

PRAIRIE WOMEN'S HEALTH

CENTRE OF EXCELLENCE

**Women Need Safe, Stable,
Affordable Housing:**
A study of social, private
and co-op housing in Winnipeg

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and co-op housing in Winnipeg**

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Women Need Safe, Stable, Affordable Housing: A study of social, private and co-op housing in Winnipeg

EXECUTIVE SUMMARY

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

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.

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

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

⁴ Rude and Thompson, 2001:5.

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

⁶ Strauss 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_complan.pdf. P.48.

⁷ Straus 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>

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.

THE STUDY

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

⁹ Kappel Ramji Consulting Group, 2002.

apartment is condemned by the Health and Safety Department.

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 Cooperative Housing:

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.

KEY RECOMMENDATIONS

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

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

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,¹³ all levels of governments should adhere to Canada's Federal Plan for Gender Equality, 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

¹¹

http://canada.justice.gc.ca/Loireg/charte/const_en.htm

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

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

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 list of recommendations at the back of this report.

Les femmes ont besoin de logements sécuritaires, stables et financièrement abordables: une étude du logement social, privé et coopératif à Winnipeg

RÉSUMÉ

Des preuves de plus en plus nombreuses existent à l'effet que les femmes à faible revenu ont des besoins importants sur le plan du logement, qu'elles sont davantage exposées à l'obligation de vivre dans des milieux peu sûrs ou malsains et qu'elles nécessitent un soutien spécifique pour accéder à des logements stables, à prix abordables¹. Cet état de fait est le produit de la forte incidence de pauvreté chez les femmes; une Canadienne sur cinq vit dans la pauvreté.² Les taux de pauvreté sont plus élevés chez les femmes autochtones, membres de minorités visibles, immigrantes ou réfugiées, handicapées,

âgées ou jeunes.³ Cette population a donc plus de difficultés à trouver des logements à prix abordables et à assumer le coût du loyer.

La crise du logement au Canada a été associée au retrait du gouvernement fédéral du dossier du logement en 1990.⁴ Le taux de ménages à chef féminin qui sont locataires et qui consacrent 30 % et plus du revenu familial au logement est passé de 38 % à 47 % entre 1980 et 1995 et les familles à chef féminin comptent pour 45 % des ménages canadiens pour qui le logement est une préoccupation importante.⁵ En raison du retrait du financement fédéral, le logement social au Manitoba n'a pas connu d'expansion et le nombre total de logements en location pour personnes à faible revenu a diminué.⁶ De plus, la

¹ Rude, Darlene et Kathleen Thompson (2001) *Left in the Cold: Women, Health and the Demise of Social Housing*, Winnipeg : Centre d'excellence pour la santé des femmes – région des Prairies, 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 : Condition féminine 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.

² Morris, Marika *Women and Poverty Factsheet*, l'Institut canadien de recherches sur les femmes, 2002, téléchargé le 7 décembre 2003.

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

⁴ Rude et Thompson, 2001, p. 5.

⁵ SPR Associates, 1997 et SCHL 2000c, cités par Kappel Ramji Consulting Group, 2002, p. 108.

⁶ Strauss, dans Social Planning Council of Winnipeg. (2001) *A Community Plan on Homelessness and Housing in Winnipeg*, Winnipeg. Téléchargé en novembre 2002. http://www.spcw.mb.ca/reference/doc_complan.pdf. p. 48.

liste d'attente pour les immeubles du Bureau de logement du Manitoba a augmenté de 93 %, de 2000 à 2003; présentement, il y a 3033 personnes en attente d'un logement locatif subventionné à Winnipeg.⁷

En réponse à la pénurie de logements, le gouvernement fédéral s'est à nouveau engagé dans le dossier du logement en 2003. Les gouvernements fédéral et provincial ont mis sur pied le Programme de logement à prix abordable (PLPA) et alloué 50 millions de dollars à des programmes de logement au Manitoba; la Ville de Winnipeg a également débloqué 17,5 millions de dollars.⁸

Le PLPA ne reconnaît nullement les besoins particuliers des femmes liés aux rapports sociaux entre les sexes. De plus, les femmes à faible revenu étant plus souvent locataires, le PLPA ne répond pas de façon adéquate aux besoins des femmes puisque seulement un seul de ses quatre volets s'adresse aux locataires. Les autres volets s'adressent aux propriétaires de maisons. La recherche présentée dans ce document démontre qu'une analyse des programmes de logement, tel que le PLPA, réalisée sous l'angle des rapports sociaux entre les sexes, permettrait de se pencher sur les questions d'égalité matérielle ou de résultats équitables pour les femmes. Les politiques et les programmes de logement qui intègrent « une optique tenant compte des

différences entre les sexes et de la diversité » cherchent à déterminer si les nouvelles constructions domiciliaires répondent aux besoins des femmes, et dans le cas du PLPA, mettent en lumière la nécessité de fournir des logements aux locataires à faible revenu, puisque les femmes se retrouvent plus souvent dans la position de locataires. La protection contre la violence et l'accès aux garderies font également partie des considérations liées spécifiquement aux rapports sociaux entre les sexes. Une liste de vérification à des fins d'analyse axée sur les rapports sociaux entre les sexes à l'intention des concepteurs de programmes de logement et des décideurs figure à l'Annexe D.

L'ÉTUDE

Puisque les coûts de logement représentent chez les femmes une part importante de leurs dépenses personnelles et que de bonnes politiques de logement constituent un élément clé dans la réduction de la pauvreté chez les femmes, cette étude a pour objectif d'informer les gouvernements, les décideurs et les dirigeants des communautés des modèles et des pratiques en matière de logement qui répondent le mieux aux besoins des femmes, et de les informer des pratiques qui n'y répondent pas. Le rapport documente les effets que produisent diverses politiques de logement sur la santé et le bien-être, la sécurité économique et les habiletés des femmes de Winnipeg. Nous avons mené trois groupes de discussion composés de 29 femmes vivant dans des logements du marché résidentiel privé, dans des logements publics et dans des logements coopératifs. Nous avons eu des

⁷ Strauss dans SPCW, 2001, p. 49 et Mindell, Tannis, sous-ministre des Services à la famille et Logement, Correspondance personnelle du gouvernement du Manitoba, 4 juillet 2003. Lettre à Sid Frankel, président, Social Planning Council of Winnipeg.

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

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

entretiens avec des femmes qui vivent sans conjoint, au seuil ou en dessous du seuil de la pauvreté. Les besoins des femmes nécessitant des logements avec services de soutien, notamment qui combinent au logement des services de soutien social ou des services de soutien-santé, ne sont pas abordés dans le cadre de cette recherche.

RÉSULTATS CLÉS

1) **La sécurité** – Pour les participantes de l'étude, la sécurité constituait la première préoccupation en situation de recherche d'un logement. Cette position n'est pas surprenante puisque de nombreuses femmes ont vécu de la violence au foyer et que selon les études, les femmes demeurent plus souvent dans des situations dangereuses en raison des difficultés qu'elles éprouvent à trouver un autre logement⁹. Les femmes avec qui nous avons échangé nous ont dit avoir vécu du harcèlement sexuel de la part de propriétaires d'immeubles privés. La présence de dispositifs de sécurité, comme des lumières-détecteurs de mouvements et des caméras, dans les cages d'escaliers et les ascenseurs constituait un élément rassurant pour les participantes. Les femmes bénéficiaires d'aide sociale ne reçoivent aucune allocation pour les coûts de services téléphoniques, à moins d'avoir subi antérieurement de la violence conjugale, et plusieurs femmes ne pouvaient se permettre une ligne téléphonique. Une telle situation est problématique puisque le téléphone est un moyen de

communication important qui dépanne en situation d'urgence et réduit l'isolement.

2) **Le coût des loyers** – Le coût des loyers influe grandement sur la capacité des femmes à se procurer d'autres nécessités, comme la nourriture et les médicaments. L'argent prévu pour l'achat de vêtements et de nourriture est utilisé pour payer le loyer. Les femmes à faible revenu sont plus à risque de se retrouver sans abri ou dans des logements du marché privé qui ne répondent pas aux normes parce qu'elles ne peuvent se permettre un logement adéquat. Elles doivent affronter des éléments qui constituent un risque à leur santé, comme la présence de moisissure et de rongeurs, et risquent de se retrouver à la rue si leur logement est condamné par le Service de la santé et de la sécurité.

3) **Les femmes ne connaissent pas leurs droits** – Les femmes ne savent pas que l'aide sociale rembourse le coût exact des services (chauffage, éclairage, eau) sous présentation des comptes pertinents. Elles croyaient n'être admissibles qu'au montant estimé pour ces services. Les femmes locataires de logements privés avaient de la difficulté à obtenir la collaboration des propriétaires quand des réparations s'imposaient.

4) **Des logements stables et sécuritaires** – Quarante-quatre pour cent des femmes vivant dans des unités de location et des logements publics avaient vécu un déménagement au cours des deux

⁹ Kappel Ramji Consulting Group, 2002.

dernières années. La lutte constante qu'elles doivent mener pour trouver des logements adéquats, à prix abordable, est un facteur perturbateur dans leur vie et dans celle de leurs enfants, si elles en ont. Des études révèlent que trente pour cent des enfants pauvres ont changé d'école trois fois avant d'atteindre l'âge de 11 ans, par opposition aux dix pour cent relevé chez les enfants mieux nantis. Cette situation a un impact énorme sur l'éducation et les appuis sociaux de ces enfants.

Les femmes nous ont dit avoir besoin de services dans leur quartier, tels des cliniques communautaires et des groupes de femmes. Le fait d'avoir un logement stable contribue à la sécurité des femmes, nous ont-elles dit, puisque le fait de connaître ses voisins contribue, de façon vitale, à la création d'appuis sociaux, à la prévention du crime et à l'émergence d'une communauté solide.

- 5) **Les femmes et la prise de décision selon une approche participative** – Les femmes avec qui nous avons parlé avaient de nombreuses idées quant à la façon d'améliorer leur situation de logement. Les femmes vivant dans des unités privées et des logements publics ne connaissaient pas l'existence des moyens dont elles disposaient pour participer à la gouvernance de leur immeuble locatif, comme les associations de locataires.
- 6) **Les femmes et le logement coopératif** – Les femmes vivant dans des logements coopératifs nous ont dit qu'elles se sentaient en

sécurité dans leur immeuble en raison des dispositifs de sécurité en place et du fait qu'elles connaissaient un grand nombre de leurs voisins. Les femmes de l'immeuble à logements coopératifs qui ont reçu une subvention nous ont dit que cet apport d'argent les a beaucoup aidées à devenir financièrement autonome. La politique de fixer le coût du loyer à 25 % de leur revenu leur permettait d'acheter de la nourriture adéquate et des médicaments. Soixante-quinze pour cent des femmes avec qui nous avons discuté se sont identifiées comme des personnes ayant un handicap. Ce taux élevé de femmes handicapées témoigne de la capacité des coopératives à créer un environnement accessible. Les femmes ont signalé qu'elles appréciaient pouvoir participer aux décisions concernant la coopérative si elles le désiraient. Le fait de pouvoir voter signifiait pour elles que leurs idées pouvaient être officiellement prises en considération. Les femmes qui participaient à la vie de leur coopérative acquéraient des habiletés d'organisation, de communication et de leadership.

RECOMMANDATIONS CLÉS

- 1) **Élaborer des options en matière de logements à prix abordables pour les femmes à faible revenu :** Pour que les femmes puissent bénéficier de plusieurs options en matière de logement, elles doivent avoir accès à des logements du

marché privé, des logements publics et des logements coopératifs, à prix abordable. Les nouveaux projets domiciliaires doivent être élaborés et gérés en intégrant, de façon significative, la rétroaction des femmes mêmes et bénéficier de ressources et d'un soutien adéquats. Puisque ce sont les femmes qui constituent la majorité des locataires, les nouveaux projets domiciliaires doivent être construits de façon à répondre aux besoins des femmes locataires à faible revenu et à éliminer les listes d'attente des coopératives et des unités de logement public.

2) **Intégrer une optique axée sur les rapports sociaux entre les sexes dans toutes les politiques et tous les programmes :**

En raison des sections 15 et 28 de la Charte canadienne des droits et libertés¹⁰, des engagements du Canada dans le cadre du Programme d'action de Beijing¹¹ et du Plan fédéral pour l'égalité des sexes¹², tous les paliers gouvernementaux doivent adhérer au Plan fédéral pour l'égalité des sexes et intégrer une optique axée sur les rapports sociaux entre les sexes à tous les nouveaux projets domiciliaires au Manitoba. La politique mettant d'avant l'analyse axée sur les rapports sociaux entre les sexes est une approche systématique qui utilise une « optique tenant compte des

¹⁰

http://canada.justice.gc.ca/Loireg/charte/const_fr.html

¹¹ http://www.swc-cfc.gc.ca/pubs/b5_factsheets/b5_factsheets_1_f.html

¹² http://www.swc-cfc.gc.ca/pubs/066261951X/index_f.html

différences entre les sexes et de la diversité » dans l'élaboration de politiques et de programmes gouvernementaux efficaces et efficients. Les décideurs et les concepteurs de programmes de tous les paliers gouvernementaux doivent être formés à cette approche.

La province du Manitoba et la Ville de Winnipeg doivent élaborer et mettre en œuvre des politiques tenant compte des rapports sociaux entre les sexes, et ce au sein de tous leurs services. L'absence de politiques provinciales et municipales officielles axées sur une telle approche signifie que les efforts nécessaires pour assurer une égalité significative entre les sexes ne sont pas exercés au Manitoba et à Winnipeg.

Un exemple de guide d'analyse tenant compte des différences entre les sexes et de la diversité à l'intention des concepteurs de programmes de logements et des décideurs figurent à l'Annexe D.

3) **Intégrer l'approche participative pour la prise de décisions dans l'élaboration et la gestion de tous les aspects des politiques et des programmes de logement :**

Des mécanismes assurant la participation des femmes à faible revenu de divers antécédents dans la prise de décision doivent être intégrés dans l'élaboration et la gestion de tous les aspects des politiques et des programmes de logement, et ce de l'établissement des priorités pour les nouveaux projets d'habitations à la gouvernance quotidienne des

complexes domiciliaires. Les interlocutrices qui participent à la prise de décisions doivent être formées de façon adéquate et donc avoir accès à des formations et à des ressources de soutien comme des allocations pour les services de garderie et les soins aux personnes dépendantes.

4) Soutenir les femmes à faible revenu afin qu'elles puissent atteindre une autonomie financière et bénéficier d'une sécurité sur le plan du logement :

Les politiques d'aide sociale et d'aide aux handicapés doivent faire l'objet d'une restructuration pour satisfaire les besoins de base des bénéficiaires en matière de logement. Au chapitre de l'aide sociale et de l'aide aux handicapés, la hausse de 20 \$ par mois accordée en janvier 2004 aux couples n'ayant pas d'enfants, aux célibataires et aux personnes recevant une aide aux personnes handicapées ne suffit pas à rattraper les douze années au cours desquelles il n'y a eu aucune augmentation. Les bénéficiaires d'aide sociale et d'aide aux handicapés vivant dans des logements locatifs privés doivent recevoir des allocations de loyer qui équivalent au coût des loyers du marché et des fonds suffisants pour couvrir les coûts d'une ligne téléphonique et des médicaments en vente libre. L'obligation de se présenter annuellement imposée aux personnes handicapées est une procédure inutile qui doit être éliminée.

De plus, il faut mettre en place d'autres appuis permettant aux

femmes de demeurer dans leur quartier, de trouver un logement qui répond à leurs besoins et de les aider à défendre leurs droits en tant que locataires. Il faut accorder aux groupes communautaires les fonds nécessaires pour leur permettre d'aider les femmes à faible revenu à trouver des logements de bonne qualité, à prix abordable.

5) Pousser les recherches

Les femmes qui vivaient dans des logements coopératifs nous ont dit que le fait d'avoir un logement stable, adéquat et à prix abordable contribuait à l'amélioration de leur santé et de leur situation financière et à l'acquisition de nouvelles habiletés. Toutefois, il existe très peu d'information concernant l'élaboration de politiques qui pourraient vraiment répondre aux besoins des femmes de diverses populations, comme par exemple les femmes autochtones, les mères monoparentales, les immigrantes, les réfugiées et les aînées. De nouvelles recherches sont donc nécessaires pour approfondir davantage le chemin qu'il faut faire pour mettre en place des politiques de logement qui soutiennent et autonomisent les femmes dans toute leur diversité, pour qu'elles puissent accéder à une sécurité financière, améliorer leur santé et acquérir d'autres compétences.

Pour la liste complète des recommandations, veuillez vous référer à la version intégrale du rapport, publié sur le site www.pwhce.ca.

INTRODUCTION

Women need safe, stable and affordable housing.¹ 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.²

There are two key reasons why housing policies have an essential role to play in tackling the seemingly overwhelming problem of the feminization of poverty. Firstly, housing costs consume a substantial proportion of women's personal income and as a result play a pivotal role in combating poverty. Secondly, "home" has a historical place in women's lives. Home is where women do a majority of unpaid caregiving work. Home is where many women have experienced violence at the hands of their partners, and finding a safe home is therefore of paramount concern for women. Women have much to say about how to solve their housing needs, and consequently improve their health, well-being, economic circumstances and skills.

This study builds on previous work supported by the Prairie Women's Health Centre of Excellence (PWHCE), *Left in the Cold: Women, Health and The Demise of Social Housing Policies* by Darlene Rude and Kathleen Thompson (2001). Using a

population health approach, Rude and Thompson interviewed women living in poverty in Regina and Winnipeg to assess the effects of changing housing policies on the health of women. One of the main recommendations of the study is that housing models need to be developed in consultation with women living in poverty. A natural partner in the response to this recommendation is the Winnipeg Women's Health Clinic (WHC). The Clinic's "Women, Income and Health Project" documents and raises awareness of the acute effects poverty has on women's health.³

Building on the evidence linking women's poverty, health status and housing, PWHCE and WHC propose options for positive policy responses grounded in research with women living in poverty. In order to rectify and remedy the housing needs of women with low incomes, decision-makers and policy-makers need to be informed as to which housing models and practices better meet women's needs, and how models can be adapted to meet these needs better.

This study asks: what are the effects of different housing policies on women's health and well being, economic security and skills in Winnipeg? The needs of women who require supportive housing combining social or health support services with housing are not addressed here. We spoke with women who are living

¹ **Safety** requires that precautionary actions are taken so that women feel safe in their homes. **Stable** housing arrangements guarantees women and their families housing that suits their needs. Housing that costs no more than 30% of women's net income can be considered **affordable**, and can contribute to reducing women's core housing need (CMHC, 1991).

² Rude and Thompson, 2001; Reitsma-Street, 2001; Kappel Ramji Consulting Group, 2002

³ In preparing for this study, PWHCE met with the Poverty Advisory Committee to the Women, Poverty and Health Project at the Women's Health Clinic. This coalition of social policy analysts, community-based program directors and women's health advocates recommended that research be undertaken as to the specific needs, benefits and risks of present housing models for women with low incomes in Winnipeg.

independently and sought out women who are living at or below the poverty line in Winnipeg. Although the size and scope of the study are modest, given the limited resources available, the evidence gathered speaks strongly to the gendered aspects of housing policies in urban settings.

This report is divided into three sections. The first section begins with a look at the social context for women living in poverty, and provides a brief overview of housing policies in Canada. The second section is a description of the methodology and a discussion of the research findings. The third section presents the policy recommendations emerging from the research.

I. WOMEN AND HOUSING

WOMEN LIVE IN POVERTY

Women form the majority of the poor in Canada; one in five Canadian women live in poverty.⁴ In 1999, there were 29,000 more women with low incomes in Manitoba than men – a difference of 54%.⁵ Low income is commonly defined using Statistics Canada’s “Low Income Cut Off Rate” derived from the spending patterns of families on basic necessities: food, shelter and clothing.

We acknowledge that poverty has devastating effects on both women and men. However, we must recognize that women and men living on low incomes face different challenges, and that responses to poverty must acknowledge that women are over-represented among poor people. Poverty is exacerbated for women who face further challenges such as women who are immigrants and refugees, visible minorities, Aboriginal⁶ women, women with disabilities, and senior and young women. Consider the following examples of the feminization of poverty:

- In Canada, 25% of women with disabilities live in poverty compared to 18% of men.⁷
- Aboriginal women are likely to be economically poor; 42.7% of Aboriginal women live in poverty compared with 35.1 % of Aboriginal men.
- Poverty rates are also alarming for senior women; in Manitoba, more than half of senior women who live alone are poor.
- Thirty-one percent of women who are visible minorities in Manitoba live in poverty.

Women’s poverty also affects their children. Manitoba has the highest child poverty rate in Canada.⁸ Seventy percent of children in poverty in Manitoba are living with a single mother.⁹ Additionally, women’s unpaid work frequently is a factor that affects women’s incomes. Women’s gender roles leave them responsible for childcare and domestic work, and so they have less money for suitable housing.¹⁰

Aboriginal and visible minority women face additional challenges. They have spoken about the racism and oppression they have experienced, both as individual women and as members of a group of people who have been systematically marginalized for years

⁴ Morris, Marika *Women and Poverty Factsheet* Canadian Research Institute on the Advancement of Women 2002 Downloaded December 7, 2003 <www.criaw-icref.ca/factsheets/Poverty_fact_sheet_e.htm>

⁵ Statistics Canada *Income in Canada* in Donner, 2002:1

⁶ The term Aboriginal is used as a general term referring to the three groups of Aboriginal people – Indians, Metis people and Inuit, as so defined by the federal government (Indian and Northern Affairs Canada).

⁷ Fawcett *Living with Disability in Canada: An Economic Portrait*, 1996:100

⁸ Campaign 2000 Manitoba. The 2003 Manitoba Child Poverty Report Card. Winnipeg: Social Planning Council of Winnipeg P. 2

⁹ Donner, 2002: 7.

¹⁰ Rude and Thompson, 2001

and the difficulties this has created in finding and affording suitable housing.¹¹

The feminization of poverty, and the multiple barriers faced by Aboriginal and racialized women, senior and young women, women with disabilities and single mothers require special attention and analysis. It is the responsibility of all three levels of government to ensure that policies and programs have equitable outcomes for women and men. This directive is established through Sections 15 and 28 of the Canadian Charter of Rights and Freedoms.

Judicial decisions and policy debates under the Charter have contributed to a recognition that treating women and men identically will not ensure equal outcomes and to increasing acceptance of the concept of substantive equality (equality as equality of results or outcomes).¹²

In response to women's right to substantive equality, policy frameworks such as the United Nation's Beijing *Platform for Action* and the Canada's *Federal Plan for Gender Equality* advance gender-based analysis as essential to the development of efficient and effective policies and programs.

Gender-based analysis allows for examination of policies for differential outcomes for men and women, girls and boys of diverse backgrounds. Gender-based analysis asks questions based on what we know about the differences between men and women of different backgrounds including race, age, ability and sexual orientation. It raises concerns of safety from violence, access to childcare, gendered differences in communication, and culturally imposed roles on women, among others.¹³

Currently neither the Government of Manitoba nor the City of Winnipeg has a gender-based analysis policy. The lack of such an instrument inhibits the advancement of gender-based analysis for women's equity and equality within provincial and municipal programs and policies. Since departments are not required to use a "gender lens", there is no systematic approach to ensure policies and programs achieve equality of outcomes for women and men.

WHAT WE KNOW ABOUT WOMEN'S HOUSING NEEDS

Women in recent years have had an increasingly difficult time finding and affording suitable housing.¹⁴ This can be traced to changes in housing policy in Canada during the last fifteen years that saw the federal government withdraw from social housing policy and programs.¹⁵ As a result, there has been an increase in the number of women who spend more than 30% of their income on housing; these women are considered to be in "core housing need".

Female headed households are more likely than male-headed households to be renters and to pay 30% or more of their income for housing. This is considered a housing affordability problem, and it affects almost half of the female-headed households in Canada. The proportion of female-headed renter households paying 30% or more of their household income on housing increase from 38% to 47% between 1980 and 1995 (SPR Associates 1997). Females living alone and female lone parents accounted for 45% of Canadian households in 'core' housing need (CMHC 2000c).¹⁶

¹¹ Kappel Ramji Consulting Group, 2002

¹² Status of Women Canada 2001.

¹³ Rude and Thompson, 2001

¹⁴ Ibid.: 42

¹⁵ Ibid.: 6

¹⁶ Kappel Ramji Consulting Group, 2002:108

Common Occurrence: The Impact of Homelessness on Women's Health found the increase in incidence of visible and invisible homelessness among women is one result of the gaps in programs. Women are often homeless even if they are not necessarily on the street, and stay in unhealthy environments because of the lack of safe affordable housing.¹⁷

The 2001 *Housing Policy Options for Women Living in Urban Poverty: An Action Research Project in Three Canadian Cities* undertook qualitative interviews, gender-based analysis of housing policy documents, and a statistical analysis of 1996 Census data. The study with women in Victoria, Regina and Saint John found that women themselves perceive gender as a factor affecting their current housing and low-income, and that poverty is the key factor restricting their access to safe, affordable housing.¹⁸ The study found that most women with low incomes and in core housing need depend on the private rental market for housing.¹⁹ In the three cities studied, only five percent of the housing stock is social housing with rent geared to income.²⁰

Left in the Cold: The Demise of Social Housing Policies found a lack of suitable housing for women, and their children (if they are parenting) in Regina and Winnipeg. The study documents women's experiences of sexual harassment from landlords. Women were vulnerable because they lived in apartments with locks that did not work. Women need avenues to redress these violations of their human rights. Additionally, the study found that basic

health and safety rules and regulations must be followed in all areas of housing.²¹

Left in the Cold provides an important example of women's specific housing needs - fixing simple things around the home. "It is important to recognize that many women have not had the chance to learn basic home maintenance skills and seldom own a suitable set of tools".²² A sustainable solution to meet this goal is to provide training and tools to women for the improvement of their homes. Women could then take charge of some repairs, enabling them to improve their own health and the health of their children (if they are parenting).

The gap between what low-income people can afford, and market rents in Winnipeg, was documented by the *Community Plan on Homelessness and Housing* released by the Social Planning Council of Winnipeg in 2001. This report found that:

*There were 8,680 lone parents in Winnipeg with incomes under \$14,999. For these families affordable housing (based on no more than 30% of household income) would be \$374 per month. Data from Canada Mortgage and Housing reveals the average rent for a one-bedroom unit in Winnipeg as of October 2000 is an estimated \$463 per month. An average two-bedroom unit would cost an estimated \$595 per month.*²³

Since women comprise 89% of lone parents in Winnipeg, the above example points to the gap between income and market rents experienced predominantly by single mothers.²⁴ When women have low incomes and high rents it dramatically affects the rest of their budgets and what they have left over

¹⁷ Kappel Ramji Consulting Group, 2002

¹⁸ Reitsma-Street, 2001:iv

¹⁹ Ibid.: v

²⁰ Ibid.:v

²¹ Rude and Thompson, 2001: 44

²² Ibid.: 46

²³ SPCW, 2001: 42

²⁴ Based on calculations from Statistics Canada's 2001 Census of lone parent families.

to buy other essentials like food, transportation, clothing and a telephone. Additionally, it forces women to live in unsuitable housing since they cannot afford housing to meet their needs.

The table below outlines the amount women on social assistance receive for rent.

Table 1. Social Assistance Received for Rent

Family Size	Basic Rent	Rent Including Fuel and Utilities
1 Person	\$ 243.00	\$ 285.00
2 Persons	285.00	387.00
3 Persons	310.00	430.00
4 Persons	351.00	471.00
5 Persons	371.00	488.00
6 Persons	387.00	513.00

Source: <http://www.gov.mb.ca/fs/eiamanual/19.html>

The gap between the actual cost of housing and women's low incomes is exacerbated by the fact there has been a decrease in the total number of rental units and no expansion of social housing in Manitoba since 1995.²⁵

Left in the Cold urges that new housing must be developed using a grass-roots approach that includes extensive consultations with women.²⁶ This present study is a response to this recommendation. We sought to ask women living in different housing situations about their housing needs. These needs have become intensified in Canada as the quality of the low-cost housing stock dwindles, and the federal government pulled away from providing capital for new housing and improvements in the early 1990s, as will be discussed below.

²⁵ SPCW, 2001

²⁶ Rude and Thompson, 2001: 45

HOUSING POLICIES IN CANADA

In 1996 the federal government announced that it planned to phase out its role in social housing when program commitments lapsed and that it would be capping expenditures in the provinces over the long term at 1995/96 levels.²⁷ In September 1998, the Canada Mortgage and Housing Corporation (CMHC), the federal body responsible for housing, transferred responsibility to the province of Manitoba for 17,500 housing units that had been primarily owned by non-profit organizations under various program and funding operations.²⁸

The Manitoba Housing and Renewal Corporation (MHRC) is the provincial body responsible for housing and receives policy direction from the provincial government. MHRC is the delivery arm for federal/provincial cost-shared social housing programs and other capital programming from the province; it also issues mortgages and loans. MHRC revenue comes from transfer payments from CMHC, revenues from rents and loans, and a transfer payment from the provincial government to make up the difference in expenses. The Manitoba Housing Authority, under direction from the MHRC, manages provincially owned public housing.

The Affordable Housing Initiative

The federal government is involved in capital financing again in the Affordable Housing Initiative. Cost-shared with the province of Manitoba, \$50 million dollars has been set aside to increase the supply of affordable rental units and new housing in Manitoba. In Winnipeg, the City contributed

²⁷ *Ibid.*: 5

²⁸ Manitoba Family Services and Housing 2002: 105

an additional \$17.5 million to the Initiative. It is administered through the Winnipeg Housing and Homelessness Initiative, a “single-window” delivery mechanism for housing programs from all three levels of government.

The Affordable Housing Initiative is comprised of four programs, only one of which is related to building housing for low-income renters. This is the “New Rental Supply Program”, which provides capital funding to private, non-profit and co-operative organizations building housing units. The purposes of the other three programs are as follows: the Repair/Conversion program funds repairs not covered by the Residential Rehabilitation Assistance Program; the Homebuyer Down Payment Assistance program provides assistance to first time home buyers; and the New Homeownership Supply Program provides one-time capital to home builders.²⁹ These three programs then, are designed for home-ownership and housing repairs.

The Affordable Housing Initiative states that it targets low-to-moderate income renters, urban families, off-reserve Aboriginal people, northern residents, seniors, persons with disabilities and new immigrants.³⁰ It does not acknowledge women’s specific housing needs; gendered aspects of housing are not mentioned.

Public Housing in Manitoba

When it comes to subsidized housing for women with low incomes, one option is to apply to the Manitoba Housing Authority (MHA) to live in one of the units it operates. The applications are processed based on urgency of need, and applicants can specify the size of the unit (1, 2 or 3 bedrooms) and

area of the city they wish to live. Currently there is a waiting list of 3,033 people to live in Manitoba Housing properties; a dramatic **93%** increase in the waiting list for Manitoba Housing since 2000 (Table 2).

Table 2. Waiting Lists for Manitoba Housing.

	2000 ¹	2003 ¹	% increase
Studio	435	667	53%
1 BR	22	194	782%
2 BR	616	1,090	77%
3 BR	369	759	106%
4 BR	122	243	99%
5 BR	5	80	1500%
Total	1,569	3,033	93%

This shows the need for low-income housing in Manitoba and is an indication of the housing crisis in the province.

Tenant Associations

The Manitoba Housing Authority registers groups of tenants who organize themselves into Tenant Associations. They can receive financial support and resources from Manitoba Housing Authority. The Tenant Associations represent the tenants concerns and organize activities and services. Currently 27%, or 22/82, of Manitoba Housing Buildings with more than 25 units have tenant’s associations; none of the 79 buildings with less than 25 units have tenant associations.³¹

Private Rental Market

Women renting privately on their own are subject to paying market price for rent. Since women living in poverty have extremely limited financial resources, their ability to choose where they live is restricted. Additionally, a marginal increase

²⁹ <http://www.gov.mb.ca/fs/housing/ahi.html>

³⁰ Ibid.

³¹ Department of Family Services and Housing

in rent has detrimental effects. For example, it forces women to move to seek lower rent, thereby incurring moving costs. In addition, constant moving is disruptive for women and their children; 30% of children in poverty have changed schools three times before age 11, in contrast with 10% of better-off children.³²

A woman renter may be eligible for a Shelter Allowance for Family Renters (SAFR) from Manitoba Family Services and Housing if her rent exceeds 25% of her household income, to a maximum of \$180. In 2001/2002, 85% of shelter allowance recipients were single-parents.³³ Considering that 90% of single parents are women, this program represents a significant support to women with low incomes.

However, the amount of money and people benefiting from the SAFR program has decreased in the past 3 years. In 1999/2000 1,243 recipients received an average of \$125 per month. In 2002/2003 945 renters received an average of \$127 per month. This represents a decrease in expenditures on this program of \$156,000 from 1999 to 2003.³⁴

Co-operative Housing

Another housing option for women with low-incomes is co-operative housing. Currently in Manitoba there are 45 co-ops comprising of 2,982 units. Most of these were built prior to the 1990s. Political will plays a large role in the development of co-operative housing. The support of the Schreyer government (NDP) was identified

as the single most important factor in the development of co-operatives in Manitoba.³⁵

Co-operative housing corporations are legal entities operating as not-for-profit organizations. Membership is voluntary. Each person who lives in the co-op buys a share and becomes a member. This entitles the member to vote in the operations of the co-op, and to opportunities to participate in management of the co-op by running for the board of directors and/or serving on a committee. In turn, every member agrees to respect the by-laws of the co-operative and to pay their monthly rent. Co-operatives are democratic in structure, and have in place formal avenues for tenant-members to make their needs heard, and have input into their housing arrangement. The success of the governance structure of the co-op depends on the supports, training and resources available to the tenant-members.

A number of committees, such as finance, selection, maintenance, social and external relations, assist in the administration of the co-operative. Some co-operatives hire staff or outside resources to do some or all of the property management functions.³⁶

Co-ops built under federal – provincial housing programs in Winnipeg are “Limited Equity Co-ops” meaning that there is a restriction placed on the value of the shares sold to members.³⁷ Members may pay less than full market price for their share if a non-profit sponsor such as a credit union or government makes up the difference.³⁸

³² Campaign 2000, *Report Card on Child Poverty in Canada* (Toronto, 1999) in Morris, 2002.

³³ Manitoba Family Services and Housing, 2002:110

³⁴ Manitoba Family Services and Housing, 2002: 110 and Manitoba Family Services and Housing 2002 – 2203 Annual Report, 2003: 118.

³⁵ Skelton, 2002: 8

³⁶ CMHCa

³⁷ Ibid.

³⁸ Ibid.

Membership in a co-op in Winnipeg ranges from \$600 to \$1000; a typical membership is \$800.³⁹ Most co-ops in Winnipeg have between one quarter to one third of their members paying a reduced monthly rate, based on their core housing needs. These members pay only 30% of their net income, after they have paid the membership fee. The co-op corporation applies for grant money to cover the subsidized rents through Provincial Co-operative Assistance Programs and the Canada Mortgage and Housing Corporation's Co-operative Housing Program. The waiting time for a subsidized unit in a co-op in Manitoba ranges from two to three years depending on location and size.

A woman who wants to live in a co-op building would have to pay the \$800 membership fee herself after gaining entry through the waiting list. If she is on Employment and Income Assistance, she is eligible for half of the co-op's regular monthly housing charge towards the membership fee.⁴⁰

The literature explains that the benefits of co-operative housing are both economic and social. It is a low-cost way of providing housing in a mixed income situation, meaning that people of various incomes live together in one building or complex. This reduces any stigma for people with low-incomes and the co-operative reflects the diversity of incomes found in Canada.

A study by Canada Mortgage and Housing Corporation of federal co-op housing programs found that housing co-ops cost 40% less to operate than comparable public

housing owned by the federal or provincial government.⁴¹

Contribution by residents living in co-operative housing reduces the cost of administration, maintenance, operations and utilities when compared to public and private non-profits and public housing. Residents contribute to the management and operations through the board of directors and committees for finances, selection, maintenance and so forth. In addition, prudent management of expenditures is encouraged because residents are responsible for all decisions affecting the co-operative and information is transparent and easily accessible.⁴²

Co-operative housing also plays a role in transforming social relations.⁴³ For example, building units accessible for people with disabilities provide space for independence, and give control to residents who may otherwise be marginalized by their disabilities.⁴⁴ Additionally, residents involved in committees have the opportunity to develop administrative and leadership skills adaptable to employment situations.

The Co-operative Housing Federation of Canada lists some of the demographics of families living in co-operative housing in Canada⁴⁵:

- Lone parents are 2.5 times more prevalent in co-ops than in private rental housing
- One quarter of co-op units are occupied by new Canadians
- 5,000 co-op dwellings are home to at least one person with a disability
- Co-op households have average incomes 30% below other Canadian households

³⁹ Peifer-Ross, *Interview*. 2003.

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<http://www.gov.mb.ca/fs/programs/eia/policymanual/19.html>

⁴¹ CMHCa, no date

⁴² Ibid.

⁴³ Skelton, 2002: 9

⁴⁴ Cooper and Rodman in Skelton, 2002:9

⁴⁵ www.chfc.ca/eng/chf/about_2_1.htm

- Co-op households are twice as likely to have poverty-level income
- Co-op members have higher average education levels than the general population

The characteristics of co-op members exemplify how the co-op structure tends to support people who are at risk of poverty in Canada.

Higher representation of the above mentioned groups can be attributed to the fact that co-ops have multiple bottom lines that include social as well as economic objectives.⁴⁶

While members are always concerned about the financial viability of the co-op, their main objective is to maintain access to the product or services supplied by the co-op, not to increase the rate of return on their investment.⁴⁷

This is where the co-operative model differs from other options available for women with low incomes. Private rental housing is created to make a profit, therefore rates will always be pressured upwards by landlords. Social housing is created to provide low-income housing, but has limited mechanisms for input from residents. The Co-operative housing model is founded on the “one member, one vote” principal, and thereby is created to serve the needs of residents, and meet both economic and social goals.⁴⁸

⁴⁶ Conn, 1999

⁴⁷ Ibid.

⁴⁸ Ibid.

II. METHODS AND FINDINGS

METHODS

We consulted with women living in different housing to find out how their current living situation was meeting their needs, and to assess the impact of their housing situation on their well-being, economic circumstances and skills. We chose focus groups as a research instrument to allow ideas to emerge and be built upon by the group.

Focus groups

Twenty-nine women participated in three focus groups. We reached the women who rented privately or lived in Manitoba Housing Authority buildings by holding two different focus groups with two community-based organizations located in different inner-city neighbourhoods. This approach was beneficial because we were able to hold the focus groups in environments that were familiar to the participants. The participants in these two focus groups included both women renting privately and women renting through Manitoba Housing.

The third focus group was with women living in co-op housing, arranged through a co-op apartment complex. The co-op posted information about the study and invited women to the focus group; ten women participated.

A consent form describing the purpose of the research project was distributed, and written consent was obtained from each woman prior to her involvement (Appendix A). We took every effort to guarantee confidentiality and protect the identities of the women participants.

The focus groups began with questions about housing needs, income and health (Appendix B). The women's responses were recorded on flip-chart paper by one of the researchers at the front of the room. Participants were asked to correct any mistakes made by the researcher as the responses were being recorded. The other researcher facilitated the focus group.

At the same time as we were learning about women's housing needs, we wanted to share with them recent research about women and housing, and on policy changes over the last ten years. The Poverty Advisory Committee of the Women's Health Clinic recommended that instead of simply gathering information, the focus group could also be a time to educate women about changes to housing policy in Canada. This information exchange was important because we wanted to provide information on housing policies that could put women's experiences in context for them. Thus, after the women shared their experiences, a short presentation on current housing literature (Appendix C) was made followed by two remaining questions about women's interests in participating in decision-making related to housing and recommendations to government on housing.

The data was analyzed using the constant-comparative method standard in qualitative research methods.⁴⁹ The data was transferred from the flip-chart to word processing files. Next the Researchers reviewed the responses for common themes and issues.

⁴⁹ Glaser and Strauss, 1967.

These were written and compared with the raw data a number of times. Despite our efforts to reconnect with the participants to present the data back to them, we were only successful in meeting with one of the focus groups a second time, since almost a year had passed from when the focus groups were done to finishing the report. A group of key informants who know about women and housing issues was brought together to review the findings and comment on the recommendations.

Participants in the focus groups

The women from the two focus groups with women renting privately and living in social housing ranged from ages 22 to 65; 9/19 identified as being First Nations; 5/19 identified as Metis; and 2/19 as visible minorities. Most of the women were mothers or grandmothers who cared for on average 2 or 3 children ages 7 weeks to 17 years. Just over half of the participants were single mothers; 4/19 were married or in common-law relationships. In addition to the participants' domestic responsibilities, the women were active in their communities. Fifteen of the women volunteered, 10/19 worked for pay, and 5/19 were taking courses or training. Thirteen of these participants was on social or disability assistance. Over half of the women had annual incomes below \$10,000.

The women in the co-op focus group ranged in age from 21 to 65, 7/10 identified as having a disability, and 1/10 as being from a visible minority. There were no women who identified as First Nations or Metis or immigrants or refugees. Nine out of ten were single and one woman was married. Eight out of ten were mothers with an average of 1 – 2 children. The average age of children living with the women we spoke with was age 8.5. Six out of ten of the participants volunteered, 4/10 worked for pay and 5/10

were taking courses or training. The majority had income ranging from \$10,000 to \$20,000. Two out of ten had incomes below \$10,000 and 2/10 with incomes between \$20,000 and \$30,000. Six out of ten of participants were on social assistance, disability assistance or received the Canadian Pension Plan.

The most notable differences between the women living in private or public housing and cooperative housing is that First Nations and Metis women formed the majority of women living in private or public housing. There were no women who identified as such in the cooperative focus group. Conversely, 7/10 of the women in the cooperative identified as having a disability whereas there was one woman out of nineteen with a disability in the private and public housing focus groups. We did not gain access to any women who identified as immigrants or refugees in the focus groups. The incomes of the women living in the cooperative were higher than those living in private and public housing. These differences are important when considering which women gain access to which types of housing arrangement. Further research is needed to understand how women of different backgrounds and characteristics are distributed in different housing models.

FINDINGS

Safety, affordability and suitability all emerged as important themes for women in housing. The women in all of the focus groups agreed that safety was their number one concern.

1. Safety

Safety of home

Women need safe housing that meets

established safety regulations. The women look for safety features such as smoke alarms when they rent an apartment. The women who were renting wanted to have security systems in their buildings. Some of the women complained that the locks on their doors did not work properly or were inadequate, yet they could not get them replaced or repaired.

Women dislike living in basement or first floor suites because they are easily broken into. One woman lived in a basement suite without bars on the windows. She was ambivalent because she wanted window bars for safety, but worried how she would escape from her apartment in the case of fire.

Women living in private market housing told us they felt at risk of harassment and violence from their landlords. Half of the women in the focus groups who are renting or have rented experienced harassment from landlords, including landlords coming to their units while intoxicated.

An important safety feature for women is having a phone in their unit, however the high cost for basic phone service can make having a phone prohibitive. Since the privatization of the Manitoba Telephone Service, phone rates have increased almost 100% over the past seven years, from \$13.30 in 1995 to \$25.00 in 2002 for basic service.⁵⁰

If a woman already receives social assistance and has experienced domestic abuse, or needs a phone for health and safety reasons, she can apply to have the cost of her phone covered by obtaining a letter from her doctor.⁵¹ However, telephones are not

otherwise considered a basic necessity and support is not given to purchase a telephone.

This places women at risk if they need to call for help. Single mothers felt especially vulnerable without a phone because in an

Social Assistance rates have not increased from 1992 – 2003, with only a small increase for 2004 of \$20 for couples with no children, single people and disability assistance recipients. Although the cost of living increases because of privatization of public services, or because of inflation, social assistance and disability assistance rates have not increased. This forces individuals to readjust their spending and cut corners where they can. The women we spoke with said they save money in their food budget in order to afford a phone, which they deemed a basic necessity.

emergency, they told us, they would have to choose between leaving their children and going for help. Furthermore, many apartments require a phone in order to “buzz” a visitor in from the front door.

Neighbourhood safety

Women require housing in safe neighbourhoods. Women spoke about moving into Manitoba Housing units only to find out afterwards that these were gang territories. They told us that some Manitoba Housing buildings have reputations as “party buildings” where there is drinking and noise at night. This creates a difficult environment to live because women worry about the risk of violence. Noise and fear make it hard to sleep. Women worry that if there were an incident the police would not come if they were called because of the neighbourhood and the reputation of the building. The women in Manitoba Housing units told us that the cameras in stairwells

⁵⁰ Smith, 2003: 1

⁵¹ <http://www.gov.mb.ca/fs/ei/manual/22.html#s2231>

and elevators made them feel safer.

They worry about their children's exposure to violence. They frequently find needles, syringes and used condoms on the sidewalks and streets. Many of the women told stories about being sexually harassed by men as they walk home and being harassed by men "exposing" themselves.

Women also require adequate lighting in neighbourhoods to feel safe walking at night. Women talked about requiring fences around properties so that people cannot walk right up to the building.

In contrast, the women in the co-op told us they felt safe because they know people in their building. They said that people in their co-op watch out for each other, which is like a free security system. They saw police patrolling the area and that made them feel safe.

2. Affordability and Health

Price of rent and the effect on women's health

When the women were asked what connections they saw between their health and their current home, they said that the challenges they faced securing housing lead to stress; their mental, emotional and physical health suffered.

One woman who had been homeless for a period of time told the group that the experience was "awful". Her apartment was condemned and she and her children were forced to leave with 12 hours notice. Her social worker was unable to find her another apartment, so she and her children had to stay in a shelter. She said that both she and her children were scared, anxious and stressed. They were not able to eat the foods they were used to, or to shower. Her

eczema, a skin condition, worsened. She said she felt shame and embarrassment at being homeless. She found housing for herself and her children in a Manitoba Housing Unit.

Women told stories about moving into apartments that were infested with mice, squirrels and mould. Two women had experiences with apartments that were so unhealthy that they had to have them condemned by the Health and Safety Department. They had to wait for the apartment to be condemned before their rent cheque could be returned. This placed them in a vulnerable position because they did not have the cash flow to find a new apartment until their current apartment was condemned.

Another woman explained that every year she has to get a letter from her doctor saying she has a permanent disability, or she is cut off from receiving disability assistance. This causes her significant stress because she worries if the doctor will get the letter in on time, and she worries whether her doctor may change her or his mind and recommend the disability payments be discontinued.

3. Price of Rent and Utilities and the Effect on Spending on Medications and Food

Rent

The women in one focus group agreed on the priorities they had for spending. They paid their rent first, utilities second, and bought food and other necessities last. When rent is above what social assistance gives women for rent, they told us they are regularly forced to use their food and clothing money to pay the rent.

This means that the price of rent directly affects how much money women have left

over to buy food for themselves, and their children or family, if they are caregivers. A small budget left over to buy food means they cannot afford fresh fruits and vegetables. They told us they buy food that is processed and less healthy. Women also said they use the food banks regularly.

Social assistance does cover the costs of certain prescription medications. If a woman or her child is prescribed a medication that is not covered by the prescription program, then she must pay for it from her limited budget. Most of the women said they had prescriptions that were unfilled because they could not afford the prescription. Non-prescription items such as cough syrups or zinc creams are not covered, and women told us they could not afford to buy them at all.

If a woman is working for pay at a low wage, it is rare for her to have a prescription drug plan. She must pay for medications herself. Half of the women in one focus group said they had not filled prescriptions because they knew they could not afford to pay for them.

When money is tight, the mothers and caregivers in the group said that they sacrificed their own health and needs to make sure their children have food and proper clothing. The women agreed that affordable clothing is difficult to find, and second hand stores do not always have proper sizes of clothes and shoes. Some women said their children want brand name clothing, and it is difficult to continuously say no to them.

Utilities

The cost of utilities was an issue for many of the women who participated in the focus groups. The women on social assistance told us that the amount they were allocated for

utilities was based on an estimate and consequently did not cover the full cost. The women were drawing on their food budget to cover the cost of utilities.

Women in the focus groups were not aware of their right for reconciliation of estimated utility costs as described in the Employment and Income Assistance Administrative Manual.⁵² Income Assistance recipients can save their utility bills and bring them in to Income Assistance to be allocated the correct amount for utilities. Only one woman was aware that she should be presenting her actual utility rates; most thought the money they received for utilities was fixed.

The participants described the low-cost housing they were able to find as old and inefficiently heated. For this reason, women said they are often paying higher heating bills because they cannot afford to pay rent at a more modern, well-insulated apartment. Several women said they could not pay their heating bill and did not have any heat in the middle of Winnipeg winters.

When women do not have secure housing, they told us they move frequently to find a better building or less expensive rent. This can end up costing them more for utility hook ups. Social assistance provides one time only coverage for utility hook ups and moving expenses.

At the co-op, women said that even if they run into financial difficulties, the heat is never turned off in their units. “No one is sick because the heat is off in here” said one woman.

52

http://www.gov.mb.ca/fs/programs/eia/policymanual/ta_blec.html#section24

4. Basic Rights

Repairs

Most of the women who were renting privately told us they had difficulties getting repairs done in a timely manner, if at all. One woman made a deal with her landlord, the landlord paid for the repair materials and she did the repairs herself. The other women in the group said that this was a good arrangement if you know how to fix what is broken, but they did not. There were two stories of landlords refusing to make repairs and the women having to go to the health inspector to get the units condemned. This caused significant stress and took a large amount of time. The women needed to move out and find another place to live quickly.

Some of the women on social assistance felt they were in a bind. They felt they didn't have a right to demand repairs because social assistance was paying the rent, and that social assistance should go after the landlord for repairs.

The women in the co-op said that overall repairs were done in a timely fashion. They knew the maintenance people by name and felt that the maintenance staff took pride in the building. There was a 24-hour number they could call for assistance. However, one woman's oven had not worked properly for over a year. She said she was told new ovens were being ordered and she would have to wait for them to come in.

Security or damage deposits

Women renting in the private market talked about the importance of the in/out report made when a tenant gains possession of a unit. This report indicates the condition of the unit, and provides a record so that the landlord cannot hold the tenant responsible for pre-existing damage. One woman

recommended bringing a friend to witness the in/out report.

Some women said that they did not receive their security deposit back from their landlord even though there was no damage. Income Assistance will provide another security deposit, but this amount is considered an overpayment and the amount is deducted from future benefits.⁵³ If a woman cannot have her damage deposit returned she faces having to restrict her already extremely limited budget. This has obvious consequences for herself and her family.

5. Stable and Secure Homes

Women require stable and secure homes so they can plan for the future. Forty-four percent of the women in the rental groups had moved in the past 6 months, and one woman had moved five times in the past 6 months. In contrast 90% of the women in the co-op had not moved in the past two years.

The constant struggle to find adequate, affordable housing is disruptive for the women themselves and their children. Women try to find housing in the same neighbourhood, but often children are moved to new schools. Ann Fitzpatrick of the Children's Aid Society in Toronto describes the difficulty of families who do not have adequate housing:

Families...who have housing problems cannot focus on other goals including: counselling, parenting classes, drug treatment, employment, connecting with community supports/programs, education follow up. Housing is the preoccupation until basic needs are met...[In the meantime],

⁵³

<http://www.gov.mb.ca/fs/programs/eia/policymanual/talec.html#section24>

*other goals are on hold.*⁵⁴

Women told us they need a home that is adequate to meet their needs. They need a space that is big enough for themselves and their children. Some women required units to meet special needs such as wheelchair access. One woman wanted a backyard of her own.

Access to services, neighbourhoods and programs:

Women told us they require access to grocery and convenience stores, health clinics, credit union/bank machines, community and recreation drop-in centres, organized women's groups, bus stops and parks. Women who are parenting also want to be close to child care, schools, parks, and community and recreation centres for their children. Programs like Block Parents are important to women with children because they know that there are supports in the neighbourhood for their children. One of the women who participated in the focus group is a Block Parent. Some of the women talked about having to leave their neighbourhood and change schools for their children because they could not find affordable housing.

Women want to live in neighbourhoods where they know their neighbours. They said it contributes to their sense of community and safety. The women in one focus group said they needed community programs and activities for children because this was important for increasing the safety and decreasing violence in their neighbourhood.

The women living in the co-op talked about how lucky they felt that to be in a co-op located in a neighbourhood with low crime, compared to where they could have lived if

they had been accepted to a building in a different neighbourhood.

The women in the co-op talked about the benefits of living in a building that has a sense of community. They liked living with a diverse group of people "I like having seniors; they are good neighbourhood watch, they like seeing kids and are good with fundraising" said one participant. Other women talked about the benefits of knowing their neighbours, and sharing childcare within the co-op building.

Ability to participate in decision-making

The women living in social housing and private market housing indicated that they want to have input into their housing situations. None of the women was aware of a Tenant Association in their buildings. They provided many suggestions as to how to make their apartments and houses safer and better. They had a good understanding of the social dynamics that lead to safer homes and communities, and included a range of safety features in their recommendations - from better lighting and security cameras, to the importance of youth recreational programs and access to women's groups in their communities. In the focus groups they demonstrated their knowledge and expertise in what is needed to meet their needs and the needs of their communities.

⁵⁴ quoted in Falvo, 2003: 6

6. Women Living in Co-operative Housing

The three main benefits to women of living in a co-op were affordability and stability, benefits to health and welfare, and participation in decision-making and governance.

Affordability and stability

The cost of purchasing a share of a co-op can be prohibitive to women who are in poverty. In order to gain entry to a co-op in Manitoba, the resident must contribute a typical deposit of \$800. Several women in the focus group who were on social assistance had used their income tax returns toward the deposit, thereby allowing them to join the co-op once they were accepted off the waiting list. (Social Assistance does contribute half of this deposit – but the women were not aware of this).

The women in the co-op who received a subsidy said that this had given them an opportunity to improve the status of themselves and their families. One participant said,

I like it [the co-op] and I wish others could benefit from it too. It's given me the chance to gradually become solvent and self-sufficient. It's hard to pull yourself up out of the hole of debt without stability in your housing and rental rates.

The women who received subsidies in the co-op said that this had afforded them the opportunity to “move up in the world”, and improve their financial situation.

The women in the co-op spoke about the benefits of living in a building with a mix of incomes. In mixed income co-ops there is a range of incomes and a portion of the units are designated for subsidies. They said they did not feel the stigma they perceived living

in a Manitoba Housing building. The women said that if their financial situation changes, they can go and talk with the manager and make other financial arrangements until they are back on their feet. Participants spoke about good communication and trust they had developed with management and maintenance staff on several occasions.

They liked the fact that utilities were included in the rent, this made it easier for them to budget. They said the respect and flexibility afforded to them by the structure of the co-op helped them a great deal.

Benefits to health and well-being

Seventy percent of the women in the co-op focus group identified as having a disability. This high percentage of women with disabilities points to the role of accessible environment in co-ops for people with disabilities. Units in this co-op are designed to be accessible to people in wheelchairs.

The co-op was an environment where women told us they felt safe. Safety measures were taken in the buildings. The fact that the women had lived on average at least two years in the co-op, and participated in the co-op meant that they knew their neighbors, could call on them for supports and for neighbourhood watch.

Since the co-op met women’s housing needs the cost of the rent did not cut into the women’s food, clothing and prescription drug budgets.

Participation in decision-making

The women said they liked the fact that they could participate in decisions of the co-op if they wanted to. One member, one vote meant to them that an idea could be brought forward and voted on. “Everyone has a voice” said one participant.

They said that it was reassuring to know that there was a process for suggestions and changes to be put in place in their building. Although they found the process of putting an idea into action to be long, suggestions such as movie nights and chairs in the lobby area had been made and implemented, for example. “If something comes up, there is a solution, we have direct input” one woman said.

Participating in the co-op gave the women a sense of community. Members have the option of participating in events planned by the co-op such as social events or picnics planned by the social coordinators.

The women who lived in the co-op told us they had improved their skills and been involved in capacity-building. Committees at the co-op try and match the volunteer positions with the skills and previous experience of the tenants. The women said they gained public speaking skills, leadership skills, learned to work with others and communication skills. They told us they had gained a better understanding of others by living in a co-op, how to work as a team, and that participating in their co-op had built up their confidence and made them not afraid to voice their opinion.

Importance of good governance and proper supports in co-ops

In the rental housing focus group, we heard from one woman who had lived in a co-op and had been asked to leave. She said that the co-op she was in had social “in groups”, and she did not feel included. She said that if you don’t want to participate in the co-op then you are excluded. She didn’t like the rules of the co-op and found it hard to fit in. She felt discriminated against because she was a single mother on social assistance and said that “you have to earn money to get respect”.

The experience of this participant is valuable because it provides information on the challenges that can arise in co-operative housing. A study undertaken on crisis situation in co-operatives found that rapid intervention is required to deal with crisis, including the following steps:⁵⁵

- 1) an adequate selection process and policies that discourage the creation of cliques;
- 2) specific management procedures;
- 3) regular communications with members;
- 4) a strong, competent and united board of directors;
- 5) effective co-operation between senior and new members.

Actions to deal with crisis situations also include making education and information the centerpiece of co-operative activities and using services of qualified community workers when required.⁵⁶ The story of the participant above cautions us to develop inclusive, strong, supportive co-operative housing communities that can navigate difficulties that will arise.

CONCLUSION

The participants placed safety as their number one concern in housing for themselves and their families. They told us that the high cost of housing has detrimental effects on their health, and that difficulties finding affordable housing cause them stress and led to homelessness for at least one woman and her children. The participants shared a vision of what types of housing and communities they wished to live in, and told us that they want to participate in order to make this vision a reality.

⁵⁵ CMHCb, 2003: 2

⁵⁶ Ibid.

The women who lived in co-operative housing spoke strongly about how this housing model has supported them to find stability and improve their economic circumstances, maintain their health, develop social networks, and build their capacity. The co-operative model only can work with proper supports, training,

education and communication. It has the potential to provide stable, affordable homes for women with low incomes that can improve their economic circumstances, capacity, health and well-being.

III. RECOMMENDATIONS

1. Create affordable housing for women with low incomes

Suggested Action By: Canada Mortgage and Housing Corporation, Government of Manitoba, Family Services and Housing, Winnipeg Housing and Homelessness Initiative

New housing needs to be built to meet the needs of women with low incomes. To enable women to have a choice of living situations, women need to have access to affordable private market housing, social housing and cooperative housing. New housing needs to be developed with meaningful input from women themselves.

A. Create more co-operative housing

Women who live in co-operative housing agree that a mixed income environment is beneficial because the people living in the building are representative of the broader community; there are multiple social supports within a mixed-income building, and the stigmatization of receiving subsidized housing is reduced. Therefore,

- Create more mixed income co-operatives to reduce the current 2 to 3-year waiting list.

B. Create more social housing

The long wait list for social housing in Winnipeg means that many women who wish to live in social housing have been in core housing need for a considerable time. Therefore,

- Eliminate the waiting list for subsidized housing by building enough safe, stable, affordable housing.

C. Create more affordable private market housing

Since women want the option to choose to live in private market housing, supports should be given to landlords with good reputations in the community to provide affordable housing.

2. Implement gender-based analysis and participatory decision-making in all housing policies and programs

A. Implement gender-based analysis

i. Implement Canada's Commitment to Gender-based Analysis

Suggested Action By: Government of Canada, Government of Manitoba and City of Winnipeg, Winnipeg Housing and Homelessness Initiative, Community-Based organizations

Given Sections 15 and 28 of the Charter of Rights and Freedoms, and Canada's commitments under the Beijing Platform for Action and the Federal Plan for Gender Equality, all levels of governments should:

- Follow through on Canada's Federal Plan for Gender Equality and implement gender-based analysis in all new housing developments in Manitoba, including meaningful consultations with a diverse number of women who will be living in the housing units.
- Follow through on Canada's Federal Plan for Gender Equality and require

that all staff participate in gender-based analysis training.

Please see Appendix D for an example of a Gender and Diversity Analysis Guide for housing policy-makers.

ii. Develop gender-based analysis policy

Suggested Action By: Government of Manitoba, Women's Directorate, City of Winnipeg

The absence of a formal provincial and municipal Gender-based Analysis is a policy gap in Manitoba and Winnipeg. Developing a gender-based analysis policy gives clear direction on the importance of using a gender lens in the development of effective and efficient public policies and programs, therefore:

- The Province of Manitoba and the City of Winnipeg should develop and implement gender-based analysis policies throughout all departments.

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

Suggested Action By: Government of Manitoba, Manitoba Housing Authority, Winnipeg Housing and Homelessness Initiative

Housing deeply affects women's health and well-being, therefore women must have decision-making power over their housing arrangements.

- All private and public housing should incorporate participatory decision-making involving women with low incomes from diverse backgrounds
- Participatory decision-making bodies should be adequately resourced, including access to training and

supports such as dependent care allowances.

3. Support women with low-incomes to achieve financial independence and housing security

A. Support community-based organizations to assist women to access quality low-income housing

Suggested Action By: Winnipeg Housing and Homelessness Initiative, Community-based organizations

Women on low income told us they need support in order to secure proper housing for themselves and their families.

- Supports are needed to help women stay in their neighbourhoods and find housing that meets their needs, and to assist women to have their rights as tenants upheld.

B. Restructure social assistance and disability assistance policies to meet the basic housing needs of recipients.

Suggested Action By: Government of Manitoba, Family Services and Housing

The women we spoke to subsist on social assistance or disability assistance rates that have not been increased in ten years. Given the hardships these women and their families endure by living on social assistance, and the impact it has on their health and well-being, we recommend:

- Allocate Social Assistance rent allowances adequate for local market rents and which realistically meet housing needs for recipients.

- Cover the front-end costs for hook up of utilities under Social Assistance.
- Index Social and Disability Assistance to the cost of living
- Provide rents to Social Assistance recipients equal to the cost of market rents for their housing needs
- Re-examine the number of drugs eligible for coverage under the Health Services program in order that women can fill the drug prescriptions they receive from their doctors
- Increase the monthly allowance for Social Assistance to provide an allowance for non-medical health supplies such as cough syrup and zinc cream
- Fund a greater portion of the cost of the membership in equity co-operatives for all women with annual gross incomes under Statistics Canada's Low-Income Cut Off Rate
- Cover the full cost of telephones in the basic incomes of Employment and Income Assistance recipients.

C. Eliminate the annual reporting for people with disabilities

Suggested Action By: Government of Manitoba, Family Services and Housing

In order to receive disability assistance, an annual medical assessment by a physician is required. In cases of permanent disability, this annual procedure is not necessary as it is redundant and causes undue stress for disability recipients. Therefore,

- Eliminate the requirement for annual medical assessments for persons with permanent disabilities.

D. Uphold Basic Tenants' Rights

Suggested Action By: Government of Manitoba, Manitoba Housing Authority (MHA)

Participants receiving social assistance were not aware of basic entitlements such as full coverage for utilities. Participants renting privately told us that they had difficulties getting repairs done, and wanted basic Health and Safety standards to be upheld in their apartments.

- Ensure that Health and Safety Standards are upheld in every building operated by MHA
- Conduct safety audits with residents to ensure that buildings are as safe as possible, including installing proper security doors, video cameras and light sensors
- Work on crime prevention in Manitoba Housing
- Increase citizens' involvement, training, mentor-ship and support for participatory governance housing models.
- Maintain a list of "deadbeat landlords" based on Residential Tenancy Board violations and make this list accessible to the public.
- Build on programs such as the West Broadway Tenant-Landlord co-operation program, provide supports to women to find housing in the private market with Landlords who have a proven track record of maintaining units that meet Health and Safety Standards and respect the rights of tenants.
- Develop a plain language guide for Employment and Income Assistance outlining client's rights and responsibilities in every facet of receiving assistance. Ensure that

every woman on social assistance receives an orientation to this guide.

- Inform all Employment and Income Assistance recipients of their rights, for example, the right to full compensation for monthly costs of utilities.

4. More Research Needed

Suggested Action By: Winnipeg Housing and Homelessness Initiative, Canada Mortgage and Housing Corporation, Government of Manitoba, Family Services and Housing, Community-Based Organizations

Women living in stable, adequate and affordable housing told us that it helped them improve their economic status. 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, and elderly women. Therefore,

- Provide supports to investigate further how housing policies can empower and support women in all of their diversity to achieve financial security.

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Appendix A – Consent Forms

Stable Homes: Women, Housing, Income and Health Focus Group Consultations on Women and Housing

Dear Participant,

The Women's Health Clinic and the Prairie Women's Health Centre of Excellence are holding focus groups to ask women about housing, where they live and health. We wish to learn from you what you like about your housing situation and what you don't like. The information you give us will be written up and presented to the city, provincial and federal governments. The information you share with us will help us provide the governments with advice about what women need for good housing.

The focus group will take approximately 2 hours.

The benefits to you in participating are that you can share with us and the group what your housing is like and your words will form part of a report that will go to the three levels of government. Another benefit is that you receive an honorarium. The risks are that you are sharing information about yourself in a group. If you don't want to answer a question, or participate in the discussion, you are free to refuse to answer any questions or not speak in the discussion, and leave at any time. All participants will receive the \$20 honorarium.

We ask that you respect the other focus group participants and not repeat any information after the focus group; this is called maintaining the confidentiality of the other focus group members.

While you are talking, one of the researchers will be taking notes so we can remember what you said. These notes are confidential. We will not be recording your names on these papers and when we write up the report, you will not be identified.

We are happy to answer any questions before we begin. Please ask any questions you might have.

I consent to participating in the *Stable Homes: Women, Housing, Income and Health Community Consultation Focus Group*. I agree to maintain the confidentiality of the other focus group members. I have read and understood the information above and give my consent to participate in this study. I have received a copy of this consent form.

Name (printed)_____

Signature_____

Date_____

This research project was approved by the Prairie Women's Health Centre of Excellence. If you have any concerns about your rights or your treatment as a participant in this study, please contact the Prairie Women's Health Centre of Excellence, 56 The Promenade, Winnipeg, Manitoba, R3B 3H9, phone: 204-982-6630, email pwhce@uwinnipeg.ca.

The researchers are:

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Appendix B- Focus Group Questions

STABLE HOMES: WOMEN, HOUSING, INCOME AND HEALTH

Research Question: *What are the effects of different housing policies on women's health/well being, economic security, and self esteem/leadership skills?*

Focus Group Questions:

1. Tell us a bit about yourself and how long you have been living here.

2. How do you feel about your current housing arrangement?

What are the things that you like about living here?

What are the things that you don't like about living here?

3. What's do you look for in a neighbourhood in which you want to live, what's important to you?

Probe: access to services – stores, bus, schools, community clubs, etc.
close to family/friends, knowing neighbours

4. When you think of the safety aspects of housing situations - what contributes to safety? What's most important to you?

Probe: Physical factors - lighting, locks, bars on windows, doors/windows that close properly
Human factors – landlord issues, other neighbours

5. What's your experience when you need repairs done?

Probe: timeliness, quality of repair job, stress involved

6. How does the price of the rent affect what you spend on other necessities?

Probe: food, clothing, recreation, telephone, etc.

How has the price of the rent affected your health, the health of your family?

7. What connections do you see between your health and your current home, previous homes?

8. What different factors do women consider, or require, for suitable housing?

9. What differences do you find living here and your previous experiences living in landlord/tenant rental situations?

Probe: adequacy, safety, cost, social supports, health impacts

BREAK

Provide information on social housing policy, cooperative housing and key findings from *Left in the Cold*.

10. What does it mean to you to have the opportunity to participate in decisions about how the complex is run? Benefits?

Probe: have you participated, how have you participated?

11. Looking back on what we have talked about today, what do you think the government should do to improve housing for women?

What kinds of things would you like to see in new housing programs?

Appendix C – Presentation made at the end of the Focus Groups

NB: The presentation was given in order to share with the participants some of the information we know about women and housing. It was delivered after answering questions about women's experiences with housing so as not to bias their responses.

Housing in Canada

2/3 of all homes in Canada are owner-occupied
1/3 are rental, 6% of this are subsidized

In Canada, most housing is privately owned, this is different than Europe, where the government plays a role in giving money to support housing more often.

The government says that someone has a housing need to do with how much it costs them if they are paying more than 30% of their gross income for shelter

This is the case for many, among lower income households, incomes have not increased, but rent has

Federal government has withdrawn from housing, building and subsidizing b/c of the debt in the 1990s and has put the responsibility on the provinces and cities.

Social housing policy

Public assisted housing: housing run by government

Non-profit housing: housing run by a not-for profit organization (SAM Management).
Administered by a volunteer board or directors with some residents involved

Co-op housing:

- Open, voluntary membership
- Democratic membership, one member, one vote
- Education, training and information for members and others
- Autonomy and independence, each co-op decides for itself
- Co-ops work together
- Concern for community

Housing which usually incorporates a mix of residents with different incomes, to take away the stigma of social housing.

Residents participate in running the co-op, including sitting on the board, hire a manager for day – to – day operations.

Co-ops can transform people and neighborhoods b/c people have control and say in decisions that are made.

Appendix C Continued
Women and housing

- women's gender roles – socially expected roles mean we have different life experiences, women are mothers, caregivers, workers, and members of communities
- women do 75 – 80% of housework, and are more likely to live in poverty, and to be single parents, get paid less than men
- this means that women are more vulnerable to live in sub-standard and inadequate housing situations
- This is made worse for women who face other challenges, such as Aboriginal women, women who are visible minorities, women who are immigrants or refugees, women who have disabilities

Left in the Cold – what we are learning about women and housing

- **Affordability:** women have a harder time affording housing, and their health is affected b/c they have to spend less in other areas
- **Adequacy:** women don't often know how to make repairs in their homes and live in inadequate situations
- **Suitability:** women live in over-crowded situations

These lead to stress, and exacerbates any health problems women have. Women are also more vulnerable to harassment from landlords and other neighbors. Women also tend to move often, this displaces children in school as well.

Recommendations include:

- addressing the shortage of affordable housing
- ensuring basic health and safety rules are followed
- consulting with women in setting up new social housing arrangements,
- training women in repairs,
- dealing with harassing landlords and training housing professionals to be sensitive to women's needs.

Appendix D – Gender-based Analysis Guide and Checklist

Gender and Diversity Analyses Guide for Program Planners

DEFINITIONS

Diversity Analysis respects women’s and men’s cultural backgrounds and characteristics. Respect for diversity means honouring Aboriginal people, visible minorities, immigrants and refugees, francophone people, people with disabilities, lesbian, gay and transgendered people, and young and senior people.

Sex is the biological differences between girls/women and boys/men.

Gender is the socially constructed roles and relationships, behaviours, values, relative power and influence that society gives to the two sexes differently⁵⁷.

Gender Equity is the process of being fair to girls/women and boys/men. To ensure fairness, steps must often be taken to make up for historical and social disadvantages that prevent girls/women and boys/men from operating on a level playing field. *Equity leads to equality.*

Gender Equality means that girls/women and boys/men have the same status in society. Gender equality means that we all realize our full human rights and potential, regardless of gender.

QUESTIONS TO ASK IN POLICY DESIGN AND PLANNING⁵⁸

1. Have the views of girls/women and boys/men who will be affected by this policy included in its design? If not, how can we gain their input? Are both women and men participating as decision-makers and in every aspect of the policy implementation, for example, are women trained and hired as labourers in housing construction⁵⁹?
2. Was this policy designed considering the similar and different needs of women and men, boys and girls? If not, what resources exist locally and outside of our region to help to identify these needs?
3. Was the policy designed considering what is already known about gender differences in this area? For example, what activities to girls/women do and boys/men do? What is the proportion of women-headed households in the area? What different supports do women and men need in order to participate fully, such as a safety audit or childcare/dependant care?

⁵⁷ Women and men generally do not have equal access to resources such as money, information, power and influence. Generally, what is perceived to be masculine is assigned higher value and accorded greater social and economic rewards. For example, construction and garbage collection, traditionally male jobs, receive far more pay than traditionally female jobs such as childcare and secretarial work (*Health Canada’s Gender-based Analysis Policy*).

⁵⁸ Questions and checklist adapted from Donner (2003).

⁵⁹ Where appropriate. In gender-specific programs designed to address specific needs, it is not appropriate, for example, to have men deciding how to run a woman’s shelter.

4. Are women and men, boys and girls considered all together, or have differences in amongst them been considered? In the area of housing, for example, has this program been designed using the available information about the situations of those women and men who are at a greater risk inadequate, unsafe and unhealthy conditions, including youth and seniors, those living on low incomes, people with disabilities, Aboriginal people, immigrants and refugees and people with different sexual orientations?
5. Does the design of this policy perpetuate existing stereotypes about women and men, boys and girls? If so, how can the program challenge the unequal gender division of labour, tasks, responsibilities and opportunities?

In summary, gender and diversity analyses has been incorporated into program planning if the program was designed:

- ✓ with input from the girls/women and boys/men who will use it;
- ✓ considering the similar and different needs of girls/women and boys/men;
- ✓ using existing knowledge about gender differences;
- ✓ considering diversity among girls/women and boys/men;
- ✓ considering the particular needs of girls/women and boys/men who are at a greater risk of living in inadequate, unsafe and unhealthy conditions;
- ✓ to avoid perpetuating stereotypes about girls/women and boys/men.

Sources/Further Resources:

Donner, Lissa (2003) *Including Gender in Health Planning: A Guide for Regional Health Authorities* Winnipeg: Prairie Women's Health Centre of Excellence.
< <http://www.pwhce.ca> >

Gender-based Analysis: A guide for policy-making (1997) Status of Women Canada
< http://www.swc-cfc.gc.ca/pubs/gbguide/gbguide_e.html>

Health Canada's Gender-based Analysis Policy (2000) Health Canada
< http://www.hc-sc.gc.ca/english/women/gba_policy.htm>