



# Nowhere To Go

Gender-based violence and housing insecurity in Ontario



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## About us

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The Canadian Centre for Housing Rights (CCHR) is Canada's leading charitable organization working to advance the right to housing. CCHR has worked for over 35 years at the intersection of human rights and housing. We advance the right to housing by serving renters to help them stay housed, providing education and training about housing rights, and advancing rights-based housing policy through research, policy development, advocacy and law reform.

## About this research report

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While there is extensive literature on gender-based violence (GBV) in Canada, a knowledge gap exists in understanding the relationship between GBV and housing insecurity. To address this knowledge gap, CCHR undertook a research project to examine the relationship between GBV and housing insecurity in five Ontario communities: Toronto, Ottawa, Peterborough, Thunder Bay and Lanark County. This report presents key findings from our research with service providers and survivors of gender-based violence or intimate partner violence, along with an analysis of local housing market conditions, that illustrate the ways in which the ongoing crisis of housing affordability in Ontario is impacting survivors' pathways out of contexts in which they are experiencing violence.

## Acknowledgements

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This report was researched and authored by **Sophie O'Manique**, Researcher at the Canadian Centre for Housing Rights.

*This research received ethics approval from the Community Research Ethics Office in Waterloo, Ontario. The ethics materials can be found in Appendix 2 of this report.*

## Table of Contents

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<b>7</b>	<b>Executive Summary</b>
<b>11</b>	<b>Policy Recommendations</b>
11	Affordability Measures
13	Provision of Services and Supports
18	Addressing Discrimination
19	Inclusive and Anti-colonialist Considerations
<b>21</b>	<b>A Note on Terminology</b>
<b>23</b>	<b>Introduction</b>
25	Defining Gender-Based Violence, Intimate Partner Violence and Interpersonal Violence
26	Research Questions
27	Research Sites
28	A Note on Intersectionality
<b>30</b>	<b>Research Methods</b>
30	Literature Review
31	Interviews
33	Survey
37	Housing Market Condition Analysis
37	Limitations
<b>41</b>	<b>Housing Market Conditions Analysis – Community Profiles</b>
42	A Note on Accessing Social Assistance in Ontario
44	Toronto
46	Ottawa
48	Peterborough
50	Lanark County
52	Thunder Bay
<b>56</b>	<b>Findings</b>
71	Survey Findings
73	Survey Responses
<b>77</b>	<b>Discussion of Research Findings</b>
<b>85</b>	<b>Conclusion</b>
<b>87</b>	<b>Glossary</b>
<b>90</b>	<b>List of Tables</b>
<b>90</b>	<b>List of Acronyms</b>
<b>91</b>	<b>Bibliography</b>
<b>98</b>	<b>Appendix 1: Interview Questions</b>
<b>100</b>	<b>Appendix 2: Informed Consent Materials</b>
<b>105</b>	<b>Endnotes</b>



# Executive Summary

## Executive Summary

**44%**

of Canadian women have experienced some form of IPV in their lifetime.

A SURVEY OF

**500**

women and gender-diverse people

experiencing homelessness across Canada found that

**75%**

identified as survivors of GBV.

Gender-based violence (GBV) and intimate partner/interpersonal violence (IPV) are pervasive problems impacting millions of women and gender-diverse people across Canada.

A study undertaken by Statistics Canada found that 44 per cent of Canadian women have experienced some form of IPV in their lifetime.<sup>1</sup> As GBV often occurs in the context of domestic partnerships or other intimate or caregiving relationships, it is safe to assume a significant proportion of GBV occurs in peoples' places of residence. In fact, a survey of 500 women and gender-diverse people experiencing homelessness across Canada conducted by the Canadian Observatory on Homelessness, found that a remarkable 75 per cent of respondents who were experiencing homelessness and/or housing need identified themselves as survivors of GBV ("survivors"),<sup>2</sup> pointing to a strong link between experiences of violence and housing insecurity. Despite the strength, determination and resourcefulness exhibited by these survivors in the face of violence, the housing insecurity engendered by GBV/IPV produces a cascade of other complications for them to overcome – from being uprooted from their community at a time when they might need them most for support, to lost wages due to missing or losing work as they contend with housing insecurity.

From 2023-2024, the Canadian Centre for Housing Rights (CCHR) undertook a research project to deepen an understanding of the relationship between GBV and housing insecurity in Ontario, as well as to understand how the current housing affordability crisis in the province is impacting the housing experiences of survivors in five different communities. These communities are the City of Toronto,<sup>3</sup> the City of Ottawa,<sup>4</sup> Peterborough, Thunder Bay and Lanark County. To understand this relationship, CCHR conducted a literature review, a survey of 102 survivors who had experienced or were experiencing housing insecurity, interviews with 28 people working in service provision for survivors across the five research sites, and an analysis of housing market conditions in each community under study.

## SUMMARY OF FINDINGS

In conducting this research, CCHR found that:

79%



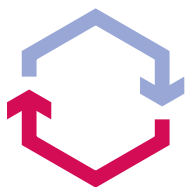
**Unaffordable housing is a significant barrier for survivors:** High housing costs act as a significant impediment for anyone leaving a context in which they are experiencing violence, and when they are leaving emergency or second-stage shelters. Some 79 per cent of survey respondents reported that high housing costs in Ontario's housing market were a barrier to leaving a residence in which they were experiencing violence.

65%



**Survivors are facing a high degree of housing insecurity that originates from their experiences of GBV and is compounded by Ontario's housing affordability crisis:** Survivors are also experiencing a high degree of housing insecurity when they leave emergency shelters. Many are returning to live with abusers or are ending up in other insecure living arrangements. Some 65 per cent of survey respondents reported experiencing housing insecurity when they left emergency shelter housing.

17%



**A lack of affordable housing limits the ability of survivors to leave the places where they experience violence:** Many survivors are either remaining in unsafe housing with their abusers or are returning to live with their abusers after having left, because of a lack of available housing options. Some 17 per cent of survey respondents reported returning to live with their abuser upon leaving emergency shelter housing.

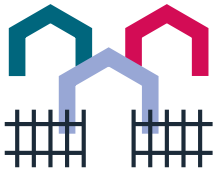
42%



**Survivors are facing a high degree of discrimination when seeking housing in the private rental market:** This is particularly based on race, Indigeneity, gender, sexual orientation, disability and receipt of social assistance. Some 42 per cent of survey respondents reported experiencing discrimination when searching for rental housing in the private market.



10%



**Survivors are facing significant barriers to accessing private rental market**

**housing:** Only 10 per cent of survey respondents who had accessed emergency shelter housing reported finding housing in the private rental housing market. The barriers to accessing private rental market housing include: tight vacancy rates in the rental sector; a lack of affordable housing units; discrimination by landlords; onerous and discriminatory application requirements to rent available units; a lack of housing options that would accommodate children, pets or service animals; a lack of culturally sensitive housing options and; a lack of housing options that meet accessibility needs. In the instances in which survivors can access private rental market housing, interview participants shared that they are often faced with unaffordable and unsafe housing conditions.

0%



**Existing shelter, income and other community supports are inadequate or are not meeting the diverse needs of survivors:**

There are gaps in service availability or appropriate services for people with disabilities, gender-diverse people, newcomers to Canada, Indigenous people and survivors with children. These gaps are more acute in mid-sized, smaller and rural communities. Provincial programming designed to prioritize access to social housing for survivors does not currently result in them being housed. None of the survey respondents reported accessing social housing after leaving emergency shelter housing through the Special Priority Policy (SPP).



**Experiencing GBV and related housing insecurity in smaller and more rural communities poses unique challenges to survivors:**

A lack of transit options limits where survivors can secure new housing and poses additional challenges and expenses for survivors in trying to carry out the necessary activities of daily life. A lack of anonymity in smaller communities can create challenges for securing housing that is not connected to a survivor's abuser. For example, it can be challenging to find housing where the landlord is not known by a survivor's abuser so that the location of the survivor's housing can be kept private.

## Résumé

La violence fondée sur le sexe (VFS) et la violence entre partenaires intimes (VPI), aussi appelée violence interpersonnelle, sont des problèmes omniprésents qui touchent des millions de femmes et de personnes de diverses identités de genre au Canada. Une étude menée par Statistique Canada a révélé que 44 % des Canadiennes ont subi une forme ou une autre de VPI au cours de leur vie (Statistique Canada, 2021a).<sup>1</sup> La VFS se produit souvent dans les partenariats domestiques ou d'autres relations intimes ou relations de soins. On peut donc supposer qu'une part importante de la VFS se produit sur le lieu de résidence des personnes concernées. Une enquête a été menée par l'Observatoire canadien sur l'itinérance auprès de 500 femmes et personnes de diverses identités de genre en situation d'itinérance au Canada. Ses résultats montrent que, parmi les personnes interrogées qui étaient en situation d'itinérance et/ou avaient des besoins de logement, un pourcentage très élevé de 75 % se sont identifiées comme ayant survécu à de la VFS (les « personnes survivantes ») (Schwan et. al. 2021, 65).<sup>2</sup> C'est signe qu'il existe un lien étroit entre les expériences de violence et l'insécurité en matière de logement. Malgré la force, la détermination et l'ingéniosité dont font preuve ces personnes survivantes face à la violence, l'insécurité du logement engendrée par la VFS ou la VPI produit une cascade d'autres complications qu'elles doivent surmonter. Par exemple, ces personnes sont déracinées de leur communauté à un moment où elles pourraient avoir le plus besoin de son soutien. Ou encore, elles peuvent subir une perte de salaire due à l'absence ou à la perte d'un emploi alors même qu'elles luttent contre l'insécurité du logement.

De 2023 à 2024, le Centre Canadien du droit au logement (CCDL) a réalisé un projet de recherche visant à approfondir la compréhension de la relation entre la VFS et l'insécurité du logement en Ontario. L'objectif était aussi de comprendre comment l'actuelle crise de l'abordabilité du logement dans la province se répercute sur les expériences de logement des personnes survivantes dans cinq municipalités : Toronto,<sup>3</sup> Ottawa,<sup>4</sup> Peterborough, Thunder Bay et le comté de Lanark. Pour comprendre cette relation, le CCDL a procédé à une revue de la littérature et à une enquête auprès de 102 personnes survivantes ayant connu ou connaissant l'insécurité du logement. Il a aussi mené des entretiens avec 28 personnes travaillant dans la prestation de services aux personnes survivantes dans les cinq

municipalités à l'étude et analysé les conditions du marché de l'habitation dans chacune d'elle.

## Résumé des constatations

En réalisant cette recherche, le CCDHL a constaté ce qui suit :

### **Un logement inabordable est un obstacle majeur pour les personnes survivantes :**

Les coûts élevés du logement sont un obstacle important pour toute personne fuyant un contexte où elle subit de la violence. Ils le sont aussi pour les personnes qui quittent une maison d'hébergement d'urgence ou de deuxième étape. Environ 79 % des personnes interrogées dans l'enquête ont déclaré que les coûts élevés du logement sur le marché ontarien étaient un facteur qui les empêchait de quitter une maison où elles subissaient de la violence.

**Les personnes survivantes vivent un degré élevé d'insécurité en matière de logement; cette insécurité découle de leur expérience de la VFS et est aggravée par la crise de l'abordabilité du logement en Ontario :** Les personnes survivantes sont également confrontées à une grande insécurité en matière de logement lorsqu'elles quittent les maisons d'hébergement d'urgence. Beaucoup retournent vivre avec leur agresseur ou se retrouvent dans d'autres conditions de vie précaires. Quelque 65 % des personnes interrogées lors de l'enquête ont déclaré avoir été confrontées à l'insécurité du logement lorsqu'elles ont quitté une maison d'hébergement d'urgence.

**Le manque de logements abordables limite la capacité des personnes survivantes à quitter les lieux où elles subissent de la violence :** Faut de logements disponibles, beaucoup de personnes survivantes continuent de vivre avec leur agresseur ou retournent vivre avec cette personne après l'avoir quittée. Environ 17 % des personnes interrogées lors de l'enquête ont déclaré être retournées vivre avec leur agresseur après avoir quitté une maison d'hébergement d'urgence.

**Les personnes survivantes subissent un degré élevé de discrimination dans la recherche d'un logement sur le marché locatif privé :** Cette discrimination est fondée sur la race, le statut d'Autochtone, le sexe, l'orientation sexuelle, la présence d'un handicap ou le fait de bénéficier d'une aide sociale. Environ 42 % des

personnes interrogées lors de l'enquête ont déclaré avoir subi de la discrimination dans leurs recherches pour trouver un logement locatif sur le marché privé.

**Les personnes survivantes se heurtent à d'importants obstacles pour accéder à un logement locatif sur le marché privé :** Parmi les personnes interrogées qui avaient eu accès à une maison d'hébergement d'urgence, seulement 10 % ont dit avoir trouvé un logement sur le marché locatif privé. Les obstacles à l'accès aux logements locatifs privés sont nombreux : faibles taux d'occupation sur le marché locatif, manque de logements abordables, discrimination de la part des propriétaires, exigences onéreuses et discriminatoires pour louer les logements disponibles, manque de logements pouvant accueillir des enfants, des animaux de compagnie ou des animaux d'assistance, manque de logements adaptés à la culture et manque de logements répondant aux besoins d'accessibilité. Quand elles arrivent à accéder à un logement locatif privé, les personnes survivantes sont souvent confrontées à des conditions de logement inabordables et dangereuses, selon les personnes ayant participé aux entretiens.

**Actuellement, les maisons d'hébergement, les revenus et les autres formes de soutien communautaire sont inadéquats ou ne répondent pas aux besoins divers des personnes survivantes :** Pour les personnes handicapées, les personnes de diverses identités de genre, les nouveaux arrivants au Canada, les Autochtones et les personnes survivantes ayant des enfants, il y a des lacunes dans la disponibilité des services ou dans les services adaptés. Ces lacunes sont plus grandes dans les collectivités de taille moyenne, les petites collectivités et les collectivités rurales. Des programmes provinciaux sont conçus pour accorder l'accès aux logements sociaux en priorité à des personnes survivantes. Mais en ce moment ces programmes n'ont pas pour résultat de loger ces personnes. Parmi les personnes ayant répondu à l'enquête, aucune n'a déclaré avoir eu accès à un logement social après avoir quitté une maison d'hébergement d'urgence, dans le cadre de la Politique relative aux ménages prioritaires (PMP).

**L'expérience de la VFS et de l'insécurité du logement qui en découle dans les petites collectivités rurales pose des problèmes particuliers aux personnes survivantes :** Le manque d'options de transport en commun limite les endroits où les personnes survivantes peuvent trouver un nouveau logement. Il entraîne des difficultés et des dépenses supplémentaires lorsqu'elles tentent de mener à bien

les activités nécessaires de la vie quotidienne. Vu le manque d'anonymat dans les petites collectivités, il peut être difficile de trouver un logement qui n'est pas lié à l'agresseur. Par exemple, il peut être difficile de trouver un logement dont le propriétaire n'est pas connu de l'agresseur, de sorte que la nouvelle adresse de la personne survivante demeure confidentielle.

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<sup>1</sup> “The Daily — Intimate Partner Violence in Canada, 2018,” April 26, 2021a. <https://www150.statcan.gc.ca/n1/daily-quotidien/210519/dq210519c-eng.htm>

<sup>2</sup> Schwan, K., A. Versteegh, M. Perri, R. Caplan, K. Baig, and E. Dej. “The state of women’s housing needs and homelessness in Canada: literature review.” *Canadian Observatory on Homelessness* (2020), 65.

<sup>3</sup> The “City of Toronto” refers to the municipality of Toronto (rather than the Greater Toronto Area). The “City of Toronto” includes Old Toronto, Etobicoke, Scarborough, York and North York. This report refers to the “City of Toronto” as “Toronto.”

<sup>4</sup> The “City of Ottawa” refers to the municipality of Ottawa rather than the broader metropolitan region, which is often referred to as Ottawa-Gatineau or the National Capital Region. The “City of Ottawa” is referred to as “Ottawa” in this report.



# Policy Recommendations



## Policy Recommendations

Based on the findings of this research, CCHR has developed the following policy recommendations that aim to improve the housing conditions for survivors through greater affordability measures, improving the provision of services and supports, addressing discrimination, prioritizing those in greatest need and adopting an inclusive and anti-colonialist approach.

### AFFORDABILITY MEASURES

The research found that high housing costs in all five Ontario communities and the lack of affordable housing options are severely impeding the ability of women and gender-diverse people from leaving contexts in which they are experiencing GBV/IPV. The following measures could help to address the current housing affordability crisis.



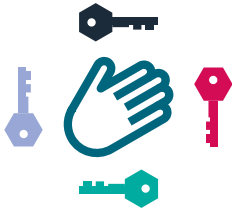
**1. Increase the supply of social housing:** The federal and provincial governments should create more social housing that is protected from market forces and provides permanent and sustainable affordable housing, with rents that are subsidized to ensure affordability based on income, and not at market rates that are also out of reach for many survivors. These units must also be adequate and suitable for different family compositions to protect families from instances where children are apprehended by children's aid societies due to unsuitable housing. Indigenous households and households that are run by single parents with disabilities experience disproportionately high rates of child apprehension based on unsuitable housing. Although some recent federal funding announcements in the Canada Housing Plan presented in April 2024 are meant to support affordable housing, the majority of the funding is directed towards private market incentives intended to build more housing that will not be affordable to communities most in need, such as people fleeing a context of GBV/IPV.

In addition to more investments in social housing, all levels of government must collaborate to ensure that more affordable and non-profit housing options are created. The provincial government should work with municipalities to encourage the development of non-profit and co-operative housing to provide more affordable housing options for lower-income households.



**2. Attach affordability requirements to funding for private sector developers:**

Most of the federal government’s recent funding commitments have been directed towards the private market to build more supply, following the logic that the creation of more housing supply will lower rental prices. However, studies have shown that more rental supply does not guarantee more affordable housing.<sup>5</sup> We therefore recommend that government support for private sector rental housing development be conditional on affordability requirements that are co-developed with affected groups and that meet the needs of lower-income renters.



**3. Expand programs that preserve affordable housing:** It is estimated that for every affordable unit that is created in Canada, 16 affordable units are lost.<sup>6</sup> The federal government should expand programs to preserve affordable housing. This includes the Canada Rental Protection Fund which was recently announced to support non-profit organizations and other partners in identifying and purchasing affordable private market buildings at risk of rent increases and renter displacement, so that they can maintain tenancies and keep rents affordable in those units over the long term.



**4. Amend the Ontario Residential Tenancies Act (RTA) to increase affordability:**

Ontario has some rent regulation measures in place, however there are significant exemptions that apply to residential units that were first occupied after November 15, 2018. For those units, landlords can increase the rent for existing tenants on a yearly basis by amount they like. In addition, vacancy decontrol allows landlords to increase the rent for new tenants by any amount they like. These current measures contribute to the lack of affordable housing options. To address this issue in the short term, legislative changes should be made to the RTA to remove the exemption to rent regulation, and implement vacancy control measures, so that rents can be affordable for renters when they rent a new unit and remain affordable in the long term.



**5. Address the financialization of housing:** The financialization of housing is a key driver of the housing affordability crisis. Measures should be implemented to address the financialization of housing and real estate speculation, including a targeted capital gains tax, rigorous affordability requirements for newly acquired rental housing, prevention of renoventions and unwarranted rent increases, restrictions on large-scale acquisitions of rental housing stock, and providing the right of first refusal of any purchase of rental housing to local governments or non-profit organizations who will develop social or affordable housing.

## PROVISION OF SERVICES AND SUPPORTS

The research found several gaps in services and supports that create barriers for people leaving a residence in which they are experiencing GBV/IPV. The following recommendations can help fill those gaps.



**1. Fund targeted programs for women and gender-diverse people, while reducing barriers to access:** When the National Housing Strategy (NHS) was launched in 2017, it incorporated a gender-based analysis plus lens (GBA+) and identified women and children fleeing violence as a prioritized group. At the time, the federal government made a commitment to dedicate 25 per cent of NHS investments to housing initiatives for women and girls. Seven years into the implementation of the NHS, significant gender equity gaps have been found in the investments and programs, and programs have largely failed to meet the needs of women and gender-diverse people fleeing violence.

For example, the largest funding program, now called the Apartment Construction Loan Program, has not set any specific requirements that any amount of funding be dedicated to providing housing for women and girls. There are no funding programs that target women and people fleeing GBV/IPV, while only two of the NHS funding programs mention housing for vulnerable populations. These programs have therefore failed to meet the housing needs of women and women-led families.

Other issues include a lack of investment in emergency homeless shelters and beds for women and gender-diverse people across the country, with the majority of funding invested in men's shelters. Small organizations, non-profits, housing providers and service providers that focus on women have also reported barriers in accessing capital investment programs that are available. Barriers include

being unaware of the funding available, the prohibitive cost of applying for funding, or not being eligible for funding due to existing agreements with the province or territory. These organizations have the best understanding of the needs of the women and gender-diverse people they serve, and these barriers limit their ability to expand their support and housing. The federal government's recently announced Housing Action Plan did not include targeted funding programs for women and gender-diverse people.

To address these issues, programs under the NHS need to be redesigned to include funding streams that target the creation of genuinely affordable housing that meets the needs of women and gender-diverse people, women-led households, and women and gender-diverse people who are fleeing GBV/IPV. Barriers that prevent organizations from accessing existing funding should be removed and the application processes must be streamlined. Investments in emergency shelters and shelter beds for women and gender-diverse people need to be increased.

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## **2. Expand funding and criteria for the Canada-Ontario Housing Benefit (COHB):**

The COHB was launched in 2020 to support households experiencing housing need. The amounts given under the benefit have long been insufficient, and that is especially the case now as people contend with higher housing and food costs.<sup>7</sup> People have also reported experiencing limited access to the benefit and facing barriers accessing rental housing when using it. Benefit levels should be increased to meet the actual need of households. It is also recommended that the program be made more accessible and the criteria more flexible. Specifically, people should be allowed to remain on the waitlist for subsidized housing while they access the COHB, and recipients of social assistance should have access to COHB. Finally, the federal and provincial governments, who jointly fund COHB, should commit to funding the program for a specific period, to provide survivors with clarity on how long they can expect to receive the benefit and prepare for when they will stop receiving it.





**3. Change the definition of homelessness in current programs to include hidden homelessness and survivors who are unable to leave contexts in which they are experiencing GBV/IPV:** Canada's largest funding program to address homelessness, called Reaching Home, has prioritized addressing chronic homelessness. Chronic homelessness focuses on measuring homelessness data based on shelter occupancy, visible homelessness, and people not having a permanent address for a period of time. This definition does not capture the hidden homelessness that survivors experience to high degrees either before or after accessing emergency shelters. It also does not include survivors who are forced to remain in residences in which they are experiencing violence because there is nowhere else for them to go. Reaching Home and other government programs should change the definition of homelessness to include hidden homelessness and survivors who are forced to remain in housing with their abusers, so that the programming reflects the lived experience of survivors. This would enable survivors' needs to be addressed and for them to access the services and benefits currently reserved for people experiencing chronic homelessness.



**4. Increase investments in existing services:** More funding should be provided to existing shelters and services to address challenges serving people fleeing GBV/IPV, such as difficulties with staff retention due to inadequate pay and burn out, and a lack of beds and space to host beds.



**5. Create second-stage shelters in smaller communities:** The research showed that in smaller communities, there are limited beds in violence against women (VAW) shelters, limited and in some instances no emergency shelters specific to women and gender-diverse people, and that women and gender-diverse people do not feel safe accessing co-ed shelters. Many gender-diverse people also do not feel safe accessing VAW shelters or women's shelters. Further, in these communities there is limited second-stage shelter housing for survivors. While the long-term goal is to have affordable housing options so that people fleeing GBV/IPV can secure permanent safe housing, more second-stage shelters need to be created in smaller communities to address the interim and immediate needs of people who need to leave a situation in which they are experiencing GBV/IPV.



**6. Increase social assistance rates:** Social assistance rates for the Ontario Disability Support Program (ODSP) and the Ontario Works (OW) program have not increased significantly in Ontario in many years and have not kept up with inflation or the actual cost of living. This is a barrier that prevents survivors from securing safe and affordable housing. Rates must be increased to provide benefit amounts that are commensurate with real housing costs.



**7. Reduce barriers in accessing social assistance:** Survivors face barriers to accessing ODSP and OW. For example, survivors are sometimes arrested and charged when they respond to their abuser and defend themselves. While they are incarcerated, they stop receiving their benefit and may lose their housing as a result. Regulations must be changed to close this gap which can drive survivors into homelessness. Further, some individuals face barriers in accessing their benefits if they have not filed their taxes. Individuals who are particularly vulnerable should be able to access benefits if they have not completed their taxes so that they can address their immediate needs. Automatic tax filing programs should be considered for groups with higher needs. Though the federal government has introduced a limited automatic tax filing program (Majors 2024), the program should be made available to more communities in need.



**8. Amend the Special Priority Policy (SPP) application process:** The report details how the onerous requirements of the SPP application process for subsidized housing creates barriers to accessing it. The application process should be amended to reflect the actual experiences and pathways taken by survivors to escape violence. This includes less onerous requirements around documentation, extending the timeframe within which people can apply beyond the current three months, and amending the criteria to reflect the instances in which a survivor may not have been living with an abuser but may still be unsafe in their current housing and need to leave.





**9. Reduce barriers to accessing subsidized housing:** The research shows that the requirements for accessing subsidized housing create barriers to accessing housing for survivors. Changes should be made to remove these barriers, including not removing people from the waitlist if they do not update their information. People on the waitlist should be contacted if any information needs to be updated. The onus should not be on the survivors and other communities to update this information, and they should not be penalized by being removed from the waitlist as a result.

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**10. Introduce safe at home programming:** Given the risk of homelessness and precarious housing that women and gender-diverse people fleeing GBV/IPV experience, as well as the disruption to the lives of families and children, provincial governments should consider introducing “Safe at Home” programming. Through the combination of legal tools, wrap around supports and other safety measures, these programs work to remove the abuser from the home and allow the survivors and their families to remain housed and be safe. These programs have been successful in communities in the United Kingdom and Australia.<sup>8</sup> The government should work with the necessary partners to explore introducing Safe at Home programming in communities in Ontario.

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**11. Collect more data in rural and remote areas:** The research shows that despite the high levels of homelessness in remote communities such as Lanark County, there are significant gaps in the data that provide information on the depth of housing and homelessness challenges. Data gathering is an important step in identifying the housing needs and homelessness challenges experienced by disadvantaged groups, including survivors. Strong and accurate data that reflects the experiences of women and gender-diverse people can help governments develop more targeted solutions and programming. Data collection methods and tools can be developed by local governments in partnership with local organizations serving communities. Data collection should be disaggregated based on gender, and collection methods should include women and gender-diverse people who are experiencing hidden homelessness. Additionally, data collection within Indigenous communities should be Indigenous-led.

## ADDRESSING DISCRIMINATION

The research found that survivors are facing a high degree of discrimination in seeking housing in the private rental market, particularly based on their race, gender, sexual orientation, disability and receipt of some form of social assistance. The following measures can be implemented to address discrimination.



**1. Establish monitoring and enforcement mechanisms:** The provincial government should establish a system for monitoring, investigating, and meaningfully enforcing Human Rights Code protections related to housing. The role of the Rental Housing Enforcement Unit can be strengthened and expanded as part of this initiative.



**2. Provide no-fee guarantor services to support survivors:** In many instances, a lack of credit history or guarantor acts as a barrier to survivors in accessing housing, especially in the instance that they have experienced financial abuse or if they are coming from an Indigenous reserve. Knowing this, the federal and provincial governments should establish no-fee guarantor services to support survivors in accessing housing in the private rental market.



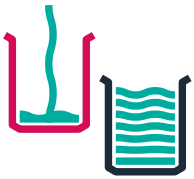
**3. Investigate the scope of discrimination:** The provincial government should fund and undertake initiatives to investigate the nature, scope, and impact of discriminatory housing practices against survivors and other equity-deserving groups across the province, to develop targeted programs and solutions.



**4. Restore funding to the Human Rights Tribunal of Ontario:** The provincial government should increase funding to the Human Rights Tribunal of Ontario to ensure that it can deal with complaints of discrimination in an adequate and timely manner.

## INCLUSIVE AND ANTI-COLONIALIST CONSIDERATIONS

Any policy solutions put in place to address the current deficiencies in the housing and shelter system must prioritize the groups that are in greatest need. They must also be alert to the specific experiences of Indigenous and gender-diverse people and employ an anti-colonialist lens.



**1. Increase targeted services for groups in greatest need:** This research reveals that there is a need for more services and shelters that target 2SLGBTQA+ people, newcomers, people with disabilities, and Indigenous women, particularly in remote and rural areas. The federal government's Reaching Home funding stream can be used to create more specialized shelters and services. There is currently an Indigenous Homelessness stream within Reaching Home which funds Indigenous organizations located in urban centers, and some Self-Governing First Nations and national or regional representatives of First Nations, Métis, and Inuit. That program should be expanded to provide more support to Indigenous service providers, including in rural and remote areas.

Although the federal government should prioritize creating permanent affordable and supportive housing that is accessible to survivors, investments in targeted emergency services are also needed to meet their urgent needs in the short term.



**2. Increase accessible housing:** The research has shown that survivors who require accessibility modifications in their housing due to a disability have fewer housing options in an unaffordable market. The federal and provincial governments must therefore invest more in creating accessible housing options that will also be affordable in the long term. For instance, this can be done at the federal level by including targets for accessible housing units in the funding streams for affordable housing. When the government invests in social housing, it should invest in the creation of new units that employ the principals of universal design.



**3. Be alert to the experiences of Indigenous women and gender-diverse people:**

In developing solutions, policymakers must be alert to unique experiences of Indigenous women and gender-diverse people. Violence against Indigenous women is a major crisis in Canada, and they are more likely to experience violence than non-Indigenous women. Indigenous women and gender-diverse people experience structural violence because of settler-colonialism. Settler-colonial policies have created cultural disruptions that have resulted in an increased risk of GBV. These policies continue to be interwoven into today's political and economic fabric. Indigenous People also experience disproportionately higher rates of homelessness and child apprehension by child welfare services. All of these factors affect how Indigenous women and gender-diverse people experience GBV/IPV and interact with existing programs and must be given special consideration in the development of policy solutions.



**4. Increase investments in For Indigenous, By Indigenous housing:** Given that Indigenous women and gender-diverse people are at a greater risk of experiencing GBV/IPV and homelessness and experience greater barriers to accessing affordable housing, more For Indigenous, By Indigenous housing is needed that is affordable and culturally adequate. The federal government has allocated \$4.3 billion over seven years to an Urban, Rural, and Northern Indigenous housing strategy. More funds need to be invested in the strategy to truly meet the depth of housing need. It is estimated that \$4.3 billion to \$5.6 billion is needed per year over a period of 10 years to adequately meet the current Indigenous housing need after a long history of inadequate and inappropriate funding.<sup>9</sup>

## A Note on Terminology

**From here on, definitions of the terms that are underlined can be found in the glossary at the end of this report.**

This report refers to people who have experienced gender-based violence (GBV) and intimate partner/interpersonal violence (IPV) as “survivors.” This term is widely preferred over the framing of people who have experienced gender-based violence as “victims” and reflects the strength, determination, and resourcefulness that people who have experienced GBV/IPV.<sup>10</sup>

No community is homogenous, and there is an ongoing discussion in the disabled community about the use of terminology in conversations about disability and people with disabilities.<sup>11</sup> Reflecting this, many people in the disability community prefer to refer to identity first (i.e., disabled person or disabled people) whereas others prefer to refer to the person first (i.e., person/people with a disability). This report opts to use both terms in acknowledgement and respect of the fact that different people may choose to self-identify in different ways.

Finally, in acknowledgement that gender-based violence can take place in many different residential and institutional settings, and that the word *home* means many different things for many different people, this report generally avoids discussing GBV/IPV as occurring in the home. Instead, this report refers to GBV as occurring in residential or institutional contexts or settings.

# Introduction



## Introduction

Gender-based violence (GBV) and intimate partner/interpersonal violence (IPV) are pervasive problems impacting millions of women and gender-diverse people across Canada. A study undertaken by Statistics Canada found that 44 per cent of Canadian women have experienced some form of IPV in their lifetime.<sup>12</sup> Experiences with GBV and IPV are not borne equally across different groups.

Indigenous women experience IPV disproportionately, with six in 10 having experienced physical or sexual assault in their lifetimes.<sup>13</sup> Women with disabilities also disproportionately experience IPV, with 55 per cent reporting having experienced a measure of IPV over the course of their lives,<sup>14</sup> and other studies having detected even higher rates of violence for women with developmental disabilities.<sup>15</sup> Evidence further suggests that newcomer women are at higher risk of experiencing GBV.<sup>16</sup> Finally, gender-diverse people experience disproportionate levels of GBV and IPV, with 58.9 per cent of trans people over the age of 15 in Canada having reported experiencing GBV.<sup>17</sup> Another study carried out in 2019 found that three out of five trans women above the age of 16 have experienced IPV.<sup>18</sup>

The impacts of the COVID-19 pandemic on levels of GBV remain unclear, however emerging data convincingly suggests that the incidence and severity of IPV were intensified by the pandemic, as people were increasingly confined to their housing and experiencing an array of new stressors.<sup>19</sup> Given that these experiences often go unreported, and that we do not yet have comprehensive data that reflects the pandemic emergency measures context, it is very likely that the figures cited do not fully reflect the extent of GBV in Canada over the last several years.

In Canada, there have been some recent efforts by different levels of government to address the high levels of GBV faced by women and gender-diverse people. In 2022 the federal government initiated a National Action Plan to End Gender-Based Violence, committing over \$500 million dollars over five years to the

provinces and territories to bolster and implement programming for survivors. City councils across Ontario have also moved to declare GBV an epidemic in their communities. Despite these developments, survivors continue to face a range of barriers to accessing services that are designed for them, and to leaving the residential and institutional settings in which they are experiencing GBV.

As GBV often occurs in the context of domestic partnerships or other intimate or caregiving relationships, it is safe to assume a significant proportion of GBV occurs in peoples' places of residence. A survey of 500 women and gender-diverse people experiencing homelessness across Canada conducted by the Canadian Observatory on Homelessness found that a remarkable 75 per cent of respondents who were experiencing homelessness and/or housing need identified themselves as survivors of GBV,<sup>20</sup> pointing to a strong link between experiences of violence and housing insecurity. The survey also found that "experiencing a breakup was the primary reason that women and gender-diverse people lost their most recent housing."<sup>21</sup> This suggests that for many housing-insecure women and gender-diverse people in Canada, maintaining housing is predicated on maintaining a partnership. Meanwhile, on any given day in Canada, more than 700 people trying to access shelters for survivors of violence are turned away.<sup>22</sup> This figure alone speaks to the scale and scope of the problem of housing insecurity engendered by GBV/IPV in Canada. It also reflects a paradigm of service provision in Canada in which the onus to leave a violent household is most often placed on the survivor rather than the perpetrator of violence. This is all occurring in a context in which communities across the country are experiencing rapidly rising housing costs, both in the home ownership and rental sectors.

In other countries, the relationship between GBV and housing insecurity is well established. In Canada the data remains limited, however several studies trace the experiences of survivors facing housing insecurity,<sup>23</sup> and service provision for survivors experiencing homelessness.<sup>24</sup> The housing insecurity engendered by GBV/IPV produces a cascade of other complications for survivors – from being uprooted from their community at a time when they might need their support the most, to lost wages due to missing or losing work as they contend with housing insecurity. This research set out to deepen understandings of the relationship between GBV and housing insecurity in Ontario as well as to understand how the current housing affordability crisis is impacting the experiences of survivors in five different communities. These communities are the City of Toronto, the City of Ottawa, Peterborough, Thunder Bay and Lanark County.

**In examining these dynamics, this study found:**

- Survivors are facing a high degree of housing insecurity that originates from their experiences of GBV and is compounded by Ontario's housing affordability crisis.
- When survivors leave residences in which they are experiencing violence, they are facing high barriers to accessing alternative housing.
- Many survivors are returning to live with their abusers because of a lack of available housing options.
- In the instances in which survivors can access private rental market housing, they are often contending with unaffordable and unsafe housing conditions.
- Existing shelter, income and other community supports are inadequate or are not working for many survivors.

## **Defining Gender-Based Violence, Intimate Partner Violence and Interpersonal Violence**

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This report employs the definition put forth by *Women and Gender Equality Canada (WAGE)*. According to WAGE, GBV can be understood as:

*“Violence based on gender norms and unequal power dynamics, perpetrated against someone based on their gender, gender expression, gender identity, or perceived gender. It takes many forms, including physical, economic, sexual, as well as emotional (psychological) abuse.”<sup>25</sup>*

This report employs this definition because it reflects the broad range of experiences that can fall under the umbrella of GBV. It is also inclusive of the experiences of gender-diverse people who face a high incidence of GBV based on their gender expression, gender identity or perceived gender.

This definition also acknowledges that gender is socially constructed, meaning that gender is something that is a product of societal norms, in contrast with the term “sex” which refers to biological attributes.

Intimate partner violence, also often referred to as domestic violence, is defined by WAGE as:

*“Physical, sexual, emotional (psychological) or financial harm done by a current or former intimate partner(s) or spouse(s). Intimate partner violence can happen in a marriage, common-law or dating relationship; in a heterosexual or LGBTQ2 (lesbian, gay, bisexual, transgender, queer, and Two-Spirit) relationship; at any time in a*

*relationship, including after it has ended; and, whether or not partners live together or are sexually intimate with one another.”<sup>26</sup>*

Much of what can be considered IPV can also be considered GBV. However, not all GBV can be considered IPV, in that GBV does not occur exclusively within the context of intimate partnerships. This is why this report also employs the term “interpersonal violence” to understand instances of GBV that occur in other intimate relationships that are not captured by the definition of intimate partner violence.

Disabled people have unique vulnerabilities to GBV in the context of caring relationships that are not intimate or romantic partnerships. Because we live in an ableist society, people with disabilities may be more financially and socially dependent on others in a way that can leave them more vulnerable to abuse. DAWN Canada highlights that one form this abuse can take is being prohibited by caregivers from using assistive devices.<sup>27</sup> To address the experiences of people living with disabilities who are subjected to violence from caregivers and/or in institutional settings, Powers and colleagues put forth the term “interpersonal violence.”<sup>28</sup> This report uses intimate partner violence and interpersonal violence interchangeably to be inclusive of the range of circumstances in which disabled people might experience violence.

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## Research Questions

Recognizing that in Ontario, the onus is generally upon survivors to extricate themselves from a context in which they are experiencing violence, this research set out to answer:

1. To what extent do high housing costs impede the ability of women and gender-diverse people in Ontario to leave contexts in which they are experiencing GBV/IPV?
2. How do different housing market conditions and characteristics (ex. differentials in housing market costs and conditions, different rental market vacancy rates etc.) differently impact the ability of women and gender-diverse people to leave domestic partnerships in which they are experiencing GBV?
3. How has the COVID-19 pandemic and associated shifts in housing market conditions impacted pathways out of contexts in which women and gender-diverse people are experiencing violence?

## Research Sites

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This research took a quantitative and qualitative mixed-methods approach to examine these dynamics in five Ontario communities of different sizes and experiencing different housing market conditions. The five communities under study were the City of Toronto, the City of Ottawa, Peterborough, Thunder Bay and Lanark County.

In examining this issue in two large cities, one rural community and two mid-size cities that are surrounded by smaller, rural communities, the selected research sites endeavor to be reflective of housing dynamics in a wide range of Ontario communities. A more comprehensive discussion of the research sites is available in the community profiles that will follow.



## A Note on Intersectionality

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This research takes an intersectional approach to grasp how different groups are experiencing the dynamics being discussed in this report. Intersectionality is a term coined by legal theorist Kimberlé Crenshaw to understand how different identities can overlap and intersect to create different modes and degrees of oppression.<sup>29</sup> In her pioneering work “Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Antidiscrimination Doctrine, Feminist Theory and Antiracist Politics,” Crenshaw raises concerns about approaches that challenge discrimination and racism through a singular lens. Crenshaw argues that these approaches understand discrimination based on race, class, gender and sexuality as discrete rather than overlapping. Instead, Crenshaw proposes that to understand the true character of discrimination and oppression based on identity, we must consider how different identities can overlap to create new and deeper forms of marginalization.

To illustrate the importance of intersectional analysis, Crenshaw provides the example of the experience of a white woman, who may experience discrimination based on her gender identity. Crenshaw convincingly contends that this experience is very different from the experience of a Black woman, who is likely to experience discrimination on the basis of both her gender and her race. Here, Crenshaw argues against approaches that “... focus on the most privileged group members, marginalizes those who are multiply burdened, and obscures claims that cannot be understood as resulting from discrete sources of discrimination.”<sup>30</sup> As such, our study uses an intersectional framework to try to understand the varied experiences of women and gender-diverse people who face different and unique vulnerabilities to GBV/IPV and housing insecurity.



Nowhere To Go



# Research Methods



## Research Methods

To answer the research questions outlined above, this research employed both quantitative (a survey) and qualitative (a literature review, interviews, and housing market condition analysis) methods.

### Literature Review

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This research project began with a literature review of the academic, primary-source literature on GBV/IPV and housing insecurity in Canada since 2010. Though several relevant articles from before 2010 were surveyed, the literature review focused on materials that capture the contemporary dynamics relevant to the study. Because the literature that focuses specifically on GBV/IPV and housing insecurity in Canada is somewhat limited, the decision was made to consider research studies on this topic undertaken outside of academic channels by relevant think tanks and advocacy organizations.

After articles and reports were gathered from initial keyword searches, non-systematic citation searches of the materials gathered were carried out to gather more relevant literature. The search found several review articles that included studies from Canada and elsewhere, but because of the minimal number of studies from Canada that were included in these articles, it was decided not to include them in this literature review.

The literature review found several key gaps in the literature and opportunities for further research. First, much of the literature focused on urban areas, with only a limited number of studies considering the experiences of survivors in rural communities. This limited focus on rural experience means that we cannot have a firm understanding of the dynamics in rural communities and cannot create interventions that take into account unique needs of survivors in rural and remote communities.

Second, we know that some groups are more vulnerable to GBV/IPV and related housing insecurity than others. Yet there are limited studies that expound on the unique experiences of specific groups. In particular, the experiences of elderly women, disabled people and gender-diverse people are not well attended to in the literature. Further, the studies focused on the experiences of Indigenous people and newcomers to Canada tend to be geographically situated in major urban areas, meaning we do not have a grasp of the experiences of Indigenous people and newcomers in smaller communities where services tend to be more

fragmented. Finally, the experiences of 2SLGBTQA+ people are not well attended to in the literature. These omissions mean that we cannot fully grasp the ways in which different groups experience these dynamics differently in Canada.

Finally, there are very limited analyses of GBV/IPV and experiences of housing insecurity that are situated in the context of Canada's ongoing housing affordability crises. Further, partly as a function of it being so recent, there are not yet analyses that situate the rise in GBV/IPV that accompanied the COVID-19 pandemic in the accompanying housing affordability crises that became more acute in communities across the country.

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## Interviews

In the winter of 2024, CCHR carried out 28 semi-structured interviews with individuals working in service provision for survivors of GBV across the five aforementioned research sites. Interviews were an hour long and took place over the phone or Zoom. CCHR secured interview participants by reaching out to various client serving agencies in each community that serve populations who are particularly vulnerable to GBV. These included what are referred to as "violence against women emergency shelters" or "VAW shelters" in Ontario, shelters for Indigenous women, family shelters, second-stage shelters, co-ed emergency shelters, drop-in centers, community health clinics, services for women and gender-diverse people who have experienced or are likely to experience criminalization, services for newcomers, and services for youth aged 18 to 24.

All of the organizations represented in the interviews had a mandate that included the provision of services to women and gender-diverse people. CCHR was careful to select interview participants who could speak to the range of experiences of survivors of diverse backgrounds and placed emphasis on reaching out to service providers who work with minoritized populations such as Indigenous people, newcomers, people with disabilities, racialized groups, 2SLGBTQA+ people, individuals who have experienced criminalization and single parent families. CCHR interviewed individuals working both in management and front-line capacities.

Of the interviewees, 19 worked in front-line service roles and nine worked in management capacities. CCHR conducted seven interviews in the City of Toronto, five interviews in the City of Ottawa, six interviews in Thunder Bay, six interviews in Lanark County and four interviews in Peterborough.

**The interview questions focused on:**

- Housing market dynamics experienced in each community and how they have changed over time.
- The housing journeys of survivors who were able to leave residences or settings in which they were experiencing violence.
- Barriers to survivors accessing housing.
- How these dynamics have shifted as housing costs have increased in Ontario over the last decade.
- How the pandemic impacted the work of service providers and experiences of survivors as they relate to housing.

The interview questions can be found in Appendix 1. The informed consent materials can be found in Appendix 2.

Upon completion of the interviews, the interviews were transcribed and analyzed using an open coding system in Microsoft Excel for key and common themes – both in each research site and across the five research sites. To ensure that the findings reflected the experiences and concerns of individuals working in the sector, preliminary interview findings were shared with the interview participants, alongside a short feedback survey. Where appropriate, the feedback was then incorporated into the interview findings.

## Survey

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### A WEB-BASED SURVEY IN

**5**  
research sites

through community organizations.

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### THE SURVEY GARNERED

**102**  
responses

and took approximately

**10**  
minutes

to complete.

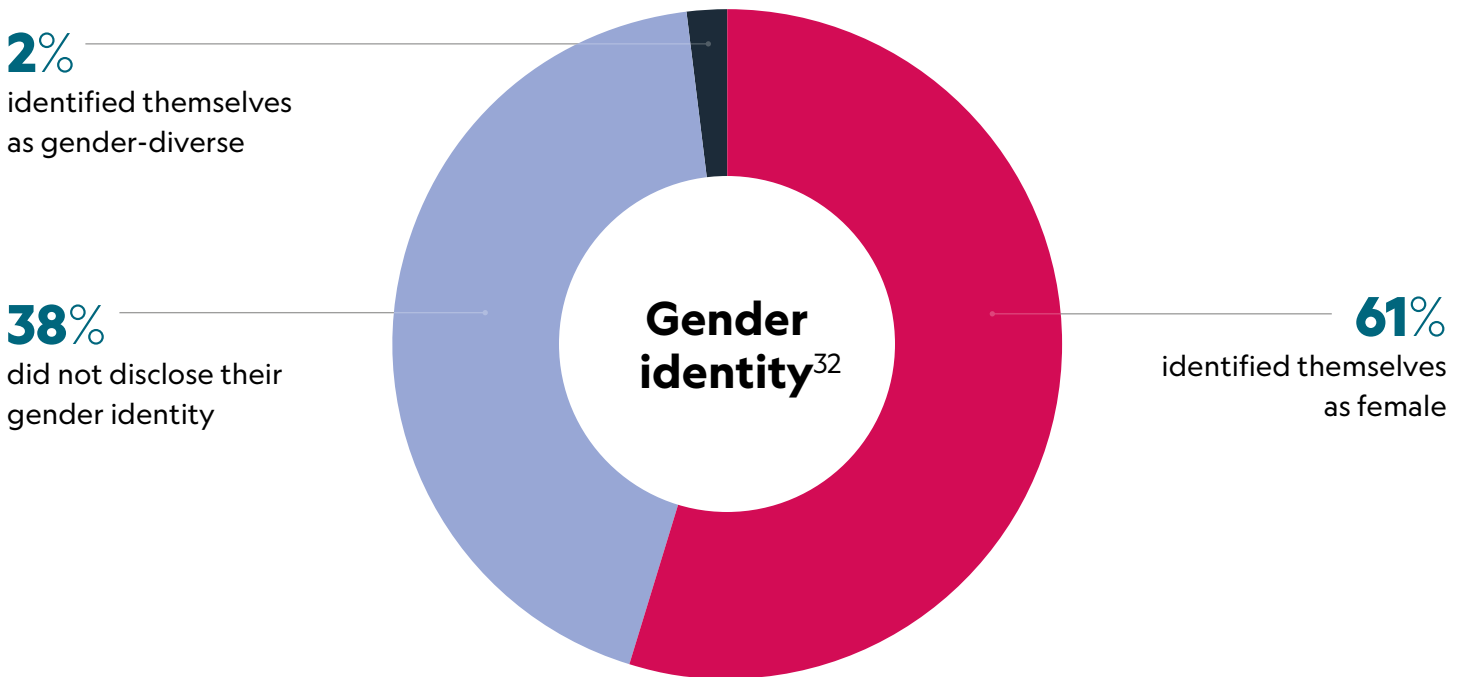
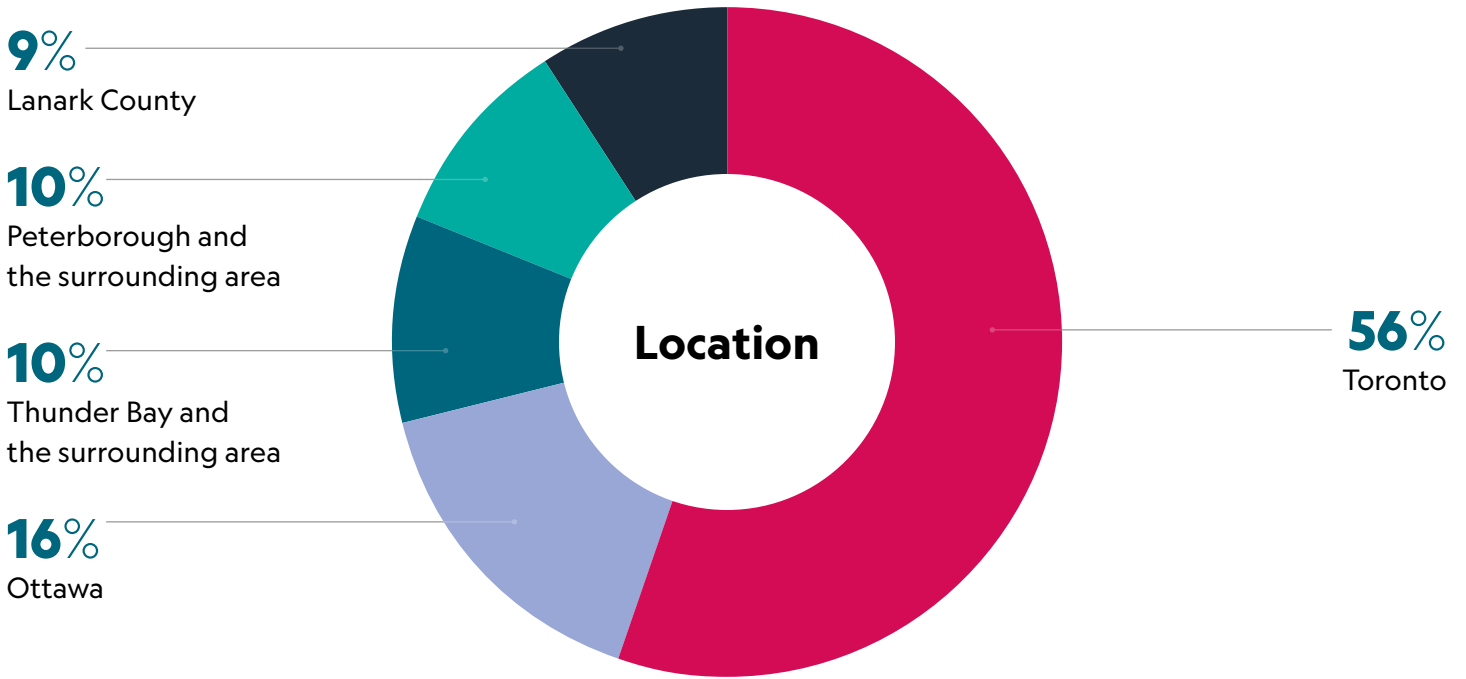
To gather the experiences of women and gender-diverse people who have experienced GBV/IPV and related housing insecurity, CCHR distributed a web-based survey in the five research sites through community organizations that provide services to the targeted participants. In the larger communities where there were a multitude of services targeted at different populations, we focused on organizations with mandates to provide services for a range of populations to ensure a diversity of survey respondents and understand the experiences of newcomer, disabled, 2SLGBTQA+ and racialized populations. The survey took approximately 10 minutes to complete and was compensated with a \$20 gift card.

The survey questions focused primarily on experiences accessing emergency shelter programming and housing after leaving a context in which the participant was experiencing GBV/IPV. The survey garnered 102 responses. The survey responses were then analyzed using the statistical computing software R that is a popular software for survey data analysis.

Because of the limited sample size and the five communities included, we opted to group the communities under study into large cities (Toronto and Ottawa) and small or mid-sized communities (Peterborough, Thunder Bay, and Lanark County). In the results we share the instances in which there was enough evidence to suggest a given dynamic. In some instances, sample sizes were too small to provide reliable evidence to report certain dynamics based on demographics.<sup>31</sup>

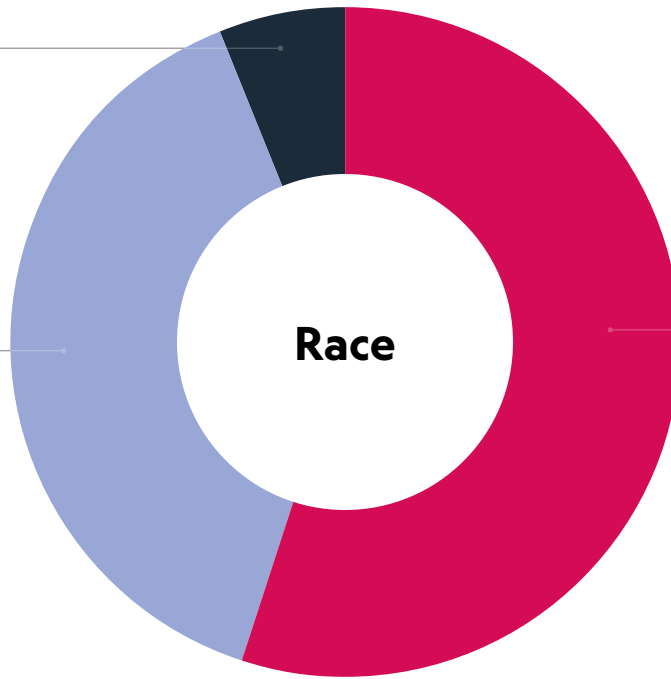
## SURVEY PARTICIPANT DEMOGRAPHICS

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**6%**  
did not disclose their race

**39%**  
identified themselves  
as white



**55%**  
identified themselves  
as members of  
a racialized group

**1%** were 61-65

**3%** did not  
disclose their age

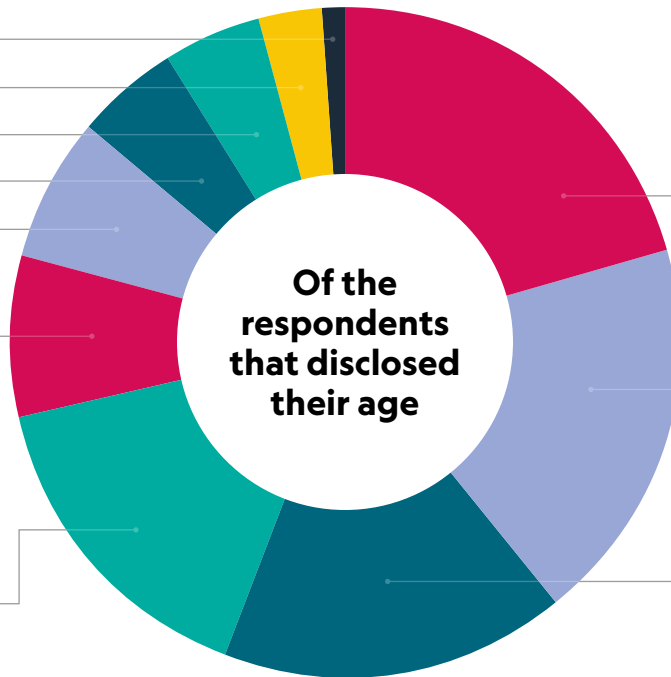
**5%** were 56-60

**5%** were 18-25

**7%** were 51-55

**8%** were 56-50

**16%** were 31-35



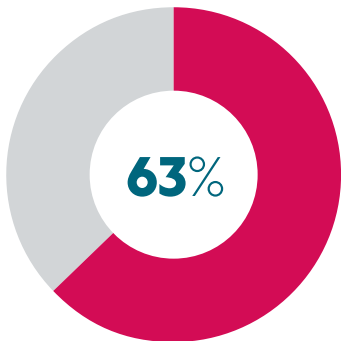
**21%**  
were 36-40

**19%**  
were 41-45

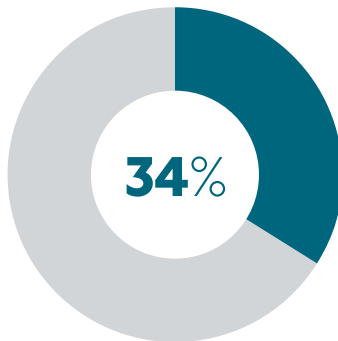
**17%**  
were 26-30

In addition:

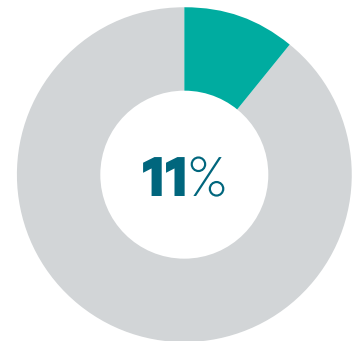
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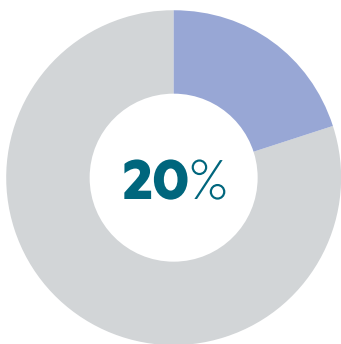
of respondents disclosed that they had **children**



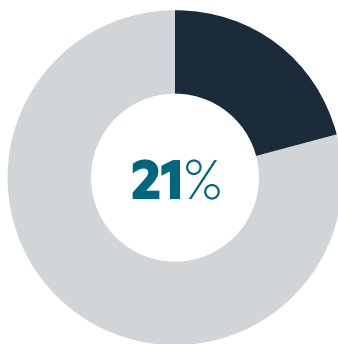
of respondents disclosed that they had a **disability**



of respondents disclosed that they had a **disability and were Indigenous**



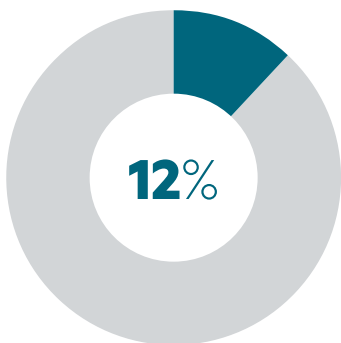
of respondents disclosed that they had a **disability and children**



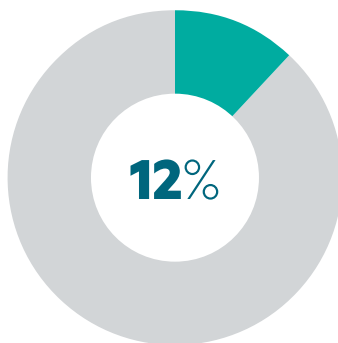
of respondents disclosed that they lived with a **chronic condition**



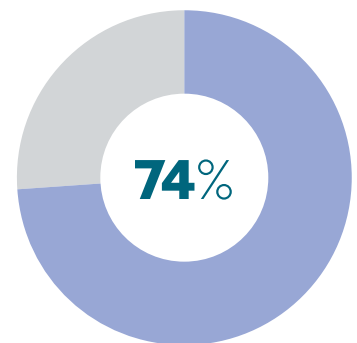
of respondents disclosed that they are **Indigenous**



of respondents disclosed that they are **Indigenous and had children**



of respondents disclosed that they are **newcomers to Canada**



of respondents disclosed that they had **previously or were currently accessing emergency shelter housing**



## Housing Market Condition Analysis

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To contextualize the data collected in the interviews and questionnaire, CCHR conducted an in-depth scan of housing market conditions in each community under study. These analyses can be found in the community profiles. Creating these community profiles allowed for an understanding of how housing market conditions are impacting the housing pathways in different communities. The housing market conditions analysis drew on the following data sources to create the community profiles that can be found in the coming pages:

- Demographic factors: Population composition by gender, race, newcomer status, and economic indicators such as median incomes and the disparity between the incomes of men and women.
- Composition of the housing market: vacancy rates, units of rental housing, average rents, proportion of individuals living in renter-occupied versus owner-occupied housing, and proportion of renters living in social housing.
- Core housing need and proportion of renters spending more than 30 per cent of their income on housing in each jurisdiction.
- Local media articles to discern the most pressing housing issues in each specific community.
- Currently available rental market listings.

## Limitations

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### SURVEY

There are several limitations of conducting a web-based survey. Conducting a web-based survey has the potential to limit the access of those who do not have access to an electronic device, and it has been established that telephone and web-based surveys often under-represent marginalized and equity-deserving groups (McLafferty 2010, 60). This was a concern in conducting this survey which focused on the experience of marginalized groups. To mitigate the limitations of web-based survey distribution, we worked directly with partner organizations who in some instances provided a tablet so that clients accessing services could participate in the survey. Nonetheless, most responses likely originated from individuals who had access to their own device.

While CCHR endeavored to include a diversity of experiences in the survey by reaching out to organizations that direct their services towards a range of

different populations, the reality is that some individuals may not be aware of services that exist in their community and others, for a variety of reasons, may feel uncomfortable or unwelcome in accessing the services that exist in their community. This means that in communities where there may not be culturally sensitive programming, multi-language programming, programming specific to 2SLGBTQA+ individuals, or services accessible to disabled people, the experiences of these groups are likely underrepresented. More research is needed to capture these experiences – particularly in rural and remote contexts. Though gender-diverse people and Indigenous people are overrepresented in the survey responses relative to their proportion of the population, because only 102 surveys were collected, the number of surveys collected from gender-diverse people and Indigenous people groups do not provide a representative sample. The survey data then is complementary to the data provided in the interviews.

A final limitation of this research was that the survey was only disseminated in English. From our interviews and other research, we know that a lack of familiarity with English is a significant language barrier to accessing services in Ontario. The number of survey responses collected from newcomers is neither a representative sample, nor is it in line with their proportion of the population. Accordingly, further research should be conducted to understand the experiences of women and gender-diverse newcomers and other individuals who face language barriers in accessing both services and housing in Ontario.

## **HOUSING MARKET CONDITIONS ANALYSIS**

The housing market conditions analysis relies heavily on the Statistics Canada 2016 and 2021 Censuses of Population to understand demographic, income and employment indicators in the communities under study. The 2016 and 2021 censuses are the most comprehensive and recent datasets available on incomes and other housing metrics in Ontario. There are however two key limitations of this study that stem from reliance on this data.

First, the 2021 census may misrepresent incomes and employment given that the data gathered captures pandemic-relief programs like the Canada Emergency Response Benefit (CERB). According to Statistics Canada, two thirds of Canadians accessed some form of pandemic relief benefits.<sup>33</sup> Further, women were more likely to be recipients of benefits.<sup>34</sup> In the early pandemic period, the poverty rate in Ontario was nearly halved. This can be explained largely by generous pandemic relief programming.<sup>35</sup> All of this means that given the upheaval of the early pandemic period, and the unprecedented level of government income supports

initiated by the federal government, the 2021 census is unlikely to be representative of the economic conditions that people in Ontario are currently facing. Unfortunately, though, it is the best and most current data available to researchers. Emerging evidence suggests that as pandemic relief measures have ended, poverty in Ontario has deepened.<sup>36</sup> This means that the community profiles, which rely on 2021 income data, do not capture current incomes and Ontario's deepening cost of living crisis.

Second, Statistics Canada does not disaggregate the census data for gender-diverse people. Rather, it includes female identifying people in the category of women (or women+ in the case of the 2021 census) and includes male identifying people in the category of men (or men+). This means we are unable to discern the unique economic circumstances of gender-diverse people. Further, income and employment data are not disaggregated along the lines of newcomer status, disability, race, Indigeneity or age, meaning that from this data we cannot grasp the different outcomes for these different groups in Ontario.

This report relies on Canada Mortgage and Housing Corporation (CMHC) data to elucidate the housing conditions being experienced in each housing market. The housing data available through CMHC, however, does not make data available on rental market conditions prior to 2019. However, CMHC makes recent rental market data available, allowing for a current understanding of rental market prices. Unfortunately, CMHC does not make available housing data for every jurisdiction in Ontario, and the communities that comprise Lanark County are not included in the most recent rental market data reports. In the case of Lanark County, the community profiles make use of rental market data provided in the 2016 and 2021 censuses.

Finally, while median average rents offer an understanding of the rents that renters may be paying each month, since they include long-standing tenancies, they do not necessarily reflect the rents that people are encountering when they look for a new rental home. Survivors leaving a context in which they are experiencing violence are encountering tight housing market conditions. This report briefly touches on current rental market listings to understand what survivors are likely encountering in the purpose-built and secondary rental housing markets. This examination of current rental market listings was not intended to be systematic, but rather to provide a snapshot of what survivors may find when looking for housing in the current rental market. All of the listings were collected within a one-week window in April 2024, so are reflective of available listings at that time.

The background features a dark, textured pattern of vertical lines, possibly representing a window blind or a grid. Overlaid on this are several abstract geometric shapes: a large teal arrow pointing downwards and to the right, a blue arrow pointing upwards and to the right, and a large red circle on the left side. The text is positioned in the lower right quadrant.

# Housing Market Conditions Analysis

Community Profiles

## Housing Market Conditions Analysis – Community Profiles

The communities under study have been subject to similar political dynamics as they relate to housing, and as the profiles below illustrate, none have been immune from Ontario’s housing affordability crisis. The contours and timelines of these crises, however, are different and location-specific. This is what these profiles illustrate – that different communities are experiencing the housing crisis differently, and specific solutions will be needed to address the barriers that survivors face in accessing safe, secure, and affordable housing.

For low-income and equity deserving groups, access to secure and affordable housing has been out of reach for many decades. However, our contemporary housing crisis in Ontario finds its origins in the late 1980s. After a period of sustained investment in social housing, federal investments in housing provision began to decline in the 1980s.<sup>37</sup> Then, over the course of the 1990s, the federal government drastically reduced their budgets for social and affordable housing provision while downloading the responsibility for administering and funding social housing to the provinces and territories.<sup>38</sup>

In Ontario, the provincial government moved to further devolve the responsibility for administering and funding social housing to municipal service managers.<sup>39</sup> With limited resources, municipal service managers have struggled to provide even basic repairs to social housing units.<sup>40</sup> In the late 1990s, Ontario also moved to eliminate rent control on vacant units, allowing housing providers to increase the rent to an amount of their choosing between renters.<sup>41</sup> The ramifications of this can be seen in the data tables that are presented below. The discrepancy between average rents in the communities under study and the cost of rents currently being advertised are significant. The federal and provincial governments’ abdication of responsibility for social housing and deregulation of the private rental market have helped create the conditions for Ontario’s current and ongoing housing crisis. While there have recently been promising re-investments in housing by the federal government, the housing affordability crisis is nonetheless expected to deepen in the coming years.<sup>42</sup>

Though research is still emerging, the post-COVID-19 pandemic emergency context has seen the expansion of high housing costs beyond major urban centres and into every community in Ontario. It is these emerging dynamics that the community profiles below capture. In all the communities under study, the metrics between the last two censuses appear to show quite dramatic improvements



in people's economic circumstances. In all communities, the median incomes increased, the gender wage gap declined, and renters are spending a smaller proportion of their income on housing. This can however be accounted for by increased government transfers to individuals during the early pandemic period through CERB, the Canada Child Benefit and the GST Rebate. We will have to wait until the 2026 census to understand if these income trends have continued. Evidence suggests that poverty in Ontario is deepening, and people are feeling increasingly worse off financially.<sup>43</sup> We also know that women and gender-diverse people across Canada are more likely to experience poverty and face unique housing challenges. This is especially true for female-led households, 28 per cent of which experience core housing need, compared to 13 per cent of the general population in the most recent year for which data is available.<sup>44</sup>

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### **A Note on Accessing Social Assistance in Ontario**

In 2022, 347,094 people accessed Ontario Works (OW) and 507,904 accessed the Ontario Disability Support Program (ODSP).<sup>45</sup> Unfortunately, there is no available data on the breakdown of individuals accessing OW and ODSP, or of disabled people by community. Since the rates are Ontario-wide and do not consider local housing costs in their calculations, the following chart outlines OW and ODSP rates in Ontario for 2016, 2020, and 2023 so that they can be considered in our discussion of housing affordability in the communities under study.

There is no community in which the average price of a Bachelor apartment is affordable to an individual accessing OW or ODSP. In the case of Toronto, the average rent of a bachelor apartment (\$1,410) exceeds the monthly maximum payments of a single person receiving OW (\$733) or ODSP (\$1,318). This monthly maximum payment includes the shelter allowance.

**TABLE 1 – Ontario Works (OW) and Ontario Disability Support (ODSP) Program Rates**

	2017			
	Basic Needs	Max Shelter	Max Ontario Child Benefit (OCB)	Annual
<b>OW</b>				
<b>Familial Configuration</b>				
Single	\$ 330.00	\$ 376.00	\$ -	\$ 8,472.00
Single parent - 1 child	\$ 347.00	\$ 619.00	\$ 113.00	\$ 12,948.00
Single parent - 2 children	\$ 347.00	\$ 672.00	\$ 226.00	\$ 14,940.00
Couple	\$ 476.00	\$ 619.00	\$ -	\$ 13,140.00
Couple - 1 child	\$ 476.00	\$ 672.00	\$ 113.00	\$ 15,132.00
Couple - 2 children	\$ 476.00	\$ 729.00	\$ 226.00	\$ 17,172.00
<b>ODSP</b>				
<b>Familial Configuration</b>				
Single	\$ 649.00	\$ 470.00	\$ -	\$ 13,428.00
Single parent - 1 child	\$ 792.00	\$ 753.00	\$ 113.00	\$ 19,896.00
Single parent - 2 children	\$ 792.00	\$ 816.00	\$ 226.00	\$ 22,008.00
Couple	\$ 935.00	\$ 753.00	\$ -	\$ 20,256.00
Couple - 1 child	\$ 935.00	\$ 816.00	\$ 113.00	\$ 22,368.00
Couple - 2 children	\$ 935.00	\$ 886.00	\$ 226.00	\$ 24,564.00
<b>2023</b>				
<b>OW</b>				
<b>Familial Configuration</b>				
Single	\$ 343.00	\$ 390.00	\$ -	\$ 8,796.00
Single parent - 1 child	\$ 360.00	\$ 642.00	\$ 133.91	\$ 13,630.92
Single parent - 2 children	\$ 360.00	\$ 697.00	\$ 267.82	\$ 15,897.84
Couple	\$ 494.00	\$ 642.00	\$ -	\$ 13,632.00
Couple - 1 child	\$ 494.00	\$ 697.00	\$ 133.91	\$ 15,898.92
Couple - 2 children	\$ 494.00	\$ 756.00	\$ 267.82	\$ 18,213.84
<b>ODSP</b>				
<b>Familial Configuration</b>				
Single	\$ 752.00	\$ 566.00	\$ -	\$ 15,816.00
Single parent - 1 child	\$ 895.00	\$ 875.00	\$ 133.91	\$ 22,846.92
Single parent - 2 children	\$ 895.00	\$ 947.00	\$ 267.82	\$ 25,317.84
Couple	\$ 1,085.00	\$ 875.00	\$ -	\$ 23,520.00
Couple - 1 child	\$ 1,085.00	\$ 947.00	\$ 133.91	\$ 25,990.92
Couple - 2 children	\$ 1,085.00	\$ 1,027.00	\$ 267.82	\$ 28,557.84

Source: Income Security Advocacy Centre 2017; 2023



## Toronto

IN TORONTO,  
AS OF 2021,

**48%**

live in renter-occupied homes and **40%** of renter households were spending

**30%  
or more**

of their income on housing costs.

Median after-tax income for single parent households:

**\$71,500**

Income required to afford the average rent of a two-bedroom apartment in 2020:

**\$65,400**

As Ontario's capital and Canada's largest metropolitan area, the City of Toronto is the largest and most racially diverse city of the communities under study. It is also the community in which the highest proportion of the population rents their home, with the ratio of people living in owner-occupied versus renter-occupied homes decreasing between 2016 and 2021. As of 2021, 52 per cent of people live in owner-occupied homes, while 48 per cent live in renter-occupied homes. Between 2016 and 2021, Toronto saw a one per cent increase in the proportion of individuals who live in renter-occupied housing, and a one per cent decrease in the proportion of individuals who live in owner-occupied housing. The median income in Toronto is among the lowest of the five communities and is below the median income for the province. Average rents meanwhile are the highest and have seen a 20 per cent increase between 2020 and 2023. Since the pandemic, the vacancy rate has tightened considerably. In October of 2023, Toronto's vacancy rate dipped to 1.4 per cent. Toronto's renters are among the most rent-burdened of the five communities. As of 2021, 40 per cent of renter households in Toronto were spending 30 per cent or more of their income on their housing costs. The median after-tax income for single parent households in Toronto was \$71,500, and the income required to afford the average rent of a two-bedroom apartment in 2020 was \$65,400. This indicates that average rents were not affordable for many single parent households in Toronto earning below the median income. In Toronto in 2021 there were 152,635 single parent families, of which 84 per cent were headed by females. This indicates that for the 76,000 single parent families in Toronto, the average two-bedroom rent is not likely to be affordable.

Existing rental listings gathered from Toronto were the most expensive of any of the communities under study. Of the listings examined, basement one-bedroom apartments regularly exceeded \$2,000 per month. As the largest city in Ontario and with a high number of individuals facing housing insecurity, Toronto has an extensive shelter network with 7,000 beds. Despite this, in June 2023, Toronto shelters had to turn away an average of 273 people per night.<sup>46</sup> Toronto declared GBV and IPV an epidemic in July 2023.

**TABLE 2 - Demographic and Income Information, Toronto**

	2016	2021
<b>Population</b>	2,731,571	2,794,356
<b>Indigenous Identity</b>	1%	1%
First Nations	0.5%	0.5%
Métis	0.3%	0.3%
Inuk	0%	0%
<b>Immigrants</b>	46%	46%
<b>Visible minority population</b>	51%	55%
<b>Owner</b>	53%	51.94%
<b>Renter</b>	47%	48.06%
<b>Median after tax income</b>	\$ 27,958.00	\$ 36,000.00
<b>Median after tax income for women</b>	\$ 25,918.00	\$ 34,400.00
<b>Median after tax income for men</b>	\$ 30,661.00	\$ 38,000.00
<b>Median after-tax income of one-parent economic families</b>	\$ 51,040.00	\$ 71,500.00
<b>Gender wage gap</b>	\$ 0.85	\$ 0.91

**TABLE 3 - Rental Market Characteristics, Toronto**

	2016	2021
<b>Spending more than 30% of income on shelter costs</b>	36%	27.00%
<b>In core housing need</b>	-	19.60%
<b>Renter households in core housing need</b>	-	29.30%
<b>% of tenant households in subsidized housing</b>	15.10%	14.20%
<b>% of tenant households spending 30% or more of its income on shelter costs</b>	46.80%	40%
	<b>Oct-20</b>	<b>Oct-23</b>
<b>Vacancy rate - Bachelor</b>	5.5%	1.7%
<b>Vacancy rate - 1 Bedroom</b>	4%	1.7%
<b>Vacancy rate - 2 bedroom</b>	2.7%	1.2%
<b>Vacancy rate - 3 Bedroom +</b>	2.2%	1.3%
<b>Vacancy rate - Total</b>	3.4%	1.4%
<b>Number of units - Bachelor</b>	24,578	24,800
<b>Number of units - 1 Bedroom</b>	133,024	135,989
<b>Number of units - 2 bedroom</b>	133,518	135,965
<b>Number of units - 3 Bedroom +</b>	27,493	28,740
<b>Number of units - Total</b>	318,613	325,494
<b>Average rent - Bachelor</b>	\$ 1,204.00	\$ 1,414.00
<b>Average rent - 1 Bedroom</b>	\$ 1,421.00	\$ 1,691.00
<b>Average rent - 2 bedroom</b>	\$ 1,635.00	\$ 1,961.00
<b>Average rent - 3+ bedroom</b>	\$ 1,848.00	\$ 2,191.00
<b>Average rent - total</b>	\$ 1,528.00	\$ 1,826.00
<b>% Increase in rents - Bachelor</b>	-	17%
<b>% Increase in rents - 1 Bedroom</b>	-	19%
<b>% Increase in rents - 2 bedroom</b>	-	20%
<b>% Increase in rents - 3 bedroom +</b>	-	19%
<b>% increase in rents - Total</b>	-	20%
<b>Annual income needed for average rent to represent 30% of income (after tax) - Bachelor</b>	\$ 48,160.00	\$ 56,560.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - 1 bedroom</b>	\$ 56,840.00	\$ 67,640.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - 2 bedroom</b>	\$ 65,400.00	\$ 78,440.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - 3 bedroom +</b>	\$ 73,920.00	\$ 87,640.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - Total</b>	\$ 61,120.00	\$ 73,040.00

Sources: Statistics Canada 2016, 2021; CMHC 2024.

## Ottawa

OTTAWA IS THE ONLY COMMUNITY UNDER STUDY IN WHICH THE

**gender wage gap grew** ↗

between 2016 and 2021.

2021 median after-tax income for single parent households:

**\$73,500**

Income required to afford the average rent in 2020:

**\$60,680**

As Canada's capital, Ottawa is home to a large public sector workforce. It is the second-largest city in Ontario, and the second-largest community of those under study. It has the highest median incomes of the five communities and the median income is above that of the broader province. It also has the second highest proportion of immigrant and visible minority populations. Among the five communities, Ottawa stands out as being the only community where the gender wage gap increased significantly between 2016 and 2021. While in 2016 women in Ottawa earned \$0.86 per every dollar earned by a man, by 2021 this figure had decreased to \$0.84. Ottawa is the only community under study in which the gender wage gap grew wider between 2016 and 2021.

In Ottawa, the proportion of renters has been growing. The proportion of people living in renter-occupied housing grew 1.8 per cent between 2016 and 2021.

Ottawa's vacancy rate as of October 2023 is 2.1 per cent, down from 3.9 per cent in October 2021. Average rents in Ottawa are marginally more affordable than they are in Toronto and the pace of growth in average rents has been slower than the other communities under study. Average rents grew 13 per cent between 2020 and 2023. It is nonetheless the second-least affordable community to rent in of the five communities. In Ottawa, the median after-tax income for a single parent family in 2021 was \$73,500 whereas the income required to afford the average rent in 2020 was \$60,680. This suggests that the average rent is unaffordable for many single parent families in Ottawa. Finally, a high number of renters in Ottawa are facing core housing need as of 2021, at 23.3 per cent. A further 35 per cent of renter households are spending more than 30 per cent of their income on their housing costs.

In examining rental apartment listings, all one-bedroom apartments exceeded \$1,400 per month, and all two-bedroom apartments exceeded \$2,000 per month. This suggests that, as elsewhere, individuals currently seeking rental housing are contending with rents that are significantly higher than the average rents for the Ottawa area.

As a large population center, Ottawa has a comparably robust network of shelter services for women and gender-diverse people. Nevertheless, shelters in Ottawa report having to turn away individuals trying to access services.<sup>47</sup> Ottawa city council declared an IPV epidemic in March 2023.

**TABLE 4 - Demographic and Income Information, Ottawa**

	2016	2021
<b>Population</b>	934,243	1,017,499
<b>Indigenous Identity</b>	2%	3%
First Nations	1.2%	1.3%
Métis	1.0%	1.0%
Inuk	0.1%	0.1%
<b>Immigrants</b>	23%	25%
<b>Visible minority population</b>	26%	32%
<b>Owner</b>	65.70%	63.90%
<b>Renter</b>	34.30%	36.10%
<b>Median after tax income</b>	\$ 33,174.00	\$ 44,000.00
<b>Median after tax income for women</b>	\$ 37,136.00	\$ 40,800.00
<b>Median after tax income for men</b>	\$ 42,234.00	\$ 48,400.00
<b>Median after-tax income of one-parent economic families</b>	\$ 56,633.00	\$ 73,500.00
<b>Gender wage gap</b>	\$ 0.86	\$ 0.84

**TABLE 5 - Rental Market Characteristics, Ottawa**

	2016	2021
<b>Spending more than 30% of income on shelter costs</b>	23.80%	17.60%
<b>In core housing need</b>	-	11.20%
<b>Renter households in core housing need</b>	-	23.30%
<b>% of tenant households in subsidized housing</b>	15.90%	14.10%
<b>% of tenant households spending 30% or more of its income on shelter costs</b>	42.30%	35%
	<b>Oct-20</b>	<b>Oct-23</b>
<b>Vacancy rate - Bachelor</b>	3.1%	2%
<b>Vacancy rate - 1 Bedroom</b>	3.9%	2.1%
<b>Vacancy rate - 2 bedroom</b>	3.7%	2.3%
<b>Vacancy rate - 3 Bedroom +</b>	N/A	1.4%
<b>Vacancy rate - Total</b>	3.9%	2.1%
<b>Number of units - Bachelor</b>	5,417	6,153
<b>Number of units - 1 Bedroom</b>	31,253	325,356
<b>Number of units - 2 bedroom</b>	26,365	30,828
<b>Number of units - 3 Bedroom +</b>	3,039	3,074
<b>Number of units - Total</b>	66,084	72,591
<b>Average rent - Bachelor</b>	\$ 1,000.00	\$ 1,173.00
<b>Average rent - 1 Bedroom</b>	\$ 1,244.00	\$ 1,411.00
<b>Average rent - 2 bedroom</b>	\$ 1,517.00	\$ 1,698.00
<b>Average rent - 3+ bedroom</b>	\$ 1,851.00	\$ 2,199.00
<b>Average rent - total</b>	\$ 1,358.00	\$ 1,538.00
<b>% Increase in rents - Bachelor</b>	-	17%
<b>% Increase in rents - 1 Bedroom</b>	-	13%
<b>% Increase in rents - 2 bedroom</b>	-	12%
<b>% Increase in rents - 3 bedroom +</b>	-	19%
<b>% increase in rents - Total</b>	-	13%
<b>Annual income needed for average rent to represent 30% of income (after tax) - Bachelor</b>	\$ 40,000.00	\$ 46,920.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - 1 bedroom</b>	\$ 49,760.00	\$ 56,440.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - 2 bedroom</b>	\$ 60,680.00	\$ 67,920.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - 3 bedroom +</b>	\$ 74,040.00	\$ 87,960.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - Total</b>	\$ 54,320.00	\$ 61,520.00

Sources: Statistics Canada 2016, 2021; CMHC 2024.

## Peterborough

### THE PETERBOROUGH 2021 MEDIAN AFTER- TAX INCOME OF

**\$35,600**

is the lowest of any of the communities under study, with **women** earning a median after-tax income of

**\$32,800**

Median after-tax income for single parent households:

**\$61,200**

Income required to afford the average rent of a two-bedroom apartment in 2021:

**\$56,440**

Around 125km northeast of Toronto, Peterborough has not been immune to the high housing prices that have plagued the Greater Toronto Area (GTA). Formerly a manufacturing centre, where major employers like General Electric began to leave the community, Peterborough faced high unemployment rates. The community continues to face high unemployment rates relative to Canada to this day.<sup>48</sup> Alongside Thunder Bay, Peterborough is also among the communities with the highest rates of opioid overdose in the province.<sup>49</sup> The high rates of opioid use in Peterborough were often touched on by interview participants.

People in Peterborough have the lowest median incomes of any of the communities under study. The median income in Peterborough is below the median income for the province. In 2021 the median after-tax income for women was \$32,800 and the median after-tax income for men was \$39,200. In Peterborough, 70 per cent of individuals live in owner-occupied housing, and 30 per cent live in renter-occupied housing. This is comparable to Thunder Bay and Lanark County. Peterborough is a predominantly white community – only seven per cent of the population identified as a visible minority as of 2021.

In many respects, Peterborough is the tightest rental market of the communities under study. In October 2023, Peterborough had a one per cent vacancy rate. The high portion of renters in core housing need – 28 per cent – also suggests that renters are contending with poor housing conditions. Meanwhile, 43 per cent of renters in Peterborough spend 30 per cent or more of their income on housing. This exceeds the proportion of the population of renters in Toronto that are rent-burdened. Average rents in Peterborough have climbed 18 per cent between 2020 and 2023 from \$1,124 in October 2020 to \$1,325 in October 2023.

In Peterborough an analysis of rental listings found a limited number of room rentals that cost between \$500 to \$900 per month. These room rentals appeared to be in units shared with students. Otherwise, a search for listings revealed a very limited number of rental units available. Among the available listings, a one-bedroom unit was available for \$1,700, and a two-bedroom unit was available for \$1,795.

Peterborough has one VAW shelter and one women's shelter. Peterborough declared GBV an epidemic in November 2023.

**TABLE 6 - Demographic and Income Information, Peterborough**

	2016	2021
<b>Population</b>	121,721	128,624
<b>Indigenous Identity</b>	4%	5%
First Nations	3.2%	3.5%
Métis	1.3%	1.3%
Inuk	0.1%	0%
<b>Immigrants</b>	8%	9%
<b>Visible minority population</b>	5%	7%
<b>Owner</b>	70.8%	69.6%
<b>Renter</b>	29.2%	30.3%
<b>Median after tax income</b>	\$ 29,212.00	\$ 35,600.00
<b>Median after tax income for women</b>	\$ 25,829.00	\$ 32,800.00
<b>Median after tax income for men</b>	\$ 33,554.00	\$ 39,200.00
<b>Median after-tax income of one-parent economic families</b>	\$ 45,088.00	\$ 61,200.00
<b>Gender wage gap</b>	\$ 0.77	\$ 0.84

**TABLE 7 - Rental Market Characteristics, Peterborough**

	2016	2021
<b>Spending more than 30% of income on shelter costs</b>	26.90%	22.10%
<b>In core housing need</b>	-	11.60%
<b>Renter households in core housing need</b>	-	28.00%
<b>% of tenant households in subsidized housing</b>	16.50%	16.20%
<b>% of tenant households spending 30% or more of its income on shelter costs</b>	52.50%	43.00%
	<b>Oct-20</b>	<b>Oct-23</b>
<b>Vacancy rate - Bachelor</b>	0.6%	0%
<b>Vacancy rate - 1 Bedroom</b>	2.5%	1.5%
<b>Vacancy rate - 2 bedroom</b>	2.8%	0.8%
<b>Vacancy rate - 3 Bedroom +</b>	2.9%	0%
<b>Vacancy rate - Total</b>	2.6%	1%
<b>Number of units - Bachelor</b>	178	171
<b>Number of units - 1 Bedroom</b>	2,109	2,221
<b>Number of units - 2 bedroom</b>	3,393	3,448
<b>Number of units - 3 Bedroom +</b>	407	419
<b>Number of units - Total</b>	6,087	6,259
<b>Average rent - Bachelor</b>	\$ 819.00	\$ 877.00
<b>Average rent - 1 Bedroom</b>	\$ 990.00	\$ 1,173.00
<b>Average rent - 2 bedroom</b>	\$ 1,191.00	\$ 1,411.00
<b>Average rent - 3+ bedroom</b>	\$ 1,427.00	\$ 1,640.00
<b>Average rent - total</b>	\$ 1,124.00	\$ 1,325.00
<b>% Increase in rents - Bachelor</b>	-	7%
<b>% Increase in rents - 1 Bedroom</b>	-	18%
<b>% Increase in rents - 2 bedroom</b>	-	18%
<b>% Increase in rents - 3 bedroom +</b>	-	15%
<b>% increase in rents - Total</b>	-	18%
<b>Annual income needed for average rent to represent 30% of income (after tax) - Bachelor</b>	\$ 32,760.00	\$ 35,080.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - 1 bedroom</b>	\$ 39,600.00	\$ 46,920.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - 2 bedroom</b>	\$ 47,640.00	\$ 56,440.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - 3 bedroom +</b>	\$ 57,080.00	\$ 65,600.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - Total</b>	\$ 44,960.00	\$ 53,000.00

Sources: Statistics Canada 2016, 2021; CMHC 2024.

## Lanark County

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**AS OF 2021, WOMEN  
IN LANARK COUNTY  
WERE EARNING ONLY**

**\$0.79**

for every **\$1.00** earned  
by a man, making it the  
**widest gender wage gap**  
under study.

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Increase in average rents  
between 2016–2021:

**22%**

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Median after-tax income  
for women:

**\$35,600**

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Annual after-tax  
income needed for  
average rent to represent  
30% of income:

**\$46,480**

Lanark County is a predominantly rural and white community, with only three per cent of the population identifying as a visible minority. Located near Ottawa, the towns in Lanark County, especially those on its eastern edge like Carleton Place, have faced pressure in recent years from people moving out of Ottawa seeking lower housing costs.

Lanark County has one of the lower median incomes of the five communities under study and the widest gender wage gap. As of 2021, women in Lanark County were earning only \$0.79 for every dollar earned by a man. Lanark County is also the community for which there is the least housing data available. The available data suggests that the rental market in Lanark County has become increasingly unaffordable. Some 19 per cent of renters in Lanark County live in core housing need. Meanwhile nearly 40 per cent of renters are spending 30 per cent or more of their income on rental housing. Lanark County saw a significant increase in average rents between 2016 and 2021, at 22 per cent.

There are few rental listings in Lanark County. Listings available included a one-bedroom basement apartment in Carleton Place for \$1,200, a studio apartment in Smith Falls for \$1,550, several one-bedroom apartments in Carleton Place between \$1,700 to \$2,100 and a spate of two-bedroom apartments in Perth or Carleton Place between \$1,700 to \$2,500. All the rental advertisements gathered exceeded the average rents for the county in 2021.

Lanark County is home to one VAW shelter and does not currently have an emergency shelter. Lanark County declared IPV an epidemic in December 2022.



**TABLE 8 - Demographic and Income Information, Lanark County**

	2016	2021
<b>Population</b>	68,698	75,760
<b>Indigenous Identity</b>	4%	4%
First Nations	2.2%	2.3%
Métis	1.3%	1.7%
Inuk	0.1%	0%
<b>Immigrants</b>	6%	7%
<b>Visible minority population</b>	2%	3%
<b>Owner</b>	78.90%	78.44%
<b>Renter</b>	21.10%	21.56%
<b>Median after tax income</b>	\$ 38,075.00	\$ 44,800.00
<b>Median after tax income for women</b>	\$ 27,384.00	\$ 35,600.00
<b>Median after tax income for men</b>	\$ 32,228.00	\$ 39,600.00
<b>Median after-tax income of one-parent economic families</b>	\$ 46,997.00	\$ 62,800.00
<b>Gender wage gap</b>	\$ 0.72	\$ 0.79

**TABLE 9 - Rental Market Characteristics, Lanark County**

	2016	2021
<b>Spending more than 30% of income on shelter costs</b>	23%	17.26%
<b>In core housing need</b>	-	6.20%
<b>Renter households in core housing need</b>	-	19.20%
<b>% of tenant households in subsidized housing</b>	15.30%	13.20%
<b>% of tenant households spending 30% or more of its income on shelter costs</b>	48.70%	39.80%
	<b>Oct-20</b>	<b>Oct-23</b>
<b>Average Rents</b>	\$ 952.00	\$ 1,162.00
<b>% increase in rents</b>	-	22%
<b>Annual income needed for average rent to represent 30% of income (after tax)</b>	\$ 38,080.00	\$ 46,480.00

Sources: Statistics Canada 2016, 2021.

## Thunder Bay

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AS OF OCTOBER 2023,  
THUNDER BAY HAD A  
VACANCY RATE OF

**2.9%**

making it the highest  
under study, yet it also had  
the highest increase in  
average rents at

**21%**

Median after-tax income  
for women:

**\$37,560**

Annual after-tax  
income needed for  
average rent to represent  
30% of income:

**\$48,840**

The only northern Ontario community under study, Thunder Bay is home to the most significant Indigenous population of the communities examined. As the largest population center in northwestern Ontario, it acts as a service catchment area for an expansive geography of northern Ontario communities. Thunder Bay is comparable in size to Peterborough, but the economic dynamics are somewhat different. Thunder Bay does not contend with high unemployment rates to the same extent that Peterborough does. They do, however, experience similar dynamics as they relate to opioid overdoses. Tragically, Thunder Bay experienced the highest number of opioid deaths per capita in 2022.<sup>50</sup>

Around 70 per cent of the population lives in owner-occupied housing and 30 per cent lives in renter-occupied housing. As of 2021, the median income in Thunder Bay is higher than the median income of the broader province. As of 2021, the median after-tax income for men was \$46,920 and the median after-tax income for women was \$37,560. Thunder Bay stands out for having one of the most significant gender wage gaps of the communities under study. As of 2021, women in Thunder Bay earn \$0.80 for every dollar earned by a man.

As of October 2023, Thunder Bay has the highest vacancy rate of the communities under study, at 2.9 per cent. However, Thunder Bay has seen the highest increase in average rents of the five communities, at 21 per cent. There is also a very limited apartment inventory – specifically, there are a very limited number of bachelor apartments and units with three or more bedrooms. Some 19.7 per cent of renters in Thunder Bay live in core housing need and a further 30.2 per cent of renter households are spending 30 per cent or more of their income on their housing costs.

Like in all other communities in this study, the rental listings gathered in Thunder Bay were vastly more expensive than the figure for average rents in the community. There were few room rentals available in what seemed to be student housing. Otherwise, we were unable to find any listings for bachelor or one-bedroom units, and two-bedroom units exceeded

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\$1,500 per month. The only listing for a three-bedroom unit in Thunder Bay, across multiple rental platforms, was for \$1,975 per month and it specified a preference for working professionals or retired renters.

Thunder Bay has two VAW shelters. One serves Indigenous women and gender-diverse people. Thunder Bay does not currently have a dedicated shelter for women. Because VAW shelters generally have a mandate to serve women and gender-diverse people who have recently fled a residence in which they are experiencing violence, this means that there are few avenues for women experiencing housing insecurity that is not tied to a recent experience of GBV. Thunder Bay city council declared GBV an epidemic in September 2023.

**TABLE 10 - Demographic and Income Information, Thunder Bay**

	2016	2021
<b>Population</b>	121,621	123,258
<b>Indigenous Identity</b>	12%	14%
First Nations	9.5%	10.6%
Métis	2.9%	3.1%
Inuk	0%	0%
<b>Immigrants</b>	9%	8%
<b>Visible minority population</b>	4%	7%
<b>Owner</b>	71.90%	70.40%
<b>Renter</b>	28.0%	29.50%
<b>Median after tax income</b>	\$ 32,913.00	\$ 42,120.00
<b>Median after tax income for women</b>	\$ 28,372.00	\$ 37,560.00
<b>Median after tax income for men</b>	\$ 38,484.00	\$ 46,920.00
<b>Median after-tax income of one-parent economic families</b>	\$ 49,385.00	\$ 64,500.00
<b>Gender wage gap</b>	\$ 0.76	\$ 0.80

**TABLE 11 - Rental Market Characteristics, Thunder Bay**

	2016	2021
<b>Spending more than 30% of income on shelter costs</b>	19.30%	15.20%
<b>In core housing need</b>	-	8.40%
<b>Renter households in core housing need</b>	-	19.70%
<b>% of tenant households in subsidized housing</b>	24.30%	22.70%
<b>% of tenant households spending 30% or more of its income on shelter costs</b>	42.60%	30.20%
	<b>Oct-20</b>	<b>Oct-23</b>
<b>Vacancy rate - Bachelor</b>	8.1%	3.6%
<b>Vacancy rate - 1 Bedroom</b>	4%	3.8%
<b>Vacancy rate - 2 bedroom</b>	3.8%	2.3%
<b>Vacancy rate - 3 Bedroom +</b>	4.3%	2.7%
<b>Vacancy rate - Total</b>	4.1%	2.9%
<b>Number of units - Bachelor</b>	312	324
<b>Number of units - 1 Bedroom</b>	2,010	2,030
<b>Number of units - 2 bedroom</b>	2,959	3,112
<b>Number of units - 3 Bedroom +</b>	188	187
<b>Number of units - Total</b>	5,469	5,772
<b>Average rent - Bachelor</b>	\$ 732.00	\$ 823.00
<b>Average rent - 1 Bedroom</b>	\$ 880.00	\$ 1,054.00
<b>Average rent - 2 bedroom</b>	\$ 1,092.00	\$ 1,320.00
<b>Average rent - 3+ bedroom</b>	\$ 1,298.00	\$ 1,678.00
<b>Average rent - total</b>	\$ 1,007.00	\$ 1,221.00
<b>% Increase in rents - Bachelor</b>	-	12%
<b>% Increase in rents - 1 Bedroom</b>	-	20%
<b>% Increase in rents - 2 bedroom</b>	-	21%
<b>% Increase in rents - 3 bedroom +</b>	-	29%
<b>% increase in rents - Total</b>	-	21%
<b>Annual income needed for average rent to represent 30% of income (after tax) - Bachelor</b>	\$ 29,280.00	\$ 32,920.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - 1 bedroom</b>	\$ 35,200.00	\$ 42,160.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - 2 bedroom</b>	\$ 43,680.00	\$ 52,800.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - 3 bedroom +</b>	\$ 51,920.00	\$ 67,120.00
<b>Annual income needed for average rent to represent 30% of income (after tax) - Total</b>	\$ 40,280.00	\$ 48,840.00

Sources: Statistics Canada 2016, 2021; CMHC 2024.



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# Findings

## Findings

### Interview Findings

After the completion of the interviews, the interview recordings were transcribed and analyzed for common themes. The interview findings are grouped below around the key themes that emerged. To protect the anonymity of interviewees, they are identified only as either a “manager,” “program manager,” or “frontline worker,” and as originating from a “large city” (Toronto or Ottawa) or a “small or mid-sized community” (Thunder Bay, Peterborough or Lanark County).

The quotations from the interviews and the survey that are included in this report have been edited lightly for clarity.

#### **SURVIVORS ARE FACING A HIGH DEGREE OF HOUSING INSECURITY.**

**Survivors are experiencing hidden homelessness:** Virtually all the interview participants shared that, because of high housing costs, a high number of survivors are experiencing what we can understand as hidden homelessness, either before or after accessing emergency shelter housing.

Interview participants shared that a large proportion of survivors are living in precarious housing arrangements. Many survivors are living in tenuous circumstances with friends, acquaintances, family members, in motels, in their cars, or in other temporary and precarious housing arrangements. Interview participants shared that the high number of survivors who are experiencing hidden homelessness means that we have an incomplete picture of how many survivors are experiencing homelessness.

**Survivors are being displaced from their communities:** Interviewees shared that in many instances, leaving a setting in which a survivor is experiencing violence can mean displacement from one’s community. Some service providers shared that they have seen survivors putting in Special Priority Policy (SPP) applications across the entire province. This means that these survivors are willing to move to any community in Ontario to access RGI housing. Interview participants shared that in some instances survivors desired to leave their community for safety reasons or to have distance from an abuser, but in other instances survivors are being displaced from their community because of a lack of affordable or reasonable housing options.

These dynamics looked different in the five communities under study. In Toronto, for example, interviewees shared that many survivors must leave Toronto to find housing within their budget. In contrast, because Thunder Bay acts as a catchment area for a large part of northern Ontario, interview participants there shared that many individuals accessing services have already been displaced from the communities surrounding Thunder Bay by virtue of leaving a context in which they were experiencing violence. In Lanark County, meanwhile, a lack of anonymity in the small communities that comprise the broader county means that service providers face a range of challenges in securing safe housing for survivors that is not connected to someone their abuser knows.

Multiple interviewees in Toronto working in different service agencies shared that racialized and newcomer individuals who have been displaced from Toronto due to high housing costs are traveling long distances from smaller communities to access services in their language or to access culturally appropriate or competent services where they feel comfortable and welcome.

### **SURVIVORS ARE FACING SIGNIFICANT BARRIERS TO LEAVING VIOLENT RELATIONSHIPS AND RESIDENCES DUE TO ONTARIO'S HOUSING CRISIS.**

#### **High housing costs are front of mind for survivors seeking to relocate:**

Interviewees in all five communities under study were unanimous in their observation that high housing costs were often one of the primary considerations of survivors in considering whether to remain in a home where they were facing GBV/IPV, or to seek shelter elsewhere.

Interviewees shared that this was not only the case for low-income individuals or women and gender-diverse people who may currently be unemployed, but that middle-income women and gender-diverse people are currently also facing the same considerations. Interviewees shared that the high cost of housing presented a particular barrier for people with children who would require a larger housing unit than a single person, and for people with disabilities who may require homes with accessibility features or upgrades that housing providers are unwilling to provide.





“Yeah, as much as I want to say women have success here, in that regard, the rates of women’s ability to secure housing are very low. Often women are returning back to unsafe living environments with their abuser.”

- *Program manager in a small or mid-sized community.*

**Leaving a home ownership context can also present challenges:** Interviewees shared that survivors leaving home ownership contexts may be advised by legal counsel to remain in their home upon the dissolution of a relationship so that they are not perceived as abandoning the home. Given the high cost of housing, interviewees shared that individuals leaving owner-occupied homes are also unlikely to be able to pay their mortgage while renting somewhere else. Interviewees shared that these dynamics present a significant danger to survivors who are in this instance forced to share a home with their abuser during the most dangerous time for a survivor – in the immediate aftermath of the dissolution of a partnership in which the survivor is experiencing abuse.

**VAW shelters are at capacity and have faced capacity reductions in recent years:** Interviewees working in many VAW shelters shared that social distancing requirements and the removal of beds during the COVID-19 pandemic emergency period has in many instances resulted in the long-term loss of those beds. At the same time, over the last several years, shelter staff in each community under study have observed longer durations of stay, meaning that their capacity to provide shelter for survivors has diminished considerably. Some shelter workers identified that the average length of stays had increased from a few months to, in some instances, years. Interviewees shared that in all communities under study, these dynamics amount to a higher number of people being turned away from accessing services for survivors.

Interviewees in Toronto shared that limits on stays mean that survivors might be transferred to other shelters or to shelters in Peel or York region. Interviewees shared that this is particularly dislocating for children who they observe as having to repeatedly switch schools as they are transferred around the city and its suburbs.

**Existing shelter supports are not meeting the needs of all survivors:**

Shelter workers in VAW shelters, and in shelters with programming specific to 2SLGBTQA+ people, shared that in many instances survivors are reticent to access co-ed shelters because they feel unsafe in these spaces, and may prefer unsheltered homelessness over accessing co-ed shelters. Multiple interviewees shared that they observe that gender-diverse people are hesitant to access shelter programming in general, because of the likelihood that they could face gendered violence in these spaces.

Interviewees shared that gaps exist in programming for people with disabilities, gender-diverse people, people who use substances, people who do not speak English, and people with other complex needs. Interviewees shared that not all VAW shelters have the capacity to provide the supports that disabled people, people with significant mental health challenges and people who use substances need. At the same time, interviewees shared that a higher proportion of individuals trying to access services are presenting with disabilities, complex needs, and mental health challenges.

Finally, interviewees shared that if an individual is not presently experiencing GBV, but that their housing insecurity can be traced back to GBV, there are very limited options available to them – especially in the instance that they have children because there are a very limited number of shelters in Ontario that can accommodate children outside of VAW shelters and refugee shelters.



“For non-binary and queer identifying clients, entering shelter is sometimes a very specific risk in terms of whether they want to be changing their gender presentation to increase safety.”

– *Frontline worker in a large city.*



“We have other clients that we see in our shelters who have those experiences [GBV], but they also deal with a lot of complex mental health and substance use issues. And I don’t know if there’s necessarily a place right now for all of that. I know a few GBV shelters that are abstinence based.<sup>51</sup> So, they might serve one of the traumas that their client’s dealing with, but they don’t help with everything. I don’t think there’s a space right now that really supports clients like with everything that they need necessarily when it comes to intimate partner violence and GBV.”

*- Program manager in a large city.*

**In many instances survivors are returning to live in contexts in which they are experiencing abuse:** All the interviewees shared that with limited options in the private rental market and long wait times to access social housing, they observe many survivors returning to live in the contexts in which they are experiencing abuse.



“The amount of women that end up going back because they don’t get a housing offer, because they can’t afford private is, I don’t even have a number on that. It just breaks my heart.”

*- Frontline worker in a small or mid-sized community.*



“Sometimes it’s easier to stay in an abusive situation than to be on the streets. As long as it was just me suffering the abuse I would rather that, than my kids not have a warm bed and hot meal in their belly.”

- *Survivor in a small or mid-sized community.*

### **SURVIVORS ARE FACING SIGNIFICANT BARRIERS TO ACCESSING HOUSING.**

**Securing housing in the private market is rarely an option for survivors leaving shelters:** Interviewees in every community shared that in recent years it has become increasingly challenging to secure private rental housing for survivors as they try to leave shelter settings. This is in contrast with only several years ago where interview participants shared that accessing housing in the private market was a much more feasible pathway for survivors leaving shelter contexts.



“When you get into the shelter, our shelter, you get a three month stay. And years ago, we could at least work through that. Now in three months we’re finding a whole lot of nothing. So not only when they come into my office, we start talking about your moving on plan almost instantly. We’ve really removed that space what we used to call ‘the honeymoon’ – the time where you get safe and get centered. We almost have to start talking about moving on plans right away now. And when they sit there in my office and we ask what’s your budget. And we’re talking about a budget of a mom who’s on ODSP and she makes \$1,800 a month, she ain’t finding anything. Nothing.”

- *Frontline worker in a mid-sized or small community.*

**Survivors are facing a high degree of housing discrimination:** Interviewees observed that single parent, female-headed households, newcomers, Indigenous women, gender-diverse people, racialized individuals, and women accessing social supports faced high degrees of discrimination in trying to secure rental housing in the private rental market. This was expressed in every community under study. Interviewees identified instances in which Indigenous survivors in Ottawa and Thunder Bay who had portable housing benefits (such as COHB) routinely faced discrimination from housing providers.



“The high level of stigma in terms of landlords as a class, having certain ideas about what a tenant should be and having very stigmatized views of somebody coming from a shelter can make a very difficult. It can be difficult to even have a viewing for an apartment sometimes because of that stigma.”

*- Manager in a small or mid-sized community.*



“In that scenario, the landlord gets to interview three people, and then they get to pick their person. Our Indigenous clients never got picked. It was kind of debilitating. So, like here they are thinking, “oh, I might get housing.” And they go through this and they’re nervous about it. And they really never got picked.”

*- Frontline worker in a large city, on rent supplements/portable housing benefits.*

**Onerous private rental market applications and upfront costs act as a barrier to survivors accessing housing:** Interview participants identified onerous rental application processes in the private rental market as a barrier to survivors accessing housing and remarked on how these processes had changed

significantly in a short amount of time. Interview participants shared that the requirement of credit scores acted as a significant barrier for survivors who had experienced financial/economic abuse and may not have accounts in their name and for Indigenous people who may have left reserves. Interview participants also shared that these processes act as a barrier for survivors who have had contact with the criminal justice system and may be asked for a criminal background check. Interviewees identified survivors who had criminal records for defending themselves from an abuser who then faced challenges accessing housing.

Service providers identified the need to provide first and last month's rent along with a security deposit as a significant barrier to survivors accessing housing in the private rental market.



"Now, you have applications, where you also have to come up with references in the private market, and you also have to sign off on them checking your credit background. This is like, next to impossible for a lot of people who live up north, or are coming from rural areas, because, we know, the credit is going to be pretty shabby."

- *Frontline worker in a small or mid-sized community.*



"I was told to pay a year's rent in advance to get housing."

- *Survivor in a large city.*

**There is a lack of appropriately sized housing units to meet survivors' needs in both the private market and in Rent-Geared-to-Income (RGI) housing:**

Service providers expressed that certain household configurations in certain communities can be especially challenging to house, including single women in need of smaller housing units, or women with multiple children in need of multiple bedrooms. Interview participants shared that in some instances, housing

providers will not accept a single parent with multiple children in a unit with fewer bedrooms than children. In instances where Children's Aid Societies are involved, parents may be required to secure a unit with a specific number of bedrooms based on the ages and gender identities of the children for the unit to be considered appropriate.



"I couldn't find housing with room for all my children."

- *Survivor in a large city.*

According to the interviewees, these dynamics do not present in the same way in each community under study. In Lanark County for example, interviewees shared that it was particularly challenging to house larger families in RGI housing, and easier to house single individuals because there are a higher number of smaller units available. In Peterborough, meanwhile, interviewees shared that it is nearly impossible to house single people or large families due to a lack of appropriate units in both RGI housing and in the private market. In Thunder Bay, interviewees also shared that there are challenges in accessing smaller units for individuals or couples who may need them.



"Often we're working with families and it's too expensive. So, you're looking at, if you're a mom of three, looking at a one- or two-bedroom and how that will work?"

- *Frontline worker in a small or mid-sized community.*

**Accessing RGI housing takes years even with SPP for survivors:** Interviewees in all communities shared that while as recently as five years ago in some of the communities it was feasible for survivors to access RGI housing through SPP in a matter of months, it now takes upwards of five years to access RGI housing. In Peterborough, interviewees highlighted that it could take upwards of seven or eight years to access RGI housing for people in immediate emergency need.



**In many instances, accessing private rental market housing for survivors is predicated on relationships between service providers and housing providers:**

Interviewees shared that much of their success in facilitating survivors being housed in the private market was predicated on building relationships with specific housing providers.

**SURVIVORS ARE FACING CHALLENGING LIVING CIRCUMSTANCES WHEN THEY CAN ACCESS PRIVATE RENTAL MARKET HOUSING.**

**Survivors are experiencing GBV from housing providers:** Interviewees identified a high incidence of GBV originating from housing providers themselves. Shelter staff reported that some of their clients had experienced physical abuse, sexual harassment, sexual violence and abuse of power from landlords in the private rental market. Interviewees shared that this type of abuse is not often framed as GBV, but that they observed that women and gender-diverse people are more vulnerable to this kind of exploitation in the housing market.

**Survivors are contending with unsafe housing conditions in the private market:** Interview participants in all communities shared that in the instance a survivor can secure private rental market housing, the housing may be poorly maintained and unsafe, while still being unaffordable. In all the communities under study, interviewees identified instances in which their clients were living in unsafe and unsanitary housing. In one of the small or mid-sized communities, multiple interviewees separately identified a housing provider who does not ask for credit checks providing an option for individuals who have a poor credit history but presides over deeply unsafe housing with no locks on doors, structural issues, vermin and other issues.

**Survivors in smaller and rural communities with limited transportation face unique challenges and added expenses:** Interview participants with knowledge of smaller and more rural communities in Lanark County, the area surrounding Peterborough and the area surrounding Thunder Bay, observed that without access to public transit, in the instance in which a survivor does not have a car, their housing options are further limited by a lack of transportation. Interview participants also outlined added costs that might be associated with lack of transit options in smaller communities, such as having to rely on taxis to travel long distances to run basic errands.



“We can find these rentals, but no one’s going out there because they, you know, it’s going to cost you like \$40 in gas.”

- *Frontline worker in a small or mid-sized community.*



“We just need more housing that is safe and affordable in all rural areas. Currently there is a huge lack of housing that single income families can afford.”

- *Survivor in a small or mid-sized community.*

### **EXISTING HOUSING SUPPORTS, INCOME SUPPORTS, AND OTHER COMMUNITY SUPPORTS ARE INADEQUATE AND NOT WORKING FOR SURVIVORS.**

**Service providers have concerns about the Canada Ontario Housing Benefit (COHB):** While interviewees shared that COHB is in some instances liked by housing providers and in some cases helping survivors secure housing, interviewees shared that access to such benefits remain limited, and in communities with limited rental housing stock, it can still be difficult to secure private rental market housing with the benefit. Further, in some communities with limited RGI housing and long waitlists, interviewees shared that survivors are being encouraged to access COHB instead of trying to access RGI housing. Interviewees expressed concerns about this since there is not yet a commitment by governments on how long COHB will last. Interview participants expressed further concern that if a survivor accepts the COHB benefit, they are required to consent to be removed from the social housing waitlist,<sup>52</sup> thereby forgoing an opportunity to access RGI housing.

**Survivors face barriers to accessing income supports:** Interviewees shared that in the instance of financial abuse or prolonged periods of unsheltered homelessness, it is unlikely that survivors will have the necessary documentation needed to access existing provincial income supports like ODSP or OW.

Interviewees further identified that Ontario's ongoing family medicine crisis, whereby one in four Ontarians are projected to be without access to a family doctor by 2026,<sup>53</sup> presents a barrier to survivors accessing ODSP, since survivors applying to ODSP are required to have a health care professional complete a medical review package.

**Existing income supports are too limited to support survivors in securing housing:** In each of the communities under study we heard that low benefit amounts and housing supplements (ODSP and OW) acted as a significant barrier to survivors accessing housing in the community. One interviewee described ODSP amounts and the limits on the amounts that ODSP recipients can earn alongside their benefit as "punishing."



"Poverty is policy in Ontario. All of our benefit rates and minimum wage rates are far below the poverty line."

- *Manager in a small or mid-sized community.*

**Survivors face onerous requirements to qualify for SPP that do not reflect the range in experiences with GBV:** Interviewees shared that the SPP policy can provide a housing option for survivors in their community in that it gives survivors priority access to RGI housing. However, interviewees in all the communities under study identified four key barriers to women and gender-diverse people accessing the SPP:

1. Interviewees identified the three-month timeframe after leaving a violent domestic relationship within which survivors must apply for SPP as being too short and not reflective of the pathways out of settings of violence that survivors experience.
2. Interviewees identified the burden of proof on survivors to provide documentation to demonstrate that they have experienced abuse and lived in a shared home with their abuser as too onerous and not reflective of the pathways out of violent homes that many survivors took, or the realities of financial abuse where perpetrators may ensure that such documentation does not exist. Interviewees also shared that this could put some survivors in danger in that they may have to access the home that they shared with their abuser to secure the necessary documentation.

3. Interviewees identified the requirement that a survivor has lived with an abuser within the last three months as not being reflective of all the instances in which a survivor may urgently need new housing as they contend with GBV. For example, interview participants shared that if a survivor is experiencing stalking from an individual who does not live with them, they may urgently require new housing.
4. Interviewees identified the process by which survivors are required to keep their files up to date as an impediment to their accessing RGI housing. In each of the communities under study, interviewees shared that notices to update files are sent by mail. If a survivor does not update their file, they are removed from the waiting list. Interviewees identified this as particularly challenging for individuals who are facing housing insecurity and do not have fixed addresses.



“So special priority, rent geared to income, city housing – if you don’t have a fixed address, you can’t receive mail. [Redacted] Housing Corporation, as an example, sends a request to update every year. If you don’t update it, they remove you. So, I have women that have thought they’ve been on the list for years and haven’t been because they were removed.”

– *Front line worker in a small or mid-sized community.*

**BARRIERS TO ACCESSING ADEQUATE AND AFFORDABLE HOUSING ARE PRODUCING FOOD INSECURITY AND ARE CREATING HEALTH CHALLENGES FOR SURVIVORS. AT THE SAME TIME, SURVIVORS FACE CHALLENGES IN MAINTAINING HOUSING WITH ACCESS TO ADEQUATE SUPPORTS.**

**The need to access housing deprioritizes other concerns for survivors and is creating negative health outcomes for survivors:** Interview participants in all communities shared that the need to secure housing crowds out other concerns for survivors, including accessing mental health supports, managing health

conditions, and securing employment. At the same time, a lack of access to adequate and affordable housing and the stress associated with it is creating mental and physical health challenges for survivors.



“We do not have access to proper counseling for people escaping domestic violence or who experienced torture or any other mental health related trauma issues. We even had children here who have experienced severe abuse. And they’ve waited more than a year for counseling. So even if there was housing, the likelihood that they’d be able to maintain housing is very low, right?”

*- Frontline worker in a large city.*

**Access to adequate, affordable, and stable housing is a prerequisite for health and healing for survivors:** Interview participants shared that without access to stable housing, survivors exist in survival mode, and are unable to access or process other supports that might be available to them, such as health or mental health services.



“We get people substance abuse help, we get them mental health help, we get them safety planning and we get them, you know, court support. But the reality is if they have nowhere to land to receive those services and actually process the service provision, it’s not helpful.”

*- Frontline worker in a small community.*

**Survivors are facing a high degree of food insecurity:** Interview participants shared that alongside housing insecurity, the survivors that they are working with are contending with a high degree of food insecurity as they face both rising housing and food prices, and stagnant wages or benefit allotments. Interview

participants shared that even survivors who have access to social housing are struggling with food insecurity.

### **SERVICE PROVIDERS ARE FACING CHALLENGING WORKING CONDITIONS AND ARE FACING HOUSING INSECURITY THEMSELVES.**

**People working in service provision are facing burnout:** Interview participants working in management capacities reported that staff retention can be a significant challenge and shared that this negatively impacts the continuity of services for survivors. Managers stressed that this was a significant concern for them, given the vulnerability of the groups that they are providing services to. Many also lamented funding structures that in some instances mean that it can be difficult to plan programming even months in advance and can create difficulties for staff retention when staff are unsure if their position can be continued.



“You begin to feel like what’s the point. You feel helpless... There’s a lot of us that want to help, but we feel abandoned.”

*- Frontline worker in a large city.*

**Shelter workers themselves expressed feeling housing insecure:** Several of the interviewees expressed feeling housing insecure themselves and shared that a high proportion of their wages were being directed towards their housing costs. These concerns were expressed by shelter workers in every community under study.

## Survey Findings

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The survey findings confirmed many of the interview findings. Most of the survey respondents had accessed emergency shelter in their pathway out of a home in which they were experiencing violence. Accordingly, the survey results reflect the experiences of women and gender-diverse people who have accessed shelter housing. Unfortunately, because the survey was only distributed through service providers for survivors, the survey did not receive enough responses from women and gender-diverse people who had not accessed emergency shelter housing on their pathways out of contexts in which they were experiencing violence. As such, we were unable to gain an understanding of the pathways of these survivors through this survey.

Here, it is also important to note that the survey was distributed through a second-stage shelter. Since second-stage shelter programming in Ontario is somewhat limited and can be challenging to access, the experiences of individuals who were able to access second-stage shelter housing may be overrepresented in this survey. More research should be conducted to gather information from individuals who have not accessed emergency shelter housing in their pathways out of residences in which they are experiencing violence, as an increasing number of women and gender-diverse people are being turned away from shelter programming on any given night.

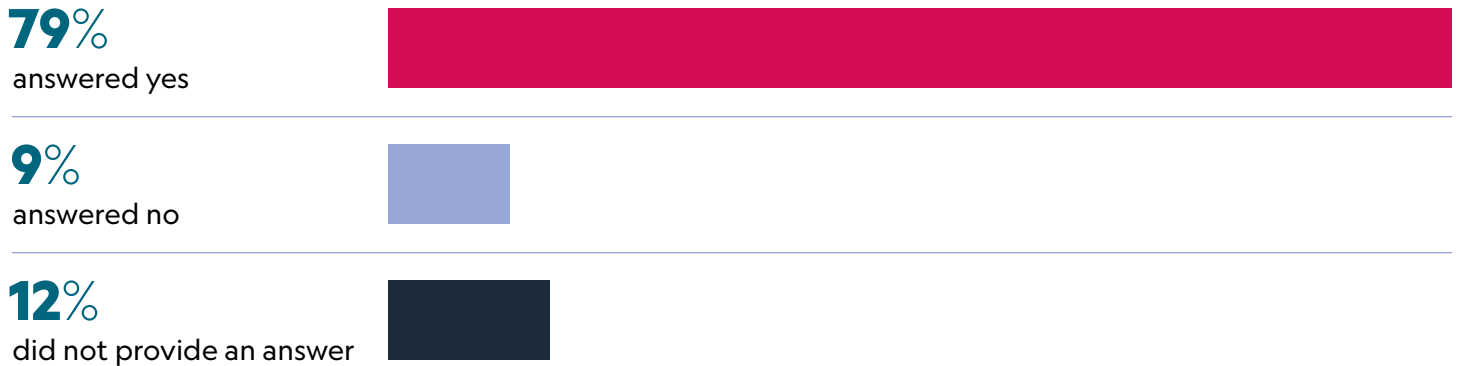


**The survey found that:**

- High housing costs act as a significant impediment to both leaving the context in which a survivor is experiencing violence and to then leaving emergency shelter or second-stage shelter. Seventy-nine per cent of survey respondents reported that high housing costs in Ontario's housing market acted as a barrier to leaving a residence in which they were experiencing violence.
- Survivors are experiencing a high degree of housing insecurity when they leave emergency shelters and many are returning to live with abusers or are ending up in unstable living environments. Forty-nine per cent of survey respondents reported experiencing housing insecurity when they left emergency shelter housing, including 17 per cent of respondents who reported returning to live with their abuser.
- Survivors are facing a high degree of discrimination in seeking housing in the private rental market, particularly based on their race, gender, sexual orientation, disability and receipt of social assistance. Forty-two per cent of survey respondents reported experiencing discrimination in searching for rental housing in the private market.

## SURVEY RESPONSES

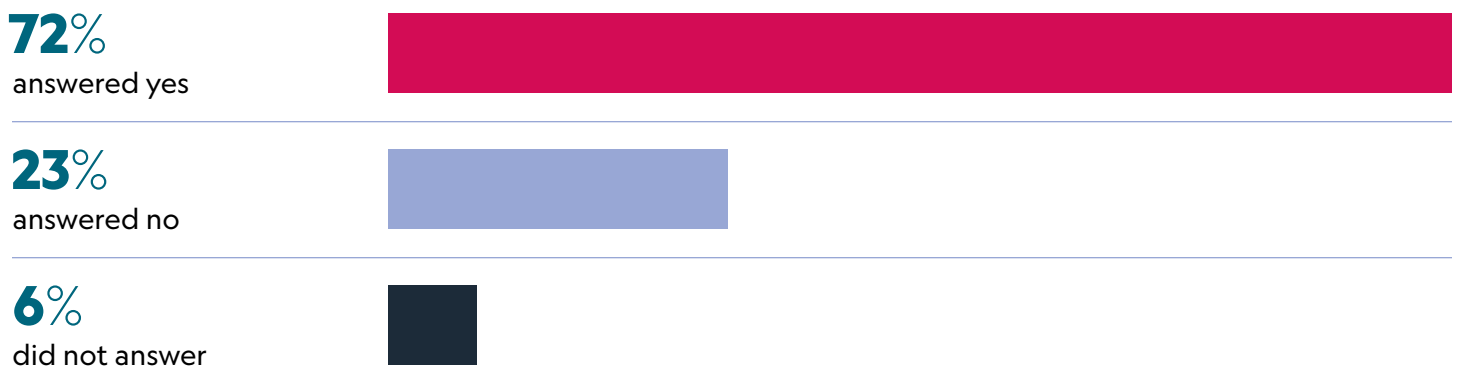
### Did high housing costs cause challenges for leaving the place in which you were experiencing violence?



“I stayed because I was worried (that) I would have to go back to shelter.”

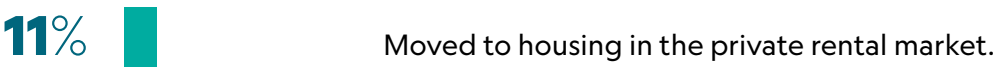
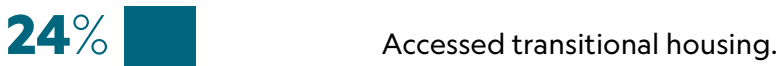
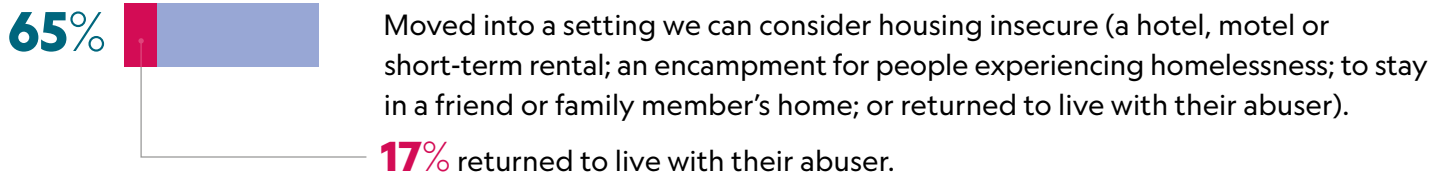
- Survivor in a large city.

### Did you access community or social supports (e.g. emergency shelter, Canada-Ontario Housing Benefit)?



> **Insights:** Individuals with children were more likely to access supports.

**When you left emergency shelter housing (or the most recent time that you left emergency shelter housing), where did you initially move?**



> **Insights:** None of the respondents to this question accessed social housing.

**Did you experience challenges leaving emergency shelter housing?**

Of the respondents to whom this question applied:



> **Insights:** Older people, people with children, and newcomers were more likely to report challenges leaving emergency shelter housing.



“The presence of children, the COVID-19 pandemic, being stalked, being terrified, I had no money for first and last months’ rent. I couldn’t find safe clean housing near school. The no pet policy, discriminating landlords, and poor credit.”  
- Survivor in a large city, on why leaving was so challenging.

**What challenges did you face or are you facing in leaving emergency shelter housing?**

- 38  Lack of supportive/transitional housing

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- 13  Lack of social/public housing

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- 38  Lack of affordable housing in the private market

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- 15  Lack of available housing options that met/meet my needs in terms of size

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- 17  Lack of available housing options in a location that was near my community and places that I needed to travel on a daily or weekly basis

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- 7  Lack of available housing options that met/meet my needs related to my disability

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- 15  Lack of culturally appropriate housing options

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- 17  Lack of housing options that will/would accept/accommodate my child/children

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- 5  Lack of housing that will/would accommodate my pets

---

- 2  Lack of housing that will/would accommodate my service animal/guide dog



“It was COVID, and my daughter with a disability wouldn’t leave the home as she was scared, plus we had a dog.”

- Survivor in a small or mid-sized community.

**Did you experience discrimination in seeking housing when trying to leave your place of residence or emergency shelter?**

Of the people for whom this question applied:

**42%**  
answered yes

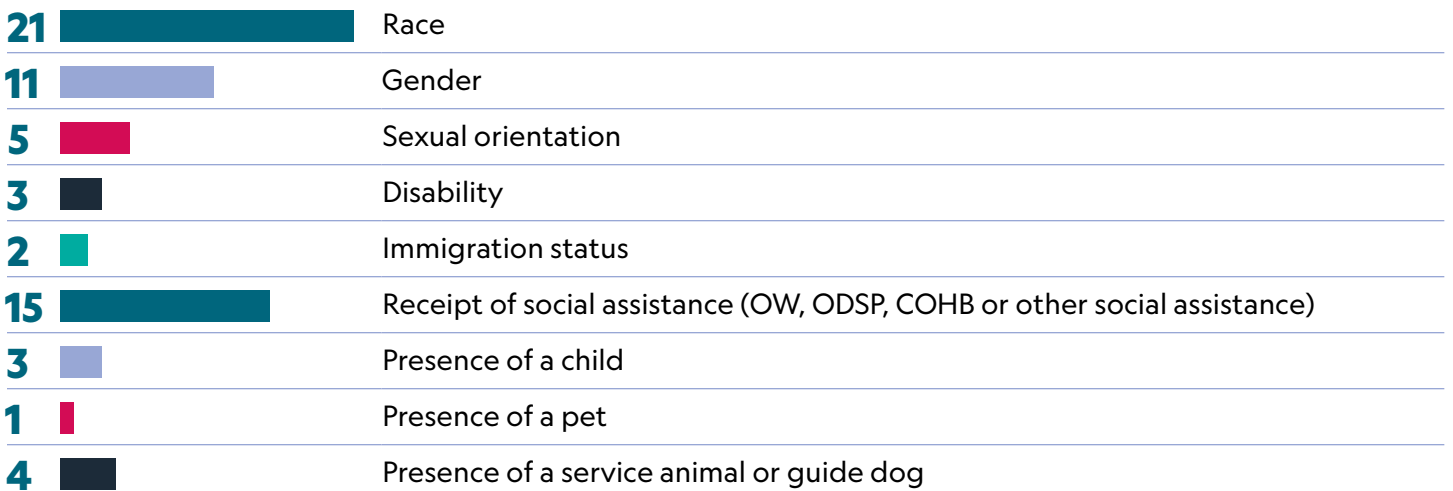


**58%**  
answered no



**> Insights:** When this question was broken down by the demographic questions asked earlier in the survey, people with disabilities were more likely to report experiencing discrimination than any other group. Interview participants in small and mid-sized communities and in large cities disclosed experiencing discrimination at similar rates.

**On what basis did you experience discrimination?<sup>54</sup>**



“I faced difficulty finding alternatives due to transphobia, homophobia and panphobia, difficulties with affordability, difficulties with other types of discrimination including mental and physical health challenges and receipt of social assistance, etc. etc. etc.”

- Survivor in a small or mid-sized community.

## Discussion of Research Findings

As this report concludes, it should be noted that it offers a high-level overview of the dynamics that survivors are facing in the context of Ontario's ongoing housing crisis. More research should be done to understand how Ontario's housing crisis is impacting survivors of different and intersecting identities, and in different communities. Specifically, more targeted research needs to be conducted to understand the experiences of gender-diverse people, newcomers, disabled people, and Indigenous women.

The testimonies from survivors and people working in service provision that were collected in this report are deeply concerning, and all point to a situation in which survivors are being profoundly impacted by Ontario's housing crisis. The following discussion of the report's findings are organized around its research questions.

### **TO WHAT EXTENT DO HIGH HOUSING COSTS IMPEDE THE ABILITY OF WOMEN AND GENDER-DIVERSE PEOPLE IN ONTARIO TO LEAVE CONTEXTS IN WHICH THEY ARE EXPERIENCING GBV/IPV?**

The interviews and survey found that the high housing costs in all five communities are severely impeding the ability of women and gender-diverse people to leave contexts in which they are experiencing GBV/IPV. Interview participants from all five communities shared that it is extremely challenging for survivors to secure reasonable private rental market housing, or for them to secure access to social housing in a timely manner, often dissuading them from leaving the home in which they are experiencing GBV. The survey responses echoed the interview findings with a high number of respondents sharing that after leaving emergency shelter housing, they returned to the context in which they were previously experiencing abuse.



“My work used to be helping women leave, and now a lot of my work is helping women stay as safe as possible while they stay.”

– *Frontline worker in a mid-sized or small community.*

In the absence of reasonable housing alternatives, interview participants shared that many survivors have little choice but to remain in or return to the home in which they are experiencing GBV or IPV. Interviewees in all five communities were unanimous that high housing costs in the rental market are a key consideration in a survivor's decision to leave or remain in the home that they share with their abuser.

Some identity groups face unique vulnerabilities in Ontario's housing market and might be more likely to remain or return to a residence in which they are or have experienced violence. In each community under study, interview participants shared that they observe survivors with children as being more likely to either remain in a context in which they are experiencing GBV or to return to a context in which they are experiencing GBV. Whereas in some housing markets a single person experiencing GBV may be able to access a room rental or bachelor apartment, interview participants observed that for survivors with children there is extremely limited rental housing options that can accommodate them within the budget of a single parent family. Further, in the instance that Children's Aid Society is involved in a survivor's case, the requirements for what is considered reasonable housing can create further complications for survivors with children trying to secure housing. Interview participants also shared that single-parent, female-headed households face a high degree of discrimination in trying to secure housing in the private rental market, and that this is even more pronounced for Indigenous, disabled, racialized and newcomer women. Interview participants also pointed to a high degree of housing discrimination against people accessing OW, ODSP and portable housing benefits like COHB.

Interview participants shared that in the instance that a survivor requires accessibility modifications for a disability, this also severely limits both the services that they can access and the housing options available to them. Because of a lack of accessible units in the private rental market and in social housing, survivors with disabilities or survivors who have disabled children have to make different calculations in leaving a residence in which investments have been made in such modifications. Experiencing GBV can further leave people with lifelong disabilities – for example, there is a high incidence of traumatic brain injuries among GBV survivors.<sup>55</sup> We also know that Indigenous people in Canada are both more likely to experience GBV,<sup>56</sup> and are more likely to live with a disability than the general population.<sup>57</sup>



This analysis also revealed a significant gap between the earnings of men and women in each community,<sup>58</sup> meaning that current housing prices are even less affordable for women and women-identifying people leaving homes and residences in which they are experiencing violence. Other studies have demonstrated that racialized people,<sup>59</sup> newcomers,<sup>60</sup> Indigenous people,<sup>61</sup> and disabled people<sup>62</sup> all face significant wage gaps in Canada when compared to the earnings of white men. Based on this existing research, we know that the historical legacies and ongoing persistence of colonialism, sexism, structural racism, ableism and homophobia translate into different material circumstances and levels of material deprivation for different groups and individuals with intersecting, marginalized identities. These different levels of material deprivation translate into different and worse outcomes for individuals with intersecting identities in seeking housing.

The housing market analyses in all the communities confirm that there is extremely limited housing available that can be considered affordable for single parent families who make below the median after-tax income. Because we know that significant wage gaps persist along the lines of gender, race, sexuality, newcomer status, ability and Indigeneity, survivors of these identities will fare even worse amidst the current tight rental market conditions. The analysis of currently available rental market listings was also unable to find any apartment units in any of the communities under study that could be considered affordable for someone accessing OW or ODSP.



“From a trauma-informed approach, not only are you getting no space to heal, but then we’re asking you to problem solve and be creative and think outside the box instantly. And you’re feeling that stress and trauma. It’s just so unfair. It’s so incredibly unfair.”

– *Frontline worker in a small community.*

Though there is some limited variation between the research sites, in all the communities under study the average rents for two-bedroom apartments are not affordable to most individuals making less than the median-after-tax income for a single parent family. Average rents do not necessarily capture the rents

that survivors are encountering when they look for housing. Ontario has vacancy decontrol, which means that when a unit becomes vacant there is no limit on how much a landlord can increase the rent between tenants. The calculation of average rents includes long-standing tenancies where the unit would not have changed hands for a sustained period, and so a renter would be paying lower rent than what currently available units are being rented for. This means that average rents do not necessarily reflect the rents of currently available units and that the housing options that survivors are encountering in the private rental market are extremely limited and, in some communities, basically non-existent. Where units are available, discriminatory practices by landlords preclude survivors from accessing them, particularly for survivors with overlapping, marginalized identities. When survivors can access housing in the private rental market, they are often contending with inadequate, and even dangerous, housing conditions.



“I had no family support when experiencing abuse; I asked about shelters but was told there was a two+ year waiting list; I also had a family pet to consider; I didn’t want to disrupt my children’s lives by moving them out of school, community, etc.; I had limited access to financial resources at the time that I needed to leave.”

- *Survivor in a large city.*

### **HOW DO DIFFERENT HOUSING MARKET CONDITIONS AND CHARACTERISTICS DIFFERENTLY IMPACT THE ABILITY OF WOMEN AND GENDER-DIVERSE PEOPLE TO LEAVE CONTEXTS IN WHICH THEY ARE EXPERIENCING GBV?**

This study found that there are some key regional variations in how housing dynamics in the communities under study have played out over time and in how they are currently impacting survivors.

Interview participants in Toronto shared that they had seen some very limited success of survivors accessing housing with the help of COHB benefits. However, they could not identify a time in which private rental market housing or RGI

housing were reasonable or viable options for women and gender-diverse people leaving contexts in which they were experiencing GBV. Despite there being a more robust rental housing stock in Toronto in terms of the number of apartment units, interview participants shared that survivors were facing significant barriers to accessing rental housing related to the profoundly high cost of housing, the competitiveness of accessing available units and discrimination by housing providers.

Interview participants in Peterborough and Thunder Bay identified certain familial configurations that were extremely challenging to house in their communities. Specifically, interview participants identified that a lack of smaller and larger units in their community means that it is extremely challenging to secure housing for single people or for single parent families with multiple children. These observations by interview participants are confirmed by our housing market analyses, which demonstrate that there are a very limited number of small and large rental units in both communities, and that tight vacancy rates for those units mean that finding a small or large unit *can be virtually impossible*. In Peterborough, there is a zero per cent vacancy rate for bachelor apartments and apartments with three or more bedrooms. Though the vacancy rates for these types of units were higher in Thunder Bay, these vacancy rates are misleading. Because there are so few bachelor and three or more bedroom apartment units in Thunder Bay, in October 2023 when the data was collected, there would have been 11 available bachelor apartments and only five available apartments for rent with three or more bedrooms.

This study identified several key challenges for survivors seeking to leave contexts in which they are experiencing violence in small and more rural communities. Interview participants in Lanark County shared that prior to the pandemic there was a greater number of room rentals available in the community. This finding cannot be confirmed by the available housing data, but interview participants in Lanark County observed that since the onset of the pandemic there had been fewer room rentals available for rent. Several interviewees in Lanark County separately shared this observation.

Interview participants identified that a lack of reasonable transit options in Lanark County, and in the small and rural communities surrounding Peterborough, means that survivors may not be able to access available rental units. If they do opt to secure rental units in remote areas, they may face additional expenses related to taking taxis. Interview participants identified that this is particularly prohibitive in the instance in which a survivor has children that they may need

to take to school or daycare. In these communities, interview participants also shared that it can be challenging to secure rental housing for survivors that is not in some way connected to their abuser.



“So for women here who have to get their laundry to the laundry mat, it’s expensive to go to the laundromat anyways, but it’s \$30 extra to get a cab to go. So, you’re talking about women who are on social assistance, who have to spend \$70, you know, maybe one or two times a month to do their laundry like it’s just there’s a lot of barriers there.”

*- Frontline worker in a small or mid-sized community.*

Finally, in Lanark County, interview participants shared that for survivors with children, a lack of affordable and proximate childcare spaces created a barrier to survivors to leave a partnership in which they were experiencing IPV. Interviewees in Lanark County shared that without access to affordable childcare, survivors were not able to secure employment that would allow them to secure their own housing separate from their abuser.

### **HOW HAS THE COVID-19 PANDEMIC AND ASSOCIATED SHIFTS IN HOUSING MARKET CONDITIONS IMPACTED PATHWAYS OUT OF CONTEXTS IN WHICH WOMEN AND GENDER-DIVERSE PEOPLE ARE EXPERIENCING VIOLENCE?**

In all the communities under study, the COVID-19 pandemic, and the economic circumstances that it engendered, have contributed to a significant rise in housing prices in both the rental and home ownership markets. At the same time, the interviews conducted as part of this research, as well as other emerging research, suggest that the incidence and severity of GBV increased during the early pandemic period.<sup>63</sup> As more individuals have tried to access services for people fleeing GBV, the sector saw an abrupt capacity drop. Social distancing requirements required the removal of shelter beds and tight housing market conditions increased the typical duration of stay for individuals in shelter.

In every community except for Toronto, interview participants identified that prior to and even in the early years of the COVID-19 pandemic, securing housing in the private market or accessing RGI housing were much more feasible options for survivors leaving contexts in which they were experiencing GBV. Interview participants familiar with RGI housing in each community shared that high housing prices in their broader communities has meant that there is very low turnover in social housing and therefore, without any construction of new units, new units rarely become available.

An interviewee in Ottawa shared that as recently as two years ago, housing support workers in their shelter had much more success in supporting survivors in securing housing in the private market. Interviewees in Thunder Bay, Peterborough and Lanark County identified the COVID-19 pandemic as an inflection point in their work, saying that assisting survivors in securing housing prior to the pandemic was much easier than in more recent years. In these communities, interviewees observed that an exodus of individuals searching for more affordable housing than what was available in larger cities had put increased pressure on the rental housing markets. Their observations can be somewhat confirmed by the tightening vacancy rates observed in these communities.



“If they can’t live where they’re living, because their partner is violent, then they are homeless. If they’re homeless, they can’t keep their child. If child welfare is involved, I mean, it’s also, you know, a double problem because if child welfare deems him unsafe, and no police or court is making him accountable, then she can’t stay there, and they will apprehend the child. So, she can’t win. And the housing issue is so deeply intertwined with whether or not she’s able to keep her child. But there’s literally no way that a single person with a single income can afford housing.”

- *Manager in a small or mid-sized community.*

# Conclusion

## Conclusion



“People say, ‘Oh how do you do that work? It must be so intense and heavy.’ And I’m like, yeah, it is – the emotional stuff, but that doesn’t bother me. What bothers me is the system. I’m burnt out because of the system. Not because of the women. The women are inspirational with their resilience and what they’ve been through and that they’re standing in front of me. I’m just amazed at that. It’s the system that’s going to burn me out.”

– *Manager in a large city.*

On average, it takes survivors seven attempts before they permanently leave an abusive partner.<sup>64</sup> Though there are a myriad of factors that contribute to this, as this report illustrates, the housing market conditions that survivors encounter when they seek alternate housing arrangements present a significant barrier to survivors leaving residences in which they are experiencing violence.

The most dangerous time for a survivor can be when they leave a violent relationship, as violence from the perpetrator can escalate at that point.<sup>65</sup> As survivors navigate this challenging and often dangerous time in their life, there are few things more important than having a safe place to land.

Unfortunately, as this report illustrates, a safe place to land is far out of reach for many survivors as Ontario’s housing crisis deepens. Survivors fleeing violent homes and other situations in which they are experiencing violence are encountering a housing market in which they face high (often unachievable) housing costs, high levels of discriminatory treatment from landlords and, in some instances, even further violence. Survivors who have children, are racialized, Indigenous, live with disabilities, are newcomers, who have experienced criminalization and who are gender-diverse face even higher



barriers to accessing housing in Ontario's private rental market. In this context, many survivors are forced to either remain in or return to a residence in which they are experiencing or have experienced violence.

Canada has recognized that access to safe and adequate housing is a human right. As this report details, survivors in Ontario are systematically denied their right to safe and adequate housing. Different levels of government must act urgently to realize this right for survivors by implementing the policy recommendations outlined in this report. Countless lives depend on it.

## Glossary

**Core housing need:** Core Housing Need is a measure used by CMHC and Statistics Canada to assess the extent to which people in Canada are living in inadequate and unaffordable housing. According to CMHC, a household is considered to be in core housing need if it meets the following criteria:

- “A household is below one or more of the adequacy, suitability and affordability standards.”
- “The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.”<sup>66</sup>

**Disability:** Disability is defined by the Accessible Canada Act as “any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment – or a functional limitation – whether permanent, temporary or episodic in nature, or evident or not, that, in interaction with a barrier, hinders a person’s full and equal participation in society.”<sup>67</sup>

**Gender:** According to Women and Gender Equality Canada, gender can be understood as “...the roles, behaviours, expressions, and identities that society have associated to girls, women, boys, men, and gender-diverse people. A society’s understanding of gender changes over time and varies from culture to culture. Gender influences how people perceive themselves and each other, how they act and interact, the distribution of power and resources in society, and people’s social, health and economic outcomes.”<sup>68</sup>

**Gender-based violence:** According to Women and Gender Equality Canada, GBV can be understood as: “Violence based on gender norms and unequal power dynamics, perpetrated against someone based on their gender, gender expression, gender identity, or perceived gender. It takes many forms, including physical, economic, sexual, as well as emotional (psychological) abuse.”<sup>69</sup>

**Gender-diverse:** According to The United Nations, gender-diverse is a term to: “refer to persons whose gender identity, including their gender expression, is at odds with what is perceived as being the gender norm in a particular context at a particular point in time, including those who do not place themselves in the male/female binary; the more specific term “trans” is used to describe persons who identify with a different sex than the one assigned to them at birth.”<sup>70</sup>

**Gender expression:** According to Women and Gender Equality Canada, gender expression “refers to the various ways in which people choose to express their gender identity. For example: clothes, voice, hair, make-up, etc. A person’s gender expression may not align with societal expectations of gender. It is therefore not a reliable indicator of a person’s gender identity.”<sup>71</sup>

**Gender identity:** According to Women and Gender Equality Canada, gender identity is an “internal and deeply felt sense of being a man or woman, both or neither. A person’s gender identity may or may not align with the gender typically associated with their sex. It may change over the course of one’s lifetime.”<sup>72</sup>

**Housing insecurity:** The Urban Institute offers a definition of housing insecurity that speaks to the range of experiences that can be captured by the term: “Housing insecurity can take a number of forms: homelessness; housing cost burden; residential instability; evictions and other forced moves; living with family or friends to share housing costs (doubling- up); overcrowding; living in substandard, poor quality housing; or living in neighborhoods that are unsafe and lack access to transportation, jobs, quality schools, and other critical amenities.”<sup>73</sup>

**Indigenous:** Indigenous is a term to connote the first people of Canada and their descendants.<sup>74</sup> This umbrella term typically encompasses First Nations people, Inuit and Métis.<sup>75</sup>

**Interpersonal violence:** Interpersonal violence is a term used to address the experiences of people living with disabilities who are subjected to violence from caregivers and/or in institutional settings.<sup>76</sup>

**Intersectionality:** Intersectionality is a term coined by legal theorist Kimberlé Crenshaw to understand how different identities can overlap and intersect to create different modes and degrees of oppression.<sup>77</sup>

**Intimate partner violence:** According to Women and Gender Equality Canada, IPV can be understood as “Physical, sexual, emotional (psychological) or financial harm done by a current or former intimate partner(s) or spouse(s). Intimate partner violence can happen in a marriage, common-law or dating relationship; in a heterosexual or LGBTQ2S (lesbian, gay, bisexual, transgender, queer, and Two-Spirit) relationship; at any time in a relationship, including after it has ended; and, whether or not partners live together or are sexually intimate with one another.”<sup>78</sup>

**Newcomer:** In this report, the term newcomer is used to connote recent arrivals to Canada whether they are documented, undocumented, landed immigrants or refugees.

**Rent-Geared-to-Income (RGI) Housing:** RGI housing is a form of social housing (subsidized housing) whereby the rent is adjusted to account for the income of the individual or family who lives in the unit. In Ontario, in most instances, tenants of RGI housing pay 30 per cent of their Adjusted Net Family Income to rent. In Ontario there are extensive waitlists to access RGI housing.

**Social housing:** Social housing refers to housing that is subsidized by the government.

**Special Priority Policy:** The Special Priority Policy is a policy in Ontario that gives eligible survivors of GBV and human trafficking priority access to RGI housing. This policy was enacted as part of the Housing Services Act in 2011.<sup>79</sup>

**Survivors:** The preferred term to connote people who have experienced gender-based violence (in contrast with the framing of “victims”), in that it reflects the strength, determination, and resourcefulness of people who have experienced GBV.<sup>80</sup>

**Violence against women emergency shelters (VAW shelters):** For the purposes of data collection, Statistics Canada defines VAW shelters as “facilities providing temporary shelter to single women or women with children fleeing domestic abuse. They may function in either a crisis capacity or as transitional or second-stage housing.”<sup>81</sup> VAW shelters usually have a specific mandate to shelter survivors within a limited time frame after they leave a residence in which they are experiencing violence. VAW shelters in Canada are also increasingly shifting their mandates to include the provision of services to gender-diverse people.

## List of Tables

Table 1 – Ontario Works and Ontario Disability Support Program Rates

Table 2 – Demographic and Income Information, Toronto

Table 3 – Rental Market Characteristics, Toronto

Table 4 – Demographic and Income Information, Ottawa

Table 5 – Rental Market Characteristics, Ottawa

Table 6 – Demographic and Income Information, Peterborough

Table 7 – Rental Market Characteristics, Peterborough

Table 8 – Demographic and Income Information, Lanark County

Table 9 – Rental Market Characteristics, Lanark County

Table 10 – Demographic and Income Information, Thunder Bay

Table 11 – Rental Market Characteristics, Thunder Bay

## List of Acronyms

CCHR – Canadian Centre for Housing Rights

CMHC – Canada Mortgage and Housing Corporation

CERB – Canada Emergency Response Benefit

COHB – Canada Ontario Housing Benefit

GBA+ – Gender Based Analysis Plus

GBV – Gender-based violence

IPV – Intimate partner and interpersonal violence

NHS – National Housing Strategy

ODSP – Ontario Disability Support Program

OW – Ontario Works

RGI – Rent geared to income

RTA – Residential Tenancies Act

SPP – Special Priority Policy

VAW – Violence against women

WAGE – Women and Gender Equality Canada

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## Appendix 1: Interview Questions

Can you describe your role?

How long have you been with your organization?

Can you describe the profile of who your organization serves?

Does your organization target your services to a specific group? Ex. People with disabilities, Indigenous women, immigrant women

If your organization serves people with disabilities, which groups are you providing services for and who are you able to accommodate?

If your organization serves people with disabilities, do you observe unique needs specific to that group?

If your organization serves Indigenous women, do you observe unique needs specific to that group?

If your organization serves immigrant women, do you observe unique needs specific to that group?

If your organization serves gender nonconforming people, do you observe unique needs specific to that group?

If your organization does not target services to a specific group, is there a group that is overrepresented among those you serve? If so, why do you believe this to be the case?

Are there groups with specific needs that you observe as being underserved by your organizations or other organizations with the same mission as yours?

What would you say are the biggest challenges that your organization faces in doing its work?

What are the most acute housing challenges that you have observed in your community? Are there any housing challenges that you observe that you feel are specific or unique to your community?

Do these housing challenges intersect with the work that you do? If so, how?

[For interviewees in Lanark County, Peterborough and Thunder Bay]: What is your organization's relationship with surrounding communities? Are you serving many clients from the smaller and more rural surrounding communities?

[Follow up on previous question for interviewees in Lanark County, Peterborough and Thunder Bay]: Are you aware of housing challenges that exist in those smaller communities?

[For interviewees in Toronto and Ottawa]: Do you think that there are unique challenges when it comes to these issues that arise from being in a major population center/large city?

Do you observe ways in which these challenges affect different groups in your community or different groups who are accessing your services differently?

Can you identify any groups that are disproportionately affected by GBV/IPV and related housing challenges?

Did the COVID-19 pandemic present new challenges for your work? If so, can you describe these challenges?

Did you observe an uptick in the incidence of IPV/GBV among people accessing your services during the COVID-19? Did you observe a change in the post-COVID-19 emergency context?

Are you aware of folks accessing your services who delayed leaving a violent home because of financial concerns related to housing costs?

How long do individuals typically remain in shelter?

Based on your experience, what are some pathways out of shelter housing that you observe for individuals leaving your organization's shelter programming?

How do high housing costs impede pathways towards permanent housing for individuals accessing your organization's shelter programming?

How long would you say the typical pathway to permanent housing is for individuals who leave their housing due to GBV/IPV?

Have these pathways changed as housing costs have risen?

Do you observe individuals who secure housing and then return to the shelter system? If so, do you observe individuals who return to the shelter system in a cyclical fashion and are specific groups more vulnerable to this?

Do you observe that the experiences are different for individuals who move on to transitional housing or secure social housing?

Do you observe individuals who leave shelter housing to return to the home in which they were experiencing GBV/IPV?



Part of this project endeavors to create recommendations for the Ontario government in the provision of services to women and gender-diverse people facing GBV/IPV. How could your organizations' work be better supported by the government – local, provincial or federal?

In what ways do you feel that programming for women and gender-diverse people in your community is working?

In what ways do you feel that programming for women and gender-diverse people in your community is not working?

Is there anything here that I have missed that you feel would be helpful for me to know?

## Appendix 2: Informed Consent Materials

### INFORMED CONSENT FORM

**Project title:** Nowhere to Go: Gender-Based Violence and Housing Security in Ontario

**Invitation to participate:**

You are being invited to participate in a research study. Choosing whether to participate is entirely your choice. If you decide not to participate, there will be no negative impact on your relationship with the researcher or the organization(s) asking for your participation. The information in this form tells you about what is involved in the research, what you will be asked to do, and any potential risks or benefits.

**Purpose of this research study:**

The purpose of this study is to deepen understandings of how the widespread problems of gender-based violence (GBV) and intimate partner violence (IPV) are made worse by the lack of secure, affordable and accessible housing in five Ontario communities of different scales and experiencing different housing market conditions.

**What you will be asked to do:**

If you decide to participate in this research study, you will be asked to fill out an anonymous 15-minute survey about your experiences facing housing insecurity after leaving a violent home. Note that some questions may not be applicable to everyone, and so your participating in the survey may involve answering fewer questions.

[If you decide to participate in this research study, you will be asked to participate in a 45-minute interview about your experience working in service provision for people who have faced housing insecurity due to gender-based violence/interpersonal violence/intimate partner violence. You will be asked to have your interview recorded and for quotes from your interview to be used (anonymously) in the project's final report. You can either consent to be recorded or decline to be recorded and quoted.]

**Who can take part in the research study:**

Anyone aged 18 and older who lives in Toronto, Ottawa, Thunder Bay (or Thunder Bay District), Peterborough (or Peterborough County) or Lanark County (Perth, Carleton Place, Smith Falls etc.) and has experienced housing insecurity/homelessness due to GBV/IPV

[Anyone aged 18 and older who works in the provision of services to women and gender-diverse people who have experienced GBV/IPV and related housing insecurity in Toronto, Ottawa, Thunder Bay (or surrounding area), Peterborough (or surrounding area) or Lanark County (Perth, Carleton Place, Smith Falls or surrounding area).]

**Possible risks:** The questions you will be asked to answer may touch on past negative experiences that you have had in seeking housing. [The questions you will be asked to answer may touch on past negative experiences that you have had in your work at a service provider for people who have experienced GBV/IPV.] Please be aware that at any time while filling out the survey you can exit the survey and stop your participation. You are also able to skip questions if you feel uncomfortable answering them.

**Possible benefits:** There is no guarantee that you will benefit directly from participating in this study. However, the survey [interview] will provide you with the opportunity to voice your opinion on your experiences and will hopefully raise awareness of issues that survivors of GBV/IPV face in securing housing when trying to leave a home in which they are experiencing violence.

**Confidentiality and privacy:** Participation in the survey will be anonymous, meaning that you will not be asked any identifying details. However, to provide you with a \$20 honorarium (in the form of a gift card), we will direct you to a separate form where you will need to provide an email address and name. You do not need to provide a full name. This information will be stored separately from your survey data to preserve the anonymity of your responses.

[Your participation in the interview will be anonymous. Reporting of the study will not identify you by name and will exclude any identifying details. Your data will be stored anonymously.]

**Reporting of results:** The results of the study will be released in a report by The Canadian Centre for Housing Rights (CCHR). The study will be available on CCHR's website. You can also specify at the end of the survey if you would like the research team to email you a copy of the report upon completion of the study.

**Withdrawing from the study:** Your participation in the study is completely voluntary, and you are under no obligation to participate. However, please be aware that since the survey is anonymous, after submitting the survey you will be unable to withdraw your survey responses from the study.

[Your participation in the study is completely voluntary, and you are under no obligation to participate. Should you decide after your interview that you wish to withdraw from the study, you have the option to withdraw your data from the study up to 30 days after the completion of your interview.]

**Questions and contact information:**

If you have any questions about the study or want any more information, please contact:

[Contact information]

**Statement of consent:**

By checking this form, I agree that:

- The study has been explained to me.
- All my questions have been answered.
- Possible harm and discomforts and possible benefits (if any) of this study have been explained to me.
- I have been told that my participation will be anonymous.

In addition, I understand that:

- I have the right not to participate and the right to stop the survey at any time during my taking the survey by exiting the survey. [I have the right not to participate and the right to stop the interview at any time during my participation in the interview by notifying the interviewer I wish to stop participating.]
- I may refuse to participate without consequence.
- I have the choice to not answer specific questions.
- I am free now, and in the future, to ask any questions about the study.
- No information that would identify me will be released or printed.

I consent to participate in this study [Yes] or [No]

[I consent to have my interview recorded [Yes] or [No]

I consent to the anonymous use of quotations from my interview in the study's final report [Yes] or [No]



COMMUNITY  
RESEARCH  
ETHICS OFFICE

Strengthening and Supporting Community Research  
Waterloo Region, Ontario, Canada and Internationally

November 2, 2023

Sophie O'Manique  
Canadian Centre for Housing Rights (CCHR)

Dear Sophie O'Manique,

We are pleased to inform you that the ethical review of your research project: "*Nowhere to go: Gender-Based Violence and Housing Insecurity in Ontario*" has been completed.

Based on the changes you have made; we have determined that your research proposal is ethically sound, and we agree to the use of our approval statement on any documents related to the research project. However, **this statement must appear on any Consent Forms associated with this project.**

We ask that, if you make any major changes to your research process and/or reviewed documents, you request our further review. This approval covers the originally projected time frame for your research. If that timeframe is extended, please advise us. On behalf of our Board of Directors, thank you for using the services of the Community Research Ethics Office. If we can be of service in the future, please contact us.

Sincerely,

CREO

Community Research Ethics Office  
c/o Centre for Community Based Research  
[www.communityresearchethics.com](http://www.communityresearchethics.com)

## Endnotes

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3. The “City of Toronto” refers to the municipality of Toronto (rather than the Greater Toronto Area). The “City of Toronto” includes Old Toronto, Etobicoke, Scarborough, York and North York. This report refers to the “City of Toronto” as “Toronto.”
4. The “City of Ottawa” refers to the municipality of Ottawa rather than the broader metropolitan region, which is often referred to as Ottawa-Gatineau or the National Capital Region. The “City of Ottawa” is referred to as “Ottawa” in this report.
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