

**INTERSECTIONAL
GENDER LENS**

**CAWI-IVTF**
City for All Women Initiative
Initiative: une ville pour toutes les femmes



A Place to Call Home

**HOUSING FOR ALL
WOMEN in OTTAWA**

**WOMEN REDUCING POVERTY TOGETHER – MAAMAWE
CITY FOR ALL WOMEN INITIATIVE (CAWI)**

ACKNOWLEDGEMENTS

We express our gratitude to the Algonquin people on whose unceded land we have gathered to research this report and on whose land we seek to ensure affordable housing for Indigenous people and for others who have settled here.

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We also thank the Alliance to End Homelessness for their support and provision of reports to inform this report.



City for All Women Initiative (CAWI) is a unique collaboration of women from diverse communities, organizations, and academia working with municipal decision makers to create a more inclusive city and advance gender equality. 2019 www.cawi-ivtf.org

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TABLE OF CONTENTS

<i>Acknowledgements</i>	2
<i>Executive Summary</i>	4
Recommendations	5
<i>Sommaire</i>	9
Recommandations	10
<i>Applying an Intersectional Gender Lens</i>	14
<i>Uncovering Women’s Homelessness</i>	15
<i>Diversity of Women’s Experiences</i>	16
Indigenous Women	16
Newcomer Women	17
Racialized Women	17
Young women	18
Living with Disabilities	18
LGBTQ2S	18
Older Women	18
Women-led, lone-parent families	19
Criminalized women	19
Women facing Violence	19
Women in Extended Family Households	20
<i>Housing that Works for Women</i>	20
<i>Conclusion</i>	24
<i>Sources</i>	25

Executive Summary

Ottawa is experiencing a housing crisis, which is having a disturbing impact on the lives of women across diversity in our city. In March 2019, City for All Women Initiative, in partnership with community organizations who are daily witnesses to the cost being paid by the women they serve, convened a forum: Housing for a Diversity of Women. This report offers insights provided by the 130 people in attendance, combined with supplementary research, so as to inform the refresh of the City of Ottawa 10 Year Housing and Homelessness Plan. Applying an intersectional gender lens to housing is one step toward actualizing the Women and Gender Equity Strategy to which City Council committed in the 2018 Governance Report.

This focus on housing emerges out a project funded by Status of Women Canada, Women Reducing Poverty Maamawe, ('together' in Anishinaabe), as work to date indicates that the lack of affordable housing is the key factor deepening the poverty of women and their families in our city. The findings reported here reveal that, in order to turn this around, it is essential that the nature of women's homelessness be understood, as much of it is hidden and undocumented. This requires the collection of disaggregated data and its analysis in combination with the data collected by Violence Against Women (VAW) shelters.

In response to advocacy efforts of community members and organizations throughout the 2018 municipal election and subsequent budget process, City Council committed to spend \$15 million in the 2019 City Budget toward new affordable housing in Ottawa. Given the urgent need for more affordable housing units, this commitment is welcome news, yet much work remains to address Ottawa's housing crisis. By focusing on the housing needs of a diversity of women, this report aims to ensure that the voices of community members and those on the margins are included in municipal policies and decisions on housing and homelessness.

To have a full picture, it is essential to understand the dynamics of housing for specific populations of women including Indigenous, racialized, newcomer, trans, older and youth. At the same time, it is necessary to understand the barriers experienced by women living in specific circumstances, such as criminalized women, women leading a household, women in extended families, and women facing violence.

Four themes emerge if housing options are to work for women: connectivity, deep affordability, accessibility and culturally appropriate supports. The following recommendations offer concrete suggestions as to how to address the housing crisis as experienced by women across diversity. It is the hope of the organizations and women who contributed to this report that the application of an intersectional gender lens is put into practice in the refresh of the Housing and Homelessness Plan and its implementation. The lives of women, their families and communities depend upon it.

Recommendations

1. Complete the Picture of Gender and Homelessness

- a) **Hidden Homelessness:** Expand the scope of who is defined as homeless, or at-risk of homelessness, to encompass the “hidden homeless,” i.e. those who rely on their social networks to be housed. This may also include those who may be physically housed, but lack the security, ownership, or control over their living arrangements.
- b) **VAW Sector:** Build on initiatives such as the use of Homeless Individuals and Families Information System (HIFIS) to bridge the gap in data of women or gender non-binary people accessing both City-operated emergency shelters and Violence Against Women (VAW) shelters. Work in collaboration with VAW shelters, Ottawa Coalition to End Violence Against Women (OCTEVAW) and Alliance to End Homelessness to fill these knowledge gaps.
- c) **Gender Disaggregated:** Consistently collect and report on gender disaggregated data that applies an intersectional gender lens so as to capture the realities of women in different equity-seeking groups, including Indigenous, newcomer, racialized, young, living with disabilities, LGBTQ2S, older women, women-led, criminalized, facing violence and living in extended families.

2. Connectivity

- a) **Cross-departmental collaboration:** City Planning, Community Services and OC Transpo work in collaboration so as to ensure that new affordable housing developments are accessible to transit, employment, services and supports so as to mitigate safety risks, reduce social isolation, enable care for dependents and enhance quality of life.
- b) **Transit Access:** Ensures 25% of new development is dedicated to affordable housing and places a special emphasis on deeply affordable housing within 1 km of rapid transit stations.

3. Deeply Affordable

Change guidelines so that the definition of affordable housing means housing that is accessible for people living below the poverty line.

4. Safe

- a) Review practices at mixed-gender shelters so that all measures possible are taken to create safety for women and non-binary people.

- b) Create more women-only supportive housing.
- c) Work in collaboration with women's organizations serving those at risk of homelessness and women facing abuse to arrive at solutions that do not put women and trans people's safety at risk.

5. Accessible

- a) Design new housing developments to be accessible for all abilities and all life stages and be large enough to accommodate extended family households.
- b) Review the impact of City policy that requires families to accept the first available housing placement as to the impact this has on disrupting life of the family when options are not available.
- c) Take measures to increase ice and snow clearing so that dwellings and services are accessible.

6. Culturally Appropriate Supports

- a) Work with community agencies to ensure culturally appropriate services are available for Indigenous women, newcomers and criminalized women, among others.
- b) Connect with culturally appropriate supports to meet women's needs, regardless of where they are on the housing continuum. These supports need to be within close proximity and accessible on weekends so those who are vulnerable are able to draw on the resources necessary as in the case where women are in rehabilitation or surviving from trauma.

INTERSECTIONAL GENDER LENS

Housing for All Women

Ottawa Housing Crisis
10,000 households on wait list.
How many are female led households?

Let's Build a Strong Foundation

Consider How Housing and Homelessness Differs across Genders

- Women who have experienced violence need housing that satisfies psychological and safety needs.
- Trans persons are overrepresented among the homeless and vulnerable to negative treatment.
- Women are more likely to be in poverty as they earn less and have more precarious work than men.
- Women's homelessness is less visible as they tend to couch surf or stay in unsafe conditions.

Make Housing Work for All women

- Connectivity to transit, grocery stores, schools and culturally sensitive services.
- Deeply affordable for people below low-income cut off.
- Safe with supports.
- Range of housing options: supportive, transition, second stage, larger units.

Funding from All Levels of Government

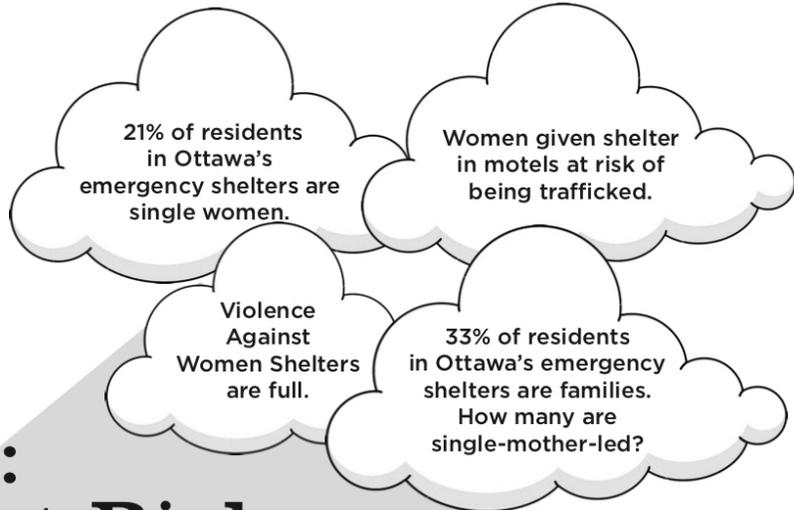
- Municipal**
\$15 M in capital spending for new affordable housing is in 2019 City Budget.
- Provincial**
 - Need increased funding for Violence Against Women Shelters.
 - Need to renew Ontario Aboriginal Housing Fund.
- Federal**
Need to maintain and increase funding for social housing.

Respect we are building on the unceded land of the Algonquin people

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Housing: Women at Risk

Immigrant and Indigenous women new to Ottawa are unfamiliar with the local housing system.

Immigrant and Indigenous women, among others, may have larger families.

Some senior women have little or no retirement savings.



Indigenous experience of intergenerational trauma leads to need for culturally sensitive supports.

Women are usually the primary caregivers.

Racialized, Muslim and Indigenous women face discrimination.

Women with disabilities need units to be accessible.

Housing and Homelessness

\$588/month Full-time minimum wage
Average Rental Market:
Bachelor \$836/month
1 Bedroom \$1023/month
2 Bedroom \$1232/month
3 Bedroom \$1568/month

A significant over-representation of First Nations, Metis among shelter users in Ottawa.

Newcomers represented 20% of all shelter users in Ottawa; and 36% of families living in shelters

Source: Alliance to End Homelessness



SOMMAIRE

Ottawa traverse une crise du logement qui a des conséquences inquiétantes sur la vie de toute une diversité de femmes dans notre ville. En mars 2019, l'Initiative : une ville pour toutes les femmes, en partenariat avec des organisations communautaires qui témoignent quotidiennement du prix payé par les femmes qu'elles servent, a organisé un forum intitulé Du logement pour une diversité de femmes. Ce rapport décrit les éléments d'information fournis par les 130 personnes qui ont assisté au forum et les combine à d'autres recherches dans le but d'éclairer la mise à jour du Plan décennal de logement et de lutte contre l'itinérance de la Ville d'Ottawa. L'application d'une optique intersectionnelle de genre à la question du logement marque un pas de plus vers la réalisation de la Stratégie sur la condition féminine et l'équité des genres, à laquelle le conseil municipal s'est engagé dans son rapport de gouvernance de 2018.

L'importance accordée à la question du logement émerge d'un projet financé par Condition féminine Canada : Des femmes combattant ensemble la pauvreté – Maamawe (ensemble, en anishinaabe). En effet, le travail effectué à ce jour indique que le manque de logement abordable est le facteur clé dans l'aggravation de la pauvreté chez les femmes ottaviennes et leurs familles. Les résultats présentés ici révèlent que pour renverser la situation, il est essentiel de comprendre la nature du sans-abrisme des femmes, car celui-ci n'est pas toujours apparent, ni consigné. Pour ce faire, il faut recueillir des données ventilées et les analyser en conjonction avec les données recueillies par les refuges pour femmes victimes de violence.

En réponse à l'activisme d'organisations et de membres de la collectivité tout au long de la campagne électorale municipale de 2018 et du processus budgétaire qui l'a suivie, le conseil municipal d'Ottawa s'est engagé à dépenser 15 M\$ de son budget de 2019 pour le logement abordable. Compte tenu du besoin urgent pour un plus grand nombre de logements abordables, cet engagement est accueilli favorablement. Cependant, il reste beaucoup de travail à faire pour remédier à la crise du logement d'Ottawa. En mettant l'accent sur les besoins en matière de logement d'une diversité de femmes, ce rapport vise à assurer que les voix des membres de la collectivité et des personnes marginalisées seront incluses dans les politiques et décisions municipales en matière de logement et de sans-abrisme.

Pour obtenir une vue d'ensemble, il est essentiel de comprendre la dynamique du logement pour des populations particulières de femmes, notamment les femmes autochtones, racialisées, nouvelles arrivantes, trans, âgées et jeunes. Il est aussi nécessaire de comprendre les obstacles auxquels sont confrontées les femmes qui vivent dans des circonstances particulières, par exemple les femmes criminalisées, les ménages dirigés par des femmes, les membres d'une famille élargie et les femmes aux prises avec la violence.

Quatre thèmes se dégagent de l'examen des options de logement qui répondent aux besoins des femmes : la connectivité, la grande abordabilité, l'accessibilité et des

mesures de soutien respectueuses de la culture. Les recommandations suivantes offrent des suggestions concrètes pour s'attaquer à la crise du logement telle que la

vivent les femmes dans toute leur diversité. Les organisations et les femmes qui ont contribué à ce rapport espèrent qu'une optique intersectionnelle de genre sera appliquée lors de l'actualisation du Plan de logement et de lutte contre l'itinérance et de sa mise en œuvre. La vie des femmes, de leurs familles et des collectivités en dépend.

Recommandations

1. Compléter le tableau du sans-abrisme sous l'angle du genre

- a) Sans-abrisme caché : Élargir le champ des personnes définies comme sans-abri ou à risque de le devenir, pour inclure les « sans-abri cachées », c.-à-d. celles qui dépendent de leurs réseaux sociaux pour être hébergées, ainsi que celles qui ont un domicile, mais qui manquent de sécurité, ne peuvent pas devenir propriétaires ou n'ont pas le contrôle de leurs conditions de logement.
- b) Secteur de la violence faite aux femmes : Mettre à profit des initiatives comme l'utilisation du SISA (Système d'information sur les personnes et les familles sans abri) pour combler la lacune en matière de données relatives aux femmes et aux personnes non binaires qui ont recours à la fois aux refuges d'urgence administrés par la Ville et aux refuges pour femmes victimes de violence. Collaborer avec les refuges pour femmes victimes de violence, la COCVFF (Coalition d'Ottawa contre la violence faite aux femmes) et l'Alliance to End Homelessness (alliance pour mettre fin à l'itinérance) afin de corriger ces manques de connaissances.
- c) Données ventilées selon le genre : Recueillir et consigner régulièrement des données ventilées selon le genre et analysées dans une optique intersectionnelle de genre, dans le but de saisir les réalités des femmes appartenant à différents groupes en quête d'équité, notamment les femmes autochtones, nouvelles arrivantes, racialisées, jeunes, handicapées, LGBTQ2S, âgées, vivant dans un ménage dirigé par une femme, criminalisées, aux prises avec la violence et vivant dans une famille élargie.

2. Connectivité

- a) Collaboration interservices : Le comité d'urbanisme, le département des Services sociaux et communautaires et OC Transpo travaillent de concert pour faire en sorte que les nouveaux ensembles de logements abordables permettent l'accès au transport en commun, aux lieux de travail, aux services et aux mesures de soutien, dans le but d'atténuer les risques pour la sécurité, de réduire l'isolement social, de favoriser les soins apportés aux personnes à charge et d'améliorer la qualité de vie.
- b) Accès au transport en commun : Veiller à ce que 25 % des nouveaux ensembles résidentiels soient consacrés au logement abordable et mettre un accent particulier sur le logement très abordable dans un rayon de 1 km des stations de transport en commun rapide.

3. Très abordable

Changer les lignes directrices pour que la définition de « logement abordable » se traduise par un logement accessible aux personnes vivant sous le seuil de la pauvreté.

4. Sécuritaire

- a) Revoir les pratiques des refuges mixtes afin que toutes les mesures possibles soient prises pour assurer la sécurité des femmes et des personnes trans.
- b) Créer davantage de logements supervisés réservés aux femmes.
- c) Travailler en collaboration avec les organisations féminines au service des personnes à risque de sans-abrisme et des victimes de maltraitance pour trouver des solutions qui ne mettent pas en péril la sécurité des femmes et des personnes trans.

5. Accessible

- a) Concevoir les nouveaux ensembles de logements de manière à ce qu'ils soient accessibles aux gens de toutes les capacités et à tous les stades de la vie et qu'ils soient assez grands pour accueillir des familles élargies.
- b) Réexaminer la politique de la Ville, qui oblige les familles à accepter le premier placement disponible en matière de logement, quant aux perturbations causées à la vie de la famille lorsqu'aucune option n'est disponible.
- c) Prendre les mesures nécessaires pour augmenter la fréquence de déneigement pour que les habitations et les services soient accessibles.

6. Mesures de soutien respectueuses de la culture

- a) Travailler avec les organisations communautaires pour veiller à ce qu'elles offrent des services adaptés à la culture des Autochtones, des nouvelles arrivantes et des femmes criminalisées, entre autres.
- b) Mettre les femmes en rapport avec les mesures de soutien adaptées à leur culture et qui répondent à leurs besoins, peu importe où elles se trouvent sur le continuum du logement. Ces mesures de soutien doivent être situées à proximité et être accessibles la fin de semaine pour que les femmes vulnérables puissent utiliser les ressources nécessaires, comme c'est le cas pour celles qui suivent une cure de désintoxication ou qui ont survécu à un traumatisme.

Infographics (French)



OPTIQUE
DE GENRE
INTERSECTIONNELLE

21 % des résidents
dans les refuges d'urgence
d'Ottawa sont
des femmes seules.

Les femmes qui trouvent
refuge dans un motel sont
exposées au risque de
la traite de personnes.

Les refuges
pour femmes
victimes
de violence
sont pleins.

33 % des résidents dans
les refuges d'urgence
d'Ottawa sont des familles.
Combien sont dirigées
par des mères seules?

Logement : Les femmes exposées au risque

Les immigrantes et les
femmes autochtones
nouvellement
arrivées à Ottawa
ne connaissent pas
bien le système
local de logement.

Les femmes autochtones
et immigrantes, entre
autres, peuvent avoir
des familles étendues.

Certaines femmes
âgées ont peu ou pas
d'épargne-retraite.



Les femmes handicapées ont besoin de logements adaptés.

L'expérience
autochtone de
traumatismes
intergénérationnels
exige des mesures de
soutien respectueuses
de la culture.

Les femmes sont
habituellement les
aidantes principales.

Les femmes racialisées,
les musulmanes et les
femmes autochtones
font face à la
discrimination.

Le logement et le sans-abrisme

\$588/mes Emploi à temps
plein au salaire minimum
Studio 836 \$
Une chambre à coucher 1 023 \$
Deux chambres à coucher 1 232 \$
Trois chambres à coucher 1 568 \$

La surreprésentation
significative des Premières
Nations, des Métis et des
Inuits parmi les personnes
qui fréquentent les refuges.

Les nouveaux arrivants
représentent 20 % des
personnes qui fréquentent
ponctuellement les refuges
et 36 % de familles hébergées
dans des refuges en 2017.

Source: Alliance to End Homelessness



OPTIQUE
DE GENRE
INTERSECTIONNELLE

Un logement pour toutes les femmes



Crise du logement à Ottawa

Il y a 10 000 ménages
sur la liste d'attente
Combien de ces ménages
sont dirigés par des femmes?

Construisons une base solide

Examinons comment le logement et le sans-abrisme diffèrent selon le genre

Les femmes qui ont subi de la violence nécessitent un logement qui satisfait leurs besoins en matière de sécurité et leurs besoins psychologiques.

Les personnes trans sont surreprésentées parmi les sans-abri et sont vulnérables aux mauvais traitements.

Les femmes sont plus susceptibles de vivre dans la pauvreté, car elles gagnent moins et occupent des emplois plus précaires que les hommes.

Le sans-abrisme des femmes est moins visible, car elles ont tendance à passer d'un logement temporaire à un autre (couch surf) ou à demeurer dans des conditions comportant des risques.

Définir une politique de logement qui fonctionne pour toutes les femmes

Accès au transport en commun, aux épiceries, aux écoles et aux services respectueux de la culture.

Très abordable pour les gens qui vivent sous le seuil de faible revenu.

Sécuritaire, avec soutien.

Éventail d'options de logement : supervisé, de transition, de seconde étape, logement plus grand.

Du financement de tous les paliers du gouvernement

Municipal

Le budget municipal 2019 prévoit 15 M\$ en fonds d'immobilisation pour de nouveaux logements abordables.

Provincial

- Besoin d'augmenter le financement des refuges pour femmes victimes de violence.
- Besoin de renouveler le financement d'Ontario Aboriginal Housing.

Fédéral

Besoin de maintenir et augmenter le financement pour le logement social.

Respectons le fait que nous construisons sur
les terres non cédées des Algonquins



Ottawa is experiencing a housing crisis, which is having a disturbing impact on the lives of women across diversity in our city. In March 2019, City for All Women Initiative, in partnership with community organizations who are daily witnesses to the cost being paid by the women they serve, convened a forum: *Housing for a Diversity of Women*. This report offers insights provided by the 130 people in attendance, combined with supplementary research, so as to inform the refresh of the City of Ottawa 10 Year Housing and Homelessness Plan. Applying an intersectional gender lens to housing is one step toward actualizing the Women and Gender Equity Strategy to which City Council committed in the 2018 Governance Report.

APPLYING AN INTERSECTIONAL GENDER LENS

While the City of Ottawa has some good practices which address women's specific needs, often the City of Ottawa does not have the kind of information that would be necessary to take gender and diversity among women into account in a systematic way. Women experience cities differently than men and have unique needs pertaining to such services as affordable housing and transit, which is why policies need to apply an intersectional gender lens to create an inclusive city that works for people of all genders.

Intersectionality recognizes that each individual's personal identity factors, including race, ethnicity, sexual orientation, income, religion, age and mental and physical ability, intersect with one's gender to shape how a person experiences something and the barriers they face.¹ For example, a gender lens reveals that women are more likely to live in poverty as women still earn less in comparison to men, women are more likely to find themselves in part-time, precarious employment, women have more interruptions in their work life due to family responsibilities and women tend to live longer.² "Women are also more likely than men to suffer from a lack of affordable housing and risk homelessness since they are more likely than men to live on low income, suffer violence, and be lone parents."³

An intersectional gender lens takes into account the differing identities in women's lives. While we know that women are more susceptible to precarious housing situations, we also know that Indigenous women, for example, are more prone to homelessness due to historic and systemic barriers, and that racialized women and youth may face

¹ City for All Women Initiative and City of Ottawa. *Racialized People: Equity and Inclusion Lens Snapshot 2016*, Ottawa, ON.

² City for All Women Initiative and City of Ottawa. *Women: Equity and Inclusion Lens Snapshot 2017*, Ottawa, ON.

³City for All Women Initiative and City of Ottawa. *Women*.

discrimination when seeking housing. Trans women or people who are gender non-binary are also subjected to greater poverty and discriminations.

UNCOVERING WOMEN'S HOMELESSNESS

When discussing women who are at-risk of homelessness, the definition should not be limited to whether or not they are physically housed; rather, the definition should also encompass women who “lack the security, ownership, control, and privacy considered to be fundamental aspects” of a healthy home life.⁴ In other words, housing insecurity should be taken into consideration, which includes analyzing a number of factors such as intimate partner violence, mental health, employment, home ownership or control, and neighbourhood security.

Women and girls tend to comprise what is referred to as the “hidden homeless.” These are the women and girls who are not captured in homelessness statistics because they are not accessing a shelter to meet their housing needs. Rather, they are relying on social networks (e.g. couch surfing), or are “incarcerated, hospitalized, being sexually exploited, in foster care, living in unsafe or unsuitable housing, and aging in unstable housing.”⁵ It is important to note that newcomer women or Indigenous women new to the city are less likely to have social support systems so are faced with fewer options. Those who have children are more likely to remain in unsafe and overcrowded conditions rather than risk being homeless with their children or losing custody of them.⁶

Another gap in homelessness statistics in Ottawa is underestimating the number of women seeking shelter due to the fact that women accessing VAW shelters are not included in City of Ottawa statistics. The data also fails to capture what happens to women when they are turned away from shelters due to lack of capacity. In order to effectively address women's housing needs, there needs to be comprehensive data that accurately illustrates information such as how many women are accessing either shelter system, their demographics, if accessing both City emergency and VAW shelters, their combined duration of stay, and the factors that contribute to them leaving these shelters. To address this, build on initiatives such as the use of Homeless Individuals and Families Information System (HIFIS) to bridge the gap in data of women or gender non-binary people accessing both City-operated emergency shelters and VAW shelters. Work in

⁴ Raising the Roof, Putting an End to Child and Family Homelessness in Canada, 2017, Toronto, ON.

⁵ “Reflecting Women's Diverse Realities in Canada's Housing Strategy, The Canadian Alliance to End Homelessness, December 9, 2018, <https://caeh.ca/women-and-canadas-housing-strategy/>.

⁶ City for All Women Initiative and City of Ottawa, Women.

collaboration with VAW shelters, OCTEVAW (Ottawa Coalition to End Violence Against Women) and Alliance to End Homelessness to fill these knowledge gaps.

DIVERSITY OF WOMEN'S EXPERIENCES

It is essential that the City collects intersectional gender disaggregated data as a means of highlighting not just the challenges that women face, but amongst the differing intersections. For example, we know that single parents are accessing shelters, but how many of those 16 families are women-led? How many of those women are Inuit, First Nations, francophone or newcomer? What about the specific needs of trans women or gender non-binary people? To effectively tackle a diversity of women's housing needs in Ottawa, there must first be a complete understanding of their unique needs:

Indigenous Women

Colonialism is deeply embedded within Canadian society resulting in systemic barriers that inhibit First Nation, Inuit and Indigenous women's ability to secure affordable and appropriate housing. The complexities are deeply rooted for Indigenous women due to a number of factors such as family units, level of income, length of time in Ottawa and access to culturally sensitive services. Gignul Non-Profit Housing reports having many single female parent families as tenants; some on social assistance with no child support from the father. The benefits provided through Ontario Works (OW) or Ontario Disability Support Program (ODSP) do not line up with the cost of living leaving many families in poverty, leading to further discrimination and stigmatization.

Indigenous peoples living on reserve lands are under the responsibility of the federal government so that when they move to urban areas they are uncertain as to where to turn. This combined with colonial practices that have contributed to women being treated as second class (i.e. losing status if married non-Indigenous prior to 1985, not able to vote for Band Councils until 1951), and the legacy of inter-generational trauma, can lead to Indigenous women feeling insecure and distrusting the system. This, in turn, can lead to a sense of hopelessness without culturally appropriate services and supports. All of which further complicates the ability of First Nation, Metis and Inuit women to secure stable, affordable housing.

In addition, the recent release of the Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls paints a picture as to the heightened risk that First National and Inuit women experience when facing homelessness. The toxic mix of misogyny, colonialism, genocide and lack of affordable housing has deadly consequences in our city.

Newcomer Women

Due to a lack of social networks upon arrival to Canada, language barriers, and discrimination, newcomer women face challenges in navigating the local housing system.⁷ The need for supports to navigate the housing system is all the more important given that they may be unable to receive services due to their precarious status within the country. This, combined with often working in low-paying and unstable employment, often means longer stays with those who may sponsor them, so that they can maintain their immigration status.⁸ This combination of challenges is reflected in the number of newcomers utilizing shelters which increased from 7% in 2014 to 20% by 2017. In addition, 36% of families living in shelters in 2017 were newcomers, which is a significant increase from the 14% of newcomer families in shelters in 2014. It was the belief of women at the forum that many of these families are women-led, and that an increasing number of single newcomer women are using emergency shelters, who face potential gender based violence. Gender disaggregated data could play a significant role in understanding program needs.

Racialized Women

Women who are racialized tend to have lower incomes than racialized men, as well as non-racialized women. Research has shown that fewer economic opportunities combined with racial discrimination results in racialized individuals being geographically segregated. These neighbourhoods tend to have poor infrastructure and community design, “limited public services, lower quality of schools, few stores or businesses, restricted transportation, and lack of places for arts, recreation, and gathering” all of which perpetuates the cycle of poverty.⁹ In terms of housing, this translates to not being able to access capital for home ownership, living in poor housing conditions, overcrowding and stress for larger or extended families, and risk of eviction and homelessness.¹⁰ Due to a higher percentage of racialized families being women-led, they are disproportionately affected by these barriers.¹¹

⁷ Alliance to End Homelessness Ottawa, Homelessness in Ottawa.

⁸ CMHC, Research Insight: Women & Housing Identifying Themes, 2018, Canada: CMHC.

⁹ City for All Women Initiative and City of Ottawa, 2016, Racialized People: Equity and Inclusion Lens Snapshot, Ottawa, ON.

¹⁰ City for All Women Initiative and City of Ottawa, Racialized People.

¹¹ Woolley, Emily, “What are the Stats on Racialized Homelessness”, Homeless Hub, June 12, 2015, <https://www.homelesshub.ca/blog/what-are-stats-racialized-homelessness>.

Young women

There are number of reasons that contribute to youth homelessness (foster care, incarceration, lack of income), yet, female youth are at a much higher risk to be subjected to various forms of violence, including sexual assault.¹² Youth overall face unique barriers to accessing shelter and housing and the limited capacity of youth shelters, which forces them to turn to adult shelter services. VAW shelters are unlikely to have space, hence female youth are not only forced to access adult shelter systems, but co-ed ones, increasing their risk of being subjected to harm.

Living with Disabilities

The roll-out of the Accessibility for Ontarians with Disabilities Act (AODA) requires that an even greater number of buildings be accessible, while there remains a shortage of accessible units to meet the growing need. Of great concern is that when sidewalks are not cleared of ice and snow, all buildings are rendered inaccessible.

LGBTQ2S

People who identify as LGBTQ2S are at a much higher risk of being homeless, than heterosexual or cisgendered people, particularly LGBTQ2S youth. Transgender individuals in particular face extreme risks of violence and are often over-represented among the homeless.¹³ A unique barrier that transgender individuals face is not being able to access shelters due to their gender identities; while those who are able to secure access to shelter and adequate housing often experience negative treatment.¹⁴

Older Women

Older women face greater economic uncertainty than senior men due to lower wages and less time in the workforce, leading to fewer or no retirement savings and limited pension benefits.¹⁵ Older women are being faced with unstable housing and are overrepresented in emergency shelters. From 2015 – 2016, emergency shelters saw a 20.1% increase in the number of women over 50 and a 31.4% increase among those over 60. The length of stay for women over 60 also increased from 76 days in 2014 to 86 days in 2016.¹⁶

¹² “About Homelessness: Youth”, Homeless Hub, 2018, <https://www.homelesshub.ca/about-homelessness/population-specific/youth>.

¹³ “About Homelessness: Youth”

¹⁴ CMHC, Research Insight.

¹⁵ CMHC, Research Insight.

¹⁶ Alliance to End Homelessness, Progress Report, 2016, Ottawa, ON.

Women-led, lone-parent families

Data that only documents the number of lone-parent families but does not reference the gender of the lone-parent does not give a full picture. Women are more likely than men to be the head of a single-parent household. Women-led families are one of the highest risk groups for homelessness. They often live in poverty, face food insecurity and have difficulty securing affordable housing. Thirty-four % of women-headed, lone-parent families are classified as low-income, making the financial burden of caring for children even more acute.¹⁷ All of this combined with the high cost of childcare means that single mothers are more likely to have core housing needs.

Criminalized women

Between the periods of April 1, 2018 – March 31, 2019, approximately 223 women were seen by the Elizabeth Fry Society for housing services. Formerly incarcerated women and their children face a range of barriers when seeking affordable housing, including: criminal record checks, proper identification, unable to open a bank account, lack of finances due to barriers securing employment, finding landlords that are open to having tenants on social assistance, credit checks and landlord references.

Women facing Violence

Safe, secure and deeply affordable housing is tied to women's freedom from violence. Housing instability places women at increased vulnerability for drug-related violence, precarious sex work and trafficking; and negatively impacts upon their children. Violence "is a common risk factor for women's homelessness, leaving women further vulnerable to income insecurity, sexual and physical abuse."¹⁸ The issue is further compounded when women facing intimate partner violence are turned away from Violence Against Women and emergency shelters due to lack of space, as they might decide to return to their abusive partner. This puts women in greater danger as it is known that when a woman leaves, or is close to leaving an abusive partner, the risk of severe injury, or even death, significantly increases.

The definition of gender-based violence, in the context of housing, needs to be expanded to consider not just intimate partner violence, but familial violence as well. There is a growing awareness of the exploitation and abuse of newcomer women by their sponsor family. These women are unable to access any supports due to assumptions that their sponsor family is meeting their needs. This is aggravated by conditions set by Immigration, Refugees and Citizenship Canada, which requires sponsor families to be

¹⁷ CMHC, Research Insight.

¹⁸ Alliance to End Homelessness Ottawa, Homelessness in Ottawa: A Roadmap for Change Progress Report 2014-2018, 2018, Ottawa, ON.

financially responsible for their dependents for anywhere between 3 to 10 years, depending on the sponsored individual's age, relation to the sponsor family, and where they live.¹⁹ Until that period of "undertaking" has lapsed, these women are unable to access any services that would remove them from situations of violence by providing them with separate housing.

Women in Extended Family Households

With an aging population and many youth unable to secure stable employment, there is an increase in multi-generational households. Indigenous and immigrant families are more likely to live with extended families, due to cultural preferences and financial limitations. In such a context, caretaking responsibilities for children, people with disabilities and older seniors fall all the more on women which increases their need to access services and supports. In building new affordable housing, it is critical that larger family units and connectivity to services be considered.

HOUSING THAT WORKS FOR WOMEN

To ensure that housing works for women, in addition to taking into account the needs of specific groups of women as highlighted above, four themes emerge: connectivity, deep affordability, accessibility and culturally appropriate supports.

Connectivity

Women are more likely than men, even though roles are changing, to be the primary caregiver for children, seniors and people who are ill or living with disabilities. All of these responsibilities add to the types of services and supports that women need to have access to on a daily basis. It is therefore critical that affordable housing be close to services, schools, hospitals, grocery stores or at least public transit that takes them in the direction of what is needed to complete their responsibilities.

One concrete example of a gender difference is use of public transit. Whereas men tend to take transit to get from point A to B and back, women tend to make multiple stops as they use public transit to perform multiple daily tasks such as getting to and from work, volunteering, going to the grocery stores, or getting to social services. Women are also more likely than men to be accompanying someone while using transit systems whether

¹⁹ "How long am I financially responsible for the family member or relative I sponsor?", Government of Canada, March 11, 2019, <http://www.cic.gc.ca/english/helpcentre/answer.asp?qnum=1355&top=14>.

it be travelling with children to child care and recreation centers or accompanying family members to medical appointments and services.²⁰

Proximity to transit not only ensures that women are able to get to where they need to be, but also alleviates financial penalties that they might accrue due to a lack of connectivity. In a series of community conversations that CAWI held in partnership with the Healthy Transportation Coalition, many women expressed that lack of good transit connectivity adds more time to their day, resulting in missed appointments, being late for work, and limiting the opportunities that they are able to capitalize on.²¹ Lack of connectivity contributes to women's social isolation and can result in job loss. This is particularly true for racialized, Indigenous or newcomer women who tend to work precarious jobs and can be easily dismissed by their employer. Young women from low-income neighbourhoods expressed not feeling safe taking the bus at night due to the distances they would have to walk to get home.

Transit-oriented affordable housing is needed to facilitate connectivity, mobility, and access to services. It is important that the City consider intentional designs which incorporate an intersectional gender lens to ensure that proper outcomes are achieved. This means providing connected and culturally adaptive networks that help facilitate the unique needs of women across diversity.

Deeply Affordable

At the housing forum and in consultations with community members and organizations, participants consistently cited the lack of affordable housing as the primary cause of women falling into poverty or not being able to get out of it. According to data released by Statistics Canada, women comparing hourly wages “women in Canada aged 15 and older earned \$0.87 for every dollar earned by men in 2017”.²² When using annual salary as a measure, given that women are more likely than men to involuntarily take days off or work part-time due to family caregiving responsibilities, the hourly difference is actually that women earn only \$0.74 for every dollar earned by men. Indigenous and racialized women and women living with disabilities tend to make even less. Women occupying various equity groups face differing levels of financial constraints, adding to their challenges in securing housing that is not only safe and affordable, but also accessible for seniors and those living with disabilities.

For those receiving social assistance, the maximum benefit that they are granted severely limits the quality, location and safety of the housing that they are able to afford.

²⁰ City for All Women Initiative and City of Ottawa, Women Snapshot, Equity and Inclusion Lens.

²¹ Healthy Transportation Coalition, City for All Women Initiative, Transportation Equity, Community Conversations.

Affordability limitations can have detrimental consequences for transgendered, two-spirit and gender non-conforming individuals who are already exposed to violence and might choose to live in areas known to be unsafe due to a lack of alternative options.

The injection of \$15 million towards new affordable housing in the 2019 City Budget is a step towards growing a robust stock of social housing. It will be critical that the few number of units to be built with these funds, and hopefully additional funds matched from higher levels of government, be deeply affordable, so as to be affordable for people living in poverty.

Safe

Safety was a concern raised by many, especially for women and gender non-binary people who are accessing mixed gender emergency shelters, where they do not feel safe. It was recognized that hotel emergency spaces are equally dangerous for women, where some run the risk of being trafficked. The urgent need to create more women-only shelters was superseded only by the need to create more safe, affordable housing eliminating women's need for shelter space. And indeed, until such affordable housing is made available, many women remain in or return to situations of domestic violence, with their very lives at risk.

For all these reasons, it is imperative that the City of Ottawa work in collaboration with women's organizations serving those at risk of homelessness and women facing abuse to arrive at solutions that do not put women and trans people's safety at risk.

Accessible

Women need housing that is accessible for a range of ages, family sizes and abilities in keeping with the Accessibility for Ontarians with Disabilities Act. In many cases, it is the supports that will make this possible, including access to culturally appropriate services for Indigenous people. It is also imperative that public sidewalks are kept clear in winter months to allow people with strollers, wheel chairs, walkers and limited mobility to be able to access their housing.

Accessibility can also be understood in terms of ability to access housing. There are multiple reasons why women's ability to obtain safe and affordable housing is precarious. Overall, women are staying in Ottawa's VAW shelters for longer durations of time due to a lack of affordable housing; this limits the capacity of these shelters to accept other women who are also fleeing violence. This issue is further exacerbated due to priority designation regulations that require an applicant to provide proof of cohabitation with their abuser within the last three months in order to qualify for high priority status. Securing documents confirming cohabitation can be extremely difficult to obtain for most women. If these documents are not presented, women fleeing violence are designated a lower priority, resulting in a two-to-three year wait period for access to housing.

Newcomer women also face the unique challenge of not being able to flee with their status documents, adding another barrier for when they are trying to access services. In addition, women who have been incarcerated may lose their stable housing if they had it previously, and have a much harder time being approved for leases due to their criminal record. If these women had children prior to being incarcerated, they also face the challenge of regaining custody of their children, which can be contingent on having housing secured for them prior to their being released back to their mother.

Finally, a new City policy that was introduced dictates that families must accept the first available housing placement; not doing so will result in their removal from the waitlist. The merit of this approach is that it moves people from shelters to housing, opening more spaces for others. On the other hand, women might decide to remain in their current housing despite it being unsafe rather than live in isolation due to the offered location being too far from work, their children's schools, necessary supports and services, or the social networks that they have built over the years. Improved policies would enhance women's ability to access housing and have choice that enhances the quality of life for herself and her family.

Culturally Appropriate Supports

Figure 1: The housing continuum

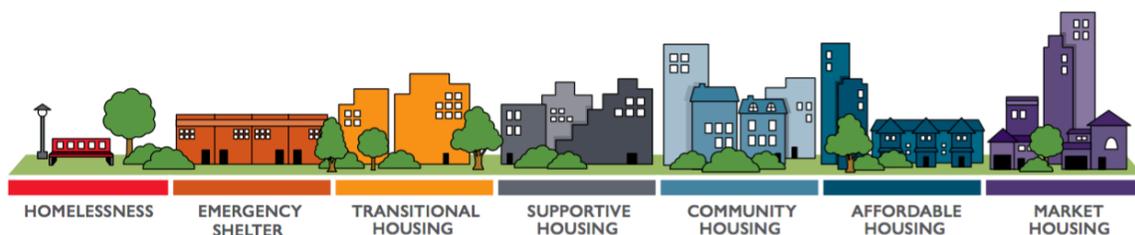


Figure 2: *The Housing Continuum*²²

Just like with connectivity, having appropriate supports can ensure that housing is both accessible and effective in meeting the needs of individuals of all cultural backgrounds. These supports should not be limited to those in supportive housing but need to be reflected in all the stages within the housing continuum.

Indigenous communities in particular require increased supports in relation to housing to counteract colonial practices and subsequent intergenerational trauma, and provide assistance when transitioning from traditional communities to urban centres. This

²² CMHC, Research Insight.

includes, but is not limited to, mental health and substance abuse supports. There is a high need for these supports in transitional and supportive housing, as individuals who are in recovery would rather not be housed with those who are actively using. Women deemed to be moderate and high acuity, who struggle with substance issues, tend to be mixed in with those who are living with mental health issues, which can result in tension between tenants.

Another form of support that is needed are those that are culturally relevant to the demographic being housed. Gignul Non-Profit Housing is an Ottawa based housing provider who serves Indigenous peoples who are either at-risk or currently homeless. Currently, the housing they are able to provide clients is concentrated in the Vanier-Overbrook area of the city. Those who gain access to this housing have access to a number of nearby cultural services such as the Wabano Centre for Indigenous Health, Odawa Native Friendship Centre, and Minwaashin Lodge. However, those who are housed on the west end or peripheries of Ottawa have a much harder time accessing any services and supports offered by these centres. Those who tend to live in the disconnected areas are families, some of which are lone-parent, female-headed households, highlighting again the importance of connectivity with mobility to move about the city.

Housing with appropriate and culturally relevant supports can also be important for racialized and newcomer women who would prefer to be in close proximity of places of worship and culturally-specific grocery stores. As well, there is the need for trauma support for women fleeing violence or members of the LGBTQ2S community, who may struggle with mental health issues.

CONCLUSION

In order to address Ottawa's housing crisis as experienced by women across diversity, the specific experiences of women from a range of equity-seeking groups and life circumstances need to be understood. This report provides an initial overview of concerns raised by women and community organization in the forum: Housing for a Diversity of Women. It is hoped that in the refresh of the Housing and Homelessness Plan and in the roll out of the Women and Gender Equity Strategy that the concerns here will be taken into account, further researched and acted upon. Only in that way can we hope that all women in the city can have a place to call home.

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