

UNHOUSED IN NIAGARA

The current plan to build over one million homes in Ontario in the next decade does not address the fact that most of the women we spoke to, who face intersectional barriers of Indigeneity, race, gender, ability, and age, will not be able to afford to rent or buy these new builds. There are systemic barriers that must be overcome to make safe housing affordable for everyone.

WHAT ARE THEY SAYING?

We listened to women in Niagara who shared their stories of homelessness during three focus groups: women currently in shelters, women in transitional housing, and women who have successfully navigated themselves into housing. We asked them what they felt were the challenges and difficulties in finding safe and affordable housing in Niagara. This is what they told us:

AFFORDABILITY

How are we supposed to rent a place if we get \$500 to pay rent and the rent's like a thousand dollars. How are we supposed to eat?



People earning minimum wage in Niagara spent more than 30 per cent of their monthly income on rent in 2021. A single working parent earning minimum wage spent over half her income on housing in 2021 (she would also receive \$600 per month in Canada Child Benefit per child). The increase in rents in 2022, estimated at 25 per cent higher, now places “living” wage earners in core housing need.

Income and Rental Costs (Bachelor and 2-bedroom units) 2021

	Income & Source		Rental Cost	% Income Spent on Rent	Affordable rent (30% of monthly income)
	Minimum Wage	Living Wage			
Single Working Person	\$2,176	\$2,866	Bachelor \$796	Minimum Wage 36.58% Living Wage 27.77%	Minimum Wage \$627.90 Living Wage \$826.80
Single Working Parent	\$2,176	\$2,866	2 bedrooms \$1,191	Minimum Wage 54.73% Living Wage 41.56%	Minimum Wage \$627.90 Living Wage \$826.80
Single Person Social Assistance	Ontario Works (OW) \$733	Ontario Disability Support (ODSP) \$1,169	Bachelor \$796	OW 108.60% ODSP 68.09%	OW \$219.90 ODSP \$350.70

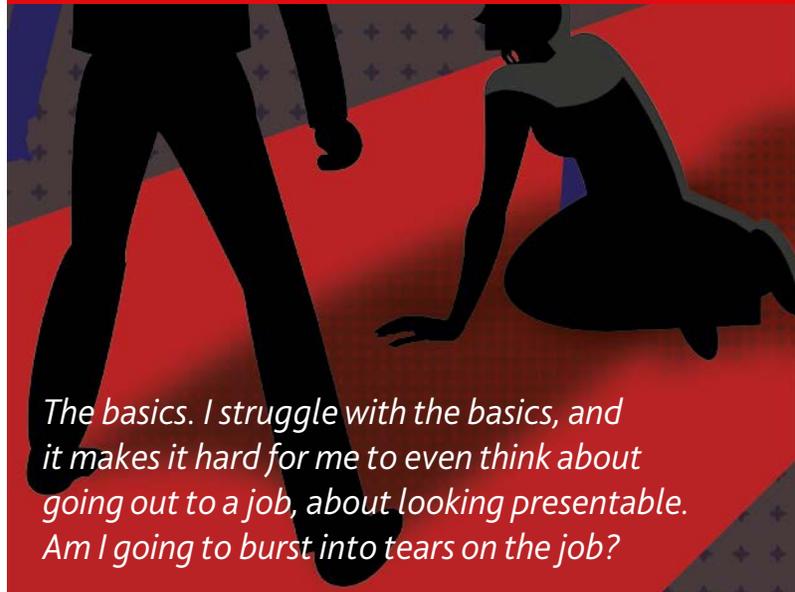


We're not going to build our way out of this.

—Elisabeth Zimmermann
Executive Director
YWCA Niagara Region



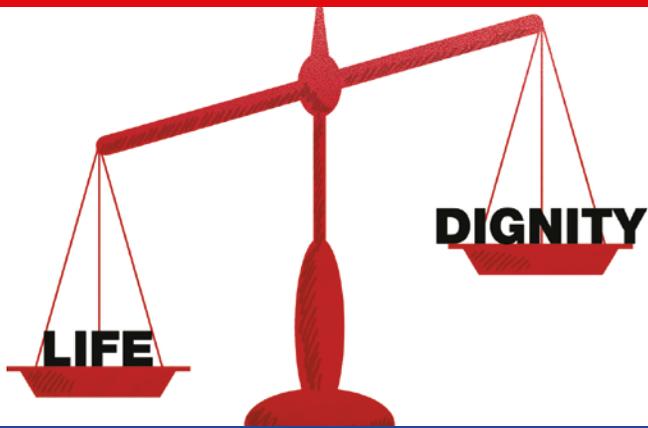
TRAUMA



The basics. I struggle with the basics, and it makes it hard for me to even think about going out to a job, about looking presentable. Am I going to burst into tears on the job?

Trauma changes how someone perceives the world, themselves, and the spaces around them, creating various coping habits—substance use, addiction, self-harm and suicide—to regulate their nervous system. Trauma often results in mental health challenges such as PTSD, anxiety, and depression that make daily interactions and duties difficult to maintain (van der Kolk, 2014). Trauma does not end when women and gender-diverse people have escaped their abuser, emphasizing the need for ongoing mental health and addictions supports for victims.

DISCRIMINATION



As soon as they hear you're in a shelter or something like that, they just automatically assume the worst.

Participants are denied housing because of their income, association with a shelter, race, newcomer status, and gender and sexuality. Many were assumed to have substance or alcohol use, unable to pay rent or to be actively engaged in sex work. Landlords often denied participants shelter because they assumed single women in the shelter system had "crazy ex-boyfriends," "have lots of kids," or will be "having parties and one-night stands."

BARRIERS

If each time I keep trying to ... get ahead and get a better life for myself and every time I'm penalized for it a lot of people just feel like, well what's the point?



Renters have limited financial resources and gaps in their rental histories due to housing instability. Viewing rental spaces shifted from in-person to phone conversations and virtual viewings during the pandemic where tenants became more vulnerable and lost their first- and last-month rent to scams. Some participants described experiences where landlords asked questions or talked to them in ways that violated personal boundaries, impacting feelings of safety.

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References, contact information and a full policy brief to be published in August 2022 can be found at:

www.brocku.ca/nco
www.ywcaniagararegion.ca

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SAFETY/SAFE HOUSING

Renting a room in a house is the most difficult thing because we don't know who you're going to be living with, and how are they going to be with you, and how is your safety going to be impacted living with someone you don't know. It could be violence; it could be anything.

Participants describe safe housing as clean, well-maintained, and free from "critters." Security cameras, locks, living above ground level are key to keeping safe. The substance-use epidemic was a key theme in the discussion of safe housing as it manifests in low-income housing across Niagara. Participants talked about "good" versus "bad" neighbourhoods and rental spaces where active substance use was visible and problematic to their safety and to some, their own recovery. They told us living close to "drug houses" is simply unsafe, especially for children, and the units with the lowest rental prices are in proximity to active substance use.

WHAT CAN WE DO ABOUT IT?

The following recommendations are based on the lived expertise of homelessness from the three focus groups, confirmed by the YWCA's participation in *The Pan-Canadian Women's Housing & Homelessness Survey* (Schwan et al 2021, 54-61):

Federal Government

- Ensure gender-based equity in funding for the National Housing Strategy
- Redesign and Further Invest in the Canada Housing Benefit (CHB)
- Recalculate housing formulas because 80 per cent of market rent is not an affordable standard
- Actively prevent the financialization of Real Estate Investment Trusts (REIT)

Provincial Government

- Raise social assistance (OW), disability benefits (ODSP) to at least \$2,000 per person/month
- Invest in women-led and women-focused organizations, non-profits, and housing providers serving women and gender-diverse people and families
- Ensure landlord/tenant legislation does not discriminate against women and gender-diverse people residing in transitional or social housing.

Niagara

- Municipalities must include a gender lens in their Official Plans
- Work with lived experts who face intersectional barriers to develop affordable housing policies
- Improve accessibility to mental health and addiction supports
- Improve and coordinate access to legal information, advice, and representation for women, girls, and gender-diverse people facing housing precarity or housing rights violations.
- More supportive housing to assist women and gender-diverse people and their children out of homelessness.
- Allocate vacant, underused city-owned land, infrastructure and buildings for affordable housing
- Implement a landlord registry to regulate the conditions of available units