

UNADDRESSED

*“There is just nothing
affordable to be able to
get my daughter into a
safe environment.”*

- LIVED EXPERT



EXECUTIVE SUMMARY

Women & Gender-Diverse People's Housing Need & Homelessness in Calgary

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ACKNOWLEDGEMENTS

This research project and report is deeply indebted to the powerful voices of women and gender-diverse people experiencing housing insecurity and homelessness across Calgary. It is their courage to speak their truths that has enabled us to deliver these findings.

In its compilation, we have made the utmost effort to centre voices of lived experience through direct quotes and through the weaving of self-reported survey data with policy analysis and service provider perspectives. We have placed critical emphasis on portraying the housing landscape in Calgary and how intersections with gender inequity can exacerbate precarity in lives of women and gender-diverse people. Throughout the report, data points have been highlighted to demonstrate the convergence of various factors that lead to housing insecurity.

As the key organizer and compiler of this research, we, the WNHHN, deeply appreciate the diverse array of collaborators and partnerships that have made the data collection aspect of this research into a reality. Since its inception and throughout each step of development, the *Unaddressed Project* has been a profoundly cooperative initiative between the WNHHN and the Women's Centre of Calgary (WCC), along with the Research Advisory Committee and the Steering Committee.

We would specifically like to express gratitude to Gabrielle Comtois, *Unaddressed's* Project Strategist, alongside the following Research Advisory Committee members: Emily Gunn (Calgary Drop-In Centre), Trina Rahimi and Neelam Madan (Centre for Newcomers), Kim Lee and Collen Peters (Lived Experts), and Nicole Williams (Inn from the Cold) – all of whom contributed to the design of this research, guided the survey development, and validated findings. Their critical contributions ensured this project remained community-based and participatory throughout.

We also express sincere gratitude for the guidance of the Steering Committee members and to project data collection partners: Inn from the Cold, the Calgary Drop-In Centre, SafeLink Alberta, Vibrant Communities Calgary (Enough for All), Miskanawah Community Services Association, the Elizabeth Fry Society of Calgary, YW Calgary and the Calgary Centre for Newcomers. This is alongside a special acknowledgement towards Miskanawah in serving as this project's Indigenous engagement lead, taking on the critical role of data stewardship and OCAP® implementation as well as ensuring community data ownership and supporting the input of Indigenous participants into how information is interpreted, used, and shared.

These partners played critical roles in the facilitation of data collection efforts, whether through conducting surveys, coordination of focus groups, or participation in key informant interviews. They were instrumental in shaping the direction and integrity of the project and a testament to the collective commitment across Calgary's housing, VAW, and newcomer-serving sectors to centre lived expertise and strengthen pathways toward change.

Finally, this report would not be possible without the statistical expertise of Maaz Shahid, the quantitative analyst who cleaned and compiled the survey data to produce clear and concise findings.

LAND ACKNOWLEDGEMENTS

In developing this report and its policy recommendations, the Women's National Housing & Homelessness Network (WNHHN) acknowledges 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, Bears paw, and Goodstoney First Nations. Also, home to the Otipemisiwak Métis Government of the Métis Nation within Alberta Districts 5 and 6, Mohkinstsis is a land that these Indigenous Peoples have governed, cared for, and built thriving, diverse communities on long before the creation of Canada, Alberta, or Calgary.

WNHHN acknowledges that the current homelessness crisis, disproportionately impacting Indigenous Peoples, is a direct result of colonial and patriarchal policies that have dispossessed Indigenous Peoples of their lands and homes, and commodified land and housing as profitable assets leading to the concentration of wealth with a privileged few. As we examine housing and homelessness through this project, we hold in mind that colonization, through policies such as the *Indian Act*, and residential schools, continues to shape the intergenerational housing realities of Indigenous women, Two-Spirit, and gender-diverse peoples.

Honouring this history means actively centring Indigenous knowledge, governance systems, and approaches to home, belonging, and relational accountability within our policy analysis and recommendations. In doing so, this project commits to ensuring that such injustices are not repeated, especially in how knowledge, data, and narratives are collected, represented, and shared. Through adherence to OCAP® (Ownership, Control, Access, and Possession) principles and Indigenous data sovereignty frameworks, we strive to uphold transparency, consent, and relational accountability at every stage of this work.

Indigenous knowledge is not a supplement to this research, rather, it is the very foundation for understanding both housing instability and housing solutions in the Canadian context. 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.

CREDITS

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Executive Summary

Unaddressed represents the first comprehensive, community-based study of its kind in the City of Calgary to examine the lived realities of homelessness and housing insecurity among women and gender-diverse people.

Built on the recognition that their experiences are distinct in both their pathways and outcomes, particularly amidst Alberta's rapidly evolving housing policy landscape, this report presents critical opportunities to better reflect and respond to these realities.

Shelter spaces, housing options and supports across the service continuum shape every stage of the housing journey for women and gender-diverse people, making them integral components of coordinated housing responses. At the same time, differences in access and capacity can affect how effectively homelessness prevention efforts translate into stable housing outcomes, with challenges in accessing supports leaving many unable or unwilling to seek out support altogether.

Intimate partner violence is a significant pathway into homelessness for many women and gender-diverse people. When services struggle to address growing need, individuals on the margins may choose to tolerate abuse or move into hidden homelessness, relying on temporary, informal housing arrangements for safety and shelter. These experiences mean that many remain outside of traditional systems and become less visible in shelter data and statistics, highlighting the need to capture their voices so that policies and programs capture and respond to their needs.

At the same time, gendered outcomes of hidden homelessness are also shaped by intersecting factors related to poverty, racialization, disability, discrimination and colonialism, which can further shape housing pathways and support needs – making cross-sector collaboration essential to strengthening coordinated, responsive housing and support systems that reflect the city's evolving realities. Central to this work is the understanding that housing insecurity is not only about the



absence of housing, but is also inseparable from safety, dignity, socio-economic well-being and the supports that enable housing stability – and, ultimately, home. In understanding this, this report highlights these interconnected factors while also identifying opportunities to further bolster gender-responsive approaches.

This report documents the state and scale of women's and gender-diverse people's housing insecurity and homelessness in the City of Calgary – as well as the systems and supports they navigate. To this end, the *Unaddressed* team conducted a community-based survey of 147 women and gender-diverse participants, designed to capture quantitative data on the scope, nature, and systemic dimensions of gendered housing insecurity in Calgary, including the service patterns that exist at the intersection of housing and related systems (e.g., immigration, income assistance). This was complemented by a series of focus groups and key informant interviews with lived experts – who were either homeless in the past or at the time of the interview – alongside frontline workers and sector leadership in the Calgary area.

Based on these insights, our team identified *five key themes with opportunities for change* across Calgary's housing, homelessness-serving and VAW sectors, as well as related supports, to address gendered outcomes of homelessness. For each identified challenge, we propose targeted, actionable recommendations designed to guide policy and program responses for government changemakers as well as sector leaders. While these challenges are complex, they can be addressed through sustained commitments, cross-sector collaboration, and strengthened support for gender-responsive and equity-based policies, presenting Calgary with a critical opportunity to translate evidence into long-term solutions.

Statistical Portrait of Gendered Homelessness and Housing Insecurity

Survey data from the Gendered Housing and Homelessness Survey reflects a diverse population of women and gender-diverse people, representing a range of experiences of housing insecurity in Calgary. Of the 147 participants surveyed, the majority (95%) were currently living in the City of Calgary, and nearly half (46%) reported living in the city for five years or less (N=140). The following section outlines key demographic characteristics of participants and explores their experiences of housing insecurity alongside intersecting social and structural factors.

KEY DATA INSIGHTS EMERGING FROM THE CITY OF CALGARY

Figure 1.1 – Gender of Participants

The majority of participants identified as cisgender women (89%), with 8% identifying as gender-diverse, including trans, non-binary, and Two-Spirit identities (3% responded 'not sure' or 'prefer not to answer'; N=141).

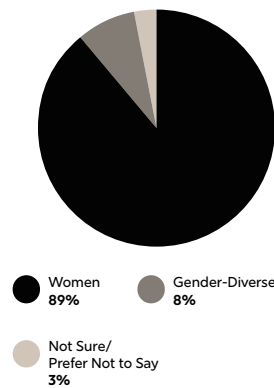


Figure 1.2 – Relationship Status

Most participants reported being single (47%) or separated, divorced, or widowed (32%), while a smaller proportion (17%) reported being married or in a common-law relationship (N=139).

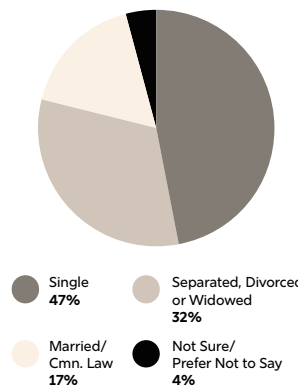


Figure 1.3 – Participants Reporting Substance Use - Previous and Current

One in five participants (21%) reported previous substance use and 9% were currently using substances.

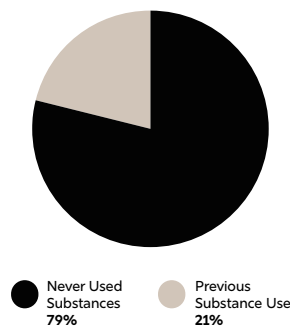
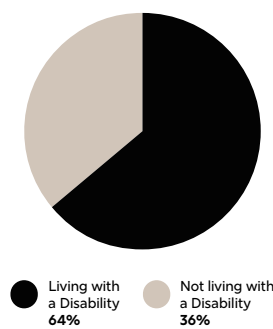


Figure 1.4 – Participants Living with Some Form of Disability

The majority of survey participants reported living one or more forms of a disability – both physical and cognitive.



Experiences and Onset of Homelessness and Housing Precarity

Nearly two-thirds of survey participants (64%) reported having experienced homelessness at least once – including both hidden (e.g. couch surfing) and visible forms of homelessness (e.g. rough sleeping). The first experience commonly occurred during the ages of 36–55 (33%) and 26–35 (23%), with 18% reporting onset of homelessness occurring earlier between the ages of 16–25 and 10% under the age of 16. (N=139)

Figure 1.5 – Reported Experiencing Homelessness

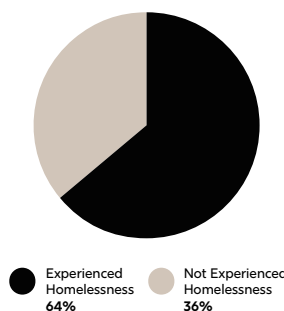


Figure 1.6 – Age First Experiencing Homelessness

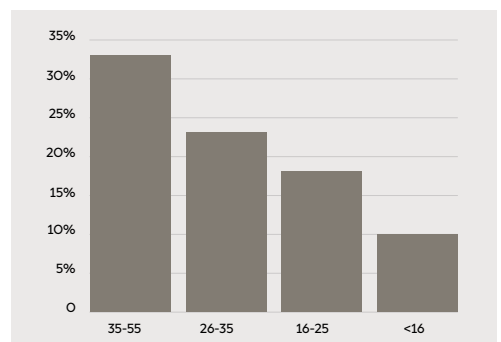
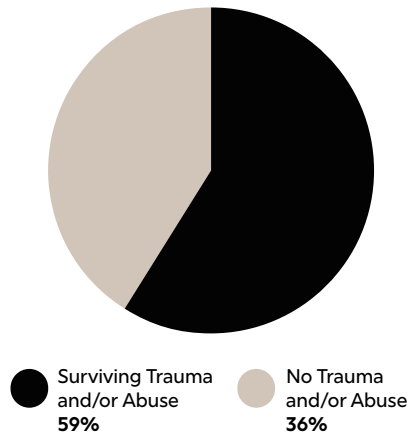


Figure 1.7 - Experiences of Trauma and Violence



More than half of the respondents (59%) reported surviving trauma or abuse.

Racial and Ethnic Identities of Participants

The largest ethnic groups included – but not limited to – the following demographics (N=141):

- 21% White, North American
- 14% Black, African
- 13% White, European
- 12% Latina, Latinx, Hispanic

While English was spoken by three-quarters of respondents (76%; N=139), nearly half reported speaking other languages including French, Spanish, and Arabic – as well as needing the necessary translation supports required for taking the survey.

INDIGENOUS CONSIDERATIONS

Statistical Portrait of Indigenous Participants

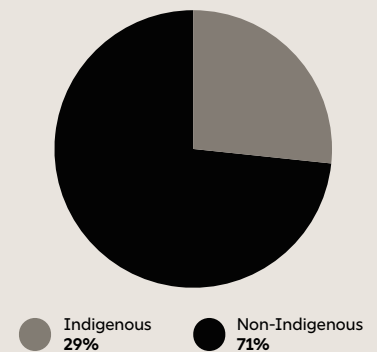
Findings from the survey also offer important insight into the experiences of Indigenous participants, illuminating distinct patterns within the data that reflect the broader social and historical contexts shaping housing pathways.

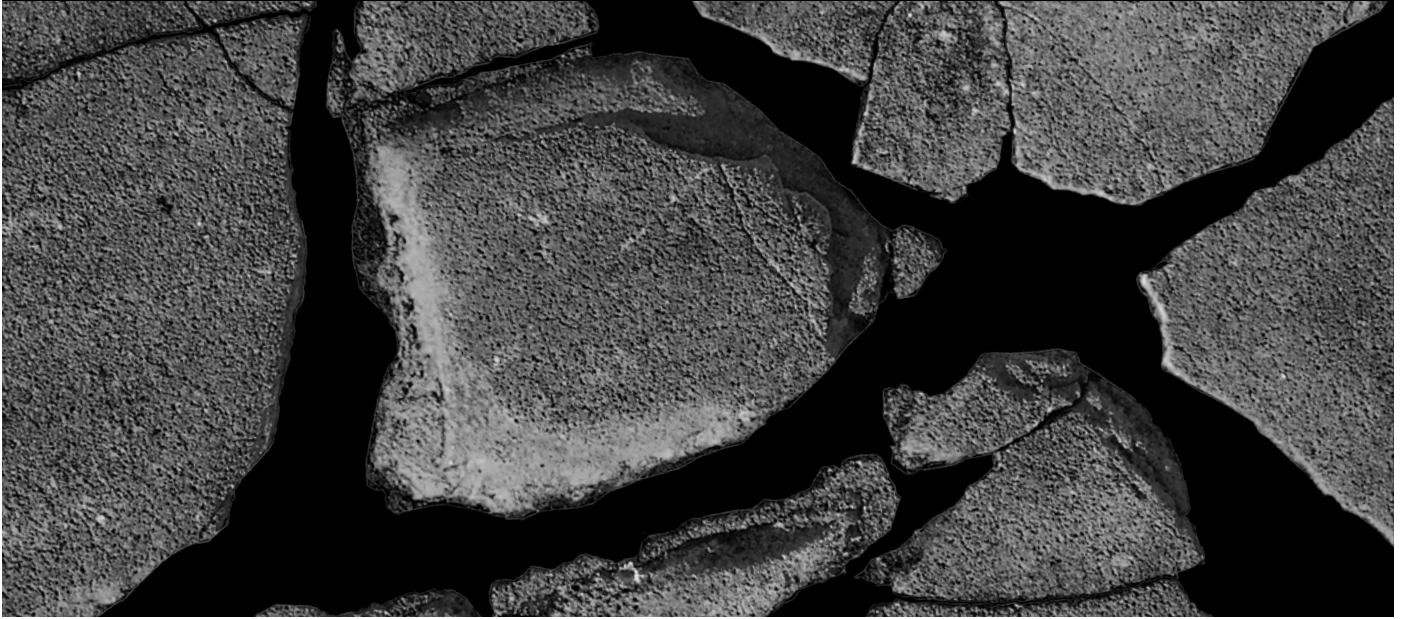


OF INDIGENOUS PARTICIPANTS:

- 75% identified as living with at least one disability or chronic health issue.
- 23% were survivors of colonial institutions (e.g. residential schools).
- 83% experienced homelessness once in their lifetime.
- 44% had been homeless two to three times; 9% four or more times.
- 82% reported experiencing trauma or abuse.

Figure 1.8 - One Third of Participants Were Indigenous





1. Bridging Cross-Sectoral Gaps and Pathways Towards Collaboration

Women’s and gender-diverse people’s experiences of homelessness are not simply a matter of individual circumstances and barriers to housing affordability but, rather, are underpinned by broader structural and systemic conditions that amplify their existing challenges. These conditions operate through laws, policies, and the institutions across the systems people rely on within and at the intersection of housing and housing related supports. Systems such as education, healthcare, immigration, child welfare, income assistance, and the criminal justice system were demonstrated to play critical roles in shaping housing trajectories, influencing access to stable housing, and affecting the supports available to women and gender-diverse people. Within these systems, policies and bureaucratic processes intended as neutral or beneficial reportedly at times led to harmful outcomes such as eviction, child apprehension, or exclusion from benefits or services — outcomes that can potentially create pathways into housing precarity.

Income Assistance

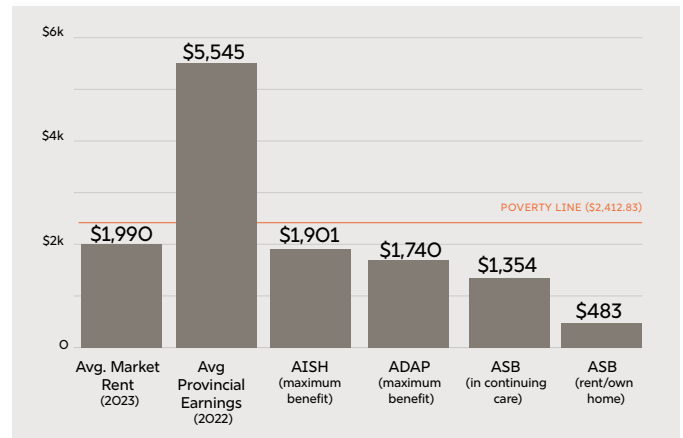
Income assistance and other public benefit programs were among the most commonly reported sources of personal income among survey participants. Thirty-five percent reported receiving welfare or social assistance, while 13% reported disability benefits such as Assured Income for the Severely Handicapped (AISH). In addition, 11% reported receiving senior’s benefits, including Old Age Security (OAS) or the Guaranteed Income Supplement (GIS) in supplement to Canada Pension Plan (CPP). With nearly half (48%) of participants reported receiving income assistance or AISH (compared to 4.1% provincially), this data illustrates the extent to which income support systems intersect with housing pathways for women and gender-diverse people in Calgary.

At the same time, both Income Support and AISH were seen as programs that have not kept pace with inflation and may be linked to housing insecurity linked to benefit reductions,

changes ineligibility criteria as well as source-of-income discrimination by landlords and property managers. As it stands, 32% of survey participants linked experiences of landlord discrimination to income source, particularly if their source of income was a government benefit.

For those receiving AISH, cohabiting with a partner or children can also reduce benefit levels or result in loss of eligibility for the program altogether.¹ AISH benefits for those cohabiting with a partner or children are calculated based on the employment income of other household members, which can create a financial disincentive for families to live together and, in some cases, lead households to decide that living separately would be financially preferable.²

Figure 2 – Monthly Income Supports Compared to Average Market Rent³



Immigration and Status-Related Housing Challenges

Nearly half (49%) of survey participants were born outside Canada, with most arriving within the past three years. Among these respondents, 12% reported that immigration-related processes were linked to their housing instability. Lengthy refugee claims and evolving immigration status can create periods of uncertainty around income, housing, and legal protections — particularly for newcomer women fleeing intimate partner or family violence, whose access to services may depend on their status. Among immigrant and newcomer respondents, the most common reason for losing housing was the end of a relationship (15%), followed by affordability challenges (14%) and housing being unsafe for children (14%). Partner-dependent sponsorships limit access to work, benefits, and housing for survivors seeking safety or independence, underscoring the need for accessible supports that promote stable housing.

“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

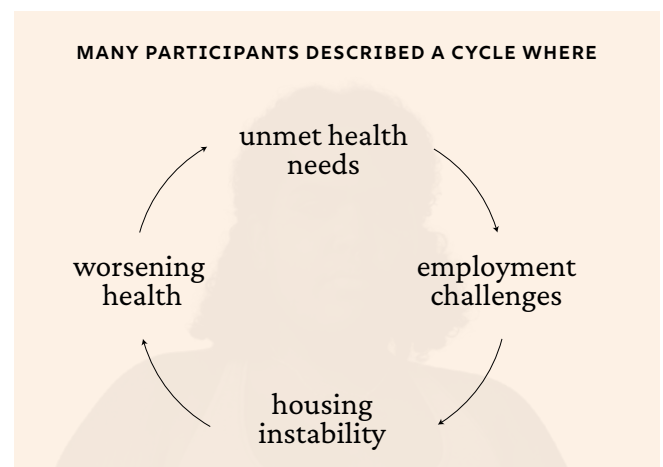
49%

of participants were born outside Canada.

Mental and Physical Health, Healthcare System, and Housing

For women and gender-diverse people with lived experience of housing insecurity and homelessness, health challenges often play a critical role in both the onset of housing loss and the difficulty of exiting homelessness. Many participants described a cycle where unmet health needs → challenges with employment → housing instability → worsening health.

Survey findings show that **1 in 10 participants linked challenges navigating the healthcare system to their housing insecurity**. For women and gender-diverse people, unmet mental health, chronic illness, and substance use challenges — amid an overburdened system — can, without intending to, contribute to housing loss, with gaps in emergency, transitional, and harm-reduction supports limiting long-term stability.



Law Enforcement and Housing

Roughly 1 in 7 survey participants disclosed encounters with the criminal justice system – of that number, 5% linked them to their housing instability or homelessness, pointing to having a criminal record as an additional challenge to navigate when finding housing or employment. Similarly, 10% of all participants reported experiencing some form of harassment by police and/or a high police presence in their accommodation. Of that number, 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.

1 in 7 disclosed encounters with the criminal justice system.

Promising Practices

BRIDGE HEALING TRANSITION ACCOMMODATION

Innovative models such as Edmonton’s Bridge Healing Transition Accommodation provide short-term transitional housing and medical supports following hospital discharge, helping stabilize individuals while reducing reliance on emergency systems.

EMMA HOUSE

Emma House helps address service gaps for pregnant women through transitional housing and wraparound supports — including health services, counselling, and post-partum support — allowing expecting mothers to safely give birth while working toward longer-term housing stability.

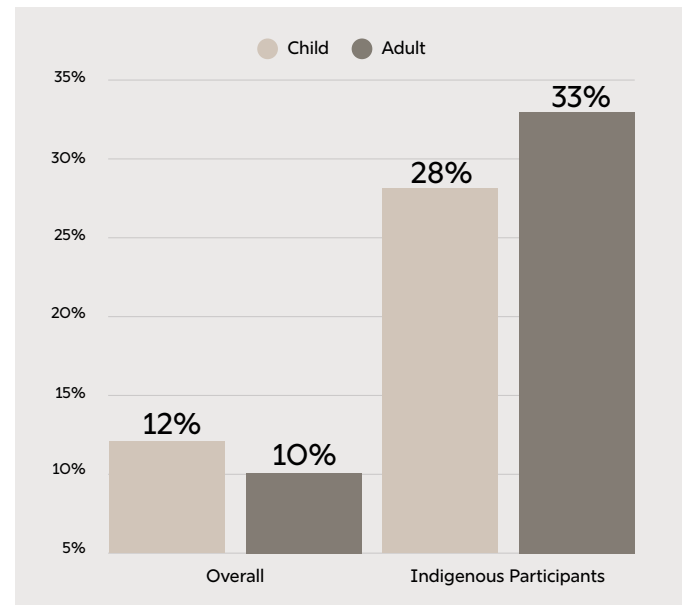
Child Welfare

Encounters with the child welfare system are strongly linked to housing precarity and homelessness, with higher levels of involvement associated with greater housing instability.⁴ This relationship is often tied to aging out of care without stable housing, disrupted family connections, limited financial resources, and the lasting impacts of trauma and system involvement.

Survey findings highlight this impact on Indigenous participants, pointing to the ongoing intergenerational effects of colonial policies (e.g. residential schools, Sixties Scoop), which disrupted families and cultural continuity.

5% of all survey participants reported that the child welfare system contributed to their homelessness or housing insecurity.

Figure 3 – Participant Encounters with Child Welfare Services



Educational Barriers to Housing

Leaving education due to financial barriers can leave individuals with student loan debt but without the credentials needed for stable employment, making it harder to repay loans, maintain credit, and obtain housing. One in ten survey participants linked educational costs to housing challenges, not only restricting income and job opportunities but also translated into discrimination from landlords and financial systems (e.g. credit checks).

“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

64% experienced discrimination from landlords/building managers – most commonly due income source (32%) (e.g. disability benefit).



2. Enhancing Intersectional and Gender-Responsive Supports

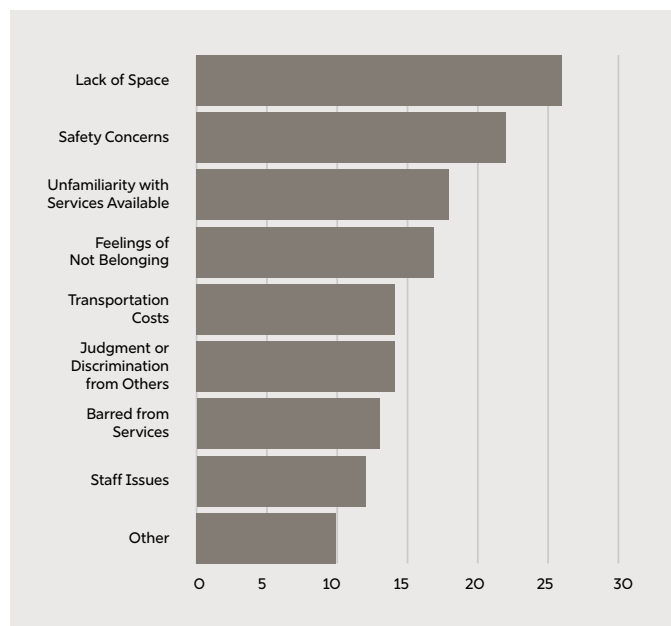
Participants with lived experience across the course of this study overarchingly pointed to the need to bolster the design and capacity of gender-responsive housing supports. The data emerging from this research demonstrates that, while service providers across these sectors operate with the intention to address gendered needs in housing and trauma-informed emergency care, there are a series of structural in need of review that limit the successes of on-the-ground support. Shelter capacity, eligibility pathways, access to long-term housing, and coordination across service networks in the city were identified as key priority areas for strengthening harm reduction approaches and supporting trauma-informed service delivery.

Shelter Access and Gender-Based Safety

Survey data found that a large number of women and gender diverse people were unable to access a shelter bed when they needed one, with one of the main reasons for being turned away being capacity-related issues, with 26% reporting that drop-in spaces had a lack of space at the time when they needed shelter. When turned away, individuals instead find themselves relying on more low-barrier services within the homelessness-serving sector, many of which are not designed to meet their trauma-informed needs. As a result, they often encounter environments both within shelters and outside of shelters that potentially leave them vulnerable to gendered violence.

Such environments – especially shelters that have not been designed with gender responsiveness immediately in mind (e.g. small, enclosed spaces, mats on the floor) – can heighten the risk for retraumatization, with residents finding themselves exercising hypervigilance and mistrusting the systems they access.

Figure 4 – Reasons Why Participants Were Unable to Access a Shelter Bed When Needed



This reality, at the same time, also extended to housing supports, with many participants expressing a need for safe housing. Service providers themselves are often working within systemic constraints, where the options they can offer are limited by the resources available. This, in turn, can be perceived as a lack of care or due diligence by those experiencing heightened and intersecting vulnerabilities. For instance, one participant with lived experiences found it counterintuitive that the places which housing service providers wanted her to look at were “full of men and unclear” as well as being considered “unsafe and substandard by other women”, especially for those who are fleeing from domestic violence.

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

23% had an unmet need for legal support, when asked whether they had ever needed legal advice or assistance related to housing, reflecting an unmet need for legal support.

“A frontline worker at a Calgary shelter recounted an incident where they had a woman come in a police car from a domestic violence assault. She obviously couldn’t get into any of the women’s shelters and they always, of course, prioritize women with children, and so, she’s battered and bloodied and had to walk past hundreds of men getting into the women’s floor...the women’s floor and the men’s floor are not that far separate...and this woman was so traumatized, she hid behind a chair

on a floor in the common room all night and wouldn’t sleep because she was so scared. The worker further noted that while homelessness shelters do amazing work, and do lots of good work, but they shouldn’t have been doing that type of work...the woman needed a different place, she needed a women’s shelter. She needed to work with staff who understood her situation and had a physical space for her that was completely different than what we have.”

Service and Program Delivery

Key informant interviews across this study highlight that women and gender-diverse people often experience service disconnection, reflecting challenges in delivering coordinated, intersectional, and wraparound supports through existing navigation systems. Although navigation centres have been established to help streamline housing pathways, participants and service providers emphasized that these spaces would benefit from a more bolstered, gender-specific approach to service delivery, in order to put an end to patterns of exclusion that disproportionately affect women, gender-diverse, and caregiving populations.

At the same time, gender-responsiveness for housing and housing support must also be culturally-informed, as many service providers pointed to the reality that housing stability, for many individuals, is tied to consistency as well as culturally grounded, relationship-based supports. For instance, this

would involve changes such as increased times for case-management, prioritizing long-term outcomes for housing over short-term outcomes that may otherwise leave women cycling in and out of homelessness.

“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

Residential Tenancy Challenges

In the process of securing housing, many women reported encountering landlord discrimination, which created additional barriers to obtaining stable and safe accommodation. Landlord discrimination, as noted in this study, reflects structural inequities in tenancy practices, where discretionary decisions can limit housing access for people experiencing homelessness or housing insecurity, including denials, lease restrictions, or evictions. It is important to consider that some landlords – small-scale property owners – may operate within narrow financial margins, amidst a tight rental market where tenant incomes and supports have not kept pace with rising costs either. As a result, screening practices based on income, credit history, or rental references as well as decisions to pursue eviction (e.g. in cases of late or missed rent) may often be used as risk-mitigation strategies rather than intentional exclusion – causing harm nonetheless in the absence of necessary gendered and cultural understandings of housing pathways. Since women and gender-diverse

people – particularly those fleeing violence – are more likely to rely on income supports or have disrupted rental histories (e.g. first-time renters), these practices are not experienced as neutral, still producing sequential outcomes for discriminatory exclusion and reinforce existing inequities against them. This is especially the case if such differential treatment is due to race, religion, ethnicity, or cultural identity.

Many service providers interviewed across the course of this study held the belief that “landlords often shut the door based on stereotypes,” noting that identity markers are often used as a basis for rejecting lease applications under the presumption that certain groups – particularly Indigenous women and gender-diverse people – constitute “higher-risk” tenants.

Survey data indicated that nearly 1 in every 2 Indigenous survey participants reported experiencing landlord discrimination and was also corroborated by service providers across the key informant interviews conducted throughout this project.

INDIGENOUS CONSIDERATIONS

Housing Discrimination

“...housing support workers would email landlords and not get a response, and so then they would, just out of curiosity, try emailing from their own personal Gmail account, and they would get a response...and so we start to wonder if even [our organization’s name] just being linked to the Cree word is a deterrent for landlords to even reply to applications or even just request for information. We had housing support workers that have gone to viewings and [we] heard comments like “I don’t rent to you people”...in my experience renting, it’s always “natives” or “Indians”...they’re not even using politically correct language. We’ve had some very overt experiences where it’s right in your face.”

– FRONTLINE STAFF

Nearly 1 in 2

Indigenous survey participants reported experiencing landlord discrimination.



3. Empowering Sector Impact and Overcoming Resource Constraints

Survey data, focus groups and interviews with lived experts and service providers clearly indicated that the homelessness and housing sector in Calgary require significantly more funding in order to achieve existing service mandates, let alone expand to bolster gender-responsive programs. As service-users consistently reported being unable to access the supports they needed because services were at capacity, under-resourced, or unavailable altogether, at the same time, service providers described working in such environments to be marked by staff shortages, high turnover, burnout, and unsafe working conditions.

Sector professionals found it increasingly challenging to meet clients' growing and complex needs, pointing to addressing wait list times, increasing funding to match rising resource demand and sustain staff capacities (e.g. high turnover prevention), and ensuring supports are consistent with both the gendered and cultural needs as key priority areas for critical change.

SYSTEM-LEVEL INSIGHTS FROM FRONTLINE PRACTITIONERS

“Our goal is to stabilize women and help them move into their chosen communities, but affordability challenges mean it’s taking longer to get women into housing. We want to support women beyond our services and help them remain stable in the community, but the lack of funding makes it difficult to sustain programs that are working or to continue innovating. There’s a real disconnect between government, funders, and the reality on the ground.”

“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.”

“You can’t adequately recognize any salary increases for your staff. It’s stagnant. Costs of living are rising, and we’ve seen staff using the food bank now, staff also needing housing support. Our staff navigating these challenges are also having to support clients navigating these challenges. It’s incredibly draining and does lead to burnout. I think it leads to high turnover.”

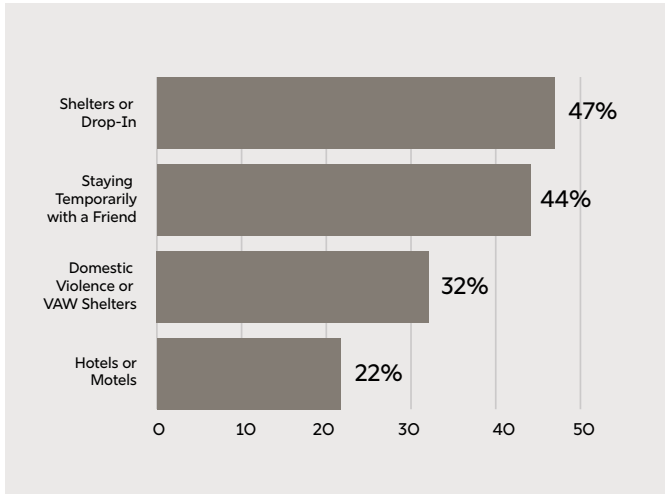


4. Dismantling Barriers and Supporting Service Access Overlapping Systems

Increasing evidence on the gender-specific pathways into homelessness, including findings from this project, highlights the interconnected supports required to address housing precarity and signals a clear need for these sectors to move toward more coordinated and integrated approaches.⁵ Service providers and frontline staff across this study pointed to difficulties in cross-organizational collaboration in Calgary, particularly due to operating within differing funding structures and mandates, amidst limited capacities, and varying eligibility criteria contingent on the clients they serve, resulting in markedly different experiences depending on where and when clients seek help.

Greater systemic coordination is needed so access to basic supports is not dependent on timing, personal advocacy, or the availability of overburdened services. Service providers noted that navigating differing intake processes, funding rules, and service approaches can be overwhelming—particularly for those experiencing trauma, language barriers, disabilities, or mental health challenges.

Figure 5 – Where Participants Stayed During Homelessness



“We also talk about how difficult it is when someone has no place of residence. They don’t have Alberta Works because they don’t have an address, they don’t have an income, and so you’re going to refer them to our program, and we’re going to try and find housing for them, but we’re going to landlords with an individual that has no income.”

– FRONTLINE STAFF

WHERE PARTICIPANTS STAYED DURING HOMELESSNESS

13%
outside in a tent,
encampment or
self-built shelter.

10%
Places not meant for
living (vehicle, coffee
shop, transit stations).



As a result, many participants with lived experience described repeatedly “falling through the cracks” during critical moments when access to housing, care, and stability is most needed.

Several key informants highlighted the potential benefits of revising the Coordinated Access Assessment (CAA) Needs and Services Questionnaire (NSQ) to better reflect the realities of women and gender-diverse people, particularly those experiencing homelessness who may not qualify for existing supports. Currently limited to certain agencies, NSQs may require clients to travel for assessments, creating barriers for those with mobility challenges, mental health concerns, or unstable routines. The intake process can also be re-traumatizing, and individuals without stable housing may lack the address, income, or reliable contact information needed to remain engaged, with the process itself unintentionally excluding the most vulnerable.

Among women and gender-diverse people who participated in the survey, nearly one in three respondents (30%) reported experiencing homelessness for a year or longer at some point in the past three years. In seeking to understand the cyclical and hidden nature of gendered homelessness outcomes, survey data found that nearly one in every seven participants reporting going back and forth between multiple supports – both formal and informal.

Taken together, prioritizing funding organizational capacity and long-term program models bolsters both cross-sectoral collaboration as well as innovation and incentivizes agencies to coordinate rather than compete. The result is a sector which removes the burden of navigation off women and gender-diverse people.



5. Structural Gaps in the Supply of Safe, Accessible, & Affordable Housing

Across the board, affordability challenges emerge as a decisive factor pushing women and gender-diverse people into housing precarity. According to the City of Calgary’s 2023 Housing Need Assessment, rent in the city has increased 40% in the past three years, compared to just 5% in the five years prior⁶ – at \$1,650 for a one-bedroom and \$1,990 for a two bedroom.⁷ Similarly, the income required to afford average market rent rose from \$67,000 in 2022 to \$84,000 in 2023⁸, amidst Calgary having the lowest minimum wage in the country.⁹

Data from the Government of Alberta’s Economic Dashboard demonstrates that average annual earnings in Alberta were approximately \$66,546 in 2023 compared to \$65,114 in 2022 – effectively making rent unaffordability a key driver of housing challenges in the city.¹⁰ Survey findings also demonstrate that one in every ten participants had no income to sustain themselves altogether, including government supports.

Addressing rent increases is another key priority area. Among participants who experienced rent hikes in their current housing, the average increase was \$348, with more than

HOUSING DATA AT A GLANCE

- 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, including damage deposits, moving expenses, and utility hook-ups, costs that are often added on to outstanding rental or utility arrears.
- 21%** reporting that affordable units were in poor physical condition.
- 20%** said the affordable options they could find were not safe for them.

Table 1 - Comparison of Economic Conditions by Current Housing Status

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%

Percentages reflect multiple responses (check all that apply). Note: Contextual reference: Calgary’s average market rent was \$2,097/month in 2023.¹¹

half reporting increases of over \$186. Of those who reported rent increases in the past year, immigrants and newcomers reported rent increases at a higher rate than non-immigrant/newcomer participants. Survey findings also indicated that participants adjusted their daily lives to manage housing costs, including reducing spending on essentials, using food banks, relying on borrowed funds, and, in some cases, remaining in unwanted relationships.

These coping strategies are not short-term solutions; they reflect the difficult and sometimes dangerous compromises people make to keep a roof over their heads, often at the expense of their health, safety, or autonomy. In a context where most tenants may have little to no disposable income, rent increases without annual limitations or bolstered rent subsidies – even modest increases of \$100-\$200 – can quickly compromise housing, especially for those with fixed-incomes or living solely on government supports such as AISH. This is especially acute in Calgary, where limits on yearly rent increases are absent, and market pressures are driving rapid increases across the city.

1/10

participants had no income to sustain themselves altogether, including government supports.

“One more rent increase, despite having a rent subsidy, I will not be able to afford rent at all.”

– LIVED EXPERT

Recommendations for Addressing Gendered Homelessness & Housing Precarity in Calgary

Turning Awareness into Action

The Unaddressed Project points to an unmistakable truth: gendered homelessness and housing precarity in Calgary do not exist in a vacuum; they are interdependent, structural facets that are embedded across housing, income, justice, and social service systems. This report is not an endpoint, but a beginning. Turning awareness into action requires political courage, resourced partnerships, and an unwavering commitment to gender equity as a housing principle.



1.

Strengthening cross-sector collaboration and shared understanding.

Improve coordination across housing, health, social services, immigration, and violence-prevention systems by developing shared approaches to understanding gendered experiences of homelessness. Aligning how agencies collect and use information, especially on hidden homelessness, family homelessness, and violence-related instability—will support more responsive and connected services for women and gender-diverse people.

3.

Empowering sector impact.

Develop and embed a gender-informed framework across the Homeless Service System of Care (HSSC) to reduce experiences of trauma and barriers to navigating the system, ensuring safety is prioritized throughout service delivery.

Develop and deliver training on gender-responsive approaches to service delivery for organizations within the HSSC, using an intersectional lens that embeds cultural safety and trauma-informed practice.

5.

Expanding affordable, adequate & accessible housing.

Establish a gender-specific navigation hub to centralize intake, referrals, and case management for women and gender-diverse people, ensuring accessibility for people with disabilities, language interpretation, and culturally safe practices for Indigenous and racialized communities.

2.

Enhancing gender-responsive and intersectional supports.

Ensure gender-specific and family-specific services are available across the full continuum of care, including:

- Designate unique access times for women and ensure meaningful representation of women and gender-diverse service providers within existing Navigation Centres, including gendered medical services.
- As new Navigation Centres may open in other jurisdictions across Alberta, pilot one new Centre to operate in an existing community space that is trusted and highly frequented by women and gender-diverse people.

4.

Removing barriers & supporting access.

Designate HSSC funding for language supports, including translation and interpretation, to improve timely and equitable access to services for both service users and service providers.

ENDNOTES

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3. *Note: Full eligibility criteria vary by program. See program links for current eligibility requirements through Government of Alberta program pages.*
AIS: <https://www.alberta.ca/income-support>
AISH: <https://www.alberta.ca/aish>
ASB: <https://www.alberta.ca/alberta-seniors-benefit>
ADAP: <https://www.alberta.ca/alberta-disability-assistance-program>
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7. City of Calgary. (2023). *Housing needs assessment 2023*. <https://www.calgary.ca/communities/housing-in-calgary/affordable-housing-about.html>
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9. Lee, M., MacDonald, D. (2025). "Making Rent: The CCPA's rental wage update 2024". *Canadian Centre for Policy Alternatives*. <https://www.policyalternatives.ca/news-research/making-rent-the-ccpas-rental-wage-update-2024/>
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11. City of Calgary. (2023).

“Where you feel safe — a roof over your head with your family. It’s not a home if you don’t feel safe.”

“A place I can work, play, and rest in peace — [a place of] safety without fear of the unknown.”

“Family; someplace that’s safe.”

“I don’t know.”

“I wish I knew. I don’t know yet. Until I get my own place, I don’t know yet. That’s sort of putting me down a little bit — [but] I would have a sign that says ‘Home Sweet Home, Thank God.’”

“A safe, affordable place that meets all my needs. No worry that someone will enter without permission. No discrimination from landlords/ neighbours. Pets are welcome. Central location, close to transit and services I use and need.”

“Safe space to be.”

“A safe house. Outdoor space, pet-friendly. A bathtub. A nice kitchen.”

“A cozy, warm, comfortable, stable place where you can sink in.”

“Home means peace, freedom, & happiness together.”

AS PART OF THE SURVEY, LIVED EXPERTS WERE ASKED:

What does home mean to you?

“Calm, a safe place to be.”

“A place where I can afford to stay, [in a] safe area, with a good landlord/tenant relationship. A place where I know I will be able to stay long term and not worry about being kicked out because the building was purchased and I’d be forced to leave. Home means no surprise costs, not shared accommodation, my own space, and good neighbours.”

“Safety, freedom, and self-esteem. [I] appreciate the DI, but want to be in [my] own place.”

“Safety — somewhere I can call my own.”

“Home [means to] me I have my own heaven where I can live peacefully.”

“Stability, safety, affordability.”

“Safety.”

“Somewhere where I have a chance.”

“Home is a place where I feel safe, and it’s also my comfort zone.”

“A place with stability and love. Company and a lot of solidarity among those who live together.”