



What We Heard

The Unique Housing Needs of Women

CMHC Engagement With Women:
Results From 2019 Engagement Sessions
and Online Survey





It should be noted that this report aims to reflect the essence of the ideas and perspectives that were raised during the engagement sessions and online survey results but does not attempt to include every comment received and does not intend to imply consensus on the part of all participants. It presents a summary of what was heard from participants: key messages, perceptions and suggestions.

BACKGROUND

Canada's first ever National Housing Strategy (NHS) is a 10-year, \$55+ billion plan intended to give more Canadians across the country a place to call home. It is the largest and most ambitious federal housing program in Canadian history. It addresses a wide range of challenges and covers the entire housing continuum, from shelters and transitional housing to affordable rentals and homeownership. The goal of this historic strategy is to make sure Canadians across the country, including women and girls, can access housing that **meets their needs** and that they can afford.

The Government of Canada has committed to ensuring that 25% of National Housing Strategy (NHS) investments will support projects that specifically target the unique needs of women and girls.



The NHS recognizes that women and girls are disproportionately impacted by housing need and that intersections of identities such as race, sexual orientation, age, and socio-economic status create distinct types of housing barriers for them. Core housing need statistics shed light on women's housing needs across the country. In 2016, 1.7 million Canadians experienced core housing need.¹ Of these households, 17.4% were female-led, while only 9.6% were male-led. Similarly, of households living in subsidized housing, 44.1% of female-led households were in core housing

need, compared to 40.5% of male-led households. The Government of Canada recognizes that it must do more. As such, when the NHS was launched, the Government of Canada committed to ensuring that 25% of NHS investments would support projects that specifically target the unique needs of women and girls.

As the flagship program of the NHS, the \$15.9-billion National Housing Co-investment Fund (NHCF) provides capital contributions and low-cost loans for both new construction and the repair and renewal of existing affordable housing. The NHCF was intended to be a competitive process to help stimulate the best possible affordable housing solutions and to ensure that federal funding went to highest impact opportunities. Since its launch in April 2018, CMHC has been closely monitoring the intake and prioritization process of applications as they come in. In late fall 2018, CMHC noted that the majority of applications earmarked to target women and children were for shelters and transitional housing.²

In recognition that women have additional housing needs as well (not just shelters and transitional housing), yet unclear exactly what features or housing types were required to meet women's distinct needs, CMHC embarked on a series of engagement sessions in January 2019 to meet with Canadian women and deepen our understanding of their needs. The purpose of the exercise was to really listen and learn from women—to seek their views on how CMHC could better meet their housing needs.

To solicit input from as many women as possible, a draft summary report of what we heard was posted along with a supplementary survey on the CMHC website between April 16 and May 6, 2019. CMHC then reviewed and assessed the survey feedback against the findings from the engagement sessions. The following pages contain the original findings from the engagement sessions, as well as any additional survey findings.

¹ A household is considered in "core housing need" if its housing falls below one of three acceptability standards (adequacy, suitability and affordability) **and** it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets those three standards.

² As of December 31, 2018.



THE WOMEN WHO SHARED THEIR STORIES

In all, CMHC met with more than 50 organizations and approximately 75 women, including women with lived expertise. Although each session did not have representation from each life stage or each area of the housing continuum, overall, CMHC was able to gather this information from a national perspective. CMHC had the privilege of hearing the thoughts and opinions of women across the country, representing a diversity of perspectives:

- Women who were or had been homeless
- Women who lived in or worked for transitional and social housing
- Women with lived expertise
- Newcomer women (including new immigrants and refugees)
- Older women
- Women from the LGBTQ2+ community
- Women who worked or had previously worked in the sex trade
- Women from rural communities
- Young adult women (18-24)
- Single mothers
- Women who identified as mental health consumers
- Women with physical disAbilities
- Women with direct experience of substance use and/or addiction
- Indigenous women (urban, Métis, Inuit and First Nation)

THE ENGAGEMENT SESSIONS

The sessions took place between January 10 and 28, 2019, in Winnipeg, Halifax, Toronto, Vancouver, Whitehorse, Calgary, Yellowknife and Montréal. Although the sessions were held in the larger, urban hubs, it is important to note that women from smaller, rural communities travelled to the sessions in order to also participate in the conversation. The conversations focused on understanding the needs of women throughout the different stages of their lives. The sessions centred on:

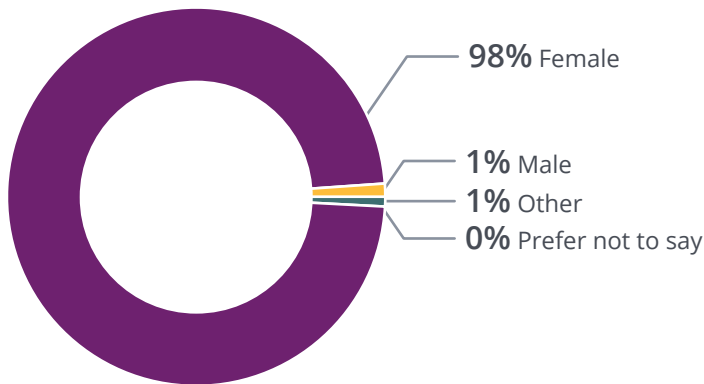
- dwelling types;
- physical spaces;
- amenities;
- supports;
- locations;
- safety and security;
- unit mix; and
- evolving needs.

Given the opportunity to express their needs, the women we met with during the engagement sessions took the opportunity to raise a number of systemic issues they felt must also be addressed to truly meet women's needs. Given their non-specificity to the NHCF, the survey did not review these needs; however, they are important to note and thus have been included in annex 1.

SURVEY RESPONDENTS

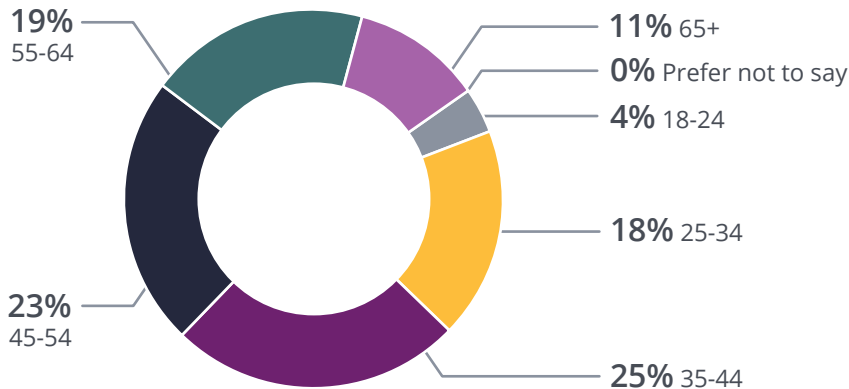
In an effort to solicit input from as many women as possible, CMHC posted a draft summary report and supplementary survey on its website between April 16 and May 6, 2019. The survey response rate was good and, in total, CMHC received approximately 663 responses. Statistics related to respondent demographics are presented below:

Figure 1: Survey Respondents by Gender



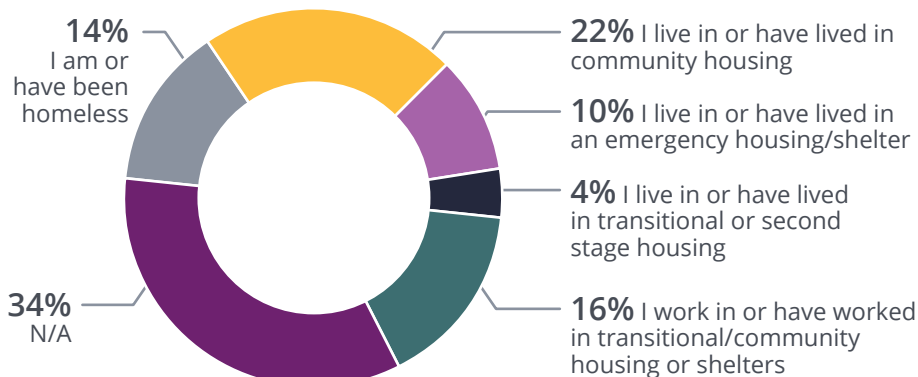
98%
of respondents
identified as female

Figure 2: Survey Respondents by Age Group



The majority of
respondents were aged
25 to 64

Figure 3: Survey Respondents by Lived Expertise



50%
of respondents identified
as having lived expertise

FINDINGS: ENGAGEMENT SESSIONS AND SURVEY RESPONSES

As women's lives evolve, so do their housing needs. Throughout the engagement sessions, participants clearly expressed the need for a **continuum of choice** as they progressed throughout their lives. The women we spoke with were very clear that there is no "one size fits all" physical space that will meet all women's housing needs. Examples of these needs, as well as the related survey findings, are noted below:³

Dwelling types and physical spaces

Homelike space: During the sessions, women noted the need for a private, clean, comfortable space. They added that the space should feel like a home and be integrated into the community. Women expressed that they needed to know and trust their neighbours, regardless of what type of building they live in.

Survey results strongly supported this finding. Out of 525 respondents, 61% deemed the need for a closed door "critical" and 36% deemed it "very important." With respect to the unit needing to be clean and pest-free, CMHC received 524 responses, which almost unanimously supported this assertion: 64% deemed this need "critical" and 29% deemed it "very important."



Communal kitchen: In every city we visited, session participants expressed the desire to have a communal kitchen where they could cook together and share meals. Many single women indicated that a room in a shared house would meet their needs, as long as there was a communal kitchen. Women at other stages in their lives noted that, although they did require a private self-contained unit with its own kitchen, they still felt that a communal kitchen would be of benefit so that they could meet up with neighbours to cook and share meals.

Survey results with regard to the need for a communal kitchen were not as definitive. Just under half of the 523 respondents agreed that a communal kitchen was a priority: 4% considered it "critical," 10% deemed it "very important" and 27% considered it "somewhat important."

Gardens: Coast to coast, session participants noted the desire to create a community garden so that they could grow their own produce and trade with their neighbours. Indigenous women also noted the desire to be able to grow medicinal herbs.

Survey results supported this finding. Although only 5% of the 523 respondents ranked having a garden as "critical," 64% did note that it was important: 24% considered it "very important" and 39% considered it "somewhat important."

Multi-purpose space: During the engagement sessions, participants expressed the need for an accessible, indoor, multi-purpose room that could be used for activities such as exercise, healing, family recreational activities, homework clubs and hosting social events.

Survey results with regard to the multi-purpose space were not as definitive. When asked to rank the importance of a multi-purpose room, only 4% of survey respondents noted it as "critical" and 22% noted it as "very important."

³ CMHC acknowledges that many of the needs identified could be categorized as general housing needs, suitable for both men and women. However, the purpose of this report is to summarize the needs as identified by women.

Safe outdoor space: Session participants also expressed the need for an on-site outdoor space and/or fenced-in child play area. Indigenous women highlighted the need to have an outdoor space to accommodate cultural activities, such as a sweat lodge or fire ceremony.

Survey results supported this finding. Of the 523 respondents, 16% rated outdoor space as “critical” and 46% rated it “very important.” Moreover, 15% of respondents noted the need for a fenced-in backyard as “critical” and 37%, as “very important.”

Space for children and grandchildren: During the sessions, participants with children emphasized the need to have an indoor play space within the building or complex. Older participants, although they did not express a need for an indoor play space, did express the need for extra space (or a visitor suite) to accommodate adult children and/or grandchildren, as needed.

Survey results supported this finding. Of the 523 respondents, almost 60% ranked children’s play areas as being important, with 12% deeming them “critical” and 36%, “very important.” With regard to the need to be able to adapt their housing unit to accommodate a changing family composition, 13% of respondents ranked this as “critical” and 46% deemed this “very important.”

Storage: During the sessions, participants noted that units with large entry storage spaces were needed for women with children, women with accessibility issues (wheelchairs), etc.

Survey results supported this finding. Of the 523 respondents, 21% agreed that storage space was “critical” and 36% ranked it as “very important.”

Safety

The women interviewed during the engagement sessions stated that they felt safer knowing that the area around where they live was **well lit**, with **secure entry** into the building. Although some women described feeling safer with cameras, there was no consensus on cameras. Some indicated that cameras were concerning for privacy reasons, while others noted that cameras can provide a false sense of security. Many women noted that flexibility around having a dog would also provide them with a sense of security. Older women noted the need for a lifeline or buddy system in their unit.

Survey results supported these findings to varying degrees. Most notably, respondents confirmed the need for the area around where they live to be well lit, with secure entry. Specifically, survey results indicated a strong desire for deadbolts.

Figure 4: Ranking of Key Features for Physical Safety

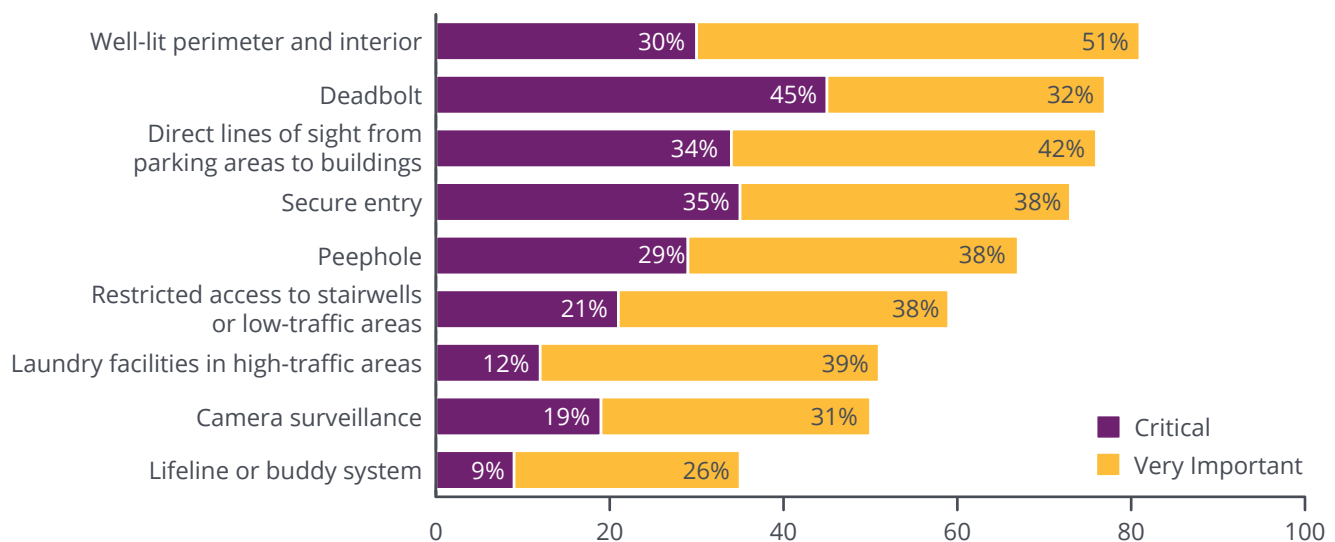


Figure 5: Physical Safety—In-Unit or On-Site Laundry Facilities



In every city we visited, the women we met with emphasized the **location of laundry facilities** as a safety issue. Women emphasized the importance of **on-site** laundry facilities, preferably situated within the unit. If the laundry machines could not be located within the units themselves, women asked for the laundry room to be located on site **in a high-traffic area** (not in the basement), with an entrance and exit door located at opposite ends of the room to ensure they could have easy exit, if needed.

Survey results strongly supported this original finding. Laundry facilities in the unit or on site was noted as highly desired, with 33% of respondents ranking this as “critical” and 50% ranking this as “very important.”

Social sustainability

Social sustainability is when individuals have the resources and opportunities to be involved in society to an extent that is satisfactory to them. During the engagement sessions, the women we interviewed listed a number of needs related to socially sustainability, including the following:

Accessibility: Participants affirmed the need for additional accessible housing units in the market. It was noted that new construction of accessible units will create housing that can work for everyone. Women also noted that universal design makes for better long-term planning in that it makes housing

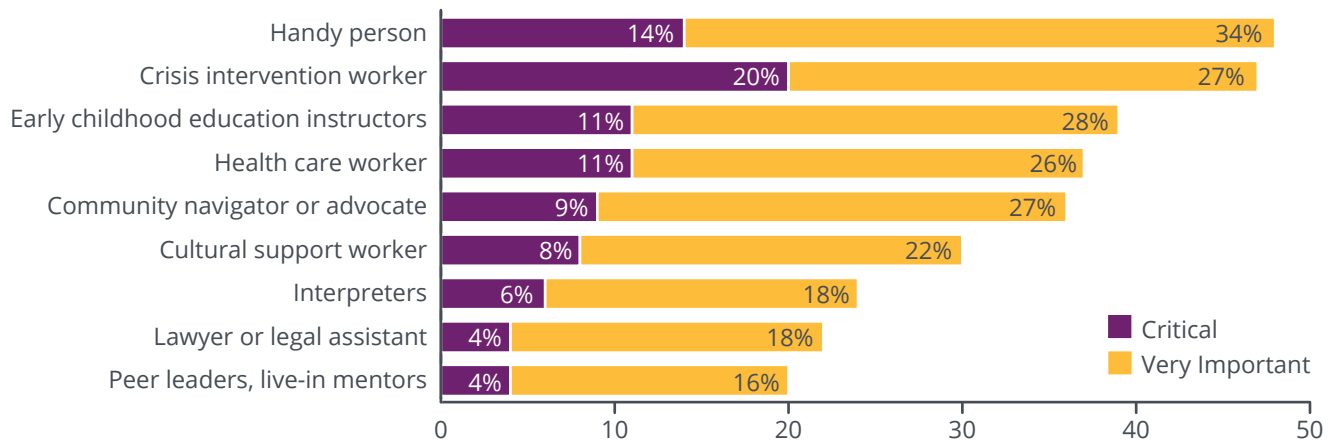
accessible to those with disAbilities and allows older women to stay in their homes as their circumstances change, without expensive renovations.

Survey results strongly supported these findings. Accessibility was very highly ranked among respondents, with 33% deeming accessibility “critical” and 37% noting it as “very important.”

Support services: Regardless of age, race, gender identity, location or background, session participants agreed that permanent supportive housing (or support services very close by) is critical for many women to maintain their housing and achieve long-term success. Women noted that traditional social housing, which does not always provide on-site supports, does not meet the needs of many women. Support services provide assistance in times of crisis, help to create a sense of community and reduce the social isolation that many women experience when they transition into longer-term housing. On-site services also offer support to children whose mother or parents are struggling.

Survey results supported this finding. However, it is noteworthy that access to a handy person ranked incrementally higher than access to a crisis support worker, with 14% of respondents deeming access to a handy person “critical” and 34% deeming it “very important.” Access to a crisis intervention worker came in a close second, with 20% of respondents ranking it as “critical” and 27% ranking it as “very important.”

Figure 6: Ranking of Support Services



Unit mix: As noted above, women need a continuum of housing choices, if we are to meet their housing needs as they progress throughout their lives—there is no singular unit mix that will meet the needs of all women at all stages of their lives. The list below contains some ideas that participants put forward; however, it should be noted that this list is not exhaustive:

- Mixed facility (70-30, 60-40 or 80-20 ratio of women to men)
- Women only
- Family units
- Young mothers only
- Older women and young mother mix
- Indigenous specific (designed and operated by Indigenous organizations)
- Youth specific
- LGBTQ2+ specific shelters

Location: During the engagement sessions, women strongly expressed the need to be close to amenities. It was noted that a well-centred location gives women access to child care, employment, cultural and religious institutions, transportation and food services (grocery stores, food banks, etc.).⁴

Participants also expressed the need to be in a safe neighbourhood, noting that this need could not be overstated. Immigrant women also spoke out in this regard, noting that it was particularly important for them to be centrally located or situated near multicultural centres for ease of integration into the community. Similarly, Indigenous women in urban environments expressed the need to be centrally located or situated near Indigenous services to assure cultural safety.

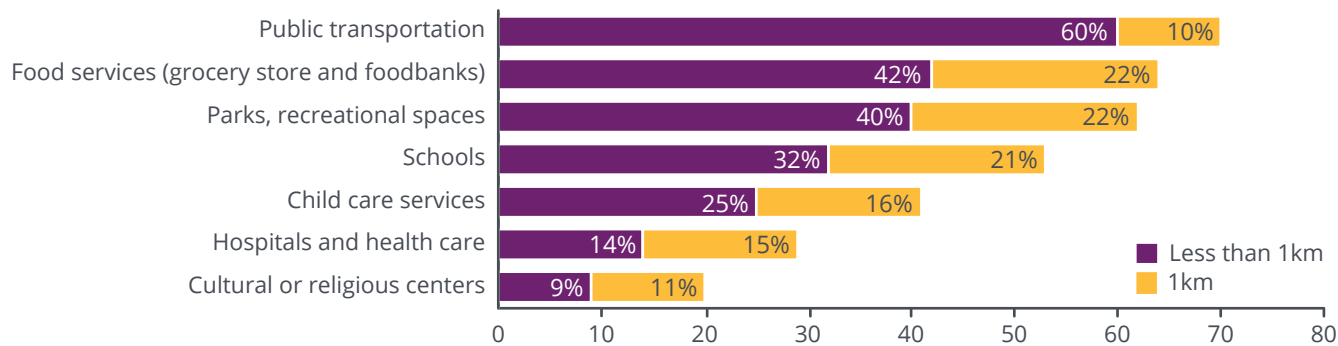
Survey results supported these findings, as respondents noted that public transportation, food services, parks and recreation spaces, schools, child care services, health care and cultural centres should all be located within one kilometre of their housing.

Location concerns were particularly acute in rural communities, in the Western provinces and in the North.



⁴ Family violence shelters were the exception where women preferred to be in an undisclosed location.

Figure 7: Ranking of Key Services by Distance



SPOTLIGHT ON NORTHERN CANADA

The NHS recognizes the distinct needs of the North. This report would be incomplete without highlighting that certain needs are particularly acute in the North:

- 1. Supply:** Increased supply is critical. All types of housing are required, ranging from market housing options at one end to shelters at the other.
- 2. Indigenous lens:** Indigenous people make up about half the population in the North. There is a need to apply an Indigenous lens when assessing housing needs and solutions in the North.
- 3. Location:** The remote location and lack of transportation infrastructure makes access to amenities, particularly food, especially difficult for women in the North.
- 4. Better coordination of government programs and services:** Housing cannot be considered in isolation. For example, Northern housing needs must be assessed in conjunction with transportation infrastructure.
- 5. Flow of funding:** Given concerns regarding the flow of funds, there is a need to track the NHS investments intended to support projects that specifically target the unique needs of women and girls.
- 6. Outreach:** Women in the North do not always have access to the internet. CMHC needs to do in-person outreach to the smaller, more remote communities to ensure take-up of programs.

NEXT STEPS

Through the engagement sessions with women, CMHC was able to connect with approximately 75 women across Canada. The online survey allowed us to broaden our reach and hear from an additional 649 respondents. Both sets of data have confirmed that women’s housing

needs are varied and complex and that women need choice and flexibility with regard to their housing. Next steps include the operationalization of the information gathered to help CMHC prioritize applications for the NHCF. However, it should be noted that, while the purpose of this exercise was specific to the NHCF, CMHC received rich information that will help to inform the evolution of the National Housing Strategy.

ANNEX 1: ADDITIONAL AREAS OF NEED

New construction to increase supply

In every city we visited, participants raised concerns around the shortage of housing in their community, noting that an increase in supply was needed as quickly as possible. All types of housing units, ranging from single units to units with four or more bedrooms, were requested. Women from rural communities, in particular, remarked that women in their communities are often compelled to stay in abusive relationships, because there is nowhere else to go. They also noted that many women in rural communities get “stuck” in emergency shelters, because they simply have no other housing options.

Better coordination of services

Women expressed the need for a “whole of government” approach, noting that federal, provincial, municipal and Indigenous governments need to work better together. It was noted that the different orders of government, as well as different departments, often have conflicting policies and guidelines, leading to inefficient use of government funds.

Flow of funding

Participants raised concerns regarding transparency and their ability to access funding they believe is intended for their programs. It was suggested that a dedicated team with formal expertise be created to track the NHS investments intended to support projects that specifically target the unique needs of women and girls. Women also noted that there is a need to ensure long-term and stable funding to ensure continuity of women’s housing programs.

Active partners and involvement in decision making

Participants noted the importance of applying a gender-based lens to all decisions related to the NHCF. We heard a range of suggestions to help ensure greater integration of women’s needs within housing developments, including the creation of a women’s advisory group. Among other things, this advisory group would review prioritized applications, assess whether a proposed project meets women’s needs and act as a consultant for developers during the design and development stage. The women we spoke with emphasized the need for the advisory group to include women with lived expertise and Indigenous women.

Research

Participants encouraged CMHC to draw on existing research, including “grey” literature that has not been published through traditional means or does not currently exist in any mainstream database. They also encouraged CMHC to conduct new research as needed to ensure evidence-based policy related to women’s housing issues. International models for housing and community living, such as those of Iceland and Ireland, were suggested as possible alternatives to tackling women’s housing needs in Canada.

CMHC communication and outreach

Women communicated that using the internet as the primary outreach tool does not meet their needs. They clearly expressed that CMHC needs to do in-person outreach to the smaller, more remote communities and with smaller women’s groups. For this reason, and to build trust, it was suggested that CMHC seek the advice of women with lived expertise of homelessness and Indigenous women to make that assessment of who is trusted. CMHC would then partner with this trusted source to build the relationship and connect with the right people building in smaller communities.



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