

# FAST FACTS



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## **Safe, stable, affordable: the housing needs of women**

**A** new study finds that a lack of access to safe, stable and affordable housing has detrimental effects on women's health. Furthermore, housing policies in Manitoba remain 'gender-blind' and do not consider the needs of women living in poverty. This study contributes to the mounting evidence 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.

*Women Need Safe, Stable, Affordable Housing: a study of social, private and co-op housing in Winnipeg*, released this month from the Women's Health Clinic and the Prairie Women's Health Centre of Excellence, finds a lack of affordable housing places a strain on women's health. Rising housing costs force women to spend their food, clothing, and medication budgets on rent. Women living on low incomes are vulnerable to homelessness and living in sub-standard private market units because they cannot afford proper housing. They have to deal with health risks such as mould and rodent infestation, and risk homelessness and eviction if their apartment is condemned by the Health and Safety Department.

Twenty-nine women living on low incomes participated in the study's three focus groups. The study's gender-based analysis of social, private, and co-operative housing concluded that co-operative housing is a more stable environment for women with low incomes. Of the women living in rental and

public housing, 44 per cent had moved in the past two years, whereas none of the women in the co-op had moved in the same period.

Safety was the number one concern for the women in the study. This was based on many participants' experiences of domestic violence and violence against women. The participants had excellent ideas for improving their housing situations, from conducting safety audits of their buildings, to the importance of youth recreational activities for crime prevention in their neighbourhoods.

The democratic structure of the co-operative allows ideas such as those mentioned above to be heard. The women who lived in the co-op participated in the governance of their building if they wanted to. Through this process, they said they gained organizational, leadership, and communication skills. Membership participation makes cooperatives more cost-efficient. A Canada Mortgage and Housing Corporation study found

housing co-ops cost 40 per cent less to operate than comparable public housing because of the contributions of members and members' sense of ownership.

Housing for low-income people is of particular concern to women, because women form the majority of the poor in Canada; one in five Canadian women live in poverty. Poverty is exacerbated for Aboriginal women, women who are immigrants and refugees, visible minorities, women with disabilities, and senior and young women. For example, in Manitoba, more than half of senior women who live alone

**Co-operative housing  
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women.**



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are poor. Women's poverty also affects their children, if they are parenting. Manitoba has the highest child poverty rate in Canada. Seventy per cent of children in poverty in Manitoba are living with a single mother.

One of the most effective ways to address the feminization of poverty and assist women in becoming self-sufficient would be to develop strong housing policies that address women's housing needs. Housing costs consume a substantial proportion of low-income women's personal income, and as a result, gender-sensitive housing policies are a strategic place from which to combat women's poverty.

However, the most widely accepted policy tool for addressing women's needs – gender-based analysis – is not incorporated in housing policy in Manitoba. The United Nation's Beijing *Platform for Action* and Canada's *Federal Plan for Gender Equality*, advance gender-based analysis as essential to achieving equality of outcomes between women and men and for developing efficient and effective public policies and programs.

Gender-based analysis allows for the examination of policies for different 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 diverse 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.

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 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.

Consider the Affordable Housing Initiative, for example. Through this cost-shared program the federal and provincial governments have set aside \$50 million to increase the supply of affordable housing in Manitoba. The City of Winnipeg has contributed 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 dedicated to building housing for low-income renters. Female-headed households are more likely than male-headed households to be renters and to pay 30 per cent 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. A study by SPR Associates

found that the proportion of female-headed renter households paying 30 per cent or more of their household income on housing increase from 38 per cent to 47 per cent between 1980 and 1995. The AHI does not include women as a specific population it is "targeting" and it does not acknowledge women's particular housing needs, as renters for example.

In the absence of a gender-based analysis as part of the ongoing planning and delivery of the programs, it is doubtful that the housing needs of low-income women will be adequately identified or met in the Affordable Housing Initiative. The invisibility of women is disturbing because it is a missed opportunity to address the detrimental effects sub-standard housing can have on women's lives.

As federal, provincial and municipal governments struggle with addressing the housing crisis in Canada, considerations must be given to the over-representation of women, in their diversity, among low-income people, and the implications this has for housing policies. Our study found that co-operative housing models recognize both a social and economic bottom line and can provide safe, stable and affordable homes for women. More housing such as cooperatives are needed to help women help themselves out of poverty.

--Molly McCracken

*Molly McCracken is the Program Coordinator at the Prairie Women's Health Centre of Excellence. She worked with Gail Watson of the Women's Health Clinic on Women Need Safe, Stable, Affordable Housing (PWHCE project #75). The full study is available online at [www.pwhce.ca](http://www.pwhce.ca).*

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