

UNADDRESSED

Presentation prepared by the Women's
National Housing and Homelessness Network
(WNHHN)

**The State and Scale of Housing Insecurity & Homelessness Experienced by
Women & Gender-Diverse People in Calgary**





LAND

Acknowledgements

In developing this report and its policy recommendations, we acknowledge that this work was carried out on the lands of *Mohkinstsis* (Calgary), which lie on the traditional territories of the Blackfoot Confederacy (*Siksika, Kainai, and Piikani Nations*), the *Tsuut'ina Nation*, and the *Îyâxe Nakoda Nations*, which include the *Chiniki, Bearspaw, and Goodstoney* First Nations.

Mohkinstsis is also home to the *Otipemisiwak Métis Government* of the Métis Nation within Alberta Districts 5 and 6, and is a land that Indigenous Peoples have governed, stewarded, and sustained as the site of thriving and diverse communities long before the creation of Canada, Alberta, or Calgary.

We express deep gratitude to the Indigenous Elders, knowledge holders, and community partners who shared their insights and experiences, helping to ensure that the *Unaddressed Project* is grounded in respect, reciprocity, and responsibility.

Introducing the

TEAM



Research Lead: Women's National Housing and Homelessness Network (WNHHN)

Project Lead: Women's Centre of Calgary (WCC)

Indigenous Engagement Lead: Miskanawah

Research Advisory Committee

*Gabrielle Comtois
(Project's Strategist)*

*Emily Gunn (Calgary
Drop-In Centre)*

*Trina Rahimi and
Neelam Madan (Centre
for Newcomers)*

*Kim Lee and Collen
Peters (Lived Experts)*

*Nicole Williams (Inn
from the Cold)*

Steering Committee

Vibrant Calgary

Inn from the Cold

SafeLink

*Elizabeth Fry Society of
Calgary*

Miskanawah

YW Calgary

*Calgary Centre for
Newcomers*

Calgary Drop-In Centre



Webinar

AGENDA

*What is the **Unaddressed Project**?*

Research Methodology and Data Collection Process

Statistical Portrait of Gendered Homelessness in Calgary

Summary of Key Findings and Recommendations

Q&A and Discussion Period



Project
OVERVIEW

UNADDRESSSED

is

- A **multi-year project** focused on improving policies and systems in the City of Calgary so they reflect real experiences and meet real needs.
- Calgary's **first comprehensive, community-based study** examining homelessness and housing insecurity among women and gender-diverse people that informs decision makers.
- A **mixed-method research approach** that employed both survey data (*adopted from the Pan-Canadian Housing and Homelessness Survey*) and the voices of lived experts, sector leadership, and frontline professionals in Calgary.



Project **METHODOLOGY**

- 1. Gender Housing and Homelessness Survey**
- 2. In-Person and Virtual Focus Groups**
- 3. Virtual Key Informant Interviews**

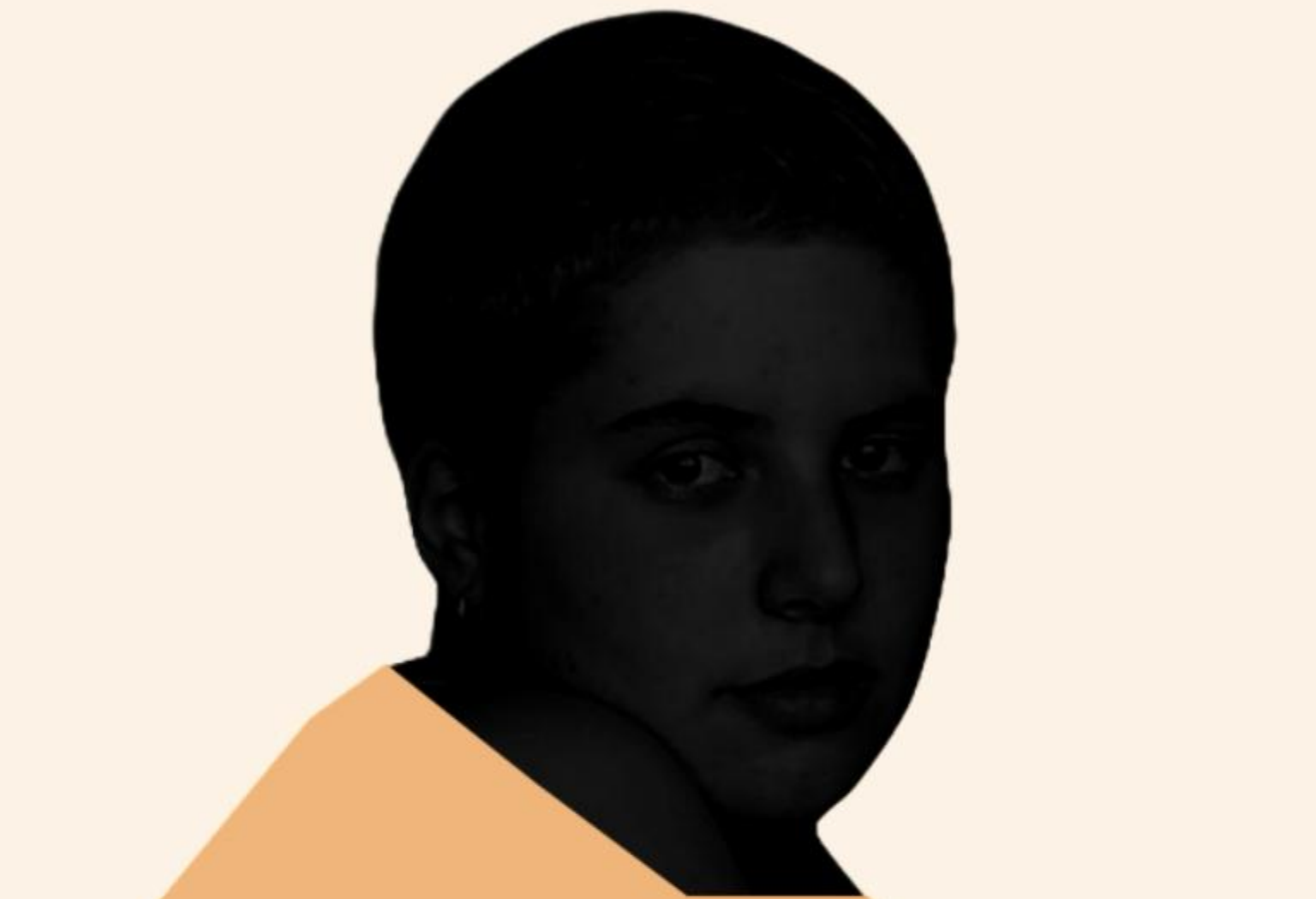
- *147 unhoused and housing-insecure women and gender-diverse individuals surveyed.*
- *27 participated in a focus group.*
- *19 Calgary Service Providers participated in a focus group or interview.*
 - *12 sector leaders*
 - *7 frontline workers*
- *Indigenous Partnership for Project Stewardship, Data Collection and Ownership (OCAP®)*



Project

METHODOLOGY

- **Participant Outreach and Recruitment**
 - *7 Data Collection Sites*
 - *Facilitation by Project Partners*
 - *Confidentiality and Participant Withdrawal*
- **Eligibility Criteria**
 - *Identifying as a woman or gender-diverse*
 - *18 or older*
 - *Previous experiences of housing insecurity or homelessness*
- **Mixed-Method Data Analysis**
 - *Literature Review and Sector Scan*
 - *SurveyMonkey and NVivo*
 - *Qualitative Thematic Coding*



89%

identified as women
(8% as gender-diverse).

64%

reported experiencing
homelessness.

59%

reported experiencing
trauma or abuse.

64%

reported some form of
disability (one or more).

Statistical

PORTRAIT



29%

self-identified as having some form of Indigenous background.

83%

reported experiencing homelessness.

82%

reported experiencing trauma or abuse.

75%

reported some form of disability (one or more).

Indigenous Statistical
PORTRAIT



Bridging Cross-Sectoral Gaps and Pathways Towards Collaboration

KEY THEME I

Income Assistance

Immigration Status

Health & Wellbeing

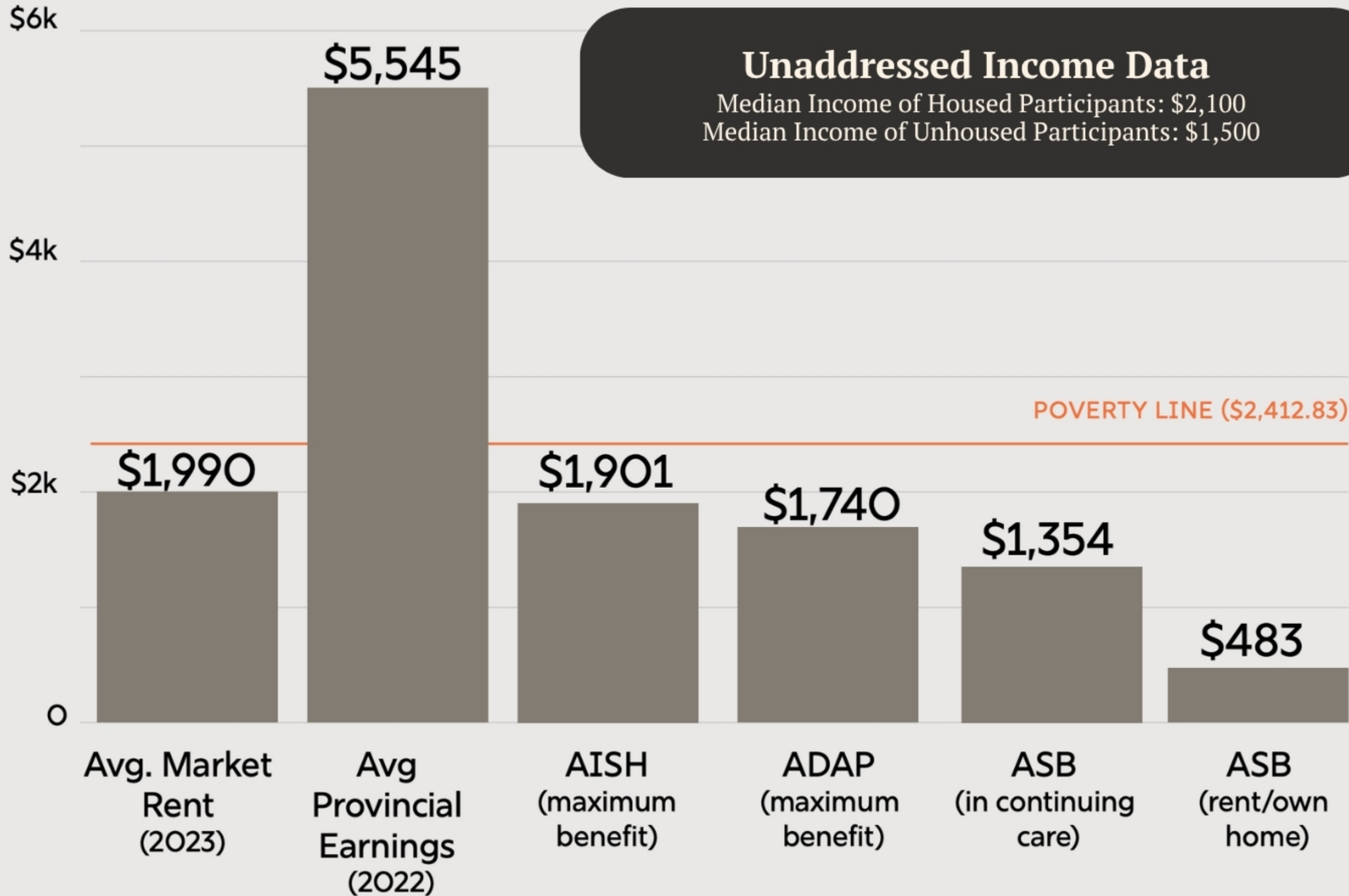
Law Enforcement

Child Welfare

Education



***Challenges with Housing
Access and Affordability***



48%

of all participants reported being on some form of income assistance.

32%

reported that being on income assistance was a source of landlord discrimination for them.

49%

were born outside Canada, with most arriving within the past three years.

12%

reported that immigration-related processes were linked to their housing instability.

1 in 2

spoke other languages including French, Spanish, and Arabic – and needing translation supports required for taking the survey.

1 in 10^{over}

had involvement with immigration systems, highlighting that some had recent or ongoing interactions with multiple systems alongside housing.

The most common cause of homelessness among immigrant and newcomer women was housing loss after a relationship breakdown (15%).

“Some of the women whose status had broken down because of a violent relationship ended up in these awful situations where they couldn’t work, weren’t eligible for benefits, and we couldn’t get them housed. Looking back on that, it was madness.”

– SECTOR LEADERSHIP

MANY PARTICIPANTS DESCRIBED A CYCLE WHERE



1 in 7 **1 in 10**^{over}

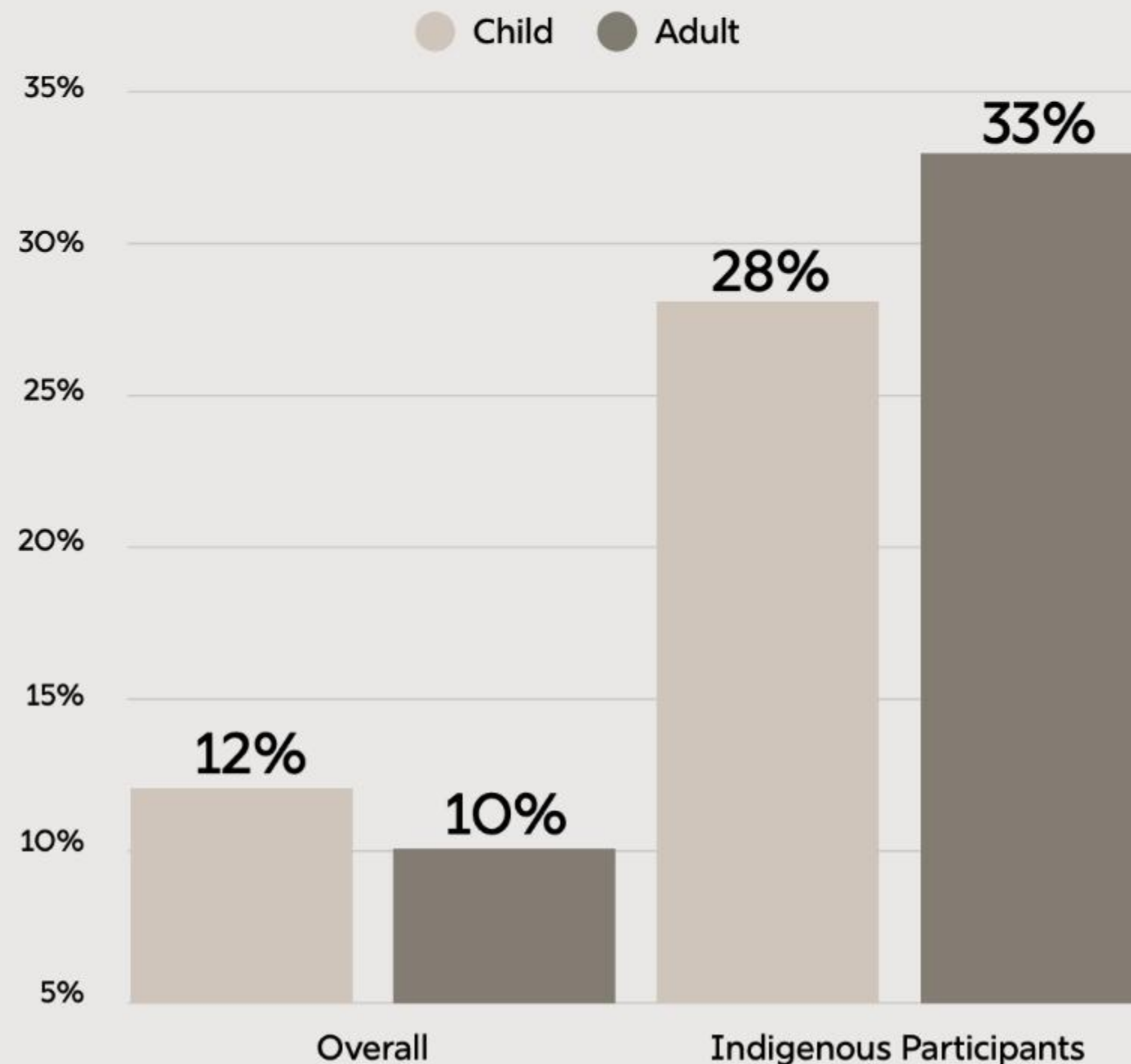
of all participants disclosed encounters with the criminal justice system – of that number 5% linked it to housing instability or homelessness.

of all participants reported some form of harassment by police and/or a high police presence in their accommodation or neighbourhood.

23%

reported issues with access to justice and or recourse for housing issues (e.g. eviction), being unable to obtain it when needed – particularly during disputes.

Participant Encounters with Child Welfare Services



“Student loans are impacting credit scores because I am not working and not able to pay them. Landlords don’t care it’s your student loans. Severe mental health issues, I had to give up my uni degree [sic].”

– LIVED EXPERT



acme property management

14 days notice to vacate

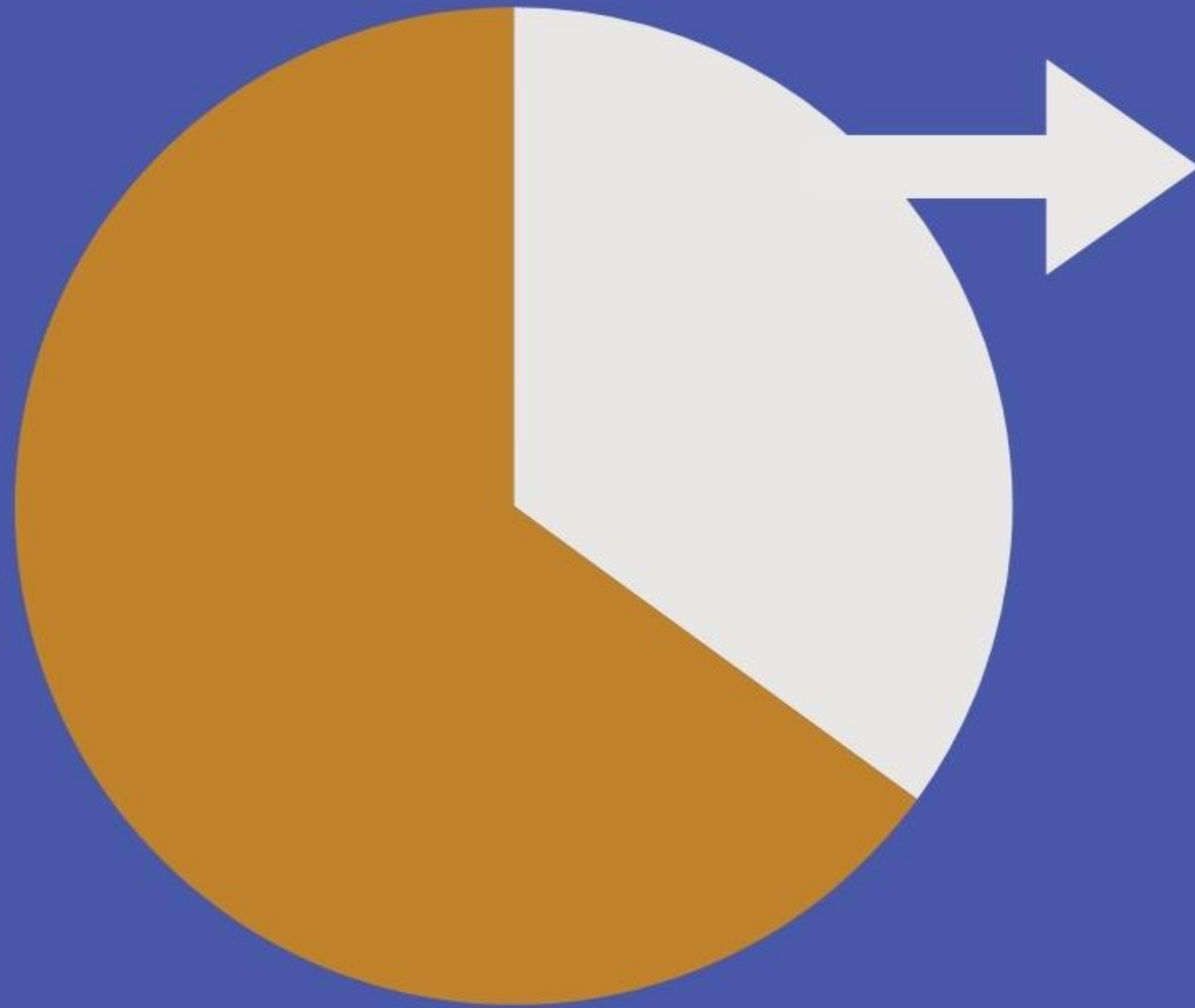
Tenant: Samantha Smith
Address: Suite 10 - 2270 12th St. NW Calgary

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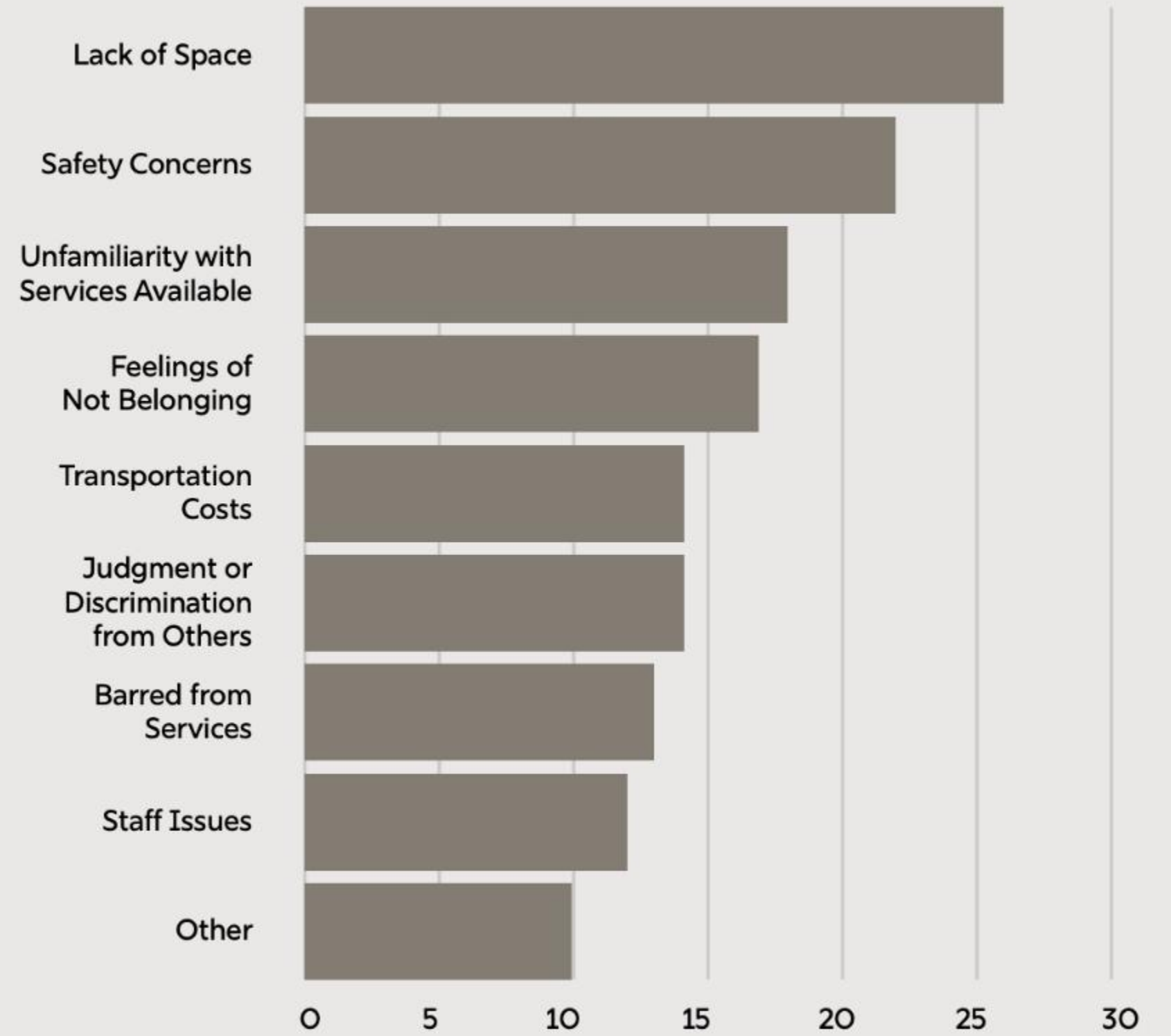
Enhancing Intersectional and Gender-Responsive Supports in Calgary

KEY THEMES II



35 % of all participants were unable to access a shelter bed when needed.

Here's why.



Service & Program Delivery

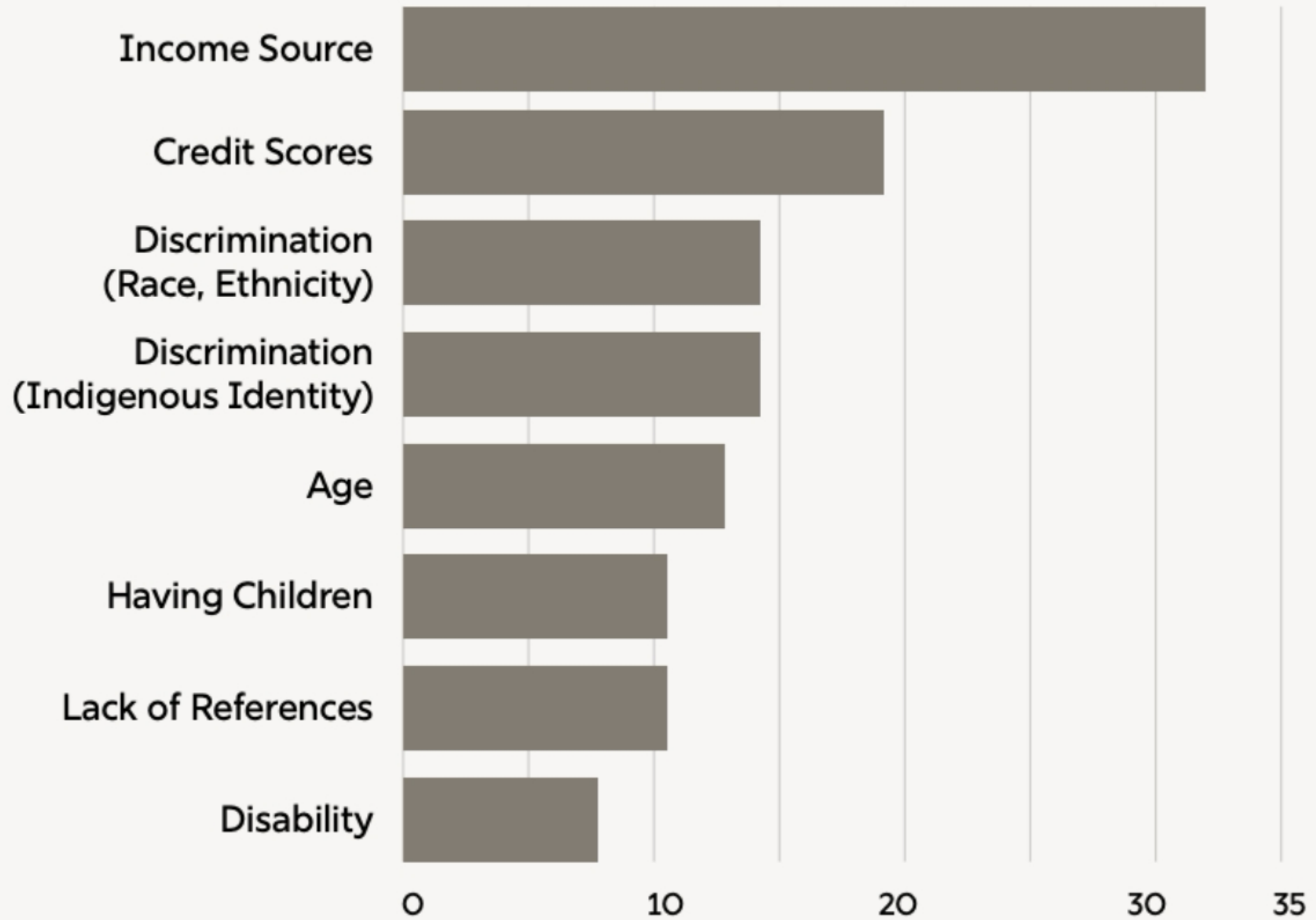
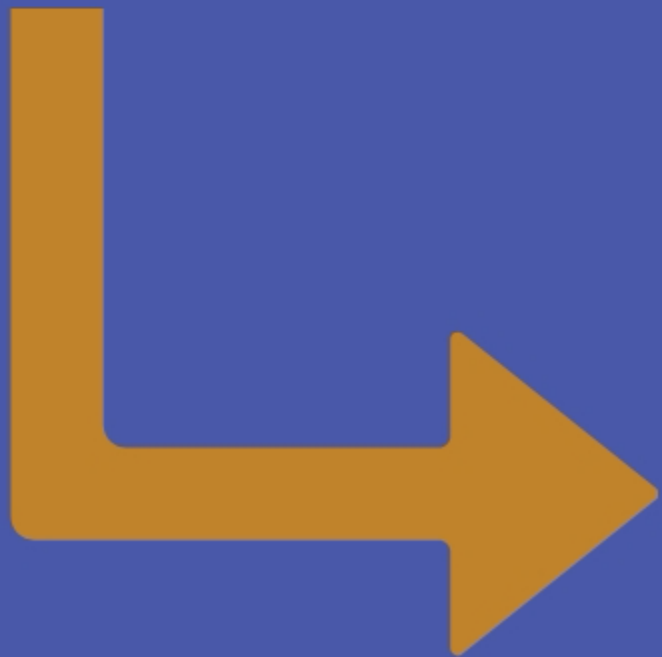
“We have a lot of [Indigenous] women fleeing from domestic violence, they have nothing. Three months of case management support is just not enough. If they need help getting on some sort of income support, sometimes that can even take three months or more. And then, at the end of those three months, they’re back in a similar situation, needing support again. Having longer-term case management would be much more beneficial.”

– FRONTLINE STAFF

1 in 2

Indigenous survey participants reported experiencing landlord discrimination.

Here are some other reasons participants said they experienced landlord discrimination.





*Empowering Sector
Impact and Overcoming
Resource Constraints*

KEY THEME III

“It feels like we have to fight for every dollar, every penny. Often women, women with children, and gender-diverse folks don’t fit into that typical quick funding box, like domestic violence funding.”

Housing crisis worsens,
waitlists grow and
cases become more
complex.

Staff take on high
workloads, leading to
burnout and high
turnover.

Loss of organizational
knowledge and decline
in service quality.

Prolonged crises for
clients, overloaded
systems, and chronic
underfunding.





*Dismantling Barriers and
Supporting Service Access
across Overlapping Systems.*

KEY THEMES IV

HIDDEN HOMELESSES IN CALGARY

Of those who reported experiences of homelessness...

44%

reported staying at someone else's place due to safety concerns or lack of housing.

18%

of unhoused participants had remained in an unwanted relationship for shelter.

22%

stayed in hotels/motels due to lack of safe, affordable housing or shelter availability.

13%

stayed outside in a tent, encampment or self-built shelter.

10%

in a public place or a place not meant for living in (e.g. transit station)

30%

reported being homeless for a year or longer within the past three years.

35%

reported being homeless 2-3 times within three years.

10%

became homeless under the age of 16.



*Structural Gaps in the
Supply of Safe, Accessible,
and Affordable Housing*

KEY THEME V

HOUSING DATA AT A GLANCE

Of those who reported being unable to access housing...

53%

reported that they simply could not afford a place to rent at market rates.

43%

reported not being able to afford the upfront costs associated with securing housing.

21%

reporting that affordable units 21% were in poor physical condition.

21%

said the affordable options they could find were not safe for them.

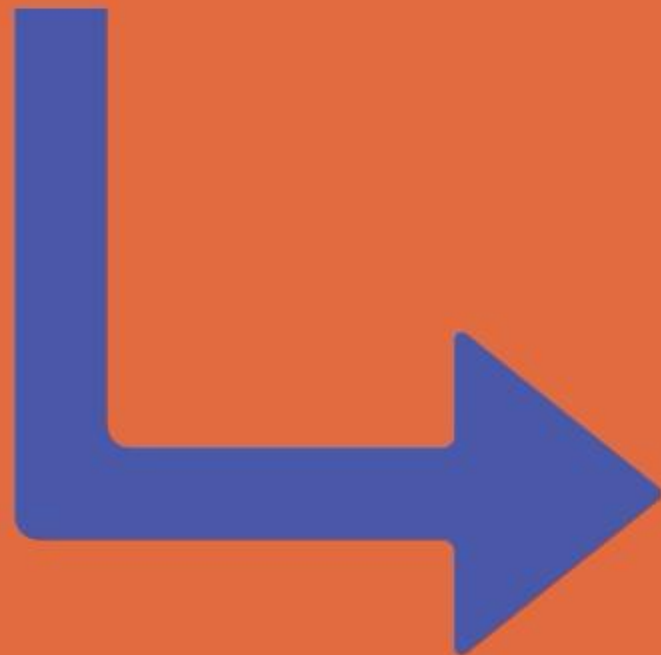
This is including damage deposits, moving expenses, and utility hook-ups, costs that are often added on to outstanding rental or utility arrears.



1 in 10

had no income to sustain themselves at all.

Actions taken by participants in order to afford shelter and/or basic necessities.



Income and Affordability Indicators	Currently Unhoused (n=76)	Currently Housed (n=62)
Median Monthly Income	\$1,500	\$1,500
Median Residual Income after housing costs	\$300	\$320
Perceived Income Adequacy	Currently Unhoused (n=39)	Currently Housed (n=33)
Reporting income insufficient for necessities	74%	85%
Actions Taken to Afford Housing and Basic Necessities	Currently Unhoused (n=38)	Currently Housed (n=32)
Cut back on necessities	66%	75%
Used food banks	68%	59%
Borrowed money	63%	47%
Skipped paying other bills	37%	22%
Used credit cards	32%	34%
Pawned personal items/valuables	26%	13%
Collected bottles	18%	28%
Pick up more shifts at work	16%	22%
Used Money Marts, cash advance	21%	<10%
Remained in an unwanted relationship for financial support	18%	<10%
Other	13%	13%

1.

Strengthening cross-sector collaboration and shared understanding.

3.

Empowering sector impact.

5.

Expanding affordable, adequate & accessible housing.

2.

Enhancing gender-responsive and intersectional supports.

4.

Removing barriers & supporting access.

Recommendations

Questions & Discussion

Thank You!

For any questions regarding the research process or data, please contact:

info@womenshomelessness.ca