

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.

HOUSING AFFORDABILITY FOR WOMEN

By some definitions, a person who pays more than 30% of their total household income on rent is considered to be living in unaffordable housing. Using this definition, Statistics Canada reports that in 2003:

- 72% of women over 65 who rented have housing affordability problems, as compared to 58% of men in the same age category.¹⁰
- 42% of single-mothers who rented had housing affordability problems as compared to just over 20% for two parent families.¹¹

WOMEN'S AND GIRL'S HOMELESSNESS¹²

- Young women account for 41% of youth staying in shelters, and this proportion increases as age decreases.¹³
- 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.¹⁴
- 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.¹⁵
- Women made up 28% of observed homeless persons on Calgary streets in a single night in 2004.¹⁶

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.¹⁷

- The death rate for homeless women is ten times that of women who are housed.¹⁸
- 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.¹⁹
- 49% of homeless women are survivors of childhood sexual abuse; 51% are survivors of childhood physical abuse.²⁰
- A 2000 Vancouver study on youth homelessness found that 84% of homeless Indigenous girls had experienced sexual abuse.²¹ 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.²²

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.²³

INADEQUATE SOCIAL ASSISTANCE RATES

Women and girls 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.²⁴
- 27% of lone-parent mothers received their income from government transfer payments, as compared to 11% of lone-parent male households.²⁵

In 2005, 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.

- Welfare incomes were less than two-thirds the poverty line for all households in all jurisdictions.²⁶

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- The welfare income of a lone parent (most often a woman) with a child was lowest in Alberta at just 48% of the poverty line.²⁷

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**.²⁸

ENDNOTES

¹ Townson, Monica, (August 2005) "*Poverty Issues for Canadian Women*" at 1 and 2 [hereinafter Townson, M.]. 2003 is the most recent year for which information is available 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 Ibid.

³ Statistics 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.napo-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, M. 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, M. at 3.

¹⁰ Statistics Canada, *Women in Canada*, March 2006 at 146.

¹¹ Ibid, at 145.

¹² 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.

¹³ 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).

¹⁴ City of Toronto, 2006 Street Needs Assessment: Results and Key Findings, June 20, 2006, available on www.tdrc.net.

¹⁵ GVRD Research Project on Homelessness in Greater Vancouver, July 2002.

¹⁶ Biennial Count of Homeless Persons in Calgary, May 2004.

¹⁷ 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).

¹⁸ Cheung & Hwang (April 2004), "Risk of death among homeless women: a cohort study and review of the literature" *CMAJ* at 1243.

¹⁹ Statistics Canada, *Women in Canada 2000*.

²⁰ Canadian Mental Health Association, 2006.

²¹ *Between the Cracks: Homeless Youth in Vancouver*, 2002.

²² *No Place to Call Home: A Profile of Street Youth in BC*, 2001.

²³ Correctional Service Canada (October 2002).

²⁴ Statistics Canada, *Women in Canada*, March 2006, at 135. Once again, this is attributable to the interactions of women's patterns of paid and unpaid work.

²⁵ Ibid.

²⁶ National Council of Welfare, "Welfare Incomes 2005", <http://www.ncwcnbes.net/htmldocument/reportWelfareIncomes2005/WI2005ENG.pdf>

²⁷ Ibid.

²⁸ Ibid.