

WOMEN AND GIRLS: HOMELESSNESS AND POVERTY IN CANADA

The homelessness and housing crisis facing low-income women across Canada is also a poverty crisis. This fact sheet provides information on both women's housing disadvantage and women's poverty and the connections.

WOMEN ARE THE POOREST PEOPLE IN CANADA

- Women are more likely than men to experience extended periods of low income and greater depths of poverty.¹
- In 2003, there were approximately 1.5 million adult women living in poverty.² In the same year, the average pre-tax income for women over the age of 16 was just 62% that of men.³
- Currently, approximately 19% of all women in Canada are living in poverty. This number increases considerably depending on whether they are senior women, women with disabilities, racialized women, newcomers or Aboriginal women:
 - 45.6% of single, divorced or widowed women over the age of 65 live in poverty.⁴
 - In 2000, 26% of women with disabilities were living in poverty.
 - 35% of all women who immigrated to Canada between 1991 and 2000 live in poverty and 37% of all racialized women live in poverty. Notable is the intersection between immigrant and racialized women.⁵
 - The percentage of Aboriginal women living in poverty is 36% - approximately double that of non-Aboriginal women.⁶
- Between 1993 and 2004, the number of women in low wage jobs was roughly double that of men.⁷
- The income of women varies significantly depending on their age and family status.
 - Women who head lone-parent families have by far the lowest incomes of all family types. Aboriginal lone-parent mothers have a startling poverty rate of 73%.⁸ Lone parent families headed by women (the majority of lone-parent families) earned less than 60% of the income of male-headed lone parent families in 2003.⁹
 - The average income of women aged 55 to 64 was barely half that of men in the same age category, and in general, the income of unattached women is below that of unattached men regardless of age.

WOMEN'S AND GIRL'S HOMELESSNESS¹⁰

- Young women account for 41% of youth staying in shelters, and this proportion increases as age decreases.¹¹
- According to the 2006 Toronto Street Count, about 26% of all homeless people (staying in shelters and on the streets) in the largest city in Canada are women.¹²
- In Vancouver, the street homeless comprise 31.5% of the population, and those who are street homeless are more likely to be female and under the age of 19 years.¹³
- Women made up 28% of observed homeless persons on Calgary streets in a single night in 2004.¹⁴

DEATH AND ABUSE

Evidence from across the country confirms that homelessness is devastating to women's and girl's physical health and mental well-being.¹⁵

- The death rate for homeless women is ten times that of women who are housed.¹⁶
- According to a one-day survey snapshot, taken on April 14, 2004, of the 6,109 women and children residing in shelters across Canada, about 5,000 had escaped an abusive situation representing about three-quarters of all women residing in shelters.¹⁷
- 49% of homeless women are survivors of childhood sexual abuse; 51% are survivors of childhood physical abuse.¹⁸
- A 2000 Vancouver study on youth homelessness found that 84% of homeless Indigenous girls had experienced sexual abuse.¹⁹ In a 2001 survey of 523 homeless youth (12 – 19 years old) in British Columbia, it was found that 87% of the girls had been physically and/or sexually abused.²⁰

PSYCHIATRIC HISTORY

There is a reciprocal relationship between women's homelessness and mental health problems: there is not enough housing with supports for women with mental health needs, and homelessness is a traumatic stressor that can cause or exacerbate women's mental health difficulties.

- Of single homeless women in Toronto, 75% have been in the psychiatric system.²¹

Inadequate Social Assistance Rates

Women are forced to rely on social assistance to survive.

- In 2003, almost double the number of women - 17% - relied on government transfer payments for their income, as compared with men, only 9% of whom received income from the same source.²²
- 27% of lone-parent mothers received their income from government transfer payments, as compared to 11% of lone-parent male households.²³

In 2004, total welfare incomes everywhere in Canada were well below the poverty lines. This affects women more significantly because they rely more heavily on government transfers and because they make up the majority of lone-parent households.

- In New Brunswick, welfare income for a single employable person is just 19% of the poverty line and in Newfoundland and Labrador it is 42%.²⁴
- In Ontario, total social assistance income is merely 34% of the poverty line for a single employable person and it was just 56% of the poverty line for a single parent with one child.

To make matters worse, welfare rates are not adjusted for cost of living increases, which results in falling incomes year after year. This decline is further exacerbated by the fact that there have been actual declines in provincial and territorial welfare rates across the country resulting in **the lowest rates since the 1980s.**²⁵

- In Ontario the real value of welfare today is about 35% less than it was in 1995 due to cutbacks and a lack of indexing.²⁶

Government agencies often send teenage girls over the age of 16 to income assistance for help. Thus teenage girls, often young mothers and their children, are put on inadequate social assistance rates. Teenage girls on assistance, like women, are often compelled to live with unsafe (older) roommates, older predatory men and are put at risk of sexual exploitation and violence to survive.

THE GOVERNMENT OF CANADA IS OBLIGED TO ACT

The **United Nations** recently told Canada that it is not doing enough to address women's poverty and homelessness.

In 2008 the **UN Committee on the Elimination of Discrimination Against Women** made the following recommendations to the Government of Canada.

Poverty and Housing

The Committee remains gravely concerned that poverty is widespread among women, in particular aboriginal women, minority women and single mothers. The Committee is concerned with the absence of a national

housing strategy and expresses concern at the current severe housing shortage, in particular in aboriginal communities, and at the high costs of rent and the impact thereof on women. (Par. 39)

Recommendation:

The Committee urges the State party to step up its efforts to provide a sufficient number of affordable childcare spaces and affordable and adequate housing options, including in aboriginal communities, with priority being given to low-income women, who are particularly disadvantaged in those areas. (Par.40)

The Committee also expressed concern that there is no federal accountability mechanism to ensure minimum standards across the country for the provision of funding to social assistance programmes for women. The Committee is also concerned at reports of cuts in social assistance schemes in many provinces and at the resulting negative impact on the rights of the vulnerable groups of women, such as single mothers, aboriginal women, Afro-Canadian women, immigrant women, elderly women and disabled women, who rely on social assistance for an adequate standard of living. (Par.13)

Recommendation:

The Committee recommends the State party to establish minimum standards for the provision of funding to social assistance programmes... (Par.14)
The Committee recommends that the amount of social assistance received from the State be calculated in relation to the actual cost of living, including housing and childcare. (Par. 40)

In 2006 the **UN Committee on Economic, Social and Cultural Rights**²⁷ made the following observations and recommendations to the Government of Canada²⁸:

Inadequate Social Assistance

- The Committee was concerned that in most Provinces and Territories social assistance benefits are lower than a decade ago, and they do not provide adequate income to meet basic needs for food, clothing and shelter. (Par. 21) They also expressed concern that shelter allowances and social assistance rates continue to fall far below average rental costs. (Par. 28)

Recommendation:

The Committee urges the State party to establish social assistance at levels which ensure the realization of an adequate standard of living for all. (Par. 53)

Foster Care and Inadequate Housing

- The Committee noted that low-income families, single-mother-led families and Aboriginal and African-Canadian families, are over-represented in families whose children are relinquished to foster care. The Committee expressed particular concern that women are forced to relinquish their children into foster care because of inadequate housing. (Par. 24)

Recommendation:

The Committee recommends that the State party gather disaggregated statistical data in relation to the relinquishment to foster care of children belonging to low-income families, single-mother-led families, and Aboriginal and African-Canadian families in order to accurately assess the extent of the problem. The Committee further recommends that, in accordance with the provisions of article 10 of the Covenant on the protection of families, the federal, provincial and territorial governments undertake all necessary measures including through financial support, where necessary, to avoid such relinquishment. (Par. 56)

Homelessness and Evictions

- The Committee expressed concern that homelessness continues to be a significant problem across Canada (Par. 28), that waiting lists for subsidized housing are very long (Par. 28), and that evictions are occurring across the country for minimal arrears. (Par. 29)

Recommendations:

The Committee reiterates its recommendation that the federal, provincial and territorial governments address homelessness and inadequate housing as a national emergency by:

- **reinstating or increasing, where necessary, social housing programmes for those in need,**

- **improving and properly enforcing anti-discrimination legislation in the field of housing,**
- **increasing shelter allowances and social assistance rates to realistic levels, and providing adequate support services for persons with disabilities.**

The Committee urges the State party to implement a national strategy for the reduction of homelessness that includes: measurable goals and timetables, consultation and collaboration with affected communities, complaints procedures, and transparent accountability mechanisms, in keeping with Covenant standards. (Par. 62)

The Committee recommends that the State party give special attention to the difficulties faced by homeless girls who are more vulnerable to health risks and social and economic deprivation, and take all necessary measures to provide them with adequate housing and social and health services. (Par. 57)

The Committee strongly recommends that, before forced evictions are carried out, the State party take appropriate measures, legislative or otherwise, to ensure that those affected by forced evictions are provided with alternative accommodation and thus do not face homelessness, in line with the Committee's General Comments n° 7 (1997). (Par. 63)

Women, Abuse, Inadequate Housing

- The Committee noted with concern that women are prevented from leaving abusive relationships due to the lack of affordable housing and inadequate assistance. (Par. 26)

Recommendation:

The Committee recommends the State party to ensure that low-income women and women trying to leave abusive relationships can access housing options and appropriate support services in keeping with the right to an adequate standard of living. (Par. 59)



ENDNOTES

1 Townson at 1 and 2. While Canada does not have an official poverty line, Statistics Canada uses the "Low-Income Cut Off" (LICO), which measures after tax income after the purchase of necessities such as food, clothing and shelter. See Canadian Council on Social Development (2000), "The Canadian Fact Book on Poverty" Available at: <http://www.ccsd.ca/research.htm>. It is important to note that all poverty measures "subjective factors and their usage depends on their credibility and public acceptability."

2 Townson, Monica, (August 2005) "Poverty Issues for Canadian Women" at 2 [hereinafter Townson]. 2003 is the most recent year for which information is available.

3 Statistic Canada (March 2006), Women in Canada: A Gender Based Statistical Report (Fifth Edition) at 133 [hereinafter Women in Canada].

4 The National Anti-Poverty Organization (updated January 2006), "The Face of Poverty in Canada" at 2. Available at: <http://www.nap-onap.ca/en/issues.php> [hereinafter Face of Poverty]. According to

Townson, between 1995 and 2005, the poverty rate for women varied from between 27% and 19%.

5 Face of Poverty at 2. See also Townson at 2.

6 Townson at 2.

7 Statistics Canada (April 2006), "Low Wage and Low Income" Catalogue No. 75F0002MIE, Vol. 6 at 8. Townson at 2.

8 Statistics Canada, Women in Canada 2000.

9 Women in Canada 2000 at 133 to 135. See also, Townson at 3.

10 These statistics are offered to provide insight into women's and girl's homelessness. Statistics on shelters and street homelessness do not adequately capture women's real incidence of housing inadequacy or homelessness. Women experience homelessness in a variety of different ways including: living with the threat of violence because there are no other housing options; living in unsafe or unhealthy accommodation; sacrificing necessities such as

food, clothing and medical needs to pay rent or to make mortgage payments; moving into overcrowded accommodation with family or friends; being forced into a sexually exploitative arrangement in order to secure shelter and avoid the perils of life on the street; and/or losing custody of their children because of inadequate housing. Most of these individualized "housing crises" do not show up in homelessness counts or media portrayals of homelessness, but they increasingly define the lives of lower income women in Canada today.

11 S. Novac, L. Serge, M. Eberle, and J. Brown, *On her own: Young women and homelessness in Canada*. (Ottawa: Canadian Housing and Renewal Association and Status of Women Canada, 2002).

12 City of Toronto, *2006 Street Needs Assessment: Results and Key Findings*, June 20, 2006, available on www.tdrc.net.

13 GVRD Research Project on Homelessness in Greater Vancouver, July 2002.

14 Biennial Count of Homeless Persons in Calgary, May 2004.

15 E. Ambrosio, L. Baker, C. Crowe, & K. Hardill, *The Street Health Report*. (Toronto: Street Health, 1992); Kappel Ramji Consulting Group, *Common occurrence: The impact of homelessness on women's health. Phase II: Community based action research final report*. (Toronto: Sistering, A Woman's Place / Brown Books Inc 2001).

16 Cheung & Hwang (April 2004), "Risk of death among homeless women: a cohort study and review of the literature" CMAJ at 1243.

17 Statistics Canada, 2004.

18 Canadian Mental Health Association, 2006.

19 *Between the Cracks: Homeless Youth in Vancouver*, 2002.

20 *No Place to Call Home: A Profile of Street Youth in BC*, 2001.

21 Correctional Service Canada. (October 2002).

22 Once again, this is attributable to the interactions of women's patterns of paid and unpaid work.

23 *Women in Canada at 135 -136*.

24 National Council of Welfare (Spring 2004, revised August 2004) "Welfare Incomes 2004" at IX [hereinafter *Welfare Incomes*].

25 *Welfare Incomes at IX*.

26 Ontario Coalition for Social Justice, <http://ocsj.ca/docs/factsheet-welfare.pdf>.

27 Canada ratified the International Covenant on Economic, Social and Cultural Rights in 1976. As a result, it has legal obligations to uphold the rights codified in that Covenant. Canada is periodically reviewed by the UN Committee on Economic, Social and Cultural Rights which monitors compliance with the ICESCR.

28 See: UN Committee on Economic, Social and Cultural Rights, *Concluding Observations of the Committee on Economic, Social and Cultural Rights: Canada, E/C.12/CAN/CO/5*. (May 2006).



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