

Living on the Edge

Women, Poverty and Homelessness in Canada

BY SUZANNE LENON

Cet article dénonce la vulnérabilité des femmes sans-abri au Canada, victimes de relations de pouvoir. Cet état est en fait une manifestation d'une structure sociale basée sur le classisme, le sexisme et le racisme.

In 1998, the mayors of Canada's large urban centres declared homelessness a national disaster. Who the homeless are and what measures should be taken to alleviate this crisis are currently the subjects of much public attention. Traditionally, homelessness has been constructed and viewed as a male experience. Our predominant understanding of what constitutes homelessness (and therefore who is homeless) is based on those who are visibly without shelter and who use emergency shelters. Generally, women are not as prevalent as men among shelter users and hence make up only a small percentage of research samples. Women's homelessness is often "invisible" as women rely on their domestic and sexual roles as a strategy to avoid shelters, such as taking up temporary residences in short-term sexual relationships. Recent reports suggest, however, that the visible face of homelessness in Canada is changing: youth, families, and women are the fastest growing groups in the visibly homeless and at-risk population. In 1996, for example, families represented 46 per cent of the people using hostels in Toronto; ("Taking Responsibility for Homelessness") in Montreal it is estimated that 4,000 to 5,000 youth are homeless and that 30 to 40 per cent of homeless people are women (Santé Québec).

In grappling with how, as a nation,

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we have arrived at this state of emergency, one which the United Nations has condemned as a violation of human rights, the public gaze is more often than not intensely focused on the issue of provision of shelter, both as cause and solution to the homelessness crisis. Although the severe lack of affordable housing in Canada is a pressing issue, with tangible and material consequences, paring down the meaning of homelessness to simply one of physical housing obscures the relations of power that contribute to housing insecurity. Homelessness in Canada is one manifestation of a wider structure of disadvantage and exclusion based on classism, sexism, and racism. These tools of exclusion offer useful explanatory and analytical accounts of the processes which structure women's vulnerability to homelessness.

Canada is experiencing widening economic and social inequity as government and business interests

merge in the interests of making our economy more "globally competitive and facilitating increased wealth accumulation by the rich. This inequality is evident in the following indicators:

- The poorest 20 per cent of all families brought in 5.0 per cent of all income in 1989, but by 1998, their share had dropped to 4.3 per cent. At the same time, the richest 20 per cent of Canadian families' share of all income increased from 42.8 per cent to 45.5 per cent (Statistics Canada); and

- The average income gap increased over the last decade from \$7,616 in 1989 to \$8,219 in 1998. In other words, the average poor Canadian family had to get by on \$8,219 *less than* the poverty line (Statistics Canada);

The process of globalization exerts a downward pressure on our social safety net by prioritizing the reduction of deficits and debt, and the lowering of taxes as key objectives of state policy. The unquenchable corporate thirst for massive wealth accumulation is undermining national solidarity and legitimates inequality of rewards. Decades of deficit-reduction hysteria have diminished our collective expectations of what we can afford to provide for each other and what we believe possible for a just, caring and compassionate society.

As such Canadians have witnessed an unprecedented dismantling and restructuring of our social welfare state. Health, education and social services are increasingly privatized, and income support programs have been dramatically and drastically scaled back. The shift from Unem-

ployment Insurance (UI) to Employment Insurance (EI) in 1996, for example, reduced payments to people working in temporary, contract, and seasonal jobs. It also replaced the number of weeks with the number of hours worked as the indicator for entitlement. This change means individuals must work for longer periods of time before qualifying for benefits. Benefit levels and duration of benefits have also been significantly reduced. The proportion of unemployed people receiving EI benefits has declined significantly from 87 per cent in 1990 to 36 per cent by 1998. This drastic reduction undermines the program's ability to insure against unemployment and increases the incidence of poverty.

As fewer people are eligible for EI they must turn to provincial social assistance programs for basic economic support. These too have undergone dramatic reductions. In response to significant reductions of federal transfers under the Canada Assistance Plan (CAP) in 1989 and, subsequently under the Canada Health and Social Transfer (CHST) in 1996, the efforts of provincial governments have coalesced around one key objective, to reduce social assistance budgets in favour of continuing to provide funding for health care and education. This has involved linking income support more firmly to employment through mandatory work provisions (workfare); redefining eligibility and entitlement to benefits; and reducing or freezing benefit levels. There is no longer any requirement for provincial governments to spend money on social assistance programs nor to maintain minimal national standards.

Social assistance benefit rates have always been far below the poverty line, not reflecting even the basic costs of living. For example, a single parent with one child receiving welfare in Alberta received \$11,088 in 1998, only 50 per cent of the poverty line. The average income

for a single employable person in Newfoundland in 1998 was nine per cent of the poverty line, that is, only \$1,323 (National Council of Welfare). Furthermore, the lack of inflation protection has meant that the value of welfare benefits continues to decline in relation to the cost of living. Cutbacks to social

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assistance and other social programs have had a disproportionate impact on women as women experience higher rates of poverty than men. Fifty-seven per cent of single parent families headed by women are poor; and almost 19 per cent of adult women in Canada are poor—the highest rate of women's poverty in two decades (Statistics Canada).

The erosion of the income of low-income households and the economic insecurity of women are a significant factor shaping women's vulnerability to homelessness and ability to access housing once homeless. In Canada, housing is primarily a commodity that is allocated by market forces. As with anything else that depends upon market allocation, one's economic and social power determines the extent of its rewards. Market-dominated housing policies disadvantage women, particularly female-led households, given their unequal position within the labour

market, their lower average income levels, and their higher rates of dependency on income supports. As such, women-led households face severe housing affordability problems. A single parent earning minimum wage devotes an inordinate amount of her income to shelter, paying more than 50 per cent of her income on rent in cities like Toronto, Ottawa, or Windsor. The shelter component of social assistance has fallen and no longer covers the average market rent in a given area, leaving little left for other basic needs such as food and clothes (Centre for Equity Rights in Accommodation). In Vancouver, a single person receiving social assistance pays more than two times her welfare income (that is, 128.5 per cent) towards rent for a one-bedroom apartment (Canadian Association of Food Banks). According to an April 2000 study, people who use food banks in Toronto have, on average, \$4.95 a day to spend on all their needs other than rent—food, transportation, utilities, laundry, school supplies, personal toiletries, etc. In 1995, the average amount was \$7.40 (Food and Hunger Committee). That food bank use in Canada has more than doubled in a decade is testimony to increasing depths of poverty and material deprivation, which impinge directly on women's ability access to adequate housing.

Along with income and class inequality, inequitable gender relations also structure women's homelessness. Women are vulnerable to homelessness through different mechanisms of the patriarchal family structure. Women's unpaid work in the reproductive economy, that is, the household, limits their ability to achieve and sustain economic autonomy. While paid employment is clearly one route to economic independence, the issue of autonomy within households is also critical. As noted above, women are more vulnerable to poverty; escaping this poverty hangs on access to the income of

other family members. The link between economic security and dependency on marital or other personal relationships is problematic, particularly as a contributing factor to homelessness. Residing in the same house does not mean that everyone shares equally its resources or that there are consensual relations within it. Women are much more likely to experience housing insecurity and become homeless through the breakdown of marital or other personal relationships in which they are either materially or financially dependent.

Feminist theorists and activists have unveiled a gendered imbalance of power within households, and a blatant indicator of this is the extent of violence by men against women and children. Women's homelessness is frequently the result of male violence such as wife assault, sexual abuse of children and youth, and sexual harassment of tenants. In 1996, for example, 8,450 women and children in Toronto turned to a women's shelter or the general hostel system because of domestic violence (*Taking Responsibility for Homelessness*). In Calgary in 1996, 2,587 women-led households faced a housing crisis, of which 971 were absolutely homeless (*Calgary Homelessness Study*). Conversely, when a woman has limited personal and financial resources, limited access to subsidized child care, and is faced with extremely low rates of social assistance, she may feel that she cannot afford to leave an abusive situation.

The dynamics of violence in women's lives and the various means by which they cope with it challenge conventional notions of "homeless". While current formulations suggest that homelessness is a deficiency and a condition to be remedied (with housing the solution) it has been suggested that housing is the problem to which homelessness may well be a solution (Tomas and Dittmar). While the meanings attributed to "home" include various social and psychological dimensions beyond

physical shelter, homeless women with histories of family disruption and abuse distinguish being housed from being safe, so that homelessness is a problem for women, but it is *also* a strategy for escaping violence. Defining homelessness as a housing issue exclusively neglects the experiences of "home" for women. For

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women, homelessness is not resolved by simply having a roof over her head unless it is accompanied by a sense of safety and security.

Experiences of sexual harassment and sexual assault are common for women living on the street or in hostels. Homelessness is a much more dangerous condition to be in for women. The results of a study of homeless people in Toronto, for example, demonstrate this risk of sexual violence. It found that 43.3 per cent of the women sampled had received unwelcome sexual advances as compared to 14.1 per cent of men. More than one in five women interviewed reported being raped in the past year (Ambrosio).

Public discussions on homelessness are disturbingly silent on issues of race as a determinant of homelessness despite the reality that racial minority and immigrant women comprise a disproportionate share of homeless women and shelter users. Aboriginal people also are over-

represented in the homeless population in Canada as they also experience disproportionate rates of poverty. The Royal Commission on Aboriginal Peoples found that between 40 and 76 per cent of Aboriginal households in large urban areas fall below the poverty line. The situation is even more serious for female-headed single-parent households, of which 80 to 90 per cent fall below the poverty line (*Taking Responsibility for Homelessness*).

Racial minority women experience the effects of both sexism and racism within a predominantly profit-driven housing system, particularly in terms of access. Their lower incomes and diminished housing options contribute to greater affordability problems and increase the likelihood that their housing conditions will be unsuitable or inadequate. A recent study of housing conditions among immigrant and racial minority women found that while their experiences of housing insecurity reflect the general pattern of class and gender based disadvantage, they also included acute instances of housing related crisis exacerbated by racism (Novac). Landlords have long discriminated against people of colour based on their race and low income. While Canada has a reputation of being more tolerant and less overtly racist than the United States, Aboriginal women and women of colour consistently tell us and articulate quite clearly that skin colour matters in Canadian society and, in this instance, within the housing market. Yet relations of power based on race are rarely put forth as a factor structuring homelessness in Canada. This silence works to exclude the experiences and lived realities of a significant portion of the homeless population from the public discourse on homelessness, and ultimately hinders strategies to effectively and holistically deal with the homelessness crisis.

Women experience vulnerability to homelessness in a variety of ways as they occupy a range of different

and shifting positions in relation to a wide variety of power structures. They can become homeless for a variety of reasons including the breakdown of family relationships; sexual or racial harassment; the loss of employment; inadequate income supports such as social assistance; the high rental costs of a market dominated housing system. Women's ability to negotiate through discrimination based on class, race and gender shifts as the patterns of their lives change over time. The social and economic policy choices made by governments in response to corporate forces, however, create an increasingly precarious existence for low-income women. The dismantling of the welfare state is eroding their economic, social, housing, food and overall personal security. Their ability to make claims to social and economic justice is undermined by popular images of the poor as lazy and hence less deserving of basic economic and social rights.

Homelessness is a feminist issue. It is directly linked to fundamental inequities of power and privilege. Conceptualizing the causes of and solutions to homelessness simply in terms of physical housing cloaks the relations of power by which those women marginalized and excluded by global capitalism become homeless. Investigating all women's experiences of housing insecurity and their journey into homelessness will offer more satisfying explanatory accounts and perhaps more challenging and engaging public discussions about the meanings of home and homelessness.

Suzanne Lenon is a researcher for the National Anti-Poverty Organization. (NAPO) serves as a national voice of low-income Canadians and works to ensure that the views of poor people are considered during debates about national issues of importance to them. NAPO's goal is the elimination of poverty in Canada.

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