

She's poor and homeless. Is this Canada's national housing policy?

Low-income women or women with no income in Canada encounter the most severe housing disadvantage. This is because of several inter-related factors:

- Women's poverty
- Discrimination against women and particular groups of women
- A shortage of affordable housing
- Women's over-representation as sole-support households

This is what housing looks like for women across the country:

Unaffordable

Changes to transfer payments between the federal government and provincial/territorial governments, and to income support programs, coupled with an inadequate supply of affordable housing stock, and increasing rents in the private market has meant that housing is unaffordable for women.

Unstable

Women who experience unemployment, long term disability or pregnancy and parenting of infants often do not have a secure income, which increases their risk of homelessness.

Inaccessible

There are long-waiting lists for social housing across the country which means it is not a housing option for women. At the same time, landlords deny women access to the most affordable apartments on the basis of arbitrary minimum income and other criteria. Banks and credit companies similarly disqualify low-income women from mortgages, making homeownership impossible.

Insecure

Physical and sexual abuse by an intimate partner is an important cause of housing insecurity and homelessness for women and their children. Because of the lack of housing options for women, women who use shelters to escape violence may have no choice but to return to the abusive situation.

TO ADDRESS LOW-INCOME WOMEN'S HOUSING NEEDS THE GOVERNMENT OF CANADA MUST ADOPT A NATIONAL HOUSING POLICY INCLUSIVE OF WOMEN

A National Housing Policy Inclusive of Women Must:

- **Establish national standards** to ensure the housing needs of women are fully accounted for in the design, implementation, monitoring and enforcement of laws, policies, and strategies, related to **housing and income support programs**.
- **Ensure an adequate supply and availability of affordable housing** to low-income women.
- Incorporate and uphold principles of **equality and non-discrimination**.

WOMEN'S HOMELESSNESS IS ON THE RISE,

AND HUNDREDS OF THOUSANDS OF WOMEN IN CANADA CURRENTLY LIVE IN INADEQUATE HOUSING. THIS CRISIS CAN BE TRACED TO THREE INTER-RELATED POLICY AREAS: INCOME SUPPORT PROGRAMS, HOUSING, AND EMPLOYMENT. WHEN FEDERAL, PROVINCIAL/TERRITORIAL AND LOCAL GOVERNMENTS PUT WOMEN AT RISK OF HOMELESSNESS BY CUTTING WELFARE, RESTRICTING EMPLOYMENT INSURANCE, KEEPING MINIMUM WAGES LOW, AND ELIMINATING SOCIAL HOUSING PROGRAMS, THEY ARE VIOLATING WOMEN'S RIGHT TO ADEQUATE HOUSING.

WE CAN STAND UP FOR OUR RIGHTS *by demanding that our elected officials change policies that cause women's homelessness and develop a National Housing Strategy that is inclusive of women.*

**TO FIND OUT WHERE YOUR CANDIDATES STAND ON THESE ISSUES
CONSIDER ASKING THEM THE FOLLOWING QUESTIONS:**

➔ **WELFARE RATES ACROSS THE COUNTRY ARE INSUFFICIENT**, leaving many low-income households without the means to pay their rent and feed their families. Even the United Nations has chastised the federal government of Canada in this regard. What will your party do to ensure that the provinces and territories set social assistance rates at a level that meets the actual cost of living across the country?

➔ **WILL YOUR PARTY ENSURE** that families in receipt of social assistance actually receive the National Child Benefit Supplement, which is currently clawed back from social assistance recipients by many provincial and territorial governments?

➔ **WHAT WILL YOUR PARTY DO** to create an adequate supply of safe, decent, affordable housing across Canada, in all urban, rural, Northern and First Nations communities? How will you make sure women are protected from discrimination by landlords?

➔ **HOW WILL YOUR PARTY IMPROVE WOMEN'S WORKING CONDITIONS**, and provide women with better access to stable jobs with wages that meet their cost of living?

➔ **WILL YOUR PARTY ESTABLISH A NATIONAL HOUSING STRATEGY** with specific benchmarks to address women's housing needs?