status is critical for guiding expansions to affordable housing. Policy tools (e.g., the national portable housing benefit) must be developed and implemented with an eye to ensuring they meet the needs of women, girls, and gender diverse peoples.

A7364

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

In addition to the broader housing affordability crisis faced by Canada, research consistently demonstrates a lack of women-only, trauma-informed housing services for women experiencing housing precarity, poverty, and/or violence (Fotheringham, Walsh & Burrowes, 2013; Kirkby & Mettler, 2016). In the absence of access to adequate housing, women across Canada are driven into emergency systems that are often insufficient and do not meet their needs. In many cases, these emergency systems are overwhelmed with demand and regularly turn away women experiencing extreme forms of marginalization.

Data from Statistics Canada (2019), Employment and Social Development Canada (2019), parliamentary reports (Vecchio, 2019), municipalities (e.g., City of Toronto, 2018), and independent research (Jadidzadeh & Kneebone, 2018; Gadon, 2018) consistently indicate that emergency shelters across the country are operating at (or over) capacity. This is true in both the homelessness sector and the VAW sector. In some communities, shelters have been operating at or over capacity for decades (e.g., City of Toronto), while other communities have seen their demand grow in recent years. **ESDC's National Shelter Study** (2019b) found that while the number of emergency shelter beds across Canada changed very little between 2005 and 2014 (hovering around 15,000 beds), the demand for shelter beds has increased.[8] On any given night in 2014, 92% of Canada's shelter beds were in use. In 2005, by comparison, just over 80% of shelter beds were in use across Canada.

Emergency shelter beds
by clientele served, PiT 2018

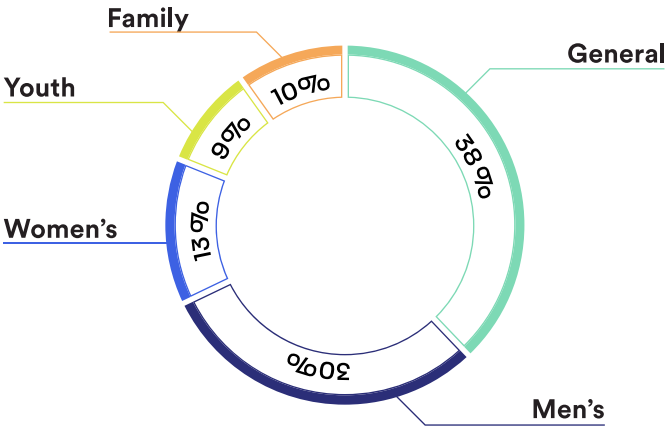


FIGURE 5 ***Source:*** (ESDC, 2019b)

As demand for shelter beds increases, women and gender diverse peoples face some of the greatest disadvantage. ***Across Canada, there are fewer women-specific emergency shelter beds – 68% of shelter beds are co-ed or dedicated to men, compared to 13% dedicated to women*** (ESDC, 2019b). Men's shelters also have more than double the number of beds that women's emergency shelters have (4,280 beds compared to 2,092 beds). Further, while 38% of beds are reported to be within "general" emergency shelters across Canada (ESDC, 2019b) – meaning shelter beds that are co-ed or open to all genders – research consistently demonstrates that many women will avoid co-ed shelters for fear of violence or because they have experienced violence within those spaces (Bretheron, 2017; National Inquiry into Missing and Murdered Indigenous Women, 2019).

8 The National Shelter Study (2019) did not include VAW shelters or transitional housing.

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Emergency Shelters by Clientele Served, (2018)

	Total	General	Male	Female	Youth	Family
Shelters (Beds)	**392** (15,859)	**126** (5,959)	**79** (4,820)	**67** (2,029)	**88** (1,442)	**32** (1,609)
Newfoundland and Labrador	7 (67)	3 (32)	-	-	3 (20)	1 (15)
Nova Scotia	9 (220)	1 (16)	3 (138)	**3** (42)	2 (24)	0 (0)
New Brunswick	9 (157)	4 (82)	2 (45)	**2** (20)	1 (10)	-
Prince Edward Island	1 (7)	-	1 (7)	-	-	-
Québec	65 (1,757)	20 (363)	7 (887)	**12** (220)	25 (274)	1 (13)
Ontario	149 (6,898)	27 (1,053)	39 (2,701)	**27** (1,067)	32 (774)	24 (1,303)
Manitoba	13 (650)	8 (520)	-	-	2 (24)	3 (106)
Saskatchewan	18 (476)	2 (56)	6 (156)	**7** (225)	3 (39)	-
Alberta	35 (3,304)	17 (2,485)	4 (320)	**4** (197)	8 (132)	2 (170)
British Columbia	78 (2,170)	43 (1,338)	14 (483)	**10** (221)	10 (126)	1 (2)
Yukon	3 (27)	1 (14)	1 (2)	-	1 (11)	-
Northwest Territories	3 (82)	-	1 (49)	**1** (25)	1 (8)	-
Nunavut	2 (44)	-	1 (32)	**1** (12)	-	-

FIGURE 6 ***Source:*** (ESDC, 2019a)

The **Shelter Capacity Report 2018** indicates a very uneven spread of emergency shelters across the Canadian provinces/territories (see Figure 6). For example, there are only two women-specific emergency shelters across all three territories, with a total of 37 beds across them (ESDC, 2019). Remarkably, the report revealed that some provinces and territories had zero women-specific emergency shelters in 2018, including PEI and the Yukon (ESDC, 2019). Similarly, data indicates that 70% of northern reserves have no safe houses or emergency shelters for women escaping violence, despite evidence that gender-based violence is particularly high in many of these communities (Martin & Walia, 2019).

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Despite the profound violence and trauma that women and their children face on the streets, each day many are turned away from VAW and homeless shelters due to capacity issues. Many shelters, if not most, simply do not have the number of beds needed to meet demand. **A 2019 report** by the Standing Committee on the Status of Women recently reviewed national data, research, and testimonies on this trend in the VAW sector, reporting:

> "The Committee heard that violence against women shelters and transition houses often operate at capacity. Almost every witness told the Committee that shelters and transitions houses often turn away women and children fleeing violence because of a lack of space" (Vecchio, 2019, p. 27).

This is perhaps most dramatically demonstrated in a 2019 Statistics Canada report - **Canadian Residential Facilities for Victims of Abuse, 2017/2018**. The study coordinated simultaneous data collection at VAW shelters across the country, finding that:

> "On the snapshot day of April 18, 2018, 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%)" (p. 3).

Women & Children Turned Away

from VAW Shelters on Snapshot Day (April 18, 2018)

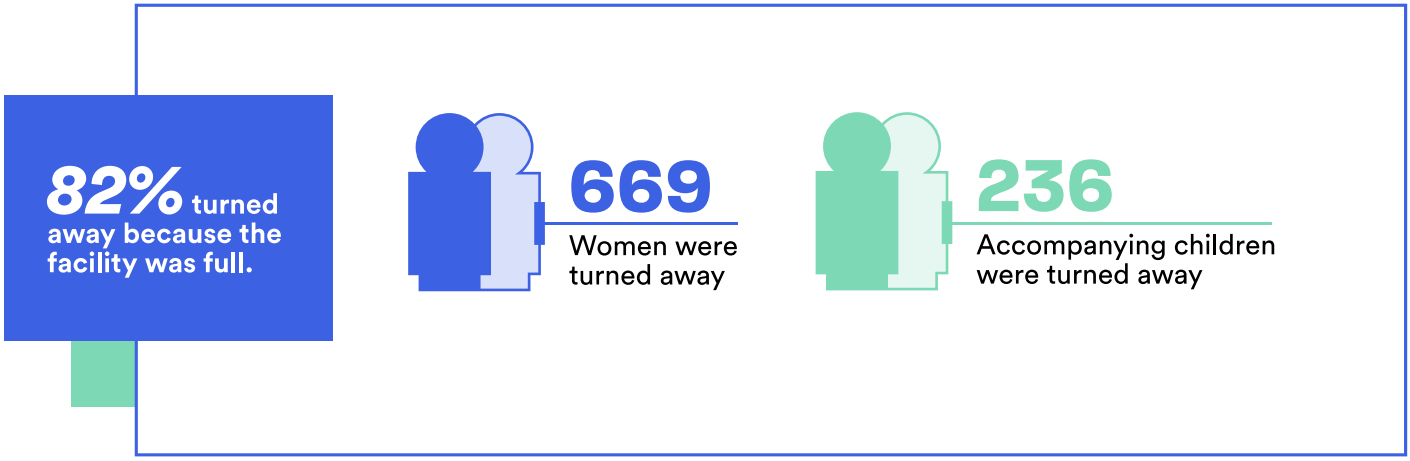


FIGURE 7 ***Source:*** (Statistics Canada, 2019b)

The importance of this finding cannot be overstated. ***On an average day, VAW shelters across Canada turn away almost 1,000 women and their children – many of whom will return to situations of violence and precarity.*** The VAW system is so overwhelmed that hundreds of women and their children are forced to return to life-threatening situations everyday.[9]

9 Other countries in the Global North report similar patterns. For example, in a survey of 321 domestic violence shelters in England, 57% of these reports that they "frequently" turned away women and children due to capacity issues (Bretherton, 2017). See also Quilgars & Pleace, 2010.

A3082

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Statistics Canada data (2019) ***indicates that for many women who are able to access a VAW shelter, few transition from these shelters into safe, affordable, or adequate housing.*** In fact, about 1 in 5 return to live with their abuser.

On the snapshot day of April 18, 2018, it was found that amongst women who left the shelter:

21% said they were returning to a residence where their abuser continued to live

36% did not know where they were going upon departure (or the facility did not know)

18% reported they would be living with friends or relatives

11% were entering another VAW shelter

Only 14% reported other plans, such as "returning home or moving to a new residence without their abuser" (p. 2). Data was not collected on the type or location of housing women were moving into or whether mothers were separated from their children in the process.

What this data suggests is that few women are transitioning from VAW shelters into safe, affordable, or adequate housing. This is undoubtedly linked to the lack of affordable housing in communities across the country, with 77% of VAW shelters across Canada reporting that the top challenge facing residents was "a lack of affordable and appropriate long-term housing options upon departure" (Statistics Canada, 2019, p. 3; see also Maki, 2017).

Regrettably, we do not have similar comparable, national-level data on exits from homeless shelters for women or their children. There is limited follow-up research and evaluation information pertaining to women and girls who leave homeless shelter services (Homelessness Policy Research Institute [HPRI], 2018). A number of issues exist with common working definitions of "exit" from homelessness (HPRI, 2018), as well as its measurement using data from shelter information management systems (Gaetz, Ward, & Kimura, 2019). Moreover, scholarship exploring girls' and women's pathways or trajectories out of homelessness, particularly from an intersectional gendered lens, is needed to understand the experiences and needs of all groups/populations of girls and women leaving homelessness (Van Berkum & Oudshoorn, 2015).

> **"Imagine having to run for your life in the middle of the night to escape being beaten to death. For many, escaping is the time when they would be most at risk of losing their life. You show up at the front door of a shelter with nothing but the clothes on your back. You then have to share your story with complete strangers and tell them about the horrors you have experienced, all the while blaming yourself for much of the abuse you have endured. You are then told that the shelter is full. Now what? You will likely return to your abuser, not because you want to but because if you had any other option you would have tried it before coming to a shelter."**
>
> **- *Jennifer Lepko,*** Chief Executive Officer of the YWCA Lethbridge and District (FEWO quoted in Vecchio, 2019, p. 27)

A3083

At the heart of capacity issues in both the VAW and homeless shelter sectors is the unavailability of adequate housing to transition women into. This is exacerbated by chronic underfunding, with 46% of VAW shelters across Canada reporting that the top challenge facing service delivery was lack of funding (Statistics Canada, 2019). The Standing Committee on the Status of Women's 2019 **report** analyzed testimonies and deputations from VAW shelters across Canada, writing that:

> "The Committee heard that shelters and transition houses serving women and children affected by violence are underfunded and often rely on funding that is project-based and limited in time. Many witnesses told the Committee that the funding received for their shelters or transition houses has not increased in several years and that current funding levels are not sufficient to cover all of the organizations' expenses" (p. 17).

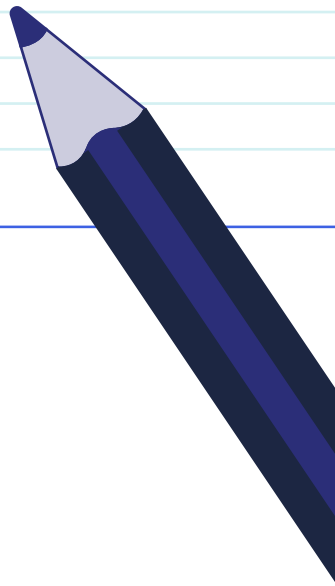
Funding challenges are particularly evident in communities with the highest levels of housing need, and often disproportionately affect groups facing the most severe forms of marginalization and violence (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019; Vecchio, 2019). For example, data shows that the distribution of shelters varies significantly across Canada but that in northern communities, rural communities, and remote communities there is a particular lack of shelters and shelter beds for women – both within VAW and homelessness systems – despite the fact that rates of policed-reported violent crimes committed against women are highest in the territories (FEWO in Vecchio, 2019, p. 14). Statistic Canada's **Transition Home Survey** (2014) – the most comprehensive data on VAW shelters in Canada – enumerate a total of 12,058 beds in 627 VAW shelters across Canada. However, as shown in Figure 3, these beds are unevenly distributed across Canada. Not surprisingly, the territories had some of the highest occupancy rates in VAW shelters in Canada, reporting an overall occupancy rate of 98% (Nunavut 113%; Yukon 96%; the Northwest Territories 80%) (Statistics Canada, 2019).

A7368

"While the institutional barriers that exist are sometimes rooted in the agencies and programs themselves, in many cases, the barriers are created and sustained by underlying systemic and structural issues that make it difficult for these agencies and programs to provide services in the ways that they know would best fit the needs of those who use them.

In the context of antiviolence services – and, specifically, Indigenous-led anti-violence services – limited access to funding from government and other sources, particularly stable, multi-year funding and not project-based funding, must be recognized as being at the root of the inaccessibility Indigenous women face in seeking safety."

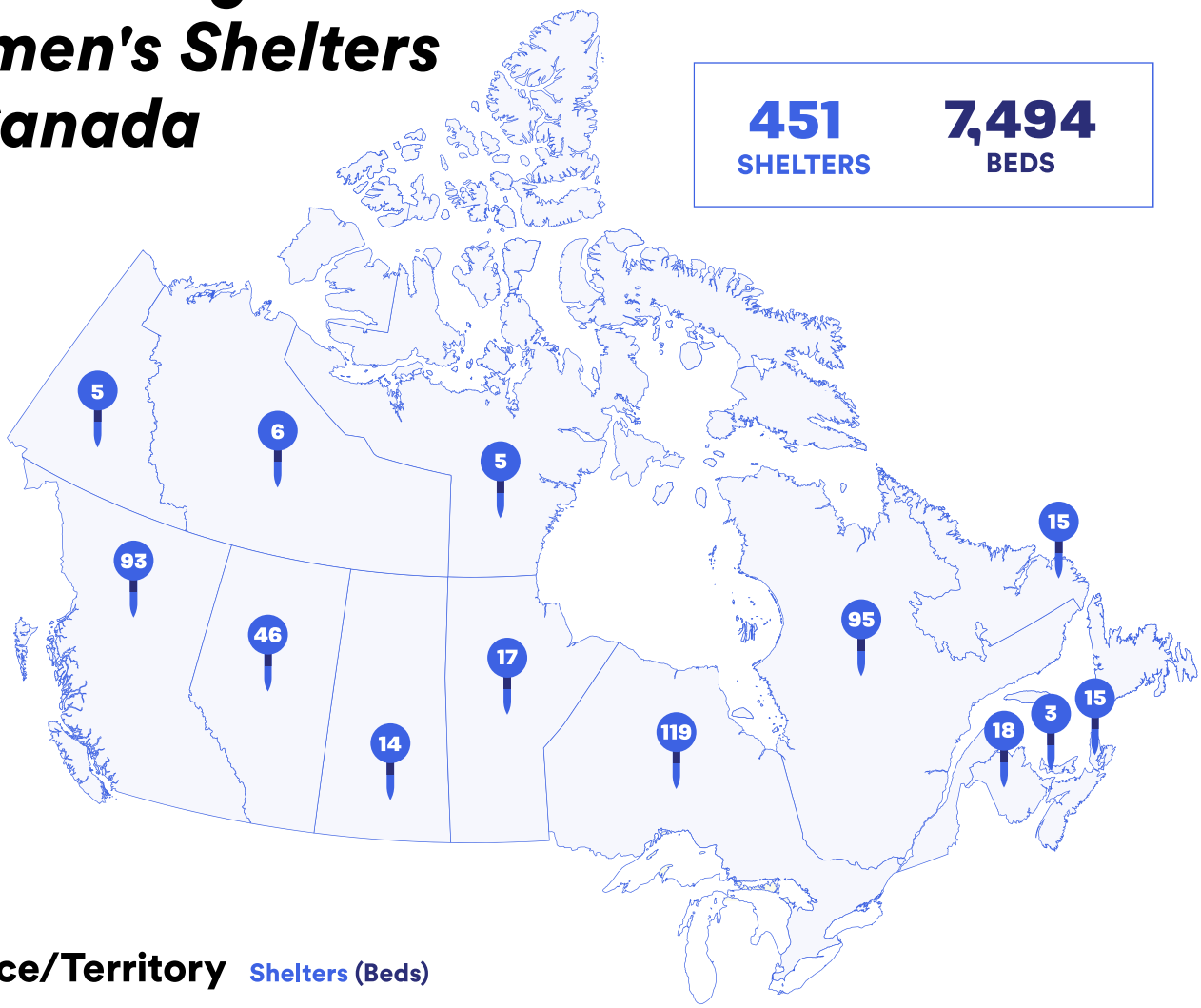
(National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019a, p. 579).



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Violence Against Women's Shelters in Canada



Province/Territory	Shelters (Beds)
Newfoundland and Labrador	15 (176)
Nova Scotia	15 (192)
New Brunswick	18 (298)
Prince Edward Island	3 (45)
Québec	95 (1,360)
Ontario	119 (2,466)
Manitoba	17 (364)
Saskatchewan	14 (283)
Alberta	46 (1,223)
British Columbia	93 (953)
Yukon	5 (49)
Northwest Territories	6 (44)
Nunavut	5 (41)
CANADA	**451 (7,494)**

FIGURE 8

Source: (Employment and Social Development Canada, 2019)

Profound gaps in services and shelters are found in rural areas across Canada as well. For example, while Statistics Canada (2019) research found that 81% of emergency shelter beds are found in large cities, **The Canadian Femicide Observatory for Justice and Accountability** (2019) reports high rates of violence against women in rural communities, with data indicating that approximately 34% of women and girls who were killed in 2018 were residing in rural areas (p. 60). In cities or regions that lack emergency shelters or VAW supports, the result can be a "revolving-door phenomenon where women are referred from one resource to another, reinforcing the cycle of instability and threatening their safety" (Table de concertation de Laval en condition feminine quoted in Vecchio, 2019, p. 31).

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It is clear that a lack of affordable housing and supports drives women into emergency systems that are insufficient and do not meet their needs. Further, if we continue to underfund homelessness and VAW shelters across Canada - and these critical services operate at or over capacity - we threaten the lives of women, girls, and gender diverse peoples by trapping them in homelessness. Each day women and their children are turned away at the door of shelters. Many of those who do obtain a shelter bed return to situations of homelessness, violence, and precarity. The need for women-focused emergency shelters and housing vastly outpaces the availability in virtually every region in Canada, particularly where it is most needed (e.g., in Indigenous communities, rural communities). In so doing, we are not only failing these women, we are violating their human rights to housing and life.

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

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





A7371

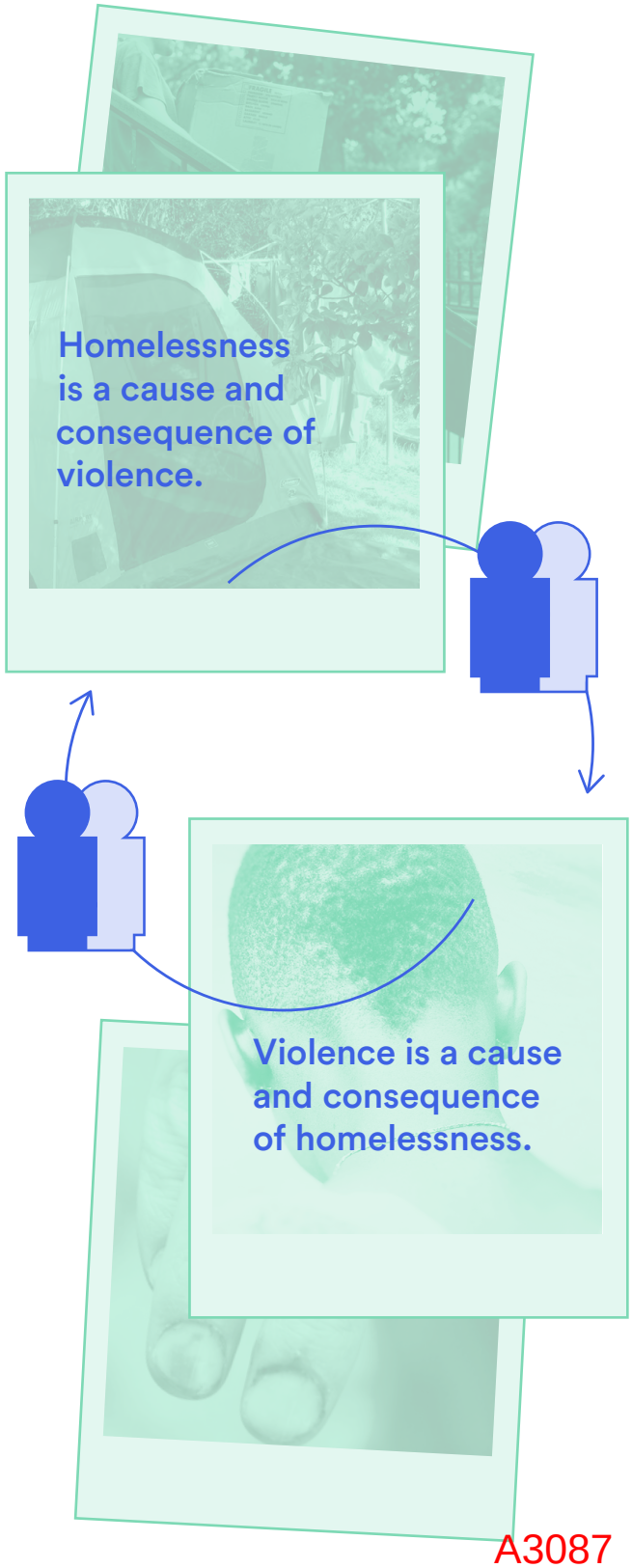
4. Homelessness is uniquely dangerous for women and gender diverse peoples. When we fail to prevent or end housing need or homelessness for women, we ensure repeated cycles of violence and housing precarity.

Issues of housing and safety are indivisible in the lives of women and gender diverse peoples. The lack of safe, affordable, and adequate housing across Canada contributes to this risk of violence, and experiences of violence can cause or perpetuate housing instability (van Berkum & Oudshoorn, 2015). This bidirectional relationship contributes to profound suffering and trauma for many women, in some cases leading to death. ***Research consistently demonstrates that homelessness is uniquely dangerous for women and gender diverse peoples.*** Available national data indicates that 91% of women in Canada who are homeless have experienced assault in their lifetime (McInnes, 2016). Research shows that young women who are homeless are much more likely to be victims of sex trafficking (Miller-Perrin & Wurtele, 2017) and experience violent victimization while on the streets, with national data (Gaetz et al., 2016) indicating that in the 12 months previous to participating in the study:

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

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

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



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Occurrence of Sexual Assault

amongst Youth Experiencing Homelessness

RESPONDENTS' GENDER

	Straight	LGBTQ2S	Male	Female	Trans/Gender non-Binary
In the past year, has anyone... touched you against your will in any sexual way?	14.8%	35.6%	8.2%	37.4%	41.3%
In the past year, has anyone... forced you or attempted to force you into any unwanted sexual activity, by threatening you, holding you down or hurting you in some way?	12.2%	27.8%	7.7%	28.6%	31.1%

FIGURE 9 ***Source:*** (Gaetz et al., 2016)

As demonstrated in Figure 10, this violence is often a continuation of the childhood violence experienced by many young women and LGBTQ2S+ youth who are homeless. Multiple studies also demonstrate that women are much more likely to engage in survival sex (Watson, 2011; Wesely, 2009), with one Vancouver-based study indicating that roughly 86% of women and girls engaging in survival sex are experiencing homelessness (Farley, Lynne, & Cotton, 2005).

Importantly, this violence can occur within homelessness services and supports themselves, with multiple studies documenting sexual violence in co-ed shelters across the country (Lazarus et al., 2011, Walsh et al., 2010). This violence is particularly pronounced for gender diverse peoples (Abramovich, 2017; Lyons et al., 2016).

Experiences of Abuse in Childhood

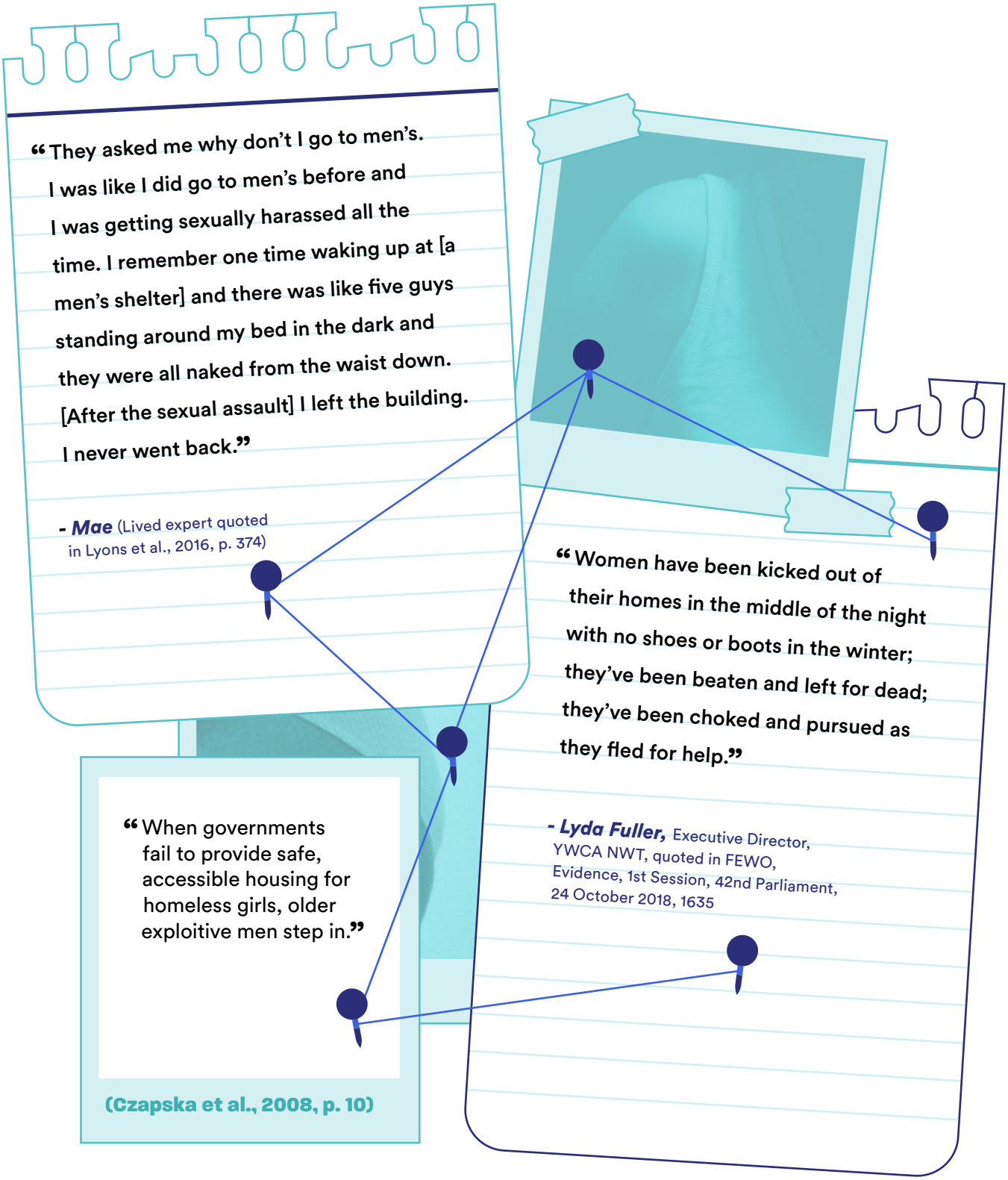
Amongst Youth Experiencing Homelessness

	Male	Female	Trans/Gender non-Binary
Physical Abuse	43.3%	60.0%	63.1%
Sexual Abuse	12.0%	38.1%	46.0%
Other Forms of Abuse	36.7%	57.8%	69.8%
Total Abuse	**53.6%**	**73.5%**	**80.0%**

FIGURE 10 ***Source:*** (Gaetz et al., 2016)

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“They asked me why don’t I go to men’s. I was like I did go to men’s before and I was getting sexually harassed all the time. I remember one time waking up at [a men’s shelter] and there was like five guys standing around my bed in the dark and they were all naked from the waist down. [After the sexual assault] I left the building. I never went back.”
- Mae (Lived expert quoted in Lyons et al., 2016, p. 374)
“Women have been kicked out of their homes in the middle of the night with no shoes or boots in the winter; they’ve been beaten and left for dead; they’ve been choked and pursued as they fled for help.”
- Lyda Fuller, Executive Director, YWCA NWT, quoted in FEWO, Evidence, 1st Session, 42nd Parliament, 24 October 2018, 1635
“When governments fail to provide safe, accessible housing for homeless girls, older exploitive men step in.”
(Czapska et al., 2008, p. 10)

A3089

Women and gender diverse peoples may feel safer remaining in violent or exploitative relationships than they do on the streets or in a shelter (Watson, 2016). Some young women express that they would rather stay in an abusive relationship than sleep rough because then they face violence from only one man, rather than many (Watson, 2016). Further, emergency shelters and housing can also be spaces wherein women and gender diverse peoples are recruited into sex trafficking, leading to experiences of profound violence and trauma (MMIWG, 2019; Ricard-Guay & Hanley, 2014; Public Safety Canada, 2016; McAleese & Schick, 2018).

> "Regardless of age group, rates of sexual offences against girls and young women were higher than their male counterparts. Rates were ***three times higher for younger girls*** aged 11 and younger (181 versus 60 for younger boys), ***over nine times higher for older girls*** aged 12 to 17 (921 versus 98 for older boys) and ***nearly 14 times higher for young women*** aged 18 to 24 (371 versus 27 for young men)."
>
> (Conroy, 2018, p. 6)

Even amongst the general public, sexual violence against women has been increasing in Canada for years. At the national level, data indicates that between 2007 and 2017, police-reported violence has not declined for women in the ways that it has for men (Conroy, 2018), and that police-reported sexual assaults against women and girls have actually increased (Conroy, 2018).[10] Importantly, Statistics Canada found that "regardless of the type of offence, girls and young women were most commonly victimized on private property and, of those who were, nearly two-thirds were victimized in their own home" (Conroy, 2018, p. 3). Such data indicates that women's safety is increasingly being compromised within their own homes, in addition to the violence they face on the streets. In 2019, the Report of the Standing Committee on Violence Against Women concluded that "violence against women is a public health crisis in Canada" (p. 1).

These findings suggest that investments in housing are simultaneously investments in violence prevention. The lack of available, affordable housing for women (and their children) can trap women in housing in which they are being abused or assaulted and make it profoundly difficult for women who are homeless to transition off the streets. When the Canadian government fails to invest in housing and emergency supports that meet the unique needs of women, we condemn many women and their children to repeated violent victimization. As a matter of human rights, and as a member of the **United Nations Commission on the Status of Women**, Canada must invest significantly in violence and homelessness prevention for women, girls, and gender diverse peoples.

10 It is critical to note that much violent victimization against women is not reported to the police. For example, studies have demonstrated that approximately 1 in 5 violent crimes are reported to police, including spousal or intimate partner violence (**Perreault, 2015**; **Simpson, 2018**; **Sinha, 2015**).

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

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

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

A) Policies and practices within the VAW and homelessness sectors can create unintended harm for some women.

Research suggests a range of ways in which particular policies and practices within the VAW and homelessness sectors create harm for those seeking help, including on the basis of eligibility criteria, duty to report policies, and discriminatory policies and practices.

> **"Last year, before December, we had a case of two clients. One who had to go into a bar and sell herself for a beer, so she can walk into Detox because she didn't have a place to go. The shelter did not take her because they didn't have a place for her. We're desperately looking for a place for her. So then she said, 'Don't worry, I'll manage.'**
>
> **So finally, she called me and said, 'I went. I sold myself to a guy. He gave me a beer, he did what he wanted to do and then I walked into Detox.' It was cold and she had a place to sleep for at least four or five days. Then, the other one, because Blue Feather was closed and she got kicked out of the place and she didn't have a place to go...We knew she was selling herself so that she can have a place to stay. That's too much. Why do women have to go and sell themselves, their bodies, so they can have a place to sleep? And that's exactly what's happening in town."**
>
> (Hrenchuck & Bopp, 2007, p. 95)

Eligibility Criteria

In many communities, access to services, supports, or housing is contingent upon meeting particular eligibility criteria that some women are unable to meet. For example, women may need to demonstrate abstinence from substances in order to access a VAW or homeless shelter (Greaves et al., 2006, p. 388) or may need to comply with particular rules that are difficult to follow due to complex needs or health challenges (Vecchio, 2019).

In other cases, access to services is dependent upon women experiencing particular forms of violence or exclusion, or experiencing homelessness for a particular length of time. For example, some VAW shelters may not enable women to access shelter beds if they experienced violence at the hands of a stranger (e.g., rape), rather than a partner (A. Hache, personal communication, May 1 2020). Similarly, some homeless shelters also do not provide access to services for women who have experienced IPV (Drabble & McInnes, 2017; Tutty, 2015). In effect, eligibility criteria may block access to services and supports for some of the most marginalized women, contributing to further exposure to violence, trauma, and housing instability.

Duty to Report Policies

Some VAW and homeless shelters and housing programs have policies that mandate child welfare services are alerted under particular conditions (Montgomery et al., 2011). These mandatory reporting policies may make women with children hesitant to access VAW or homelessness services for fear of child apprehension (Maki, 2017; Martin & Walia, 2019) or may result in women leaving their children with others in order to access supports (Caplan, 2019). In some cases, these practices and policies directly result in mother-child separation, a considerable risk factor for trauma and a range of negative outcomes (Shinn, Rog, & Culhane, 2005; Shelton et al., 2009).

> In the United States, a survey of **6,450** transgender and gender non-conforming people found that one-fifth had experienced homelessness, and that "the majority of those trying to access a homeless shelter were harassed by shelter staff or residents (**55%**), **29%** were turned away altogether, and **22%** were sexually assaulted by residents or staff."
>
> (Grant et al., 2011, p. 4)

Discriminatory Policies and Practices

Discriminatory policies and practices within both the VAW and homelessness sector can create profound harm in the lives of women, girls, and gender diverse peoples. While a range of discriminatory practices has been identified (e.g., Abramovich, 2017; Klingspohn, 2018), the exclusion and oppression of LGBTQ2S+ and gender diverse peoples is particularly evident in available research. For instance, Canadian research indicates that housing and shelter programs for youth experiencing homelessness are "designed primarily to accommodate cisgender residents" and that "the culture of the shelter system is an overall atmosphere of normalized oppression" (Abramovich, 2017, p. 2). American research similarly shows that transgender youth experience "humiliation and physical or sexual victimization" at homelessness shelters (Keuroghlian, Shtasel, & Bassuk, 2012, p. 68), including at the hands of shelter staff (Grant et al., 2011, p. 4). Given this, researchers and lived experts alike have called for anti-oppressive, trauma-informed supports, policies, and staff training as critical to ensuring the safety, dignity, and inclusion of LGBTQ2S+ women and gender diverse peoples (Abramovich, 2012, 2017; Chapple, 2020; Ecker et al., 2019).

B) Gaps in services within the VAW and homelessness sectors create barriers to accessing supports and housing, particularly for multiply-marginalized women, girls, and gender diverse peoples.

In the absence of affordable housing, women-only housing services emergency systems, and sufficient funding for emergency services and shelters, it is no surprise that significant gaps have emerged across Canada. However, these gaps are not distributed equitably. In many cases, gaps occur along lines of race, Indigeneity, gender, ability, sexuality, neighbourhood, and other dimensions. Multiply-marginalized women, girls, and gender diverse peoples are most likely to encounter services that don't meet their needs or are harmful, or they are unable to access services at all. For example, research demonstrates:

- There is a profound lack of emergency services for women and gender diverse peoples with disabilities. A DAWN Canada study reports that only 75% of homeless shelters have a wheelchair accessible entrance, 66% provide wheelchair accessible rooms and bathrooms, 17% provide sign language, and 5% offer braille reading materials (Alimi, Singh, & Brayton, 2018).
- There are limited culturally appropriate services for Indigenous and newcomer women, girls, and gender diverse peoples across Canada (Yerichuk, Johnson, Felix-Mah & Hanson, 2016), with many communities lacking any shelters or drop-ins run by and for Indigenous women (Martin & Walia, 2019).
- Women-only, trauma-informed housing services are limited and grossly underfunded (Fotheringham, Walsh, & Burrowes, 2013; Kirkby & Mettler, 2016)
- There is a lack of services and supports for gender non-conforming and LGBTQ2S+ peoples within both VAW and homelessness services (Abramovich, 2017), with a national survey indicating that only 53% of VAW shelters provide supports for gender non-conforming peoples (Statistics Canada, 2019).

At best, these gaps in services make it difficult for particular women and gender diverse peoples to access housing and supports they are entitled to. At worst, these gaps contribute to the deepening of violence, poverty, homelessness, and exclusion in the lives of the most marginalized women and gender diverse peoples in the country.

C) The needs of many women are not met because of silos in services, policy, funding, and research between the homelessness sector and the VAW sector.

There is an undeniable overlap between the VAW sector and the homelessness sector in the lives of women, girls, and gender diverse peoples. Research suggests that women often move between services in both sectors – sometimes by choice, often by necessity (Maki, 2017). For example, when a VAW shelter is full, a woman may be referred to a homeless shelter or may be transitioned into a homeless shelter if they reach their time limit in VAW transitional housing (Maki, 2017; Statistics Canada, 2019; Vecchio, 2019). In other cases, a woman seeking safety and shelter may bounce between various VAW and homeless shelters based on whether she is able to meet particular eligibility criteria or whether a child or partner accompanies her.

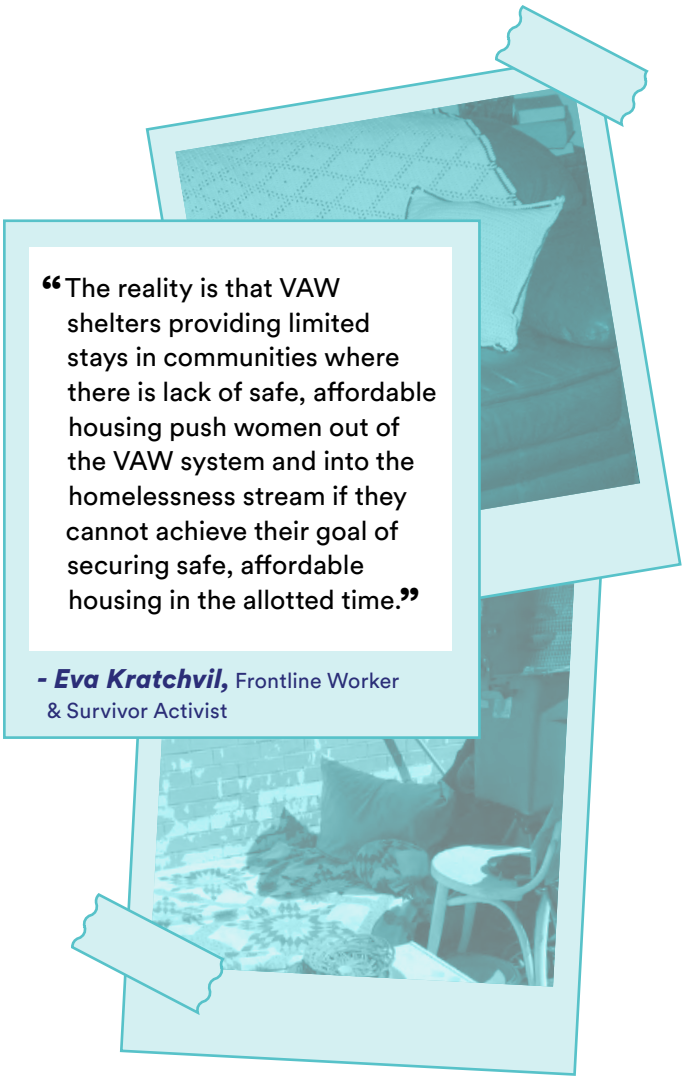
Despite overlap between these sectors, women may not be able to get all of their needs met in either service setting. For example, services in the VAW sector may fail to provide services to support sustained exits from homelessness, and the homelessness sector may fail to provide staff, supports, and safety targeted to women experiencing IPV or gender-based violence (Bretherton, 2017). These gaps in provision are linked to funding priorities and as well. For example, the Minister's Advisory Committee on Homelessness argues,

> "The prioritization of chronic homelessness inadvertently excludes many women for being eligible for Homelessness Partnering Strategy funding because chronic homelessness is interpreted as chronically homeless emergency shelter users (where women are often under-represented) and chronically homeless individuals (many women are accompanied by children in homelessness) and does not consider the high degrees of situational vulnerability and high acuity homeless women often experience" (p. 22).

Importantly, however, studies demonstrate that there are considerable silos between the VAW and the homelessness sector in Canada. An extensive discussion paper by Women's Shelters Canada (Maki, 2017) found that:

> "While there is a general recognition of the link between violence against women (VAW), housing, and homelessness, the VAW shelter sector has had limited involvement with the housing and homelessness sectors" (p. 4).

This disconnect, combined with gaps in services in both sectors, can contribute to exposure to precarity and violence for women and girls who are being shifted between sectors. Underlying funding silos between these sectors are foundational to this disconnect, according to some scholars and advocates (Vecchio, 2019).



A7378

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

Even a cursory review of housing realities across Canada demonstrates one decisive reality: Indigenous women, girls, and gender diverse peoples experience the most profound forms of housing need in all parts of the country.

Rate of Shelter Use

For Indigenous Peoples Compared to Non-Indigenous People

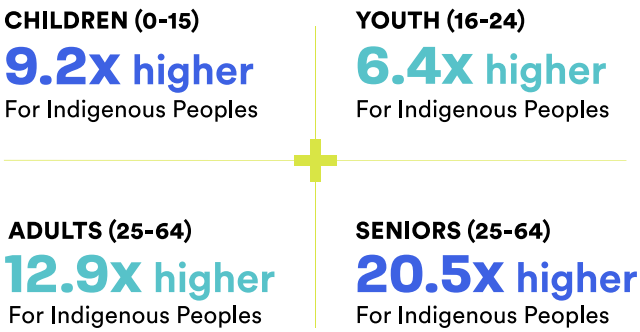


FIGURE 11
Source: (Employment and Social Development Canada, 2016)

National data on ***housing need*** (O'Donnell & Wallace, 2011) indicates that in 2006:

31% of Inuit women and girls were living in crowded homes, compared to 3% of non-Indigenous women and girls

28% of First Nations and Inuit women and girls and 14% of Métis women and girls were living in dwellings that were in need of major repairs (compared to 7% of non-Indigenous women and girls)

44% of women and girls living in reserve communities were living in dwellings that were in need of major repairs

Research on ***homelessness*** reveals similar inequities for Indigenous women and girls, with data indicating:

- Indigenous women are overrepresented amongst women who are homeless (Schiff & Waegemakers Schff, 2010; Walsh, MacDonald, Rutherford, Moore, & Krieg, 2012).
- Indigenous women are 15 times more likely to use a homeless shelter than non-Indigenous women over the course of a year (Falvo, 2019).
- Indigenous women are overrepresented in domestic violence shelters by approximately five times their representation in the Canadian population, and Indigenous children were overrepresented by approximately three times (Statistics Canada, 2019).
- Indigenous women who are homeless are six times more likely to be victims of sexual violence than Indigenous men, and significantly more likely to experience PTSD and suicidality (Bingham et al., 2019, p. 6).
- Indigenous women are more likely to experience hidden homelessness than many other groups (Christensen, 2013).
- Indigenous people experiencing homelessness are more likely to be women and younger than non-Indigenous people experiencing homelessness (Employment and Social Development Canada, 2017, p. 21).

A3094

These housing challenges coincide with the disproportionate violence experienced by Indigenous women, girls, and gender diverse peoples – a pattern declared a national human rights crisis (Amnesty International, 2014). The **National Inquiry into Missing and Murdered Indigenous Women and Girls** (2019a) highlights that Indigenous women and girls are 12 times more likely to be murdered or missing than any other group of women in Canada and are 16 times more likely to be murdered or missing than white women (p. 55). While all Indigenous peoples are overrepresented amongst victims of violence in Canada (**Boyce, 2016**; **Miladinovic & Mulligan, 2015**; **Perreault, 2015**; **Scrim, 2009**), research indicates that Indigenous identity increases the likelihood of violent victimization for women, but not for men (after controlling for other risk factors, such as younger age or lower educational achievement) (**Perreault, 2015**). Analysis of the 2014 General Social Survey on Victimization found that Indigenous women experienced violent victimization at nearly triple the rate of non-Indigenous women (220 violent incidents per 1,000 population vs. 81 per 1,000) (**Boyce, 2016**).

> **"I would say I was raped three sometimes four times a week … I was just trying to survive. I was drinking a lot to not have the pain. I was always drunk. I drank pop to kill the pain of hunger. I'd steal. Go in the liquor store and steal bottles of booze. I'd be drunk and then I ended up with these men. They figured oh yeah we're going to have a party and then end up being raped. How many parks I had to crawl out of. I was always alone."**
>
> **- *Marlene J.*** (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019a, p. 544).

Exposure to violence is particularly pronounced for Indigenous women who are experiencing homelessness (Martin & Walia, 2019). In sharing about her experiences while homeless, Marlene J. explains:

A7379

While such violence against Indigenous women has been long documented and increasingly publicized in Canada, in many cases it "has not informed the planning of housing interventions" (Bingham et al., 2019, p. 1).

Despite the disproportionate violence and housing need they experience, Indigenous women remain the most underserved within both the VAW and homelessness sectors across the country. There is a profound lack of women-focused homeless shelters or VAW shelters in Indigenous communities and on reserves across Canada (Martin & Walia, 2019; National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019). Data indicates that 70% of northern reserves have no safe houses or emergency shelters for women escaping violence (Martin & Walia, 2019). Similarly, more than 70% of the 52 Inuit communities across Inuit Nunangat do not have safe shelters for women, despite experiencing the highest rates of violence in the country (Pauktuutit Inuit Women of Canada quoted in Vecchio, 2019). In fact, nationally only 6% of VAW shelters are located on a reserve (Statistics Canada, 2019).

In many cases the deepening of violence and housing precarity for Indigenous women is linked to the lack of financial support for Indigenous housing, Indigenous-led anti-violence services, and Indigenous-run shelters and supports (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019). For example, The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls (2019) reports that "the federal government provides funding for only 41 shelters to serve the 634 recognized First Nations communities in Canada" and there are "roughly 15 shelters and transition houses serving 53 Inuit communities across the Arctic" (p. 576).

> "Many shelters in Inuit communities are extremely small, and most communities are accessible only by air. Many Inuit women may be long distances away from the nearest shelter, and even if they are able to make the often cost-prohibitive flight to a shelter, there may not be room for them to stay. The federal government doesn't provide funding to shelters in Inuit communities" (p. 576).

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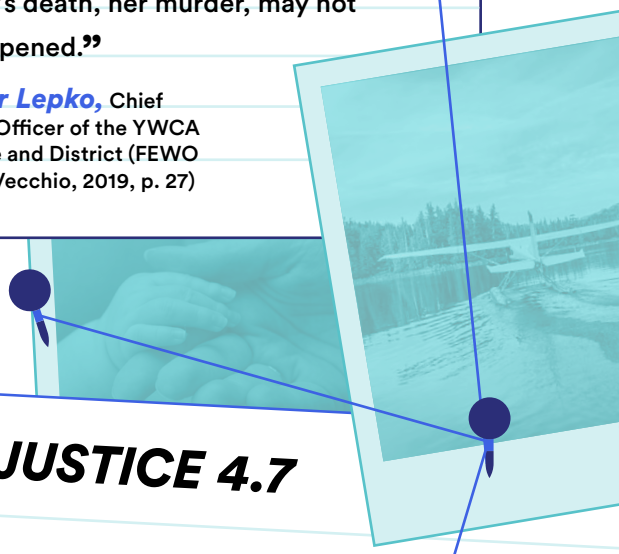
These gaps in funding and services are also experienced in urban centres across Canada as well. While the National Housing Strategy committed the federal government to develop "distinction-based" Indigenous housing strategies in partnership with national Indigenous organizations, this approach "fails the 79.7% of Indigenous people who are not living on reserve" – including Indigenous women, girls, and gender diverse peoples ("Statement on National Urban Indigenous Housing Strategy," 2019, p.1). For example, despite the hundreds of agencies in the Downtown Eastside of Vancouver, there remains no Indigenous women's drop in-centre that is run by and for Indigenous women (Martin & Walia, 2019, p. 43). Such spaces are critical given evidence that Indigenous women face discrimination and violence when seeking emergency housing and shelter (Curry, 2018). This is particularly true for Indigenous two-spirit and trans people, who face "obvious discrimination" when seeking access to housing services and shelters that are gender segregated (Ristock & Zoccole, 2011, p. 16).

Colonization and ongoing cultural genocide are the foundation of disproportionate housing need for Indigenous women and girls as well as the violence they face. Continued colonial practices and attitudes also underpin the lack of government funding in addressing these inequities. Given the Canadian government's establishment of housing as a human right in the **National Housing Strategy Act**, it is critical that government make Indigenous women, girls, and gender diverse peoples' right to housing an urgent priority. In so doing, all levels of Canadian government must ensure the participation of Indigenous Peoples in all decision-making processes that affect them, guided by principles of free, prior, and informed consent (UN General Assembly, 2007).

A7380

"So our families resided in Kitchenuhmaykoosib, which is a reserve north of here, about 500 kilometres. And it's a fly-in community only, so it's very isolated. So back during the time before my sister Patricia was murdered, there really wasn't much in place on the reserve, as far as supports. For example, there was no family drop-in places where she could take her kids. At the time, there was no sexual assault workers. They had no advocates to go with them during meetings with Child and Family Services, which in our area is Tikinagan. And – and so I've always believed that if we had more services, like those in place, that the circumstances leading to my sister's death, her murder, may not have happened."

- Jennifer Lepko, Chief Executive Officer of the YWCA Lethbridge and District (FEWO quoted in Vecchio, 2019, p. 27)



CALL TO JUSTICE 4.7

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

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

A3096

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

Canadian and international evidence show that adult homelessness often has its roots in childhood experiences of housing instability and violence. For example, the most recent PiT Count found that 50% of people experiencing homelessness had their first experience of homelessness before the age of 25 (ESDC, 2019b, p. 9). Similarly, research has consistently indicated a correlation between child maltreatment and abuse, youth homelessness (Gaetz et al., 2016), and the risk of violent victimization as an adult, including severe intimate partner violence (**Burczycka, 2017; Perreault, 2015**). This research suggests that child and youth experiences of housing instability and violence are predictive of adult homelessness (Caplan, 2019; ESDC, 2019b), parent-child separation (Shelton et al., 2009), and violent victimization (**Burczycka, 2017; Perreault, 2015**). In fact, some studies suggest that one of the best predictors of adult homelessness is parent-child separation (Shelton et al., 2009; Shinn, Rog, & Culhane, 2005). Emerging evidence also demonstrates that a child born into homelessness is at risk of entering the homelessness system later in life (Crawford et al., 2011). Given this, many scholars have argued that if we want to move further upstream in addressing adult homelessness, we must invest in the prevention of child and youth homelessness (e.g., Gaetz et al., 2019; Schwan et al., 2018).

What has drawn less attention, however, is that these childhood and adolescent experiences are often inter-twined with the experiences of the child's primary caregiver – in many cases, a child's mother. Housing instability and violence in a child's life usually occur in the context of their mother's experiences of eviction,

> "While she was sleeping she was kind of whimpering. I thought she was dreaming but she was actually freezing to death, so I reached over and touched her hand, and her hand was icy cold, so I have to remove her from the bus stop, and we went and laid the rest of the night at the grocery store doorway, because there was kind of warm heat coming through the bottom of the door, and I couldn't drift off to sleep."
>
> Lived expert quoted in Milligan, 2012, p. 85

> "I thought it was the way life was. Because in the neighborhood I grew up in, it was nothing to see a woman dragged, knocked down, stomped, and beat. And there was no safe house, there was no shelter that a wife or women could run to and be protected. So, many women, including my mother — they stood there and they took it. But I saw a lot of women die as a result of being abused. I would tell my mother, 'He's killing her over there, Ma.' And she'd say, 'Leave it alone.' And I took on that generational trait. You were just supposed to take it."
>
> Lived expert quoted in Wesely, 2009, p. 96

intimate partner violence, sexual assault, poverty, or homelessness. And when these challenges arise for a family, women most often become the prime or sole caregiver for their children. Research shows that mothers are often responsible for the primary caregiving of children and youth within families facing housing instability (Christensen, 2016), and that homeless families are overwhelmingly led by women (Gulliver-Garcia, 2016; Paradis, 2014, p. 52). In fact, **The National Shelter Study** found that nearly 90% of families using emergency shelters in Canada are headed by single women (ESDC, 2017).[11]

In addition to their disproportionate childcare responsibilities, single mothers face overwhelming structural challenges to accessing safe, affordable, and adequate housing. National data indicate that women-led, lone-parent family households are significantly more likely to be in core housing need than men-led households (27% vs. 16%) (CHMC, 2019), and that single mothers experience greater levels of poverty (Fotheringham, Walsh, & Burrowes, 2014). These difficulties are heightened for multi-marginalized women and their children, particularly Indigenous women. For example, the rate of shelter use for Indigenous children (ages 0-15) is 9.2 times higher than non-Indigenous children (ESCD, 2017), and research consistently shows that Indigenous mothers face unique burdens to regaining housing stability, such as racist and discriminatory treatment by landlords (Martin & Walia, 2019).

For many mothers, intimate partner violence profoundly shapes their vulnerability to housing instability. For example, a mother's desire for a stable home for their children (Thurston et al., 2013), their fear of losing custody and/or fear of their children's safety in the care of their partners (Benbow et al., 2018), and the social pressure they feel as mothers to maintain the family unit (Crisafi & Jasinski, 2016) can lead to staying with or returning to an abusive relationship. Mothers who do leave situations of intimate partner violence with their children often experience housing need and profound, systemic challenges to accessing supports and regaining housing stability (Gulliver-Garcia, 2016; Tutty et al., 2013; Barrow & Laborde, 2008; Vecchio, 2019).

The accumulation of these challenges can contribute to the intervention of child welfare services – an experience that contributes to a risk of homelessness for both mothers and their children. Research shows that children and youth with experiences of child welfare involvement are at greater risk of becoming homeless as young people (Gaetz et al., 2016), and that losing custody of one's child is a traumatic crisis that precipitates homelessness for some women (Van Berkum & Oudshoorn, 2015, p. 10). While child apprehension has been linked to both abuse and neglect (Zlotnick et al., 1998), other studies show child apprehension as been associated solely with systemic issues such as unstable housing and economic insecurity (Bussiere, 1990; Nelson, 1992; Roman & Wolfe, 1995).

The triangulation of this research points us to an important insight: by failing to address the needs of mothers experiencing violence and housing instability, we create the conditions for their children to become the homeless adults of tomorrow. If we choose to address the unique housing challenges many women face – including those that are intertwined with abuse and violence – we may be able to prevent future generations from experiencing homelessness and violence.

This suggests that while women's housing instability and homelessness remains a largely understudied and 'niche' focus in research and policy, it may actually be key to solving adult homelessness, chronic homelessness, and intergenerational homelessness. Given this, it is critical that we focus research, policy, and interventions on preventing and ending housing instability and violence in the lives of mothers and their children.

> "My son is under social services. His social worker is the same social worker I had as a kid."
>
> Lived expert quoted in Yukon Status of Women Council, 2006, p. 104

11 "Family homelessness often involves lone women with dependent children and is closely linked to domestic violence and economic marginalisation. It is not often associated with the high rates of severe mental illness, drug use, contact with the criminal justice system and poor health, seen among single long-term and recurrently homeless men" (Bretherton, 2017, p. 2).

A7383

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

While we often discuss women's homelessness in the context of interpersonal violence, it is also rooted in structural violence – violence produced by the ways in which social structures and systems are organized (Taylor, 2013). This includes laws, regulations, and institutions (Mullaly, 2010; Lundy, 2011), as well as transit systems, healthcare centres, schools, and welfare offices (Middleman & Wood, cited in Lundy, 2011, p. 89). Experiences of housing precarity are often linked to failures in public systems like the child welfare system or criminal justice and often involve inadequate, discriminatory, or harmful policies and practices that create pathways into homelessness. In such systems, seemingly benign bureaucratic processes that appear neutral or even purport to advance social good may result in violent outcomes for women and their children (e.g., eviction, child apprehension) (Ho, 2007). It is critical that such policies and practices are understood as a form of violence and as foundational to experiences of homelessness for women and gender diverse peoples.

Examples of such public system failures include:

- Contradictory policies across systems (e.g., between social assistance, child welfare, and social housing) that make it difficult for women to qualify for the income or housing supports and re-gain custody (Maki, 2017). For example, most social assistance systems cut entitlements for a mother as soon as her child is apprehended by child welfare, putting her in a position of losing her housing (which is not easily re-established).

  This dramatically affects her ability to have her children returned to her care. Similarly, housing providers often consider a woman immediately over-housed if she loses custody of her children or will not consider the mother's family size for housing entitlement if her children are not currently in her care.

- Failure to provide access to supports, housing, or income to women transitioning out of public systems, such as healthcare settings, prison, or child welfare placements (Schwan et al., 2018; Tutty et al., 2014).

- Child welfare policies that require mothers to enter an emergency or VAW shelter in order to maintain or regain custody of their children (Azim et al., 2018; Caplan, 2019; Montgomery, Brown, & Forchuk, 2011; Paradis et al., 2008), in some cases resulting in parent-child separation (Guo, Slesnick, & Feng, 2016).

- Child welfare policies and practices that fail to make a distinction between neglect and poverty, contributing to the apprehension of children from families who are struggling with inadequate housing, socioeconomic marginalization, and/or other structural factors that are largely beyond women's control (Trocmé, Knoke, & Blackstock, 2004). As a result, poor households are more likely to experience child apprehension for "neglect" because they lack money for new clothing or nutritious food. Such practices are decidedly linked to colonial violence, with research demonstrating that "neglect" is the main reason that Indigenous children enter the child welfare system (Trocmé et al., 2004), and that the rate of "neglect only" investigations in First Nations homes is six times higher than non-Indigenous homes (Sinha et al., 2011).

These types of practices and policies can create the conditions for some women to lose their housing, remain stuck on the streets, lose custody of their children, or stay in situations of abuse.

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System failures accumulate. A powerful example is the compounding discriminations faced by Indigenous women in the criminal justice system. Carol Muree Martin and Harsha Walia (2019) explain:

> "Discrimination against Indigenous women in the prison system is a series of compounding discriminations. Indigenous women serve disproportionately more of their sentence behind bars before first release and are more likely to remain in prison until their statutory release date or warrant expiry date; are over-classified in maximum security institutions and under-represented in community supervision populations or Healing Lodges; are disproportionately placed into segregation; have less access to rehabilitative and culturally-relevant programs in prison; are generally excluded from the Mother-Child Program; are more likely to return to prison on revocation of parole; and are often labeled 'dangerous offenders' or 'hard to manage' because of offenses in resistance to prisons" (p. 23).

Failures in the child welfare system create similar feedback loops of marginalization for Indigenous peoples and many others.[12] ***Research shows there is a cyclical and mutually reinforcing relationship between child welfare involvement and homelessness, in some cases spanning multiple generations.*** For instance, we know that:

- Losing custody of children is a traumatic crisis that precipitates homelessness for mothers (Van Berkum & Oudshoorn, 2015, p. 10). The trauma associated with child apprehension can contribute to substance use, mental health challenges, and loss of income, putting mothers at risk of loss of housing and deepening marginalization (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019a).[13]
- Young women with child welfare involvement are at significantly greater risk of becoming homeless (Gaetz et al., 2016),[14] experiencing sex trafficking (Murphy, 2018), and becoming involved with the criminal justice system (British Columbia Representative for Children and Youth, 2009).
- Adolescent mothers in the care of child protective services are at an increased risk of having their children taken into care (Wall-Wieler et al., 2018).[15]
- Women with children may avoid services for fear of child apprehension, remaining trapped in unstable or abusive situations without the supports they need to exit (Martin & Walia, 2019; Maki, 2017).

These complex entanglements can contribute to generations of people experiencing trauma, housing instability, mental health challenges, and family disintegration.

While women's homelessness is often framed as the responsibility of the VAW or homelessness sector, the truth is that many public systems affect the housing status of women, girls, and gender diverse peoples. This means that homelessness prevention for women is closely linked to reforms of systems like criminal justice, child welfare, and social service systems (e.g., income assistance). ***It is time to transform our public systems to improve outcomes for all women, girls, and gender diverse peoples across Canada.***

—

12 While we know these difficulties are heightened for multi-marginalized women and their children, there remain significant gaps in knowledge with respect to specific sub-populations. For example, we know very little about queer mothers experiencing housing precarity and their interactions with the child welfare system. The lived realities of LGBTQ2S+ parents are almost entirely absent from current discourse and understandings of family homelessness.

13 In the case of Indigenous Peoples, the Final Report of the Inquiry into Missing and Murdered Indigenous Women and Girls (2019) reports that the "massive group trauma" experienced by Indigenous peoples through colonial violence creates "historical trauma response" that "reframes challenges such as substance use, addiction, or suicidal thoughts, which are often seen as personal failings, as understandable responses to the trauma of colonial violence" (Vol.1a, p. 112).

14 The National Youth Homelessness Survey (2016) found that almost 60% of youth experiencing homelessness had been involved with the child welfare system at some point in their lives (Gaetz et al., 2016). Based on these statistics, youth experiencing homelessness are 193 times more likely than youth in the general population to report involvement with the child welfare system (Nichols et al., 2017).

15 Wall-Wieler and colleagues' Manitoba-based study (2018) found that adolescent mothers who were in the care of child protective services when they gave birth are seven times more likely to have their child taken into care before age two than adolescent mothers who were not in care.

A3100

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Introduction

Homelessness amongst women, girls, and gender diverse peoples[1] is a crisis in Canada – hiding in plain sight.

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

Research also shows that existing support systems fail to transition women and girls out of homelessness quickly (if at all), and in many cases they are left with no option but to **return to situations of violence**, precarity, and marginalization (Statistics Canada, 2019b). Women and gender diverse peoples face profound violence on the streets and in public systems and are regularly separated from their children because of their housing status and exposure to violence (Van Berkum & Oudshoorn, 2015). Despite this, housing policy rarely focuses on their realities, resulting in an acute lack of women-only, trauma-informed housing services (Fotheringham, Walsh & Burrowes, 2013; Kirkby & Mettler, 2016). In the absence of access to safe, adequate, and affordable housing, women across Canada are driven into emergency systems that are insufficient and do not meet their needs. In many cases, these emergency systems are overwhelmed with demand, chronically underfunded, and so regularly turn away women experiencing violence, homelessness, and extreme forms of marginalization (Vecchio, 2019).

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

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

This document reports on the findings of this extensive literature review, with much research organized in relation to public systems (e.g., criminal justice, child welfare). This collection begins with a review of our key findings – 8 critical challenges and opportunities we face as a nation in seeking to prevent and end homelessness amongst women, girls, and gender diverse peoples:

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

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

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

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

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

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

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

> "The form of women's homelessness often takes is referred to as 'hidden homelessness'. Their bodies – our bodies – literally go unseen, our needs unmet, and our stories unheard. The crisis of women's homelessness, because of this lack of visibility, is much worse than even best estimates can fathom: we need to be seen if we want to end homelessness."
>
> **Alex Nelson** – Lived expert PhD Candidate Western University

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

Chapter 1: Methodology

To understand the complexity of issues facing women, girls, and gender diverse peoples experiencing homelessness, a scoping review was conducted. Scoping reviews can be conducted for various reasons, including: to understand the nature and range of the research inquiry; to help determine if a future systematic review would be valuable; to act as a mechanism to summarize and disseminate findings to a particular audience; and to identify gaps in literature (Arksey & O'Malley, 2003). A scoping review was chosen for this study because it enabled a broad phenomenon to be studied, and thus was ideal for capturing the multi-faceted dimensions of homelessness amongst women, girls, and gender diverse peoples. Given the breadth of this topic and a lack of systematic reviews in this area of study, a scoping review enabled the broad mapping of the available evidence on the topic (Arksey & O'Malley, 2005; Armstrong, Hall, Doyle, & Waters, 2011). Further, a scoping review enabled researchers to comprehensively include various types of relevant literature – including scholarly literature, government reports, policy briefs, fact sheets, parliamentary committee proceedings and deputations made to all levels of government – regardless of each source's research design (Arskey & O'Malley, 2005).

This scoping review builds upon and aligns with a previous scoping review conducted by Van Berkum and Oudshoorn, in partnership with Women's Community House (2015). Their review entitled **Best Practice Guideline for Ending Women's and Girl's Homelessness** "was designed to synthesize existing literature in an effort to develop best practices for ending women's and girl's homelessness" (Van Berkum and Oudshoorn, 2015, p. 1). Their review provided explicit recommendations pertaining to service provision for specific populations of women and girls, including: women and girls with children; young women and girls; older women; women and girls engaged in survival sex; women and girls who have been trafficked; women and girls involved in the judicial system; women and girls identifying as LGBTQ2S+; Indigenous women and girls; newcomer women and girls; rural/remote women and girls; and women who have served in the military. Similarly, the current scoping review includes specific sub-populations of women and girls experiencing homelessness. In contrast, however, the current scoping review situates women and girls' homelessness as outcomes of historical and current structural and systemic Canadian policies, and hence, focuses on reviewing available literature on the Canadian public systems that impact women's and girls' experiences and homelessness. This review is intended to inform not only practitioners and community-based researchers in implementing an integrated systems approach to serving women and girls experiencing homelessness, but also to support policymakers and government leaders in shifting Canadian policies to reflect the evidence base.

The methodology of this review followed Arksey and O'Malley's (2005, p. 22) five scoping review stages, which included: (a) Determining the research question (Stage 1); (b) Identifying the relevant studies (Stage 2); (c) Selecting the relevant studies (Stage 3); (d) Charting the data (Stage 4); and (e) Collating, summarizing, and reporting the results (Stage 5). In addition, two consultation stages have been added to the methodology. While this approach enabled an iterative and substantive approach to mapping evidence, it did not assess the quality of the evidence under review (Arskey & O'Malley, 2005). As such, future systematic reviews of this topic area will assist in assessing the quality of available knowledge.

Stage 1: Determining the Research Question and Preliminary Consultation

The primary research question guiding this scoping review was: What are the unique causes, consequences, and experiences of homelessness and housing precarity amongst women, girls, and gender diverse peoples in Canada? In pursuing this question, researchers conducted 4 focus groups with 11 Advisors of the **Women's National Housing and Homelessness Network** ("Network") – of which the first and second author of this review are also Advisors. The multi-stakeholder Network is comprised of approximately 35 expert women – many of whom have lived expertise in homelessness – from across Canada with extensive knowledge of women and girls' homelessness in the following areas: the child welfare system, the Violence Against Women shelter system, the corrections system, women and girls who have been sexually exploited, familial status, Housing First, the mainstream homelessness system, and supportive housing. Data from these consultation sessions guided the way in which our research question was explored. Specifically, the sessions led to our pursuit in understanding the intersections between public systems (e.g., child welfare, education, criminal justice) and homelessness amongst women, girls, and gender diverse peoples. We also we sought to understand the experiences of particular populations that are: (a) overrepresented in homeless populations; and (b) face intersecting forms of marginalization in addition to marginalization based on gender and housing status. These sub-populations included: Indigenous women; newcomer women; women with families; women experiencing interpersonal violence; women and girls with mental health and addictions issues; young women; LGBTQ2S+ identifying peoples; older women; and women with disabilities.

Stage 2: Identifying Relevant Studies and Study Selection

A variety of data sources were analyzed in this review including: peer-review literature, grey literature, primary and secondary sources, and web-pages. Incorporating these various sources allowed for a comprehensive understanding of the topic area. Inclusion criteria included a limitation on year of publication and language; all sources were published between 2000-2019 and written in English. An additional inclusion criterion included a necessary focus on women, girls, or gender diverse peoples experiencing homelessness or housing precarity. Despite this review focusing on homelessness systems in Canada, relevant literature from other countries were included as well. Literature was gathered by conducting searches on databases and government websites. Moreover, manual searches were carried out to search for grey and peer-reviewed literature based on reference lists. In order to gain a full understanding of how to construct the search strings, a general search of available literature reviews that utilized the terms "homeless" and "women" was conducted. The titles and abstracts of each article were scanned to ensure that they met the inclusion criteria. Once articles were deemed suitable for inclusion, full articles were read by a research team member.

Electronic Databases

Numerous databases were accessed in order to ensure a transdisciplinary and comprehensive review. The databases searched included: CINHAL Plus (EBSCO), Gender Studies Database (EBSCO), International Bibliography of the Social Sciences (ProQuest), Proquest Dissertations + Theses Global (ProQuest), MLA International Bibliography (ProQuest), Sociological Abstracts and Social Services Abstract (ProQuest), Applied Social Sciences Index & Abstracts (ASSIA) in Proquest, Worldwide Political Science Abstracts (ProQuest), Social Work Abstracts, Psych Info, Medline and Embase.

The articles acquired through a general search were used to construct core search strings specific to each sub-population. Then, more specific search strings were developed and utilized to search for literature on sub-populations of overrepresented women and girls experiencing homelessness (see Table 1 below). Previously published hedges of the themes "homeless" and "Indigenous" were taken from a University of Alberta database and reformatted to fit the research question. The development of each search string involved an iterative process that included adding and eliminating terms from the strings in the various databases. Search strings varied slightly depending on the database and their unique use of Boolean operators. Two librarians – one from the University of Toronto and one from York University – were consulted for this literature search strategy. Additional searches were conducted utilizing the references cited in sources found in the databases (for search strings, see Appendix A, Table 1).

Grey Literature

Grey literature was gathered from governmental and organizational websites, such as Statistics Canada, the Canadian Observatory on Homelessness (COH), and the Canadian Alliance to End Homelessness (CAEH). Researchers consulted with a specialist in government research at York University, which led to searching the Canadian Research Index (CRI) and the Canadian Electronic Collection: Public Policy. These governmental sources were searched under the Canadian Public Documents Collection tab, using the term "homelessness", between the years 2000 and later.

In order to integrate publicly available documents featuring the knowledge and expertise of persons with lived experience, as well as service providers in the social services sectors, in this review we included: submissions, reports, briefs, parliamentary committee proceedings, testimonies, and deputations made to all levels of government regarding homelessness, violence against women, and housing services.

Stage 3: Charting the Data

In addition to the grey literature reviewed, the number of peer-reviewed journal articles yielded by each database was documented based on the above sub-populations. Each set of results from the databases was exported into the reference management software Mendeley. A total number of articles found and uploaded from each database can be seen in Table 1. Following the import of literature into Mendeley, duplicates were removed and a final selection of 751 sources were included as part of this review. Each of the 751 articles – as well as the grey literature sources – were separated based on the specific public system they referenced. These systems categories included: child care, child welfare, criminal justice, disability, education, employment, healthcare, homelessness, housing, immigration, income/social supports, mental health/ addictions, transportation, and Violence Against Women, and "other" (for example, articles that reference more than one public system). The number of articles collected from each database can be seen in Table 2.

Table 1: Number of Articles from Each Database

Database	Total Number of Articles Uploaded
CINHAL Plus (EBSCO)	275
Gender Studies Database (EBSCO)	190
International Bibliography of the Social Sciences (ProQuest)	195
Proquest Dissertations + Theses Global (ProQuest)	207
MLA International Bibliography (ProQuest)	23

Sociological Abstracts and Social Services Abstract (ProQuest)	378
Applied Social Sciences Index & Abstracts (ASSIA) in Proquest	332
Worldwide Political Science Abstracts (ProQuest)	30
Social Work Abstracts	4,159
Psych Info	326
Medline	1,280
Embase	1,804

Table 2: Number of Articles Within Specific Public Systems

Public Systems	Number of Articles
Child Care	42
Child Welfare	13
Criminal Justice	31
Disability	2
Education	13
Healthcare	112
Homelessness System	166
Housing	42
Immigration	16
Income/Social Supports	39
Mental Health/Addictions	123
Transportation	3
Violence against women	82
Other (e.g., Intersecting systems, Indigenous homelessness, colonialism)	67

Stages 4 & 5: Collating, Summarizing and Reporting the Results

As a political and epistemological choice, we chose to embed the expertise of women and gender diverse peoples with lived experience of homelessness at each stage of the research process, as well as engage in broader consultations with sector leaders prior to publication. As such, we added an additional participatory stage to Arskey and O'Malley's (2005) scoping review process, one wherein lived experts were consulted on preliminary findings.

Five experts with lived experience of homelessness and/or intimate partner violence were involved in reviewing initial chapters based on the findings, all of whom provided invaluable feedback on interpreting and framing the results. A second draft of the findings was prepared based on this feedback, with experts providing final comments and edits that were incorporated into the final version. In addition, the Steering Committee of the **Women's National Housing and Homelessness Network** was provided with a preliminary draft of key themes and findings. The Steering Committee is composed of over 30 experts on women and gender diverse peoples' experiences of homelessness, including those with lived expertise, leadership roles in the homelessness or VAW sector, and backgrounds in research or policy. A total of 14 Steering Committee members provided written feedback on the Key Findings, as did an additional 5

Network members not on the Steering Committee. This feedback was triangulated and informed the final report

Stage 6: Final Consultations

Results from this scoping review are presented in this final report, organized roughly by key themes and public systems which are entwined with experiences of housing need and homelessness for women, girls, and gender diverse peoples.

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Chapter 2: A Framework for Understanding Women's Housing Needs & Homelessness

The causes, conditions, experiences, and trajectories of homelessness for women, girls, and gender-diverse people are distinct from male-identified people (Bretherton, 2017; Savage, 2016). Gender matters. It is essential that our understandings and responses to women's homelessness reflect these unique experiences and conditions (Mayock & Sheridan, 2012), rather than employing an "ideology of gender neutrality" which obscures power inequities (Kittay, 1999; Savage, 2016).

In building this report, our work was guided by a commitment to five overlapping approaches to understanding the research literature:

- An intersectional feminist approach
- A rights-based approach
- A systems-level analysis
- Recognizing women's homelessness as a form of structural violence
- Understanding homelessness experienced by Indigenous women, girls, and gender diverse peoples through the Framework used by the **National Inquiry into Missing and Murdered Indigenous Women and Girls** (2019), "Pathways that Maintain Colonial Violence"

This work thus aims to particularly shed light on the political, economic, and system-based dimensions of, and solutions to, homelessness amongst women, girls, and gender diverse peoples.

An Intersectional Feminist Approach

We utilize a feminist approach to understanding homelessness – epistemologically and methodologically. Following many feminist thinkers, scholars, and activists, we position patriarchy and the gendered oppression of women-identifying people as some of the key "social structures that create a 'tendency' to cause homelessness" (Bapatista, 2010, p.170; Fitzpatrick, 2005). Without employing an intersectional gendered lens to understand issues of housing need and homelessness, the inequities women face and the complexity of these experiences will remain invisible (Bretherton, 2017; Savage, 2016).

As part of this commitment we utilize a feminist standpoint epistemology to guide our work (Harding, 2004). As England (2006) explains, "there is nothing inherently feminist in either quantitative or qualitative methods, but what is 'feminist' is the epistemological stance taken towards methods and the uses to which researchers put them (p. 286-287).

Drawing on feminist standpoint epistemology, we do not position scientific, peer-reviewed scholarship as either objective or neutral. Like England (2006), we reject the premise that "good research" is necessarily impartial (p. 287), instead acknowledging that research is never value-free (Harding, 2004). This means that we position the testimonies of women with lived experience as instances of *knowledge* and *truth*. As such, we have relied heavily on the accounts of women-identified people with lived expertise, including specifically Indigenous women, girls, and two spirit peoples, whose knowledge has been the focus of colonial erasure (National Inquiry into Missing and Murdered Indigenous Women, 2019). For example, we understand the testimonies of Grandmothers and Elders who participated in the **Final Report of the**

National Inquiry into Missing and Murdered Indigenous Women and Girls (2019) as forms of sacred knowledge.

Following a feminist methodology, this work also involves reflexivity about our own social locations and positions as researchers and settlers (Rose, 1997). As researchers, we seek to make visible the ways in which we are embedded in economic, social, and cultural processes of difference rather than positioning ourselves as neutral 'observers' (England, 2006, p. 289). We seek to understand our own intersecting forms of privilege and address our complicity in societal structures that conspire to oppress women experiencing homelessness or housing precarity (Peake & Kobayashi, 2002).

Our feminist approach is also intersectional. An intersectional approach means that we are interested in understanding the *interaction* of multiple forms of exclusion and inequity in the lives of women-identifying people, based on their intersecting social locations (Davis, 2008). Building on the work of Black activists like June Jordan (1985), Angela Davis (1981), and Audre Lorde (1984), "Intersectionality" was a term coined by prominent scholar Kimberlé Crenshaw (1990) to conceptualize how *the intersection* of gender, race, and class shape women's experiences of exclusion and discrimination. Expanding on her work, critical race theorists have illuminated the multiple layers of oppression that women-identified people face, including on the basis of gender identity, sexual preference, (dis)ability, race, age, ethnicity, class, and citizenship status (hooks, 2000; Damant et al., 2008).

In bringing an intersectional lens to interpreting the research on homelessness amongst women-identifying and gender diverse peoples in Canada, we are better able to:

- Understand how the issue of homelessness for women is indivisible from other social issues and systems of oppression (Van Berkum & Oudshoorn, 2015).
- Identify the diverse pressures, intersecting challenges, and inequities that women experiencing homelessness face based on their social locations, recognizing that these are not the same for all women (Radley et al., 2006). For example, research shows that women's access to housing is not only linked to their gender, but differs depending on other social locations (e.g., race, Indigeneity, social class) and life experiences (e.g., intergenerational trauma) (Wasoff, 1998).
- Articulate how women, girls, and gender diverse peoples' experiences of homelessness are distinct from male-identified people (Bretherton, 2017).

As part of this work, we have particularly focused on the causes, consequences, and experiences of homelessness amongst Indigenous women, girls, and gender diverse peoples. This was identified as a key area of focus by the **Women's National Housing and Homelessness Network**, given the profound and genocidal injustices faced by Indigenous women, girls, and gender diverse peoples.

A Rights-Based Approach

We approach this review of the literature through a human-rights lens, meaning that we understand women, girls, and gender diverse peoples to be individual rights holders whose rights are sanctioned under international and domestic law. It also means that we view housing as a human right. As articulated by the **Ontario Human Rights Commissioner,** "adequate housing is essential to one's sense of dignity, safety, and ability to contribute to the fabric of our neighbourhoods and societies" (n.p.). Canada is signatory on numerous international covenants that endorse the right to housing, including:

- The Covenant on Economic, Social, and Cultural Rights
- Convention on the Elimination of All Forms of Discrimination against Women
- The Convention on the Rights of the Child
- The Convention on the Rights of Persons with Disabilities



> "Violation of women's right to housing are a result of discriminatory laws, policies, customs and traditions in other areas which lead to deeply rooted inequalities between women and men in housing"
>
> (OHCHR, 2012, p. 25)

Indigenous Peoples hold distinct rights under the **United Nations Declaration on the Rights of Indigenous Peoples** (UNDRIP), including Article 8.2 which states: "States shall provide effective mechanisms for prevention of, and redress for … Any action which has the aim or effect of dispossessing them of their lands, territories or resources" (2007, p. 10).

Recognizing housing as a human right means that we are interested in understanding how homelessness is not just the result of individual or relational circumstances, but is linked to systemic inequities and the failures of states to protect the human rights of women, girls, and gender diverse peoples, and the distinct rights of Indigenous women, girls and gender diverse peoples. Accordingly, we recognize the Canadian state as accountable to the demands of these rights holders.

Given that the human right to housing was **legislated into Canadian law** in June 2019, the findings from this research have important implications for Canada's human rights obligations towards women, girls, and gender diverse peoples.

A Systems-Level Analysis

Research from around the world has demonstrated the complex, intersecting causes of homelessness for women, girls, and gender diverse peoples. In particular, there has been a growing understanding of how system failures – in systems like child welfare, education, and criminal justice – contribute to

homelessness and housing need for women, girls, and gender diverse peoples (Van Berkum & Oudshoorn, 2015). This research has demonstrated the need to better understand how Canadian public systems are implicated in homelessness, and what policies, practices, and approaches can be improved to better prevent homelessness and support women, girls, and gender diverse peoples to exit homelessness as quickly as possible. As such, our literature review methodology was not only cross-disciplinary, but we explicitly sought to identify and include research literatures that explore the links between homelessness and public system failures, with our findings organized in relation to these public systems.

Recognizing Women's Homelessness as a Form of Structural Violence

> **Long term solutions to ending homelessness are inherently political.**
>
> **(Yeo et al., 2015, p. 10)**

Much writing and thinking about homelessness has focused on violence in the context of relationships, with substantial research dedicated to familial, relational, or intimate partner violence in the lives of women-identifying people. Much less scholarship has focused on understanding *how social structures can be violent* (Taylor, 2013), including: laws, regulations, and institutions (Lundy, 2011; Mullaly, 2010), as well as transit systems, healthcare centres, schools, and welfare offices (Middleman & Wood, cited in Lundy, 2011, p. 89).

> **When social problems masquerade individual problems, their true nature is unseen. It is this invisibility that allows the structures to continue in their mechanisms of oppression violence.**
>
> **(Taylor, 2013, p. 258)**

In this review we draw attention to the structural violence that creates, and is inherent to, women's homelessness. Sociologist Johan Galtung provides an excellent framing for understanding structural violence. Galtung helps us understand how and why violence is larger than the suffering of overt interpersonal violence "at the hands of an actor who intends this to be the consequence" (p. 168, in Taylor 2013). He defines violence as "the difference between the potential and the actual" (1969, p. 168, in Taylor 2013), when that difference is avoidable. As Taylor (2013) explains:

> "… structures can be violent, because like people, structures can play a role in limiting an individual or group's potential. This definitional advance included two principal changes: (1) Violence can be inadvertent (rather than intended); (2) Violence can be the result of actions taken by no one in particular" (p. 257).[2]

2 Psychologist Jennifer Freyd and colleagues offer a similar useful concept – institutional betrayal - defined as "wrongdoings perpetrated by an institution upon individuals dependent on that institution, including failure to prevent or respond supportively to wrongdoings by individuals (e.g. sexual assault) committed within the context of the institution" (n.p.).

This framing helps us understand that women's homelessness is not just linked to interpersonal violence, but is the result of structural inequities built into societal structures – schools, the foster care system, the immigration system – that yield harm and violent results in the lives of women (**Ho, 2007**).

Bringing an attention to structural violence in this work enables us to:

- Explore how seemingly benign bureaucratic processes which appear neutral, or even purport to advance social good, may result in violent outcomes for women and their children (e.g., eviction, child apprehension).
- Challenge the individualizing of women's homelessness, thereby enabling us to explore the structural and system-based causes of homelessness and housing precarity for women, girls, and gender diverse peoples. This enables us to hold systems and structures to account, rather than blame individual women.
- Understand how experiences of individual suffering and violence are embedded in larger social structures (Farmer et al., 2004).
- Draw attention to the need for upstream, structural solutions to women's homelessness.

Understanding Indigenous Women's Homelessness through the MMIWG2S Inquiry Framework: "Pathways that Maintain Colonial Violence"

Structural colonization is at the core of homelessness experienced by Indigenous women, girls, and gender-diverse peoples. Colonialism, in both its ongoing and historical context, is critical for analyzing experiences of homelessness that actualize in the lives of Indigenous women, girls, and gender-diverse peoples. The **Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls** (2019) outlines a framework that identifies the structures and forces that maintain colonial violence, based on the insights of Indigenous families and survivors. This Framework outlines four pathways that enforce "historic and contemporary manifestation of colonialism" and lead to colonial and gendered violence. These pathways are:

- Historical, multigenerational, and intergenerational trauma;
- Social and economic marginalization;
- Maintaining the status quo and institutional lack of will; and
- Ignoring the agency and expertise of Indigenous women, girls, and 2SLGBTQQIA people.

Each of the four pathways, identified through the testimonies collected during the MMIWG2S Inquiry, presents a dimension of colonial structure that continues to manifest itself in the lives of Indigenous women. The framework presented in the Inquiry Report is thus particularly useful to understanding homelessness within the broader context of pervasive social and structural violence in the lives of Indigenous women, girls, and gender diverse peoples, and offers an Indigenous lens to our review of the available research on homelessness and housing need. In Chapter 9, we provide greater detail on this Framework and mobilize it to explore how particular housing issues faced by Indigenous women, girls, and gender diverse peoples are embedded in systems that maintain colonial violence.

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Chapter 3: Defining Women's Homelessness

Defining homelessness is inherently political. How homelessness is defined influences who receives services, who is prioritized for housing supports, who gets 'counted' in Point-in-Time counts, and how homelessness policy, research, and practice is developed and implemented (Fotheringham, Walsh, & Burrowes, 2014). Definitions of homelessness have long been contentious and under debate (Busch-Geertsema et al., 2010), evolving considerably both domestically and globally in recent years. Governments and scholars have increasingly articulated a continuum of homelessness, typically ranging between 'absolute/street homelessness' and 'at risk of homelessness.' While the Canadian government has not adopted an official definition of homelessness, two key definitional elements are consistently articulated in the Canadian context: the duration and frequency of homelessness, and the particular housing situation that a person is experiencing (Echenberg & Jensen, 2008). The Canadian Observatory on Homelessness articulated a **Canadian Definition of Homelessness** and typology that pivots on these two dimensions, and has been widely adopted across Canada. It includes:

- *Unsheltered,* or absolutely homeless and living on the streets or in places not intended for human habitation;
- *Emergency Sheltered,* including those staying in overnight shelters for people who are homeless, as well as shelters for those impacted by family violence;
- *Provisionally Accommodated,* referring to those whose accommodation is temporary or lacks security of tenure, and finally,
- *At Risk of Homelessness*, referring to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards.

Women, girls, and gender diverse peoples experience homelessness across all of the categories identified in the Canadian Definition of Homelessness, with considerable research demonstrating that women-identifying people are more likely to experience 'hidden homelessness' (categories 3 and 4) (Baptista, 2010; Bretherton, 2017; Mayock & Sheridan, 2012). However, research also demonstrates that the causes and conditions of homelessness are unique for women-identifying and gender diverse peoples, and that definitions and typologies of homelessness in policy, research, and practice often fail to account for these groups' unique understandings and experiences (Bretherton, 2017; Savage, 2016).

Research suggests that there are four key ways in which our current dominant definitions of homelessness fail women, girls, and gender diverse peoples:

1. Definitions tend to focus on visible and chronic forms of homelessness, making invisible the realities and experiences of many women and girls.

2. Definitions primarily frame homelessness as a housing issue – focusing on 'houselessness' at the expense of factors that powerfully shape housing need for women, girls, and gender diverse peoples.

3. Definitions tend to be Eurocentric, failing to account for Indigenous contexts and ways of understanding and experiencing homelessness amongst Indigenous women, girls, and gender diverse peoples.

4. Definitions often fail to account for how violence, abuse, and oppression within the home constitute instances of homelessness.

> "Women's pathways through homelessness have been linked to domestic violence, women being 'protected' by welfare systems when dependent children are living with them, and an apparently greater tendency for women to use and exhaust informal support, rather than homelessness or welfare services. This evidence is frequently disregarded in current European homelessness research, which often uses conceptualisations, definitions and methodologies developed when homelessness was seen predominantly as a social problem among lone adult men … the real issues centre on how mainstream definitions of homelessness exclude women."

If we expect to effectively and meaningfully address homelessness and housing need amongst women, girls, and gender diverse peoples, we need to start with *how we define it*. In the absence of a widely-accepted and community-generated definition of women's homelessness, for the purposes of this literature review we employ the **Canadian Definition of Homelessness** and typology, in concert with the **Definition of Indigenous Homelessness in Canada**. In so doing, we remain cognizant of the limitations of conventional definitions of homelessness for adequately describing housing need and homelessness for women and gender diverse peoples (described below). Our hope is that this literature review, in concert with forthcoming research, can be used to further advance the 'gendering' of definitions of homelessness.

How and Why do Definitions of Homelessness Fail Women, Girls, and Gender Diverse Peoples?

1. Definitions tend to focus on visible and chronic forms of homelessness, making invisible the experiences and realities of many women and girls.

While continuums or typologies of homelessness typically provide a framework that includes hidden homelessness and other forms of housing need, policy and funding frameworks habitually employ a more narrow definition, focusing on the most visible forms of homelessness (Bretherton, 2017). As Savage (2016) explains:

> "The characterisation of women's homelessness as often invisible is of particular salience because official definitions of homelessness are often based solely on a housing framework (such as in the case of statutory definitions of homelessness). Static definitions of homelessness can therefore exclude those who form part of the hidden homeless population, leaving some women outside the categories for research on homelessness" (Watson, 1999 as cited in Savage, 2016, p. 46).

In the Canadian context, governmental policies and investments have similarly tended to focus on visible homelessness, often in the form of rough sleeping (or 'unsheltered homelessness'), with Canadian governmental investments and programming often targeting people experiencing chronic homelessness

(Advisory Committee on Homelessness, 2018).[3] Many feminists, scholars, advocates, and communities have argued that when we define homelessness in this way, we fail to account for the often hidden forms of homelessness that women, girls, and gender diverse peoples often experience. These include conditions such as:

- Remaining in an abusive relationship in order to maintain housing
- Living in inadequate or dangerous housing in order to keep the family together or maintain custody over one's children
- Engaging in survival sex in order to access housing
- Couchsurfing with family, friends, or strangers in order to avoid shelters, or because shelter services and affordable housing are unavailable or unsafe

It is for this reason that the Advisory Committee on Homelessness (2018) **concluded that** the Homelessness Partnering Strategy – the federal funding body responsible for community-based programs addressing homelessness across Canada – "does not adequately address the unique needs of women experiencing homelessness because women experiencing homelessness are often not considered homeless for the purposes of Homelessness Partnering Strategy funding" (p. 21). Composed of experts from across the country (including people with lived expertise), the Committee concluded:

> "The lack of an agreed-upon definition of homelessness creates a critical disadvantage to accessing Homelessness Partnering Strategy funds for women. As discussed, women may avoid mainstream homeless systems, may be a part of the "hidden homeless"/provisionally accommodated, or may access other systems like violence against women shelters. In many communities, women experiencing homelessness are not considered homeless because they do not access the mainstream homeless system (e.g. emergency homeless shelters). The prioritization of chronic homelessness inadvertently excludes many women for being eligible for Homelessness Partnering Strategy funding because chronic homelessness is interpreted as chronically homeless emergency shelter users (where women are often under-represented) and chronically homeless individuals (many women are accompanied by children in homelessness) and does not consider the high degrees of situational vulnerability and high acuity homeless women often experience" (2018, p. 22)

These critiques demonstrate that women and girls' hidden homelessness is further invisibilized through the use of narrow definitions of homelessness in Canadian policy and funding frameworks. Because women and girls' experiences of homelessness are often outside of dominant definitions, their experiences remain unaccounted for in policy and program design. The result is a lack of investment in appropriate policy solutions, housing, and services for women, girls and gender diverse peoples, with available services and

3 Chronic homelessness refers to individuals who are currently experiencing homelessness and who meet at least 1 of the following criteria: they have experienced a total of at least 6 months (180 days) of homelessness over the past year; or they have had recurrent experiences of homelessness over the past 3 years, with a cumulative duration of at least 18 months (546 days) (Reaching Home, 2020).

housing often underfunded,[4] operating at overcapacity,[5] and turning away many women and girls in dire need.[6] The outcome is profound housing need and precarity in the lives of many women and girls. In effect, there is a bidirectional relationship between the hidden nature of women and girls' homelessness, and how women and girls' experiences of homelessness are *made* invisible in policy and research. The outcomes of this have been acknowledged by some federal governmental officials as well, with the Parliamentary Secretary to the Minister of Families, Children, and Social Development (Adam Vaughan) **commenting that** "women are often the first to lose their housing and the last to be rehoused" (ESDC, 2019, p. 2).

2. Definitions primarily frame homelessness as a housing issue – focusing narrowly on issues of shelter at the expense of other factors that powerfully shape housing need for women, girls, and gender diverse peoples.

> **"The homelessness crisis facing women is also a poverty crisis and cannot be understood merely in relation to scarcity of appropriate housing."**
> **(Callaghan et al., 2004, p. 8)**

Historically, definitions of homelessness have largely framed homelessness as a housing issue – often defined as a lack of adequate shelter – with all other matters (e.g., childcare, income, social inclusion) framed as a secondary issue (Savage, 2016). However, research consistently demonstrates that women and girl's homelessness is shaped by many complex interdependencies, including "income stability, daycare, transportation, dependents with disabilities, personal security and the needs of children" (Callaghan et al., 2004, p. 7). For example, studies demonstrate that the housing issues women and girls face are intimately tied to issues of income. Data indicates:

- Women and girls are more likely to experience poverty (Fotheringham et al., 2014; McInnes, 2016), particularly amongst women-led, single parent families (van Berkum & Oudshoorn, 2015).
- Women and girls face a disproportionate financial burden for caring for children or dependents, as well as family members experiencing a personal or health crisis (Burt, 2001; Fotheringham et al., 2014; MacDonald & McInturff, 2015).
- Women and girls are more likely to be employed in precarious, minimum-wage jobs (Canadian Women's Foundation, 2018).

4 For example, a national survey of VAW shelters across Canada revealed that inadequate funding was a "major challenge" for three-quarters of respondents, over half could not meet their operating expenses without fundraising, and one in five had NOT received a funding increase in the last decade despite increasing need, costs, and aging facilities in need of repair and renovation (Maki, 2019, p. 64).

5 Toronto's Vital Signs report indicates that in 2019, women's shelters were operating at 99% capacity (Toronto Foundation, 2019). Toronto is Canada's most populous city.

6 This is perhaps most dramatically demonstrated in a 2019 Statistics Canada report which 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%)" (p. 3). A 2019 report by the Standing Committee on the Status of Women which reviewed national data, research, and testimonies on this trend in the VAW sector reported: "Almost every witness told the Committee that shelters and transitions houses often turn away women and children fleeing violence because of a lack of space" (Vecchio, 2019, p. 27).

These inequities mean that the causes and conditions of women and girls' homelessness are inseparable from issues of income inequality and the gendered division of labour, which in turn are linked to broader issues of economic, social, political, and cultural inclusion. When issues of income, housing, social inclusion, childcare, and other determinants of housing for women and girls are excluded from definitions of homelessness, siloed policy development is one of the results. For example, as Callaghan and colleagues (2002) explain,

> "Policy analysis of problems related to the transition from social assistance to paid employment have been addressed under the rubric of 'child poverty' and addressed through a 'child benefit' without any analysis of the way in which access to housing allowance or housing subsidy affects this transition. A woman with children living in unsubsidized housing who receives a variable shelter allowance as part of her social assistance will lose this critical benefit when she goes off social assistance, while a woman in subsidized housing will simply receive a similar housing allowance from a different source. Rather than considering ways in which all women in these circumstances could have access to an income supplement necessary to be able to pay for housing, policy responses to child poverty have simply ignored the issue of housing costs and shelter subsidies, and in many cases fail to provide benefits to families who lack the necessary income to pay for housing for themselves and their children" (p. 8).

When definitions of homelessness position homelessness as primarily – or exclusively – an issue of housing, they fail to capture some of the most crucial factors that create housing need for women, girls, and gender diverse peoples.

3. Definitions tend to be Eurocentric, failing to include Indigenous contexts and ways of understanding and experiencing homelessness.

The definitions of homelessness used in much policy and programing are deeply Eurocentric, failing to embed Indigenous contexts and ways of understanding home and homelessness. Most definitions fail to account for the unique structural and systemic oppressions that shape homelessness for Indigenous women, girls, gender diverse peoples, including: genocidal violence, intergenerational trauma, institutional betrayal, racism and discrimination, staggering levels of sexual violence and homicide, and criminalization (Christensen, 2013; MMIWG Inquiry, 2019a, 2019b; Patrick, 2014; Thistle, 2017).

The **Definition of Indigenous Homelessness in Canada** (2018) articulates that Indigenous homelessness is rooted in isolation from "relationships to land, water, place, family, kin, each other, animals, cultures, languages and identities" (Thistle, 2017, p. 6). Metis scholar Jesse Thistle explains,

> "Indigenous homelessness has been incorrectly understood by settlers as being without a structure of habitation or being roofless (Somerville, 1992), when Indigenous homelessness is also about being without All My Relations. Being without a physical structure is only a symptom of the root causes of Indigenous homelessness, which are being without healthy social, cultural, spiritual, emotional and physical relationships (Christensen, 2013)." (Thistle, 2017, p. 16)

Given this context, particular attention needs to be drawn to the connections between homelessness and disruptions to social, cultural, spiritual, emotional and physical relations amongst Indigenous women, girls, and gender diverse peoples. Existing definitions often fail to frame Indigenous homelessness in the context of All My Relations, as articulated by Thistle (2017), and even fewer draw on a gendered lens to articulate

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the link between colonization and housing need. For example, in Thistle's (2017) exploration of "Cultural Disintegration and Loss Homelessness" – one of the **twelve dimensions of Indigenous Homelessness** articulated by Indigenous Peoples across Canada – he explains:

> "A particularly important facet of cultural disintegration and loss homelessness pertains to the loss of matriarchy in relation to Indigenous concepts of home. In traditional Cree societies, women run their households, and are said to care for both the physical being and the spiritual aspect of their families. Women are revered, and cannot be separated from concepts of home. Colonization has, among other things, effectively dismantled matriarchy and enforced patriarchy, so that we are now in an era where Indigenous women are significantly devalued" (p. 35).

Definitions of homelessness must account for how the gendered nature of colonization underpins experiences and understandings of homelessness amongst Indigenous women, girls, and gender diverse peoples.

4. Definitions often fail to account for how violence, abuse and oppression within the home constitute instances of homelessness.

"Houses are not simply bricks and mortar … [they] do not simply represent a form of shelter: in addition they embody the dominant ideology of a society and reflect the way in which that society is organized."
(Watson & Austenberry, 1986, p. 3)

Experiences of home, not just homelessness, are gendered (Kittay, 1999; Klassen, 2015). The societal organization of 'home' is intertwined with the organization of gender and gender roles in society. As Bowpitt and colleagues (2011, p. 1) argue:

> "Housing has long been recognized as one of the vehicles through which gender relations have been reflected, mediated, and sustained (Davis, 2001), with the implication paradoxically that for women the home is not only a site of oppression, exploitation, and male domination, but also a 'strong sources of identity, pride, and satisfaction' (Darke, 1994: 12)."

Bringing a gendered lens to homelessness requires that we interrogate how both 'homelessness' *and* 'home' can be spaces of violence, inequity, and human rights violations. Research shows that, as a group, women and girls' experiences within the home are often distinct from men. This group experiences multiple forms of gender-based oppression within the home (Tomas & Dittmar, 1995; Wardhaugh, 1999), with consequences for health and wellbeing, employment and financial security, safety, education, social inclusion, and civic participation (Warrington 2001; Woodhall-Melnik, Hamilton-Wright, Daoud, Matheson, Dunn et al., 2017). North American studies and **Statistics Canada data** highlight the

> Women who lose their homes due to male violence and who have to use refuges and other services are often defined – and researched – as women who are victims of domestic violence not as homeless women.
>
> (Bretherton, 2017, p.3)

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inequitable labour conducted by women and girls in the domestic sphere, with women often disproportionately responsible for childcare, cleaning, cooking, and providing love and care (Savage, 2016).

More pointedly, much of the violence women and girls experience occurs within the home, including loss of life (Statistics Canada, 2018). The Canadian Femicide Observatory for Justice and Accountability's 2019 **report**, for example, concluded, "Like global patterns, the home is the most dangerous place for women and girls [with respect to homicide], with 53% killed by male partners and another 13% killed by other male family members." **Statistics Canada** (2018) data on violence towards women similarly found that, "Regardless of the type of offence, girls and young women were most commonly victimized on private property and, of those who were, nearly two-thirds were victimized in their own home" (Dawson et al., 2019, p. 3). This was echoed in the House of Common's 2019 **report** by the Standing Committee on the Status of Women, which reported on evidence that "the most dangerous place for women is not in a back alley but in their own homes" (Megan Walker, quoted in Vecchio, 2018, p. 13). While much homelessness policy is predicated on the notion that 'home' is self-evidently positive, scholarship on women and girls' experiences within the domestic sphere paints a more complex picture.

Women's experiences of violence, inequity, oppression, and human rights violations within the home means that we need to think critically about how some women are 'homeless at home.' As McCarthy (2015) articulates,

> "Any understanding of homelessness needs to fully grasp and deconstruct the term around which it is structured: that of 'home'. In current models, the two terms are pitted against each other in dichotomy so that 'homelessness' assumes a lack of 'home': to define someone as 'home-less' is to define oneself as 'home-ful' (Harman, 1989: 25). Such ways of thinking do not account for the grey areas … how someone living in a housing situation of domestic violence may feel 'homeless at home', for instance (Harman, 1989)" (p. 35).

Current definitions of homelessness often fail to grapple with these complexities, and specifically fail to articulate that ongoing abuse, violence, and oppression within the home *constitute instances of homelessness* in the lives of women, girls, and gender diverse peoples.

Towards a Definition of Women's Homelessness

Feminists, advocates, and scholars have called for 'gendering' our definitions of homelessness and home (Bretherton, 2017; Savage, 2016; Watson & Austenberry, 1986) in order to:

1. Better account for the relationship between gender, home, and homelessness.
2. Explain why and how housing systems, policies, and practices often disadvantage women-identifying and gender-diverse people, particularly those who are multiply marginalized.
3. Explore how inequities and discrimination in public systems (e.g., child welfare) contribute to housing need for women, girls, and gender diverse peoples.
4. Ensure policy and funding is targeted to meet the unique housing needs of women, girls, and gender diverse peoples.

It is for these reasons (and more) that women's organizations and advocacy groups have argued for broadening definitions of homelessness in policy, research, and practice in ways that bring visibility to women's homelessness and hold governments accountable for addressing it. For example, Women's Shelters Canada's discussion paper, **Housing, Homelessness, and Violence against Women**, argues that:

> "Current funding definitions of homelessness need to be more inclusive of women, recognizing that their homelessness is invisible and that:
>
> - Women who experience violence in their own homes are homeless
> - Women who flee violence are homeless
> - Women who stay in women's shelters are homeless
> - Women who couch surf with family, friends, and strangers are homeless"
>
> (Maki, 2017, p. 7).

Similarly, **A Framework for Preventing and Ending Women's Homelessness** (2015) – developed by a collaborative of researchers, front-line service providers, and women with lived experience – disaggregate the notion of 'housing' from 'home' (p. 3-5). They articulate that 'home' is:

- a right
- safe
- affordable
- quality
- permanent
- self-determined
- autonomous
- supported, if needed
- accessible
- inclusive of family members
- free from surveillance
- part of a community
- land
- private
- not burdensome to others

This framing of home is commensurate with international human rights law as well, including the right to adequate housing as articulated in **General Comment No. 4** of the United Nations Committee on Economic, Social, and Cultural Rights: "The right to housing should not be interpreted in a narrow or restrictive sense which equates it with … the shelter provided by merely having a roof over one's head … Rather it should be seen as the right to live somewhere in security, peace, and dignity" (n.p.). If we are to take seriously the right to housing for women, our definitions of homelessness need to reflect a broader interpretation of what that means for diverse women and communities.

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Chapter 4: Unique Causes & Conditions of Homelessness for Women, Girls, and Gender Diverse Peoples

Homelessness is not gender neutral (Klassen & Spring, 2015). Research from around the world demonstrates that the causes, trajectories, conditions, and consequences of homelessness are consistently distinct for women and girls (Bretherton, 2017; Fingfeld-Connett, 2010), as well as for transwomen and gender diverse peoples (Sakamoto, Chin, Chapra, & Ricciardi, 2009). For instance, studies on homelessness amongst women and girls in many countries consistently show that:

> "Gender has been shown to influence the etiology, nature, and course of homelessness and should also be considered in evaluating the effectiveness of homeless services interventions."
>
> (Rich & Clarke, 2005, p. 69)

- Intimate partner and/or family violence is a key pathway into homelessness for women and girls (van Berkum & Oudshoorn, 2015)
- Women and girls are more likely to experience 'hidden homelessness' (Baptista, 2010; Mayock & Sheridan, 2012; Watson & Austerberry, 1986), exhausting all informal supports and resources before seeking formal services (Bretherton, 2017)
- Women and girls' face unique and profound forms of violence once they enter homelessness, including much higher rates of involvement in human trafficking (Martin & Walia, 2019; Vecchio, 2019)
- Women's experiences of homelessness, and use of services and supports, is critically impacted by whether they have dependent children (Fotheringham, Walsh, & Burrowes, 2014; van Berkum & Oudshoorn, 2015)

Some scholars have suggested that the role of gender in contributing to homelessness can be 'explained away' by other factors (e.g., lifelong exposure to poverty), arguing that any apparent associations between gender and homelessness becomes irrelevant when other factors (e.g., class) are considered (Bretherton, 2017). To this, prominent women's homelessness scholar Joanne Bretherton (2017) responds:

> "It may be that the major trigger for homelessness is poverty and exclusion, but it is also clear that women do not experience homelessness in the same way as men. The triggers for women's homelessness are often different and their trajectories while homeless are often different, women's experience of homelessness is different. Gender plays a role" (p. 6).

While commonalities are observed across populations of women and girls, homelessness and housing are also experienced *intersectionally*. This means that a woman's experience of homelessness is shaped not only by her gender, but also by other intersecting social locations (e.g., Indigeneity, (dis)ability, immigration status) and experiences (e.g., trauma, exposure to wartime conflict) (Crenshaw, 1990). Multi-marginalized women, girls, and gender diverse peoples experience a greater risk of homelessness and housing precarity (van Berkum & Oudshoorn, 2015). Intersecting forms of marginalization are particularly pronounced in the lives of Indigenous women, girls, Two-Spirit, and gender diverse peoples, who face some of the most profound housing rights violations and inequities across the country (National Inquiry into Missing and Murdered Indigenous Women, 2019; Farha, 2019).

Across research on the causes and trajectories of homelessness for women, girls, and gender diverse peoples, three key themes are common and particularly worth highlighting: (1) gender-based violence and intimate partner violence, (2) hidden homelessness, and (3) gender-based inequity and discrimination.

1. Gender-Based Violence, Intimate Partner Violence, and Abuse

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"In 2018, 148 women and girls were killed by violence in Canada. On average, every 2.5 days one woman or girl is killed in this country – a consistent trend for four decades."

- The Canadian Femicide Observatory for Justice and Accountability (2019)

Violence is both the cause and consequence of homelessness and housing precarity for many women, girls, and gender diverse peoples. In 2019, the Report of the Standing Committee on Violence Against Women declared that "violence against women is a public health crisis in Canada," highlighting the ways in which violence and housing (or lack thereof) are inextricably linked in women's lives. Intersecting forms of gender-based violence and intimate partner violence occur prior to, during, and after experiences of homelessness, with complex trauma compounding over time for women, girls, and gender diverse peoples. Experiences include physical, sexual, emotional, and verbal violence, upon which is layered the traumatic experience of homelessness (Lewinson et al., 2014). These experiences create "a cyclical, unrelenting cycle of re-traumatization for women and girls" (van Berkum & Oudshoorn, 2015).



At a societal level, there is a clear link between violence and gender, with women and girls experiencing higher rates of gender-based violence (Status of Women Canada, 2018) in ways that contribute to housing need and homelessness. Gender-based violence (GBV) refers to violence committed against someone on the basis of their gender, and "is not limited to physical abuse but includes words, actions, or attempts to degrade, control, humiliate, intimidate, coerce, deprive, threaten, or harm another person" **(Status of Women Canada, 2018)**. Statistics Canada data indicates that while police-reported violence in Canada declined between 2009 and 2017, this decrease was smaller for women-identifying victims compared to male-identifying victims (Statistics Canada, 2018). During that same period, sexual offences against girls and young women increased, with rates of sexual offences 14 times higher for young women compared to their male counterparts (Statistics Canada, 2018). Importantly, Indigenous women, women with disabilities, young women, gay and bisexual women, and women who live in remote areas are at greater risk of violence (Cotter, 2018; Hotton Mahony et al., 2017; Hutchins, 2013; Perreault, 2015; Simpson, 2018). For example, studies have shown that women who have disabilities are

> "particularly targeted by perpetrators of violence because they often live in situations that heighten the risk of experiencing violence owing to poverty, social isolation, lack of economic independence, and dependence on other" (Brownridge, 2009, p. 1078).

At the individual/relational level, research consistently shows that intimate partner violence and family violence (e.g., sexual abuse) are common pathways into homelessness for women, girls, and gender diverse peoples. According to the federal government's 2016 coordinated Point-in-Time Count of homelessness, almost a quarter of the women surveyed indicated that domestic abuse was a factor contributing to their most recent housing loss (ESDC, 2017). Importantly, these rates were higher for some groups of women. Newcomer women and girls, for example, were twice as likely (40% vs. 22%) to cite domestic abuse as a contributing factor (ESDC, 2017, p. 26). While research indicates that male-identifying people do experience IPV, and that this can play a contributing role to homelessness, this occurs at fraction of the rate that women experience it (Mayock & Sheridan, 2012).

> " I thought it was the way life was. Because in the neighbourhood I grew up in, it was nothing to see a woman dragged, knocked down, stomped and beat. And there was no safe house, and there was no shelter that a wife or women could run to and be protected. So many women, including my mother – they stood there and they took it. But I saw a lot of women die as a result of being abused. I would tell my mother, "He's killing her over there, Ma!". And she'd say "leave it alone." And I took on that generational trait. You were just supposed to take it."
>
> - Lived expert quoted in Wesely 2009, p.96

Violence begins in childhood for many women, girls, and gender diverse peoples that experience homelessness (Berman et al., 2009; Reid et al., 2005; Wesley, 2009). Research shows that young women experiencing homelessness report higher levels of physical, sexual, and emotional abuse as children compared to young men (Gaetz et al., 2016), including violent incidences occurring within state-run facilities (e.g., child welfare agencies, youth prisons) (Czapska et al., 2008). O'Grady and Gaetz (2004) found that young women experiencing homelessness commonly identified physical abuse (45%) and sexual abuse (35%) as causes of their homelessness.

Once on the streets, exposure to violence and harassment is a part of everyday life for women, girls, and gender diverse peoples (Gaetz et al., 2016). Such experiences contribute to hidden forms of homelessness and may push women and girls to remain in unhealthy or violent relationships for safety. Watson's research (2011, 2016) indicates that young women experiencing homelessness may feel safer in violent relationships than they do on their own in the streets, remarking that their male partners offered physical safety from other men.

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

– Michelle G. quoted in MMIWG, 2019, p. 595

Gender-based and intimate partner violence is staggeringly present in the lives of Indigenous women, girls, Two-Spirit, and gender diverse peoples. While Statistics Canada data demonstrates that intimate partner violence is the most prevalent form of violence in the lives of women and girls (Burczycka, 2018), this is even more pronounced in the lives of Indigenous women and girls (Martin & Walia, 2019; MMIWG Inquiry, 2019). As reported by Martin & Walia (2019), "Indigenous women's rate of violent victimization is double that of Indigenous men, nearly triple that of non-Indigenous women, and more than triple that of non-Indigenous men. Two-Spirit and trans people are violently victimized nearly five times as often" (p. 15).

Gender-based violence, both at macro and micro levels, is a key defining characteristic of homelessness for women, girls, and gender diverse peoples. All evidence suggests that tackling homelessness and housing need for these groups requires confronting gender-based violence and its perpetuation at all levels of society.

"I would say I was raped three sometimes four times a week…I was just trying to survive. I was drinking a lot to not have the pain. I was always drunk. I drank pop to kill the pain of hunger. I'd steal. Go in the liquor store and steal bottles of booze. I'd be drunk and then I ended up with these men. They figured oh yeah we're going to have a party and then ended up being raped. How many parks I had to crawl out of. I was always alone. "

- **Marlene J.** (National inquiry into Missing and Murdered Indigenous Women and Girls, 2019a, p.544)

2. Hidden Homelessness

Women, girls, and gender diverse peoples are more likely to experience hidden forms of homelessness (Baptista, 2010; Mayock & Sheridan, 2012; Watson & Austerberry, 1986). The **Canadian Definition of Homelessness** characterizes hidden homelessness as a form of provisional accommodation which includes "people living temporarily with others, but without guarantee of continued residency or immediate prospects for accessing permanent housing" (Canadian Observatory on Homelessness, 2017, p. 3). 'Hidden homelessness' refers to people who are experiencing homelessness, but are typically not accessing services or supports, and are not residing in public spaces (e.g., parks) (van Berkum & Oudshoorn, 2015). Many studies have shown that women "avoid services and use informal or relational supports to maintain themselves in situations of hidden homelessness" (Bretherton, 2017, p. 6).

Hidden homelessness includes many diverse circumstances for women, girls, and gender diverse peoples, including:

- Engaging in survival sex or developing relationships in order to access housing
- Remaining in an abusive relationship in order to maintain housing or custody over one's children
- Living in a car or shed
- Couchsurfing with friends or family
- Living in overcrowded and inadequate housing in order to avoid shelters (see Baptista, 2010; Batty et al., 2010; Mayock & Sheridan, 2012; Quilgar & Pleace 2010; Savage, 2016; Scott, 2008).



At a population level, research indicates that women may be overrepresented amongst hidden homeless populations (Baptista, 2010; Bretherton, 2017; Rodrigue, 2016).[7] Research has indicated that women and

[7] Interestingly, data from the Government of Canada's 2014 General Social Survey on Canadian's Safety (Victimization) indicated that among male-identified people, 8% had experienced hidden homelessness, while 7% of women-identifying people had experienced hidden

girls are more likely than male-identified peoples to exhaust all informal supports and resources before seeking formal services, staying with friends, family, partners, or strangers until they are no longer able to (Bretherton, 2017; Pleace, 2016). While the reasons for this are multiple, research consistently suggests that being visibly homeless presents unique risks for women and girls (Klowdawsky, 2006; van Berkum & Oudshoorn, 2015), creating incentives to remain 'hidden.' These incentives are manifold. For example, amongst people experiencing homelessness, women-identifying persons experience greater levels of violence once on the streets, including specifically sexual, gender-based, and intimate-partner violence (Gaetz et al., 2016). Studies consistently indicate that young women experiencing homelessness are more likely to experience violence, including sexual violence, than young women who are housed (Goldstein et al., 2010; van Berkum & Oudshoorn, 2015). According to the ***National Youth Homelessness Survey*** (Gaetz et al., 2016), 37% of young women and 41% of transgender and gender non-binary youth who were homeless reported being a victim of sexual assault in the last 12 months. The risk of such violence creates a strong deterrent to living on the streets or being perceived as homeless, resulting in many women and girls going to great lengths in order to hide their homelessness. Similarly, child welfare policies may increase women's desire to remain 'hidden' in experiences of homelessness. Research consistently demonstrates that mothers often fear using shelters due to mandatory reporting legislation which may lead to child apprehension (Martin & Walia, 2019; Maki, 2017), thus making it difficult to access the supports and housing they would need to exit homelessness.

Occurrence of Sexual Assault

amongst Youth Experiencing Homelessness

	RESPONDENTS' GENDER				
	Straight	LGBTQ2S	Male	Female	Trans/Gender non-Binary
In the past year, has anyone... touched you against your will in any sexual way?	14.8%	35.6%	8.2%	37.4%	41.3%
In the past year, has anyone... forced you or attempted to force you into any unwanted sexual activity, by threatening you, holding you down or hurting you in some way?	12.2%	27.8%	7.7%	28.6%	31.1%

FIGURE 10 ***Source:*** (Gaetz et al., 2016)

Due to intersecting forms of oppression, particular groups – including newcomer, Indigenous, and LGBTQ2S+ women – are more likely to experience hidden homelessness. In 2016, Statistics Canada published its first report on hidden homelessness in Canada, reporting that the four personal characteristics that most predicted the probability of experiencing hidden homelessness were:

homelessness (Rodrigue, 2016, p. 2). Further research is needed to better understand the extent and nature of hidden homelessness both broadly and amongst women in Canada, requiring the development and use of research methodologies that can support this.

- Self-identifying as Aboriginal
- Having experienced both physical and sexual childhood abuse
- Having two or more disabilities
- Having moved three or more times in the past 5 years

More specifically, **Statistics Canada data** indicates that people identifying as Indigenous – either First Nations, Métis, and/or Inuit —were more than twice as likely (18%) to have experienced hidden homelessness compared to their non-Indigenous counterparts (Rodrigue, 2016).

It is important that we understand women and girls' ability to pursue and remain 'hidden' while experiencing homelessness as acts of survival, resilience, *and* resistance. For instance, remaining 'hidden' about their experience of homelessness may allow a mother to remain with her children and keep her family together. Research consistently demonstrates that mothers often fear using shelters due to mandatory reporting legislation that may lead to child apprehension (Martin & Walia, 2019; Maki, 2017), particularly amongst Indigenous mothers for whom the child welfare system has functioned as a colonial tool (Inquiry into Missing and Murdered Indigenous Women and Girls, 2019). Given evidence that a majority (70.5%) of Indigenous youth experiencing homelessness in Canada had child welfare involvement at some point in their lives (Gaetz et al., 2016), mothers' fears about what will happen to their child if they are taken into care are not unfounded. Nonetheless, remaining in a state of hidden homelessness may make it difficult for women and girls to access supports, services, or housing that may assist them to exit homelessness.

Hidden homelessness amongst women and girls is often not recognized *as* homelessness, in part due to its lack of visibility within services and public systems typically associated with homelessness (Klassen, 2015). Definitions of homelessness in Canadian policy contexts thus can contribute to the structural invisibility of women, fostering feedback loop between this invisibility and lack of women-focused policy, services, and funding. Research suggests that targeted gender-sensitive policy solutions, housing, services, and funding are needed to address the disproportionate and uniquely gendered experience of hidden homelessness for women and girls (Bretherton, 2017).

> "Ending hidden homelessness for women and girls is in its infancy."
>
> (van Berkum & Oudshoorn, 2015, p. 14)

3. Gender-Based Inequity & Discrimination

In Canadian society, women, girls, and gender diverse peoples experience unique inequities and discrimination on the basis of gender, contributing to vulnerability to housing need and homelessness for some. Experiences of inequity and discrimination are particularly pronounced for women and girls from equity-seeking groups, including Indigenous women, newcomer women, racialized women, women with disabilities, and women who identify as LGBTQ2S+ (van Berkum & Oudshoorn, 2015). These challenges occur at the societal level, within public systems and services (e.g., healthcare services, criminal justice system), in the private sector (e.g., the private rental market), and within communities and interpersonal dynamics. Such experiences occur both as a precipitant and consequence of homelessness, shaping women and girls' trajectories into homelessness, as well as their ability to exit homelessness and procure safe, affordable housing.

A7424

At a societal level, gender-based inequities are well documented and persuasively linked to housing challenges. Research shows that women are more likely to be in non-permanent employment, receive lower wages than men (Canadian Women's Foundation, 2018; Moyser & Burlock, 2018), and pay higher rates for rental housing on average (Callaghan et al., 2002). This is particularly true for Indigenous and racialized women, with research indicating that racialized women in Canada earn only 55.6% of the income earned by non-racialized men (Block & Galabuzi, 2011). Women are more likely to be responsible for domestic labour, are more likely to provide care labour for family members in the event of disability or illness (Burt, 2001; Fotheringham et al., 2014; MacDonald & McInturff, 2015; Moyser & Burlock, 2018), and commonly experience a more dramatic decrease in income loss following divorce or separation (a 23% decrease, compared to 10% for men) (Galarneau & Sturrock, 1997). Employment and income is more likely to be interrupted for women in the event of pregnancy and/or child rearing, with research indicating that single mothers experience discrimination accessing rental housing and may face challenges finding accessible and affordable childcare (Vecchio, 2019). As Callaghan and collagues (2002) argue,

> "Women's housing crises leading to homelessness often result from short-term changes and transitions which are not captured by general affordability or adequacy measures and are often overlooked in programmatic responses to homelessness."
>
> (Callaghan et al., 2004, p. 7-8)

> "These types of unique challenges in women's lives in relation to income stability, daycare, transportation, dependents with disabilities, personal security and the needs of children define the complex interdependencies behind women's homelessness. Proposed solutions need to be contoured to these realities" (p. 6).

With respect to housing, research indicates that particular housing policies and practices disproportionately negatively affect some groups of women and girls. For example, landlords across the country use rent-to-income ratios as a justification for denying rental units to women, which human rights tribunals and courts have ruled as discriminatory towards single women, single mothers, Black women, and other equity-seeking groups (Callaghan et al., 2004; see also Quebec v. Whittom, 1993). Similarly, human rights cases have been brought against banks and other financial companies who have refused to provide mortgages to single mothers on the basis of "rent to income" ratios (Callaghan et al., 2002). For example, a Quebec tribunal ruled that the refusal of a mortgage to a single mother on the basis of her receipt of social assistance constituted discrimination on the basis of social condition (D'Aoust c. Vallières (1993), cited in Callaghan et al., 2002).

These inequities occur in public systems as well, perhaps most profoundly in the lives of Indigenous women, girls, and gender diverse peoples. For example, within the criminal justice system, Indigenous women "serve disproportionately more of their sentence behind bars before first release and are more likely to remain in prison until their statutory release date or warrant expiry date" (Martin & Walia, 2019, p. 23). Similarly, data indicates that Indigenous girls in the B.C. child welfare system are four times more likely to experience sexual violence than non-Indigenous girls (Turpel-Lafond, 2016), and when Indigenous survivors of sexual abuse become adults they are 10 times more likely to experience a sexual assault (Walker, 2015). Remarkably, a 2001 study showed that amongst Indigenous Peoples in prison, two-thirds had child welfare involvement (Palmater, 2018). Such data demonstrate the compounding effects of lifelong exposure violence and inequities for Indigenous women across multiple public systems.

Research also points to gender-based inequities with respect to the funding and provision of social services and supports, amplifying housing insecurity for women, girls, and gender diverse peoples. For example:

A3140

- There remains a shortage of specialized rehabilitation centres for women and girls experiencing homelessness across Canada (Neal, 2004)

- There is a distinct lack of homelessness services and supports targeted to people who fall outside of the gender binary in Canada (Abramovich, 2017), and evidence suggests that 1 in 3 trans youth will be rejected by a homeless shelter on the basis of their gender identity/expression (Abramovich, 2018)

- 70% of northern reserves have no safe houses or emergency shelters for women escaping violence, despite evidence that gender-based violence is particularly high in many of these communities (e.g., the territories) (Martin & Walia, 2019)

These types of inequities are reflected in funding at the highest levels of government. In Newfoundland and Labrador, for example

> "The service gaps for women are perhaps better described as chasms in most areas of the province, and this reality is becoming impossible to ignore. Much of rural NL does not have any form of crisis service, outside a toll-free phone number; homeless shelters designed to serve women with needs unrelated to fleeing violence are practically non-existent outside of St. John's; addiction treatment centres are located only in larger cities; lengthy wait lists exist for public housing; and counselling services and thus domestic shelters fill many needs in the community" (Davis, 2018. p. 56).

Such observations suggest that gaps in funding, services, and supports are not gender neutral in effect. Inequities and discrimination in multiple systems shape the causes, trajectories, conditions, and consequences of homelessness for women, girls, and gender diverse peoples. This means that tackling homelessness and housing need requires tackling the ways in which gender-based discrimination and inequity are hard-wired into our systems, policies, and practices.

A7426

SPOTLIGHT: Unique Causes and Conditions of Homelessness for Transwomen and Gender Diverse Peoples

Transwomen and gender diverse peoples similarly experience unique pathways into homelessness, and often face profound challenges once on the streets. While research is comparatively scarce, studies suggest that transwomen are "overrepresented in the homeless population because of exclusion in many key domains of life - home, work and school" (Sakamoto et al., 2010, p. 9). Research consistently shows that gender diverse, Two-Spirit, and LGBTQ2+ women "encounter discrimination, stigmatization, and traumatic experiences of violence at disproportionately higher rates than their heterosexual and cisgender counterparts" (Bucik, 2016, p.4), all of which undermines housing stability and increases the likelihood of homelessness.

Available research suggests that some of the unique causes of homelessness for transwomen and gender diverse peoples include:

Family Rejection

Family rejection or conflict, linked to gender identity and/or sexual orientation, is a critical pathway into homelessness for transwomen and gender diverse peoples. Some research has shown that many transwomen are forced out of their homes as young people, or choose to leave, increasing their likelihood of experiencing homelessness and poverty (Koken, Bimbi, & Parsons, 2009). For some transwomen, disclosing their transgender identity results in abuse or violence at the hands of family members (Koken et al., 2009).

Similar findings have been reported amongst LGBTQ2S+ youth experiencing homelessness, many of whom cite rejection, homophobia, and transphobia within their own families as the main precipitator of running away or being kicked out of their home (Durso & Gates, 2012; Samuels, Cerven, Curry, & Robinson, 2018; Choi, Wilson, Shelton, & Gates, 2015; Abramovich, 2017).

Gender and Sexuality-Based Violence

Transwomen and gender diverse peoples experience profound levels of violence. Research indicates that youth who identify as members of sexual minority groups are victimized more often than their heterosexual peers (Cochran, Stewart, Ginzler, & Cauce, 2002; Keuroghlian, Shtasel, & Bassuk, 2012), and that the "threat of violence and harassment on the streets is exacerbated for LGBTQ2S+ youth due to frequent encounters with homophobia and transphobia" (Abramovich, 2012, p. 5). Sakamoto and colleagues (2010) Toronto-based research indicated that "Violence was often both a cause and a consequence of homelessness for women/transwomen. Many women/transwomen on the streets have survived waves of violence and abuse since childhood, which were not only traumatizing, but also made them more susceptible to future violence" (p. 15).

> "In order to better respond to relationship violence experienced by Indigenous Two-Spirit/LGBTQ people it is necessary to understand the specific and historical context of colonization in which relationship violence occurs."
>
> (Ristock, Zoccole, Passante, & Potskin, 2019, p. 767)

A3142

Systemic Discrimination

Transwomen and gender diverse peoples experience profound discrimination in all domains of life, contributing to both socio-economic marginalization and housing precarity. For example, research indicates that transwomen experience discrimination in social services (Sakamoto, Chin, Chapra, & Ricciardi, 2009) and employment (Bauer & Scheim, 2015; Logie, James, Tharao, & Loutfy, 2012).

Importantly, research demonstrates that transwomen and gender diverse peoples experience profound challenges, violence, discrimination, and harassment once they on the streets. Research indicates transwomen and gender diverse peoples have uniquely difficult experiences in homelessness shelters on the basis of gender, or are barred from shelters or services as a result of their gender identities (Abramovich, 2017). Emergency shelters are often not safe spaces for gender-diverse peoples who face heightened discrimination and violence (Abramovich, 2017), contributing to shelter avoidance for some (Keuroghlian et al., 2012). One study found that transgender youth experience "humiliation and physical or sexual victimization" at shelters (Keuroghlian, et al., 2012, p. 68). Importantly, some studies indicate that young transgender women of colour "are among the most discriminated against groups in the shelter system, often dealing simultaneously with transphobia, homophobia, and racism" (Abramovich, 2017, p.2). Faced with these conditions, transwomen and gender diverse peoples may be forced avoid shelters and engage in survival sex (van Berkum & Oudshoorn, 2015) or activities that are criminalized (Robert, Pauze, & Fournier, 2008; Sellers, 2017) in order to meet basic needs. These experiences can create extraordinary barriers to exiting homelessness.

> "Despite efforts, transgender and gender-diverse individuals do not experience equal access to safety and supports in the VAW sector and many sexual violence and intimate partner violence (IPV) services are not adequately responding to the unique needs of transgender and gender-diverse survivors of violence. Consequently, these individuals often do not report this type of violence or risk discrimination and re-traumatization when doing so."
>
> (Tabibi, Kubow, & Baker, 2017, p. 4)

Conclusion

In order to effectively address women's homelessness, policy and programmatic responses must be responsive to how gender affects the causes and conditions of homelessness. This requires, in part, expanding our understanding of homelessness to include women and gender diverse people who are not typically understood as being homeless, including:

- Women who are incarcerated and have no housing to return to once released
- Women who were turned away from shelters (for varying reasons) and are residing in hospitals or other healthcare facilities
- Women who are temporarily living in low-budget hotels and motels with no security of tenure
- Young women or transgender youth who are transitioning out of group homes or foster care with little or no plans for future housing placements
- Women in treatment facilities whose discharge plan is to return to an abusive relationship or a homeless shelter

Women and gender diverse peoples in these dire situations may cycle in and out of various precarious housing situations, healthcare settings, and abusive relationships so as not to find themselves absolutely homeless and on the streets. Such trajectories highlight the necessity of understanding the ways in which gender-based inequities and gender-based violence conspire to keep women's experiences of homelessness hidden in plain sight.



"They asked me why don't I go to men's before and I was getting sexually harassed all the time. I remember one time waking upt [at a men's shelter] and there was like give guys standing around my bed in the dark and they were all naked from the waist down. [After the sexual assault] I left the bulding. I never went back.

Mae (Lived expert quoted in Lyons et. al., 2016, p.374

"When governments fail to provide safe, accessible housing for homeless girls, older exploitive men step in."

(Czapka et. Al, 2008, .10)



"Women have been kicked out of their homes in the middle of the night with no shoes or boots in the winter; they've been beaten and left for dead; hey've been choked and pursued as they fled or help"

Lyda Fuller, Executive Director, YWCA NWT, quoted in FEWO, Evidence, 1st session 42nd parliament, 24 October 2018, 1635

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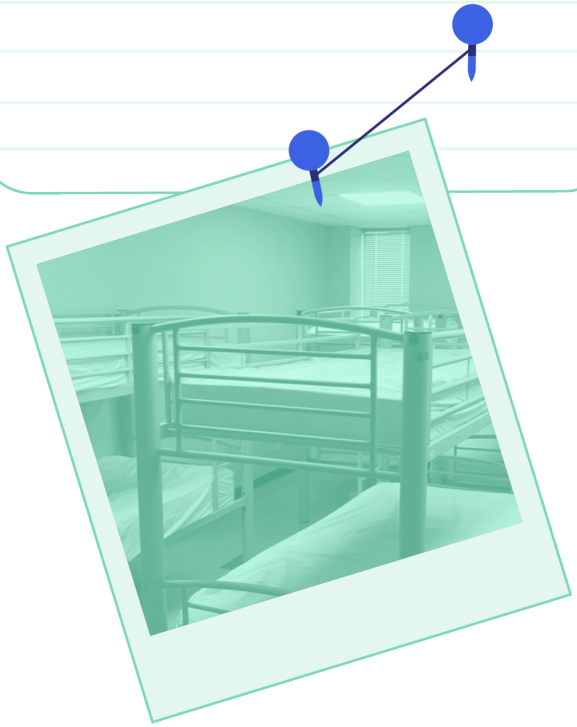
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Chapter 5: Pregnant & Parenting Homeless Mothers

Homeless and precariously housed mothers,[8] and their children, face some of the most egregious housing conditions across Canada. Motherhood can create additional challenges to accessing safe, affordable, and adequate housing. Research indicates that single mothers are at much greater risk of socio-economic marginalization (Fotheringham, Walsh, & Burrowes, 2014) and experience higher levels of core housing need compared to other groups (CMHC, 2019). Women's assumed responsibilities for childcare (Burt, 2001; Fotheringham et al., 2014; MacDonald & McInturff, 2015) impact their vulnerability to housing need, particularly when faced with intimate partner violence. For example, mothers' desire for a stable home for their children (Thurston et al., 2013), their fear of losing custody and/or fear of their children's safety in the care of their partners (Benbow et al., 2018), and the social pressure they feel as mothers to maintain the family unit (Crisafi & Jasinski, 2016) can lead to staying with or returning to an abusive relationship. For mothers who do leave situations of intimate partner violence with their children, they often experience housing need and profound, systemic challenges to accessing supports and regaining housing stability (Barrow & Laborde, 2008; Gulliver-Garcia, 2016; Tutty et al., 2013; Vecchio, 2019).

> While she was sleeping she was kind of whimpering. I thought she was dreaming but she was actually freezing to death, so I reached over and touched her hand, and her hand was icy cold. So I have to remove her from the bus stop, and we went and laid the rest of the night at the grocery store doorway, because there was kind of warm heat coming through the bottom of the door, and I couldn't drift off to sleep.
>
> Lived Expert quoted in Milligan 2012, p.85



Available research suggests that pregnancy and parenting have a bidirectional relationship with housing need for women. Pan-Canadian data indicates that nearly 90% of families using emergency shelters are headed by single women (ESDC, 2017), demonstrating the disproportionate childcare burden faced by mothers who are homeless. Escaping from homelessness can be extremely difficult for these women-led families. For example, women who are seeking better housing for themselves and their children cannot live in any accommodation that is available or offered without considering their children's needs, including neighbourhood safety, school

[8] Available research on pregnancy and parenting in the context of homelessness is almost exclusively limited to the experiences of cis-women. Given this, this chapter focuses on the experiences of motherhood, while highlighting the dire need for greater research on gender diverse peoples' experiences.

proximity, transportation costs, and other factors (McInnes, 2016). These difficulties are heightened for multi-marginalized women and their children, including queer and Indigenous women. Data indicates that the rate of shelter use for Indigenous children (ages 0-15) is 9.2% times higher than non-Indigenous children (ESDC, 2017), and that Indigenous mothers face unique burdens to regaining housing stability – such as racist and discriminatory treatment by landlords (Martin & Walia, 2019).

Importantly, research suggests that homelessness amongst mothers is critical for understanding intergenerational and chronic homelessness. American research indicates that being pregnant increases the length of time that a woman remains homeless, and that pregnancy rates among young women who are homeless are significantly higher than rates among housed young women (Crawford, Trotter, Sittner Hartshorn, & Whitbeck, 2011; Thompson, Bender, Lewis, & Watkins, 2008). Emerging evidence in the U.S. also demonstrates that a child born into homelessness is at risk of entering the homelessness system later in life (Crawford et al., 2011). In Canada, the 2018 national Point-in-Time count data indicated that 50% of chronically homeless adults became homeless for the first time before the age of 25 (Hunter, 2019). This suggests that chronic homelessness, adult homelessness, and intergenerational homelessness are linked to experiences of homelessness during childhood and youth, which in turn are inseparable from the experiences of mothers.

> The rate of shelter use for Indigenous children (ages 0-15) is 9.2 times higher than non-Indigenous children.
>
> (ESDC, 2017)

In this chapter we explore the unique housing challenges faced by homeless and precariously housed mothers, and their children, drawing out the ways in which public systems (e.g., child welfare) and service policies (e.g., time limits within domestic violence shelters) create housing need for this group. While research in this area remains scarce, particularly in the Canadian context, available data demonstrates the dire need for policy and practice solutions that meet the needs of homeless mothers and their children.

Systemic and Structural Barriers Faced by Homeless Mothers and their Children

Caring for a child while homeless is enormously challenge. Research shows that barriers to exiting homelessness for mothers and their families are predominantly centred on a lack of housing and inadequate financial resources (Milaney et al., 2017; Narayan, 2015; van Berkum & Oudshoorn, 2015), with substance misuse and poor mental health playing a smaller role (Kirkman et al., 2015). Deficits in other social services systems, such as a lack of child care options (Averitt, 2003; Crisafi & Jasinski, 2016; Thurston et al., 2013), create further challenges. Lack of child care negatively impacts mothers' earning potential and career advancement and makes it more difficult to attend work, school, and support programs (Averitt, 2003; Canadian Women's Foundation, 2018; Crisafi & Jasinski, 2016; MacDonald & McInturff, 2015; Thurston et al., 2013).

> **"There are a lot of people who don't want to deal with either single parents or children in general. I've been finding even to look for a place for kids there is discrimination. I've been finding that a lot of places are not accepting children under the age of 18. So it has been harder to find a place."**
>
> **(Shier, Jones, & Graham, 2011, p. 375).**

Structural, systems, and personal barriers make it difficult for women to lift themselves and their children out of housing precarity or homelessness. At the structural level, there is a lack of transitional and long-term supportive housing for families (Canadian Women's Foundation, 2014; McAleese & Schick, 2018; Milaney et al., 2017), as well as unaffordable market-rent housing and long waitlists for subsidized housing (Gulliver-Garcia, 2016; McAleese & Schick, 2018; Vecchio, 2019). Histories of eviction make it extremely difficult to find new housing for families (Gulliver-Garcia, 2016), with research also demonstrating discrimination against single-parent families in the housing market (Shaikh et al., 2013; Shier, Graham, & Jones, 2011; Vecchio, 2019) and discrimination against mothers in the employment market (Milaney et al., 2017; van Berkum & Oudshoorn, 2015). The intersection of these structural challenges stacks the odds against homeless and precariously housed women, particularly those who are multi-marginalized.

The shelter system has become the primary intervention for families experiencing homelessness (Sznajder-Murray & Slesnick, 2011), and a lack of transitional and permanent housing has necessitated longer-term stays. The rates of family homelessness in Canada are rising, the majority of which are headed by single women (ESDC, 2017; Gulliver-Garcia, 2016; Krahn, Caine, Chaw-Kant, & Singh, 2018). According to the **National Shelter Study 2005-2014**, the average occupancy rate at family shelters increased from 67.3% in 2005 to 86.3% in 2014, and the length of stay increased from 8.3 days in 2005 to 22 days in 2014 (ESDC, 2017).

Reliance on the public shelter system is a risk factor for mother-child separations due to mandatory reporting legislation (Montgomery et al., 2011), which can discourage mothers from using these services (Maki, 2017; Martin & Walia, 2019). Additionally, many women entering emergency or violence against women shelters as individuals are actually mothers separated from their children, oftentimes referred to shelter services as a condition to maintain or regain custody of their children (Azim et al., 2018; Caplan, 2019; Montgomery, Brown, & Forchuk, 2011; Paradis et al., 2008). Children are not usually offered services by shelter or housing staff, despite well-documented health risks among this population (Guo, Slesnick, & Feng, 2016). Other challenges homeless mothers and children face include:

- Emergency and violence against women shelters are not available in all communities and usually operate at capacity or overcapacity, frequently turning away women and children (Vecchio, 2019).
- Inequitable access and underfunded shelter services for Indigenous women and children fleeing violence (Vecchio, 2019) and lack of accessible shelter spaces for women with complex disabilities.
- Physically limiting space, highly monitored living arrangements, and stringent shelter rules, including mandatory programming, leaves little room for mother-child activities (Azim et al., 2018; David, Gelberg, & Suchman, 2012; Meadows, 2002; Swick & Williams, 2010), can hurt the bond between mother and child (Barrow & Laborde, 2008), and can be highly inaccessible for people with disabilities and complex mental health challenges.

- Appropriate 'mothering' activities in shelters are often grounded in white middle-class practices of acceptable mother-child interactions (Azim et al., 2018; van Berkum & Oudshoorn, 2015), and culturally appropriate resources are not usually available (Vecchio, 2019).

Feelings of powerlessness under the constant threat of losing children to child protection services was a common theme throughout the literature that impacted mothers' participation in support services (Averitt, 2003; Coleman, 2014; Page & Nooe, 2002). The relationship between child welfare agencies and homelessness is bidirectional; housing instability can be perceived as an indicator of adverse parenting behaviours, specifically neglect, resulting in apprehension of children (OACAS, 2016; Park, Ostler, & Fertig, 2015; Warren & Font, 2015). In turn, once children have been separated from their mothers, housing precarity is a barrier to reunification (Barrow & Laborde, 2008; Dotson, 2011; Savage, 2016; van Berkum & Oudshoorn, 2015). Considering that child welfare involvement itself is a risk factor for adult housing instability (Gewirtz et al., 2009; Nichols et al., 2017), collaboration among housing, homelessness, and child protection sectors is crucial to prevent the cycle of family homelessness.

> "Maintaining contact with their children, completing treatment programs, and obtaining housing, they [mothers residing in a shelter] frequently found themselves caught between the demands of shelter case managers, treatment staff, child welfare workers, foster care staff, and family court judges. These conflicting expectations reflect the competing agendas and timetables of the major institutional systems that frame the family life of homeless mothers living apart from their children."
>
> (Barrow & Laborde, 2008, p.166)

Across public systems and within social services, homeless mothers also face profound discrimination and stigmatization, including assumptions that they are 'bad mothers,' regardless of their circumstances (Azim, MacGillivray, & Heise, 2018; Barrow & Laborde, 2008; Savage, 2016). Several studies cite homeless mothers' perceptions of negative judgment and social exclusion by society at large, as well as from within social service systems (Averitt, 2003; Kirkman et al., 2015; Sznajder-Murray & Slesnick, 2011). These experiences trigger feelings of self-blame, anger, depression, and anxiety, (Azim et al., 2018), potentially contributing to this population's higher rates of mental health and substance misuse than the general homeless population (van Berkum & Oudshoorn, 2015; Williams & Merten, 2015).

SPOTLIGHT: Structural Violence Against Indigenous Mothers

Indigenous mothers experience unique structural and systemic barriers and discrimination. A recent report by the United Nations Special Rapporteur on the right to adequate housing for Indigenous Peoples highlighted the cyclical nature of poverty, inadequate housing, and violence that impact Indigenous women as a result of their continued social and economic marginalization (United Nations, 2019). These conditions, among others, make Indigenous mothers disproportionately susceptible to child apprehensions. For example, the use of discriminatory 'birth alerts', used to flag mostly Indigenous women, including mothers who were previously involved in the child welfare system, have at times been the sole basis of removing infants from their mothers at birth (MMIWG, 2019). Indigenous mothers' experiences of abuse, intergenerational trauma, and ongoing targeting by child protection services can justifiably impact their capacity to parent. Additionally, the absence of childcare, restrictions on income assistance programs, and discriminatory policies make this population vulnerable to housing insecurity. Considering that Indigenous women are twice as likely to be single parents than non-Indigenous women (Martin & Walia, 2019), social housing specific to Indigenous mothers and their children must be prioritized.

Consequences of Homelessness for Mothers and their Children

Mothers experiencing homelessness have more adverse physical, mental health, and substance misuse issues when compared to homeless women without dependent children (Chambers et al., 2014). In particular, homeless mothers suffer from higher rates of substance use and poorer mental health, especially depression and PTSD (Krahn et al., 2018; van Berkum & Oudshoorn, 2015; Williams & Merten, 2015). Williams and Hall (2009) examined traumatic stress among mothers experiencing homelessness and found that more than two-thirds of the mothers in their sample (N=75) were suffering from PTSD, most having survived multiple traumatic events throughout their lives.

> "We need to keep families together. Colonization and missing and murdered Indigenous women has broken families. The children left behind by missing and murdered Indigenous women are mostly in foster care and then when they age out they end up on the street. The violence against missing and murdered Indigenous women continues with their children who are also violated and made vulnerable."
> - Lived Expert quoted in Martin & Walia, 2019, p. 21

Pregnant women experiencing homelessness also face negative perinatal health outcomes such as pre-term deliveries, and infants with low birth weight as well as children with increased developmental disabilities (Krahn et al., 2018; Milaney et al., 2017; Teruya et al., 2010). These negative health outcomes may be related to lack of access to appropriate prenatal and infant medical care. Heaman et al. (2014) conducted a study in Winnipeg and found that some of the barriers to prenatal care include depression, stress, lack of transportation, long wait times for appointments, and fear of child apprehension. Pregnant women and mothers with substance use disorders are even less likely to access health care out of fear of judgment from service providers, child apprehension, stigma, and shame attached to substance use during pregnancy and motherhood (Krahn et al., 2018; Racine, Motz, Leslie, & Pepler, 2009).

Though mothers go to extraordinary lengths to protect and decrease the negative impacts that homelessness can have on their children (Benbow, Forchuk, Berman, Gorlick, & Ward-Griffin, 2018; Johnson et al., 2017; Kirkman, Keys, Bodzak, & Turner, 2015), experiences of housing displacement can adversely impact children's health and wellbeing. Children experiencing the stressors associated with

homelessness, such as exposure to trauma, housing instability, school disruption, and social stigma, are at elevated developmental risks, including higher rates of emotional, behavioral, and physical health problems compared to their non-homeless peers (Cutuli et al., 2017; Grant et al., 2007; Herbers, Cutuli, Monn, Narayan, & Masten, 2014; Krahn et al., 2018; Page & Nooe, 2002; Shinn et al., 2015). Yu, North, LaVesser, Osborne, and Spitznagel (2008) conducted a comparison study of psychiatric and behaviour disorders found that behaviour disorders were four times more prevalent in the homeless children than in the housed children.

> "In the four years or so that we were homeless, I got very sick…So the kids had a lot to deal with, not just homelessness, because it affected my health a lot more, which they grew up a lot quicker, which was very sad…Being homeless, the kids have a lot more responsibility."
>
> - Lived Experience Expert quoted Kirkman, Keys, Bodzak, & Turner, 2015, p. 729

Mothers' preoccupation with basic survival and the daily strains of homelessness make it incredibly difficult to respond to children's needs and meet the demands of service providers (Chambers et al., 2014; Guo et al., 2016). At minimum, this population has experienced the distress of losing their home; in most cases, mothers have survived a number of traumatic events that have led up to, or prolonged, their homelessness (Narayan, 2015; Williams & Hall, 2009). Considering the prevalence of violence in these mothers' lives, there is a need for trauma-informed services and safe, child-appropriate housing options.

Housing Solutions for Homeless Mothers and their Children

Women-led families need housing and support services that recognize their strengths and provide choice and opportunities for independent parenting (Hodge, Moser, & Shafer, 2012; van Berkum & Oudshoorn, 2015). Some recent housing studies favour a supportive Housing First approach with trauma-informed interventions (Gewirtz, DeGarmo, Plowman, August & Realmuto, 2009; Krahn et al., 2018; Montgomery et al., 2011; van Berkum & Oudshoorn, 2015), as well as culturally-appropriate Housing First programs that are designed and implemented by Indigenous organizations (Caplan, 2019). For example, in a small randomized clinical trial, Guo, Slesnick, and Feng (2016) compared rapid housing and in-home supportive services (Ecological-Based Treatment, EBT) to community-based housing and support (treatment as usual, TAU). Mothers in the EBT group reported significant improvements in their children's behaviour as well as longer-term housing stability compared to the TAU group. In both groups, there was evidence of a reduction in mothers' mental health struggles and experiences of intimate partner violence, suggesting the effectiveness of independent housing and cohesive support services. Likewise, findings from At Home/Chez Soi, which studied the impact of the Housing First model, showed that parent-child relationships were improved for parents in the Housing First intervention group compared to the TAU group, especially within Indigenous families (Caplan, 2019).

> Without an adequate home, people not only lack a safe physical place to live, to maintain privacy and security, they also lack a safe space for providing and experiencing love and care. In a society where the primary moral responsibility for providing love and care continues to rest with women, the salience for the affective domain for developing gender-sensitive approaches in homeless policy cannot be overstated.
>
> (Savage, 2016, p.45)

A critical element in women's housing stability is access to childcare. Considering the vulnerability of children who experience homelessness and poverty, appropriate (high quality, universally accessible, and

comprehensive) child care options are especially important (Gewirtz et al., 2009; Page & Nooe, 2002; Spielberger & Lyons, 2009). Evidence also points to the social and educational benefits for children who attend child care programs (Baker, Gruber, & Milligan, 2008; MacDonald & McInturff, 2015).

Lack of financial resources, adequate child care options, and affordable housing creates barriers for mothers to focus on parenting. Given the evidence suggesting the intergenerational cycle of homelessness, efforts to address housing precarity must focus on the unique experiences of mothers. Research targeting the structural, systems, and personal challenges facing homeless mothers will provide key evidence to influence housing and homelessness policy. Research is particularly needed to understand the housing challenges faced by multi-marginalized parenting women and gender diverse people. Housing precarity and parenting experiences amongst queer women and gender diverse peoples is profoundly understudied, for example, and requires significant investigation.

Promising Approaches and Practices

Calgary, AB: Awo Taan Healing Lodge Society

Awo Taan Healing Lodge is partnered with Parent Link Centre, an Alberta-wide organization that provides education to parents on raising healthy and happy children. Awo Taan Healing Lodge offers positive parenting programs, in-home and outreach support, healing circles, youth mentoring programs, and provides child care for parents and caregivers seeking services (Awo Taan Healing Lodge Society, 2013).

Quebec: Quebec Child Care Program

Quebec provides several types of centre-based and family child care programs for birth-12-year-olds (Childcare Resource and Research Unit, n.d.). These child care programs have had a significant impact on employment levels for the families most likely to live in low-income, single-parent households. Employment rates for single mothers of young children in Quebec increased from 38% in 1996, the year prior to the introduction of the program, to 68% in 2014. Single female parent households have also seen their poverty rates decline from 52% in 1996 to 31% by 2011. Under Quebec's program, parents who do not work can also access child care programming (MacDonald & McInturff, 2015).

Ottawa, ON: The Wabano Centre for Aboriginal Health

The Wabano Centre provides a variety of programs and services to Métis, Inuit, and First Nations communities in the Ottawa area including outreach programs, group and individual counselling, pre-and post-natal programming, family art therapy programs, Cree language classes, exercise classes, and after school clubs. Their Circle of Care program supports children and families who are involved in the child welfare system (Wabano, 2019).

Edmonton, AB: Homeward Trust

Homeward Trust formed from the amalgamation of two organizations, the Edmonton Housing Trust Fund (EHTF) and the Edmonton Joint Planning Committee on Housing (EJPCOH). Homeward Trust is responsible for Edmonton's *Plan to Prevent and End Homelessness*. They have seven teams who provide Housing First services with intensive case management with specialized staff to support families. Their Rental Assistance Program provides a subsidy that is paired alongside the client's income to ensure their rent is paid each month and that their housing stability is not at risk. From 2009 to August 31, 2018, there were 8,328 new housings through their Housing First program (Homeward Trust Edmonton, 2019).

Conclusion

Women-led families experiencing homelessness face challenges in accessing adequate housing, particularly Indigenous mothers and those who are multiply marginalized. Mothers' responsibility for childcare creates additional burdens, particularly when facing domestic violence, child protection agencies, and a lack of alternative housing. Despite the incredible resilience of mothers in housing need, failures in public systems make parenting difficult. The accumulation of these challenges can contribute to the intervention of child welfare services – an experience that contributes to a risk of homelessness for both mothers and their children. Research shows that children and youth with experiences of child welfare involvement are at greater risk of becoming homeless as young people (Gaetz et al., 2016), and that losing custody of one's child is a crisis that precipitates homelessness for some women (Van Berkum & Oudshoorn, 2015, p. 10).

This research points us to an important insight: by failing to address the needs of mothers experiencing IPV, parent-child separation, housing instability, or homelessness, we create the conditions for their children to become the homeless adults of tomorrow. If we choose to address the unique housing challenges many mothers face - including those that are intertwined with abuse and violence - we may be able to prevent future generations from experiencing homelessness and violence. This suggests that while mothers' housing instability and homelessness remains a largely understudied and 'niche' focus in research and policy, it may actually be key to solving adult homelessness, chronic homelessness, and intergenerational homelessness. Given this, it is critical that we focus research, policy, and interventions on preventing and ending housing instability and violence in the lives of mothers and their children.

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Chapter 6: Child Welfare

"If the child protection system was a parent, it may well have its children taken away." (Kovarikova, 2017)

Linkages between child welfare involvement and homelessness have been well documented in Canada. A review of the literature suggests that there is a cyclical and mutually reinforcing relationship between child welfare involvement[9] and homelessness in the lives of women, girls, and gender diverse peoples, in some cases spanning multiple generations. For instance, research demonstrates that:

1. Youth with child welfare involvement are more likely to become young parents (Provincial Advocate for Children and Youth, 2012; Tweddle, 2007);

2. Adolescent mothers in the care of child protective services are at an increased risk of having their children taken into care (Wall-Wieler et al., 2018),[10] and

3. Young people with child welfare involvement are at greater risk of becoming homeless (Gaetz et al., 2016),[11] experiencing sex trafficking (Murphy, 2018), and criminal justice involvement (British Columbia Representative for Children and Youth, 2009).

Similarly, studies indicate that women with children may avoid services and shelters for fear of child apprehension, thus making it difficult to access the supports they would need to escape intimate partner violence and to exit situations of homelessness (Martin & Walia, 2019; Maki, 2017). These studies demonstrate how child welfare policies and practices can contribute to cycles of inequity, marginalization, and homelessness in the lives of women, girls, and gender diverse peoples.

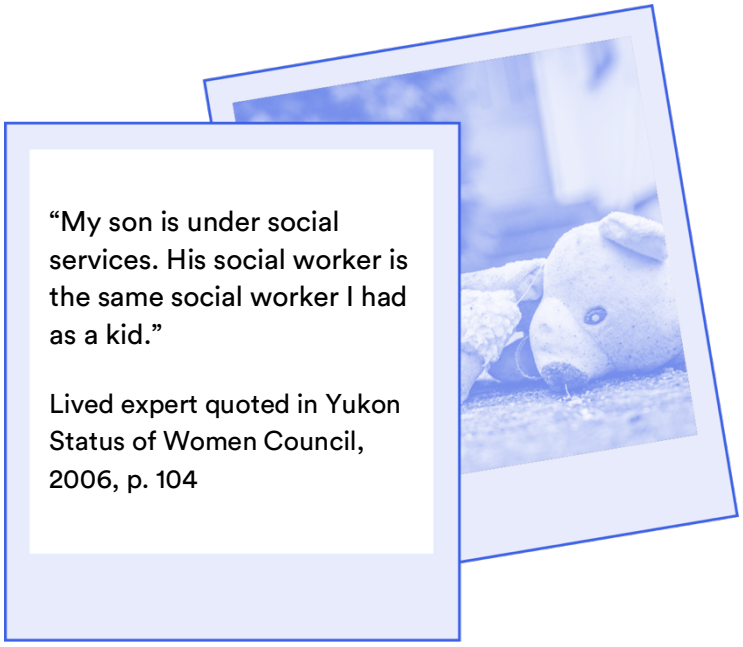
These cyclical dynamics are particularly pronounced in marginalized communities, with studies revealing profound inequities in child apprehension, experiences in care, and outcomes following care, particularly for Indigenous families and families of African descent (OACAS, 2016; CASW, 2018; King et al., 2017). Some studies have also cited the overrepresentation of children with disabilities in care (Fuchs, Burnside, Marchenski, & Mudry, 2005; Lightfoot, Hill, & LaLiberte, 2011). In a 2006 review, the UN Committee on Economic, Social and Cultural Rights observed that single-mother-led families, low-income families, and Indigenous and African-Canadian families are overrepresented in families whose children are apprehended by the Canadian government (Women's Housing Equality Network, n.d.). This highlights child welfare involvement as not just an equity issue, but also a human rights issue.

[9] For the purposes of this report, child welfare involvement is broadly defined and can include family investigations, child apprehensions, out-of-home placements, etc. Implications of involvement in the system will vary by individual and type of involvement.

[10] Wall-Wieler and colleagues' Manitoba-based study (2018) found that adolescent mothers who were in the care of child protective services when they gave birth are seven times more likely to have their child taken into care before age two than adolescent mothers who were not in care.

[11] The National Youth Homelessness Survey found that almost 60% of youth experiencing homelessness had been involved with the child welfare system at some point in their lives (Gaetz et al., 2016). Based on these statistics, youth experiencing homelessness are 193 times more likely than youth in the general population to report involvement with the child welfare system (Nichols et al., 2017).

This chapter explores the intersections between the child welfare system and homelessness in the lives of women, girls, and gender diverse peoples, highlighting key areas for change and promising practices across Canada.



> "My son is under social services. His social worker is the same social worker I had as a kid."
>
> Lived expert quoted in Yukon Status of Women Council, 2006, p. 104

Backgrounder: Child Welfare Policy in Canada

The principal responsibility of child welfare agencies is to protect children from immediate and future maltreatment (Trocmé, Kyte, Sinha, & Fallon, 2014; Davies & Krane, 2006). The United Nations Convention on the Rights of the Child adds to these responsibilities by requiring that in all actions concerning children, including social welfare institutions, "the best interests of the child shall be the primary consideration" (UNCRC, 2019). [3]

With the exception of providing funding to on-reserve Indigenous child and family services, the federal government has no jurisdiction in child welfare. Child welfare organizations in Canada are governed by provincial and territorial legislation, and services are provided to children in need of protection until the age of majority, with varying mandates on providing extended care to youth who age out of programming. While the Government of Canada retains a fiduciary responsibility for the care of all Indigenous children, they abrogated that duty by transferring responsibility for those living off-reserve to the provinces and territories (TRC, 2015). In that funding arrangement, provinces and territories could only recoup child intervention costs if children were taken into care; prevention services were not covered. This had the effect of incentivizing provinces/territories to apprehend Indigenous children. On-reserve funding is discriminatory insofar as it was significantly lower than that afforded to the provinces and territories, meaning that on-reserve families and children receive less support and fewer services. Despite substantive evidence demonstrating this, in 2019 the federal government battled First Nations organizations to avoid compensating them in accordance with a **2016 Tribunal ruling** that found child welfare services on reserves across Canada had been chronically under-funded.

Child maltreatment is defined in broad terms and includes: sexual and physical abuse, neglect, and emotional maltreatment (Trocmé, Esposito, Nutton, Rosser, & Fallon, 2019). Some jurisdictions include exposure to intimate partner violence in their definition, and Quebec includes situations where a child has serious behaviour problems (Simpson, Fast, Wegner-Lohin, & Trocmé, 2014). All statutes include mandatory reporting requirements which, at a minimum, apply to professionals working with children who suspect abuse or neglect (Gough et al., 2009). Additionally, all systems employ investigation procedures

[3] According to the Canadian Bar Association, the "best interests of the child" is the overarching consideration in protection legislation across Canada and ultimately the threshold from which decisions are made regarding risk to child prior to entering and during care. For example, a case in which a child's caregivers do not have the financial capacity to adequately provide for a child living with a disability, a discussion would focus on whether the child coming into care would be a better option than the child staying with their caregivers. Children's Aid Society may not be able to provide an individualized care placement or a better living environment, despite the home environment having identified protection concerns, so the decision may be for the child to stay with the caregivers. This does not apply in situations of immediate safety concerns (Canadian Bar Association, 2016).

with the option to use court orders to enforce supports, and all agencies have the power to place children in out-of-home settings such as group homes, kinship care, foster homes, and residential treatment facilities (Trocmé et al., 2019). Due to varying mandates and data collection processes specific to each province and territory, it is challenging to gather accurate profiles of children and youth involved in the child welfare system. However, in 2013, there were an estimated 62,428 children in out-of-home care across Canada, a rate of 8.5 per 1000 children (Jones, Sinha, & Trocmé, 2015), with studies suggesting that rates are among the highest in Manitoba (Wall-Weiler et al., 2018; Brownell et al., 2015).[12]

The child welfare sector has moved from being individualized and family-focused, with the decision to remove a child as being only in immediate and the most severe cases, to a more intrusive form of intervention by child welfare professionals. For example, the 1984 Child and Family Services Act in Ontario focused on preserving the family and being least intrusive in any interaction or through any intervention with family. However, the efficacy of this approach was questioned in response to highly publicized child deaths, and changes were made in 1998, including standardized provincial tools, a new funding model, and changes to the Act that resulted in the number of investigations increasing by 44% (Trocmé, Fallon, MacKaurin, & Copp, 2002). Similarly, the current Canadian child welfare system has been described as safety focused, rather than child and family focused (Trocmé, Esposito et al., 2019; Fallon et al., 2012; Gilbert et al., 2009), and the majority of resources are used for investigations and assessing risk of future harm (CASW, 2018). The Canadian Incidence Study of Reported Child Abuse - the only Canada-wide source of data on maltreatment investigations - analyzed data from the 1998, 2003, and 2008 reports and determined that 85% of child welfare investigations involved concerns of long-term effects of family-related issues, such as chronic exposure to intimate partner violence, versus urgent protection investigations (Trocmé, Kyte et al., 2014). These results suggest that the broad scope of child welfare directives has impacted the number of maltreatment investigations in the country (Trocmé, Esposito et al., 2019) and that a return to more preventative, family-centred services is needed.

Colonialism & the Canadian Child Welfare System

> "Like residential schools, there is so much physical and sexual abuse in the child welfare system. In another 50 years are they going to apologize for apprehending our children?" (Martin & Walia, 2019, p. 112)

Child welfare involvement and apprehension is significantly higher among Indigenous communities across Canada (Public Health Agency of Canada, 2008; Government of Canada, 2018), with experiences in care, and outcomes after care, often worse for Indigenous women, girls, and gender diverse peoples. The country's colonial legacy of assimilation continues today within the child welfare system, where child welfare workers act as the internal settlers charged with erasing Indigenous identities (Tuck & Yang, 2012; Inquiry into Missing and Murdered Indigenous Women, 2019). Due to federal and provincial/territorial funding disputes, apprehensions have historically been the only child welfare 'service' provided to these communities (Bennett, Blackstock, & de la Ronde, 2005), creating the indisputable link between the current child welfare system and the forced removal of Indigenous children to residential schools (TRC, 2015). Senator Murray Sinclair, chairman of the Truth and Reconciliation Commission on residential

12 The number of children in out of home care can be very challenging to accurately estimate nationally because some agencies don't consider children placed in kinship care as 'Children In Care,' and often the data released or collected within child welfare refers only to 'Children in Care' numbers.

schools and Manitoba's first Indigenous judge, called the current child welfare system the new residential school "monster" (Krugel, 2018). In many cases the "in the child's best interest" directive that guides child welfare policy and practice is used to justify the large scale apprehension and adoption of Indigenous out of their communities, often into non-Indigenous families (Barker, Alfred, & Kerr, 2014; Brown, Ivanova, Mehta, Skrodzki, & Rodgers, 2014; Kline, 1992).

> Under article 2(e) of the **U.N. Convention on Genocide** (1948), "forcibly transferring children of the group to another group" constitutes genocide when the intent is to destroy a culture.

Even a cursory look at statistical data demonstrates the inequities Indigenous communities face in their child welfare interactions:

- It is estimated there are three times as many Indigenous children in the government's custody today as there were during the height of residential schools (Barker et al., 2014).
- 2016 census data showed that 7.7% of all children aged 0-14 across Canada are Indigenous, yet Indigenous children make up 52.2% of foster children in the same age group (Government of Canada, 2018).
- For every 1,000 First Nations children, there were 140.6 child maltreatment-related investigations, as compared with 33.5 investigations for non-Indigenous children (Public Health Agency of Canada, 2008).
- Investigations of First Nations families for neglect were substantiated at a rate eight times greater than for the non-Indigenous population (Public Health Agency of Canada, 2008).

It remains the case that Indigenous children "are still taken away from their parents because their parents are poor" (TRC, 2015, p. 187), contributing to intergenerational poverty and trauma. For example, the systematic underfunding of infrastructure on reservations (e.g. water crisis) contributes to allegations of neglect and child apprehension used to justify child apprehension. The **Final Report of the Truth and Reconciliation Commission of Canada** (2015) and the **Final Report on the Inquiry into Missing and Murdered Indigenous Women and Girls** demonstrate the ways child welfare involvement results in profoundly negative outcomes for Indigenous women, girls, and two spirit peoples. In its 2016 decision, the Canadian Human Rights Tribunal in the *First Nations Child and Family Services Caring Society* case found Canada guilty of discriminatory practices, including underfunding child welfare services on reserves and providing incentives to bring Indigenous children into care (Martin & Walia, 2019; Mosher & Hewitt, 2018). The Canadian state can no longer ignore what the *Inquiry into Missing and Murdered Indigenous Women and Girls* has called genocide, and what former Minister Jane Philpott has called a "humanitarian crisis" (Indigenous Services Canada, 2017).

> "12.1 We call upon all federal, provincial, and territorial governments to recognize Indigenous self-determination and inherent jurisdiction over child welfare. Indigenous governments and leaders have a positive obligation to assert jurisdiction in this area. We further assert that it is the responsibility of Indigenous governments to take a role in intervening, advocating, and supporting their members impacted by the child welfare system, even when not exercising jurisdiction to provide services through Indigenous agencies."
>
> - Final Report on the Inquiry into Missing and Murdered Indigenous Women – Calls to Justice (2019)

In response to these inequities, Indigenous communities and nations have repeatedly called for Indigenous control over the design and delivery of child protection services within their own communities (MMIWG, 2019). In response to the TRC's Calls to Action demanding "the federal government to enact Aboriginal child-welfare legislation," the federal government has proposed a new bill that would cede jurisdiction of child welfare to Indigenous communities (Indigenous Services Canada, 2019; TRC, 2015, p. 191). Bill C-92, *An Act Respecting First Nations, Inuit and Metis Children, Youth and Families,* was introduced to Parliament in February 2019 and is currently in the legislative process. The Bill has been praised as a positive first step towards self-governance but has also been criticized as missing key elements, including clear funding commitments (The Standing Senate Committee on Aboriginal Peoples, 2019). As of May 2019, the Bill was in its pre-study phase and it is too early to predict the bearing it will have on Indigenous communities if passed.

Intersections between child welfare involvement and homelessness for women, girls, and gender diverse peoples

Research indicates that a disproportionate number of young people experiencing homelessness have been involved with child welfare and that precarious housing is common among youth exiting or 'aging out' of the child welfare system (Goldstein, Leslie, Wekerle, Leung, & Erickson, 2010; Barker et al., 2014; Kovarikova, 2017; Dworsky & Courtney, 2009). A pan-Canadian survey on youth homelessness found that 57% of youth experiencing homelessness had prior involvement with child welfare services (Nichols et al., 2017). Another study in Vancouver concluded that street-involved youth were over 160 times more likely to have a history of being in government care compared to the general youth population (Barker et al., 2014).

> **Promising Practice**
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> The Children's Aid Society of Toronto's '**Out and Proud Program**' provides training to front line staff, managers, and foster parents on LGBTQ2S+ matters and is available for consultation on specific LGBTQ2S+ issues within families. The coordinator helps workers connect children, youth, and families to LGBTQ2S+ resources, education, and support services.

Although there are few homelessness studies that analyze youth with histories of child welfare involvement by gender, research on women and girls experiencing homelessness shows that women and girls usually find themselves homeless as a result of leaving an abusive and/or impoverished family (van Berkum & Oudshoorn, 2015). Rates of violence exposure are higher among girls who are homeless, and girls experiencing homelessness report higher levels of depression, trauma and PTSD-related substance use compared to male homeless youth (Goldstein et al., 2010; van Berkum & Oudshoorn, 2015). Considering the overlap of these systems, care provision in child-welfare organizations should be grounded in trauma-informed practices and applied using a gender-lens.

Within the homeless population, LGBTQ2S+ young people are overrepresented (Abramovich, 2013; Forge, Hartinger-Saunders, Wright, & Ruel, 2018), primarily leaving home due to family rejection (Wilson & Kastanis, 2015; Abramovich, 2016) and are more likely to report involvement in child welfare services than their cisgender and straight homeless peers (Nichols et al., 2017; Gaetz, O'Grady, Kidd, & Schwan, 2016). These young people are also more likely to have had multiple placements than their gender and sexual

conforming peers (Wilson & Kastanis, 2015) and are less likely to be adopted (Forge et al., 2018) or reunited with their parents (McCormick, Schmidt, & Terrazas, 2017; Wilson & Kastanis, 2015).

Overall, children and youth in government care are more likely than the general youth population to be victims of violence (Representative for Children and Youth, 2016; Forge at al., 2018). Studies have reported incidents of discrimination, rejection, and abuse affecting LGBTQ2S+ youth in out-of-home care (Wilson & Kastanis, 2015; Estrada & Marksamer, 2006). Specifically, youth from the LGBTQ2S+ community in Alberta reported that they had felt unsafe in group and foster homes because of actions and language of peers, caregivers, and staff (Office of the Child and Youth Advocate Alberta, 2017). Both in the United States and Canada, girls with intersectional identities such as trans and Indigenous girls are more likely to experience physical and sexual violence (Jauk, 2013; Representative for Children and Youth, 2016). A review of serious occurrences between 2011-2014 by the British Columbia Representative for Children and Youth found that Indigenous girls under the age of 12 in the province's welfare system were four times more likely to be victims of sexual violence than non-Indigenous girls who were also in the system (Representative for Children and Youth, 2016).

Given that homelessness and child welfare involvement are strongly linked, and each system can be a precursor for entry into the other, policies and limitations within the housing system must be examined. Women and girls involved or at risk of involvement in the child welfare system face barriers due to:

- Lack of shelters for families fleeing violence (van Berkum & Oudshoorn, 2015; McAleese & Schick, 2018), including 70% of northern reserves having no safe houses or emergency shelters for women escaping violence (Martin & Walia, 2019)
- Fear of using shelters due to mandatory reporting legislation which may lead to child apprehension (Martin & Walia, 2019; Maki, 2017)
- Shelters are not safe spaces for Indigenous women and women of colour who face heightened discrimination, stigma, and social exclusion, and often lack access to culturally safe space (Klingspohn, 2018)
- Shelters are often not safe spaces for gender-diverse peoples, so youth may avoid the shelter system and engage in survival sex (Forge et al., 2018; van Berkum & Oudshoorn, 2015) or criminal activities (Robert, Pauze, & Fournier, 2008) to meet basic needs
- Lack of transitional housing to bridge the gap between emergency shelters and long-term housing options for girls and women-led families
- Lack of secure tenure in transitional housing and few low barrier or harm reduction models of care
- Long waitlist for subsidized housing and a lack of access to affordable and safe housing, which can be grounds for child welfare investigations (OACAS, 2016)
- Insufficient rental allowance in social assistance programs and rigid eligibility criteria (Martin & Walia, 2019; Wallace, Klein, Reitsma-Street, 2006), including ineligibility for adult welfare until the age of 18 in many jurisdictions (van Berkum & Oudshoorn, 2015)
- Inadequate discharge planning from out-of-home placements and exit from placements due to strict regulations (van Berkum & Oudshoorn, 2015)
- Most youth leaving care have no credit histories or rental history which makes finding housing difficult (Rashid, 2004)

Lack of collaboration between the immigration and child welfare systems creates status issues when newcomer children age out of care, leaving some youth without legal status when they age out of the foster care system (Peel Children's Aid, 2019).

Policies within child welfare systems do not always consider the structural inequalities that impact parents' capacity to provide for their children (Clarke, 2011). The disproportionate representation of Indigenous women in correctional facilities, for example, impact involvement with child protection services (Jamil, 2019). Unfortunately, interventions generally occur at the individual level (e.g., mandatory parenting classes), rather than considering the implications of poverty or discrimination (Representative for Children and Youth, 2016). A lack of access to affordable and safe housing can be grounds for investigating neglect (OACAS, 2016). A Toronto study on the experiences of Afro-Caribbean service users found that inadequate housing had been a reason for child welfare intervention, and the definition of 'inadequate' is left to be determined individually by the Child Protection Worker and Supervisor (Clarke, 2011). Similarly, the majority of interventions in Indigenous child welfare are due to charges of neglect, often in the context of poverty, inadequate housing, and food insecurity, capturing the colonial legacy and current colonization practices (Barker et al., 2014; TRC, 2015; Martin & Walia, 2019).

According to child protection workers in British Columbia and Manitoba, families in low-income neighbourhoods and reserve communities were more likely to come to their attention than middle-class families because the latter have greater capacity to persuade workers that their children were less at risk (Hughes & Chau, 2012). One child protection worker described the child welfare system as a "dumping ground," stating that families were referred because other systems (such as schools and mental health organizations) were also struggling with heavy caseloads and did not have the capacity to help complex families (Hughes & Chau, 2012). Comparably, an environmental scan of child protection workers across Canada found that 75% of social workers consider unmanageable workload to be a critical issue (CASW, 2018). Lack of time also impacted workers' ability to provide families best care (CASW, 2018; Hughes & Chau, 2012; Davies & Krane), resulting in several outside referrals to community agencies, adding barriers to those families without access to childcare or transportation (Hughes & Chau, 2012). The inaccessibility of services and the shuffling between overburdened systems disproportionately impacts those families who are already structurally disadvantaged, making them more prone to child apprehension and family separation.

Mandatory ages for exiting care are not necessarily conducive with readiness for independent living (Provincial Advocate for Children and Youth, 2012; Goldstein et al., 2017) and there is a growing discrepancy between the age-out criterion and the general population remaining with their families well into their twenties, with research suggesting extended care could improve youth outcomes (Courtney & Hughes-Heuring, 2005; Provincial Advocate for Children and Youth, 2012). As it has been well established that housing is one of the most significant social determinants of health (Mikkonen & Raphael, 2010), increasing the availability of low barrier, culturally appropriate, youth-centred housing is crucial for youth who are unable to return to their family home (Barker, 2017). Evaluations of transitional housing programs are scarce, but a longitudinal study in the United States found that children receiving supportive housing services had declining levels of child protection involvement while their homeless peers showed no reduction in child protection involvement over time (Hong & Piescher, 2012).

Outcomes Following Child Welfare Involvement

Outcomes amongst children and youth

A number of studies conducted in the United States and Canada have examined the outcomes of youth who have a history or are involved with child welfare services. Compared to the general population, youth with involvement in child welfare systems are:

- Less likely to graduate high school (Barker et al., 2014; Kovarikova, 2017; Brownell et al., 2010) or enrol in post-secondary education (Provincial Advocate for Children, 2012)
- More likely to experience unemployment or be reliant on social assistance when aging out of care (Brownell et al., 2010; Barker et al., 2014; Martin & Walia, 2019)
- More likely to become young parents (Provincial Advocate for Children and Youth, 2012; Tweddle, 2007)
- More likely to be involved in the criminal justice system (Barker et al., 2014; Kovarikova, 2017) including incarceration (Provincial Advocate for Children and Youth, 2012)
- More likely to be sexually exploited or trafficked (van Berkum & Oudshoorn, 2015)
- More likely to engage in substance misuse (Barker, 2017; Barker, Kerr, Dong, Wood, & Debeck, 2017)
- More likely to experience mental health difficulties (White et al., 2011; Tweddle, 2007; Forge et al., 2018), especially those with multiple care placements (Barker et al., 2014; Representative for Children and Youth, 2016)

Although there are very few studies that disaggregate data of youth in child welfare systems by gender, researchers have found that young women with a history of child welfare involvement experience higher levels of emotional distress (e.g., anxiety, depression, delinquency, and trauma symptoms) than young men (Wolfe, Scott, Wekerle, & Pittman, 2001). Young women leaving government care are also more likely than the general population to become pregnant and give birth (Provincial Advocate for Children and Youth, 2012; Tweddle, 2007). This may be due to the transition out of care coinciding with developmental milestones such as increased sexual activity and involvement in intimate relationships (Goldstein et al., 2017). Young women with a history of abuse and involvement with child welfare are especially vulnerable to many challenges, including higher rates of dating violence compared to the general population (Collin-Vezina, Herbert, Manseau, Blais, & Fernet, 2006; Wekerle et al., 2009).

> **Promising Practice**
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> **Aboriginal Head Start** in Urban and Northern Communities is a community-based Indigenous early childhood development program funded by the Public Health Agency of Canada. The program is rooted in an Indigenous cultural-linguistic framework and focuses on education, health promotion, nutrition, social support, and parental and family involvement. A Statistics Canada study found that this program is reaching children in significant need and is having positive health and education outcomes for Indigenous children.

A study in British Columbia found that youth who did not have a history of child welfare involvement were 20 times more likely to enrol in post-secondary education programs (Provincial Advocate for Children,

2012). Because youth in care are less likely to complete high school and lack of education is a predictor of negative outcomes, including unemployment and poverty, critical interventions are needed in the education system (Brownell et al., 2010).

Outcomes amongst mothers

Little attention has been given to mothers' health and social outcomes after involvement with child protective services. Qualitative research gathering mothers' insights suggest an escalation in mental health struggles, such as trauma (Kenny, Barrington, & Green, 2015), pronounced stigmatization and marginalization (Kenny & Barrington, 2018), and an increase in drug and alcohol use as a means of coping without their children (McKegney, 2003). Wall-Wieler et al. (2017) conducted a longitudinal, quantitative study in Manitoba comparing mothers whose children are taken into care with mothers whose children were not taken into care and found that the health and social situations of mothers whose children have been taken into care deteriorates. Welfare use, anxiety diagnoses, hospitalizations for mental illness, and substance use disorder increased in the two years following apprehension of their children (Wall-Wieler et al., 2017). Another study found that mothers who had a child taken into care had higher rates of suicide attempts and completions when compared with their biological sisters who did not have a child taken into care and mothers who received services from child welfare but did not have a child apprehended (Wall-Weiler et al., 2018). Studies have also shown negative outcomes with respect to economic stability. A mother whose child is apprehended must cope with the loss of the Child Tax Benefit, which can lead to struggles paying rent. Additionally, if she is living in subsidized housing, she may be required to move into a smaller unit or move out entirely (Novac, Paradis, Brown, & Norton, 2006). A quantitative study of 7,378 mothers whose children were taken into care in Finland found that these mothers had higher rates of unemployment, greater use of social assistance, and more disability pension use compared to mothers whose children were not apprehended (Hiilamo & Saarikallio-Torp, 2011).

> 12.4 We call upon all governments to prohibit the apprehension of children on the basis of poverty and cultural bias. All governments must resolve issues of poverty, inadequate and substandard housing, and lack of financial support for families, and increase food security to ensure that Indigenous families can succeed.
> - Final Report on the Inquiry into Missing and Murdered Indigenous Women – Calls to Justice (2019)

Increasingly, there has been concern about harm to children who witness their mothers being abused (Cross, Mathews, Tonmyr, Scott, & Ouimet, 2012; Hughes & Chau, 2012). According to the Canadian Incidence Study, the two most common categories of substantiated maltreatment in 2008 were exposure to intimate partner violence (34%) and neglect (34%) (Public Health Agency of Canada, 2008). The rising rates of intimate partner violence create a reason for concern; self-reported data from the General Social Survey on Canadians' Safety found that Canada's rates of intimate partner sexual assault rose between 2011 and 2016, primarily due to an increase in rates among women (rising from 16 victims per 100,000 women in 2011 to 20 in 2016 (Statistics Canada, 2018).

> "... if a woman loses her child, that's just more than upset. That's nothing a woman can handle, because that child was inside of her for that long... And they had that bond... I'm not the only one that, you know, lost my kid and be like, 'Oh, I'm happy. I'm going to still fight for life.'... A lot of women that lost their kids were just... some of them are not even in this world anymore, because they couldn't take the pain" (Caplan, 2019, p. 54).

Much of the literature is critical of child welfare practices with families experiencing violence, suggesting that workers force women to leave their partners and homes or risk removal of children (Alaggia, Jenney,

Mazzuca, & Redmond, 2007; Earner, 2010; Hughes, Chau, & Poff, 2012), and women have reported that they will stay in abusive situations out of fear of child apprehension (Martin & Walia, 2019; Alaggia et al., 2007). Women involved in both domestic violence and child welfare systems face increased scrutiny and "mother blaming" (Davies & Krane, 2006). Despite knowledge of systemic inequalities that lead women to remain in abusive situations, their actions are continually framed as individual choices made as mothers (Davies & Krane, 2006), undermining women's autonomy (Maki, 2017), and ignoring their incredible capacity to survive under precarious circumstances (Trocmé & Chamberland, 2003). The responsibility of protecting children typically falls on mothers, and the duty of child protection workers to place the child at the centre of care relegates mothers to the sidelines (Anglin, 2002). A mother's ability to complete tasks assigned to her by the welfare system becomes evidence as to whether or not she has the motivation to change (Davies & Krane, 2006). Interviews with child protection workers revealed that the decision of whether to continue monitoring a situation, close a file, or return children home was usually contingent on the ability of mothers to keep themselves and their children safe, and in some cases, mothers were ordered to go to women's shelters to prove that they were safe from their partners' violence (Hughes & Chau, 2012). Importantly, in some studies mothers report feeling like despite 'doing everything right,' their child is apprehended. As a mother with child welfare involvement explained:

> "Children's services told me that they don't think I'm going to be a capable mom because I ran away from group homes and things; they think I'm just going to get up and leave my daughter somewhere and run away from her too. So I didn't find that really fair, I mean, I don't understand why. I did everything I could: I went back to school, I was looking for a job, I stayed out of trouble, I didn't do drugs, I didn't smoke, nothing! Then all this crap happened and whatever else, and one day we got a phone call from [the position and place of employment of the person who contacted her], and he said to me: "Either you sign custody over to your mom, or we're going to take her away, and you will never see her again." She would go to foster care. So I broke down and signed custody over to my mom . . . My little girl saved me from prostitution, drugs, living on the street. I changed my whole life around, and things were just starting to get whatever normal is nowadays . . . After that happened, I had a mental breakdown and started cutting and using drugs again" (mother with lived expertise of child welfare involvement, quoted in Shier, Jones, & Graham, 2011, p. 374).

Lack of access to childcare resources also unfairly escalates child welfare investigations. These investigations are generally based on allegations of neglect, which are apprehensions linked to poverty and disproportionately impact Indigenous families, children of African descent, new immigrants, and other minority communities (Clarke, 2011; OACAS, 2016; Martin & Walia, 2019). In her Toronto study, Clarke (2011) noted that because of the lack of access to affordable child care in their neighbourhood, Afro-Caribbean mothers may rely on an older sibling to pick up a younger child from school or the mother may leave a child at home alone, putting them at risk of involvement with the child welfare system due to a lack of 'proper supervision'. Shortage of childcare services is particularly challenging for those who are working multiple jobs to provide for their family. Literature suggests a need for greater, specific supports for mothers to improve outcomes for families and future reunification (Wall-Wieler et al., 2017).

As the government places increasing demand on social services organizations to provide evidence-based research and outcome measures to justify funding, researchers and stakeholders in the field point to the lack of data to support government-run child welfare programming. Acknowledging that there are children in need of protection and that many community programs in the country are successful at providing appropriate care, longitudinal research is urgently needed to evaluate the outcomes of child services, as it is clear that those involved in the system face exceptional hardships.

Promising Approaches and Practices

British Columbia: The Huu-ay-aht First Nations Social Services Project

The **Huu-ay-aht First Nations Social Services Project** is focused on forming 'circles of protection' around families, extended families, house groups, and the Nation. Through increased services like family support liaison workers, pregnancy support, anti-violence intervention, crisis intervention, and transitional living support for low-income families, the goal is to prevent children from being placed in government care. No child will age out of care and wrap-around support will be available for any community member who assists in child care and child rearing (Huu-ay-aht First Nations Social Services Panel, 2017).

Toronto, ON: Keeping Families Together

Skylark's **Keeping Families Together** is a wraparound service initiative that aims to prevent out-of-home placements for youth in families experiencing conflict. The program also helps children returning from care to reintegrate into their families and community. Skylark collaborates with child welfare agencies who refer all youth to the Keeping Families Together program and other children's mental health centres (Skylark Children, Youth and Families, 2018).

Montreal, QC: Portage Mother and Child Centre

Portage Mother and Child Centre is a residential drug addiction rehabilitation program for pregnant women and mothers with young children. Many mothers hesitate to seek addiction treatment due to fear of losing custody of their children. At Portage, mothers and children receive treatment together. Educators work with children at the on-site childcare service while mothers are involved in therapeutic groups. Aftercare services are provided following discharge (Portage, 2019).

Alberta: Advancing Futures Bursary

Between ages 18 and 22 years old, youth who have been or are still in permanent care can access an **Advancing Futures Bursary**. This bursary assists youth in completing high school, entering post-secondary education, learning a trade, or attaining a certificate. Expenses are paid for by the province. In 2008, 73% of youth in care who were enrolled in this program were able to complete their studies, which is higher than the provincial average (Provincial Advocate for Children and Youth, 2012).

Ontario: Prenatal Support Program, Durham Children's Aid Society

The Prenatal Support Program at Durham's Children's Aid Society is an early intervention program aiming to assist with safer pregnancies and infant health. It's a voluntary service that supports pregnant women who have no children in their care, and who may need some help to ensure their well-being and that of their baby. Referrals to the program may include a range of concerns, such as substance abuse, domestic violence, mental health concerns, and parenting capacity.

Cross-Canada Promising Practice: Family Group Conferencing (FGC)

(Newfoundland, Nova Scotia, Manitoba, Ontario, & Alberta)

First developed in New Zealand and brought to Canada in 1995, **Family Group Conferencing** (FGC) is recognized as an alternative approach to engaging families involved with child protection and an important tool in assisting children being returned to the care of family. The primary objective is to bring

the wishes, concerns, strengths, and resources of the family (including the nuclear family, extended family, and friends) to provide the child with safety and significantly reduce risk of future harm. The expertise of the family is identified within the Family Group Conferencing process, and family members' strengths and abilities are identified. Family members collaborate on the final plan for care that they will be actively engaged in carrying out, monitoring, and intervening in if necessary.

Windsor, ON: Five/Fourteen

Five/Fourteen is the only foster agency in Ontario that is dedicated solely to providing services to LGBTQ2S+ children and youth. It helps to locate, screen, train, and support foster parents for LGBTQ2S+ children and youth across Ontario. Five/Fourteen provides both preservice and ongoing training for foster parents and has a 24-hour support line available for foster parents.

Conclusion

Research overwhelmingly demonstrates the bidirectional link between homelessness and child welfare involvement, with women, girls, and gender diverse peoples experiencing some of the harshest consequences of these entanglements. The system's current practices are contributing to cycles of poverty, discrimination, colonization, and marginalization, glaringly evident in the overrepresentation of Indigenous children and children of African descent in the child welfare system. Threat of child apprehension also discourages women from accessing crucial, life-saving support services, trapping women in precarious housing situations and abusive relationships.

Efforts to prevent women and girls' homelessness must include sweeping changes to the child welfare system that breaks the link between child welfare involvement and homelessness in the lives of so many women, girls, and gender diverse peoples.

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Chapter 7: Housing

Homelessness is rooted in housing policy choices.

In the 1990s, Canada's housing market shifted from federal to municipal-level responsibility, with high influence by private sector actors (Burshett, 2007). Increasingly, this has been accompanied by the 'financialization of housing' – referring to the expanded role and unprecedented dominance of financial markets and corporations in the housing sector (United Nations, 2017). This shift has resulted in decreases in the availability of affordable housing and increases in evictions in parts of the country (Burshett, 2007; Parsell, Tomaszewski & Phillips, 2014). For example, the Advocacy Centre for Tenants Ontario (ACTO) released a report citing a major rise in no-fault eviction applications in Toronto, with an 84% increase in private landlords filing for 'own use' claims and a 294% increase in 'renovictions' since 2016 (ACTO, 2019). This escalating housing affordability crisis across Canada - alongside inadequate funding, staff, and supports for emergency shelters - has resulted in high levels of homelessness (Burshett, 2007; Gaetz et al., 2016).

> "When you do not have a place to put your head you are nothing! Having a peaceful mind will help you stand up tomorrow and look for a job…will make you stand up and feed your kids—but if you have a problem with housing you cannot do anything!" (Francis & Hiebert, 2011, p. 103)

In part because women are more likely to be represented in the 'hidden homeless' population, the rising rates of women's homelessness has been less visible (van Berkum & Oudshoorn, 2015). However, women, girls, and gender diverse peoples are particularly disadvantaged when it comes to housing security, with research demonstrating higher rates of housing need, discrimination in the housing market, and difficulties in gaining housing assistance (OHCHR, 2012; Walsh, Rutherford & Kuzmak, 2009). Multiply-marginalized women, including Indigenous women, newcomer women, and women with disabilities, face additional barriers in finding adequate housing due to systemic discrimination, colonization, and intergenerational trauma (Walsh, Rutherford & Kuzmak, 2009; Yerichuk, Johnson, Felix-Mah & Hanson, 2016).

This chapter will outline some of the unique challenges faced by women, girls, and gender diverse peoples In attaining housing security and stability. This review identified 7 key factors, in addition to a severe lack of affordable housing, which contribute to women's difficulties accessing adequate housing and contribute to cycles of homelessness. These include:

- Lack of women-specific housing and supports
- Poverty and economic inequalities
- Discrimination in the housing market and emergency shelter systems
- Intimate partner violence and gender-based violence
- Disproportionate childcare responsibilities
- Underfunded and overwhelmed emergency shelter systems
- Gaps in emergency services for women and gender diverse peoples

These factors impact women's pathways into homelessness, as well as influence physical and mental health, experiences of violence, and risk of sexual exploitation (Nemiroff, Aubry & Klodawsky, 2011; Waldbrook, 2013; Walsh, Rutherford & Kuzmak, 2009).

Towards a Statistical Portrait of Women's Housing Need & Homelessness in Canada

According to the pan-Canadian 2018 **Point-in-Time Count**, 36% of the 19,536 people identified experiencing homelessness during the count were women. However, even our best estimates of homelessness and housing precarity amongst women and gender diverse people in Canada are significant undercounts, in part due to the often hidden nature of their homelessness.[13] Women are less likely to appear in mainstream shelters, drop in spaces, public spaces, or access other homeless-specific services (Baptista, 2010; Maki, 2017), and are more likely to rely on informal or relational supports to survive (Bretherton, 2017). It is well-recognized that women experiencing homelessness negotiate a number of high-risk survival strategies to obtain shelter and avoid the dangers of the streets and co-ed shelter spaces, including by staying in unsafe and exploitative relationships and exchanging sex for shelter (Bretherton, 2017). As a result, women are systematically undercounted in Point-in-Time (PiT) Counts and other 'snapshot' methodologies that commonly focus on measuring absolute/'street' homelessness and homeless shelter usage, both of which tend to be male-dominated (Bretherton, 2017). This means that the full extent of homelessness amongst women, girls, and gender diverse peoples is largely unknown (May, Cloke, & Johnsen, 2007), leaving governments to design and implement policies and programming in the absence of key knowledge and data.

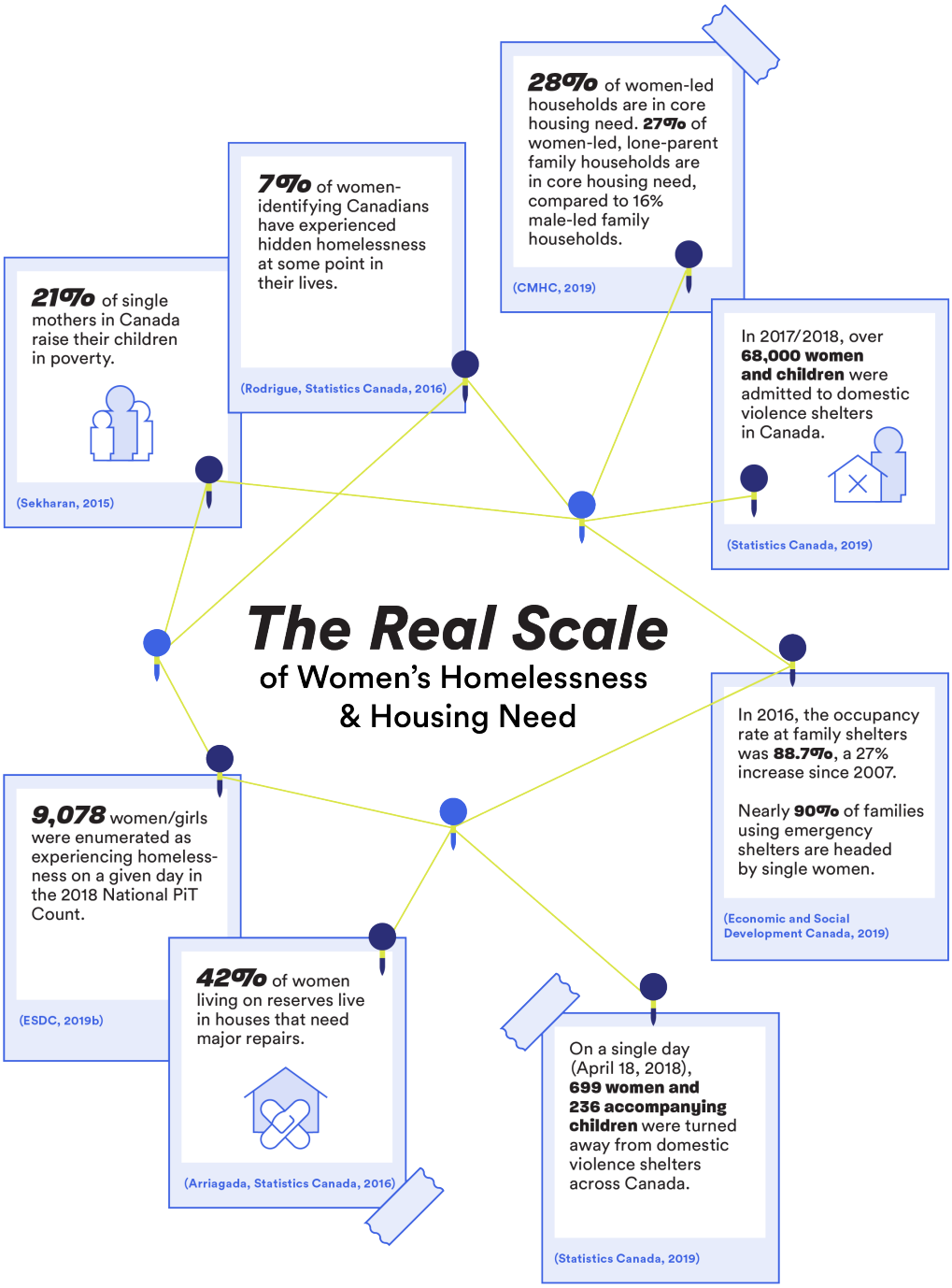
> **Hidden homelessness is much more prevalent than absolute/street homelessness in Canada: 2.3 million Canadians (nearly 1 in 10 Canadians) experienced hidden homelessness at one point in their lives.**
>
> **(Rodrigue, 2016, p. 2)**

This systematic undercounting makes it difficult to accurately estimate the number of women and girls experiencing homelessness in Canada (Bopp et al., 2007; Van Berkum & Oudshoorn, 2015; Pleace, 2016). Some reports have indicated that hidden homelessness is "estimated as three and a half times the amount actually counted" (Klassen & Spring, 2015, p. 1), but the empirical evidence supporting these estimates is scarce. While limited, the available data we do have suggests the scale of women's housing need and homelessness is much larger than we currently estimate. Our current approaches to measurement have not captured the scale of women's homelessness, the chronicity of women's homelessness, and how women move in and out of homelessness. In the absence of more comprehensive data, improving estimations requires that we 'piece together' various types of data, such as:

- Family shelter occupancy rates
- Women-led families living in poverty

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

- Indigenous women's housing need on reserves
- Rates of abuse and intimate partner violence (IPV)
- VAW shelter and service usage
- Women and children turned away from homelessness or VAW shelters due to capacity issues
- Women and gender diverse peoples experiencing human trafficking



Housing Need

Women across Canada also continue to experience disproportionate levels of housing need. Of the 1.7 million people experiencing core housing need[14] in Canada in 2016, 28% of these were women-led households (CMHC, 2019). Data also shows that 27% of women-led, lone-parent family households are in core housing need, almost double the rate of men-led households (16%) (CMHC, 2019). More women-led households live in subsidized housing than households led by men (44.1% vs. 40.5%) (CMHC, 2019), and these numbers are even more stark for particular groups of women. **Research** (Prentice & Simonova, 2019) indicates core housing need among:

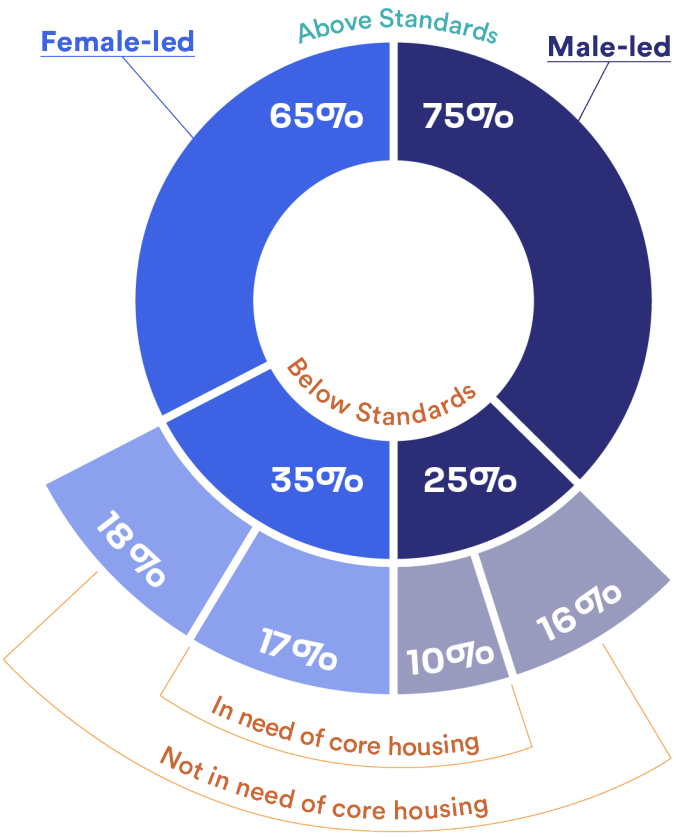
- 21% of senior, women-led households
- 22% of young, women-led households
- 25% of Indigenous, women-led households off reserve

In the face of escalating rental costs and decreases in rental vacancy (*Rental Market Report*, 2018), many women seek out social or affordable housing. However, these options are extremely scarce in many communities, with Statistics Canada data indicating:

> "One quarter of a million households, representing 1.9% or 283,800 Canadian households, had at least one member on a waiting list for social and affordable housing. Of these households, almost two-thirds (61.2%) or 173,600 households were on a waiting list for two years or longer" (2019a, p. 2).

These numbers are troubling given that remaining stuck in poor housing or on long waitlists for subsidized housing can trap women in cycles of poverty and abuse, while also creating the conditions for child welfare investigations when neglect is conflated with poverty (OACAS, 2016; Trocme et al., 2004).

Percentage of female-led households living in below standard housing and in core housing need



14 According to Statistics Canada (2017), "a household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards)" (n.p.).

Factors that Perpetuate Women's Homelessness & Affect Women's Access to Adequate Housing

In addition to the broader housing affordability crisis across Canada, women and gender diverse people face unique barriers to accessing adequate housing. These challenges are made more difficult for particular groups of women, including those impacted by violence, facing institutional racism, or experiencing poverty. This review identified 7 key factors that contribute to women's difficulties accessing adequate housing and contribute to cycles of homelessness. These include:

- Lack of women-specific housing and supports
- Poverty and economic inequalities
- Discrimination in the housing market and emergency shelter systems
- Intimate partner violence and gender-based violence
- Disproportionate childcare responsibilities
- Underfunded and overwhelmed emergency shelter systems
- Gaps in emergency services for women and gender diverse peoples

1. Lack of Women-Specific Housing and Supports

Research suggests there is a profound lack of safe, affordable, adequate, and appropriate housing for women, girls, and gender diverse peoples in communities across Canada. In particular, research reveals very few women-only, trauma-informed housing services within Canada (Fotheringham, Walsh & Burrowes, 2013; Kirkby & Mettler, 2016), particularly for Indigenous women (Martin & Walia, 2019). In fact, the most commonly cited barrier to housing security identified by service providers and women experiencing homelessness across the country -- including mothers in Calgary (Milaney et al., 2017), Indigenous women in Winnipeg (Drabble, 2017) and street-level/survival sex workers in Ottawa (McAleese & Schick, 2018) -- is the acute lack of housing options for women in their respective communities. For instance, frontline workers have expressed that finding suitable family housing is the most significant barrier to implementing Housing First for families across Canada, a frustration echoed by many family participants (Noble, 2015). This is particularly concerning for women-led families fleeing violence as lengthy wait times for safe and affordable housing can place women and their children at risk for further violence and homelessness (Noble, 2015; YWCA, 2013).

> "Rent supplement programs and public housing rent rates need to be re-evaluated to better facilitate affordability and address income insecurity for Indigenous women (i.e., the 25%-30% rent rate of gross income for public housing prevents income security for Indigenous women)." (NWAC, 2019, p. 43)

Researchers, women with lived expertise, and providers alike recognize that "until more affordable, appropriate, and safe housing stock is available, all sources of housing, including emergency and transitional shelters, are essential" (Fotheringham et al., 2014, p. 849; Maki, 2019; Martin & Walia, 2019; Noble, 2015), including housing and shelter options specific to Indigenous women (Martin & Walia, 2019). However, research in VAW shelter and homeless service settings describe critical gaps in meeting the specific needs of women which often relate to the impacts of violence and trauma, mental health and addictions, income support, child custody, children's programming, immigration, legal services, and housing advocacy -- often as a result of scarce resources (Burnett, Ford-Gilboe, Berman, Wathen, & Ward-

Griffen, 2016; Hopper, 2010; Maki, 2019). For women who have accessed emergency shelters and are interested in transitioning out, there are few affordable units and limited transitional housing available to bridge the gap between emergency shelters and long-term housing options (Maki, 2017). In fact, Women's Shelters Canada's 2016 annual survey of VAW shelters across Canada found that an astonishing 30% of respondents did not have social housing programs in their regions (Maki, 2017).

2. Poverty and Economic Inequalities

Attaining and maintaining housing in Canada is a significant economic burden for many individuals and families. Housing is often the biggest household expenditure for families with low to moderate incomes (Brown, Malone, & Jordan, 2015; Fotheringham, Walsh, & Burrowes, 2013; van Berkum & Oudshoorn, 2015). It has been documented that poverty is a main contributor to women's inability to attain and maintain adequate housing (van Berkum & Oudshoorn, 2015). In Canada, more than 2.4 million women and girls are surviving on low-incomes, and women make up the majority of the country's minimum wage and part-time workers (Canadian Women's Foundation, 2018). Poverty and discrimination in the labour market, evident in statistics stating that women earn only $0.87 for every dollar men make (Statistics Canada, 2018), contributes to housing precarity. Further, insufficient rental allowance in social assistance programs and rigid eligibility criteria make it difficult for low-income women to find and retain affordable housing (Martin & Walia, 2019; Wallace, Klein, Reitsma-Street, 2006; Vecchio, 2019).

> "The right to own, manage, enjoy and dispose of property is central to a woman's right to enjoy financial independence, and in many countries will be critical to her ability to earn a livelihood and to provide adequate housing and nutrition for herself and for her family."
> (OHCHR, 2012, p. 27)

Research shows poverty and income inequality is experienced along racial lines as well. For example, 2016 national census data indicates that one-quarter of Black women in Canada live below the poverty line (Statistics Canada, 2017). Similarly, unemployment rates among Black women were twice the rate of non-racialized women (12.2% vs 6.4%), even though labour participation was higher (Block, Galabuzi, & Tranjan, 2019). In the General Toronto Area (GTA) in 2016, working poverty amongst Black women was indicated at 10.5%, more than twice the rates for white male workers (4.8%) and white female workers (4.7%) (Stapleton, 2019). Such statistics demonstrate many Black women are at a financial disadvantage when navigating tight housing markets within Canada.

3. Discrimination in the Housing Market & Emergency Shelter Systems

The right to housing, food, water, sanitation, clothing, and an adequate standard of living is preserved in Article 11 of the *International Covenant on Economic, Social and Cultural Rights* (OHCHR, 2019). Despite this, women continue to experience housing discrimination across the globe (OHCHR, 2012), and policies within the Canadian housing system impact women's ability to find adequate housing. Research indicates that some women and gender diverse peoples face gender-based discrimination in the Canadian housing market, with research demonstrating landlords discriminate against women on financial assistance, women experiencing domestic violence, and Indigenous women (Baker et al., 2010; Vecchio, 2019). For example, a report on Indigenous women's experiences of housing discrimination in Vancouver revealed: landlords refusal to rent to Indigenous women receiving welfare; illegal rent increases; building staff who attempt to elicit sex in exchange for maintenance; poor sanitation; pest infestations; and illegal rules such as curfews and room checks (Martin & Walia, 2019, p. 20). According to the United Nations, discrimination against women takes place in public and private spheres, including within communities, families, and

homes, making the State's obligation to ensure effective protection against human rights violations perpetrated by private actors particularly important (OHCHR, 2012).

Research also demonstrates discrimination within the VAW and homelessness sectors themselves, which can make it difficult for women and gender diverse peoples to re-gain housing stability. While a range of discriminatory practices has been identified (e.g., Abramovich, 2017; Klingspohn, 2018), the exclusion and oppression of LGBTQ2S+ and gender diverse peoples is particularly evident in available research. For instance, Canadian research indicates that housing and shelter programs for youth experiencing homelessness are "designed primarily to accommodate cisgender residents" and that "the culture of the shelter system is an overall atmosphere of normalized oppression" (Abramovich, 2017, p. 2). American research similarly shows that transgender youth experience "humiliation and physical or sexual victimization" at homelessness shelters (Keuroghlian, Shtasel, & Bassuk, 2012, p. 68), including at the hands of shelter staff (Grant et al., 2011, p. 4). Given this, researchers and lived experts alike have called for anti-oppressive, trauma-informed supports, policies, and staff training as critical to ensuring the safety, dignity, and inclusion of LGBTQ2S+ women and gender diverse peoples (Abramovich, 2012, 2017; Chapple, 2020; Ecker et al., 2019).

4. Intimate Partner Violence & Gender-Based Violence

Housing plays a critical role in structuring women's safety. Research demonstrates that intimate partner violence (IPV) and housing insecurity are closely connected (Bridgman, 2002; Styron, Janoff-Bulman, & Davidson, 2000), particularly for newcomer women, Indigenous women, and women with children (van Berkum & Oudshoorn, 2015). A study conducted on intimate partner violence and homelessness by Pavao and colleagues (2007) utilizing the 2003 California Women's Health Survey noted that over 50% of homeless mothers became homeless due to their attempts at escaping domestic violence. Women with a history of homelessness and IPV struggle with housing retention, including discrimination by landlords, and often become trapped in cycles of housing loss and violence (Schiff, 2007; Baker et al., 2010). Escaping IPV may often require women to withdraw from permanent employment or familial support, and may lead to the use of shelters (Rosengard, Chambers, Tulsky, Long & Chesney, 2001). Schiff (2007) documents how homeless women who have histories of IPV are at increased risk of losing housing again in addition to being revictimized. Feelings of mistrust, fear, and isolation as a result of this trauma further contribute to barriers in accessing housing and domestic violence services (Hitchcox, 2003).

> "Given the limited period that women have to find housing during their stay at VAW shelters, the bureaucratic loopholes associated with applying for social housing, and the long wait times for units and social assistance, women may be unsuccessful in securing housing and may be left with no other choice but to return to their abuser or become homeless."
> (Maki, 2017, p. 34)

In some jurisdictions, victims of IPV may be able to access priority housing if a police report is filed against the perpetrator. However, reporting IPV to authorities is not without serious risks, burdens and suffering to the victim. For example, involving police may place newcomer women at risk of deportation, may require lengthy involvement with the criminal justice system, and can place women at high risk of retaliation by the abuser (Huey & Quirouette, 2010). Research has shown that women experiencing IPV face an even higher risk of violence, including domestic violence homicide, upon leaving an abusive relationship (Brownridge, 2008; Pedersen et al., 2013; Sinha, 2013; Tutty, 2015). Women experiencing IPV also report avoiding police involvement for fear that police will not help or protect them, or that they will not be believed (Jasinski et al., 2005; Huey & Quirouette, 2010).

Indigenous women in particular experience three times the rates of IPV and violent victimization compared to non-Indigenous women in Canada (Department of Justice, 2017) and are more likely to experience post-separation violence and be a victim of homicide (NWAC, 2010; Pedersen et al., 2013). Indigenous women leaving abusive situations face additional challenges in accessing housing or helping services due to limited availability on reserve or in rural or remote areas, or are forced to navigate through a lack of culturally-appropriate mainstream services (Klingspohn, 2018).

5. Disproportionate Childcare Responsibilities

Women often bear disproportionate childcare responsibilities and associated financial costs, affecting their ability to access housing that is affordable and meets their families' needs. Research demonstrates landlord discrimination against single-mothers and women on financial assistance, and that single mothers experience greater levels of poverty (Fotheringham, Walsh, & Burrowes, 2014), which can increase these families' vulnerability to inadequate housing, living in unsafe or inaccessible neighbourhoods, and ultimately to homelessness (van Berkum & Oudshoorn, 2015; Sekharan, 2015; Vecchio, 2019). National data reflects this, indicating that that women-led, lone-parent family households are significantly more likely to be in core housing need than men-led households (27% vs. 16%) (CHMC, 2019).

Women are generally the primary or sole/single caregivers for their children amongst families experiencing homelessness (van Berkum & Oudshoorn, 2015). Despite the incredible resilience of mothers experiencing homelessness (Nemiroff et al., 2011), lack of childcare and child-friendly services can make accessing housing supports difficult and create challenges to exiting homelessness (Fortin, Jackson, Maher & Moravac, 2014; Styron, Janoff-Bulman & Davidson, 2000). These difficulties are heightened for multi-marginalized women and their children, particularly Indigenous women. For example, the rate of shelter use for Indigenous children (ages 0-15) is 9.2 times higher than non-Indigenous children (ESCD, 2017), and research consistently shows that Indigenous mothers face unique burdens to regaining housing stability, such as racist and discriminatory treatment by landlords (Martin & Walia, 2019).

6. Underfunded and Overwhelmed Emergency Shelter Systems

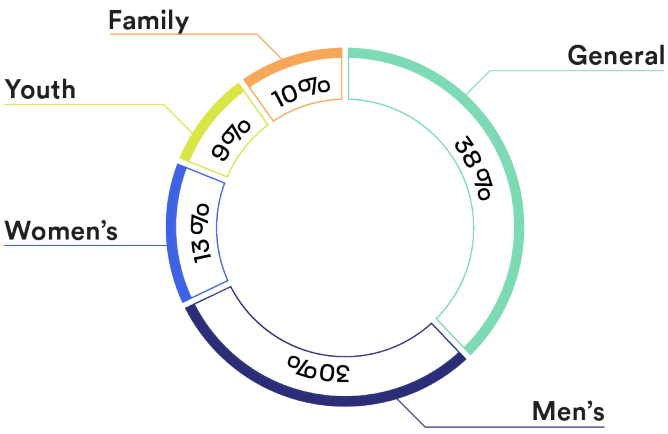
In the absence of providing access to affordable housing, it is incumbent upon the governments to provide women with adequate emergency shelter and supports that are designed to address their unique needs and recognize the unique ways in which they experience homelessness. However, many homeless shelters geared to women and families are at or over capacity, and the length of shelter stays amongst families has increased significantly in recent years **(Segaert, 2017).** In some communities shelters have been operating at or over capacity for decades (e.g., City of Toronto), while other communities have seen their demand grow in recent years. **ESDC's National Shelter Study** (2019) found that while the number of emergency shelter beds across Canada changed very little between 2005 and 2014 (hovering around 15,000 beds), the demand for shelter beds has increased.[15] On any given night in 2014, 92% of Canada's shelter beds were in use. In 2005, by comparison, just over 80% of shelter beds were in use across Canada.

VAW shelters are similarly at or over capacity in almost every community, with the majority only offering short-term lodging to women fleeing violence (less than 3 months) (Statistics Canada, 2019). The most recent national data indicates that 78% of VAW shelters across Canada are short term (428 out of 552 shelters), and the top challenge facing women when they leave abusive situations is lack of affordable and appropriate long-term housing options (Statistics Canada, 2019b).

[15] The *National Shelter Study* (2019) did not include VAW shelters or transitional housing.

As demand for shelter beds increases, women and gender diverse peoples face some of the greatest disadvantage. Across Canada, there are fewer women-specific emergency shelter beds – 68% of shelter beds are co-ed or dedicated to men, compared to 13% dedicated to women (ESDC, 2019). Men's shelters also have more than double the number of beds that women's emergency shelters have (4,280 beds compared to 2,092 beds). Further, while 38% of beds are reported to be within "general" emergency shelters across Canada (ESDC, 2019) – meaning shelter beds that are co-ed or open to all genders – research consistently demonstrates that many women will avoid co-ed shelters for fear of violence or because they have experienced violence within those spaces (Bretheron, 2017; National Inquiry into Missing and Murdered Indigenous Women, 2019).

Emergency shelter beds
by clientele served, PiT 2018



Source: (ESDC, 2019b)

The **Shelter Capacity Report 2018** indicates a very uneven spread of emergency shelters across the Canadian provinces/territories. For example, there are only two women-specific emergency shelters across all three territories, with a total of 37 beds across them (see Figure 2) (ESDC, 2019). Remarkably, the report revealed that some provinces and territories had zero women-specific emergency shelters in 2018, including PEI and the Yukon (ESDC, 2019). Similarly, data indicates that 70% of northern reserves have no safe houses or emergency shelters for women escaping violence, despite evidence that gender-based violence is particularly high in many of these communities (Martin & Walia, 2019).

Despite the profound violence and trauma that women and their children face on the streets, many are turned away from VAW and homelessness shelters each day due to capacity issues. Many shelters, if not most, simply do not have the number of beds needed to meet demand. A **2019 report** by the Standing Committee on the Status of Women recently reviewed national data, research, and testimonies on this trend in the VAW sector, reporting:

> "The Committee heard that violence against women shelters and transition houses often operate at capacity. Almost every witness told the Committee that shelters and transitions houses often turn away women and children fleeing violence because of a lack of space" (Vecchio, 2019, p. 27).

This is perhaps most dramatically demonstrated in a 2019 Statistics Canada report - **Canadian Residential Facilities for Victims of Abuse, 2017/2018**. The study coordinated simultaneous data collection at VAW shelters across the country, finding that:

> "On the snapshot day of April 18, 2018, 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%)" (p. 3).

Given that shelters are often the last resort for many women, this lack of capacity within the VAW and homelessness sectors may contribute to the perpetuation of homelessness and associated trauma for some women.

7. Gaps in Emergency Services for Women and Gender Diverse Peoples

Research indicates that gaps in services within the VAW and homelessness sectors create barriers to accessing supports and housing, particularly for multiply-marginalized women, girls, and gender diverse peoples. In many cases, gaps occur along lines of race, Indigeneity, gender, ability, sexuality, neighbourhood, and other dimensions. Multiply-marginalized women, girls, and gender diverse peoples are most likely to encounter services that do not meet their needs or are harmful, or may be unable to access services at all. For example, research demonstrates:

- There is a profound lack of emergency services for women and gender diverse peoples with disabilities. A DAWN Canada study reports that only 75% of homeless shelters have a wheelchair accessible entrance, 66% provide wheelchair accessible rooms and bathrooms, 17% provide sign language, and 5% offer braille reading materials (Alimi, Singh, & Brayton, 2018).
- There are limited culturally appropriate services for Indigenous and newcomer women, girls, and gender diverse peoples across Canada (Yerichuk, Johnson, Felix-Mah & Hanson, 2016), with many communities lacking any shelters or drop-ins run by and for Indigenous women (Martin & Walia, 2019).
- Women-only, trauma-informed housing services are limited and grossly underfunded (Fotheringham, Walsh, & Burrowes, 2013; Kirkby & Mettler, 2016)
- Mainstream homeless services are often not designed to address the specialized needs of trauma survivors, which in turn can compromise women's housing stability, safety, and recovery (Hopper et al., 2010).
- There is a lack of services and supports for gender non-conforming and LGBTQ2S+ peoples within both VAW and homelessness services (Abramovich, 2017), with a national survey indicating that only 53% of VAW shelters provide supports for gender non-conforming peoples (Statistics Canada, 2019).

At best, these gaps in services make it difficult for particular women and gender diverse peoples to access housing and supports they are entitled to. At worst, these gaps contribute to the deepening of violence, poverty, homelessness, and exclusion in the lives of the most marginalized women and gender diverse peoples in the country.

SPOTLIGHT: Housing First & Women

"There is no consensus on the specific types of independent accommodations women and girls require in successfully exiting homelessness, but for all women housing is the only true, long-term solution."

(van Berkum & Odushoorn, 2015, p. 1)

Over the years, there have been experimental and observational studies that provide insight into the housing needs and barriers to individuals experiencing homelessness. A major development has been the philosophy and approach of Housing First, which was originally designed to support individuals experiencing chronic homelessness and mental illness (Tsemberis, 2010). The Housing First approach views housing as a right and as such provides immediate, permanent housing and rent subsidy for individuals experiencing homelessness without preconditions, while offering flexible health and addictions services (Jost, Levitt & Porcu, 2010; Stefancic & Tsemberis, 2007).

Substantial evidence demonstrates the positive impacts of Housing First in ensuring housing stability and retention of permanent housing for individuals experiencing homelessness, mental illness, and substance use in Canada, the U.S., and internationally (Aubry, Nelson, & Tsemberis, 2015; Kirst, Zerger, Harris, Plenert & Stergiopoulos, 2014; Tinland et al., 2013; Tsemberis et al., 2004). Consequently, Housing First has become the centerpiece of community plans and policies to reduce chronic homelessness across Canada. Importantly however, the majority of the evidence to date is based on samples of predominantly single adult men, which can obscure the unique experiences of women. An early critique of the Housing First model noted a lack of gender considerations in key aspects of its programming (YWCA, 2013). In particular, women's advocates noted that the inclusion criteria based on 'chronic homelessness' effectively excludes many women from accessing the program due to the more hidden or episodic nature of women's homelessness (YWCA, 2013). Similarly, women's organizations note a lack of explicit programming addressing safety, violence, and trauma, all of which can have implications for women's revictimization and security (YWCA, 2013). Further research must be done to evaluate specific outcomes that are sensitive to the applicability and effectiveness of this model for women, girls, and gender diverse peoples, particularly amongst those who are multi-marginalized.

While gender-specific research and evaluations of Housing First remain limited, some recent Canadian studies demonstrate that Housing First is effective and "works best when designed with the unique needs of women taken into consideration" (Oudshoorn et al., 2018, p. 34). For example, a qualitative evaluation of a two-year funded gender-specific Housing First program in London, Ontario successfully housed a small group of chronically homeless women with complex needs, but also found that the grief and loss associated with having their children apprehended was a "root cause of ongoing trauma" among most of the women (Oudshoorn et al., 2018, p. 34). For many women securing appropriate housing to reunite with children was a primary concern, results which point to gender-specific needs and preferences in housing, with therapeutic implications for women separated from their children.

> **"... despite relative satisfaction with the Housing First approach as an invaluable intervention, Indigenous peoples' more deeply rooted sense of home remained largely disconnected from their housing experiences in the city. Whereas apartments met practical needs, several interviewees never felt "at home" in the sense of feeling connected to land, community, and family."**
>
> **(Alaazi et al., 2015, p. 33)**

Another qualitative study conducted with a subsample of Indigenous women and men from the Winnipeg *At Home/Chez Soi* study revealed "subtle tensions between Indigenous conception of home and Western normative understandings" (Alaazi et al., 2015, p. 34), highlighting the importance of including Indigenous women's voices in designing culturally appropriate housing and practices. For example:

> According to several of the interviewees, the full benefits of sweat lodges are realized only when they are blended with other spaces within a proximal home or community environment. Jenna explained how planning a trip to a sweat lodge limited her therapeutic experience as it shifted her healing practice from the routine to the exceptional: "Sweats are supposed to be where you live. You don't plan to go to sweats. You just get in there whenever you feel like (using) it."
> - Indigenous woman participant, Winnipeg At Home/Chez Soi (Alaazi et al., 2015, p. 35)

Given the unique housing challenges that women escaping violence face, some organizations and communities have adapted Housing First to meet the needs of this group. In Washington State, for example, the Housing First model has been adapted to provide permanent housing, survivor-driven mobile advocacy, and flexible financial and community supports for women fleeing intimate partner violence. A strategic initiative of the **Washington State Coalition Against Domestic Violence** (WSCADV, 2016), the results of a 5-year pilot study of the Domestic Violence Housing First (DVHF) program indicated that 96% of the women retained their housing after 18 months and 97% experienced increased safety (Mbilinyi, 2015). A follow-up demonstration project and longitudinal research study is currently documenting the impact of DVHF on housing stability, safety, and health outcomes among women and their children over two years, with a goal to "bring together domestic violence, housing, and homelessness providers, and advance a cutting edge model for intervention" (WSCADV, 2016). The DVHF approach has already been widely adopted across California, Colorado and Utah (Lopez-Zeron et al., 2019).

While Housing First can be adapted to local populations and community contexts, the implementation of Housing

Congregate Housing Models

Congregate models of housing offer another housing option for women, particularly for those coping with extensive trauma histories and multiple and diverse challenges, by providing needed community and on-site supports. For example, an evaluation of two trauma-informed, women-centered, harm reduction housing models for women with complex substance use and mental health issues in Toronto showed many positive outcomes (Kirkby & Mettell, 2016). Primarily offered in two low-barrier congregate settings with on-site supports, results included: a significant reduction in hospital Emergency Room visits and use of Withdrawal Management Services, increased housing stability (average >3 years), improved family life and relationships including a slightly increased chance of regaining custody of their child(ren), and an increased sense of safety and stability.

First is constrained by the availability of safe, appropriate and adequate housing options (Katz, Zerger & Hwang, 2017; Stock, 2016). A range of housing models, services, supports, and policy tools (e.g., the national portable housing benefit) are needed to address homelessness and reduce poverty, and must continue to be developed and implemented with an eye to ensuring they meet the needs of women, girls, and gender diverse peoples.

Promising Approaches and Practices

Research with women who have experienced homelessness indicates that factors that assist in maintaining housing utilizing services include: more inclusive rules and regulations, services geared toward children, employment assistance, community integration, private places, environmentally engaging spaces, and programs that are women-led and empowerment and harm reduction focused (Bowen, Canfield, Trostle, & Harley, 2015; Kirkby & Mettler, 2016; Waldbrook, 2013).

While housing models and initiatives for women, girls, and gender-diverse peoples are beginning to emerge, gender-specific data and evaluations are sparse and remain underrepresented in the homeless intervention literature. The need for housing that is gender-sensitive, culturally appropriate, and trauma-informed to maximize safety and avoid retraumatization for women cannot be overstated (Hopper et al., 2010; Milaney et al., 2020). Women fleeing violence, newcomer women, gender diverse peoples, Indigenous women, and women accompanied by children in particular may prefer a range of flexible and portable housing options, independent and communal, that will provide them with the safety and security to live free of violence and rebuild their lives (Kirkby & Mettell, 2016; Oudshoorn et al, 2018; YWCA Canada, 2013). Evidence-based research is thus urgently needed across the spectrum of housing models and programs that target the distinct and multi-faceted needs of women. A gendered, intersectional lens that takes into account women's varied experiences and identities is critical to these investigations.

Winnipeg, MB: HOMES Program

The HOMES Program at the **West Central Women's Resource Centre** (WCWRC) in Winnipeg, MB, helps women find and maintain their housing. The program assists with landlord disputes, connects women to the Residential Tenancies Branch as needed, and helps them to prepare for eviction hearings (WCWRC, n.d.).

Kitimat, BC: Tamitik Homeless Prevention Program

The Tamitik Status of Women in Kitimat, BC, works in partnership with BC Housing to deliver a **Homeless Prevention Program**. The program serves women who have experienced violence or are at risk of violence, among other vulnerable populations. The program can assist individuals and families with a portion of their rent or utilities in order to remain housed, can assist with a damage deposit, storage costs, and more (Tamitik Status of Women, n.d.).

Conclusion

In 2020, the UN Special Rapporteur on the Right to Adequate Housing published ***Guidelines on the Implementation of the Right to Housing***, which states:

> "As a result of discrimination and inequality in housing, many women and girls live in insecure, undignified and unsafe conditions, at increased risk of homelessness and violence. Women often lack security of tenure and equal rights to land and property as a

> result of inheritance laws, customs and traditions that discriminate directly or indirectly against them. Their access to housing, land and property, including through access to credit, is frequently dependent on a relationship with a male family member and is often jeopardized upon the dissolution of their marriage or the death of their spouse" (p. 12).

Despite the international recognition of gendered housing inequalities as a violation of women's right to housing, and the Canadian government's establishment of housing as a human right in **the National Housing Strategy Act**, women across Canada continue to experience disproportionate levels of housing need. There is a profound lack of appropriate housing for women, girls, and gender diverse peoples across Canada, which is exacerbated by the systemic barriers these groups face when seeking housing assistance. In the face of overwhelming housing difficulties many women resort to informal networks, or worse, high-risk survival strategies to obtain shelter and meet basic needs. This not only places women at high risk of violence and exploitation, but also renders them invisible to mainstream services, systems, and policy attention.

It is particularly critical that Indigenous women, girls, and gender diverse peoples' right to housing is responded to on an urgent and priority basis. Indigenous women and girls face some of the worst housing conditions and most severe housing need across the country. In many cases this is linked to colonial policies and practices within housing systems, as well as discrimination and inequity in the private housing market. Lack of housing, shelters, services, and supports on reserves across Canada contribute to the ongoing crisis of homelessness and violence experienced by Indigenous women, girls, and gender diverse peoples.

> "Home is connection, togetherness, helping, sharing, and watching the kids. You are at home when you are with your people. Home is a place where you would never be lonely."
> - Indigenous woman participant, Winnipeg *At Home/Chez Soi* (Alaazi et al., 2015, p. 34)

Safe, affordable, and permanent housing is the only long-term solution to homelessness for women, girls, and gender diverse peoples (van Berkum & Oudshoorn, 2015). While gender-specific research is beginning to emerge, the evidence-base examining the spectrum of housing needs and options for women, girls, and gender-diverse peoples remains underdeveloped. In the face of research and "policy invisibility" (Whitzman, 2006), we must urgently develop and evaluate promising gender-based housing models that can prevent and end homelessness for women, girls, and gender diverse peoples.

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SPOTLIGHT: Homelessness Amongst Women with Disabilities

According to Statistics Canada, 2.1 million women (14.9%) aged 15 or older live with a disability (Burlock, 2015).[16] Research suggests that women and girls with disabilities face significant barriers to accessing adequate housing, powerfully linked to the ways in which ableism structures the labour market and the housing system. The Law Commission of Ontario defines ableism as:

> "A belief system, analogous to racism, sexism or ageism, that sees persons with disabilities as being less worthy of respect and consideration, less able to contribute and participate, or of less inherent value than others. Ableism may be conscious or unconscious, and may be embedded in institutions, systems or the broader culture of a society. It can limit the opportunities of persons with disabilities and reduce their inclusion in the life of their communities" (Law Commission of Ontario, 2012).

Studies indicate that people living with disabilities are at greater risk for experiencing discrimination and social exclusion, which results in unequal access to meaningful social and economic opportunities (Mikkonen & Raphael, 2010). For women with disabilities, gender inequities may add additional social and economic barriers, including with respect to housing (Commission on Social Determinants of Health, 2008).

> Women with disabilities are twice as likely to experience homelessness of any kind than women without a disability. (Cotter, 2018)

Statistics Canada data paints a vivid picture of the housing inequities experienced by women with disabilities. Startlingly, nearly half (46%) of all Canadian women who report having ever experienced homelessness have a disability (Cotter, 2018). Importantly, **Statistics Canada reports**:

> "Having a disability is associated with hidden homelessness. Out of the 7.2 million Canadians aged 15 and over who reported having a disability, 13% also reported having experienced hidden homelessness, compared with 6% of Canadians without a disability. With regard to the different types of disabilities, those who reported having a mental or psychological illness (21%) or a learning disability (20%) had the highest likelihood of also reporting an experience of hidden homelessness" (Rodrigue, 2016, n.p.).

Available data also indicates that women with disabilities are twice as likely to experience homelessness compared to women without disabilities (Cotter, 2018). With regards unsheltered homelessness (i.e., living in a shelter or on the street), women with a disability are 4 times more likely to have experienced this at some point in their life than women without a disability (Cotter, 2018).

Research shows that women with disabilities often face physical and social barriers to accesing shelters and social services, inhibiting their ability to fully utilize services. A study by DAWN Canada reported that only 75% of shelters report having a wheelchair accessible entrance, 66% of shelters provided wheelchair

[16] Disability, as defined by the 2012 Canadian Survey on Disability, is determined by assessing the "frequency of with which one's daily activities were limited and the degree of difficulty experienced" (Burlock, 2015). This is described as the "social model" to disability where disability may be the result of "combinations of impairments and environmental barriers, such as attitudinal barriers, inaccessible information, an inaccessible built environment or other barriers that affect people's full participation in society" (Ontario Human Rights Commission, 2016).

accessible rooms and bathrooms, 17% of shelters provide sign language, and 5% offer braille reading materials (Alimi, Singh, & Brayton, 2018). Beyond a lack of physical accommodations, shelter and transition houses' employees may not be equipped to address the diverse needs of women living with disability.

These stark statistics demonstrate the urgent need to address housing inequities faced by women and girls with disabilities. There remain limited studies looking at the intersection of women and girls' experiences of living with a disability and homelessness, and almost no research on gender diverse peoples' experiences. In particular, intersectional research is needed to better understand and address overlapping forms of oppression and barriers to housing for women with disabilities.

> "Notably, even when controlling for other factors, a history of homelessness remained associated with an increased risk of violent victimization for women with a disability. The odds of being a victim of violent crime were more than twice as high for women with a disability who had ever been homeless compared to those without a history of homelessness, other factors being equal. Homelessness was not a significant predictor of the risk of violent victimization for men with a disability when keeping other factors constant."
>
> (Cotter, 2018, n.p.)

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Chapter 8: Homelessness and Housing Need amongst Indigenous Women, Girls, and Gender Diverse Peoples

Indigenous women, girls, and gender diverse peoples disproportionately experience housing need across Canada, including some of the most egregious violations of the right to housing (Patrick, 2014; Farha, 2019). These experiences are directly linked to colonial structures and the ongoing genocide being committed against Indigenous Peoples across Canada. The settler colonial project of Canada, beginning in the 1600s, is deeply gendered and continues to dispossess Indigenous women of their lands, cultures, and ways of knowing, doing, and being (National Inquiry into MMIWG, 2019). The result has been structures and systems that dehumanize and oppress Indigenous women, subjecting them to poverty, sexual violence, and murder (LaRocque, 1994; National Inquiry into MMIWG, 2019; Patrick, 2014).

One commonality within and across the majority of Indigenous communities is a fundamental belief that: "women are the heart of their Nations and communities" (National Inquiry into MMIWG, 2019, p. 129). Despite this, Indigenous women experience profound violence, racism, housing need, and homelessness across Canada, underscoring the urgent need for political action. In this chapter we briefly explore the connection between colonialism, homelessness, and housing need in the lives of Indigenous women, exploring why Indigenous Peoples' right to adequate housing and self-determination must be at the centre of all efforts to end homelessness in Canada.

The Definition of Indigenous Homelessness

The definition of Indigenous Homelessness, developed by Jesse Thistle (2017), is used throughout this chapter to guide the review of literature and identify themes in women's homelessness that might not be recognized through other definitions of homelessness. Thistle's definition of Indigenous homelessness, unlike 'colonialist definitions of homelessness', is defined as not

> "lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous worldviews. These include: individuals, families and communities isolated from their relationships to land, water, place, family, kin, each other, animals, cultures, languages and identities. Importantly, Indigenous people experiencing these kinds of homelessness cannot culturally, spiritually, emotionally or physically reconnect with their Indigeneity or lost relationships" (Thistle, 2017, p. 6).

Reviewing literature through Thistle's definition of Indigenous homelessness is a critical approach that identifies intersecting oppressions shaping Indigenous women, girls, and gender-diverse people's experiences of homelessness.

A Statistical Portrait

First Nations, Inuit, and Métis are distinct nations in Canada that are oftentimes referred to collectively as "Indigenous Peoples." Each of these nations is governed by unique knowledge systems, rooted in rich histories, languages, traditions, and worldviews. Recognizing this diversity is critical to understanding the complexity of housing and homelessness challenges experienced by First Nations, Inuit, and Métis Peoples

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(Thistle, 2017). Unfortunately, statistical efforts lack such recognition and lean more towards homogenizing the experiences of Indigenous communities, pointing to the critical importance of rigorous and disaggregated data on Indigenous women's housing and homelessness.

Various reports and studies point to the over-representation of First Nations, Inuit and Métis women in housing insecurity and homelessness. The *National Inquiry into Missing and Murdered Indigenous Women and Girls* (National Inquiry Into MMIWG, 2019) identified housing insecurity and poverty as disproportionately and severely impacting Indigenous women, girls, and gender-diverse peoples. Pervasive systemic inequities associated with poverty and housing insecurity for Indigenous women, girls, and gender-diverse peoples include:

> … lower education rates, adverse experiences, discrimination in education systems, and difficulty accessing post-secondary education; higher unemployment rates, and racial- or gender-based biases in hiring processes; the loss of traditional Indigenous land, skills, and livelihoods; higher costs of living in northern communities; lack of support for youth aging out of foster care; being forced out of the family home or home communities due to family violence or discrimination due to gender identity or sexual orientation; lack of affordable housing, and insufficient capacity in shelters, or lack of shelters; and cyclical, intergenerational impacts of low socio-economic status. (National Inquiry Into MMIWG, 2019, p. 142)

Systemic inequities manifest in multiple aspects of housing insecurity and homelessness for Indigenous women, girls, and gender-diverse people. As reported in the **2016 Homelessness Partnering Strategy Coordinated Point-in-Time Count**, "Indigenous respondents were younger and were more likely to be female than non-Indigenous respondents. Indigenous respondents were also less likely to be in shelters or transitional facilities, and more likely to report hidden homelessness, particularly among those who identified as First Nations" (Employment and Social Development Canada, 2017, p. 21). Studies indicate Indigenous Peoples are twice as likely to experience hidden homelessness than their non-Indigenous counterparts, and that First Nations, Inuit, and Métis women are also significantly overrepresented (Rodrigue, 2016).

Data indicates that 21% of Indigenous women live in housing that is in need of major repairs compared to 7% of non-Indigenous women

(Arragiada, 2016).

More broadly, Indigenous women face disproportionate housing adequacy issues. Indigenous women are more likely to be living in inadequate housing conditions, including housing in need of major repairs, compared to non-Indigenous women. Statistics Canada reports that in 2011, 11% of all Indigenous women were living in overcrowded dwellings, with data indicating 30% of Inuit women and 14% of First Nations women were living in crowded dwellings compared to only 4% non-Indigenous women (Arragiada, 2016). Regardless of region, Statistics Canada found that in 2011, "on-reserve First Nations females and Inuit females in Inuit Nunangat [are] most likely to live in crowded homes and homes requiring major repairs" (Arriagada, 2016, p. 11). For example, the following percentages of Indigenous women and girls were living in homes that required major repairs:

- 42% of First Nations women and girls who lived on reserve;
- 16% of First Nations women and girls who lived off-reserve;
- 14% of Inuit women and girls who lived outside of Inuit Nunangat; and
- 35% of Inuit women and girls who lived in Inuit Nunangat (O'Donnell & Wallace, 2011).

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Factors such as living in rural, remote or Northern communities, living on reserve and lack of access to shelters and affordable housing stock further exacerbate housing insecurity among Indigenous women, impacting their housing trajectories and outcomes. For example, Statistics Canada reports found that overcrowding is four times more likely for First Nations women and girls living on reserve versus those living off reserve (Arragiada, 2016). Despite the large numbers of Indigenous women and girls living in rural and remote regions of the country, immense jurisdictional and regional challenges continue to sustain high levels of abject poverty, homelessness, and housing precarity in these regions. For women and girls experiencing family violence and living in rural, remote, and Northern communities, it is particularly challenging to travel to and access shelters and other services (National Inquiry into MMIWG, 2019). In their scoping review, Van Berkum and Oudshoorn (2015) explain 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."
>
> (Martin & Walia, 2019, p. 123)

> The rural context contributes to significant poverty for women and girls due to a lack of employment. Furthermore, geographic distance between services, a lack of transportation, the high cost of basic needs, and the decision to migrate to a more urban community facilitate pathways into homelessness and barriers from exiting it. Improving the critical lack of housing, providing options (i.e. supportive and transitional housing), and accommodating women and girls in close proximity to services is suggested. Improving service integration and accessibility are important to maintaining housing (p. 3).

For many Indigenous women and girls who cannot access on-reserve housing – and for those who can access on-reserve housing but face pervasive discrimination, violence, and poverty while living on reserve – they are forced to move to urban centres in pursuit of employment, education, and access to housing (Callaghan et al., 2002). Unfortunately, due to core housing need, lack of supply of affordable and safe housing, lack of culturally appropriate services, discrimination, and poverty, the circumstances off-reserve are not much better (Callaghan et al., 2002, p. 26). In fact, "the city's urban Indigenous population, as well as recent immigrants, refugees and non-landed immigrants, and lone-parent households – all those most like to experience core housing need – are concentrated in the inner city" (Brandon, 2015). Reports from urban centres across Canada point to the dire state of housing insecurity and homelessness experienced by Indigenous women. In the Metro Vancouver region, 45% of women experiencing homelessness are Indigenous (Martin & Walia, 2019). In Winnipeg, an overwhelming 80% of women experiencing homelessness identify as Indigenous (Drabble & McInnes, 2017).

Another key oppressive intersection for Indigenous women and gender-diverse peoples is homelessness and violence. Many studies cite instances of intimate partner violence as a key factor forcing women to leave their homes and communities (Yerichuk et. al., 2016; Patrick 2014; Groening et. al., 2019). Exposure to homelessness and housing precarity increases the risk of violence for Indigenous women, girls, and gender-diverse people. According to a Canadian Centre for Policy Alternative (CCPA) report, Indigenous women experience exponentially higher rates of intimate partner violence compared to non-Indigenous women. Indigenous women are three-times more likely to be victims of violent crimes, with rates of violence in rural Northern communities as high as 70-95% (Greoning et al., 2019). In their report, Martin and Walia (2019) present staggering statistics on violence experienced by Indigenous women, stating:

> Indigenous women are 12 times more likely to be murdered or missing than non-Indigenous women. Indigenous women's rate of violent victimization is double that of Indigenous men, nearly triple that of non-Indigenous women, and more than triple that of non-Indigenous men. Indigenous women between the ages of 25-44 are five times more likely to die from acts of violence than other women the same age (p. 42).

Research also suggests that Two-Spirit and gender-diverse Indigenous people are at higher risks of experiencing violence and homelessness as well (Martin & Walia, 2019; Thistle, 2017).

While rates of violence among Indigenous women, girls, and gender-diverse people are significantly higher, Indigenous-led services offering culturally appropriate women-only, or gender-diverse-inclusive support, are severely lacking (Martin and Walia, 2019; Drabble & McInness, 2017). Research suggests that on-reserve shelter services for women fleeing violence are also funded inadequately and at lower levels compared to provincial counterparts (Yerichuk et. al., 2016).

Indigenous women are also highly likely to experience discrimination when accessing housing and/or housing supports due to "the multiple and intersecting forms of discrimination that they suffer because of their gender, Indigenous identity and socioeconomic status" (Farha, 2019, p. 14). According to a survey conducted by the Native Women's Association of Canada (NWAC), 44.6% of the participants reported having experienced discrimination from landlords when trying to rent (NWAC, 2019). Drabble and McInness (2017), further elaborate that many participants interviewed for their research also reported experiences of discrimination when renting or encountering landlords. Thistle's (2017) work identifies the inability to rent, due to discrimination, even when tenant space is available, as "Nowhere to Go" homelessness. This definition of homelessness particularly emphasizes the "complete lack of access to stable housing, shelter or accommodation; lack of kin supports; lack of knowledge about access to temporary housing or emergency housing services, even when such services exist" (p. 38).

> "Indigenous women are overrepresented in "unpaid, low-wage and precarious employment … [have] less access to social and community resources and supports including welfare and affordable day care and … [have] much higher rates of physical, sexual, and emotional abuse throughout both their adolescent and adult lives."
>
> (Scott, 2007, p. 27)

The Connection between Gendered Colonialism & Homelessness

Colonialism is a structural driver of homelessness. Advanced through "ongoing contravention of treaties, environmental devastation of Indigenous territories for resource extraction, and deep disparities in state social spending, [which] systematically impoverish First Nations and Northern communities and Aboriginal people living in urban centres," colonization of Indigenous minds, bodies and lands has perpetuated historic and ongoing trauma on First Nations, Inuit, and Métis communities (Paradis, 2016, p. 99; Thistle, 2017). At the root of this trauma, Thistle (2017) notes, is the disruption of "traditional and vital domestic and territorial systems of governance, and obliterating timeless institutions responsible for the socialization of Indigenous Peoples" (p.7).

The deep cultural and spiritual destabilization caused by colonization has produced a "thorough, complex and intentional unravelling of traditional social and cultural systems, known as cultural genocide, [it] has

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created and prolonged, and continues to perpetuate, Indigenous homelessness in Canada" (Thistle, 2017, p. 7). Punctuating the complex experience of homelessness is ongoing "legac[ies] of dispossession, displacement, child abduction, and genocidal social violence…[attributed] to intergenerational trauma that ruptures families and communities, and heightens vulnerability to violence, addiction, and mental health problems" (Paradis 2016, p. 99; see also Menzies, 2009; Patrick, 2014). The perpetuation of trauma, and the continued destabilization of Indigenous cultural, traditional, and social systems, is maintained through colonial structures, systemic discrimination, and invisibilization of Indigenous women, girls and gender-diverse peoples at the hands of public and private institutions (National Inquiry into MMIWG, 2019).

Gendered colonialism, and its intersection with homelessness, is visible in countries around the world. This is reflected in a **United Nations Special Rapporteur report** (2019) on the right to housing for Indigenous Peoples. The report, synthesizing global findings, asserts that Indigenous Peoples "are commonly subjected to discrimination in housing-related laws, policies and programmes and by housing providers, which compounds their marginalization and inadequate housing conditions" (Farha, 2019, p. 4). The "deeply rooted discrimination" nurtured over centuries, intertwined with social and cultural destabilization, has produced complex conditions of homelessness for Indigenous Peoples, particularly Indigenous women (Farha, 2019, p. 4). Similarly, Amnesty International asserts that Indigenous women "have been pushed into dangerous situations of extreme poverty, homelessness, and prostitution that make it easy for men, both Aboriginal and non-Aboriginal, to be extremely violent towards them" (2004, as cited in Scott, 2008, p. 149).

The relationship to land is of critical importance when discussing homelessness experienced by Indigenous women, girls, and gender-diverse peoples. For Indigenous Peoples, alienation and dispossession from land functions to sever physical and spiritual connection to the world, as well as understandings of home (Farha, 2019). As Yeo and colleagues (2015) explain, "For many women, the land on which they live, and autonomy and freedom regarding land is important to feeling home. In particular, for Aboriginal women and girls the ownership and right to land is paramount for being home" (p.5). In their work, Martin and Walia (2019, p. 17) highlight the displacement and impoverishment of Indigenous women resulting from loss of land, which they explain is "glaring when juxtaposed to the revenues generated by multinational and Crown corporations extracting resources from Indigenous lands." Understanding homelessness, and ongoing marginalization, experienced by Indigenous women is inseparable from the colonization of Indigenous Peoples' lands (Thistle, 2017).

> "Indigenous peoples' access to and control over their lands, territories and resources constitute a fundamental element of the realization of their right to adequate housing and therefore must be given legal recognition by States."
>
> (Farha, 2019, p. 15)

Importantly, the dispossession of Indigenous Peoples from their lands goes far beyond the physical, fracturing systems of governance and separating individuals, families, and communities from their homes and ways of living (Donnan, 2016). The complex dimensions of historical and ongoing marginalization of Indigenous Peoples are recognized within Thistle's (2017) **12 Dimensions of Indigenous Homelessness**. Defining the loss of cultural and familial connections as an aspect of homelessness, Thistle (2017, p. 35) highlights how the colonial dismantling of matriarchy embedded in Indigenous cultures, knowledge systems, and languages has displaced Indigenous women from "living in a good way", which involves thriving in all aspects of individual, family, and community life. The perpetuation and disproportionate impact of homelessness among Indigenous women is thus deeply linked to the intentional destabilization of Indigenous cultures, languages, knowledge systems, "gender roles, songs, traditions, rites of passage, kin groups, clans, moieties and broader community supports" (Thistle, 2017, p. 35).

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Gendered colonization powerfully impacts Indigenous women's roles and identities in their communities, in some cases transforming systems of governance and political processes in ways that exclude women's participation (LaRocque, 1994). Colonization of Turtle Island has reshaped gender politics and governance across the land in an attempt to replace matriarchal and matrilineal or semi-matrilineal societies with those governed by patrilineal and patriarchal systems (Norrie, 2014). Through the Government of Canada's *Indian Act*, many First Nations' women were displaced and excluded from their traditional positions of leadership and power and replaced by men. In fact, women were banned from voting in band council elections through the *Indian Act* until 1951 (Steckley & Cummins, 2008). Linda Tuhiwai Smith (1999) describes the impact that colonization has had on gender roles and relations within Indigenous communities:

> Colonization is recognized as having had a destructive effect on indigenous gender relations which reached out across all spheres of indigenous society. Family organization, child rearing, political and spiritual life, work, and social activities were all disordered by a colonial system which positioned its own women as the property of men with roles which were primarily domestic. Indigenous women across many different indigenous societies claim an entirely different relationship, one embedded in beliefs about the land and the universe, about the spiritual significance of women and about the collective endeavours that were required in the organization of society (p. 151-152).

A Brief History: Gendered Separation from Land, Kin, and Community through Violent Systems, Laws, and Policies

Gendered colonization, violence, and structural and systemic racism is woven into the very fabric of Canadian society. It is embedded in violent laws, policies, and systems intended to separate Indigenous women, girls, and gender-diverse peoples from their land, kin, and communities (National Inquiry into MMIWG, 2019; Thistle, 2017). The *Indian Act*, the reserve system, residential schools, and the child welfare system are a few of many forms of legal and policy-based violence enacted against women-identifying Indigenous Peoples and their families. These laws and policies have formed the basis for regional, provincial/territorial, and federal public systems that mutually reinforce violence, exclusion, and oppression. They form the basis for homelessness and housing need amongst Indigenous women, girls, and gender diverse peoples (Thistle, 2017). This section will explore each briefly.

The Indian Act

> **"The Indian Act still discriminates against Indigenous women and their descendants in the transmission of Indian status and membership in First Nations. Indigenous women suffer far greater rates of heart disease and stroke; they have higher rates of suicide attempts; they disproportionately live in poverty as single parents; their overincarceration rates have increased by 90% in the last decade; and 48% of all children in foster care in Canada are Indigenous. With this list of harrowing statistics, is it any wonder that thousands of our sisters are missing or murdered?"**
>
> **- Pam Palmater (National Inquiry into MMIWG, 2019, p. 53)**

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The ***Indian Act*** continues to profoundly structure access to housing for Indigenous women across the country. According to the 1996 Report of the Royal Commission on Aboriginal Peoples, Indigenous women have been "doubly disadvantaged" by unfair and discriminatory provisions in the *Indian Act* (as cited in Martin and Walia, 2018, p. 40). According to Donnan (2016), "In policy terms, one of the most problematic issues relevant to Indigenous women's housing has been their inequitable treatment under the Government of Canada's *Indian Act*" (p. 64).

Since its introduction into legislation in 1851, until it was amended through Bill C-31 in 1985 (Donnan, 2016) and Bill C-3 in 2011 (O'Donnell & Wallace, Statistics Canada, 2011), the *Indian Act* mandated that any Indigenous woman who married outside of her band would lose her "Indian" status and could not pass down her status to her children (O'Donnell & Wallace, 2011). At the same time, non-Indigenous women who married Indigenous men would gain status. Hence, Indigenous women who lost their status were unable to acquire housing within their band communities. Even after many of these women and their children were legally permitted to apply to regain status within their bands, the waitlists for housing in their communities were often too long to gain housing access (Donnan, 2016). Furthermore, the Supreme Court of Canada restricted Indigenous women living on reserves from possessing the matrimonial home upon dissolution of marriage. These laws prevented Indigenous women – whose husbands held a Certificate of Possession under the *Indian Act* – from seeking even interim possession of their on-reserve home, even in situations of domestic violence against the woman. The result was Indigenous women having to either remain in their violent households or to seek housing off-reserve, away from their kin and communities (Callaghan et al., 2002).

"In policy terms, one of the most problematic issues relevant to Indigenous women's housing has been their inequitable treatment under the Government of Canada's *Indian Act*" (Donnan, 2016, p. 64).

The *Indian Act* does not impact all Indigenous people in Canada uniformly. Entitlements and other federal fiduciary obligations entrenched in the *Indian Act* do not benefit Inuit and Métis women, who do not have 'status' under the *Indian Act* (Callaghan et al., 2002). The Métis, who were historically left landless after their title to land were extinguished through the Scrip System between 1860 – 1920s, became known as Road Allowance people, and experienced "extreme poverty and liminality" – "one of the worst cases of marginalization and erasure of Indigenous Peoples in Canadian history" (Thistle, 2017, p. 32). Many lived in ditches and on the side of the roads, their traditional lifestyles and means of sustenance stripped from them.

Inuit and Métis women, unlike First Nations women living on-reserve, are compelled to compete with non-Indigenous Canadians for social housing. This has had devastating effects on the Inuit population in the North, who mostly do not have access to private market housing and and due to conditions of poverty could not afford the high cost even if it existed. Their access to social housing also remains scarce and under-funded in their communities (Callaghan et al., 2002).

The Reservation System

Disenfranchisement is legislated for Indigenous women on reserves through the *Indian Act*. Around the 1850s, the Canadian government created reservations ("reserves") to confine and contain Indigenous Peoples to certain pieces of land. These functioned to:

- Gain control of land through expropriating Indigenous traditional lands for settlement and displacing Indigenous peoples from their traditional lands and ceremonial sites (Martin & Walia, 2019).

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- Monitor and control Indigenous communities through policies such as the Pass System, where Indian Agents and police had control over all activities on the reserves (Thistle, 2017).

- Assimilate Indigenous Peoples into colonial cultures and separate them from their own, particularly through dismantling matriarchy, "restructuring of homelands and lifestyles," and "disrupting clans, houses, and familial systems that had promoted safety and community well-being for generations" (National Inquiry into MMIWG Inquiry, 2019, p. 252).

- Create dependence of Indigenous Peoples on the Canadian government by depriving Indigenous communities of their traditional means of sustenance, as well as social and economic opportunities (Thistle, 2017; National Inquiry into MMIWG Inquiry, 2019; Martin & Walia, 2019).

Gendered colonization structured reserves to particularly disadvantage women and strip them of their traditional stature and lifestyles in their communities. According to the National Inquiry into Missing and Murdered Indigenous Women and Girls:

> …many reserves were located on the poorest agricultural lands, contributing to economic jeopardy for the entire community and especially for women, who were largely placed on the sidelines within a peasant farming context… the work women performed prior to being forced onto reserves, either with medicines, on the land, or within the context of trade, was directly threatened under the gendered assumptions of the *Indian Act* and of the reserve system (National Inquiry into MMIWG, 2019, p. 252).

Through the reserve system, Indigenous Peoples were forced from their traditional lands/home and restricted to the reserves. Policies and laws were implemented to forbid Indigenous Peoples from participating in their traditional cultural practices. The Canadian government prohibited Indigenous communities from following their traditional systems of governance, while enforcing colonial systems governance upon communities. As a result of this, gendered roles shifted and many family and community relationships and structures were fractured (Connors & Maidman, 2001).

The experiences of Indigenous women with reserve systems are reflected in Thistle's (2017) **12 Dimensions of Indigenous Homelessness** as "historic displacement homelessness" and "contemporary geographic separation homelessness." These dimensions of homelessness capture the historical and ongoing uprooting of Indigenous women from their traditional lands and their roles in their families and communities due to the colonial usurpation of land and consistent discrimination in legislation. Historically, "women were not permitted to live on their home reserve and were transferred to their husbands' bands upon marriage, losing any income from annuities from their former bands and, consequently, their economic independence" (Martin & Walia, 2019, p. 62; Harry, 2009). Even with amendments made to status legislation for Indigenous women, those on reserve continue to face barriers due to legal inconsistencies and confusions resulting in gaps in legal protections (Martin & Walia, 2019).

Apart from challenges in housing accessibility for Indigenous women, housing on-reserve is scarce, underfunded, and often inadequate. While the "federal government has undisputed constitutional responsibility as well as fiduciary duties emanating from treaty agreements" towards on-reserve housing, lack of political will in taking "urgent action" in partnership with Indigenous entities continues to shape the dire housing conditions on reserve (Callaghan et al., 2002, p. 23). Lack of housing and housing supports on-reserve uproot many women, forcing them to leave their home communities putting them at risk of impoverishment and violence in urban centres (Groening et al., 2019).

Residential Schools and the Child Welfare System

> **"It's really the whole roots of colonialism, where you create this dichotomy between the savage, that being Indigenous Peoples, and the civilized, that being the colonial forces … if you're a savage, you can't look after the land, and so the civilized have to take over. And if you're a savage, you can't look out for your children, and the civilized have to look after them."**
>
> **- Cindy Blackstock (National Inquiry into MMIWG, 2019, p. 339)**

Forced removal of children from their families and communities is an on-going violation of Indigenous and human rights, perpetuated by the Canadian state. Using the mechanisms of residential schools, the Canadian state forcibly removed Indigenous children from their families and placed them in schools, where children experienced physical, emotional, sexual, and mental abuse (Gone, 2013; Milloy, 1999; TRC, 2015). In addition to residential schools, the removal of Indigenous children - en masse - during the 'sixties scoop' institutionalized Indigenous families further within the child welfare system (Blackstock, Trocmé, & Bennett, 2004). As a result of these policies, and because of sustained and unrelenting Indigenous child apprehension practices (Sinclair, 2016), Indigenous children are still disproportionately overrepresented in the child welfare system (Blackstock, 2007; Sinclair, 2016; Sinha et al., 2011; Trocmé, Knoke, & Blackstock, 2004). According to the Auditor General of Canada, Indigenous children are 8 times more likely to be involved with the child welfare system compared to non-indigenous children (Martin & Walia, 2019, p. 111).

> **According to the Auditor General of Canada, Indigenous children are 8 times more likely to be involved with the child welfare system compared to non-indigenous children.**
>
> **(Martin & Walia, 2019, p. 111).**

Studies indicate that child apprehension is linked with homelessness and housing insecurity for Indigenous women and girls in multiple ways. Lack of transitional supports and "compounding" marginalization experienced while in care makes the child welfare system a pathway into homelessness for Indigenous women and children (Drabble & McInnes, 2017; Martin & Walia, 2019, p. 112). Furthermore, the housing insecurity and homelessness experienced by Indigenous women, who are often caretakers in their families, makes them further vulnerable to involvements with the child welfare system (Drabble & McInnes, 2017; Groening et al., 2019). Research also notes that fears of being involved with the child welfare system pushes women into overcrowding, homelessness, and hidden homelessness, restricting their access to supports and services even if they are available (what Thistle (2017) defines as "Nowhere to go" homelessness) (Drabble & McInnes, 2017).

Moving Forward

Indigenous communities and leaders have overtly called for Canadians and the Government of Canada to transform the systems and structures harming Indigenous women, girls, and gender-diverse peoples. This work must be grounded in both **Honouring the Truth, Reconciling for the Future: Final Report of the Truth and Reconciliation Commission of Canada** (TRC, 2015), as well as **Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls.** All

Governments have the opportunity to respond to and fulfill the TRC's *Calls to Action* and the National Inquiry into MMIWG's *Calls to Justice*, including the latter's Call to Justice with respect to housing (Call 4.6):

> "We call upon all governments to immediately commence the construction of new housing and the provision of repairs for existing housing to meet the housing needs of Indigenous women, girls, and 2SLGBTQQIA people. This construction and provision of repairs must ensure that Indigenous women, girls, and 2SLGBTQQIA people have access to housing that is safe, appropriate to geographic and cultural needs, and available wherever they reside, whether in urban, rural, remote, or Indigenous communities" (2019. p. 182).

As reflected in Thistle's (2017) definitions, Indigenous homelessness represents the loss of All my Relations – relationships with lands, kinships, communities, clans, languages, cultures, knowledge systems, and lifestyles. It represents ongoing colonial violence perpetuated on Indigenous women, girls, and gender-diverse people's lives through colonial institutions and systems. Any policy or programmatic responses to Indigenous women's homelessness must first acknowledge the loss of All My Relations through processes of violent colonization, and actively focus on enabling Indigenous cultural-linguistic reconnection and self-determination. As iterated through Elders, in the Elders and Knowledge Keepers Circle, it is critical to

> ...incorporat[e] home blessings, smudging, sharing circles, cultural programming; as well as connecting people with their languages increase opportunities to develop a sense of identity. Protocol must be incorporated as it plays an important role in ensuring that engagement cultural and ceremonial inclusion occur in a respectful and meaningful way. Further, ethical space needs to be created that exists outside of colonial structures, by developing cultural and ethical spaces including teepees and lodges (Williams & Lucas, 2019, p. 4).

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Understanding Indigenous Women's Homelessness through the MMIWG Inquiry Framework: "Pathways that Maintain Colonial Violence"

Structural colonization and institutional betrayal are at the core of homelessness experienced by Indigenous women, girls, and gender-diverse peoples. Colonialism, in both its ongoing and historical context, is critical for analyzing experiences of homelessness that actualize in the lives of Indigenous women, girls, and gender-diverse peoples. The **Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls** (2019) outlines a Framework that identifies the structures and forces that maintain colonial violence, based on the insights of Indigenous families and survivors. This Framework is underpinned by four pathways that enforce "historic and contemporary manifestation of colonialism" and lead to colonial and gendered violence. These pathways are:

- Historical, multigenerational, and intergenerational trauma;
- Social and economic marginalization;
- Maintaining the status quo and institutional lack of will; and
- Ignoring the agency and expertise of Indigenous women, girls, and 2SLGBTQQIA people.

Historical, Multigenerational and Intergenerational Trauma

The MMIWG Inquiry identifies historical, multigenerational, and intergenerational trauma as a key pathway that maintains colonial violence in Indigenous communities and peoples. Recognizing the "distinct experience of colonialization as the source of the trauma," the MMIWG Inquiry details that multigenerational and intergenerational trauma is inflicted through the historical context of "loss of land, forced relocations, residential schools, the Sixties Scoop and ongoing crises of over-incarceration and of child apprehension, along with systemic poverty and other critical factors" (Vol.1a, p. 113), passed on through generations within a family, community, or people. Such trauma spans across lifespans and generations. This "massive group trauma" creates a "historical trauma response" that "reframes challenges such as substance use, addiction, or suicidal thoughts, which are often seen as personal failings, as understandable responses to the trauma of colonial violence" (Vol.1a, p. 112).

Social and Economic Marginalization

Social and economic marginalization is another key pathway to maintaining colonial violence, often enforced through the active repression of Indigenous political power and self-determination by the systems and institutions of the Canadian settler colonial project. The MMIWG Inquiry makes clear how the marginalization of Indigenous women, girls, and gender-diverse people is a root cause of the violence inflicted upon them:

> These conditions are a direct result of colonial governments, institutions, systems, and policies that actively work to ensure their social, economic, and related political marginalization. They are rooted in historic dispossession from the land as well as current policies (Vol.1a, p. 114).

Indigenous women are marginalized at higher rates than Indigenous men and non-Indigenous people, experiencing significantly higher rates of "poverty, homelessness, food insecurity, unemployment, and

barriers to education and employment" as a result of colonial systems and institutions (Vol.1a, p. 114). The Inquiry Report draws a clear correlation between women's inability to meet basic needs and violence inflicted on them. Poverty, being a primary circumstance underpinning women's experiences of homelessness, is thus a manifestation of social and economic marginalization inflicted on Indigenous women systematically and through all levels of governments and institutions.

Maintaining the Status Quo and Institutional Lack of Will

The MMIWG Inquiry Report identifies the lack of institutional will, and maintenance of 'status quo,' as a factor in inflicting colonial violence on Indigenous women on an ongoing basis. This lack of institutional will, the report states, is embedded in "the child welfare system, the justice system, the health care system, police, schools, and universities, and even in some advocacy and anti-violence agencies" that individualize the struggles of Indigenous women, rather than understanding them as the result of structured social and economic marginalization (Vol.1a, p. 115).

Many times, agencies are in positions of first contact with Indigenous women experiencing dire circumstances and forms of suffering, including those experiencing violence and homelessness. Rather than understanding and recognizing this as colonial trauma, the MMIWG Inquiry explains that these institutions tend to "see the challenges Indigenous Peoples face as individual issues or personal failings [and] fail to protect the very people they're meant to serve" (Vol.1a, p. 115). Discrimination embedded in institutions, and the lack of moral and political will they hold to implement well-documented recommendations made by Indigenous communities and advocates demonstrates "a lack of real concern for the violence endured by Indigenous women, girls, and [gender-diverse] peoples" (Vol.1a, p. 116).

Utilizing institutional lack of will and betrayal as a lens to analyze Indigenous women's experiences of homelessness and housing insecurity enables us to understand how those entities, meant to serve women, consistently fail them, perpetuating harmful encounters that maintain colonial violence against Indigenous women, girls, and gender-diverse peoples.

Ignoring the Expertise and Agency of Indigenous Women, Girls, and Gender-Diverse People

The fourth lens emphasizes the importance of valuing the expertise and agency of Indigenous women, girls, and gender-diverse people. The MMIWG Report recognizes the powerful roles that Indigenous women, girls and gender-diverse peoples hold in their communities as "resourceful leaders, teachers, healers, providers, protectors and more" (Vol.1a, p. 116). The Report further highlights Indigenous women's agency and strength in driving meaningful change in their communities through advocacy, raising their voices against the ongoing colonial violence perpetrated upon them and their communities (Vol.1a, p. 116). Indigenous women, girls, and gender-diverse peoples have deep understandings and expertise in how violence and marginalization are inflicted through colonial violence - expertise that must be recognized and valued to lead meaningful change and implement deeply informed solutions.

In this literature review we utilize this lens to explore how the expertise and agency of Indigenous women, girls, and gender diverse peoples can be mobilized to end homelessness and housing need in Canada. We also use this lens to explore how Indigenous women's expertise and agency is undermined through homelessness and housing need, as well as within the very institutions that are supposed to support people experiencing homelessness.

SPOTLIGHT: Housing on Reserve – Maintaining Colonial Violence

The historical context of housing on reserve reflects patterns of the settler colonial project rooted in the taking of land and an ignorance of Indigenous Peoples' cultural ways of knowing, doing, and being. An array of intersecting factors impacts women's experiences with housing insecurity on reserve and subsequent migration off-reserve to seek housing outside of their communities (Groening et al., 2019). The policies shaping and influencing housing on reserve have contributed to "making poverty" in Indigenous communities, especially for Indigenous women, who were historically disenfranchised from their roles as matriarchs in their communities under the *Indian Act* and subsequent policies under the *Act* (Olsen, 2016, p. 348; Harry, 2009). Governed primarily through Indigenous Services Canada (ISC) and Canadian Mortgage and Housing Cooperation (CMHC), housing infrastructure on reserve is dependent on an array of complex policy structures and arrangements that create significant barriers for women's access to adequate housing (Patterson & Dyck, 2015; Nishnawbe Aski Nation and Together Design Lab (NANTDL), 2018). Severe lack of funding from ISC (formally Indian and Northern Affairs Canada (INAC)) and CMHC manifests in lack of affordable housing stock and substandard housing on reserve. The lack of housing on reserve is especially problematic for women who are leaving a relationship or fleeing violence and trying to find adequate housing in their communities (Groening et al., 2019; Patterson & Dyck, 2015; INAC, 2017; NANTDL, 2018; Brandon & Peters, 2014).

Historical disenfranchisement under the *Indian Act* is deeply embedded within women's access to housing on reserve and continues to perpetuate housing insecurity and homelessness as a form of colonial violence in women's lives (Olsen, 2016, p. 348; Harry, 2009, Groening et al., 2019). The next four sections will briefly view how the Pathways of Colonial Violence framework can outline some key policies and structures that are inflicting ongoing colonial violence on women in accessing adequate housing on reserve.

Housing conditions on reserve: The Indian Act as a source of historical, multigenerational, and intergenerational trauma

Research on Indigenous women's challenges with on-reserve housing draws a direct link between housing insecurity experienced by Indigenous women and the intergenerational impacts of the gender discrimination embedded in the *Indian Act*.

> **Literature on First Nations women's housing insecurity notes that the *Indian Act* structured gender discrimination into public policy, leading to gender discrimination that spans across generations and continues to impact Indigenous women today (Yerichuk et al., 2016; Harry, 2009, p. 24).**

Using the legal apparatus of Indian Status, the *Indian Act* legislated policies that discriminated against First Nations women based on their gender and displaced them from their roles as matriarchs and knowledge keepers in their communities (Harry, 2009). The *Indian Act* legally obligated First Nations communities to adopt Euro-centric patriarchal models, using Indian Status to disenfranchise communities from participating in political rights, such as voting and structuring reserves and residence on reserves to only include band members (Harry, 2009). Social services and housing provisions for First Nations women were tied not only to their Indian Status, but also to their band membership. Indian Status drew on patrilineality, which meant that Indigenous women involuntarily lost their Indian Status if they married a non-Status individual, or someone who voluntarily or involuntarily gave up their Status to become enfranchised

(Harry, 2009). With the loss of their status and band memberships, women were uprooted from their home communities.

Band memberships further complicated this arrangement. Marriage with a Status Indian who had a different band membership would also lead a woman to lose band memberships in her home reserve and have it transferred to her husband's band (Harry, 2009; MacTaggard, 2016). Regardless of whether they married non-Status Indians or Status Indians with a different band membership, women lost their band memberships, band annuities and, subsequently, residence in their home reserves, which severely limited their independence and access to secure housing (Harry, 2009). Until 1985, gender discriminating components of the *Indian Act* continued to shape policies impacting First Nations women. In 1985, the government did away with gender discrimination in the *Indian Act*, reinstating Indian Status for those who had lost it under previous provisions of the Act (Harry, 2009; Olsen, 2016). While this made thousands of women eligible for Indian Status, the amendment also gave band councils independence over determining their own membership rules (Harry, 2009; Olsen, 2016). Research notes that these rules were often gender-biased and discriminatory based on sexist perceptions created by legislation before the 1985 amendments (Harry, 2009; Olsen, 2016). Many First Nations women, while eligible for Indian Status, were not eligible for band memberships which would give them access to social programs, benefits, and housing on reserve (Harry, 2009; Olsen, 2016). Another challenge noted in research speaks to the lack of band capacity to apply for funding for housing to address the increase in housing need for those reinstated under 1985 amendment (Harry, 2009; Olsen, 2016). First Nations women, even when reinstated, continue to face the residual effects of gender discrimination deeply rooted in the *Indian Act* (Harry, 2009; Olsen, 2016; New Brunswick Advisory Committee on Violence against Aboriginal Women, 2008).

The literature emphasizes that housing insecurity experienced by First Nations women must thus be viewed through the lasting impact of intergenerational trauma resulting from displacement of women from their home communities (Yerichuk et al., 2016).

Housing accessibility on reserve for First Nations women is also deeply impacted by the structure of property rights on reserve. Absolute land ownership and private property were non-Indigenous concepts that were imposed on Indigenous communities through the settler Canadian project (Whonnock, 2008). Underpinned by patriarchal and colonial policies of the *Indian Act*, property rights on reserve were structured to benefit First Nations men over First Nations women (MacTaggart, 2016; Harry, 2009). Property on First Nations reserves is distinct from property off reserve, as First Nations people can only access property rights through allotments (the right to use and occupy a parcel of reserve land), which retains the communal and inalienable nature of land rights on reserve. First Nations Peoples are not entitled to land title on reserve, as legal title to reserve lands were held by the Crown (INAC, 2017). Allotments are approved through the Minister of Indigenous Services and band councils, and legitimized through Certificate of Possessions (CPs), issued as evidences to First Nations People's property rights (INAC, 2017). Historically, CPs have been an instrument through which First Nations women have been marginalized and discriminated against, with Indian agents generally issuing CPs to men (Atira, 2014; Harry, 2019; MacTaggard, 2016). Without their names on the CPs, women would be left without any allotment to their name, in case their marriage ended in divorce. Unlike women off reserve, until 2014 there was no legislation "that provided spousal entitlements after separation or divorce that applied on reserves" (MacTaggart, 2016, p. 1; New Brunswick Advisory Committee on Violence against Aboriginal Women, 2008).

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The *Indian Act* restructured gender relationships in First Nations communities and their families, implanting patriarchal forces and processes of violence within families and communities (Yerichuk et al., 2016; New Brunswick Advisory Committee on Violence against Aboriginal Women, 2008). The lasting effects of the displacement of Indigenous women from their home communities and the disruption of Indigenous families have been passed on through generations as historical, multigenerational, and intergenerational trauma. Housing on reserve, compounded by other socioeconomic challenges, contributes to the perpetuation of colonial violence and intergenerational trauma among First Nations women.

Housing on Reserve Causing Social and Economic Marginalization

Research notes that housing on reserve is at the core of social and economic marginalization faced by First Nations women in their communities. Literature on First Nations housing conditions notes a growing demand for, and significant shortage of, housing on reserve due to a young and growing population. The construction of new housing and renovation of existing housing on reserve has not kept pace with demand (Patterson & Dyck, 2015; INAC, 2017; NANTDL, 2018; MacKinnon et al., 2016).

> **36.8% of First Nations people on reserve live in overcrowded housing (Statistics Canada, 2016).**

Research notes that overcrowding leads to reduced life span of the house and creates increased instances of social and health problems such as stress and family violence (Assembly of First Nations (AFN), 2013). Overcrowding is also linked to increased risk of transmission of infectious diseases such as tuberculosis, hepatitis A, and shigellosis (Robson, 2008). Research also points out that instances of family violence, often linked to overcrowded housing and intimate partner violence, are rooted in colonial violence perpetuated by dire housing conditions on reserve (AFN, 2013; Robson, 2008; Groening et al., 2019).

Lack of shelters and housing options for women on reserve force them into off-reserve migration. This leaves women without significant supports from their communities in urban settings where they are often forced to adapt to a completely new cultural context without any of their community supports (Groening et al., 2019; Brandon & Peters, 2014; Yerichuk et al., 2016). Migration to urban settings from reserves is also shaped by experiences of poverty, low-income or no-income, and a lack of awareness about systems and processes for attaining housing in urban settings (Brandon & Peters, 2014). All of these factors leave Indigenous people more vulnerable to homelessness in urban settings, and women at increased risk of violence.

The poor state of housing infrastructure on reserve is also visible in the conditions of pre-existing housing. Statistics Canada data indicates that 44% of First Nations people living on reserve are living in housing that is need of major repair (Statistics Canada, 2016).

> **51% of First Nations people living in on reserve housing report living with mould and mildew.**
>
> **(AFN, 2013)**

Mould contamination is a major risk factor for respiratory illnesses and is compounded by other challenges with on-reserve housing, such as poor water systems and lack of proper sanitation (Robson, 2008).

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Multiple sources reviewed for this report pointed to the lack of high-quality water supply and sanitation systems, which contribute to deteriorating health consequences for First Nations Peoples on reserve (Patterson and Dyck, 2015; Robson, 2008; NANTDL, 2018; MacKinnon et al. 2016; AFN, 2013). The social and economic marginalization experienced by First Nations Peoples, specifically First Nations women, is evidenced in this statement made by the Nishnawbe Aski Nation Women's Council:

> We have known for a very long time that Nishnawbe Aski Nation communities do not have enough housing, and this often means that homes are overcrowded. In some homes there are not even enough beds for everyone and people take turns sleeping in shifts. We know that this way of living hurts the physical and mental health of our people. We also know that living this way forces some people into situations of having to deal with violence, addictions and mental health issues, whether it be their own struggles or someone else's. These circumstances do not affect just the people existing in these homes-the entire community suffers. Nishnawbe Aski Nation's Women's Council prioritizes the needs of people with special needs, the elderly, youth and women (NANTDL, 2018, p. 18).

While gender-disaggregated data on First Nations women's housing on reserve is scarce, historical discrimination embedded in government policies towards First Nations Peoples on reserves implies a disproportionate impact on Indigenous women (MacTaggard, 2016; Harry, 2009; NANTDL, 2018). Moreover, the severe shortage of housing on reserve and the epidemic of overcrowded houses creates hidden homelessness, particularly for women, making it difficult to gauge the extent of homelessness being experienced by First Nations women on reserve (Groening et al., 2019; Brandon & Peters, 2014).

Poverty on reserve is the result of colonial policies implemented to control Status Indians, ongoing federal jurisdiction over Status Indians, and historic underfunding of resources on reserves. Poverty poses significant barriers for women to access their matrimonial property rights on reserve (Olsen, 2016; MacTaggart, 2016; Harry 2009). While the Family Homes on Reserves and Matrimonial Interests or Rights Act (MIRA) allows women to apply for exclusive occupation of property, MacTaggart (2016) points out that this legislation is rendered meaningless due to the lack of enforcement mechanisms and avenues to access legal assistance on reserve. Legal precedent points to issues of valuation of homes on reserve lands leading to unfair compensation for the spouse in cases of separation or divorce. Coupled with systemic poverty and housing shortages on many reserves, the spouse, most likely the wife, is left to seek housing off reserve with significantly weaker financial supports. In many cases, a spouse does not receive payments to which they are entitled in the case of divorce because courts cannot order matrimonial property to be sold given the communal nature of reserve lands. As such, and due to the conditions of poverty, one spouse might not be able to make the payments owed to the other spouse.

Gendered dynamics of housing on reserve is directly linked to an over-representation of Indigenous women in experiences of housing insecurity, homelessness, and hidden homelessness off reserve (Groening et al., 2019). In her research, MacTaggart (2016) notes that "Indigenous women have disproportionately moved off reserve in comparison to Indigenous men, and limited access to affordable housing off reserve can result in tragic outcomes for women and their children" (p. 22 – 23).

Institutional Lack of Will and Maintenance of Status Quo

Housing on reserve is organized under complex arrangements involving band councils, ISC, and band members, which causes severe barriers towards achieving equitable housing outcomes and reflects a deep lack of institutional will among federal entities. While research has clearly pointed to the dire need for

improvement in housing infrastructure on reserve, the Canadian government's actions (or inactions) reflect a maintenance of the status quo. INAC's (2017) evaluation of housing on reserve notes that the complex arrangements of land holdings is the primary driver for confusion among many First Nations with respect to how to set up and implement housing by-laws and policies. This lack of clarity is shaped by the historical context of complex top-down policies from the federal government and particularly CMHC, that applied one-size-fits-all housing approaches to distinct and unique contexts of treaties and land tenures (Patternson & Dyck, 2015; Olsen, 2016; INAC, 2017). Research consistently points to the minimal or complete absence of capacity at band levels to address challenges related to the complex housing and infrastructure arrangements on reserve. Moreover, this absence of capacity also translates to dependency on federal funding to address housing shortage and inadequacy on reserve, which is clearly severely insufficient (Patternson & Dyck, 2015).

The lack of federal funds is estimated at an $8.2 billion gap in housing and infrastructure need on reserve (NANTDL, 2018).

Another reflection of this institutional lack of will on part of the federal government is the way in which funding is announced and allocated. Applying for federal funding and catching up with funding announcements occupies significant time at the band administration level, leaving little capacity for bands to develop community planning strategies (Patternson & Dyck, 2015; NANTDL, 2018). Bands also note that funding allocated to communities is too low compared to the actual needs for housing and infrastructure within communities (Patternson & Dyck, 2015; MacKinnon et al., 2016). The Nishnawbe Aski Nation concluded that annual funding tied to fiscal deadlines also increases the burden on First Nations, whose planning cycles are not reflected in the fiscal deadlines, and might follow seasonal or climatic timelines for construction (NANTDL, 2018). Considerations for the unique context of First Nations and their local circumstances, coupled with multi-year and sustainable funding, can decrease the burden on First Nations and create capacity in managing housing and infrastructure on reserve (NANTDL, 2018; Public Policy Forum, 2016).

Particular ISC and CMHC policies and programs maintain the status quo as well. While some research individualizes the condition of on-reserve housing, claiming neglect by those living in the housing (MacKinnon et al., 2016), Olsen (2016) employs a critical lens, noting that 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" (p. 347). Since its conception, housing on reserve has been structured within discriminatory policies and destructive interventions that perpetuate colonial violence on Indigenous Peoples, particularly Indigenous women, reflecting an absence of institutional will to improve housing conditions for Indigenous Peoples (Olsen, 2016). Bands and First Nations communities have not been supported to build capacity to adopt new programs implemented by the federal government. In this way, housing programs on reserve act as destructive interventions with unclear lines of responsibilities and accountabilities, perpetuating colonial violence and continuing to displace and disrupt Indigenous families from their home communities (Olsen, 2016; INAC, 2017).

Ignoring the Expertise and Agency of Indigenous Women, Girls, and Gender-Diverse People

A central theme from literature on housing on reserve is the importance of building and shaping on-reserve housing policy through a holistic approach to policy development, focusing on the unique contexts of First Nations communities and voices of marginalized groups, particularly women, older adults, and youth. This theme cuts across all levels of governance, including band councils. In their respective research,

MacTaggart (2016) and Harry (2009) note that band councils were created by the Canadian government as colonial structures and are often controlled by men, reflecting historical contexts of patriarchal colonialism, and failing to fully address women's needs and challenges. Such structures at the band level can lead to policies that marginalize and ignore the lived expertise of Indigenous women.

Apart from band structures, research also criticizes the absence of voices centred on Indigenous communities, particularly Indigenous women, and their lived expertise, in federal policy development. This silencing of women's voices leads to housing solutions that fail to address core housing need in communities (Whonnock, 2008; Olsen, 2016; Public Policy Forum, 2016; NANTDL, 2016). This is particularly reflected through Section 95, which structures tenant/landlord relationships between band council and band members, leading to significant misunderstandings and unpreparedness among community members that were not aware of rent-paying processes or had not previously participated in rent-paying processes (Olsen, 2016; Public Policy Forum, 2016). Such structures also forced bands into significant debt and bankruptcy, even though bands and First Nations communities had no input in shaping Section 95 or the programs implemented under Section 95 (Olsen, 2016; Public Policy Forum, 2016).

Indigenous women, girls and gender-diverse peoples' expertise should drive culturally-appropriate policy development and implementation. Community-based research consistently points to the failure of existing housing programs to address the social, emotional, and spiritual needs within communities, particularly as they pertain to women, youth, gender-diverse people, and older adults (Public Policy Forum, 2016; NANTDL, 2018; Brandon & Peters, 2014, New Brunswick Advisory Committee on Violence against Aboriginal Women, 2008). Research from Nishnawbe Aski Nation note the importance of inclusive housing, with housing solutions led by the lived expertise of women, gender-diverse peoples, older adults, youth and people with disabilities. A lack of inclusive housing options and gaps in community infrastructure in Nishnawbe Aski Nation has led to the displacement of marginalized groups from the community (NANTDL, 2018).

While research on Indigenous women, girls, and gender-diverse people's voices in shaping on reserve community is scarce, community-based research reflects the importance of lived expertise in guiding housing solutions on reserves. Viewed through the *Pathways to Colonial Violence Framework*, this survey of the literature makes clear that ignoring the lived expertise of First Nations people, particularly that of women, girls, and gender-diverse people, maintains colonial violence perpetuated through structures of on reserve housing. Significant shifts in future housing outcomes must focus on solutions that are localized, Indigenous-led, and lived-experience-oriented.

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SNAPTSHOT: Criminal Justice System, Housing Insecurity and Homelessness – the revolving door of colonial violence for Indigenous women, girls and gender-diverse peoples

Indigenous women's relationship with the criminal justice system is underpinned by a history of oppression and "patterns of devaluation and harm to Indigenous women" (Weber, 2018, p. 12). From law enforcement agencies to courts and corrections, all aspects of the criminal justice system are shaped by social contexts of racism, sexism, and "targeted forms of violence and abuse" directed at Indigenous women (Weber, 2018, p. 12). Structural discrimination in the criminal justice system can manifest in "police bias that impacts their interventions, inhumane treatment of women in the courts and by the courts, or their disproportionate imprisonment" (Weber, 2018, p. 12). The criminal justice system plays a key role in the marginalization of Indigenous women, girls, and gender-diverse peoples in present-day Canada.

Indigenous women's homelessness is intertwined with the criminal justice system primarily through two key pathways: interactions with the criminal justice system make Indigenous women vulnerable to homelessness, and being homeless makes Indigenous women vulnerable to interactions with the criminal justice system (Walsh et al., 2011). Indigenous women are significantly overrepresented in the Canadian criminal justice system, which speaks to the colonial violence inflicted through the criminal justice system on Indigenous women (Rudin, 2005; Walsh et al., 2011; Wesley, 2012). Through the next sections, Indigenous women's overrepresentation in the criminal justice system and its link to experiences of housing insecurity and homelessness will be explored through the Pathways to Colonial Violence Framework.

Intergenerational, multigenerational and historical trauma as a pathway into homelessness and incarceration

The overrepresentation of Indigenous women who interact with the criminal justice system and who are incarcerated is intrinsically linked to factors such as housing insecurity, homelessness, and poverty. Intergenerational trauma, which is at the core of the poverty and homelessness experienced by Indigenous women, increases their risk in coming in contact with law enforcement (Reitmanova & Henderson, 2016; Walsh et al., 2011; Vecchio, 2018). Reitmanova and Henderson (2016) note that socioeconomic factors such as poverty, homelessness, addictions, and mental health challenges impacting Indigenous women are deeply rooted in intergenerational trauma stemming from the colonial past of residential schools, Sixties Scoop, and loss of land and culture. Martin and Walia's (2019) report, *Red Women Rising*, further speaks to the link between intergenerational trauma, incarceration, and the impoverished conditions of Indigenous women by conceptualizing the residential school-to-prison pipeline. Their report cites that "approximately 50 percent of Indigenous women in federal custody attended or had a family member attend a residential school" (Martin & Walia, 2019, p. 129).

The lasting impact of residential schools is at the root of intergenerational trauma that manifests in mental health challenges experienced by Indigenous women and trauma responses, such as substance use and addictions. Research notes that Indigenous women prisoners are disproportionately assessed to have mental illness and mental health needs (Martin & Walia, 2019; Reitmanova & Henderson, 2016; Vecchio, 2018). Data also indicates that 76% of federally sentenced Indigenous women who accessed programs participated in mental health programs, while 26% accessed psychological and counselling services (Wesley, 2012). While, in theory, mental health supports should be available to Indigenous women before they come in contact with the law, in reality, Indigenous communities, and particularly Indigenous women,

lack equitable access to culturally-appropriate mental health supports in their communities (Reitmanova & Henderson, 2016; Vecchio, 2018). Intergenerational trauma among Indigenous women, coupled with the lack of culturally-appropriate mental health supports, is closely linked to women's experiences with homelessness and the criminal justice system; for many women these experiences come before any opportunity to access proper mental health services (Bingham et al., 2019; Reitmanova & Henderson, 2016; Vecchio, 2018).

Substance abuse and addictions rooted in intergenerational trauma also deeply impact the lives of Indigenous women, contributing to poverty, homelessness, and increased risk of becoming involved in the criminal justice system (Metcalfe, 2018; O'Grady & Lafleur, 2016; Vecchio, 2018; Walsh et al., 2013). Indigenous women's experiences with poverty and homelessness are linked to the history of colonial violence that has gutted the very social, cultural, and spiritual foundations of Indigenous communities (Rudin, 2005).

> **"Intergenerational trauma is at the root of many experiences Indigenous women encounter through the course of their lives. Unsettling lives at home, encounters with the child welfare system as children and later as mothers, untimely loss of loved ones and intimate partner violence, all inflict deep trauma on Indigenous women and turning to drugs and alcohol abuse becomes "ready coping strategy for alleviating the pain generated by that trauma."**
>
> **(Comack, 2018, p. 1)**

Dealing with a partner who is abusing drugs and alcohol also increases the risk of intimate partner violence and trauma for Indigenous women, leading them to flee their homes and become homeless (Reitmanova & Henderson, 2016). Substance abuse can lead to social isolation for Indigenous women, causing their family and support systems to withdraw from them, which can contribute to their homelessness (Walsh et al., 2011). Addictions and subsequent socio-economic circumstances such as loss of employment, and inability to access shelters, contribute to women's homelessness and result in Indigenous women's direct and indirect involvement with the criminal justice system (Martin & Walia, 2019; Ontario Native Women's Association, 2018).

Research consistently indicates that Indigenous women's experiences of poverty and homelessness are deeply rooted in intergenerational, multigenerational, and historical trauma, which makes them extremely vulnerable to criminalization. Housing insecurity, homelessness, life of streets, and subsequent interactions with the criminal justice system are intertwined with trauma responses such as substance abuse and mental health challenges, perpetuating ongoing colonial violence against Indigenous women.

Experiences with Homelessness and the Criminal Justice System leading to Social and Economic Marginalization

Applying the lens of social and economic marginalization reveals the revolving door of the criminal justice system's impact on Indigenous women. Social and economic marginalization of Indigenous women due to the historical and ongoing context of colonization makes them vulnerable to encounters with the criminal justice system (Walsh et al., 2011; Walsh et al., 2013). At the same time, interactions with the law enforcement agencies such as police, trials and other court processes, and custodial sentences marginalize Indigenous women socially and economically, leading to cycles of homelessness, poverty, and continuing encounters with the criminal justice system (O'Grady & Lafleur, 2016; Walsh et al., 2011).

Homelessness creates increased visibility in public spaces, which also leads to higher probabilities of encounters with law enforcement (City of Toronto, 2018).

Research indicates that poverty, manifesting in housing insecurity and homelessness, make women more likely to engage in sex work to make ends meet, leading to conflicts with the criminal justice system (Reitmanova & Henderson, 2016; Walsh el al., 2011). Pathways into sex work for Indigenous women can be shaped by housing insecurity and homelessness from having to flee violence at home, with some women reporting that they turned to sex work after feeling exasperated by the lack of shelters and transitional homes in their communities (Vecchio, 2018). For Indigenous women, sex work can be a "gendered survival strategy" that allows them to escape violence (Reitmanova & Henderson, 2016, p. 9). Research also notes that sex work "is almost solely brought to the attention of the police because of poverty, and activities of women living in poverty occur in the public sphere," often resulting in the criminalization of those involved (Reitmanova & Henderson, 2016, p.10). Martin and Walia's (2019) report emphasizes the importance of safety and a human rights approach towards sex work, particularly for women who are forced into it due to homelessness and sustaining themselves on the streets.

Children of mothers criminalized are more likely to be criminalized as well, leading to a cycle of child apprehensions and criminalization in Indigenous communities.

The Report of the Standing Committee on the Status of Women found child apprehension was also a factor in homelessness and the criminalization of Indigenous women, girls, and gender-diverse peoples (Vecchio, 2018). Going through the traumatic and disruptive experiences of being removed from their family leads to the social and economic marginalization of Indigenous women, including poverty and homelessness, which increases their risk of coming in contact with the criminal justice system (Law Commission of Ontario, 2017; Vecchio, 2018). The Law Commission of Ontario (n.d) determined that the overrepresentation of single Indigenous mothers in the criminal justice system causes negative impacts on them and their children. Children of mothers criminalized are more likely to be criminalized as well, leading to a cycle of child apprehensions and criminalization in Indigenous communities. Encounters with both the criminal justice system and child apprehension system are linked to subsequent challenges with housing insecurity, homelessness, and falling into the cycle of recidivism (O'Grady & Lafleur, 2016; Vecchio, 2018).

Research emphasizes that systemic factors, such as unemployment or under-employment, poverty, and homelessness have a disproportionate effect on Indigenous people's ability to receive bail. Indigenous people are less likely to be given bail, as bail depends on the individual's likelihood to attend court. Adverse socio-economic factors "make the Aboriginal accused person seem less likely to appear for court if released and thus either detained absolutely or required to obtain a surety to gain release" (Rudin, 2005, p. 53).

Transitioning out of the criminal justice system also poses significant barriers for Indigenous women, girls, and gender-diverse peoples, particularly with regards to accessing supportive and transitional housing. Women who enter the system homeless often leave the system homeless, making them vulnerable to repeat encounters with the justice system (Walsh et al., 2016). A John Howard Society of Ontario's report on reintegration post-incarceration notes:

> "For Aboriginal women, being homeless at release is the consequence of a wide-array of factors such as returning to poverty, driven by the inaccessibility to social assistance, educational programs, and employment opportunities; receiving harsh prison sentences which are served far away from family and important social support networks; inadequate reintegration supports (e.g., access to mental health treatment); past

> experiences of intimate partner violence which increase reliance on domestic violence shelters; and, discrimination by landlords based on past tenancy records, substance dependency issues, and involvement in prostitution" (O'Grady & Lafleur, 2016, p. 17).

Within the literature on homelessness and criminal justice involvement, it is important to make note of the scarcity of data on Indigenous Peoples who are gender-diverse or Two-Spirit. Colonial violence perpetuated through the historic erasure of Two-Spirit and other experiences of gender, and the creation of "racialized gendered hierarchies" has led to conceptualization of gender-binaries in research and data collection (Bringham et al., 2019, p. 9). Hunt (2016) found that the delineation of legal rights through categories of male and female has led to a systemic invisibility of Two-Spirit people's lives and experiences from public policies and research. While literature mentions the overrepresentation of Two-Spirit people in experiences of homelessness and police violence, Hunt (2016) argues for a deep inclusion of Two-Spirit people's perspective in policy and research on socio-economic marginalization of Indigenous people (Hunt, 2016; Martin & Walia, 2019).

Lack of Institutional Will and Maintenance of Status Quo

There is a significant body of research focusing on Indigenous women's encounters with the criminal justice system that notes the system is an oppressive and colonial tool that continues to marginalize Indigenous women (Martin & Walia, 2019; Metcalfe, 2018). Lack of institutional will and maintenance of status quo is not just apparent through agencies and organizations within the criminal justice system, but also agencies and organizations working within the housing and homelessness sector (Hewitt, 2016; Rudin, 2005; Walsh et al., 2013).

Research points to many areas where rigorous institutional will has the potential to transform interactions between the criminal justice system and Indigenous women, girls, and gender diverse peoples. In Ontario, for example, the province currently funds Indigenous community justice programs through Legal Aid Ontario, yet the funding for these programs is unsustainable and it is unclear if more programs will be added (Rudin, 2005).

> **Rudin (2005) describes the critical importance of sustainable and on-going funding towards restorative justice and community development programs to build capacity in Indigenous communities to address the social dislocation and marginalization leading to criminalization.**

He puts the onus on the province to fund such programs, focusing on restorative justice programs as critical decolonization processes for Indigenous communities to regain social control and maintain order – processes that were explicitly taken away from communities through colonization (Rudin, 2005).

Commenting on Aboriginal Justice Strategy (AJS), Reitmanova and Henderson (2016) point to the lack of nuance in the strategy with respect to the complex interplay of social, economic, interpersonal, communal, and historical factors that lead to criminalization of Indigenous women. Their research notes that an apt and thriving justice strategy would address structural factors that restrict Indigenous women's access to safe, affordable, and stable living conditions. In contrast, AJS individualizes the blame of criminalization on "women's individual deficiencies, behavioural inadequacies, and poor decision making," reflecting the lack of institutional will to address the role of structural aspects (Reitmanova & Henderson, 2016, 15).

Even when the criminal justice system has tried to incorporate more sensitivity towards Indigenous people's historic, social, and economic contexts, measures were unable to reach their fullest potential due to lack of sustainable funding regimes. This is evident through the Gladue Reports, which required courts to consider historical contexts and systemic factors, such as housing insecurity and homelessness, when determining sentences for Indigenous accused (Hewitt, 2016; Metcalfe, 2018). The Gladue Reports established that "all judges are under a positive duty to consider an Indigenous offender's history upon sentencing," presenting a model for restorative justice in the criminal justice system (Hewitt, 2016, p. 332). While Gladue Reports could be transformative for sentencing of Indigenous offenders, multiple research sources speak to the lack of institutional will in utilizing the reports to their fullest (Hewitt, 2016; Metcalfe, 2018; Rudin, 2005; Vecchio, 2018). There is also a lack of funding and capacity in legal aid organizations for Gladue Reports programs. Moreover, Gladue reports are not enforced for Indigenous women and those women without lawyers do not know it is an option available to them (Martin & Walia, 2019). Other challenges include Gladue Reports not being given significant weight in bail or sentencing decisions, not being enforced across jurisdictions with the same commitment, and (at times) leading to more stringent sentences when a history of marginalization is interpreted as a risk factor affiliated with the offender (Hewitt, 2019; Metcalfe, 2018; Rudin, 2005). Still, Gladue Reports propose hope for restorative justice models. However, a lack of institutional will in the criminal justice system continues to prioritize retribution-based models (Hewitt, 2016).

Research also points to the problematic nature of policing and the need for transformational changes in the policing system to end systemic discrimination and racism in officer responses to Indigenous women. Current training on race relations and Indigenous awareness maintain the status quo in the criminal justice system rather than seeking radical change (Rudin, 2005; Weber, 2018).

> **Addressing structural racism in police forces requires structural transformation that is informed by an understanding of the systemic challenges faced by Indigenous Peoples, including poverty (Rudin, 2005).**

Research suggests that the current system criminalizes poverty and the circumstances of poverty. Addressing such criminalization requires a systems-level and macro-level change in the criminal justice system (Martin & Walia, 2019; Rudin, 2005).

Housing and homelessness programs and services also play a role in the criminalization of Indigenous women. A report focusing on Indigenous women's homelessness in Calgary and Prince Albert concluded that women engaging in drug trafficking to sustain themselves on the streets are ostracized by shelter services and their access is therefore restricted (Walsh et al., 2013). The report identified the importance of increased flexibility in social services and fostering networks of supports to improve the lives of those socially and economically disadvantaged (Walsh et al., 2013). Without transformational policies, such systems are likely to maintain the status quo of cycles between homelessness, incarceration, and poverty.

Ignoring Indigenous women's, girls' and gender-diverse peoples's lived expertise

Research on Indigenous women's criminal justice involvement emphasizes the importance of Indigenous women's voices in addressing the overrepresentation crisis in the criminal justice system. The very nature of the criminal justice system is oppressive and colonial, leading many reports to state that seeking solutions for the overrepresentation of Indigenous women would not come from tinkering with the system itself; rather, it would require reimagining or rethinking the structure of the justice system (Hewitt, 2016;

Metcalfe, 2018; Rudin, 2005; Webber, 2018). Lack of Indigenous women's voices in the justice system has led to the ongoing overrepresentation of Indigenous women in the system (Weber, 2018).

Organizations representing Indigenous women across Canada have highlighted the value of lived expertise of Indigenous women, girls, and gender diverse peoples. A report submitted by Pauktutit Inuit Women of Canada (2018) to the Standing Committee on the Status of Women noted that the unique contexts impacting Inuit women must be represented when addressing structural factors, such as homelessness, that lead women into the criminal justice system. The report further outlines the importance of proper integration supports for Inuit women's release, including cultural awareness for staff of transitional services, to prevent Inuit women from cycling back into poverty or homelessness. Similar recommendations are echoed by the Quebec Native Women's Association's (2017) report to the Standing Committee, focusing on culturally-appropriate supports upon release for Indigenous women coming out of prison. Another report from the Institute for Aboriginal Advancement concluded that culturally-sensitive and Indigenous-led interventions "contribute to the likelihood of addictions recovery, healthy parenting once released, assistance with housing, and reconnection with Indigenous culture – all which are identified as essential to recovery and reintegration" (Weber, 2018, p. 30). The report emphasizes the importance of Indigenous women's voices in addressing the disproportionate representation of Indigenous women in instances of poverty, homelessness, and encounters with the criminal justice system (Weber, 2018).

Failing to recognize Indigenous women's expertise continues to perpetuate colonial violence against Indigenous women, girls, and gender-diverse peoples through cycles of poverty, homelessness and incarceration. This review of the literature suggests that Indigenous-led and involved solutions is a key pathway to addressing the ongoing colonization of Indigenous women through the criminal justice system.

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SPOTLIGHT: Viewing Inuit women's homelessness and health through the MMIWG Inquiry Framework: "Pathways that Maintain Colonial Violence"

Out of the 65,030 Inuit that live in Canada, approximately three quarters live in four regions - Nunavut, Nunavik, Nunatsiavut, and the Inuvialuit Settlement Region - collectively referred to as Inuit Nunangat (Inuit Tapiriit Kanatami, 2018). A very young population, with a median age of 25 years (relative to the median Canadian age of 40.4 years), combined with a fertility rate of 2.7 children per Inuit woman, points to a rapidly growing population (Government of Nunavut, 2017).

Inuit women face very high levels of intimate partner violence (MMIWG Inquiry, 2019), sexually transmitted infections (Government of Nunavut, 2016), and shortened life expectancy (74.0 years vs 84.8 for non-Indigenous women) due to the sustained colonial violence they experience. Indicators such as high infant mortality rates (12.3 vs 4.4 for non-Indigenous people, per 1,000 live births), suicide rates (five to twenty five times greater than the rate in Canada), and heightened rates of tuberculosis (181 vs 0.6 for non-Indigenous people, per 100,000 people) highlight a range of health issues within Inuit Nunangat (Inuit Tapiriit Kanatami, 2018). These health challenges are inseperable from the profound housing needs experienced by Inuit women, with a review of the literature indicating that colonial violence is at the root of Inuit women's continued experiences of homelessness and associated health challenges.

The relationship between residential schools, forced relocations, and Inuit women's homelessness and health

Inuit women and girls, like many First Nations and Métis Peoples, were subject to profound violence within residential schools.

> **In 1964, approximately 75% of Inuit school-aged children attended residential schools, and many Inuit girls were subject to high levels of physical, emotional, and sexual abuse** (MMIWG Inquiry, 2019).

Such childhood abuse is highly correlated with youth homelessness, with a large Canadian study demonstrating that 88% of street-involved youth experience some type of abuse (Public Health Agency of Canada, 2015). Further, childhood abuse has

> "… a direct impact on the physical health of street-involved youth. Poor housing conditions, such as crowding, shared bathrooms and lack of ventilation, compounded by stress associated with the violence and instability of street life increase street-involved youth's vulnerability to a wide range of physical illnesses. This includes tuberculosis, STBBIs [sexually transmitted and blood borne infections], diabetes, liver disease and respiratory tract infections" (Public Health Agency of Canada, 2015).

A history of childhood abuse is also linked to increased substance and drug abuse later in life (Public Health Agency of Canada, 2018), both strong correlators of homelessness (Echenberg & Jensen, 2009), further illustrating the mutually reinforcing relationship between homelessness and negative health outcomes.

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Forced and coerced relocations of entire Inuit communities by the Canadian government had, and continue to have, devastating impacts on the Inuit (Qikiqtani Inuit Association, 2014). Government enforced relocations began shortly after 1950 through the establishment of permanent settlements near water and planned air routes for the purposes of service and resource provision by the government, with no consideration for the Inuit way of life (Qikiqtani Inuit Association, 2014). Through a mixture of promises (including housing, food, schooling, and employment opportunities), threats (e.g., of removing children from their families), the sudden removal of families from their lands, and the destruction of people's homes and livelihoods (such as burning of homes and killing of *qimmiit*, or Inuit sled dogs), entire communities were displaced into settlements. These settlements often had inadequate numbers of houses, and the houses that were built were of very poor quality, issues that exist to this day.

Often accompanied by children, Inuit women's experiences with homelessness are primarily characterized by hidden and relative homelessness, although women experience absolute homelessness as well (Elliot et al., 2007). Severe housing shortages have led to people relying on their family and friends to house them (one type of hidden homelessness). In fact 11% of homes with children between the ages of 3 to 5 in Inuit Nunangat have been opened up to someone in need (Egeland, 2009). Severe shortages in housing also make it very difficult for Inuit women to leave unsafe and abusive situations (Pauktuutit Inuit Women of Canada, 2019).

> **Currently, 52% of people in Inuit Nunangat live in overcrowded homes (compared to 9% of all Canadians) and 31% live in homes that require major repairs (Inuit Tapiriit Kanatami, 2018; Minich et al., 2011) - both examples of relative homelessness.**

Overcrowded houses have inadequate ventilation, which allows for easier transmission of communicable diseases (e.g., tuberculosis), high concentrations of indoor air pollution (e.g., smoking), and higher probability for the presence of mould (Inuit Tapiriit Kanatami, 2013). The above is a small sample of the impact of the historical, multigenerational, and intergenerational trauma on current Inuit women's health and homelessness, as a maintained pathway of colonial violence.

The social and economic marginalization of Inuit women experiencing homelessness and associated health outcomes

Inuit women experiencing homelessness face social and economic marginalization in well-known social determinants of health, which include income, housing, food security, health services, and the environment, among others (Inuit Tapiriit Kanatami, 2014). Housing in Inuit Nunangat is "...characterized by high costs of construction, operation and maintenance..." (Crown-Indigenous Relations and Northern Affairs Canada, 2019), and along with the low incomes of the Inuit in Inuit Nunangat (median income of $23,485 compared with $92,011 of the non-Indigenous population), lead to many negative health outcomes (Inuit Tapiriit Kanatami, 2018).

> **Food insecurity is also prevalent in 44% - 70% of households in Inuit Nunangat, compared to the 8% rate across Canada, which can result in "...higher rates of heart disease, diabetes, and depression" for adults, as well as negatively impact "children's cognitive, academic and psychosocial development" (Inuit Tapiriit Kanatami, 2018).**

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When Inuit women seek social and health services, they face “gaps in accessible services and infrastructure deficits in Inuit communities” (MMIWG Inquiry, 2019, p. 485). This includes a lack of culturally effective and relevant healthcare, a transient service provider workforce, and forced medical relocation to access care for services ranging from childbirth to various illnesses (Inuit Tapiriit Kanatami, 2016). Such gaps and deficits, along with the discrimination that Inuit women experiencing homelessness face, result in various negative outcomes. These outcomes can be physical (e.g., communicable diseases), mental (e.g., substance abuse, mental illness), and social or cultural (e.g., loss of language and culture) (Elliot et al., 2007; MMIWG Inquiry, 2019; Qikiqtani Inuit Association, 2014).

Inuit women are also adversely impacted by climate change. For example, decreasing permafrost is leading to concerns of communities being flooded and having less access to game (Qikiqtani Inuit Association, 2014). Historically, Inuit communities were able to adapt to changing weather patterns due to their nomadic lifestyles, but the move to permanent settlements has greatly hindered this flexibility. Further, the change in freezing/ melting cycles in the arctic has led to accumulations of mercury and other toxins in the waters where Inuit hunt and fish (Cameron, 2011). All these impacts may lead to further displacement of already displaced communities, further increasing homelessness and other related negative health outcomes.

Maintaining the status quo and institutional lack of will in addressing homelessness and health emergencies among Inuit women

Research demonstrates a clear lack of institutional will to address homelessness, housing insecurity, and associated health challenges among the Inuit, and Inuit women in particular. In a report published on housing in Inuit Nunangat, the Senate Standing Committee on Aboriginal Peoples outlined the dire state of ongoing health challenges associated with the poor conditions of housing in the region (Dyck & Patterson, 2017). The report details widespread issues such as respiratory diseases from mould and highlights the health impacts of overcrowding and hidden homelessness on Inuit women. However, the report highlights that despite the dire need and high costs affiliated with building and maintaining housing in the region, funding for maintaining social housing stock under federal agreements continues to decrease and fails to align with the existing need for housing (Dyck & Patterson, 2017).

Low levels of government funding for housing in Inuit Nunangat is one of the clearest illustrations of a lack of institutional will to address the challenges faced by Inuit women and their communities. ITK’s Inuit Housing Strategy found that the lack of sustainable and predictable funding is recognized as one of the key barriers to developing long-term housing solutions for Inuit of Inuit Nunangat (Inuit Tapiriit Kanatami, 2019). Another report by the National Aboriginal Health Organization recognizes that availability of housing has been a persistent challenge in Inuit communities for over sixty years, and while recent investments through the National Housing Strategy and other government initiatives are positive, responses fail meet the urgency felt by Inuit communities (Knotsch & Kinnon, 2011).

Both the report by the Senate Standing Committee on Aboriginal People and ITK’s Inuit Housing Strategy point to the critical importance of sustainable, predictable, and multi-year funding delivered through funding mechanisms that reach directly to local Inuit organizations who are best equipped to identify needs within their communities (Dyck & Patterson, 2017; Inuit Tapiriit Kanatami, 2019). When funding is delivered through the territorial government, Inuit organizations fail to obtain the funding needed to address challenges in their communities (Inuit Tapiriit Kanatami, 2019). Without significant initiative from the Canadian government, the status quo will maintain and perpetuate colonial violence through poor housing and health outcomes for Inuit women.

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Developing health facilities and human resource capacities is also intertwined with housing circumstances in Inuit Nunangat. Multiple reports point to the prevalence of ongoing relocations to southern cities to access health and housing services (Inuit Tapiriit Kanatami, 2013; MMIWG Inquiry, 2019; Qikiqtani Inuit Association, 2014). Particularly in the case of Inuit women, girls, and gender-diverse people, violence in their communities and the lack of housing options can lead women to relocate from their communities to southern cities (Knotsch & Kinnon, 2011). This practice creates Inuit homelessness in southern cities, where services are over-stretched and at capacity, leaving Inuit women, girls and gender-diverse peoples isolated from their communities and culture (Knotsch & Kinnon, 2011). The government's initiative towards equipping communities to address the lack of health facilities and capacities is integral to addressing the relocation of the Inuit out of their communities. Lack of institutional will in developing health and housing infrastructures in Inuit Nunangat leads to the displacement of the Inuit from their traditional lands, perpetuating colonial violence.

Ignoring the agency and expertise of Indigenous women, girls, and gender diverse people

As leaders in their communities, Inuit women have expertise and highly valued roles related to food harvesting (Qikiqtani Inuit Association, 2014), healing, childbirth practices, leadership, teaching, and protection of the land (MMIWG Inquiry, 2019, p. 120). Historically, these roles led to Inuit women having a great deal of agency and expertise within their communities - both of which have been negatively impacted by ongoing colonial violence. Addressing, reducing, and eventually dismantling the pathways through which this colonial violence acts requires Inuit-led solutions, as has been called for by numerous Inuit women's publications, organizations, and advocates. One of the most common and oft-repeated recommendations to address Inuit's women's homelessness is to invest heavily in building affordable housing, as well as providing funding for repairs, both which can provide local jobs (Qikiqtani Inuit Association, 2019) and start to decrease the negative health outcomes linked to poor housing in Inuit Nunangat.

Research further highlights the importance of capacity building within communities, including ensuring Inuit communities have agency over all phases of housing construction and maintenance (Inuit Tapiriit Kanatami, 2019; Polar Knowledge Canada, 2019). Acknowledging Inuit women's agency in building and planning housing in their communities would lead towards culturally appropriate and sustainable housing solutions. As knowledge-keepers and healers in their communities, Inuit women, girls, and gender-diverse peoples have the lived expertise to lead housing and health transformation (MMIWG Inquiry, 2019; Polar Knowledge Canada, 2019)

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Chapter 9: Poverty and Social Assistance

"...I had sex for money, but it was just something, so I could get my daughter some formula because she was a newborn, and I needed formula for her..."

(Lived expert quoted in Murphy, 2016, p. 20)

The feminization of poverty in Canada makes it difficult for many women and women-led families to afford rent and other necessities (van Berkum & Oudshoorn, 2015; Sekharan, 2015). Women's disproportionate levels of poverty in comparison to men (Fotheringham, Walsh, & Burrowes, 2014; McInnes, 2016), their overrepresentation in minimum-wage and part-time jobs (Canadian Women's Foundation, 2018; Moyser & Burlock, 2018), and their assumed responsibilities for housework and childcare (Burt, 2001; Fotheringham et al., 2014; MacDonald & McInturff, 2015) create everyday challenges that can trap them in cycles of violence and housing precarity. Given this, provincial/territorial social assistance policies can have a significant impact on women's vulnerability to homelessness – both positive and negative. This chapter briefly explores the intersections between poverty, social assistance programs, and homelessness in the lives of women, highlighting the racialized and gendered nature of poverty in Canada and how social assistance rates and polices may contribute to economic marginalization for women who are already struggling.

Background: Social Assistance in Canada

Depending on the territorial or provincial jurisdiction, social assistance may be referred to as income support, income assistance, or welfare. Within their respective jurisdictions, these policies aim to support households through financial hardship and poverty so that they may access basic necessities (*Social Assistance Statistical Report*, 2016). The Canadian federal government has had a historical role in the development of social assistance, in tandem with territories and provinces:

- 1966 - Canada Assistance Plan (CAP) – The federal government shared the eligible costs that provincial, territorial, and municipal governments incurred in providing provincial social assistance and welfare services to persons in need.

- 1996 - The Canada Health and Social Transfer (CHST) replaced CAP. The CHST was a federal transfer provided to provinces and territories in support of provincial health care, post-secondary education, social assistance, and social services, including early childhood development and early learning and childcare.

- 2004 - The CHST was replaced by the Canada Health Transfer (CHT) in support of healthcare and the Canada Social Transfer (CST) in support of post-secondary education, social assistance, and social services, including early childhood development and early learning and childcare *(Social Assistance Statistical Report*, 2016).

Social assistance is a last-resort form of income. Eligibility criteria for social assistance programs vary across the country. However, all programs have key elements in common. For example, social assistance programs typically have an "assets limit," which refers to "household's liquid assets such as cash on hand

and in a bank account as well as stocks, bonds, and securities that can be readily converted to cash," in addition to an "income limit" (Tweddle & Aldrige, 2018, p. 68). There are three general approaches to defining income eligibility criteria for social assistance:

1. "A flat-rate amount permits a recipient to earn a certain amount after which welfare benefits are reduced dollar for dollar.

2. A percentage of earnings approach means that welfare benefits are reduced by a certain percentage. For example, a 50 per cent reduction rate means that welfare benefits are reduced by 50 cents for every dollar earned.

3. A combination of flat-rate and a percentage means that once the flat rate is exceeded, benefits are reduced by a percentage amount" (Tweddle & Aldrige, 2018, p. 4).

A significant segment of Canadian society falls into a broad definition of poverty, generally understood as "economic and material deprivation" (Statistics Canada, 2000), and thus often relies on social assistance. In 2017, 9.5% of Canadian families lived below Canada's Official Poverty line, as measured by the "Market Basket Measure" (MBM), defined as being financially unable to purchase a specific basket of goods in their respective community. Statistics Canada data (2019) further indicates that 9.0% of Canadians under the age of 18 were considered to be living under the poverty line in 2017, as were 22.7% of lone-parent families.

Women, Poverty, & Social Assistance Rates

Women, as a uniform group, are the most impoverished in Canada (Statistics Canada, 2018). Compared to men, women are more likely to work part-time or obtain casual work without benefits or job security, earn minimum wage, and depend on government income supports (Townson, 2009). They are also far more likely to be solely responsible for children while in these circumstances, and as a result, women lone-parent families experience much higher levels of poverty than male lone-parent families (Statistics Canada, 2018).

Poverty has very real implications for those experiencing it, with research consistently demonstrating that poverty is one of the main causes of homelessness for men and women (Laird, 2007). While social assistance is meant to alleviate poverty in principle, conditions of poverty are also supported by insufficient rental allowance in social assistance programs and rigid eligibility criteria (Martin & Walia, 2019; Wallace, Klein, & Reitsma-Street, 2006), including ineligibility for adult welfare until the age of 18 in many jurisdictions (Van Berkum & Oudshoorn, 2015).

Canada's current social assistance programs do not provide sufficient income to afford market-rent housing (Duchesne, 2015). Maytree's 2017 Welfare in Canada report showed that even where welfare incomes were highest, they fell short of the poverty threshold (Tweddle & Aldridge, 2018). Women receiving social assistance may also experience discrimination at the hands of landlords who often refuse to rent to persons whose primary source of income is social assistance (Callaghan et al., 2009).

In a 2008 report, the Canadian Feminist Alliance for International Action (CFAIA) called on the federal government to: (1) address women's poverty and inadequate social assistance rates, and (2) address endemic violence against Aboriginal women and girls. This coincided with critiques from the United Nations' that the Government of Canada had failed to comply with human rights commitments under the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) (Canadian Feminist Alliance for International Action, 2010). In their report, CFAIA asserts that cuts to social assistance have gendered consequences, which they outlined as:

- Women lose autonomy in their relations with men
- Women living on inadequate social assistance rates are more likely to live in unsafe housing and are more vulnerable to rape and sexual harassment, as well as poor health
- Women receiving welfare are more likely to have their children apprehended, not because the children are mistreated, but because they cannot provide adequate housing and food
- Women cannot leave abusive relationships because welfare rates are not sufficient to support them and their children. If they do leave, they often return for economic reasons, even when they are endangered.

Women facing IPV and poverty confront particularly challenging intersections when accessing social assistance, with some studies indicating IPV is higher among women receiving social assistance compared to the general public (Tolman & Raphael, 2000). According to Vecchio (2019) in the Report of the Standing Committee on the Status of Women, many women face loss of employment when leaving situations of intimate partner violence, as leaving the home implies a relocation that can compromise access to the workplace in addition to risks of workplace violence and related work instability. The same report additionally highlights that federal policy limits women's access to social assistance in two crucial ways:

1. A 90-day waiting period before having the option to change a marital status to single (which, if a woman is dependent on this status to access social assistance, suggests a three-month wait to relative financial autonomy); and
2. If both partners receive funds through Indigenous Services Canada, both the woman fleeing violence and the IPV perpetrator must provide a written notice to change their marital status (thus impacting access to social assistance).

These policy limitations illustrate instances wherein women's autonomy and financial security is undermined by cross-jurisdictional policymaking that does not reflect the lived realities of women living in poverty. Such policies may contribute to a woman returning to a dangerous partner for financial security, or may prevent her from leaving her partner in the first place. Further, once on social assistance, administrative barriers may limit the long-term and sustainable financial wellbeing of women as well. For example, Employment Insurance (EI) recipients cannot attend school or training. As Vecchio (2019) notes, improvements to the EI system would allow IPV survivors to attend training while accessing social assistance

> "[She] has to explain to her child[ren] why they can't go on school trips, like other kids, why they are teased for being dressed in shabby third-hand clothes, why they can't go to a friend's birthday party because there is no money for a little gift, why they can't participate in hotdog day at school because it costs money, why the milk tastes different because she had to water it down, why by the end of the month they have to go down to the food bank because there's nothing to eat. She has to cope with well-meaning higher income individuals who give her suggestions like buying in bulk when she has neither a car nor the financial means to buy large quantities. All of a sudden, how she spends her money and who she dates becomes [sic] everybody's business and she is criticized if she splurges on a treat to relieve her depression or make her child happy. Being poor limits your choices and is not simply a matter of bad budgeting. Managing on a very low income is like a 7-day per week job from which there is no vacation or relief. Poverty grinds you down, body and soul."
> (Craig, 2007, p. 24)

The Intersectional Dimensions of Poverty & Social Assistance

People accessing social assistance are not a homogenous group, and sub-populations such as women, racialized Canadians, and people with disabilities, face additional challenges to economic security (Gardner, Barnes, & Social Assistance Review Health Working Group, 2011). When accounting for economic gaps across Canadian populations, questions of poverty are typically measured at the level of individuals and family households, not across identity factors such as Indigenous identity, immigrant status, visible minority status, and disability status – despite evidence that these groups are more likely to experience systemic barriers to economic prosperity (Fox & Moyser, 2018). Poverty is often perceived as the result of political and economic environments, while a deeper understanding indicates that poverty is also the result of sociocultural factors that impact the individual through public perceptions and discrimination (Shier, Jones & Graham, 2011).

The feminization and racialization of poverty has resulted in greater levels of poverty amongst racialized and Indigenous women in Canada. For example, 2016 national census data indicates that one-quarter of Black women in Canada live below the poverty line (Statistics Canada, 2017). Similarly, unemployment rates among Black women were twice the rate of non-racialized women (12.2% vs 6.4%), even though labour participation was higher (Block, Galabuzi, & Tranjan, 2019). In the General Toronto Area (GTA) in 2016, working poverty amongst Black women was indicated at 10.5%, more than twice the rates for white male workers (4.8%) and white female workers (4.7%) (Stapleton, 2019).

Data further indicates:

- Racialized Canadians earn, on average, 81.4 cents to the dollar earned by non-racialized Canadians. Furthermore, a racialized woman will earn 55.6 cents to the dollar earned by a non-racialized man (Block & Galabuzi, 2011).

- The national poverty rate for Indigenous women is 36%, compared to 17% for non-Indigenous women (Martin & Walia, 2019, p. 18).

- Immigrant women consistently earn less than Canadian-born women. In 2010, fully employed immigrant women aged 15 and older had a median employment income of $40,710, which was $2,065 less than their Canadian-born female counterparts (Hudon, 2015, p. 31).

The racialization of poverty, as described by Grace-Edward Galabuzi, is recognized as the ongoing crossing of state policies, economic restructuring, and labour market discrimination in ways that negatively affect racialized communities (Galabuzi, 2001; Martin & Walia, 2019). As Robyn Maynard (2017) articulates in her extensive study of Canadian state violence against Black communities, the neoliberalization of Canadian policies has had long-term, disproportionate, and disastrous effects on Black and immigrant communities. Key examples include the defunding of immigrant work programs in the 1990s, immigration policies that employ a gendered and family-driven point-system (often making women financially dependent on their partners), and ongoing workforce programs that funnel educated immigrant women into low-paying wage work (Maynard, 2017, p. 224-228). While economic disparities prevail amongst racialized communities, critics have argued that Canada's multicultural policies continue to invisibilize this reality by sustaining tokenistic measures that fail to actually confront systemic racism (Bannerji, 2000; Maynard, 2017, p. 223). Although often poorly examined, state violence against Canadian Black women and gender-diverse people seeking social assistance is particularly far-reaching (Maynard, 2017, p. 369). Some scholars have argued that Black women accessing social assistance continue to be portrayed as 'welfare queens' (Collins, 2002), and that this lingering racist trope has resulted in Canadian policies that allow for the excessive surveillance and punishment of Black women accessing social assistance (Boyd, 2006; Maynard, 2017).

> "Implement an Indigenous reparations tax on top of property taxes on residential, commercial, and industrial properties, with all revenues going to implementation of an Indigenous poverty reduction plan."
>
> (Martin & Walia, 2019, p. 168)

Extensive research and advocacy has underlined profound income inequities faced by Indigenous communities in Canada. As early as 1996, The Royal Commission on Aboriginal Peoples commissioner stated: "Current levels of poverty and underdevelopment are directly linked to the dispossession of Indigenous Peoples from their lands and the delegitimization of their institutions of society and governance" (Martin & Walia, 2019, p. 12). Remote Indigenous communities are often subject to additional forms of extreme poverty, including food insecurity, which exacerbate collective poor health (MMIWG, 2019, p. 120).

> **"Poverty is much more than lacking a steady or sufficient source of income. Poverty, especially for Indigenous women, means being vulnerable: to violence, to the lack of autonomy and access to services" (NWAC, 2018, p. 4).**

Poverty is also a key contributor to homelessness for women with disabilities, as social assistance rates for those with diasabilities remain low in most provinces and territories. Research indicates that women with disabilities are less likely to participate in the labour force when compared to women without disabilities, and may become victims of exploitive work[17] (Burlock, 2015). The unemployment rate for women with disabilities is significantly higher than women without disabilities (13.4% compared to 5.6%) (Burlock, 2015). This is in part due to inequitable access to educational opportunities for girls with disabilities

[17] Exploitive work can take many forms, including the form of "sheltered workshops." Sheltered workshops are described as training or rehabilitation programs, where employers are not required to pay employees the mandatory minimum wage. There is a lack of gendered analyses on sheltered workshops and the impacts on women specifically, however there is a concern that young women are more vulnerable to engage and stay in these programs (DisAbled Women's Network of Canada / Réseau d'actions des femmes handicapées du Canada, 2019).

(Leonard Cheshire Disability, 2017), which in turn may contribute to poverty over the lifecourse. For example, data indicates that women with disabilities are half as likely to obtain a bachelor's degree or higher compared to women without disabilities (Burlock, 2015).

The 'Double Shift' and Social Assistance

Women accessing social assistance in Canada are subject to a legacy of the 'double shift', that is, the expectation that women perform labour in the domestic sphere, as well as in the formal labour market. These expectations often rely on an individualized, rather than collective, model of childcare that depends on women being the main or sole caregivers of children isolated in single-family homes (Watson & Austerberry, p. 3). Social policies that address income security for vulnerable populations across Canada have historically failed to take into consideration, or compensate, the critical labour that women do within the home. Unpaid caregiving work is often an invisible form of work, and the "inability to name unpaid caregiving as work contributes to its invisibility and to women's oppression" (Hanson & Hanson, 2011, p. 182). Importantly, in 1996 Canada became the first country to ever record unpaid work in its national census. Findings from this census revealed that 68 percent of unpaid work in Canada was done by women whether they worked in the paid economy or not (Jackson, 1996).

> **Statistics Canada examined gender differences in time allocated to housework, paid work, and caregiving across 30 years and found that while women have increased their participation in paid work, men have not increased their participation in unpaid work to the same degree; women spend 1.2 hours more [per day] than their male counterparts on unpaid work, including tasks related to the care of children.**
>
> **(Moyser & Burlock, 2018)**

Short-sightedness within social assistance policies and the 'double shift' are most keenly felt amongst single mothers. For example, significant changes to welfare programming in the late 1990s resulted in a push to get social assistance recipients into pre-employment programs and job searches. This push had unintended gendered consequences on the lives of single parents who had caregiving responsibilities at home – the majority of whom were women. Ontario, for example, had 200,000 sole-support mothers affected by this shift (Mayson, 1999). Furthermore, data indicates that single mothers represent 81.3% of all lone-parent families, whose median income represent nearly half of their male single-parent counterparts (Fox & Moyser, 2018). To illustrate an even more stark contrast, in Ontario's 2014 poverty reduction strategy it was observed that single mothers held the lowest average adjusted income ($25,300), particularly when contrasted with that of single fathers ($81,700) (Fox & Moyser, 2018).

> **"The nature of female employment in part-time, seasonal, and insecure work (generally with no union protection or employment benefits), often in the service sector (McDowell, 2009), and continued expectation, and complexity, of women's role as caregiver (Orloff, 2002) place additional strains on women's time and energy; making competing in a labor market that favors males (Cohen and Brodie, 2007) even more difficult." (Smith-Carrier, 2017, p. 43)**

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Homelessness, Housing, and Social Assistance Rates

Access to social assistance, and the level of income provided by social assistance programs, can powerfully impact whether a woman will experience homelessness (Laird, 2007). *Research suggests that social assistance particularly fails women facing homelessness at two critical points: (1) in its initial failure to address the gendered and systemic barriers that women face with regards to poverty and housing, and (2) in its failure to support them out of homelessness.* For example, insufficient social assistance rates do not cover rental costs (Duchesne, 2015; Milaney et al., 2017; Montgomery et al., 2011), policies do not address limited access to housing for women because of disadvantaged access to labour markets (Munro & Smith 1989; Watson, 1999), and federal policies can impede access to social assistance for women leaving abusive relationships (Vecchio, 2019).

Since the 1990s, social assistance policies have made important neoliberal shifts, shaping the gendered experience of poverty and homelessness. In the 1990s, the federal government instilled drastic changes to cost-sharing agreements between federal and provincial agencies. The Canada Assistance Plan Act (CAP) was replaced with the Canada Health and Social Transfer (CHST) in 1996. In this new arrangement, transfer payments under the CHST were now provided in a lump sum and not "designated specifically for health, post-secondary education and social assistance and accompanying services." The elimination of CAP had a significant impact on social assistance rates and the level of housing need seen in many provinces/territories, particularly for low income women (Callaghan et al., 2002). For women with the financial autonomy for homeownership, the Canadian Mortgage and Housing Corporation (CMHC) affordable housing programs often discriminated against single mothers and women with low incomes because of a "gross debt service to income ratio" that surpassed even regular creditors. In turn, single women were prevented from accessing the already limited social assistance offered for housing. In the same spirit, the "rent-to-income" ratios that generally define the criteria for affordability seldom take into consideration the reality that single mothers are paying more for accommodations with children, and therefore paying a significantly higher percentage of their income towards housing (Callaghan et al., 2002).

> "In Toronto, shelter use had increased from approximately 1,000 in the mid 1980s to almost 5,000 by the end of 1990s and among shelter users the proportion of women has risen dramatically. This unprecedented rise in women's homelessness needs to be understood in the context of fundamental economic and policy changes effecting women rather than solely in terms of vacancy rates and housing availability. While affluent groups in Toronto experienced dramatic increases in income and wealth during those years, women's income has been seriously eroded. Between 1989 and 1998 while rents rose by 42% or $3,276 per year, the average annual income of single mothers fell by more than $1,000. The reason women are at such an increased risk of homelessness by the end of the 1990s relates more to their inability to pay for the costs of housing than to the vacancy rate."
>
> (Callaghan et al., 2002, p. 7)

Such policies highlight that women's housing precarity and homelessness is linked not only to a lack of available affordable housing, but a failure on the part of the state to provide adequate social assistance or gender-equitable opportunities (Callaghan et al., 2002). When combined with the variables of intersectional oppressions, a legacy of feminized domestic labour, and disproportionate levels of intimate partner violence, research suggests that Canadian social assistance rates and policies have contributed to women's economic instability and housing precarity.

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Promising Approaches and Practices

Promising Policy: Universal Basic Income

While Canada has failed to implement universal basic income within social assistance programs, a trial with a basic income model in Ontario in 2019 indicated comparably favorable outcomes, particularly for women. Within this model, recipients are guaranteed an individual basic income (as opposed to income for their household) allowing for increased financial autonomy (Government of Ontario, 2019). This in turn offers more freedom for leaving a partner or accessing alternative housing options. Additionally, this model does not involve any conditions for job seeking, removing constraints for women who are caring for dependents while seeking work. Scholars have suggested that abolishing these gender-specific limitations to current social assistance models may help prevent homelessness (Sample, 2018).

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Chapter 10: Immigration

> **"Settling in a new country begins with settling in a new home, a new neighbourhood, and a new community. Without a home, the process of settlement can't be completed; the process of integration to society cannot begin."** **(Ferguson & Ferguson, 2015, p. 6)**

Stable housing is crucial to facilitating the successful settlement of newcomers. Housing status impacts the ability to adjust to a new country, to engage in employment and education opportunities, and to participate socially and economically in the community (Carter & Osborne, 2009; Carter & Polevychok, 2004; Preston et al., 2009). In spite of this critical need, data from the 2016 Census indicated that one in four recent immigrants are in core housing need (Morneau, 2019). Inexperience with language and navigation of the housing system (St. Arnault & Merali, 2018; van Berkum & Oudshoorn, 2015), limited economic resources (Carter & Osborne, 2009; Couch, 2017; Francis & Hiebert, 2011; Murdie, 2005), and interpersonal and systemic discrimination put newcomers, especially refugees and asylum seekers, at increased risk of experiencing housing precarity and homelessness. Findings of the 2018 National Point-in-Time Count indicate that 14% of those experiencing homelessness in 2018 were newcomers to Canada (ESDC, 2019).

> **In late 2018, it was estimated that approximately 40% of people using Toronto's shelters identified are asylum claimants or refugees, up from 11% in 2016.**
>
> **(Toronto City Council, 2018)**

Women who are newcomers and refugees are at higher risk for experiencing homelessness compared to the general population of women, in part due to their higher rates of poverty (CCPA, 2019; Guruge et al., 2010; Wayland, 2007), interpersonal dependency (Ives et al., 2014; Sjollema, Hordyk, Walsh, Hanley, & Ives, 2012), and social exclusion and isolation (Bartel, 2018; Guruge et al., 2010; Holtmann & Theriault, 2017). Although women who are newcomers or refugees confront many of the same housing challenges as Canadian-born women, this population encounters further barriers associated with citizenship and unique resettlement experiences. In Toronto, one of the top destinations for newcomers (Paradis, Novac, Sarty, & Hulchanski, 2008; Statistics Canada, 2017), the number of refugee and immigrant women and children using emergency shelters is increasing (Ferguson & Ferguson, 2015), and in late 2018 it was estimated that approximately 40 % of people using Toronto's shelters identified as asylum claimants or refugees, up from 11% in 2016 (Toronto City Council, 2018).

In this chapter we explore the unique housing challenges faced by newcomer and refugee women, girls, and gender diverse peoples, highlighting the ways in which the immigration system and settlement policies impact housing stability for these community members.

Unique Risks to Housing Need Amongst Newcomer and Refugee Women, Girls, and Gender Diverse Peoples

Across Canada, newcomer and refugee women and girls consistently face heightened challenges to accessing safe, affordable, and adequate housing. Research indicates that newcomer women report experiencing social exclusion (Bartel, 2018; van Berkum & Oudshoorn, 2015), discrimination in the labour and housing markets (Francis, 2009; Francis & Hiebert, 2011; Murdie & Logan, 2011), and language difficulties (St. Arnault & Merali, 2019; Wayland, 2007) as common barriers impacting their capacity to find and maintain adequate shelter. Women, girls, and gender-diverse persons who arrive as refugees may also face additional challenges during the resettlement process, in part due to histories of trauma and persecution that may include gender-based violence, torture, separation from families, and surviving in dangerous situations, such as war zones and refugee camps (Khanlou, 2010; Kissoon, 2010; Simich, Este, & Hamilton, 2010). These histories are significant given that research indicates that experiences of trauma can lead to homelessness and vice versa (Gulliver-Garcia, 2016; Tabibi & Baker, 2017). National data indicates that compared to newcomers, refugee-led households are much more likely to be in core housing need. According to data from the 2011 National Household Survey (NHS) and the 2016 Census, the rate of core housing need in 2016 among recent refugee-led households was 49.0% - more than double that of other recent immigrant-led households (24.2%) (Shan, 2019).

> **"Immigrant and refugee populations are at high risk of homelessness due to their higher rates of poverty, interpersonal dependency, child care responsibilities and interpersonal violence, and yet immigrant and refugee women overall may not have access to shelter systems for a number of reasons and are, therefore, more likely to experience homelessness and overcrowding."**
>
> **- Justine Akman, Director General, Policy and External Relations, Office of the Coordinator of Status of Women (Standing Committee on the Status of Women, 2018)**

A specific vulnerability to homelessness for newcomer women is experiences of intimate partner violence (Chaze & Medhekar, 2017; Gulliver-Garcia, 2016; Thurston et al., 2013), including physical abuse, economic abuse, and psychological abuse (Holtmann et al., 2016; Holtmann & Theriault, 2017; van Berkum & Oudshoorn, 2015). In fact, the **2016 Coordinated Point-in-Time Count** of Homelessness found that newcomers who identified as female were twice as likely as non-newcomer females to cite domestic abuse as a cause of homelessness (ESDC, 2017). Women with precarious immigration status due to spousal sponsorship are not necessarily aware of the protections available to them in cases of abuse, nor do they always recognize what is considered domestic violence under Canadian law (Holtmann et al., 2016; Holtmann & Theriault, 2017; Walsh et al., 2016), and fear of losing status and deportation can discourage women from reporting violence (Kissoon, 2010; Mosher, 2009). Language barriers, cultural norms that disapprove of sharing personal information, and fear of child apprehension are additional barriers that can trap newcomer women in violent relationships and prevent them from seeking supports and services (Kachouh, 2014; Tabibi & Baker, 2017; Vecchio, 2019).

Gender identity significantly also impacts the immigration experience (IRCC, 2018; Walsh, Hanley, Ives, & Hordyk, 2016), and those identifying as members of the LGBTQ2S+ community face exceedingly complex and potentially retraumatizing procedures during the refugee determination process. Sexual minority

refugees must retell their stories, prove past persecution to an Immigration and Refugee Board (IRB) adjudicator, and publicly "come out" in order to be considered a sincere sexual minority refugee (Lee & Brotman, 2013). While there are few studies that focus on the immigration experiences of LGBTQ2S+ individuals, Lee and Brotman (2013) conducted a small qualitative study in Montreal and Toronto with sexual minority refugees and service providers and results indicated that some IRB adjudicators' stereotypical beliefs of gender identity and sexuality impacted their assessments during the refugee determination process. While there is limited research on the intersecting experiences of settlement and homelessness for LGBTQ2S+ peoples in Canada, such negative settlement experiences are worthy of further research with respect to their impact on housing stability.

Systemic and Structural Barriers that Contribute to Housing Need

Policies and limitations within the immigration system can contribute to housing precarity and homelessness for newcomer women, girls, and gender-diverse peoples. For example:

- Refugee claimants are not entitled to federal settlement services, including IRCC-funded language training classes until they receive a positive refugee determination (CCPA, 2019; Government of Canada, 2019a; Rose, 2016).
- Low social assistance rates do not cover living expenses (Fiedler et al., 2006; Francis & Hiebert, 2011; Walsh et al., 2016) and the one-year Refugee Assistance Program is often not long enough for some newcomers to gain employment and self-sufficiency (Francis & Hiebert, 2011; OCASI, 2017).
- Lack of recognition of foreign credentials (CCPA, 2019; Francis, 2009; Walsh et al., 2016) can trap newcomer women in jobs below their level of education and experience (Bartel, 2018).
- Limited health care services under the Interim Federal Health Plan (Bartel, 2018; Duchesne, 2015; Francis, 2009) and waiting periods of up to three months for health care in some provinces and territories (Government of Canada, 2017; OCASI, 2017; Newbold, 2010) create significant health challenges for newcomer women, including with respect to sexual and reproductive health.
- Refugees are burdened with the repayment of their transportation loans (Carter et al., 2010; CPJ, 2018; Francis & Hiebert, 2011), contributing to their economic precarity.
- Lack of support in schools to address students' migration experience, including trauma (OCASI, 2017), and lack of access to mental health services in general (Guruge, Collins, & Bender, 2010).
- Language barriers and lack of social support make it difficult for asylum claimants to seek out settlement support and housing help centres (Hiebert, 2011; Holtmann et al., 2016; Guruge, Collins, & Bender, 2010; Murdie, 2005).

Such policies and inequities influence how newcomer and refugee women experience housing need and homelessness, as well as access to services and supports. Importantly, immigration policies intersect with housing policies and labour market challenges in complex ways that can amplify risk of homelessness.

> **"In the case of a woman who wants to obtain refugee status, the simple steps to do so can take time, during which she won't have free access to health care. If she has children, the costs are exorbitant. She receives no social assistance and, therefore, has no income. Yet she has expenses because she must live."**
>
> **– Geneviève Latour, Associate Director, Crossroads for Women, Moncton, NB (Standing Committee on the Status of Women, 2018c)**

Five key structural and system-based challenges contribute to homelessness for newcomer and refugee women, girls, and gender diverse peoples: (1) economic marginalization and poverty; (2) barriers to accessing affordable, appropriate housing; (3) barriers to accessing childcare, (4) gaps and limitations in the homelessness and VAW systems, and (5) policy and funding silos between settlement services and the homelessness sector.

1. Economic Marginalization & Poverty

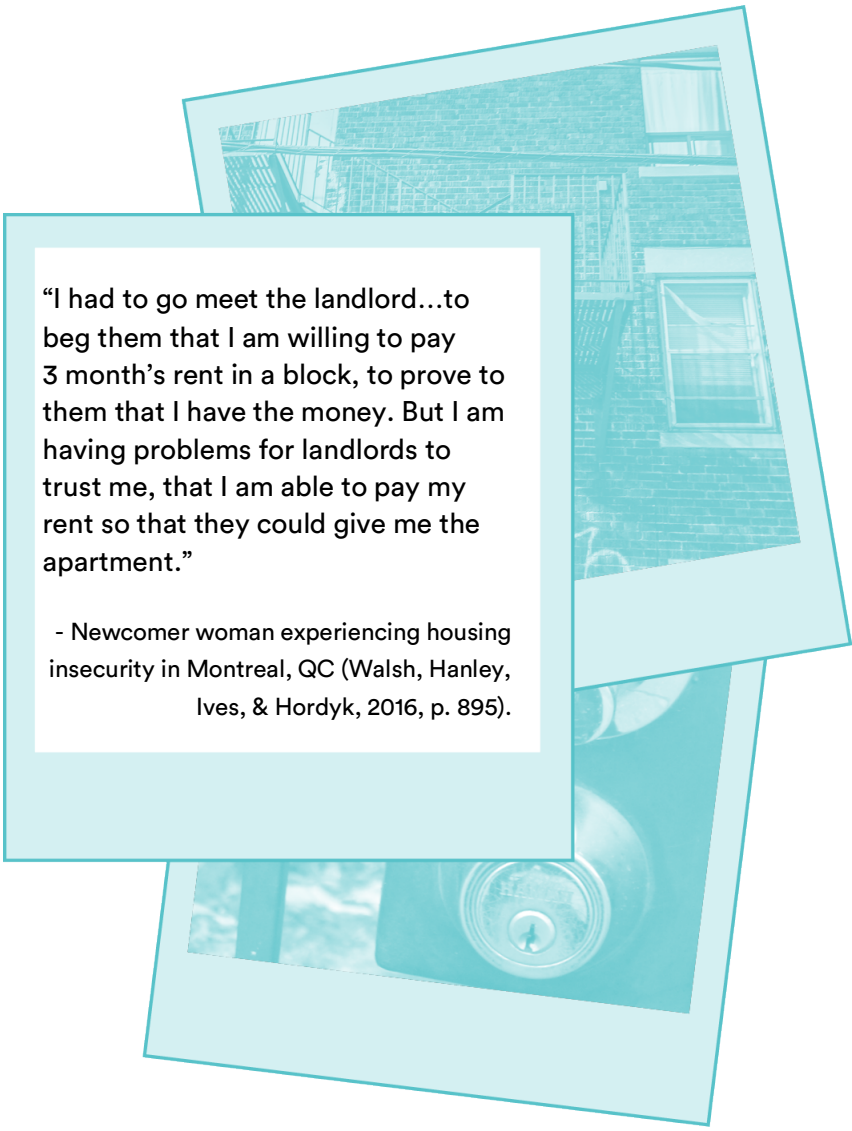
Gender discrimination in the form of income disparity and unequal access to the labour market create housing affordability problems for newcomer and refugee women, girls, and gender diverse peoples. Newcomer women are overrepresented in precarious and low-income jobs (Duchesne, 2015; Francis & Hiebert, 2011; Government of Canada, 2019) with no job security and limited opportunities for advancement (Raicevic, 2013). This population is also more likely than men to survive by working in the informal, under-the-table, or "shadow" economy in factories, stores, and restaurants, often facing exploitation and dangerous, substandard working conditions (Akter et al., 2013; Dobrowolsky et al., 2018). For example, women who migrate to Canada to work as live-in nannies will often choose not to report abuse by their employer due to fear of deportation (McCuaig & McWhinney, 2017). Furthermore, immigrant women in precarious employment circumstances have reported emotional and mental health struggles, including anxiety, stress, insomnia, feelings of helplessness, and panic attacks (MHCC, 2019).

> **According to the 2019 budget report, the economic participation rate for recent immigrant women was 20 percentage points lower than that for recent immigrant men (Morneau, 2019).**

Research consistently indicates that the gender wage gap is highest among recent immigrants (Morneau, 2019), with visible minority newcomer women facing the poorest job prospects and earning the lowest pay (MHCC, 2019; Whalen, 2019). Racism and sexism within the labour market can also force qualified immigrant women to 'deskill' in order to find work (Dobrowolsky, Arat-Koç & Gabriel, 2018). In response to this economic inequality, in June 2019, the federal government committed 7.5 million dollars in funding to support organizations that work with visible minority newcomer women to improve their employment prospects (Government of Canada, 2019).

2. Barriers to Accessing Affordable, Appropriate Housing

Because newcomers are more likely to live in poverty and work in precarious employment, they are also more likely than the Canadian-born population to spend more than 30% of their household incomes on housing (Francis & Hiebert, 2011; Hiebert, 2009; Preston et al., 2009), much of which is often located in deteriorating neighborhoods (Bartel, 2018; Carter & Osborne, 2009; Fiedler et al., 2006). Lengthy waitlists and competition for the limited supply of affordable housing units (Carter & Osborne, 2009; Francis & Hiebert, 2011; Preston et al., 2009) means that newcomers must rely on the private rental sector, where they can face racial and cultural discrimination (Francis & Hiebert, 2011; Murdie & Logan, 2011) including assumptions that they "won't pay their rent, are sponging off the system, are terrorists, have too many children, or are violent" (OHRC, 2008, p. 23). Refugees' reliance on government assistance through the Resettlement Assistance Program puts them at greater risk of discrimination due to landlords' practice of refusing tenants in receipt of social assistance (Francis & Hiebert, 2011; OHRC, 2008). In addition, landlords are sometimes reluctant to rent to refugee claimants due to their unknown status in the country, lack of a guarantor (Francis & Hiebert, 2011), and lack of references and credit history (Newbold et al., 2011; Rose, 2016).



> "I had to go meet the landlord…to beg them that I am willing to pay 3 month's rent in a block, to prove to them that I have the money. But I am having problems for landlords to trust me, that I am able to pay my rent so that they could give me the apartment."
>
> - Newcomer woman experiencing housing insecurity in Montreal, QC (Walsh, Hanley, Ives, & Hordyk, 2016, p. 895).

According to the Centre for Equality Rights in Accommodation, their housing advice hotline receives more calls from racialized newcomers compared to other newcomers, due to the intersection of race and immigration status (OHRC, 2008). For example, a landlord may request co-signors of all newcomers but will only express concern about extended family members and cooking smells for newcomers from Africa or South Asia (OHRC, 2008). Precarious immigration status also makes newcomers vulnerable to exploitation and abuse by landlords (Carter et al., 2010; Francis & Hiebert, 2011; Walsh et al., 2016). A report on rental housing by the Ontario Human Rights Commission found that the most common form of discrimination against newcomers were requirements that they provide guarantors with high incomes or pay 4-12 months' rent in advance as a condition of tenancy (OHRC, 2008). The OHRC also reported that some landlords had sought sexual favours from their low-income female tenants in lieu of rent if they had fallen into arrears or their homes needed repairs (OHRC, 2008).

> **"Every time I would call an advert[isement], I would call asking for a house and they would ask, "Oh, you have an accent. Where do you come from?" When I told them I am from Africa, well, the apartment was taken."**

> - Newcomer woman experiencing housing insecurity in Montreal, QC (Walsh, Hanley, Ives, & Hordyk, 2016, p. 895).

Barriers to accessing affordable housing are particularly pronounced for newcomer and refugee women. Chronic underemployment in low-paying jobs, high housing costs, and a limited supply of housing intersect with other gendered disadvantages that can lead newcomer women into homelessness. Importantly, research suggests that there is a clear link between housing precarity and the admission pathways into Canada for newcomer women. Francis and Hiebert (2011) studied the housing trajectories of immigrants, refugees, and asylum seekers in Montreal, Toronto, and Vancouver and concluded that admission pathways and housing outcomes are connected: "newcomers who enter Canada through humanitarian streams are more likely than economic immigrants to lack the resources needed to find and maintain adequate and affordable housing" (p. 10). The same study concluded that in all three cities, refugees were the most likely to struggle with housing among all immigration programs (Francis & Hiebert, 2011). The Longitudinal Survey of Immigrants to Canada, which followed a large sample of immigrants who arrived in Canada in 2001-2002 over the course of four years, also confirmed the precarious housing conditions of refugees in comparison to immigrants (Hiebert, 2011; Hiebert, 2017). These results are significant because although there is near equivalence between women and men admitted through economic immigration streams, 12% more men than women are principal applicants, a trend that confirms the gendered division of labour (IRCC, 2018).[18]

3. Barriers to Accessing Childcare

Given that newcomer women are usually responsible for child and home care (Duchene, 2011; Holtmann et al., 2016; Walsh et al., 2016), taking care of extended or elderly family members (Simich, 2010; Wong, Wong, & Fung, 2010), and sometimes sending remittances to families in their home country (Ives et al., 2014), a lack of access to affordable childcare is a major barrier to the settlement process.[19] This systemic failure interferes with newcomer women's capacity to participate in the labour market (Carter et al., 2010; Francis, 2009; Wayland, 2007) and essential training, such as language classes (Akter, Topkara-Sarsu, & Dyson, 2013; Whalen, 2019) that would make them eligible for better employment opportunities. There are thus important links between limited access to childcare, poverty, and barriers to employment for newcomer women, contributing to risk of homelessness.

[18] The exception to this trend is the over-representation of women as principal applicants in the caregiver category; in 2017, 94% of all principal applicants were women (IRCC, 2018). In recent years, female principal applicants for admissions through the economic class have grown; in 2004, females comprised of 30.4% of economic applicants and in 2013, this number grew to 40.9% (Hudon, 2015).

[19] For example, a woman who is a newcomer to Canada explains, "I am responsible also to take care of my family back home… You always feel this responsibility of sending the money to your loved ones who don't even have what you have here. First of all, because they don't have a job. Second of all, because of the insecurities, they can't hold a job. And thirdly, that's just how it is. They think you are here and that you've got all of this money. So you have to live up to their expectations. So, I had to work, and I had to work, and I had to work. I had to work all of the time…" (Ives et al., 2014, p.7)

4. Gaps and Limitations in the Homelessness and VAW Systems

Immigration status and settlement experiences affect how women, girls, and gender diverse people experience homelessness, as well as navigate homelessness services and supports. Some studies have suggested that newcomers are more likely to experience hidden homelessness, and that they may avoid absolute homelessness by living in substandard conditions (Carter, Enns, & Garcea, 2010; Haan, 2011; Newbold et al., 2011). For example, many newcomers live in crowded housing or couch-surf in response to affordability issues; others turn to shelters (Preston et al., 2009; Walsh et al., 2016; Wayland, 2007), although some research suggests that newcomer women underutilize shelters (Fiedler, Schuurman, & Hyndman, 2006; Haan, 2011;). However, emergency shelters do not always have the capacity to assist newcomers appropriately (Hiebert, D'Addario, & Sherrell, 2005; Wayland, 2007) due to language complications, lack of culturally appropriate services, and lack of settlement services on site (Holtmann, Torri, Rickards, & Matta, 2016; Ives, Janley, Walsh, & Este, 2014; Vecchio, 2019). Long waiting periods to receive refugee or permanent residency status can also delay women's access to crucial support services, such as income supports, and often prolongs their stays in shelters (Vecchio, 2019). Additionally, since this population represents more than one-fifth of 'visible minorities' in Canada (Statistics Canada, 2017), they can face both xenophobia and racism within the housing and homelessness sectors.

Long waiting periods to receive refugee or permanent residency status can also delay women's access to crucial support services, such as income supports, and often prolongs their stays in shelters.

(Vecchio, 2019)

"In our house, Crossroads for Women, there are always on average three immigrant or refugee women and three children. Those women and children are facing specific barriers not known to non-immigrant women. For example, the average stay in our house is about 28 days for Canadian women, while it is 74 days for immigrant women and families. Some of the things those women are dealing with are language barriers, difficulties navigating in various systems, cost of services, the length of the process to obtain a status—which impedes all the other steps—the absence of a support system, and racism, which is an integral part of all the obstacles I just listed. Our organization's current funding does not enable us to hire someone who could work specifically with that population and meet their unique needs."

- Geneviève Latour, Associate Director, Crossroads for Women, Moncton, NB (Standing Committee on the Status of Women, 2018c)

5. Policy and Funding Silos Between Settlement Services and the Homelessness Sector

Housing and settlement services play critical roles in supporting newcomers at risk of homelessness. However, the two sectors are funded by different levels of government; the settlement sector is funded federally, and the housing sector is primarily funded through provincial/territorial and municipal governments, creating a disconnect between services that impacts quality of care (Ferguson &

2015). For instance, a qualitative study with frontline settlement sector professionals serving refugees in Ontario revealed that settlement workers are unclear about the supports offered through each of the various Canadian resettlement streams and have trouble keeping up with changing policies in the immigration sector (OCASI, 2017). Collaboration between these sectors and longitudinal research that evaluates specific housing outcomes of all immigration entrance streams, disaggregating by gender, race, and other variables, is needed to improve the housing outcomes of the growing newcomer population, as those involved in the immigration system face extraordinary hardships in comparison with the Canadian-born population.

Promising Approaches and Practices

Toronto ON: New Circles Community Services

New Circles Community Services is a not-for-profit, grassroots agency that provides clothing, employment skills training, and settlement services. Newcomers, especially women, initially visit the store for clothing and can then volunteer to work at the store or participate in life skills and wellness workshops, social circles, and employment training (including retail and office training) (New Circles, 2018).

Toronto, ON: COSTI Immigrant Services - Women of Courage Program

The COSTI Women of Courage program was funded by the Ontario provincial government and provided women across the greater Toronto who had experienced abuse with the opportunity to participate in a certificate training course through Humber College Institute of Technology and Advanced Learning. It provided women with recognized administrative training and academic support to successfully complete a college certificate (COSTI Immigrant Services, n.d.). According to the director of the program, all the participants found a job after the program. Unfortunately, funding has recently been discontinued (Whalen, 2019).

Vancouver, BC: YWCA Pathways to Leadership Program

The YWCA Pathways to Leadership program is a pre-employment program developed for single mothers who are immigrants or refugees, regardless of status. The program offers a combination of classroom sessions and mentoring and provides free childcare while in classroom sessions (YWCA Metro Vancouver, 2019).

Conclusion

Newcomer women and girls grapple with inadequate income, chronic underemployment, adaptation to a new culture, unfamiliarity with the housing market, and discrimination in numerous systems of care, putting them at risk of housing insecurity. Regrettably, this population's experiences of homelessness have not been examined closely in academic literature (Ferguson & Ferguson, 2015; Ives et al., 2014; Tabibi & Baker, 2017), and refugees and immigrants are often grouped together in research despite differences in their settlement experiences (Bartel, 2018). The dearth of knowledge and research on the intersection of gender and immigration status has resulted in serious knowledge gaps in this area, preventing all levels of government from intervening in an effective way to support this population.

In addition to gaps in knowledge, frequent changes in supports offered through federal resettlement streams, lack of collaboration between housing and settlement services at provincial and municipal levels, and insufficient feedback from newcomer women continue to put this population at risk of homelessness.

Wraparound support services, grounded in newcomer women's expertise that include housing, health, and settlement support, must be created to address this crisis, especially in light of the planned increase in immigration targets in the coming years.

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Chapter 11: Criminal Justice

"Because I had nothing, food, shelter – I needed to live somewhere so I had to steal. Having no place to call home, I have nothing but the clothing I wear when I get out."

(Lived expert cited in Martin et al., 2012, p. 111)

The bi-directional relationship between criminal justice and homelessness is well established. People living in poverty or experiencing homelessness are at high risk of criminal justice involvement, including being stopped by police, being ticketed for minor infractions, struggling to meet onerous bail conditions, and being held in remand while awaiting trial (Baldry, Dowse & Clarence, 2012; O'Grady, Gaetz & Buccieri, 2011; Sylvestre, 2010; Sylvestre et al., 2017). Likewise, people with criminal records or who are being discharged from the criminal justice system are vulnerable to homelessness due to constraints in accessing housing and services, breakdown in their social network, and stigmatization (John Howard Society of Toronto, 2010; Novac et al., 2009; To et al., 2016).

Women's experiences with the criminal justice system are unique and troubling. While women make up a small portion of the incarcerated population (15% of provincial/territorial population and 8% of the federal population (Malakieh, 2019), women are increasingly being incarcerated across Canada.[20] Overall federal and provincial/territorial incarceration rates have decreased by 4% over the past decade (Malakieh, 2019) but the rate of women in the federal prison population has increased by 32.5% (Office of the Correctional Investigator, 2019) and provincially/territorially by 38.6% over five years **(Statistics Canada, 2018).** Women prisoners in both provincial/territorial and federal correctional institutions are younger, have higher rates of substance use and mental health illness, and have are more likely to have a history of physical or sexual abuse than the general Canadian population (Correctional Service of Canada, 2019; Mahony, Jacob, & Hobson, 2017).

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(Statistics Canada, 2018)

[20] People who receive custodial sentences of two years or more are incarcerated in federal prisons. People who are on remand (incarcerated while awaiting trial and thus legally innocent) or who are sentenced to a time of less than two years are in provincial/territorial custody.

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The systemic challenges that form the intersection of criminalization and homelessness affect women uniquely and even more acutely for racialized and Indigenous women, who are overrepresented in the criminal justice system. The crime rate in Canada falls year after year; the rate of women being accused of a crime fell by 15% over the course of eight years (Savage, 2019) yet the number of Black women in federal prisons more than doubled in 2010, reaching over 9% of the women prisoner population. Black women are most likely incarcerated for drug trafficking offences, and many report engaging in these activities because of they are living in poverty. In their case study on Black prisoner experiences of incarceration, the Office of the Correctional Investigator (2013a) found that most of the Black women prisoners they spoke to were migrants who faced deportation following their sentence.

The incarceration of Indigenous people, and Indigenous women and girls specifically, is increasing across Canada. Indigenous women continue to be over-represented within provincial and federal correctional institutions (Mahony, Jacob, & Hobson, 2017; Correctional Service of Canada, 2019). In January 2020, the Correctional Investigator of Canada, Dr. Ivan Zinger, issued a news release reporting that while the federal prison population decreases, the number of Indigenous prisoners steadily increases, making up 30% of prisoners.

An alternative to gender-neutral services that do not meet the needs of women and girls is SisterSpace. SisterSpace, in Vancouver, BC, is the world's first, and to date, only overdose prevention site that is designed for women-identifying people only. SisterSpace operates on several key principles:

- Gender makes a difference
- Creating an environment based on safety, respect, and dignity
- Focusing on relations
- Addressing struggles with comprehensive, integrated, and culturally relevant practices
- Providing women with opportunity
- Collaborative community partnerships

"The women-only aspect is important to me. I've been abused and raped in my life and having a place to feel safe and comfortable is important to me" – SisterSpace Participant

Likewise, in the youth system, Indigenous girls accounted for 44% of young women admitted to federal/provincial/territorial custody (Department of Justice, 2019). Beyond the prison walls, Indigenous women make up 27% of women under correctional supervision in the community (Correctional Service of Canada, 2019).

Alarmingly, Indigenous women make up 42% of the federal prison population, leading Zinger to claim that there is a deepening 'Indigenization' of Canada's correctional system (Zinger, 2020).

Women experiencing homelessness who struggle to access essential health care, social services, and well-paying, stable employment are more likely to become involved in activities that are criminalized, due to intersecting factors such as intimate partner violence, engagement in transactional sex work, sexual exploitation, substance use, and limited effective social supports when exiting the criminal justice system (Salemet al., 2013). Current health and social service delivery and system designs have been historically male-centred or have been created utilizing a gender-neutral perspective (Ahmed et al., 2016; Nyamathi et al., 2017). The lack of gender-specific housing, mental health, addiction, and criminal justice services creates barriers for criminalized women and girls to have their health and social needs met. These constraints can perpetuate gendered violence (Ahmed et al., 2016; Boyd et al., 2018; Nyamathi et al., 2017).

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For example, the gender-neutral design of most supervised consumption services can increase instances of interpersonal violence and manipulation for women-identifying service users (Boyd et al., 2018).

Unfortunately, the lack of data from the provinces/territories on their custodial populations leaves an enormous gap in our ability to document trends and the conditions of confinement, which disproportionately affects women and girls who are most likely to serve a custodial sentence in a provincial/territorial facility.

Using primarily federal data as well as Canadian and international research, this chapter explores some of the challenges women and girls face in navigating the Canadian criminal justice system and how these experiences intersect with and amplify experiences of homelessness.

Causes of Criminal Justice Involvement Amongst Women and Girls

Factors such as living in poverty, discrimination based on race or ethnicity, and lived experience of victimization impact the likelihood of women's involvement with the criminal justice system (Allen, Flaherty, & Ely, 2010). These same factors put women and gender-diverse people at risk of homelessness as well (Brann, 2012). Women are most likely to be accused of property related offences (Savage, 2019), crimes that are associated with poverty and economic inequality and are meant to generate income (Pollack, 2009a). Canadian studies indicate that a major cause of criminalization for women-identifying people is poverty: "social assistance payments are so inadequate that, women end up criminalized for doing what they must do to support themselves and their children" (Pate, n.d., p.1). The issue is cyclical, where women who are impoverished may engage in criminalized activity as a means to produce income, while criminalization practices and a criminal record significantly reduce women's employment opportunities (Hrenchuk & Boop, 2007).

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Women in Canada, particularly Indigenous women, experience high rates of criminalization as a result of protecting themselves and their family members from violence and victimization (Pate, n.d.). Research coming out of the United States reveals that women who commit violent offences often do so in the context of living in unsafe housing (Nyamathi et al., 2017). This finding bears out in the Canadian data, where among women who are accused of a violent offence (28% of accusations) more than three quarters of those are level 1 assaults – the least serious form of assault involving verbal threats, pushing, and punching. Instances where women are charged with assault often occur within the context of intimate partner violence where women are protecting themselves and/or their children from violence. In some cases women who use a weapon to protect themselves from physical harm ('weapons' include items such as water bottles, television remotes, and tape dispensers), are given a harsher sentence than their attacker (Dichter, 2013; Pate, n.d.; Pollack et al., 2005). These factors likewise contribute to women's housing precarity and homelessness (van Berkum & Oudshoorn, 2015). Another study in the United States found that violent offenses committed by homeless female ex-offenders were in part associated with a lack of housing safety (Nyamathi et al., 2017).

Women who interact with the criminal justice system often have histories of trauma and are victims of interpersonal violence as well as sexual and emotional abuse (Moloney, van den Bergh & Moller, 2009). Both women who experience homelessness and women who experience incarceration report much higher rates of victimization, trauma symptoms, and depression than the general population. Women experiencing homelessness who were exposed to adverse childhood experiences was correlated with criminal justice involvement, negative police encounters, and victimization (Edalati et al., 2017). Asberg and Renk's (2015) US study revealed that women who were homeless prior to being incarcerated were more likely to have been victims of childhood maltreatment, adult sexual assault, and sexual exploitation than incarcerated women without experiences of homelessness. Likewise, the majority of women who are incarcerated experience economic disadvantage and low employment rates (Allen, Flaherty & Ely, 2010). These results reflect the deep intersection between victimization, poverty, homelessness and housing precarity, and criminalization.

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Studies on women who encounter the criminal justice system commonly note the high rate of mental health and substance use challenges they face (Derkzen et al., 2013; Moloney & Moller, 2009). According to the Correctional Investigator of Canada (2019) more than 75% of women in federal corrections have a diagnosed mental illness and at least two thirds identify as having a concurrent substance use disorder. This is not surprising given the lack of available, accessible, gender-specific, and trauma-informed care both in the community and in custody. However, it is also important to contextualize these statistics. Historically, women's normal reactions to distress and trauma have been characterized as symptoms of mental illness (Ussher, 2010). While this in no way minimizes the difficulties women, girls, and gender diverse people face and the need for accessible and appropriate mental health care, it points to how structural and systemic inequity can be transformed into an individual problem. Some women hope that their time in prison will allow them to access mental health and addiction treatment, and in some cases choose a longer federal sentence over a provincial sentence in an attempt to gain access to treatment (Maidment, 2006). However, the programming available in prison often focuses on personal failures as the reasons for their contact with the criminal justice system, and they are not given the tools to respond to structural disadvantage (Pollack, 2005). This can leave women exiting prison ill-equipped to face the challenging social circumstances they are in, putting them at increased risk of housing precarity and homelessness following exits from prison.

Poverty, limited employment opportunities, the prohibitive cost of child care, and the lack of safe, permanent, suitable, and affordable housing, in addition to the challenges of coping with mental distress and substance use, has resulted in women's dependence on shelters as a means for stable and appropriate housing (Allen, Flaherty, & Ely, 2010). Experiences with addiction, engaging in sex work, and police interactions due to intimate partner violence creates challenges for women to maintain adequate housing, even within social housing programs (Collins et al., 2018). In colder regions of Canada, the harsh environmental conditions lead women and girls experiencing homelessness to engage in criminalized activities as a means to get out of the cold (Hrenchuk & Bopp, 2007).

Living on a low income also impacts women's continued interaction with the criminal justice system, where women's recidivism rates (committing another offence) are higher than men's (Allen, Flaherty & Ely, 2010; Fiander, 2016). Limited available social supports, accompanied by a criminal record and significant barriers to finding stable housing often leaves women little choice but to engage in criminalized activities

such as survival sex work, which increases their likelihood of further criminalization (Hrenchuk & Bopp, 2007).

Poverty, Housing Precarity, & Homelessness as Pathways into Criminal Justice Involvement

Criminalization has deeply negative impacts on women and girl's access to housing. At the same time, homelessness can have equally negative consequences for the likelihood of encountering the criminal justice system, including incarceration (Ahmed et al., 2016; Elwood Martin et al., 2012). The conditions of homelessness – poverty, a lack of privacy, and loss of connection to social support network – can result in women engaging in and/or being apprehended for criminal activity (Nyamathi et al., 2017). Precarious housing and homelessness can put women in a position where they engage in criminalized activity as a means of survival. This most often takes the form of property crimes like petty theft and shoplifting, or it may involve various kinds of sex work or drug trafficking (Hrenchuk & Bopp, 2007).

Women, girls, and gender diverse people's unique experiences with survival sex work, intimate partner violence, barriers to employment opportunities, and housing discrimination affect their interactions with the criminal justice system (Wachter et al., 2015). Women, girls, and gender diverse people are also criminalized for their engagement in survival sex, which is defined as involving trading sex acts for food, shelter, and other basic needs (Schwartz et al., 2008; van Berkum & Oudshoorn, 2015). The passing of the Protection of Communities and Exploited Persons Act (PCEPA) in 2014 saw Canada adopt the Nordic model, which criminalizes the purchase, rather than the selling of sex; however, people who work in the sex trade continue to be criminalized in a variety of ways. Women, girls, and gender diverse sex workers are supposed to be immune from criminal prosecution for prostitution-related offences, but in practice sex workers report continued conflict with police, often in the form of intimidation, harassment, unauthorized searches, property destruction, assault, and arbitrary ticketing and criminal charges (i.e., public intoxication, loitering, obstruction of justice, administration of justice offences, and minor drug offences). Indigenous, Black, migrant, and trans women describe being profiled and disproportionately targeted by police (Chu, Clamen, & Santini, 2019). Moreover, the criminalization of purchasers of sex under the PCEPA has left street-based sex workers, many of whom experience homelessness, housing precarity, and/or substance use challenges, increasingly vulnerable to violence. Because of the criminalization of advertising sexual services and as clients are fearful of being caught by police, street-based sex workers have little opportunity to screen potential clients to negotiate safe sexual encounters and to assess their safety (i.e. check the bad date list). While sex workers are increasingly vulnerable to violence by clients under the new legislation, research shows that police offer little protection or recourse when women report assaults (Krüsi et al., 2016; Landsberg et al., 2017).

Policies within the housing and homelessness system interact to heighten chances of women becoming involved in the criminal justice system, such as:

- Lack of safe, affordable housing (Mayock & Sheridan, 2013; Nyamathi et al., 2017)
- Lack of youth specific shelter services (Wachter, Thompson, Bender & Ferguson, 2015)
- Lack of provision housing assistance for people who are struggling with mental health or substance use illnesses (Asberg & Renk, 2015)
- Current gender-driven stigmatization in shelter and criminal justice systems (Nyamathi et al., 2017)

- Stringent laws and eligibility criteria among public housing (Berman, 2003; Nyamathi et al., 2017), which may include ineligibility for housing programs due to criminal records (McAleese & Schick, 2018)
- Home takeovers, where women engaged in sex work are at increased risk (McAleese & Schick, 2018)
- Insufficient capacity in VAW shelters and services (Nyamathi et al., 2017; Salem et al., 2013)
- Lack of women-focused substance use and harm reduction programs (Boyd et al., 2018; Salem et al., 2013; Ti et al., 2013)
- Lack of housing support services and discharge planning provided in provincial and federal correctional facilities (Palepu et al., 2016), which leads to women being released without adequate housing (Berman, 2003; Mayock & Sheridan, 2013; van Berkum & Oudshoorn, 2015)

Failed Criminal Justice Responses to Violence Against Women, Contributing to Housing Precarity

> "…being victimized seems to be one of the most defining shared characteristic of the otherwise diverse prisoner population"
>
> (Jones, Bucerius, & Haggerty, 2019, p. 50).

The criminal justice system is recognized as an inappropriate and failed response to the violent victimization women, girls, and gender diverse people experience (Asberg & Renk, 2015). As the number of women held in custody has grown, so has the profile of oppressions and disadvantages they face. Women prisoners have a high prevalence of victimization, including childhood sexual abuse, sexual assault, and intimate partner violence. Estimates indicate that anywhere from 50% to 98% of women prisoners have been victims of violence (Lynch, Fritch, & Heath, 2012). Most women experience multiple kinds of deeply traumatizing victimization, where "…being victimized seems to be one of the most defining shared characteristic of the otherwise diverse prisoner population" (Jones, Bucerius, & Haggerty, 2019, p. 50). Such victimization, especially those occurring in childhood have long-term negative impacts on women's physical and mental health (Friestad, Ase-Bente, & Kjelsberg, 2012).

Indigenous women and girls who have experienced violence are at high risk of criminalization themselves, where 72% of Indigenous women in federal custody cited a history of childhood abuse, compared with 48% of non-Indigenous women prisoners (Office of the Correctional Investigator, 2019). For this reason, some scholars refer to the prison as a neo-colonial reserve (Balfour, 2012). Indigenous women report continual failures from criminal justice systems, which results in a perpetuation of victimization and homelessness. Studies reveal that police officers either do not respond to or believe Indigenous women when crimes or instances of victimization are reported (Dylan, Regehr, & Alaggia, 2008; Martin & Walia, 2019). For example, police departments were criticized for failing to provide adequate support and investigation surrounding Indigenous women's experience with violence. These concerns were detailed in the National Inquiry into Missing and Murdered Indigenous Women and Girls Calls for Justice, which called for an end to police negligence and misconduct (MMIWG, 2019).

Women's victimization can also be used against them to criminalize their circumstances. For example, if women use physical action to protect themselves against a male counterpart, they can be charged with assault with a weapon and criminalized for their victimization (Dichter, 2013). Here again Indigenous

women are more likely to experience this kind of injustice and are more likely to be counter-charged when reporting a crime (Martin & Walia, 2019). Racialized women and girls report similar experiences where they felt blamed for sexual, physical, and emotional violence they endured (CAEFS & NWAC, n.d.). This consistent reality often deters women from feeling as though they can rely on the criminal justice system, particular in instances of abuse, violence, or victimization. This leaves women doubly vulnerable – first for being a victim of violence, and then for not being able to seek out protection or justice when they are victimized (Huey & Quirourette, 2010).

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Women and girl's experience of violent victimization and criminalization impacts their housing status. As Jones et al. describe women prisoners, "their lives were over-determined by intersecting dynamics of victimization, poverty, racialization, addiction, homelessness, and other axes of marginalization and vulnerability" (2019, p. 51). Women who have a history of abuse and experience violence are highly likely to experience housing precarity and homelessness. The lack of safe, affordable, and appropriate housing lead some women, especially women and girls with criminal records, with no choice but to live with an abusive partner, otherwise they and their children will face homelessness and the vulnerability that comes with being unhoused (Watson, 2016).

Inequitable Experiences in the Criminal Justice System & Prison

Women and girls face unique hardships in their experience with the criminal justice system. There is a great deal of stigmatization around women who engage in illegal behaviour because they not only have they broken the law, they defy gender norms of women and girls as passive and demure. This acts as a double transgression which receives harsh punishment because punishment is "…integral to enforce[ing] the boundaries of the 'good' girls' and women's place in patriarchal society" (Chesney-Lind & Pasko, 2013, p.5). Because of this, women and girls often receive more severe punishments compared with men who commit the same crime (Cary, 2003). This experience is also racialized, where Indigenous women are over-represented in maximum-security prisons (56%) and under-represented at minimum-security prisons (31%) (Office of the Correctional Investigator, 2019).

Women's experiences of incarceration are also gendered and can make the transition back into the community difficult, including finding and maintaining housing. Women's custodial settings are often much smaller and less well resourced than large men's prisons. This means women may have decreased visitation hours, mental health and substance use support, and legal representation (Allen, Flaherty & Ely, 2010; Women in Prison Project of the Correctional Association of New York, 2006). Given that there are five federal women's prisons and one healing lodge across Canada, women prisoners are often removed from their community while incarcerated and cut off from their family, friends, and support networks. This is especially common and disruptive for women who live in the North, as there are no federal prisons in the Territories. This dislocation encompasses one of the 12 dimensions of Indigenous homelessness (Thistle, 2017).

Programming for women in correctional facilities is also inequitable. Women are more likely than men to receive short sentences in provincial jails where there is very little, if any, institutional programming

available. The situation in provincial facilities is so dire that there are cases where women have requested a longer sentence in a federal prison where they might be able to access programming and resources unavailable in the community (Maidment, 2006; Pollack, 2009b):

> I saw women that were incarcerated [in a provincial jail] — 6 months, 18 months, 2 years or less — and I just could not believe the sight of them. They were just zombies. And no programming, no funding . . . it was just so sad. And I . . . just knew I had to take control over it. So I asked the judge to go to federal, knowing that they offered therapeutic . . . they had a therapeutic approach (Quinn, cited in Pollack, 2009b, p. 119).

While there are more programs offered in federal prisons, women have fewer options than men and the programming available to them is highly gendered. Programming in women's institutions is designed through 'gender responsive principles' that in practice emphasizes women as relational and thereby focuses on women's poor choices when connecting with others, rather than the structural inequalities that create the conditions for criminality (Hannah-Moffat, 2010) and subsequent homelessness. Employment training is also gendered, where programming in women's facilities focuses on cleaning, textiles (sewing), food services, and maintenance rather than trades where women would be most likely to be employed upon release. Relatedly, women have significantly reduced access to CORCAN, the employment skills training program in federal prisons, then men do in prison (Delveaux, Blanchette, & Wickett, 2005; Pollack, 2009b).

These contextual factors within correctional facilities create barriers to maintaining livelihood upon release as women and girls are faced with limited trauma and gender-informed social supports, and many find it difficult to find and maintain stable housing due to history of criminalization (Allen, Flaherty, & Ely, 2010; Wachter et al., 2015).

Parenting within the Criminal Justice System

Women's experiences with the criminal justice system cannot be separated from their role as mothers.

Seventy percent of women serving federal sentences in Canada are mothers to children under the age of 18.

Because of the increase in women's imprisonment, mothers are one of the fastest growing segments of the carceral population in Canada (Correctional Service of Canada, 2017; Fiander, 2016). Similar circumstances exist in the United States as well, with data indicating that many of these women had also experienced homelessness (Allen, Flaherty & Ely, 2010). In a recent study, two thirds of incarcerated mothers were single parents prior to being imprisoned (Correctional Service of Canada, 2017), which increases the risk that they will lose custody of their children and that they will be placed in foster care during her incarceration (Berry & Eigenberg 2003; Fiander, 2016).

Mother-child prison programs are one response to these issues. Available in some federal and provincial prisons, mother-child programs allow some incarcerated mothers to have full-time custody of their child under the age of four, and part-time residency for older children (Brennan, 2014). These programs, which usually take place in minimum security prisons, creates more of a home-like environment for mothers and their children. The push for this kind of programming is based on evidence that the mother-child bond is crucial for infants' physical and psychological development and that a child's separation from their mother

can be exceptionally harmful (The Collaborating Centre for Prison Health and Education, 2015). Moreover, evidence shows that mothers who participate in mother-child programs have better outcomes upon discharge from prison and a lower recidivism rate (Goshin et al., 2014). Despite the significant benefits of the program, it has not been embraced in Canada and is rarely used (Brennan, 2014).

Housing Precarity Following Exits from Prison

A key vulnerability point for homelessness is a lack of discharge planning for those exiting a correctional facility. This is especially problematic in provincial jails, where most women are incarcerated, and where discharge planning does not exist or is poorly resourced (Gaetz & O'Grady, 2006). Without proper discharge planning, people exiting corrections face serious challenges to successfully transitioning into the community, such as difficulty accessing rapid health care and prescription medication, finding appropriate housing, finding employment, and cultivating a social support network (Nyamathi et al., 2018; Roy et al., 2016). Elwood Martin et al.'s (2012) participatory survey found that only 12% of previously incarcerated women received housing information while in prison.

Rarely is there a clear trajectory from incarceration to successful housing. Instead, women commonly find themselves in a vicious cycle of homelessness or precarious housing and short-term criminalization that is difficult to break. This cycle is often exacerbated by the limited effective and gender-informed transitional and supportive housing programs that are offered to women exiting the criminal justice system (Ahmed et al., 2016). Many women return from incarceration to the situation they left, which can include extreme poverty, physical and mental health challenges, and unsafe relationships (Saddichha et al., 2014). For example, in a survey of approximately 700 women in New York City re-entering the community from a correctional facility, women identified that housing, substance abuse, and a lack of financial support were the most pressing problems they faced upon exiting corrections. (Freudenberg, Moseley, Labriola, Daniels, & Murrill, 2007). Canadian research on women exiting prison also found that a lack of appropriate housing upon release is a significant risk factor for future criminalization (Elwood Martin et al., 2012). Adequate community transitional processes are crucial to assisting women re-enter into the community, reduce recidivism, and improve women's well-being and housing stability (Ahmed et al., 2016; van Berkum & Oudshoorn, 2015). In addition, a variety of housing options need to be made available to women to meet their unique needs, including transitional housing, supportive housing, and other models.

Additional Intersecting Challenges

The intersecting challenges women and girls face regarding the criminal justice system and homelessness and housing sectors do not exist in a vacuum. Both homelessness and criminalization are multi-sectoral issues, where policies and practices from a broad range of governmental departments, sectors, and services influence women's access to housing and whether and whether they become involved in the criminal justice system. While these sectors range from education and employment training to social assistance, three sectors in particular are described below: health, mental health, and child welfare services.

Health

Women prisoners face barriers accessing health care within correctional facilities (Ahmed et al., 2016). Because of the high rates of mental health challenges (Allen, Flaherty & Ely, 2010; van Berkum & Oudshoorn, 2015), substance misuse (Cary, 2003; Gaetz, 2004), and a higher prevalence of HIV and other sexually transmitted infections among incarcerated women compared to their male counterparts (Alrice et

al., 2005; Saddichha et al., 2014), these barriers to healthcare services are detrimental to women's well-being. There have also been reports in Canada of egregious health care for pregnant women in prison, as in the case of Julie Bilotta, Stephanie Albert, and Bianca Mercer. Despite knowledge of these issues, access to proper health care and harm reduction services continues to be a significant problem in correctional facilities across Canada (Ti, Wood, Shannon, Feng & Kerr, 2013). Research from a Nova Scotia provincial correctional facility revealed that women prisoners reported high health needs, including sexual and reproductive healthcare, but that women had less access to health care than their male counterparts. Additionally, Indigenous prisoners reported poorer health and more healthcare needs than non-Indigenous prisoners, but used fewer services, suggesting that the availability of culturally appropriate healthcare is lacking (Bernier & MacLellan, 2011).

Despite the inadequacies of healthcare provision in custody, in some cases correctional facilities act as an opportunity for women experiencing homelessness to access healthcare, either because that healthcare is not available or accessible in the community, or because women have little opportunity to focus on their health while trying to survive day to day. This means that women who receive healthcare while incarcerated may suffer negative health impacts upon release without sufficient healthcare coordination and social support as part of a discharge plan (Ahmed et al., 2016). Additional barriers that are present for this population to access essential health services is a fear of authoritative figures, including fear of accessing essential harm reduction services (Ti et al., 2013).

Mental Health and Addiction

Homelessness and incarceration often co-exist with mental health and substance use struggles. In some cases women who are incarcerated use substances as a form of self-medication to survive in the traumatizing conditions of a prison (Abrams, 2005). Women in prison are also at high risk of engaging in self-injurious behaviour to cope with trauma. Slightly more than half of the federal prisoners identified as chronic self-injurers were women, most of whom were Indigenous, keeping in mind that women make up less than 10% of the federal prison population (Office of the Correctional Investigator, 2013).

76% of women who are involved in the provincial correctional system identified having mental health and/or addiction issues, 23% higher than men in the same system (Elwood Martin et al., 2012).

Despite widespread recognition that most incarcerated women have been victims of violence and many have faced trauma, there are few trauma-specific services for women in prison (Matheson, Brazil, Doherty, & Forrester, 2015). Once released, research shows that providing stable housing to women who have bene involved with the criminal justice system is associated with positive mental health improvements as housing helps build resilience in overcoming past traumas and reconnecting with children. Access to safe, stable, and appropriate housing also diminishes the rates of victimization, anxiety, and depression among previously incarcerated women (Asberg & Renk, 2015).



Child Welfare Services

Many women who are incarcerated have had some type of involvement with child protective services (Allen, Flaherty, & Ely, 2010). The majority of mothers who are in correctional services throughout Canada are mothers to children under the age of 18, with almost 66% of incarcerated women being single parents. Over half of these women report experiences with child welfare agencies (Correctional Service Canada, 2017). This is especially relevant for Indigenous women who are overrepresented both in the criminal justice system and in loss of custody of their children (Bennett, 2015).

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Structural factors such as poverty, discrimination, settler-colonialism, and stigmatization has created the misperception that women who experience poverty, or who are involved in the criminal justice system and are marginalized, are inadequate mothers (Allen, Flaherty, & Ely, 2010). Even women who serve short sentences have limited opportunities to stay connected with their children and struggle to regain custody of their children post-incarceration (Bennett, 2015).

Allen et al. (2010) found that despite the sector knowledge of the rapid increase in the rate of women's incarceration, child welfare policies have not been adjusted accordingly. This stems from a lack of policy flexibility as well as overworked caseworkers who may not have the correct trauma and gender-informed training to assist this population. Current child welfare policies silo child and mother care, which presents ineffective services for both parties. Despite incarcerated mothers' feelings of powerlessness, hopelessness, and self-doubt, they demonstrate incredible resilience and determination to improve the lives of their children despite the structural and systemic barriers impeding them:

> "I'm sitting here in jail now with my son gone ... I'm like, OK, I did what everybody said I should do. I think if I had more help, ... I could have done better. He was the only thing that kept me alive." (Allen, Flaherty, & Ely, 2010, p. 167)

> "There is no one out there to help you with your kids. I don't know what to do, really. There were days I wanted to get high just because I missed my kids so bad. [When they take your child away], it completely destroys everything inside of you ... takes away your reason for trying." (Allen, Flaherty, & Ely, 2010, p. 168)

An additional barrier faced by incarcerated mothers is the lack of communication between the criminal justice and child welfare systems (Allen, Flaherty, & Ely, 2010). Women who are incarcerated face extreme restrictions in order to complete the necessary case management, submission deadlines, and bureaucratic paperwork required to maintain or regain custody of their children. Women who have educational or language barriers may also require additional support to meet the child welfare system's guidelines, which is largely unavailable while in custody (Allen, Flaherty, & Ely, 2010). Navigating both the criminal justice and child welfare systems simultaneously, with no coordination, presents immense challenges to women, especially Indigenous women who are more likely to be caught up in both systems (Bennet, 2015).

Promising Approaches and Practices

Gender-based, resiliency-focused, and context-dependent care are key practices in minimizing the disparities faced by women with involvement in homelessness and the criminal justice system (Wachter, Thompson, Bender & Ferguson, 2015). Providing gender and context-based care integrates the understanding of unique structural facets that drive women and girl's experiences with homelessness and the criminal justice system (Wachter et al., 2015).

Regional Elizabeth Fry Societies across Canada work to bridge the gap between women's experiences of criminal justice involvement and homelessness. While each local Society holds its own mission statement, they all centre around supporting women, girls, and their families who are at risk or have experienced criminal justice involvement. Their programs are gender-focused and community driven. For example, Kaye Healey Homes in Kingston, Ontario, offer supportive housing to women and their families. Women are supported to reach their self-determined goals, such as advancing their education, developing parenting skills, and addressing relationship and family concerns. The **Elizabeth Fry Society of Edmonton** offers a subsidized housing program for Indigenous women who have a history of homelessness and victimization through sexual exploitation. The program provides wrap-around supports for women who are reintegrating from a correctional facility. The goal of the program is to support women's success so that they do not experience (re)criminalization because of actions committed while homeless, to reduce human trafficking in the community, and to reduce the harms or risks to women associated with human trafficking. The **Elizabeth Fry Society of Greater Vancouver** offers numerous gender-specific supports for women, among them the **Prison Integrated Outreach Homeless Prevention program**. The program supports women who are incarcerated and who struggle with mental health and addictions challenges for a year following their release from custody. The program offers housing support and a personal care plan.

Conclusion

Women and girls' experiences of homelessness, housing precarity, and criminal justice involvement coalesce around key structural and systemic drivers – poverty, gender-based violence, colonization, discrimination, housing unaffordability, stigmatization, and a lack of access to gender-based, trauma-informed services and supports. These drivers create a vicious cycle whereby women-identifying people struggle to access safe, affordable, and permanent housing, which creates the conditions where they are more likely to be criminalized for engaging in survival activities. With a lack of discharge planning in correctional facilities and with a criminal record, there are even more barriers for women to access housing and services, once again requiring them to look to criminalized behaviours as a means to get buy. All the while, many of these women are victims of abuse and violence and often live with significant trauma that can cause or exacerbate mental health and/or substance use conditions.

Indigenous women and women of colour bear the brunt of these systemic inequities. They face record high incarceration rates, negative encounters with police, and victimization. They are more likely to receive harsh punishment, and have less access to programming while incarcerated. Most women in custody are mothers and many of them, especially Indigenous women, are confronted with the child welfare system that makes it difficult to retain custody of their children, creating intergenerational trauma.

Unfortunately, while the literature on gender diverse people's experiences with the criminal justice system in Canada is beginning to emerge (Kirkup; 2018, Smith, 2014), how this intersects with homelessness has not yet been explored.

There is a way forward. As outlined above, addressing systemic issues such as poverty, the gendered wage gap, and access to education and employment services for women, girls, and gender diverse people is invaluable. Providing gender-based, trauma-informed services in a variety of service sectors is also an important policy and practice shift. Most importantly, decriminalization of actions and behaviours tied to poverty and homelessness is crucial to creating a more just and equitable environment for women and girls. Likewise, ensuring that women and girls who have encountered the criminal justice system have access to appropriate and affordable housing will help to break the cycle.

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SPOTLIGHT: Human Trafficking and the Exploitation of Women, Girls, and Gender Diverse Peoples

"I was recruited out of child welfare. I had been adopted and things were not going well so I was put into 'care.' I was sexually abused at the age of eight. I am native, and no one liked natives where I lived in Thunder Bay, so I hid my identity. I was 11 years old when this happened, and I was first exploited at age 12."

(Lived Expert quoted in Canadian Women's Foundation, 2013)

Human trafficking is a worldwide criminal industry (UNODC, 2018) and research suggests that sex trafficking of young women and girls is the most common form of human trafficking (Alvarez & Alessi, 2012; Hodge & Lietz, 2007; Shamir, 2012; UNODC, 2018). Despite common perceptions, human trafficking does not necessarily include movement across borders, and most survivors in Canada are Canadian women and children (UNODC, 2018; Government of Canada, 2012; Ricard-Guay & Hanley, 2014). Based on Statistic Canada's analysis of the available police-reported data, survivors are most often young women: among the 865 survivors between 2009 and 2016, 95% were women, 72% of these women were under the age of 25, and 26% were younger that 18 years old (Stats Canada, 2016; Housefather, 2018). However, it is well established that police-reported data significantly underreports the scale of the issue (Housefather, 2012; Millar & O'Doherty, 2015). Determining the true extent of human trafficking is difficult due to the covert nature of the crimes, the stigma and shame often experienced by the survivors (Ricard-Guay & Hanley, 2014), the fear of many survivors to report to the authorities, and the challenges of prosecuting traffickers (Housefather, 2012; Government of Canada, 2012; Millar & O'Doherty, 2015).

While human trafficking is a serious and growing issue domestically and internationally (Hodge & Lietz, 2007), adequately defining human trafficking has remained a challenge and controversy (e.g., Levy & Jakobsson, 2013; Timoshkina & McDonald, 2007; Weitzer, 2007). Most countries rely on the "Trafficking in Persons" definition established by the United Nations (2000), which defines human trafficking as: "The recruitment, transportation, transfer, harboring or receipt of persons by means of threat or use of force or other forms of coercion, of abduction, of fraud, of deception, of the abuse of power or of the giving or receiving of payments or benefits to achieve the consent of a person having control over another person, for the purpose of exploitation" (p. 1). A recent report by the Standing Committee on Justice and Human Rights recommended that the Minister of Justice work with the provinces and territories to "firmly establish the parameters and the definition of human trafficking to ensure that there is a definition used by all governments of Canada" (Housefather, 2018, p. 12).

Due to the legacy of colonialism and the continued racial and gendered violence against Indigenous women and girls (Native Women's Association of Canada, 2018), this population is more likely to be targeted for sexual exploitation or human trafficking than non-Indigenous women (MMIWG, 2019; Tocher, 2012; Tracia's Trust, 2019; Sikka, 2009). Chronic systemic marginalization and colonization has sexualized and devalued Indigenous women, creating the conditions for violence against them and increasing their likelihood of experiencing exploitation and human trafficking (Native Women's Association of Canada, 2018; Ontario Native Women's Association, 2016). Witnesses who participated in the National Inquiry into Missing and Murdered Indigenous Women and Girls (2019) reported that perceptions of impunity on the

part of traffickers create conditions for the perpetuation of violence against Indigenous women, girls, and LGBTQ2S+ peoples.

Human Trafficking & Homelessness

Available evidence indicates that human trafficking disproportionately affects young people who are vulnerable in some way, including specifically women and girls (Miller-Perrin & Wurtele, 2017), Indigenous youth, and LGBTQ2S+ persons (MMIWG, 2019), as well as those who live in poverty, are homeless, and/or have previously been victims of violence, neglect, or childhood sexual abuse (Clawson et al, 2009; Greenbaum & Crawford-Jakubiak, 2015). Several studies confirm a correlation between youth homelessness, sexual exploitation, and human trafficking (Clawson et al., 2009; Raphael & Shapiro, 2002), with some studies indicating gender diverse and LGBTQ2S+ youth who are homeless are more likely the experience human trafficking (Murphy, 2016).

A significant body of literature indicates a link between child welfare involvement and sexual exploitation (Women's Foundation of Canada, 2013; McAleese & Schick, 2018; Wohlbold & LeMay, 2014; Tracia's Trust, 2019). The National Inquiry into Missing and Murdered Indigenous Women heard from witnesses that pimps specifically recruit Indigenous girls and LGBTQ2S+ youth from outside group homes and detention centres (MMIWG, 2019). This suggests an urgent need for provincial and territorial child protection agencies and youth justice services to examine and adapt their policies, especially when planning for a young person's transition out of these institutions.

> One difficulty is that shelters sometimes refuse trafficking victims … Apart from lack of space, which is by no means limited to the trafficking issue, security and admission criteria pose other difficulties. Some shelters refuse trafficking victims because they believe that the dangers will be greater than those associated with conjugal violence; while at shelters for migrant women or families, the issue of security may not even be on the radar. At shelters for refugee women, it may also be impossible to accept people who are not asylum seekers. Similarly, trafficking victims may be refused from other shelters because they have not experienced conjugal violence.
>
> **(Ricard-Guay & Hanley, 2014, p. 71)**

Importantly, research indcates that structural issues - such as economic inequality and lack of housing (Seshia, 2006; Housefather, 2018, Public Safety Canada, 2018) - combine with policies within the homelessness sector to undermine the housing stability and safety of women, girls, and gender-diverse peoples being sexually exploited. For example:

- There is a lack of emergency, transitional, and long-term housing in Canada for trafficking survivors (Canadian Women's Foundation, 2014; McAleese & Schick, 2018), with emergency shelters sometimes refusing survivors (Ricard-Guay & Hanley, 2014)
- Most shelter and housing programs do not include support services that are trafficking-specific, have strict guidelines that are not conducive to providing best care to survivors (e.g., zero tolerance to drug and alcohol policies), are time-limited, and are not trauma-informed (Ricard-Guay & Hanley, 2014; Saewyc, MacKay, Anderson, & Drozda, 2008; van Berkum & Oudshoorn, 2015)
- Traffickers often recruit inside or near emergency shelters and housing, so these locations are not necessarily safe (MMIWG, 2019; Ricard-Guay & Hanley, 2014; Public Safety Canada, 2016; McAleese & Schick, 2018)

- Youth involved in child welfare or living in group home placements are at an increased risk of sexual exploitation (Women's Foundation of Canada, 2013; McAleese & Schick, 2018; Wohlbold & LeMay, 2014; Tracia's Trust, 2019), especially Indigenous women and girls (MMIWG, 2019; Martin & Walia, 2019; Sikka, 2009; Public Safety Canada, 2018; Tocher, 2012; Saewyc, MacKay, Anderson, & Drozda, 2008)
- As a result of intense and repetitive psychological, physical, and sexual abuse, survivors of human trafficking can struggle with serious mental health issues including PTSD (Greenbaum, 2017), major depression, anxiety, and are at increased risk of completing suicide (Greenbaum & Crawfod-Jukubiak, 2015; Williamson & Prior, 2009). Addiction is common among many who are sexually exploited (Sikka, 2009; Tocher, 2012, Canadian Women's Foundation, 2013), as survivors are often coerced by their traffickers to engage in drug use as a means of control or use substances to self-medicate (Seshia, 2005; van Berkum & Oudshoorn, 2015). The inherent stigma and internalized shame as a consequence of sexual exploitation can also create additional difficulties in accessing healthcare and mental health supports (van Berkum & Oudshoorn, 2015). Both immediate and long-term support in mental health and addiction services are needed to support this population (Tracia's Trust, 2019; Seshia, 2005; McAleese & Schick, 2018). Given that survivors are at higher risk of contracting infectious diseases and suffering from other medical conditions (Canadian Women's Foundation, 2014; Greenbaum & Crawford-Jukubiak, 2015), coordinated services from the health care sector are critical, with available studies indicating the value of multidisciplinary teams in responding to the needs of survivors (Hodge & Lietz, 2007; Miller-Perrin & Wurtele, 2017).

Policy Responses

In recent years, there has been a significant increase in policy initiatives developed across Canada to address human trafficking at the municipal, provincial/territorial, and federal levels. In 2002, Manitoba introduced Canada's first provincial strategy to combat sexual exploitation. The province's Sexual Exploitation Unit collaborates with government departments, the community, and non-governmental organizations to support initiatives in education, prevention, research, intervention, and legislation (Tracia's Trust, 2019). At the federal level, Canada's National Action Plan to Combat Sex Trafficking introduced several new initiatives to prevent trafficking, support victims, and prosecute perpetrators. Under the prevention pillar, for example, the federal government has allocated annual funds to promote training for frontline service providers, support and develop awareness programs, and provide assistance to communities in identifying people and places most at risk (Government of Canada, 2012). In 2016, the plan expired, and its subsequent evaluation recommended that improvements needed to be made "to facilitate reporting of human trafficking, and improve data collection capacities, collaboration and partnerships" (Housefather, 2018). In May 2019, as part of Budget 2019's "whole-of-government strategy" to combat human trafficking (Government of Canada, 2019, p. 237), the Canadian Centre to End Human Trafficking launched the National Human Trafficking Hotline, a confidential 24/7 service that can refer victims and survivors to local law enforcement, emergency shelters, and a range of other trauma-informed services (Canadian Human Trafficking Hotline, 2019). Members of the public can also call the hotline to report incidents. This centralized system is a critical step in collecting national level data.

According to research conducted with frontline workers by the **Committee of Action against Human Trafficking National and International**, Canada's response to human trafficking is "security-centric and weak on the protection and support of victims" (Ricard-Guay & Hanley, 2014, p. 17). Human trafficking has been primarily framed as a criminal justice issue with police forces and immigration authorities usually being the first to interact with victims (Timoshkina, 2014). As a result, many survivors will not contact authorities for fear of criminal consequences such as deportation (Housefather, 2019; Millar & O'Doherty,

2015; Public Safety Canada, 2016; Ricard-Guay & Hanley, 2014). In 2006, Immigration, Refugees and Citizenship Canada (IRCC) introduced a policy permitting immigration officers to issue Temporary Resident Permits (TRPs) for foreign nationals who are victims of human trafficking (Housefather, 2018). However, stakeholders have reported that TRPs are issued inconsistently and are difficult to obtain (Housefather, 2018; Ricard-Guay & Hanley, 2014). Convicting traffickers is also challenging because survivors carry the burden of proof and are often unwilling to testify against their trafficker due to fear, shame, and severe trauma (Housefather, 2018; Millar & O'Doherty, 2015; Ricard-Guay & Hanley, 2014). Survivors may also be charged for participating in illegal activities, even if they were coerced into these activities by a trafficker (Canadian Women's Foundation, 2014).

Promising Approaches and Practices

Winnipeg, MB: The Ndinawe Child and Youth Care Training Program

The Youth Care Worker Training program is a partnership with Red River College. This college-accredited course is one year in length and offered by Ndinawe (non-profit youth organization) in a community setting. The goal of the program is to offer persons with lived experience, those who were formerly sexually exploited in the sex trade as youth, the opportunity for accredited training in the field of Child and Youth Care.

> "I've been offered by Ndinawe to go back to school because of my experience… I couldn't believe that I would finally have the opportunity to have a career and I have so much to give, so yeah, there has to be more programs like that."
> (Tracia's Trust, 2019)

Winnipeg, MB: Bear Clan Patrol Inc.

This model of Indigenous activism re-emerged as a result of the 2014 murder of Tina Fontaine, a 15-year-old Anishinabe girl. Currently, there are over 1500 volunteers involved in nightly walking patrols in 15 communities nation-wide as part of the **Bear Clan Patrol**. They provide rides, referrals, food, first aid and overdose support, and anti-violence intervention on the streets (Bear Clan Control Inc., 2018).

Toronto, ON: Covenant House Toronto, The Rogers Home

The Rogers Home is a specialized transitional housing program for young, female victims of sexual exploitation and sex trafficking. Six young women, aged 16 to 24, can live in Rogers Home for two years and have access to wraparound support services at Covenant House's main location. In addition to stable housing and life skills training, Rogers Home offers residents trauma counselling, addictions treatment, educational, and vocational assistance. Youth workers staff the house 24/7 and there is a live-in house mentor who is available for peer support. When the women are ready to leave, they can access Covenant House's community apartments and aftercare services. Toronto Community Housing (TCH) leases the house for a nominal annual charge. A second home, the **Avdell Home**, following the same model was opened in 2019 (Covenant House, 2018).

> Call to Justice 7.9: We call upon all health service providers to develop and implement awareness and education programs for Indigenous children and youth on the issue of grooming for exploitation and sexual exploitation.
> (Inquiry into MMIWG, 2019)

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Chapter 12: Transportation

Affordable and reliable transportation has the capacity to reduce poverty, encourage social inclusion, and facilitate access to support services (Justice Connect, 2015; World Bank, 2018). Unfortunately, persons with low socioeconomic status, as well as many communities in rural and northern Canada, cannot access adequate transportation, restricting their employment opportunities and their participation in crucial health, family, and social activities. In urban centres, public transportation plays a critical role in the general well-being of the population and is often the only means of independent travel for lower-income persons and those experiencing homelessness (Allen, 2018; Justice Connect, 2015). Deteriorating transit systems, expensive fares, and punitive fines inhibit equitable access to public transit, disproportionately impacting disadvantaged groups (Crisp et al., 2017; Justice Connect, 2015; World Bank, 2002). In Canada, more than 2.4 million women and girls are surviving on low-incomes, and women make up the majority of the country's minimum wage and part-time workers (Canadian Women's Foundation, 2018). This suggests women and girls are directly impacted by failures within transportation systems – failures that have a direct impact on their housing.

Transportation is more than traveling from one place to another; it provides the ability to connect with others, to be an active participant in one's community, and to adhere to health regimens (Forchuk et al., 2010). Transit security is directly related to economic security (Loukaitou-Sideris, 2009) and leads to better housing, opportunities, and neighbourhood environments for women and girls. The challenges of movement encountered by women and girls have an effect on all aspects of their lives, and hinders their economic capacity and well-being (Duchene, 2011). This chapter explores the gendered intersection between transportation and housing, highlighting the interdependence of transportation with housing stability, socio-economic inclusion, and safety for women and girls.[21]

Transportation Challenges faced by Women and Girls

The transportation needs of women are often more complex than those of men (Loukaitou-Sideris, 2009). Duchene (2011) describes women as having "double working" days, meaning that women are usually responsible for taking care of domestic chores, children, and elderly or sick relatives, in addition to employment or other independent activities (p.9). Because women are less likely to have access to a car than men (Duchene, 2011), these tasked-based activities require women to take several trips to different locations, making them more dependent on public transportation (Lucas, 2012). Women, girls, and gender diverse peoples are also more likely to encounter harassment and assault when using public transportation than male travelers, resulting in valid fear that can limit women's freedom of movement (Duchene, 2011; Loukaitou-Sideris, 2009; Lubitow, Carathers, Kelly, Abelson, 2017).

Using data from the 2016 Census, a study examining Canada's eight most populous cities estimated that up to one million persons living in urban Canada are "transit poor," (Allen, 2018) meaning that they have poor transit access, combined with social and economic disadvantage (Lucas, 2012).

21 While undoubtedly such intersections are evident in the lives of gender diverse peoples, we could find no research investigating how gender diverse peoples' access to transportation affects (or is affected by) their housing.

The transportation sector is intertwined with almost all public services. Women and girls who are unable to afford or access adequate transportation are disadvantaged in a number of ways. Research indicates that:

- Rural and northern communities do not have adequate transportation to access health, legal, domestic violence, and other support services (Kulig & Williams, 2011; Schiff & Turner, 2014), at times forcing migration to urban communities to seek support (Forchuk et al., 2010; YWCA of Yellowknife & Yellowknife Women's Society, 2007).
- Lack of access to affordable transportation reduces participation in the job market (Allen, 2018; Fletcher, Garasky, Jensen, & Nielsen, 2010) and decreases chances of rising out of poverty (van Berkum & Oudshoorn, 2015).
- Those experiencing homelessness may be unable to pay fares for essential transit, leading to high fines and criminalization from bylaw and transit violation tickets for fare evasion (Fortin, 2018; SLS, 2019)
- Families involved in the child welfare system often lack the additional money for transportation to attend parenting, mental health, and other programs mandated by protection workers (Hughes & Chau, 2012).
- Many of the new transportation ridesharing solutions (such as Uber) are not realistic for women who cannot afford smartphones or the ridesharing fare (Allen & Farber, 2019).
- Low social assistance rates often prevent women from being able to afford both housing and transportation costs (YWCA of Yellowknife & Yellowknife Women's Society, 2007), forcing families to choose between shelter and travel (Smirl, 2018).

> **"There's a lack of transportation to and from services. Women may not have the ability to navigate a public transportation system due to trauma, mental health restrictions or mental acuity, or the area where they need to go may not even be accessible by public transportation. It is not enough for a service to exist; it must also be accessible"**
>
> **– Fiona Cunningham, Mental Health Counsellor, Iris Kirby House, St. John's, NL (Standing Committee on the Status of Women, 2018c)**

As the Canadian population ages, the majority of the country's eldest seniors will be women (Hudon & Milan, 2016). Senior women with decreased mobility living in rural areas are particularly impacted by poorly adapted public transportation (Amar & Teelucksingh, 2015; Duchene, 2011; Litman, 2017), which can result in loneliness and isolation – demonstrated risk factors for negative health outcomes (Loadman, 2019). For instance, in Whitehorse there is only one so-called "Handy Bus" available for people who cannot use city buses, severely limiting the freedom of movement for those with reduced mobility in the city (Whitehorse Transit, n.d.).

Additionally, women with disabilities tend to receive fewer transportation accommodations than men in their places of work. The 2012 Canadian Survey on Disability (CSD) found that a smaller percentage of women with disabilities were provided work-related accommodations compared to men with disabilities: 64.3% of men with disabilities had access to accessible parking in comparison to only 33.6% of women with disabilities, and 54.5% of men were provided with specialized transit options compared to only 27.9% of women with disabilities (Burlock, 2017).

Transit Poverty and Intimate Partner Violence

Experiences of transportation are gendered, with research demonstrating links between inadequate transportation and gender-based violence. Inadequate transportation can lead to women staying in abusive situations (van Berkum & Oudshoorn, 2015), especially in remote communities (Barton et al., 2015; Koepsell et al., 2006), and research has consistently shown that lack of access to affordable transportation perpetuates violence against women. This is especially true for Indigenous women and girls, whose rate of violent victimization is almost three times that of non-Indigenous women (Martin & Walia, 2019). A devastating example of the link between inadequate transportation and women's safety is British Columbia's Highway 16 - better known as the Highway of Tears –which is named for the women (largely Indigenous) who were murdered or have gone missing along that stretch of highway. Without transportation to go to work, school, visit family, or attend appointments, women must seek out alternative methods of travel, including hitchhiking, putting them at increased risk to dangerous men.

In the three territories, where police reported violent crime against women is higher than the rest of Canada (Moffitt & Fikowski, 2017), physical and social isolation can be especially prohibitive to leaving abusive relationships (Barton, Hungler, McBride, Letourneau, & Maillooux, 2015) and many women must access air transport to flee unsafe housing or violence. The implications of geographically dispersed services and unreliable transportation are substantial; women who are unable to access support services for domestic violence are less likely to leave their abusive relationships (Few, 2005; Koepsell, Kernie, & Holt, 2006; Woman ACT, 2013). Additionally, women experiencing homelessness, particularly during harsh northern winters, can turn to survival sex to meet their basic needs, including travel. Interviews with service providers in the Yukon revealed that youth exchange sex acts for transportation: "There is this whole underground ride that is a fee for service. So the girls have been offering up blowjobs for a ride home" (Yukon Status of Women Council, 2007, p.95).

> **"Without safe and affordable transportation, women may have little choice but to remain with their abuser. The absence of affordable transportation also increases the risk that women may use less safe ways of travelling, such as hitchhiking. This can result in horrific outcomes, as we know from the fate of so many missing and murdered Indigenous women and girls along the Highway of Tears in northern British Columbia."**
>
> **– Joanne Baker, Executive Director, BC Society of Transition Houses (Standing Committee on the Status of Women, 2018h)**

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SPOTLIGHT: Transportation & Homelessness Amongst Indigenous Women, Girls, and Gender Diverse Peoples

Indigenous women, girls, and gender diverse peoples experience significant risks to their safety when they travel from one place to another (MMIWG, 2019, p. 552).

> "We need free transit with free bus passes for low income Native women. I have to ask bus drivers for free rides and they look down their noses at me. Without affordable transit, I can't see my doctor or get to food banks or go swimming."
> - Woman with lived experience of homelessness (Martin & Walia, 2019, p. 81)

Insufficient transportation can make it impossible for Indigenous women to relocate to safe housing, escape violence, or even attend work or school. Failures in this system undermine women's security by forcing them to rely on alternative and potentially dangerous ways to travel, such as hitchhiking. For Indigenous women living in remote communities or on reserves, these barriers are even more prominent. For example, the shortage of educational institutions on reservations means that women and girls must travel great distances to reach a school. Not only does this present challenges for improving economic security through educational attainment, lack of transportation and requirements to travel long distances from home creates further risks to their safety (MMIWG, 2019).

> "And, in that 1,000 kilometres, a lot can happen, right? This is what contributes to missing and murdered Indigenous women, right? Having to go out of your way, which is a significant barrier, to accessing services will often push individuals to either not access services and continue being vulnerable. You will see people become really resilient in the sense where they will come up with their own alternatives, which may or may not be the best solution and/or they will go to services that will – that are harmful just because it's closer. So, I think that, and what I'm trying to say is that, yes, we can look at St. John's as a place, but we also have to look at where those other factors are that may or may not contribute to provoking unsafe access to resources and increasing vulnerability and trafficking of women and girls."
> - Jennisha Wilson, discussing the journey Inuit women take in resettling in the South, MMIWG Inquiry, 2019, p. 552.

The Final Report of the National Inquiry into Missing and Murdered Indigenous Women (2019) highlighted the critical importance of transportation infrastructure for the safety and security of Indigenous women, girls, and gender diverse peoples. Call to Action 4.8 reads:

"We call upon all governments to ensure that adequate plans and funding are put into place for safe and affordable transit and transportation services and infrastructure for

Indigenous women, girls, and 2SLGBTQQIA people living in remote or rural communities. Transportation should be sufficient and readily available to Indigenous communities, and in towns and cities located in all of the provinces and territories in Canada. These plans and funding should take into consideration:

- Ways to increase safe public transit;
- Ways to address the lack of commercial transit available; and
- Special accommodations for fly-in, northern, and remote communities" (p. 182).

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The 2019 Report of the Standing Committee on the Status of Women similarly recommended that "the Government of Canada in collaboration with the provinces, territories and Indigenous governments, fund transportation for women living in urban, rural, remote, and northern communities, including in Indigenous communities, who are fleeing violence and do not have access to safe shelter services in their home community" (p. 552).

> **"The first challenge for me was the city buses, which is like, oh, they are just city buses.They are just bus drivers. But, they are qallunaat bus drivers and they are all qallunaat on that bus, and I am just a little Arviatmiut. Maybe they are going to figure it out that I am this little Arviatmiut Eskimo who is trying to get from point A to point B, and maybe they have a right to say, "No, you can't get on this bus." I harboured that kind of fear and lived with that kind of fear. And, fear is not the right word. The word in this context is ilira. In our dialect, ilira is the root word for ilirasuk…. I was in a constant state of emotional fear. They had power over me. I needed their permission to get on the bus to get to my job. Every morning – so some mornings, it was too much and I would walk the five miles rather than confront this bus – thinking I had to confront the poor guy. He had no idea, but I did. I had the fear in here. So, that was the first thing I had to tell myself, "Don't be silly. It's okay. You just – this is just a bus getting you from point A to point B."**
>
> **- Susan Aglugark, explaining her experience relocating to Ottawa in 1990 (Inquiry into MMIWG, 2019, p. 576)**

Promising Approaches and Practices

British Columbia: Highway 16 Five-Point Transportation Action Plan

In 2016, British Columbia Transit, the provincial government, local governments, First Nations communities, and families involved with the Highway of Tears Initiative collaborated to develop the **Highway 16 Action Plan**. The five key elements of the plan include a $4.2 million contribution over five years from the provincial government for transit expansion, a community transportation grant program, First Nations driver education, webcams and transit shelters and increased connectivity. Since introduced, approximately 18,000 passengers have used the service (British Columbia, 2019). In 2018, the project received a Safety and Security award from the Canadian Urban Transit Association, as well as the Premier's Award for Partnerships (British Columbia, n.d.).

Ontario: Ontario Telemedicine

OTN brings virtual care innovation to the healthcare system so that the people of Ontario can get the care they need at home, in their community, or in hospital. OTN increases access to health care and education across the province with an extensive telemedicine network. An independent, not-for-profit organization, OTN is funded by the Government of Ontario (OTN, 2019).

Philadelphia, PA: The Hub of Hope

The Hub of Hope is a daytime engagement center for people experiencing homelessness. It is a partnership between the transit agency SEPTA, the City of Philadelphia, and Project HOME and is located

in the underground commuter rail station, Suburban Station. At the Hub, which opened in January 2018, guests are welcome to enjoy coffee and a meal, take a shower, wash their clothes, get medical care, and access care managers for treatment and housing support (SEPTA, 2019).

Seattle, Washington: The ORCA Opportunity Program

The ORCA Opportunity Program in Seattle provides free transit to high school students enrolled in Seattle Public Schools, as well as students at Seattle colleges on city-funded scholarships – regardless of income. This program is funded through the Seattle Transportation Benefit District, a program approved by voters in 2014 that raised the sales tax and added $60 to the cost of car tabs, to increase bus service. This past summer, the Seattle Department of Transportation surveyed a portion of the 2,700 high-school students who had received free ORCA cards. Nearly 80 percent of students said having the ORCA card improved their attendance at school, and nearly 40 percent said that they would not use transit if they didn't get the free ORCA card. Surveyed students also said the ORCA cards made it easier to participate in social activities and to get jobs (City of Seattle, 2017). Mayor Durkan expanded the ORCA Opportunity program further by introducing a pilot program partnership between the Seattle Department of Transportation and 1500 social housing participants through the Seattle Housing Authority. This program provides free transit passes to tenants residing in SHA-owned social housing properties who make at or below 30% of the area median income. Currently, these residents qualify for ORCA LIFT (reduced fare program for low-income residents) and pay $1.50 per trip, which means each adult in the pilot would save up to $648 for unlimited trips for an entire year (Seattle Housing Authority, 2019).

Victoria, Australia: Free Public Transportation Program

Victoria is in the middle of a one-year trial of free transportation for disadvantaged individuals. Non-profit and charitable agencies, as well as organisations that provide vital support or emergency assistance to disadvantaged persons are eligible to apply for and provide free weekly or monthly transit passes to their clients. The trial emerged after a review of ticketing in 2016 discovered that many poor people were forced into fare evasion because they could not pay for public transport when trying to reach appointments and basic services (Premier of Victoria, 2018).

Conclusion

Better transit accessibility has been associated with increased employment rates (Merlin & Hu, 2017), higher activity involvement rates (Paez et al., 2009), and social inclusion (Lucas, 2012). In recognition of the need for improved transit infrastructure, the Canadian government has recently invested billions of dollars into public transit (Government of Canada, 2017). Given the particular failures of transit systems in the north, the Minister of Transport also announced The National Trade Corridors Fund in 2018, which has a dedicated allotment of up to $400 million to address critical transportation needs in the Northwest Territories, Nunavut, and Yukon (Transport Canada, 2018). Despite such investments, women's unique needs are generally not considered in transportation policy and infrastructure development. Although there have been promising practices across the country, housing scarcity and transit underdevelopment continue to combine to create social exclusion for women, girls, and gender diverse peoples. Given this, there is a critical need for gender-sensitive transportation policies that recognize the interdependence of transportation and housing stability for women, girls, and gender diverse peoples. Access to affordable and reliable transportation must be understood as basic need, and communities across Canada must ensure that transit services enable women and girls access to employment, education, child care, recreation, and other social services.

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Chapter 13: Healthcare

There is a well-documented and self-reinforcing relationship between homelessness and health. Experiencing homelessness leads to worse health outcomes, while the development of health challenges can lead to homelessness (Gillette, 2001). Clinical guidelines recently published by the Canadian Medical Association state that "homelessness has become a health emergency" (CMAJ, 2020, p.E240). People experiencing homelessness are disproportionately affected by health inequities compared to the general population. These health inequities result from experiences of social exclusion, defined broadly as the "processes driven by unequal power relationships that interact across economic, political, social, and cultural dimensions" (Popay, et al., 2008, p.7). The structural forces that push people into homelessness, the challenging contexts within which people experiencing homelessness live, and the cyclical relationship of poverty and ill-health make it near impossible for these individuals to sustain their health and well-being.

The connections between housing and health are not necessarily linear and often intersect with other social determinants of health (e.g., employment, income, education, gender, and race, among others) (Mikkonen & Raphael, 2010). Women, girls, and gender diverse persons experiencing homelessness face uniquely gendered health challenges. Research shows that women who are homeless face higher levels of intimate partner violence, are at higher risk of infection from diseases such as HIV, and use substances more often than their housed counterparts (Gillette, 2001; van Berkum & Oudshoorn, 2015). Furthermore, the hidden nature of homelessness for women, girls, and gender diverse people can make their health issues and healthcare needs less visible within the healthcare system, preventing appropriate services from reaching them (van Berkum & Oudshoorn, 2015).

Despite their disproportionate health challenges, women, girls, and gender diverse people who are homeless experience incredible barriers to accessing the healthcare they need. This section explores the intersection between homelessness and health, and addresses the unique challenges women, girls, and gender diverse people face accessing health services. We pay particular attention to the intersecting processes of marginalization, such as racism, homophobia, and sexism, that generate barriers to accessing healthcare. Addressing the health inequities experienced by these individuals requires intergovernmental and intersectoral collaboration and coordination to improve access to appropriate health-enabling, health-sustaining, and healthcare resources.

The Link between Housing and Health

The relationship between housing and health is clearly articulated in Canada's social determinants of health (Mikkonen & Raphael, 2010). Overcrowded, low-quality, unsafe housing, or impermanent shelter have both direct and indirect impacts on health. Overcrowding increases transmission of communicable illnesses, low-quality and unsafe housing (e.g., presence of lead and/or mold, poor ventilation and/or heating) can create or exacerbate physical health issues, and a lack of shelter exposes individuals to poor living environments in ways that negatively impact one's health (Mikkonen & Raphael, 2010).

There is a robust scholarship that highlights the ways in which homelessness can impact health outcomes (Page, Thurston, & Mahoney, 2012). Living in homelessness exposes individuals to rough climates, psychological strain, and communicable diseases (Public Health Ontario, 2019). Individuals who are homeless often experience multiple acute and chronic health issues simultaneously – 30% have two or more medical conditions (Jaworsky et al., 2016). Experiencing homelessness doesn't just make one more susceptible to poor health, it is also associated with higher rates of mortality compared to the general

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population. A lack of stable, safe housing increases a person's chance of dying at a younger age (Aldridge et al., 2018), as well as dying from preventable conditions (Baggett, O'Connell, Singer, & Rigotti, 2010; Baggett et al., 2013; Lebrun-Harris et al., 2012; Zlotnick & Zerger, 2009). Mortality risk is higher among younger people who are homeless, and, in some studies, among young women. Increasing rates of suicide among younger people experiencing homelessness have also been documented (Hwang, 2000).

> **"Likelihood of early death among homeless people is 8-10 times greater than the general population." (Mikkonen & Raphael, 2010)**

Both chronic and episodic homelessness are harmful for one's health. Research indicates that being homeless at any point in one's life has cumulative, negative effects on health. From a biomedical perspective, the increased exposure to stressful environments associated with experiencing homelessness can increase allostatic load as one's body responds to stressful situations; such an increase "accelerates biological wear and tear and erodes health" (Oppenheimer, Nurius & Green, 2016, p. 2). Experiences of homelessness can also have negative psychological impacts, with people who have experienced homelessness at any point in their life reporting higher levels of stress than their low-income housed counterparts (Oppenheimer, Nurius & Green, 2016; Wasserman, 2014). *Given the severely negatives health effects of chronic and episodic homelessness, there is a strong need to focus on homelessness prevention.*

Distinct Health Challenges Faced by Women and Gender Diverse People who are Homeless

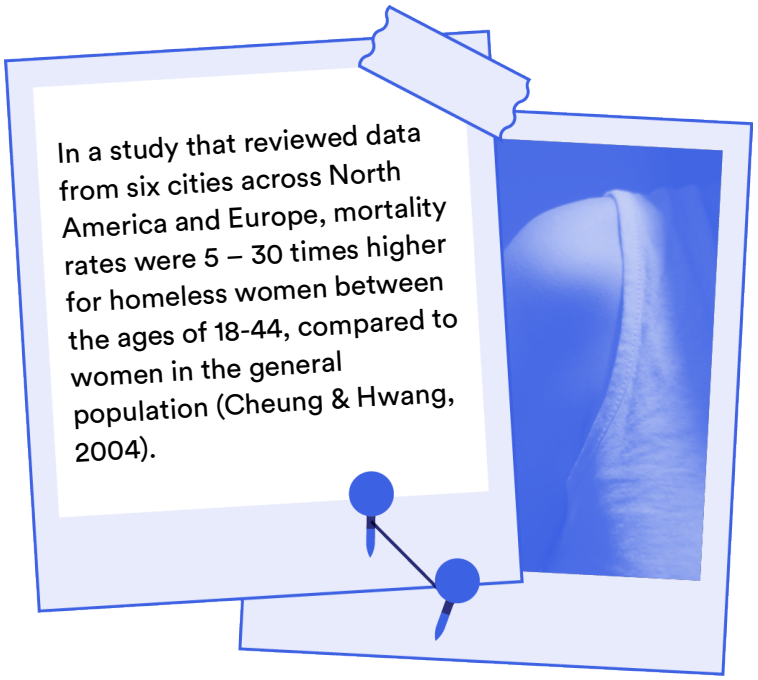
Women, girls, and gender diverse peoples experiencing homelessness face uniquely gendered challenges to health and wellbeing, linked to social and structural factors (Creamer, 2013). Living in inadequate or unsafe housing conditions, and exposure to social isolation and violence, creates circumstances that make women and girls susceptible to negative health outcomes (Lewis, Andersen, & Gelberg, 2003). For example, in attempts to secure shelter, many women and girls are forced to put their health at risk. Women and girls may engage in survival sex or develop dependent relationships with an abusive partner in order to access shelter, putting them at higher risk of contracting STIs, experiencing physical violence, and suffering subsequent mental health distress (Gillette, 2001; Cederbaum, Wenzel, Gilbert & Chereji, 2013).

> **Mortality rates for women who are homeless in North America and Europe are 5-30 times higher than for women in the general population (Cheung & Hwang, 2004).**

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Available research indicates that women and girls who are homeless face a number of acute and chronic health challenges, including: dental diseases (VanVleet, 2002; Figueiredo, Hwang & Quiñonez, 2012), hepatitis, hypertension, diabetes (VanVleet, 2002; Bungay, 2013; Hwang & Bugeja, 2000), respiratory infections (VanVleet, 2002; Lewis, Andersen & Gelberg, 2003), skin infections, and gastrointestinal diseases (VanVleet, 2002; Bungay, 2013; Teruya, et al., 2010). The severity of these health challenges is perhaps most evident in the mortality rates amongst women and gender diverse peoples experiencing homelessness. The mortality rates for young women experiencing homelessness in Montreal, QC was discovered to be 31 times higher compared to the general population in a 1998 study (Roy et al., 1998). In a study that reviewed data from six cities across North America and Europe, mortality rates were 5 – 30 times higher for homeless women between the ages of 18-44, compared to women in the general population (Cheung & Hwang, 2004). More recent studies in North America indicate that women and transgender individuals experiencing homelessness continue to experience premature mortality when compared to their housed counterparts (Montgomery et al., 2017). Despite these alarming rates, there remains a lack of gender-disaggregated data in this area.

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Three key health issues are critical to understanding the health challenges and disparities faced by women, girls, and gender diverse peoples who are homeless: reproductive and sexual health, mental health, and substance use. While the following is not an exhaustive summary, they offer a window into the disproportionate health challenges faced by these groups.

Reproductive and Sexual Health

Housing precarity, violence, and marginalization undermines the reproductive and sexual health of women, girls, and gender diverse peoples. Living in shelters, on the streets, in unsafe housing (e.g., with abusive partners), or engaging in survival sex can increase an individual's exposure to deleterious sexual health. For instance, research shows that women who are homeless are more likely to experience sexual abuse, sexual assault, limited access to prophylactics such as condoms, and increased exposure to STIs when compared to their housed counterparts (Azarmehr et al., 2018). One study found that over two-thirds of sexually active youth participants reported inconsistent condom use with recent sexual partners, suggesting that living with no-fixed-address mitigates condom use and increases exposure to HIV and other STIs (Marshall et al., 2009). Previous research shows that women and girls experiencing homelessness may have less negotiating power in sexual relationships, putting them at greater risk of exposure to infection (Weber, 2001).

Menstrual poverty is under-addressed in discussions of homelessness and health. For individuals experiencing homelessness who have a menstrual cycle, there are increased and often hidden challenges to maintaining menstrual health (Parillo & Feller, 2017). Homeless individuals may have limited or no access to sanitary products, washing facilities, and waste management, and therefore may struggle to maintain

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menstrual hygiene (Access to Menstrual Hygiene Products for the Vulnerable, 2018). Without easy access to sanitary products, as well as private spaces to change or sanitize sanitary products, these individuals are at an increased risk of urinary tract infections, toxic shock syndrome, yeast infections, and vulvar contact dermatitis (Parillo & Feller, 2017). The cost of these products can be prohibitive and the lack of accessibility to consistent healthcare services reduces opportunities to obtain necessary products free-of-charge (Parillo & Feller, 2017; Access to Menstrual Hygiene Products for the Vulnerable, 2018). Individuals may be put in difficult situations of having to 'choose' to go without essentials such as food in order to save enough money for menstrual products (Access to Menstrual Hygiene Products for the Vulnerable, 2018). For example, a medical professional explains:

> "Recently, a homeless patient told me that she also would wrap toilet paper around her underwear during her menses. She spoke about the expense of tampons and sanitary pads. Her shelter provided only 2 pads per cycle, whereas the average woman uses approximately 20 tampons/pads per cycle. Her inadequate options were toilet paper, reused cloths or ruining her only pair of underpants" (Parillo & Feller, 2017, p. 14).

These challenges are not often considered when addressing the health needs of people who are homeless. Improving the health of women and gender diverse peoples requires that increased attention is paid towards these gendered health needs.

> **"Women have to ask for a [menstrual] pad each time they need one from front desk staff (sometimes from male staff). They are only allowed one pad at a time [at the homeless shelter]. One woman who I've never seen before shuffled over to the staff counter. She was obviously embarrassed to ask and was almost whispering it to the woman staff member through the glass partition. When the staff member figured out what she was saying she jumped up and loudly said they have some, ignoring the woman's desire for discretion. The woman told the staff that she thinks she won't have to ask for too many more." (Dej, 2020, p. 124)**

For women and others who are pregnant, access to adequate housing is critical to maintaining health and wellbeing. Individuals who are homeless and pregnant face a host of health concerns that housed individuals do not. Such challenges include barriers to accessing prenatal care, as well as difficulty obtaining the resources needed to maintain specific care regimes. Given that homelessness often involves food insecurity, following nutritional recommendations for prenatal health can be a challenge. This can lead to anemia and malnutrition, which may result in complications during and following birth, such as postpartum hemorrhage (Azarmehr et al., 2018). Pregnant women who are homeless may also experience increased infections and longer hospital stays (Azarmehr et al., 2018). There are health risks for newborns as well. Research indicates that infants born to women experiencing homelessness are more likely to experience fetal distress, prematurity, low birth weight, and growth restrictions, contributing to high infant mortality rates (Azarmehr et al., 2018).

These statistics represent a societal failure to protect and care for women and others who are pregnant and homeless or housing insecure. Pregnancy can be challenging for anyone, but when you live in precarity, in unsafe living conditions, and are unable to access necessary health-sustaining resources, it is nearly impossible to follow best practice guidelines for staying healthy while pregnant. In the face of these larger societal failings, many women, girls, and gender-diverse peoples exhibit tremendous resiliency (Stringer et al., 2012).

Mental Health

Individuals experiencing homelessness suffer disproportionately from poor mental health, often, though not always, in conjunction with substance use (Medlow et al., 2014). Exact rates of mental health challenges are difficult to measure as estimates often fail to capture those without an official diagnosis, and do not capture women or gender diverse individuals experiencing hidden homelessness (van Berkum & Oudshoorn, 2015). Documented mental health challenges range from cognitive impairment and schizophrenia (Nikoo et al., 2017), to anxiety, post-traumatic stress disorder (Jaworsky et al., 2016), self-harm, and suicidality (Jaworsky et al., 2016; Nikoo et al., 2017), among others.

> **"70 to 80% of people who get a diagnosis of serious mental illness also report significant violence and trauma histories.... The best single predictor of whether or not a child will get a diagnosis of a mental illness as an adult is whether or not they experienced violence as a child. So there's no question that the main problem we're dealing with across all these social problems is interpersonal violence. It follows that if we get better at dealing with violence, we get better at everything."**
>
> **- Expert Witness Testimony of Allan Wade (MMIWG, 2019, p. 438)**

Compared to their housed counterparts, women experiencing homelessness have higher occurrences, severity, and risk of developing mental health symptoms, such as depression (Azarmehr et al., 2018). Although both men and women experiencing homelessness report high rates of mental health and substance use problems (Edens, Mares, & Rosenheck, 2011), "greater psychopathology is significantly associated with homelessness in women, especially anxiety disorder and depression" (Phipps, et al., 2019, p. 5).

High rates of mental health challenges in homeless women and girls is linked to poor physical and social environments that do not promote or support mental wellbeing (Nikoo et al., 2017). Research indicates that girls and gender-diverse youth who experience homelessness are at an increased risk of victimization, abuse, and trauma (Saddichha, Linden, & Reinhardt, 2014), contributing to chronic stress (Thompson, Bender, Lewis & Watkins, 2007). These factors can contribute to the development of mental health challenges, such as post-traumatic stress disorder, as well as the increased use of substances as a coping strategy (Saddichha, Linden, & Reinhardt, 2014).

Substance Use

In part due to the profound challenges and trauma associated with homelessness (and pre-homeless adversity), addiction and substance use is common amongst people experiencing homelessness (Aldridge et al., 2018). A vast amount of evidence speaks to the relationship between histories of trauma and substance use (Carroll & Trull, 2002). There is a strong link between mental illness and substance use. Mental illness can be a facilitator to or a consequence of engaging in substance use (Narendorf, 2017). Often times, experiences with mental illness and substance use occur simultaneously for individuals experiencing homelessness (Palepu et al., 2012). Adversities faced by people experiencing homelessness augment this group's interactions with addiction – in particular, increasing the use of injection drugs, alcohol, and marijuana (Kirst, Erickson & Strike, 2009; Rhule-Louie, Bowen, Baer & Peterson, 2007; Baron,

1999; Hulchanski, Campise, Chau, Hwang, & Paradis, 2009). In effect, women and girls experiencing homelessness have increased vulnerabilities with respect to substance use.

Drivers of substance use among women who experience homelessness include histories of violence, divorce, and negative interactions with public systems such as child welfare and criminal justice systems (Plasse, 2002). Women who are homeless often experience stigmatization, discrimination, and interactions with transactional sex work (Boyd et al., 2018). For women and girls who are racialized or Indigenous, these experiences are often more common (Martin & Walia, 2019). Substance use can be a coping mechanism for when faced with mental health challenges, stigmatization, and violence (Torchalla, Strehlau, Li & Krausz, 2011).

Barriers to Accessing Healthcare Services for Women, Girls, and Gender-Diverse Peoples

Despite the high rates of physical and mental health challenges experienced by women, girls, and gender diverse peoples who are homeless, they face similarly high barriers to accessing essential healthcare services (Biederman, Nichols & Lindsey, 2013). Housing status has been identified as a key barrier to seeking or accessing health care. For instance, young transwomen face systemic barriers to accessing mental health and health care, and precarious housing has been associated with greater problems accessing this care, with research indicating that "unstable housing was the most consistent and significant variable associated with barriers to medical and mental healthcare due to gender identity" (Johns, Jin, Auerswald, & Wilson, 2017, p. 2). There are a number of important structural reasons for this, some that are common across different groups of homeless individuals, and some that are unique to women, girls, and gender diverse peoples. Key challenges include lack of appropriate healthcare services and experiences of discrimination or discrimination within the healthcare or institutional settings. This undoubtedly contributes to lower healthcare use. For example, although data demonstrates that rates of acute healthcare use are high among people experiencing homelessness, it is a small proportion of the population that accounts for hospital visits or admissions (Fazel et al., 2014). Fazel et al. (2014) note that "less than 10% of homeless individuals account for more than half of emergency department visits made by all homeless individuals" in high-income countries (p. 10). This suggests that a large number of people who experience homelessness and have a high need for health services are not accessing them.

Addressing the unique health needs of these individuals necessitates a closer look at what 'universal access to healthcare' means in the Canadian context, and what prevents women, girls and gender diverse people from accessing health care.

Access to appropriate health services

Individuals experiencing homelessness do not often have easy access to appropriate health services – either there are limited services to meet their unique needs, or they are unable to access these services. A number of challenges prevent women, girls, and gender diverse peoples from seeking primary and preventative healthcare at earlier stages of illness or disease progression (Chambers et al., 2013). Such challenges include being unable to make health a priority, not having the funds to pay for childcare to attend appointments, scheduling and transportation difficulties, long wait times (Phipps et al., 2019), fear of health care providers, lack of transportation, and lack of economic stability and lack of education (Azarmehr et al., 2018). For these reasons, and likely others not well-represented in the literature, women and girls experiencing homelessness use emergency or acute healthcare at higher rates than the general population (Hwang et al., 2013).

The availability of appropriate services for women, girls and gender diverse peoples experiencing homelessness is hampered by the nature of their homelessness. As has been noted, homelessness for these groups is characterized by its invisibility, with many women experiencing hidden homelessness, such as couch surfing (van Berkum & Oudshoorn, 2015). This phenomenon inhibits women from accessing essential services necessary for maintaining health (Whitzman, 2006). For instance, if health care outreach services targeted towards people experiencing homelessness are offered at shelters, they may miss women, girls, and gender diverse folks who are not staying at shelters. Not only does hidden homelessness create barriers to essential services but also impacts the quantity, quality, and range of services that are available for this population (van Berkum & Oudshoorn, 2015; Styron, Janoff-Bulman & Davidson, 2000). If a population is not seen, then services targeting that population are less likely to be developed and provided.

Many health resources are not tailored to women, girls, and gender diverse populations experiencing homelessness, and may not provide gender-appropriate care. For instance, the lack of gender-informed practices carried out in harm reduction programming does not take into consideration the contextual realities that intersect among women experiencing homelessness and who use drugs (Boyd et al., 2018). Women may feel uncomfortable accessing these spaces and using drugs with men, and gender diverse individuals may feel even more unsafe doing so. This may significantly impact the accessibility, utilization, and positive outcomes of harm reduction programs among this group (Boyd et al., 2018).

> **"An [American] online survey of 6,456 transgender adults in 2011 found that a higher percentage of transwomen than transmen reported issues with unequal treatment in health care settings, denial of service altogether, and postponement of accessing general medical care. The same study found that transgender women experience more health care discrimination than transgender men." (Grant et al., 2011)**

The appropriateness of services is a particularly important issue for women of colour, transwomen, Indigenous women, gender diverse peoples, (dis)abled women, LGBTQ2S+ women, sex workers, newcomer women, and younger and older women who may not have access to culturally appropriate or inclusive healthcare or mental health services.

With respect to gender diverse and transwomen, research shows:

- Health care providers may assume the heteronormativity of a patient and may not be well-informed of health needs for sexually diverse individuals (van Berkum & Oudshoorn, 2015).
- Transgender individuals who are experiencing homelessness and transitioning may have trouble accessing gender affirming or transition-related health care, such as hormone replacement therapy or transgender surgery (Prock & Kennedy, 2017; Abromovich & Shelton, 2017).
- Transgender women experience decreased access to HIV-related healthcare relative to cisgender people (Lacombe-Duncan, 2016; Logie, James, Tharao, & Loutfy, 2012) and experience discrimination in healthcare (Bauer & Scheim, 2015).
- Women living in rural areas are challenged by geographic distances from needed health services, a high transportation cost to access these services, and issues around privacy when accessing services within small communities. While the majority of women, girls, and gender diverse peoples experiencing homelessness live in urban or semi-urban settings, rural homelessness is often

overlooked in the development of healthcare interventions for homeless populations. This may have a disproportuinately negative impact on gender diverse leaving individuals living in these communities, who are left with severely limited healthcare services that are targeted to their unique needs (van Berkum & Oudshoorn, 2015).

There are a number of reasons that other groups of individuals experiencing homelessness, such as newcomer women, younger or older women, and (dis)abled women, may not feel comfortable seeking healthcare within the hospital system, or may struggle to navigate the healthcare system to access the specific type of resources they need. More attention must be paid to these challenges and barriers, followed by the development of appropriate and accessible services.

Stigma in healthcare settings

Experiences of stigma in healthcare settings is a well-known barrier to accessing healthcare resources. Research indicates that when women and girls have negative experiences within a healthcare setting, it impacts their willingness to seek care (Wen, Hudak, & Hwang, 2007). Stigma can be experienced in numerous ways. Individuals may have personal experiences of stigma or discrimination within a healthcare setting that prohibits them from feeling safe to continue to access care. Additionally, when particular groups of people (e.g., homeless, racialized, sexual and gender diverse peoples) frequently face discrimination and stigmatization, the perceived threat of these experiences, even if not directly experienced by an individual, can act as a deterrent (Pauly, 2014). Experiences of stigmatization within healthcare systems is prominent for Indigenous Peoples, gender-diver groups, and youth experiencing homelessness (Nicholas et al., 2016; Abramovich, 2016; Wylie & McConkey, 2019). This creates barriers in feeling comfortable divulging health related information (Nicholas et al., 2016). Research shows that women with children who use substances or who are involved in sex work are less likely to speak to health care providers about their health concerns and needs due to stigmatizing experiences in healthcare settings, alongside the fear of legal repercussion for divulging such information (Nyamathi, et al., 2000). Oliver and Cheff (2012) explain how societal stigma that surrounds lesbianism, transsexuality, and sex work create major barriers for accessing essential sexual health advice. Individuals with specific health conditions, such as those living with HIV, may feel stigma within healthcare settings and therefore avoid them all together.

For Indigenous women, girls, and gender diverse peoples there is an ancestral history of abuse, structural violence, and stigmatization within healthcare settings. As colonial institutions, healthcare facilities are not often safe spaces for these individuals to seek out health supports. Research highlights experiences of stigma, discrimination, and re-traumatization within healthcare institutions for Indigenous women, girls and gender diverse people (Wylie & McConkey, 2019). This population thus experiences racialized discrimination based on their Indigeneity, and further stigmatization based on their housing status.

Stigma within healthcare settings is also highly prevalent for gender diverse peoples experiencing homelessness. Transgender and gender diverse youth experiencing homelessness face discrimination when accessing healthcare services (Abramovich, 2012) and social services (Shelton, 2015; Yu, 2010). Moreover, heteronormative assumptions of women, girls, and gender-diverse peoples create problems in seeking care related to sexual health (Oliver & Cheff, 2012).

Interactions between healthcare and child welfare systems are prevalent among this population. For example, a study conducted in Manitoba, Canada, demonstrated the immense deterioration in maternal health following child apprehension (Wall-Wieler, Roos, Bolton, Brownell, Nickel & Chateau, 2017). Moreover, research has indicated that fear of the child welfare system prevents many mothers from

seeking help for their own health problems (Barker et al., 2014). Women may avoid seeking care for substance use, mental health, or intimate partner violence due to fear of losing their children (Barker et al., 2014). This has been particularly true for Indigenous women – there is a long and traumatic history of the Indigenous children being removed from the families they were born into (Anderson & Collins, 2014). As one example, across Canada provincial governments have had a policy in place where hospitals and child welfare agencies could flag mothers they deemed to be 'high-risk', often leading to their children being apprehended. This is known as 'birth alerts', and has been disproportionately used against Indigenous women (Migdal, 2019). Media reports indicate that 57 percent of apprehended newborns in British Columbia are Indigenous (Sterritt & Woodward, 2019). Furthermore, research highlights that involvement in the child welfare system is a contributor to homelessness for Indigenous children (Anderson & Collins, 2014).

Summary

Although there is a high need for health services among women, girls, and gender diverse people with experiences of homelessness, there are also great barriers to accessing them. The availability and accessibility of appropriate services, as well as the destructive experiences of stigmatization that individuals and groups experience, contribute to the health inequities experienced by women, girls and gender diverse people experiencing homelessness. Removing barriers is necessary for addressing these glaring health inequities.

Improving Access to Healthcare

There are a variety of barriers that persist for women, girls, and gender diverse people in attaining health care services. Within Canada there have been few services that center on addressing these, including gender-specific services and transient type care (Abramovich, 2016). A study conducted by Lewis and associates (2003) uncovered recommendations for healthcare services that were discussed by women experiencing homelessness. Major recommendations included:

- Incorporating transportation that is free of charge
- Holding both social and health related service in the same location
- Ensuring that health related services held evening or weekend hours
- Increased assistance from housing shelters with respect to available health services
- Employing services that assist women and their children's health care needs

Additional studies provide insight on the importance future programs and policies must place on the relationship between women, girls, and gender diverse peoples experiencing homelessness, and care and service providers, such as physicians, paramedics, or police (Zakrison, Hamel & Hwang, 2004). Negative interactions with these service providers are directly linked to negative health consequences for these populations (Zakrison, Hamel & Hwang, 2004). The issue of trust of service providers is also relevant for youth experiencing homelessness. Recommendations that have developed from discussions with this population include enhancing health care professionals' understanding of 'street/youth culture' (Nicholas et al., 2016) and an increased availability of women doctors (Nicholas et al., 2016; Wilson, 2004). An evidence synthesis on interventions for socially excluded populations suggests that barriers to accessing services might be addressed through continued staff training and monitoring of adherence to protocols (Luchenski, et al., 2018). Hatton et al. (2001) identify the importance of enhanced advocacy by community health nurses, which can include:

- "acting as a liaison between agencies" for shelter residents
- Providing education on barriers faced by this population to other staff members
- Enhancing opportunities for transportation
- Enhancing education surrounding current stigmatizing policies in services
- Improving case management for women experiencing homelessness and their children
- Addressing gaps in basic community health nursing (e.g., education surrounding hygiene)
- Providing women experiencing homelessness with training and skills to support decision-making

Clinical guidelines for homeless and vulnerably housed people, and people with lived experience of homelessness, were recently developed by the Canadian Medical Association (CMAJ, 2020). They "suggest that providers focus on patient safety, empowerment among women who have faced gender-based violence, and improve access to resources, including income, child care and other social support services" (Pottie et al., 2020, p. E246). They highlight the unique needs of newcomer populations, Indigenous Peoples, and gender diverse groups. The guidelines indicate that Indigenous-specific guidelines are being developed and should be published shortly. For Indigenous women, girls, and gender diverse folks, there is great need for health services that are designed and delivered by Indigenous and queer peoples "in a manner that is consistent with and grounded in the practices, world views, cultures, languages, and values of the diverse Inuit, Métis, and First Nations communities they serve" (Inquiry to MMIWG, 7.1). Healing practices must be holistic, and focus on unresolved intergenerational, multigenerational, and complex trauma (Inquiry to MMIWG, 7.2).

> "Initial steps in addressing this crisis … include strongly recommending PSH [permanent supportive housing] as an urgent intervention. The guideline also recognizes the trauma, disability, mental illness and stigma facing people with lived homelessness experience and thus recommends initial steps of income assistance, intensive case management for mental illness, and harm-reduction and addiction treatment interventions, including access to opioid agonist therapy and supervised consumption facilities" (CMAJ, 2020, p. E249)

Promising Approaches and Practices

Toronto, Ontario: Sherbourne Health Bus

The Health Bus run through Sherbourne Infirmary. On specific evenings during the week trained staff deliver a wide range of services including physical check-ups, providing harm reduction supplies and mental health consultations. The bus also provides such essentials as shampoo, underwear, socks and blankets. Individuals learn about the Health Bus through referrals from other services such as shelters or nurses in emergency rooms (Daiski, 2005). Problematically, as the majority of referrals are made through already existing services, such as shelters, women and girls experience with hidden homelessness presents a major barrier in even learning about this service.

Menstrual Poverty

Global efforts that have been put in place to address health related disparities that women and girls experiencing homelessness face include Bills 1122-A, 1123- and 1128-A in New York City (Access to

Menstrual Hygiene Products for the Vulnerable, 2018). The goals were to provide all females who were in shelters, child services and correction inmates with necessary feminine hygiene products. Through the development of these bills, two separate policies were proposed, one providing products to "vulnerable girls and women" and the other providing products to "girls and women in limited circumstances and all schools" (Access to Menstrual Hygiene Products for the Vulnerable, 2018). The results demonstrated that 204,000 (13.2% shelter users) and 882,000 (3.1% shelter users) menstruators would be helped for each policy respectively (Access to Menstrual Hygiene Products for the Vulnerable, 2018).

The Period Purse: Canada

The **Period Purse** aims to provide 'marginalized menstruators' with access to free menstrual products. They do outreach, advocacy and education to improve access and reduce stigma around menstruation.

Health Care for the Homeless: Baltimore, Maryland, US.

Health Care for the Homeless is a health clinic that offers wrap-around health care and social supports for people experiencing homelessness, housing precarity, or anyone who is vulnerable and requires support. Their mission is "to prevent and end homelessness for vulnerable individuals and families by providing quality, integrated health care and promoting access to affordable housing and sustainable incomes through direct service, advocacy and community engagement." They have specialized health care and social services for youth, LGBTQ2S+, immigrants, and other groups that have unique needs. Having an entire clinic that is devoted to the needs of individuals experiencing homelessness may help address some barriers these individuals experience when accessing healthcare services for the general population. Furthermore, these services are better targeted to meet their specific needs.

Inner City Health Associates: Toronto, Canada

The Inner City Health Associates is a group of physicians who work in shelters and drop-ins across the Toronto. Funded by the Ontario Ministry of Health and Long-Term Care, they provide primary, mental health and palliative care for individuals who would otherwise not have access to these services. A unique program is known as CATCH (Coordinated Access to Care from Hospital), which helps individuals with complex needs to access care within their community once they leave the hospital. CATCH has a number of partnered hospitals and other diverse healthcare facilities to help meet the diverse needs of people experiencing homelessness. Unfortunately, CATCH is a referral program from partner hospitals, which necessitates that individuals first access a hospital.

Next Steps: Inclusion Health

Addressing the complex health and social needs of women, girls, and gender diverse people with experiences of homelessness requires approaches that address multiple and overlapping issues for socially excluded populations as a whole. However, interventions predominantly focus on one subpopulation defined by singular risk factors (e.g. sex workers who use drugs, or people with experiences of homelessness with mental health challenges). Inclusion health is a promising approach: "Inclusion health is a service, research and policy agenda that aims to prevent and redress health and social inequities among the most vulnerable and excluded populations" (Luchenski et al., 2018, p.266). These groups include people with experiences of homelessness, drug use, imprisonment, and sex work. These groups often overlap and all face higher rates of mortality and multiple morbidity than the general population. A recent evidence synthesis of interventions in high-income countries found very few scalable structural interventions, such as housing, employment and legal support, that can prevent exclusion and promote health (Luchenski et al., 2018). A mix of individual and structural interventions are needed to address the

multiple and complex needs of women, girls, and gender diverse people who experience homelessness as a whole; while targeted interventions are needed to address their unique needs, holistic approaches are simultaneously needed for redressing the health inequities these individuals experience.

> "Coordinated policies at the national and local level are required to address the material and the health needs of inclusion health target populations, consistent with a so-called whole-of-society approach to addressing health inequities and the reversal of exclusionary processes" (Luchenski et al., 2018, p.275)

Conclusion

The intersecting, non-linear relationship between homelessness, identity, mental and physical health, and marginalization and discrimination requires a holistic approach to addressing health and well-being for women, girls and gender diverse folks experiencing homelessness. Tackling the social and structural causes of ill-health is needed and is being recognized by healthcare providers as a necessary step to addressing health (CMAJ, 2020). Such approaches as Housing First, which provides housing to individuals with supportive services to address their acute health needs, offer promising long-term benefits to individuals' health. More recent calls for culturally-appropriate services for Indigenous women, girls, and gender diverse people is an important step in the right direction. However, the lack of accessible and appropriate health provision for women, girls, and gender diverse people continues to create barriers to their health and well-being. Unprecedented collaboration and coordination across levels of government and sectors is required to meet the intersecting and complex needs of these individuals. A country is only as healthy as its most vulnerable members. It is imperative that improving the health and wellbeing of women, girls, and gender diverse people become a policy priority.

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Chapter 14: Climate Change & Homelessness Amongst Women, Girls, and Gender Diverse Peoples

Climate change is an existential threat to humanity. Describing climate change, former UN High Commissioner for Human Rights, Prince Zeid Ra'ad Al Hussein, stated "Our home is on fire. And we are the arsonists" (United Nations Human Rights Office of the High Commissioner, 2015, p. 1). Climate change events – such as floods, severe weather storms, and drastic increases in temperature - can result in malnutrition, food insecurity, and vector-borne diseases, often exacerbated by inequities like poverty and poor housing conditions (World Health Organization, 2018). Between the years of 2030 and 2050, it is predicted that climate change will result in at least 250,000 additional deaths around the globe yearly (World Health Organization, 2018). Shockingly, it is estimated that by 2050, climate change will have resulted in the displacement of 150 million people, many of whom will struggle to re-gain access to adequate housing (United Nations Special Rapporteur on the right to adequate housing, 2019). These current and predicted impacts mean that climate change is inherently a housing justice issue (Perucca, 2019).

Globally, women are uniquely affected by climate change (Aguilar, 2006, Araujo & Quesada-Aguilar, 2007; Arora-Jonsson, 2011; Brody, Demetriades, & Esplen, 2008), with research indicating that women and children are much more likely to die in climate-related disasters compared to men (Peterson, 2007). Social inequities contribute to the disproportionate impact of climate change on women, with research indicating that experiences of poverty and poorer access to health, education, and employment opportunities contribute to women's unique climate-related vulnerabilities – particularly in the Global South (Arora-Jonsson, 2001; Demetriades & Esplen, 2008; Gupta, 2015). Emerging research in Canada similarly demonstrates women's vulnerability to climate change, with research suggesting that climate-related disparities between men and women are linked to structural inequities (Williams, 2018).

As the impact of climate change escalates, it is critical that we understand how gender shapes the connection between housing need and climate change. This is particularly true for Indigenous and racialized women, girls, and gender diverse peoples, who often experience the most severe consequences of climate change and climate-related disasters (Beaumier & Ford, 2010; Martin & Walia, 2019; Natalia, 2011; Whyte, 2014). In this chapter, we examine the impact of climate change on women experiencing housing precarity and homelessness, exploring how existing gendered vulnerabilities associated with homelessness are augmented through climate related disparities. We also highlight how women, specifically Indigenous women and girls, are on the frontlines of climate change activism (Barker, 2012; Tiny House Warriors - Our Land is Home, n.d.; Unist'ot'en Heal the People Health the Land, 2017; Elias, 2019; Williams, Fletcher, Hanson, Neapole, & Pollack, 2018).

Given the scarcity of Canadian research in this area, this chapter will provide an initial analysis in order to inform future lines of inquiry, highlighting the interdependence of climate justice and housing justice in the lives of women, girls, and gender diverse peoples.

Why is Climate Change a Housing Issue?

The relationship between climate change and housing is bi-directional. Climate change impacts the housing stability of households and communities, while housing quality and availability impacts exposure

to climate change events. When climate change events do occur, the economic disparities that place individuals at risk of housing precarity are often amplified (Anzilotti, 2019; Maller & Strengers, 2011). For example, reports indicate that rent costs increase substantially following a natural disaster that destroys existing housing, making it more difficult to access secure and affordable housing for those with limited income (Ortiz, Scheultheis, Novack, & Holt, 2019). Similarly, studies in the United States suggest that political responses to housing crises during natural disasters often favour affluent neighbourhoods (Elliot, Haney & Sams-Abiodum, 2010; Ortiz et al., 2019), thus increasing exposure to the negative consequences of climate events for low-income (and often racialized) communities (Ortiz et al., 2019). Globally, it has also been reported that low-income areas are at greater high risk for many climate events, such as flooding (Eastin, 2018; Boetto & McKinnon, 2013).

At the macro level, climate change can result in the destruction of housing or limit the creation of new housing, thus contributing to tighter housing markets and decreases in housing availability (Earls, 2019; Ortiz et al., 2019; Wilz, 2019). At the micro level, a person's socio-economic status impacts their vulnerability to climate change and the ability to adapt to the impacts of climate change (Eastin, 2018). Research shows that the consequences of climate change can be exacerbated by poverty, and can also result in poverty (Hallegatte, Fay & Barbier, 2018). For example, households who undergo periods of drought have been found to have 15 times the likelihood of entering into poverty (Hallegatte, Fay & Barbier, 2018). Individuals who experience poverty often suffer greater negative consequences as a result of climate change, such as shelter displacement, development of climate-related health problems, and malnutrition, compared to those not experiencing poverty (Eastin, 2018).

People experiencing housing precarity and homelessness endure some of the most severe consequences of climate change. Events such as flooding, tornadoes, and other extreme weather destroy temporary housing, informal settlements, and poor quality housing at a greater rate. For those who are homeless, these natural disasters can be even more difficult (Perucca, 2019). Research shows that factors such as limited availability and accessibility of shelter, health, and social services make it difficult for people experiencing homelessness to adapt and survive escalating climate change, with research indicating that individuals who experience homelessness are at greater risk of morbidity and mortality as a result of climate change events (Corinth & Lucas, 2018), including vector-borne diseases, respiratory and cardiovascular conditions, and mental health illnesses (Ramin & Svoboda, 2009; Künzli et al., 2000). Contributing causes of climate morbidity and mortality for people experiencing homelessness include: isolation, limited availability of cooling and warming stations, pre-existing conditions, and increased exposure (e.g., exposure to high temperature asphalt during in summer months) (Ramin & Svoboda, 2009; Kovats & Ebi, 2006; Bouchama, Dehbi, Mohamed, Matthies, Shoukri & Menne, 2007; Bouchama & Knochel, 1988; Semsenza, Rubin, Falter, Selanikio, et al., 1996; McGeehin & Mirabelli, 2001).

Homelessness and Climate Change in the Lives of Women and Girls

Gender shapes how people experience climate change, including for those who are homeless or precariously housed. For instance, the ability to adapt to climate change or climate disasters is connected to the intersection between gender and socioeconomic status (Boetto & McKinnon, 2013). Because women are more likely to experience poverty (Sekharan, 2015; Chant, 2008), they are more likely to lack the financial resources needed to cope with climate-related disasters. Research suggests that globally, women's lower socioeconomic conditions make it more difficult to engage in adaptive strategies in the face of climate change, including migration and accessing resources needed in changed environments (Boetto & McKinnon, 2013; Gaard, 2015; Gupta, 2015; Tiwari & Joshi, 2018). For example, women and their

children are more likely to live in older, deteriorating rental housing across Canada, much of which lacks proper cooling or heating systems capable of dealing with temperature-related climate impacts (Maller & Strengers, 2011; Wood, 2016; Gulliver-Garcia, 2016). Additionally, instances of forced migration as a result of climate change events create unique challenges for women-identifying individuals who are less likely to own land and often experience both economic and employment precarity or insecurity (Velan & Mohanty, 2015).

Climate-related vulnerability is particularly pronounced for women who are homeless or housing insecure. Following a natural disaster, lower socio-economic status and limited shelter increases the risk of intimate partner violence and abuse for women-identifying people (Sorensen, Murray, Lemery & Balbus, 2018; Norris, Friedman, Watson, Byrne, Diaz & Kaniasty, 2002, World Diasters Report, 2018; The World Health Report, 2002). Climate disasters also create unique barriers to economic recovery for women when shelter is destroyed (Sorensen, Murray, Lemery & Balbus, 2018; Norris, Friedman, Watson, Byrne, Diaz & Kaniasty, 2002, World Diasters Report, 2018; The World Health Report, 2002). The limited availability of gender-specific shelters following climate events can result in sexual harassment and abuse for women and girls (Demetriades & Esplen, 2008; Bartlett, 2008). To date, there has been a lack of available gender-informed shelters throughout Canada, inhibiting the ability of women experiencing homelessness to minimize their exposure to climate events and the effects of climate change (Abramovich, 2016; Alber, 2011).

Family composition also affects women's ability to adapt in the face of climate change. Women who are single parents often survive on some of the lowest incomes, increasing their financial vulnerability to climate-related events (e.g., food insecurity) (Eastin, 2018; Nelson, Meadows, Cannon, Morton, & Martin, 2002). This is particularly evident in the lives of racialized women and their communities. For example, an American study documented that Latino and Black communities are at higher probabilities of living in regions that are often exposed to climate events (Pearson, Ballew, Naiman & Schuldt, 2017; Bolin, 2006; Jones & Rainey, 2006; Mohai, 2008; Bullard et al., 2011). This same study found that in the United States, Black individuals in the same income bracket as their White counterparts were 20 times more likely to experience smog exposure (Pearson, Ballew, Naiman, & Schuldt, 2017; Clark, Millet, & Marshall, 2014).

Regrettably, there is limited gendered, intersectional research exploring how climate change vulnerability is linked to women's housing status, particularly in the Canadian context. However, given the multi-directional links between poverty, housing precarity, gender and vulnerability to the effects of climate change, the need to act on this issue is clear. Future research in this area is critical for advancing housing and climate justice for women across Canada, particularly those who are multi-marginalized and experiencing housing need or homelessness.

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SPOTLIGHT: Indigenous Women, Climate Change, and Housing Need

Within Canada, climate change has been shown to further colonial-rooted inequities and injustice (Williams, 2018). Indigenous scholars have identified multiple ways in which the relationship between climate change, colonialism and Indigenous communities can be analyzed: (1) through understanding how human-driven climate change 'intensifies' colonial impacts, (2) through understanding how climate change may present opportunities for Indigenous communities to reconnect with their traditional practices and knowledge, and (3) through understanding that Indigenous communities are both adaptive and resilient in withstanding climate change, 'colonialism, capitalism and industrialization' (Whyte, 2017, p. 153-54). Indigenous women, girls, and gender diverse peoples are on the frontlines of climate change - both as fierce advocates of climate justice, and as people experiencing the most severe consequences of climate change. Reports document how climate disasters such as chemical contamination, results in sexual and intimate partner violence, and 'murders and reproductive illnesses' among Indigenous women (Women's Earth Alliance & Native Youth Sexual Health Network, 2016). The increase in external intrusion as a result of climate change in northern regions has also been linked to increased risk of human trafficking among Indigenous women and girls (Sweet, 2015).

Indigenous women's cultural, spiritual, and socio-economic connection to the land shapes their experience of, and exposure to, climate change (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019). The report of the National Inquiry into Missing and Murdered Indigenous Women and Girls emphasizes the critical roles that Indigenous women have as healers and leaders in maintaining "relationships with the natural elements," including as water keepers and land defenders (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019, p. 158). The disruption of the land and natural elements therefore is particularly harmful for Indigenous women (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019). Colonial and capitalist efforts through the commercialization of land, increase in pollution, and exploitation of natural resources have all significantly eroded Indigenous culture, practices and livelihood while producing significant health and social consequences for Indigenous women (Whyte, 2017). For example, the *National Inquiry into Missing and Murdered Indigenous Women* (2019) revealed the ways in which toxic chemicals and pollution – linked to settler colonialism and resource extraction – have negatively affected Indigenous women's reproductive health across Canada. The consistent exploitation of land from settler nations has been reportedly linked to an increase in gendered violence (Whyte, 2017), and extractive industries—key drivers of climate change--cause both "irreparable" damage to traditional territories and land as well as increased violence against women in communities (Czyzewski, Tester & Aaruaq, 2016). As stated by Whyte (2017), "climate change, then, is both a gendered form of colonially imposed environmental change, and another intensified episode of colonialism that opens up Indigenous territories for capitalism and industrialization that occurs through gender violence" (Whyte, 2017, p. 156).

> "I don't agree with the new gas and oil pipelines and resource extraction in our home communities. It is good jobs with quick money, but it destroys our souls and our lands. And the fast quick money increases violence against women. It isn't worth it even though we are impoverished."
>
> (Martin & Walia, 2019, p. 59)

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A major consequence of climate change on Indigenous women is disruption to customary and traditional subsistence activities. This has impacted food security for Indigenous Peoples (Bunce, Ford, Harper & Edge, 2016), including due to the thinning of ice, the impact of changed weather on harvesting and migration patterns, and the development of new infectious species present among wildlife (Bunce et al., 2016). Among Indigenous women, activities such as berry picking are indivisible to social and cultural connection, but temperature variations create barriers to these important practices (Bunce et al., 2016; Turner & Turner, 2008; Turner & Clifton, 2009). Climate change has also impacted the ability for Indigenous women to carry out traditional subsistence practices that are linked to cultural gender identities and roles, including collecting firewood, food, and water - factors that impact health and wellbeing (Dowsley, Gearheard, Johnson & Inksetter, 2010). Given this, it is critical that climate change adaptation strategies are deeply informed by cultural and traditional practices and ways of living (Whyte, 2014). Kimmerer (2014, p. 173) intimately ties critical shifts in relationships with traditional plants and trees to the effects of global climate change: “Like the displaced farmers of Bangladesh fleeing rising sea levels, maples will become climate refugees. To survive they must migrate northward to find homes at the boreal fringe. Our energy policy is forcing them to leave. They will be exiled from their homelands for the price of cheap gas.”

Additional impacts of climate change on Indigenous women and girls is its relationship to housing security. Literature that addresses this particular intersection is limited. However, environmental disasters prevalent in remote northern regions as a result of climate change can be thought to destroy shelter or significantly impact financial security among Indigenous women and girls- thereby reducing access to safe and affordable housing. Increased appropriation of Indigenous land by settler populations may also result in the limited availability of land and thereby safe space for shelter.

Despite the disproportionate impact of climate change on Indigenous women, including with respect to its impact on housing, Indigenous women, girls, and gender diverse peoples continue to be left out of climate and housing policy development (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019; Whyte, 2014). Indigenous women across Canada continue to develop autonomous solutions and advocacy in the face of the climate crisis. The Anishinabek Nation, for example, have focused on integrating Indigenous women’s voices in advancing climate justice (Whyte, 2014). At the global scale, declarations such as the Mandaluyong Declaration of the Global Conference on Indigenous Women, Climate Change, and REDD Plus, aids in advancing knowledge on the gender-specific vulnerabilities Indigenous women face as a result of climate change (Whyte, 2014). In particular, activism led by Kanahus Manuel (Secwépemc & Ktunaxa Nations), , such as the **Tiny House Warriors project**, physically create homes in the paths of proposed pipeline projects to protect land that has and continues to serve as a site of harvesting, hunting, and ceremony (Cantieri, 2018). The **Mother Earth Water Walk**, which is an activist group created by two Anishnawbe grandmothers, aimed to increase national awareness surrounding water disparity issues around the Great Lakes (Mother Earth Water Walk, 2017). Inuit advocate and activist Sheila Watt-Cloutier has called for action and immediate policy change, linking indigenous trauma and climate trauma (Watt-Cloutier, 2015).

Inuit women are also adversely impacted by climate change - decreasing permafrost is leading to concerns of communities being flooded and having less access to game (Qikiqtani Inuit Association, 2014; Watt-Cloutier (2015)). Historically, Inuit communities were able to adapt to changing weather patterns due to their nomadic lifestyles, but this shifted with forced relocation to permanent settlements and unknown areas, often to serve as “human flagpoles” (Wright, 2015) . Further, the change in freezing/melting cycles in the arctic has led to accumulations of mercury and other toxins in the waters where Inuit hunt and fish (Cameron, 2011). All these impacts may lead to further displacement of already displaced communities, further increasing homelessness and other related negative health outcomes.

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Research has outlined specific steps surrounding developing effective community-led solutions to climate change. They include: “engaging communities in designing climate-change solutions, creating an environment of mutual respect for multiple ways of knowing, directly assisting communities in achieving their adaptation goals, promoting partnerships that foster effective climate solutions from both western and Indigenous perspectives and fostering regional and international networking to share climate solutions” (Cochran et al., 2013, p. 562-63). In order to effectively address climate change impacts on Indigenous women, girls and gender-diverse peoples, traditional knowledge and practices must be followed (Turner & Spalding, 2013; Zimmerman, 2005). Engaging community members, who have a firsthand understanding on how climate change is impacting environmental and institutional stability in their regions will allow for informative and effective policies to be put in place (Turner & Spalding, 2013; Zimmerman, 2005).

The Need for a Gendered Lens to Address the Intersection of Climate Change and Housing

Globally, there has been limited focus on gender in the development of climate policies and adaptation strategies (Arora-Jonsson, 2011; International Union for Conservation of Nature, 2015; Ballew, Marlon, Leiserowitz, & Maibach, 2018). This means that many policies do not account for the unique ways that climate change impacts women, including in relation to housing need. This creates barriers for women to engage in preventive and adaptive climate change strategies for themselves and their communities (Pearse, 2016). In order to develop inclusive, equitable, and effective climate programs and policies, it is critical that we use a gendered lens to shape how we think about the impact of climate change on housing. Part of the solution includes gender equity amongst leaders responding to climate change. Research shows that women continue to occupy fewer positions of power in climate-governing agencies - enforcing gendered differences in knowledge and power with respect to responses to climate change (Pearse, 2016).

Globally, there has been limited focus on gender in the development of climate policies and adaptation strategies. This means that many policies do not account for the unique ways that climate change impacts women, including in relation to housing need.

More broadly, there is a clear need to amplify the advocacy and expertise of women, and particularly indigenous women, in response to climate change and housing challenges. Implementing responses that are driven by and created with women, with a particular focus on traditional knowledge and practices, will significantly improve the effectiveness of programs while also minimizing unintended negative consequences (Turner & Spalding, 2013). Despite experiencing some of the heaviest burdens created by climate change, marginalized women are developing innovative solutions to climate-related housing challenges and are on the frontlines of many advocacy efforts. Research on these efforts is critical to driving a gender-informed approach to housing in the era of climate change. Additionally, efforts must ensure that a right to housing framework developed for women, girls and gender-diverse people also addresses climate change, and is subsequently informed by climate change realities (United Nations, 2020). This can be done in numerous ways, including integrating the right to housing framework in adaptation, mitigation or climate related strategies and ensuring those who are vulnerable to climate change impacts are given priority in housing efforts (United Nations, 2020).

Regrettably, very limited research has been conducted in Canada that explores the impact of climate change on women who are homeless or experiencing housing. Given the deepening impact of climate change on housing around the world (Perucca, 2019), knowledge in this area is sorely needed.

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Conclusion

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

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

Gaps in Research

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

National Data

- National data on women's experiences of hidden homelessness, including in rural, remote, and Northern communities
- Comparative accounts of policy interventions that effectively prevent homelessness for women, and the long-term impact of such interventions
- Women and gender diverse' peoples experiences of eviction as pathways into homelessness, and effective strategies for preventing evictions that respond to the unique challenges women disproportionately face (e.g., intimate partner violence)
- Children's experiences of homelessness and housing precarity
- Longitudinal data on housing precarity over the lifecourse for women, girls, and gender diverse peoples
- National data on the experiences of mothers who are homeless, including whether and how policies within public systems and emergency shelters may perpetuate mother-child separation
- The scale and nature of human trafficking across Canada and its intersection with homelessness and public system entanglements (e.g., criminal justice involvement)
- The unique dimensions of housing rights' violations experienced by women, girls, and gender diverse peoples in Canada

Demographic Groups' Distinct Experiences

- Extremely limited research on Black women, girls, and gender diverse peoples' experiences of housing need and homelessness

- Inadequate data on transwomen's experiences of violence and exclusion within public systems, the homelessness sector, and the VAW sector, and how these experiences undermine housing stability
- Limited research on newcomer women's experiences of homelessness, particularly with respect to intersections between public systems (e.g., social assistance) and the settlement process
- Gaps in data on the experiences of LGBTQ2S+ women and gender diverse peoples' experiences of housing need and homelessness, including those who are pregnant or parenting
- Older women's experiences of hidden homelessness and core housing need, including within housing circumstances such as SROs
- Research on the intersection of disability, gender, and homelessness for women and gender diverse peoples, including with respect to abelist barriers across emergency response systems

Housing & Support Services

- Lack of comparative data on supportive housing models that are effective for diverse women experiencing housing need, violence, trauma, and/or systemic oppression
- Gaps in data on where women go when they exit homeless or VAW shelters, or when they are turned away due to capacity issues
- Evaluations of programs or interventions that assist to women remain with their children when experiencing housing challenges, or assist with reunification, including through legal means
- Comparative evaluations of gender-sensitives approaches to Housing First for women and gender diverse people
- Limited research on promising gender-sensitive or women-specific approaches and practices within the homelessness sector, including with respect to services that are low-barrier and harm reduction in approach

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

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

The time for action is now. If Canada is serious about building a more just society from the ashes of COVID-19, gender equity must stand at the centre. And housing is a great place to start.

Appendix A

Search Strings for Sub-Populations

Sub-Populations	Search String
General search: homelessness for women and girls	("homeless*" OR (("transient*" OR "street") NEAR/2 ("people" OR "person*" OR "individual*" OR "child*" OR "youth*")) OR ("hard to house" OR "lack of housing" OR "substandard housing" OR "unstably housed" OR "underhoused" OR "under housed" OR "squatter*" OR "vagabond*" OR "vagrant*")) AND ("women" OR "woman" OR "girl" OR "female" OR "wife" OR "daughter" OR "mother") AND (("homeless*" OR (("transient*" OR "street") NEAR/2 ("people" OR "person*" OR "individual*" OR "child*" OR "youth*")) OR ("hard to house" OR "lack of housing" OR "substandard housing" OR "unstably housed" OR "underhoused" OR "under housed" OR "squatter*" OR "vagabond*" OR "vagrant*")) AND ("women" OR "woman" OR "girl" OR "female" OR "wife" OR "daughter" OR "mother"))
Homelessness and abuse/Intimate Partner Violence	("homeless*" OR (("transient*" OR "street") NEAR/2 ("people" OR "person*" OR "individual*" OR "child*" OR "youth*")) OR ("hard to house" OR "lack of housing" OR "substandard housing" OR "unstably housed" OR "underhoused" OR "under housed" OR "squatter*" OR "vagabond*" OR "vagrant*")) AND ("women" OR "woman" OR "girl" OR "female" OR "wife" OR "daughter" OR "mother") AND (("homeless*" OR (("transient*" OR "street") NEAR/2 ("people" OR "person*" OR "individual*" OR "child*" OR "youth*")) OR ("hard to house" OR "lack of housing" OR "substandard housing" OR "unstably housed" OR "underhoused" OR "under housed" OR "squatter*" OR "vagabond*" OR "vagrant*")) AND ("women" OR "woman" OR "girl" OR "female" OR "wife" OR "daughter" OR "mother")) AND ("abuse" OR "violence" OR “violent” OR "assault" OR "fighting" OR “aggression” OR “brutality” OR “abandon” OR “constraint” OR “struggle” OR “clash” OR “disturbance” OR “destructiveness” OR “power” OR “VAW” OR “IPV” OR “DV”)
Homelessness and Indigenous women and girls	("homeless*" OR (("transient*" OR "street") NEAR/2 ("people" OR "person*" OR "individual*"

	OR "child*" OR "youth*")) OR ("hard to house" OR "lack of housing" OR "substandard housing" OR "unstably housed" OR "underhoused" OR "under housed" OR "squatter*" OR "vagabond*" OR "vagrant*")) AND ("women" OR "woman" OR "girl" OR "female" OR "wife" OR "daughter" OR "mother") AND ("Kaska" or "Tagish" or "Tutchone" or "Nuxalk" or "Salish" or "Stl'atlimc" or "Nlaka'pamux" or "Okanagan" or "Sec wepmc" or "Tlingit" or "Anishinaabe" or "Blackfoot" or "Nakoda" or "Tasttine" or "Tsuu T'inia" or "Gwich'in" or "Han" or "Tagish" or "Tutchone" or "Algonquin" or "Nipissing" or "Ojibwa" or "Potawatomi" or "Innu" or "Maliseet" or "Mi'kmaq" or "Micmac" or "Passamaquoddy" or "Haudenosaunee" or "Cayuga" or "Mohawk" or "Oneida" or "Onodaga" or "Seneca" or "Tuscarora" or "Wyandot" or "Aboriginal*" or "Indigenous*" or "Metis" or "red road" or "on reserve" or "off-reserve" or "First Nation" or "First Nations" or "Amerindian" or ("urban" adj3 ("Indian*" or "Native*" or "Aboriginal*")) or "ethnomedicine" or "country food*" or "residential school*" or ("Native*" adj1 ("women" or "woman" or "girl*" or "adolescent*" or "youth" or "youths" or "person*" or "adult" or "people*" or "Indian*" or "Nation" or "tribe*" or "tribal" or "band" or "bands")) and ("Canad*" or "British Columbia" or "Columbie Britannique" or "Alberta" or "Saskatchewan" or "Manitoba" or "Ontario" or "Quebec" or "Nova Scotia" or "New Brunswick" or "Newfoundland" or "Labrador" or "Prince Edward Island" or "Yukon Territory" or "NWT" or "Northwest Territories" or "Nunavut" or "Nunavik" or "Nunatsiavut" or "NunatuKavut" or “Turtle Island”)) OR (“MMIWG” or “MMIW” or “Missing and Murdered Indigenous Women” or “Missing and Murdered Indigenous Women and Girls”)
Homelessness and newcomer women and girls	("homeless*" OR (("transient*" OR "street") NEAR/2 ("people" OR "person*" OR "individual*" OR "child*" OR "youth*")) OR ("hard to house" OR "lack of housing" OR "substandard housing" OR "unstably housed" OR "underhoused" OR "under housed" OR "squatter*" OR "vagabond*" OR "vagrant*")) AND ("women" OR "woman" OR "girl" OR "female" OR "wife" OR "daughter" OR "mother") AND ("immigrant" OR "newcomer" OR

	“incomer” OR “migrant*” OR “refugee” OR “asylum”)
Family homelessness	("homeless*" OR (("transient*" OR "street") NEAR/2 ("people" OR "person*" OR "individual*" OR "child*" OR "youth*")) OR ("hard to house" OR "lack of housing" OR "substandard housing" OR "unstably housed" OR "underhoused" OR "under housed" OR "squatter*" OR "vagabond*" OR "vagrant*")) AND ("women" OR "woman" OR "girl" OR "female" OR "wife" OR "daughter" OR "mother") AND ("fami*" OR "children" OR "child" OR “relatives” OR “kindred” OR “descendants” OR “relationship” OR “ancestors” OR “ancestry” OR “dynasty” OR “progeny” OR “pedigree” OR “inheritance” OR “Kin” OR “Kinship)
Gender identity/sexuality among women and girls	("homeless*" OR (("transient*" OR "street") NEAR/2 ("people" OR "person*" OR "individual*" OR "child*" OR "youth*")) OR ("hard to house" OR "lack of housing" OR "substandard housing" OR "unstably housed" OR "underhoused" OR "under housed" OR "squatter*" OR "vagabond*" OR "vagrant*")) AND ("women" OR "woman" OR "girl" OR "female" OR "wife" OR "daughter" OR "mother") AND ("gender" OR "LGBTQ" OR "LGBTQ2S" OR "homosexual" OR "gay" OR "lesbian" OR "queer" OR “two-spirited” OR “two-spirit” OR “genderqueer” OR “intersex” OR “LTGB”)
	("homeless*" OR (("transient*" OR "street") NEAR/2 ("people" OR "person*" OR "individual*" OR "child*" OR "youth*")) OR ("hard to house" OR "lack of housing" OR "substandard housing" OR "unstably housed" OR "underhoused" OR "under housed" OR "squatter*" OR "vagabond*" OR "vagrant*")) AND ("women" OR "woman" OR "girl" OR "female" OR "wife" OR "daughter" OR "mother") AND (“prevent*” OR “aid” OR “assist*” OR “support” OR “nurture” OR “promot*” OR “advance*” OR “divert”)
Homelessness and public systems for women and girls	("homeless*" OR (("transient*" OR "street") NEAR/2 ("people" OR "person*" OR "individual*" OR "child*" OR "youth*")) OR ("hard to house" OR "lack of housing" OR "substandard housing" OR "unstably housed" OR "underhoused" OR "under housed" OR "squatter*" OR "vagabond*" OR

	"vagrant*")) AND ("women" OR "woman" OR "girl" OR "female" OR "wife" OR "daughter" OR "mother") AND (“public health” OR “system*” OR “societal barriers” OR “social norms” OR “population health” OR “public systems” OR “child welfare” OR “child protection” OR “family services” OR “criminal justice” OR “prison” OR “incarceration” OR “jail” OR “education” OR “school” OR “bail” OR “drop out” OR “immigration” OR “sector” OR “justice” OR “administration”)
Homelessness, mental health and addiction among women and girls	("homeless*" OR (("transient*" OR "street") NEAR/2 ("people" OR "person*" OR "individual*" OR "child*" OR "youth*")) OR ("hard to house" OR "lack of housing" OR "substandard housing" OR "unstably housed" OR "underhoused" OR "under housed" OR "squatter*" OR "vagabond*" OR "vagrant*")) AND ("women" OR "woman" OR "girl" OR "female" OR "wife" OR "daughter" OR "mother") AND ("addiction" OR "substance use" OR "dependence" OR "craving" OR "fixation" OR "drug use" OR "harm reduction" OR "dependency" OR "treatment" OR "prevention" OR "enforcement" OR "abstinence" OR "risky behavi*r)

Court File No. CV-21-00077817-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

BETWEEN:

KRISTEN HEEGSMA, DARRIN MARCHAND, GORD SMYTH, MARIO MUSCATO, SHAWN ARNOLD, ET AL.

Applicants

-and-

CITY OF HAMILTON

Respondent

ACKNOWLEDGMENT OF EXPERT'S DUTY

1. My name is Kaitlin Schwan. I live at the City of Guelph, in the Province of Ontario.

2. I have been engaged by or on behalf of the Hamilton Community Legal Clinic to provide evidence in relation to the above-noted court proceeding.

3. I acknowledge that it is my duty to provide evidence in relation to this proceeding as follows:

   (a) to provide opinion evidence that is fair, objective and non-partisan;

   (b) to provide opinion evidence that is related only to matters that are within my area of expertise; and

   (c) to provide such additional assistance as the court may reasonably require, to determine a matter in issue.

4. I acknowledge that the duty referred to above prevails over any obligation which I may owe to any party by whom or on whose behalf I am engaged.

Date June 13, 2022



Signature

Heegsma et al
Applicants

-and-

CITY of HAMILTON
Respondents

Court File No. CV-21-00077187-0000

Ontario
Superior Court of Justice

PROCEEDING COMMENCED AT HAMILTON

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TABS 105-106

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