

PARLIAMENTARY BRIEF

Impacts of the financialization of housing on diverse women with disabilities

DAWN Canada

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DisAbled Women's Network
Réseau d'action des femmes handicapées


ABOUT THE DISABLED WOMEN'S NETWORK OF CANADA (DAWN- RAFH CANADA)

DisAbled Women's Network (DAWN-RAFH) Canada is a national, feminist, cross-disability organization whose mission is to end the poverty, isolation, discrimination and violence experienced by Canadian women with disabilities and Deaf women. DAWN-RAFH is an organization that works towards the advancement and inclusion of women and girls with disabilities and Deaf women in Canada. Our overarching strategic theme is one of leadership, partnership and networking to engage all levels of government and the wider disability and women's sectors and other stakeholders in addressing our key issues.

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The Convention on the Rights of People with Disabilities mandates State Parties to provide an adequate standard of living for all people with disabilities and their families, which includes accessible, affordable,¹ and safe housing and the continuous improvement of life conditions. The Canadian government is failing to ensure the right to housing to all people, especially to diverse women with disabilities.

People with disabilities are more likely to live in inadequate housing than people without disabilities,² many have unmet care needs related to their housing situation, and many others are on waitlists for affordable housing. In terms of core housing needs, women with disabilities are more likely to live with core housing needs than people without disabilities and men with disabilities.³ Other historically marginalized groups, among which

people with disabilities are overrepresented, also face a high burden of core housing need: almost half of recent refugee-led households (49%), 27% of renters, Indigenous households, 27% of households led by a lone mother, and 37% of Nunavut live with core housing needs.⁴ Moreover, in 2016, 21% of Black Canadians reported living in below standard housing, compared to 8% of white Canadians.⁵ People with core housing needs do not have options to move into affordable, accessible, and safe housing in their community,⁶ and they face higher risks of being homeless.

Women with disabilities living in Canada's North experience specific challenges to affordable and safe housing: resource projects and the related influx of workers in these areas dramatically push the cost of housing, which can lead to living in

¹ Housing is considered affordable if it costs less than 30% of the household gross income.

² G. Suttor (2015), *Rental Housing Dynamics and Lower-Income Neighbourhoods in Canada* (Research Paper 235, Neighbourhood Change Research Partnership, University of Toronto), 26-27.

³ CMHC (2018). *Housing Conditions of Persons with Disabilities. Research Insight, May 2018*. Available at: <https://assets.cmhc-schl.gc.ca/sf/project/cmhc/pubsandreports/research-insights/research-insight-housing-conditions-persons-disabilities-69354-en.pdf>

⁴ CMHC. (n.d.). *Core Housing Need Data – By the Numbers*. Available at: [\[markets-data-and-research/housing-research/core-housing-need/core-housing-need-data-by-the-numbers\]\(https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/core-housing-need/core-housing-need-data-by-the-numbers\)](https://www.cmhc-schl.gc.ca/en/professionals/housing-</p></div><div data-bbox=)

⁵ Government of Canada. "Social Determinants and Inequities in Health for Black Canadians: A Snapshot." *Canada*, 9 Sept. 2020, www.canada.ca/en/public-health/services/health-promotion/population-health/what-determines-health/social-determinants-inequities-black-canadians-snapshot.html.

⁶ Statistics Canada. (2022). *Core Housing Need in Canada. The Daily* (September 21, 2022). Available at: <https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2022056-eng.htm>

overcrowded and/or unsafe housing as well as increased risk of homelessness.⁷

Indigenous people, and especially Indigenous women with disabilities, face many barriers to access to adequate, affordable, and safe housing on and off reserves. As a result of historical and ongoing forms of colonialism, Indigenous women are more likely to live in poverty and with large families, leading to a crisis of overcrowding in many reserves. Off-reserves, Indigenous people, many of which live with a disability, face multi-faceted discrimination and a lack of culturally-affirming supports and services, which increase their likelihood to live in inadequate or unstable housing.⁸

Lack of disability and diversity approaches in housing supports mean hospitals and long-term care facilities were increasingly becoming housing options for relatively young women with disabilities.⁹ Disability advocates remark that there seems to be

an increase in institutionalization of people with intellectual disabilities (in congregate settings, for example) due to the lack of adequate and affordable housing driven by the financialization of housing.

Systemic barriers to housing

Women with disabilities, especially those who live on disability or other social benefits, those who are single mothers, Black or racialized, or 2SLGBTQIA+ face discrimination from landlords as they may be perceived as financially unstable or unreliable, more prone to damaging the housing unit, unable to take care of their housing unit, making too much noise, more likely to complain, and, as a result, may thus be denied renting opportunities.¹⁰ For example, there is also a lack of awareness and understanding of persons living with visual impairments that have led to stereotypes and misperceptions about blindness that has gone largely unaddressed. Even if

⁷ Manning, S. (2016) Experiences of Women with Disabilities in Canada's North. A FemNorthNet Factsheet. Available at: <http://fnn.criaw-icref.ca/images/userfiles/files/WWDsNorth.pdf>

⁸ Y. Belanger, G. Head, O. Awosoga (2012), "Housing and Aboriginal People in Urban Centres: A Quantitative Evaluation" *Aboriginal Policy Studies* 2 (1): 4-25.

⁹ DAWN Canada. (2019). More than a footnote. Available at: <https://www.dawncanada.net/issues/new-page-morethanafooter/>

¹⁰ Conseil des Montréalaises. (2019). Se loger à Montréal : Avis sur la discrimination des femmes en situation de handicap dans le logement. November 12, 2019. Available at : <https://www.newswire.ca/fr/news-releases/lancement-de-l-avis-du-conseil-des-montrealaises-se-loger-a-montreal-avis-sur-la-discrimination-des-femmes-en-situation-de-handicap-dans-le-logement-892614860.html>

disability-based discrimination is prohibited, the current rental housing shortage creates high demand for affordable and accessible (which often means bigger) units, landlords have the discretion to choose who they rent to. There is also a lack of awareness and understanding of persons with disabilities that have led to stereotypes and misperceptions about blindness that has gone largely unaddressed. For example, research from Toronto and Montreal indicate a number of discriminatory practices faced by Black and racialized renters, who report discriminatory screening processes or increased costs of renting due to their race.¹¹ Housing barriers caused by discrimination have been exacerbated since the beginning of the pandemic: consultations in Montreal revealed that an increasing number of Montreal women struggle to secure adequate housing, especially those who experience discrimination due to ableism, racism, homophobia, and transphobia.¹²

Women with intellectual or developmental disabilities may be targeted for fraud by landlords, as they may be asked to signed contracts without fully understanding what they entail, or asked to pay in cash without signing a contract.¹³

Women with disabilities, especially those with intellectual or developmental disabilities, newcomers, and those who are particularly isolated, may not have the necessary information about their rights, or may be reluctant to speak up about inadequate living conditions because they may fear retaliation from property owners such as losing their housing, or other relationships or services.¹⁴ Deaf women face communication barriers in finding information about housing or contacting property owners and housing organizations.¹⁵

Accessibility must also be considered broadly and beyond physical accommodations to include other types of care, daily life, and psychosocial supports. People with mental health

¹¹ Government of Canada. "Social Determinants and Inequities in Health for Black Canadians: A Snapshot." *Canada*, 9 Sept. 2020, www.canada.ca/en/public-health/services/health-promotion/population-health/what-determines-health/social-determinants-inequities-black-canadians-snapshot.html.

¹² Bennis, K., Boudot, A., Desroches, M., and Saulnier, M. (2022). *Montréal 2050 : objectif égalité, inclusion et accessibilité. Mémoire conjoint du Conseil des Montréalaises et de la Table des groupes de*

femmes de Montréal dans le cadre de la consultation « Réflexion 2050 » de l'Office de consultation publique de Montréal (OCPM).

¹³ Conseil des Montréalaises, 2019.

¹⁴ Conseil des Montréalaises, 2019.

¹⁵ Conseil des Montréalaises, 2019.

conditions, including substance use disorders or mood disorders, face higher risks of homelessness and may require specific supports in order to live independently in community.¹⁶ This is particularly important amongst 2SLGBTQI people and Indigenous people, who are overrepresented in people with mental health conditions.¹⁷ For example, permanent supportive housing provide a wide range of supports and social opportunities for diverse tenants, including meals, peer support programs, healthcare and psychosocial care, and social events. It is essential that these supports may be offered on a voluntary basis and not as a condition to tenancy. These supports have been found to “ensure housing stability and retention and mitigate risks of eviction”,¹⁸ and therefore reduce risks of homelessness, institutionalization, and incarceration.

Affordability crisis

According to Canada Mortgage and Housing Corporation (CMHC), Canada is in a housing affordability crisis. The country would need an additional 3.5 million affordable units by 2030 to meet this need. In 2004/05 someone with an average income needed to spend 40% of their disposable income to buy a home in Ontario and 45% in BC. By 2021 a person needed to spend 60% of their disposable income on a house.¹⁹ People with disabilities who live off social assistance and in poverty are disproportionately impacted by the rise of living costs as they have little room to adapt to the increase costs of food, housing, and other necessities. This is especially true for seniors, who are more likely to live off fixed incomes and benefits.

The Ontario Human Rights Commission stipulates that the “high cost of market housing combined with long wait lists for

¹⁶ OCHR. (2022). *OHRC Engagement on Poverty and Systemic Discrimination in the Areas of Accessible, Adequate and Affordable Housing, Mental Health and Addiction Disabilities Background Paper*. P.4
https://www3.ohrc.on.ca/sites/default/files/20221101%20OHRC%20Background%20Paper_Poverty%20and%20systemic%20discrimination_DESIGNED.pdf

¹⁷ McDowell, K. (2021). *LGBTQ2 vulnerability in the Canadian housing sector* (Community Housing Canada Rep. No. 2). Retrieved from <https://doi.org/10.7939/r3-bac5-2503>

¹⁸ Homeward Trust. (2017). *Permanent supportive housing: Essential for ending homelessness*. Homeward Trust Edmonton. Retrieved from: endhomelessnessyeg.ca/wp-content/uploads/2017/07/PSH-Report-2017.pdf.

¹⁹ CMHC. (2022). *Canada's Housing Supply Shortage: Restoring Affordability by 2030*. June 23, 2022. Available at: <https://www.cmhc-schl.gc.ca/en/blog/2022/canadas-housing-supply-shortage-restoring-affordability-2030>

community housing has created an extreme shortage of affordable, stable and safe housing, and is a leading contributor to poverty in Ontario.”²⁰ Since the pandemic, more people with disabilities, especially women with disabilities, those who live on social assistance, are lone parents, Black, Indigenous, or racialized, or older women, live in low income or in poverty due to reduced or loss of employment and income, increased costs of living, including care and housing costs.²¹ These dynamics lead women with disabilities to chronically live in inadequate, inaccessible, or unsafe housing, and they increase housing instability and homelessness for diverse women with disabilities.²² In Canada, 46% of women who report having been homeless also have a disability.²³ LGBTQI2S youth remain overrepresented in the homeless population, especially trans youth, due to

employment and or housing discrimination and rejection from the family home.²⁴

Access to ownership is also essential for people with disabilities, as research shows that ownership leads to increased quality and affordability of housing, compared to renting privately.²⁵

Gender-based violence and housing

Access to affordable, accessible, and safe housing is particularly important to address violence against diverse women, girls, and gender diverse people with disabilities. Women, girls, and gender diverse people with disabilities experience compounding obstacles when fleeing violence, which were exacerbated during the pandemic: while they faced increased and more severe instances of violence, women’s shelters became less accessible due to public health measures

²⁰ OCHR. (2022). p.4

²¹ Stienstra, D., Grand’Maison, V., Pin, L., Rodenburg, E., Garwood, K.; Reinders, K. (2021). Disability Inclusion Analysis of Lessons Learned and Best Practices of the Government of Canada’s Response to the COVID-19 Pandemic.

²² OCHR, 2022.

²³ Cotter, A. (2018) Violence and Victimization of Women with Disabilities. Statistics Canada. Available at: <http://www.statcan.gc.ca/pub/85-002-x/2018001/article/54910-eng.pdf>

²⁴ Abramovich, Alex & Shelton, Jama. 2017. “Introduction: Where are we now?” in *Where Am I Going to Go? Intersectional Approaches to Ending LGBTQ2S Youth Homelessness in Canada & the U.S.* by Abramovich, Alex, & Shelton, Jama. (Eds.). Toronto: Canadian Observatory on Homelessness Press, p.2. Available online: <http://homelesshub.ca/whereamigoingtogo>

²⁵ Winters, S. & K. Van den Broeck (2023): Housing of persons with disabilities: what can be learned from the introduction of more demand-driven subsidies in Flanders?, *International Journal of Housing Policy*, DOI: 10.1080/19491247.2023.2182622

and staff shortages. In addition, women, girls, and gender diverse people with disabilities may have experienced increased reliance on the person abusing them due to reduced service provision, loss of employment and/or income, or health risks management.²⁶ Survivors may therefore stay in abusive relationships due to a lack of accessible, affordable, and adequate housing, or forced to move into neighbourhoods, buildings, and or housing units that are inadequate, not adapted to their needs, or where they cannot safely express their gender or sexual identity.²⁷

Impacts of renovictions on women and girls with disabilities

Women with disabilities, as well as older women, Black and racialized women, and immigrant women, may lose their support system if they are forced to do so because of renovictions, inability to afford the rising costs of rent or other types of evictions

²⁶ Stienstra, D., Grand'Maison, V., Pin, L., Rodenburg, E., Garwood, K.; Reinders, K. (2021). Disability Inclusion Analysis of Lessons Learned and Best Practices of the Government of Canada's Response to the COVID-19 Pandemic.

²⁷ Bennis, K. et al., 2022.

²⁸ Bennis et al., 2022.

²⁹ Raymond, E. L., Miller, B., McKinney, M., & Braun, J. (2021). Gentrifying Atlanta: Investor purchases of rental housing, evictions, and the displacement of black residents. *Housing Policy Debate*, 31(3-5), 818-834.

driven by the pursuit of high turnover for private rental companies.²⁸ In the United States, research showed that there was a considerable increase in evictions judgments (targeting Black renters) following the purchase of rental housing by private investors.²⁹ The systemic rise of costs within a neighbourhood also leads to the break down of cultural communities when Black people and businesses are forced to move, which can lead to cultural isolation.³⁰

Concerns with reducing the size of property and rental units to increase profits not only reduces the accessibility of the unit for people with disabilities, it also makes it more difficult or even impossible to make them accessible in the future.³¹ The financialization of housing limits choices that women with disabilities have for their housing, leaving them in spaces too small and sometimes overcrowded.³²

³⁰ Community Housing Transformation Centre - Centre de Transformation Du Logement Communautaire. (2023). Reinforcing Black Canadian communities through housing transformation. <https://centre.support/reinforcing-black-canadian-communities-through-housing-transformation/>

³¹ Conseil des Montréalaises, 2019.

³² Canadian Centre for Economic Analysis and the Canada Urban Institute. (2019). Toronto Housing Market Analysis: From Insight to Action. Canadian Centre for Economic Analysis (CANCEA) and the Canadian Urban Institute (CUI) for the Affordable Housing Office (AHO) Available at: From: <https://canurb.org/publications/toronto-housing-market-analysis-from-insight-to-action/>

Having housing options—that are accessible, affordable, and safe, paired with the ability to move, have been shown to improve housing quality for people with disabilities.³³

Universal design is not mandated through any government funding like the Canada Mortgage and Housing Corporation or any provincial government housing agencies. As a result, people with disabilities often have to bear the financial and logistical responsibility of making their homes accessible to their needs, and given that higher proportion of people with disabilities rent compared to people without disabilities,³⁴ they depend on the property owner's acceptance to do the changes, which gives them even more power over tenants.³⁵ The UN Committee on the Rights of Persons with Disabilities has stipulated that universal design be applied to new goods, facilities, products, technologies, and services.

Housing a matter of life or death

The pandemic revealed that the drive for profits of private long-term care homes (LTCs) led to excess deaths of residents, many of which are people with disabilities, as well as isolation, neglect, and violence towards many other residents. Canadian research has well established that for-profit LTCs had the highest mortality rates (compared to non-for-profit or publicly funded LTCs), due in part to, overcrowding, shortage of staff, inadequate safety training and protocols.³⁶

A 31-year-old woman with multiple disabilities from Toronto accessed medical assisted death (MAiD) because of the lack of adequate, accessible, and affordable housing. She relies exclusively on the Ontario's Disability Support Program to meet her needs, which is \$1,169 a month with an additional \$50 for a special diet. She claims that she "applied for MAiD essentially...because of abject poverty."³⁷

³³ Winters, S. & K. Van den Broeck, 2023

³⁴ 41.7% of Canadians with mental health related disabilities rent their homes, as compared to 24.9% of those without disabilities. Statistics Canada. (2021). One in five Canadians with mental health-related disabilities lives in core housing need. *The Daily*, January 28, 2021. Available at: <https://www150.statcan.gc.ca/n1/en/daily-quotidien/210128/dq210128d-eng.pdf?st=FCpqJqSe>

³⁵ Conseil des Montréalaises, 2019.

³⁶ Akhtar-Danesh, N., Baumann, A., Crea-Arsenio, M., & Antonipillai, V. (2022). COVID-19 excess mortality among long-term care residents in Ontario, Canada. *PLoS One*, 17(1), e0262807.

³⁷ Favaro, A. (2022). Woman with disabilities nears medically assisted death after futile bid for affordable housing. *CTV News*, May 4, 2022. Available at: <https://www.ctvnews.ca/health/woman-with-disabilities-nears-medically-assisted-death-after-futile-bid-for-affordable-housing-1.5882202>

She explains that applying for MAiD has been easier than getting relocation or funding supports from housing agencies in Toronto.

Recommendations

1. Mandate that all new housing developments integrate universal design principles. Public funding should be connected to the integration of universal design in new developments.
2. Provide both demand-side subsidies (attached to the individual) and supply-side subsidies (at the investment side, for example) to allow for more accessible, affordable, and adequate options for diverse people with disabilities.³⁸
3. Establish transfers to municipalities to control the costs of private rental units, through, for example, regulating renovictions and other types of evictions, and safeguarding rooming houses.³⁹
4. Invest in the development of social and affordable housing, including permanent housing support, that is accessible to people with wide range of disabilities, safe, and

located near essential services, schools, public transport, community organizations, and businesses.

- a. Part of this housing should be reserved to diverse women with disabilities and other marginalized groups, such as Indigenous, Black, and racialized people. Funding should be connected to this.⁴⁰
 - b. Resources should be allocated to support the care needs and full inclusion of people with diverse disabilities where they live.
5. Establish coordination mechanisms between housing and disability supports, as well as culturally-affirming supports for Indigenous, Black, and racialized people, immigrants, and refugees, and other community supports for historically marginalized groups.
 6. Commit to providing sustained and adequate funding and support to housing and disability civil society organizations who plan, build, and/or manage social and community housing projects.
 7. Sustained adequate funding to housing and disability civil society

³⁸ Winters, S. & K. Van den Broeck (2023).

³⁹ Bennis et al., 2022.

⁴⁰ Bennis et al., 2022.

organizations that negotiate with, accompany, and monitor real estate developers and municipalities for the implementation of accessibility policies in the construction and management of housing projects.

8. Implement data collection mechanisms about the number and quality of housing units that are accessible and affordable.
9. Provide support for system navigation and coordination across housing, care, and other basic life needs for people with disabilities.
10. Develop, with the meaningful collaboration of diverse people with disabilities, public education campaigns addressing the negative stereotypes of people with disabilities in general, and as tenants, specifically.