

A NATIONAL HOUSING POLICY INCLUSIVE OF WOMEN

The **National Working Group on Women and Housing in Canada (NWG)** is comprised of women from every province and territory with expertise in the areas of housing for women and income support policies and programs for women.

The **NWG** calls upon the Government of Canada to reinstitute a National Housing Policy for all Canadians in need of safe, affordable housing.

A new National Housing Policy must be inclusive of women.

Background

Low-income women or women with no income in Canada encounter the most severe housing disadvantage, and the housing and homelessness crisis they face tends to be less visible than that of other groups. Women's inadequate housing conditions and homelessness are caused by a number of inter-related factors including, but not limited to:

- ❑ Women's poverty;
- ❑ Systemic discrimination and inequality experienced by women and particular groups of women in accessing and retaining housing, income support, employment and education programs;
- ❑ The unjust application of regulations, laws and policies related to income support programs and housing programs;
- ❑ Women's over-representation as sole-support households;
- ❑ Lack of social supports to offset the burden women experience in the care giving roles they undertake;
- ❑ A shortage of affordable housing;
- ❑ Social exclusion; and
- ❑ Lack of a safe living environment.

Women's distinct housing issues can be understood and addressed only if women have a decision-making role and mechanisms through which to share their lived experiences. To date, federal housing and income support legislation, policies and programs have largely been developed without consideration for the specific and actual needs of women as a diverse population who require a variety of housing and income support options at different life stages.

The Government of Canada ratified the International Covenant on Economic, Social and Cultural Rights (ICESCR) in 1976, and the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1982, which obligate the government to enforce the rights contained therein. The ICESCR guarantees the right to an adequate standard of living including adequate housing, and the right to equality between women and men as essential elements of an adequate standard of living. CEDAW guarantees women's equality in all fields, in particular in the political, social, economic and cultural fields.

What Women Need: Four Essential Elements to Housing for Low-Income Women

A national housing policy inclusive of women must address the following four interconnected aspects:

1. Affordability: Across the country, women are experiencing high levels of poverty because of a growing gap between the monies women receive from income support programs and the actual rent levels in the private market, combined with the shortage of affordable housing stock. The relative decrease in monies received from income support programs is attributable to cuts to social assistance rates as a result of the repeal of the Canada Assistance Plan in 1995 and the introduction of the Canada Health and Social Transfer. It is also attributable to changes to Employment Insurance eligibility criteria that do not adequately consider women's patterns of work. With women's wages stagnating 30 percent behind men's and coming largely from low-paying or part-time employment, women are disproportionately disadvantaged when it comes to renting or owning appropriate housing.

2. Accessibility: There is currently an insufficient stock of affordable housing units across the country, including units appropriate for families and units with attached support services for women who are at risk of homelessness or who live alone and are isolated. As it stands, Federal-Provincial/Territorial housing agreements do not incorporate measurable standards to ensure that a percentage of new housing units built will be allocated to those most in need, particularly low-income women.

3. Security: An increasing body of research points to the interdependence of housing and health, and bolsters the case for secure, safe housing as a determinant of good health. Women have the right to secure housing in safe communities, free of environmental, health and social hazards and in reasonable proximity to the services and supports they need to participate fully in Canadian society. Security of accommodation refers both to the ability to financially maintain a home and to the safety of family members, issues of particular concern to women given their economic and physical vulnerability.

4. Stability: Women have a right to secure housing tenure and access to supports that are required to guarantee an adequate standard of living for themselves and their families. Stable, affordable housing has a strong influence on labour force attachment and quality of life. Women who experience unemployment, long-term disability, or pregnancy and parenting of infants need a secure income from the Federal Employment Insurance Program to maintain their homes and reduce the risk of homelessness.

Urgent Action Required

The **NWG** calls on the Government of Canada to develop, adopt and implement a National Housing Policy that addresses the four essential aspects to low-income women's housing and that incorporates the following fundamental criteria:

Federal Government Responsibility

1. In keeping with its international human rights obligations, the Government of Canada must acknowledge its responsibility to ensure that women in Canada have affordable, accessible, secure and stable housing.
2. The Government of Canada must also acknowledge that it retains the primary responsibility for recognizing and implementing the right to an adequate standard of living including housing for people in Canada, despite the fact that aspects of the right are implemented through third-party agreements with provincial/territorial, municipal and Aboriginal legislative bodies.

National Standards

3. The National Housing Policy must establish national standards to ensure that the needs of women are fully accounted for in the design, implementation, enforcement and evaluation of the policy.
4. The National Housing Policy must incorporate and uphold principles of substantive equality and non-discrimination. This requires that measures be taken to prevent harmful conduct and that positive steps be taken to address the long-standing disadvantage of women in housing.
5. The National Housing Policy must also recognize the interrelationship between women's income, health, and housing. Therefore, women must be included in any discussions or decisions on policy and programs.

National Mechanisms

6. The Government of Canada must work with provinces, territories, municipalities and Aboriginal governments to undertake a gender and diversity audit and analysis of all existing housing and income support legislation, policies and programs.
7. The National Housing Policy must incorporate gender-sensitive standards, methodologies, criteria, targets and indicators in its strategies; further, the National Housing Policy must apply a gender lens to statistical data and budgetary information to assess women's substantive equal enjoyment of their economic, social and cultural rights.
8. The National Housing Policy must establish formal mechanisms of accountability to ensure that the Provinces, Territories, Municipalities and Aboriginal governments undertake activities to meet the standards established in the National Housing Policy.

Allocation of Specific Resources

9. The National Housing Policy must set goals to ensure an adequate supply and availability of affordable housing to low-income women.

10. The Government of Canada must allocate specific resources under the National Housing Policy to address women's needs and develop flexible policies and diverse solutions to accommodate regional, cultural, economic, educational, health and life stage differences women experience.

11. The National Housing Policy must be cross-sectoral in scope and must ensure that income support programs are adequately funded and provide women with adequate resources, taking into consideration their actual housing situations.

**NATIONAL WORKING GROUP
ON WOMEN AND HOUSING** 

If you would like more information, please contact us at the Centre for Equality Rights in Accommodation (CERA)

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