



Fact sheet: Women with Disabilities and Housing

Introduction

Due to a number of factors, women with disabilities face significant obstacles to accessing safe, affordable and adequate housing, resulting in many women with disabilities finding themselves homeless or vulnerably housed, with a lack of options for the amelioration of their housing situations.

Women with disabilities face high levels of povertyⁱ and unemployment, putting them at a disadvantage when it comes to being able to meet their housing and financial needs. In addition to financial barriers, women with disabilities face issues of access, which include inaccessible buildings, as well as being subjected to discriminatory housing practices. Women with disabilities may lack information regarding their rights as tenants as well as information regarding available support services, such as housing programmes and subsidies they may be eligible for.

All of these factors and more ensure that securing affordable, accessible and safe housing remains a significant issue and challenge for women with disabilities across Canada.

According to Statistics Canadaⁱⁱ:

- 55 percent of all adults with disabilities were women;
- Women and girls with disabilities made up 13.3 percent of the Canadian population;
- 42 percent of women 65 years and older identify themselves as experiencing disabilities.

Poverty limits access to housing

- Women with disabilities are poorer than their male counterparts.ⁱⁱⁱ
- Low-income women or women with no income in Canada encounter the most severe housing disadvantage. Changes to transfer payments between the federal government and provincial/territorial governments, and to income support programs, coupled with an inadequate supply of affordable housing stock, and increasing rents in the private market has meant that housing is unaffordable for women.^{iv}
- There are long-waiting lists for social housing across the country which means it is not a housing option for women. At the same time, landlords deny women access to the most affordable apartments on the basis of arbitrary minimum income and other criteria. Banks and credit companies similarly disqualify low-income women from mortgages, making homeownership impossible.^v

Homelessness and Health

- A study conducted on the health of vulnerably housed and homeless adults in Toronto, Vancouver and Ottawa concluded that among people who don't have a healthy place to live, 52% reported a past diagnosis of a mental health problem.^{vi}
- 61% of those who were vulnerably housed or homeless had had a traumatic brain injury at some point in their lives.^{vii}

- In this same study, the top-reported mental health issues of people who were vulnerably housed or homeless were depression (31%), anxiety (14%), bipolar disorder (13%), schizophrenia (6%), and post-traumatic stress disorder (5%).^{viii}
- Over 1/4 (28%) of the population surveyed in the study had trouble walking, had lost a limb, or reported other problems with mobility.^{ix}
- One-third of the homeless population are individuals with mental health issues and many of them are women.^x
- In a study on barriers in the Ontario Disability Support Program for homeless people with disabilities, most participants asserted that their health and disabilities became worse after they lost their housing, and many (66%) lost their access to a regular health care provider.^{xi}
- The experiences of participants in this study suggest that all of the public disability benefits programs available in Ontario fail to provide adequate support to people with disabilities, in many cases, allowing them to become homeless.^{xii}
- Many women with disabilities are one paycheque away from homelessness due to their precarious housing situations.
- A report on housing and poverty in Manitoba found that Aboriginal women, women with disabilities and elderly women living alone face severe challenges in meeting basic financial and housing needs.^{xiii}
- This same report found that women with disabilities are among the poorest of Manitoba's poor and that 28% of them are in need of housing. This is in part due to the fact that much of inner city housing remains inaccessible.^{xiv}

Violence has impacts on housing security

- Physical, sexual and psychological violence against women within households is a significant cause of housing insecurity and homelessness for women and their children. Because of the lack of housing options for women, women who use shelters to escape violence may have no choice but to return to the abusive situation and are at risk of losing their children to child welfare authorities.^{xv}
- There are various barriers to reporting abuse that specifically affect women with disabilities, such as; difficulty in making contact with shelters or other intervention services, fear of losing their financial security, their housing or their welfare benefits and fear of being institutionalised.^{xvi}

Architectural inaccessibility limits housing opportunities

- Many unit apartment buildings are still built without offering access.
- There is no national building code ensuring that each province requires new housing construction to be accessible.

Environmental sensitivities

- People living with environmental sensitivities (sometimes called multiple chemical sensitivities or environmental illness) can be made severely ill by the presence of very low levels of pollutants in their homes.^{xvii} When they live in an apartment building, they have no control on those pollutants.
- People with extreme environmental sensitivities will not be able to live healthy lives in apartment buildings – there are just too many environmental variables that they cannot control. If they don't – and people with severe sensitivities are often unable to work and are isolated from other supports – housing options are usually limited to the rental sector. That means, for many of these people there are NO housing options – they will be

homeless. ^{xviii}

Inadequate housing affects mothering

- More serious barriers to parenting faced by mothers with disabilities include barrier free housing, transportation, relevant disability supports and equal access to the social determinants of health to allow them to maintain custody of their children. ^{xix}
- Unsuitable housing can also hinder a woman with disabilities' ability to mother. Providing lifts to assist a mother with disabilities to raise and lower her children into a bath, adapted cribs, TTY phones and lowered shelving in kitchens can assist women with disabilities. ^{xx}

ⁱ Alliance Canadienne Féministe pour l'Action Internationale (2008). Inégalité des Femmes au Canada, p.12.

ⁱⁱ Haniff-Cleofas, R & Khedr, R. (2005), "Les femmes en situation de handicap dans l'Environnement Urbain", Les Femmes et les Environnements Urbains.

ⁱⁱⁱ Alliance Canadienne Féministe pour l'Action Internationale (2008). Inégalité des Femmes au Canada, p.12. ^{iv} Centre pour les Droits à l'égalité au logement (2011), "Fiche d'information sur les Femmes et le Logement". ^v Idem.

^{vi} Housing Vulnerability and Health: Canada's Hidden Emergency, A Report on the Reach3 Health and Housing in Transition Study, November 2010. Available at <http://www.stmichaelshospital.com/pdf/crich/housing-vulnerability-and-health.pdf>

^{vii} Idem,

^{viii} Idem,

^{ix} Idem,

^x Haniff-Cleofas, R & Khedr, R. (2005), "Les Femmes en situation de Handicap dans l'Environnement Urbain", Les Femmes et les Environnements Urbains.

^{xi} Rue de la Santé, Faire tomber les obstacles des Sans-abri dans le programme Ontarien de soutien pour les personnes itinérantes en situation de handicap, p.26.

^{xii} Idem.

^{xiii} Clow, Barbara, Pederson, Ann Haworth- Brockman, Margaret, Bernier, Jenniffer. (2009). Atlantic Centre of Excellence for Women's Health. "Rising to the Challenge, Sex-and Gender-Based Analysis for Health Planning, Policy and Research in Canada". Available at http://www.acewh.dal.ca/pdf/Rising_to_the_challenge.pdf

^{xiv} Idem,

^{xv} Centre pour les Droits de l'égalité au logement (2011), "Fiche d'information sur les Femmes et le Logement".

^{xvi} Réseau International des Femmes en situation de handicap (RIFSFH), Document sur la Violence envers les Femmes en situation de Handicap, 2010, p.8.

^{xvii} Idem.

^{xviii} "Les Parents en situation de handicap physique, systémique ou visuel," publié au printemps dernier dans la Sexualité et le Handicap (Vol. 20, No. 1)

^{xix} Idem.

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. (www.dawncanada.net)