

1. Create affordable housing options for women with low incomes:

To enable women to have a choice of living situations, women need to have access to affordable private market housing, public housing, and cooperative housing. New housing must be developed and administered with meaningful input from women themselves, and be properly supported and resourced. Since women comprise a larger percentage of renters, new housing needs to be built to meet the needs of women renters with low incomes and eliminate the waiting lists for cooperative and public housing units.

2. Implement gender-based analysis in all housing policies and programs:

Given Section 15 and 28 of the Charter of Rights and Freedoms,¹¹ Canada's commitments under the Beijing Platform for Action,¹² and the Federal Plan for Gender Equality, all levels of governments should adhere to Canada's Federal Plan for Gender Equality,¹³ and implement gender-based analysis in all new housing developments in Manitoba. Gender-based analysis policy is a systematic approach for using a "gender and diversity lens" in the development of effective and efficient public policies and programs. Policy makers and program planners at all levels of government should participate in gender-based analysis training.

The Province of Manitoba and the City of Winnipeg should develop and implement gender-based analysis policies throughout all departments. The absence of formal provincial and municipal gender-based analysis policies means that systematic efforts toward substantive gender equality are not being made in Manitoba and Winnipeg.

Please see Appendix D in the Full Report for an example of a Gender and Diversity Analysis Guide for housing program planners and policy makers.

3. Incorporate participatory decision-making in all aspects of housing policy and programs:

Participatory decision-making processes involving women with low incomes from diverse backgrounds should be incorporated at every level of housing policy and programming, from the setting priorities for new housing developments, to the every day governance of housing complexes. Participatory decision-making bodies should be adequately resourced, including access to training and supports such as child and dependent care allowances.

4. Support women with low incomes to achieve financial independence and housing security:

Social Assistance and Disability Assistance Policies must be re-structured to meet the basic housing needs of recipients. The January 2004 increase in social assistance and disability assistance rates of \$20 per month for couples with no children, single people and those receiving disability assistance, does not make up for twelve years without rate increases. Social and disability assistance recipients living in private rental housing should receive rent allocations equal to the cost of market rents, and should receive enough funding to cover the cost of a telephone, and non-prescription medical items. The annual reporting requirements for persons with disabilities is unnecessary and should be eliminated.

Additionally, supports are needed to help women stay in their neighbourhoods and find housing that meets their needs, and to assist women's rights as tenants are upheld. Community-based organizations need to be adequately funded to assist women to find good quality low-income housing.

5. More research needed:

The women living in cooperative housing told us that stable, adequate and affordable housing helped them improve their health, economic status and gain skills. However, there is very little information about how housing policies can best meet the needs of women of different populations, for example, Aboriginal women, lone mothers, immigrant women, refugee women and elderly women.

Therefore, new research is needed to further investigate how housing policies can empower and support women in all of their diversity to achieve financial security, improve their health, and build their skills.

For a complete list of all recommendations, please see the full report.

The research and publication of this study were funded by the Prairie Women's Health Centre of Excellence (PWHCE) and the Women's Health Clinic (WHC). The PWHCE is financially supported by the Centre of Excellence for Women's Health Program, Women's Health Bureau, Health Canada. The Women, Poverty and Health Project of WHC is financially supported by the Women's Program, Status of Women Canada. The views expressed herein do not necessarily represent the views of the PWHCE or the official policy of Health Canada, and of Status of Women Canada.

¹¹http://canada.justice.gc.ca/Loireg/charte/const_en.html

¹²http://www.swc-cfc.gc.ca/pubs/b5_factsheets/b5_factsheets_1_e.html

¹³http://www.swc-cfc.gc.ca/pubs/066261951X/index_e.html

Women Need Safe, Stable, Affordable Housing:

A study of social, private and co-op housing in Winnipeg

EXECUTIVE SUMMARY

¹Rude, Darlene and Kathleen Thompson (2001). Left in the Cold: Women, Health and the Demise of Social Housing Winnipeg: Prairie Women's Health Centre of Excellence <www.pwhce.ca>; Reitsma-Street, Marge et al. (2001) Housing Policy Options for Women Living in Urban Poverty: An Action Research Project in Three Canadian Cities Ottawa: Status of Women Canada.; Kappel Ramji Consulting Group. (2002) Common Occurrence: The Impact of Homelessness on Women's Health Phase II: Community Based Action Research Final Report Sistering, Toronto.

²Morris, Marika Women and Poverty Factsheet Canadian Research Institute on the Advancement of Women 2002 <www.criaw.icref.ca/factsheets/Poverty_fact_sheet_e.htm>

³Donner, Lissa. (2002) Women, Income and Health in Manitoba: An Overview and Ideas for Action Winnipeg: Women's Health Clinic.

⁴Rude and Thompson, 2001:5.

⁵SPR Associates, 1997 and CMHC 2000c quoted in Kappel Ramji Consulting Group, 2002:108.

⁶Strauss in Social Planning Council of Winnipeg. (2001) A Community Plan on Homelessness and Housing in Winnipeg Winnipeg. Downloaded November 2002 http://www.spcw.mb.ca/reference/doc_comp_an.pdf. P.48.

⁷Straus in SPCW, 2001. P. 49 and Mindell, Tannis., Deputy Minister of Family Services and Housing, Government of Manitoba Personal Correspondence. July 4th, 2003. Letter to Sid Frankel, Chair, Social Planning Council of Winnipeg.

⁸<http://www.gov.mb.ca/fs/housing/ahi.html>

Mounting evidence shows that women with low incomes have acute housing needs, are at greater risk of living in unsafe and unhealthy environments, and require specific supports to achieve stable and affordable housing.¹ This stems from the high incidence of poverty among women; one in five Canadian women live in poverty.² Women who are Aboriginal, visible minorities, immigrants or refugees, disabled, senior or youth have higher levels of poverty³, and therefore have more difficulties finding and affording suitable housing.

The housing crisis in Canada has been linked to the federal government's withdrawal from housing in the 1990s.⁴ The proportion of female-headed renter households paying 30% or more of their household income on housing increased from 38% to 47% between 1980 and 1995, and female-headed households comprise 45% of Canadian households with core housing need.⁵ As a result of the withdrawal of federal funding, there has been no expansion of social housing in Manitoba and a decrease in the total number of low-income rental units.⁶ Additionally, the wait list for Manitoba Housing buildings has increased 93% from 2000 to 2003; currently there are 3,033 people waiting for subsidized rental housing in Winnipeg.⁷

As a response to the housing shortage, the federal government became involved in housing again in 2003. The federal and provincial governments developed the Affordable Housing Initiative (AHI). They have earmarked \$50 million dollars for housing programs in Manitoba; the City of Winnipeg has put forward \$17.5 million dollars.⁸

There is no acknowledgement of women's specific, gendered housing needs in the AHI. Additionally, since low-income women are more likely to be renters, the AHI is not an adequate response to women's needs. This is because only one of the four AHI programs is geared toward renters, the rest are designed for home owners. The research reported here demonstrates how a gender-based analysis of housing programs, such as the AHI, could address issues of substantive equality, or equity of results for women. Housing policies and programs that use a "gender and diversity lens" take into account the ways in which new housing developments are responsive to women's needs, and in the case of AHI, reveal the need for housing for low-income renters, since women are more likely to rent. Other gender-specific considerations address such issues as safety from violence, and access to child care. A Gender-based Analysis Checklist for housing program planners and policy makers is included in Appendix D of the full report.

**PRAIRIE WOMEN'S HEALTH
CENTRE OF EXCELLENCE**



Since housing costs represent a substantial proportion of women's personal spending, and good housing policies are key to reducing poverty among women, this study seeks to inform governments, policy-makers and community leaders which housing models and practices better meet women's needs, and which do not. The report documents the effects of different housing policies on Winnipeg women's health and well being, economic security, and skills. We conducted three focus groups with 29 women living in private market housing, public housing, and cooperative housing. We spoke with women who are living independently, at or below the poverty line. The needs of women who require supportive housing, which combines social or health support services with housing, are not addressed here.

KEY FINDINGS

1. Safety

The women in the study agreed that safety was their number one concern when looking for housing. This is not surprising given that many women have experienced domestic violence in their homes, and studies show that women are more likely to stay in unsafe situations because of their inability to find other housing.⁹ The women we spoke to told us they had experienced sexual harassment from landlords in the private market. Safety features such as lighting sensors and cameras in stairwells and elevators made women feel safer. Women on social assistance do not receive funding to pay for telephone service unless they have experienced domestic violence previously, and several of the women could not afford to pay for a phone. This is a concern since telephones are important in emergency situations and to reduce isolation.

2. Price of rent

The price of rent has a tremendous effect on women's ability to afford other necessities such as food and medications. Clothing and food budgets are used to subsidize the rent. Women living on low incomes are vulnerable to homelessness and living in sub-standard private market housing units because they cannot afford proper housing. They have to deal with health risks such as mould and rodent infestations, and risk eviction and homelessness if an apartment is condemned by the Health and Safety Department.

⁹Kappel Ramji Consulting Group, 2002.

3. Women not aware of their rights

Women were not aware that social assistance will provide the exact cost of utilities if the women present the utility bills to social assistance. They thought they were only eligible for the amount estimated for their utilities. Women renting privately had difficulties getting basic repairs done in their units.

4. Stable and Secure Homes

Forty-four percent of the women living in rental and public housing had moved in the past two years, none of the women living in cooperative housing had moved in the past two years. The constant struggle to find adequate, affordable housing is disruptive for women and their children, if they are parenting. Studies have found that thirty percent of children in poverty have changed schools three times before age 11, in contrast with ten percent of better-off children.¹⁰ This has an enormous effect on these children's education and social supports.

Women told us they require access to services such as community clinics and women's groups close to their homes. Having stable housing enhances women's safety, they told us, because knowing neighbours is key to building social supports, preventing crime, and building community.

5. Women and Participatory Decision-making

The women we spoke to had many ideas about how to make their housing situations better. The women living in private market and public housing were not aware of avenues for participating in the governance of their rental buildings, such as Tenant Associations.

6. Women and Participatory Decision-making

The women living in cooperative housing told us they felt safe in their buildings, because of security measures and the fact that they knew many of their neighbours. The women who received a subsidy in the cooperative housing building told us this had significantly helped them to become self-sufficient. The price of rent set at 25% of their income meant that they were able to afford adequate food and medications. Seventy percent of the women we spoke to identified as having a disability. This high percentage of women with disabilities points to the success at co-ops for creating accessible environments. The women said they liked the fact that they could participate in decisions of the co-op if they wanted to. Having a vote meant to them that their ideas could legitimately be considered. Women who were involved in their cooperatives gained organizational, communications and leadership skills.

¹⁰Campaign 2000, Report Card on Child Poverty in Canada (Toronto, 1999) in Morris, 2002.