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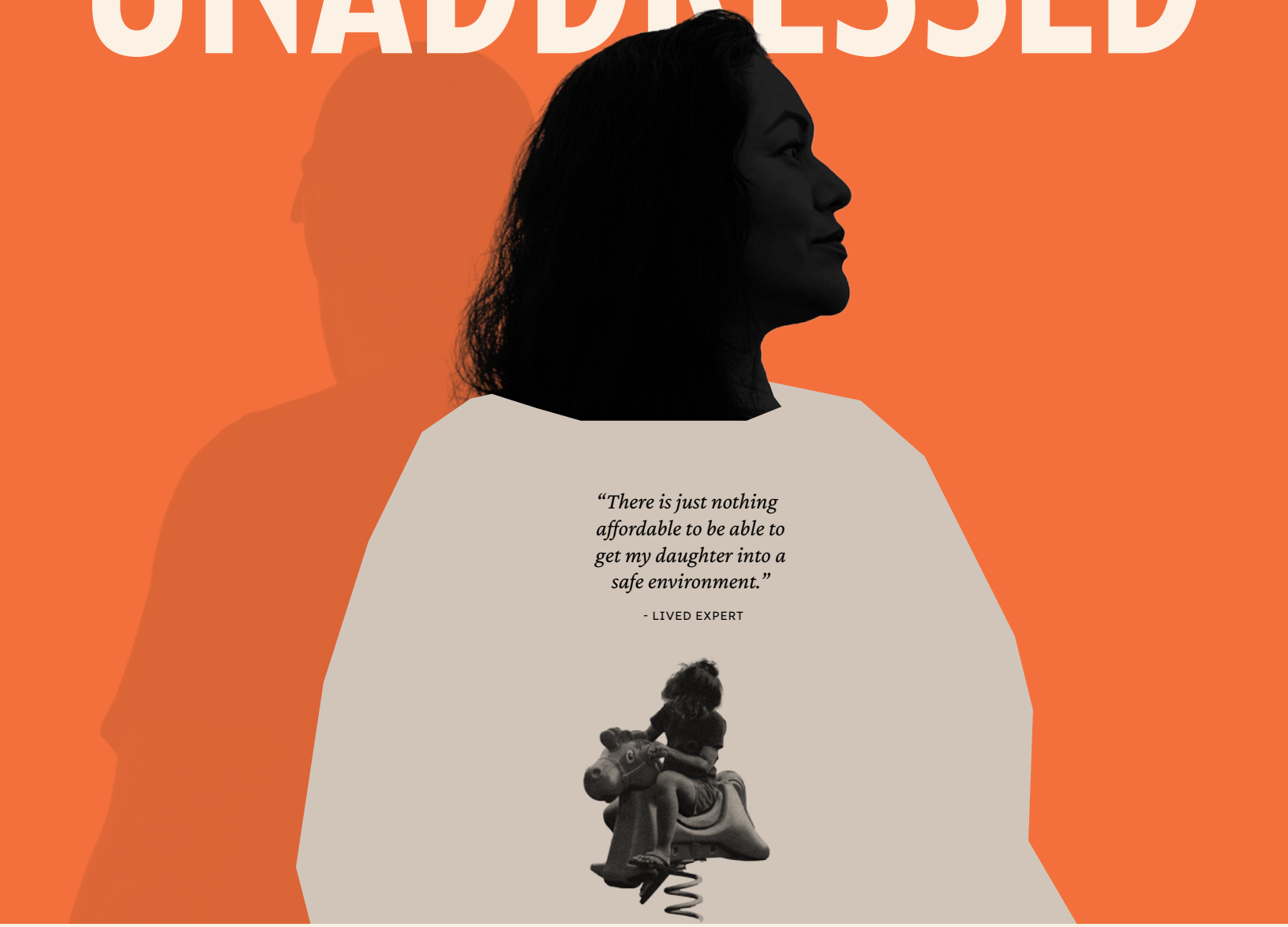

The State and Scale of Housing Insecurity & Homelessness Experienced by Women & Gender-Diverse People in Calgary

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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, 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.

WNHHN acknowledges that the current homelessness crisis, which disproportionately impacts Indigenous Peoples, is a direct result of colonial and patriarchal policies that have dispossessed Indigenous Peoples of their lands and homes, and transformed land and housing into commodities, concentrating wealth and power among 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, continue 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, particularly in the ways 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.

REPORT CREDITS

Report prepared by Khulud Baig, Paniz Mousavi Samimi, Aymen Sherwani, Faith Eiboff and Stefania Seccia

Report design by Frances Motta

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 through their courage to speak their truths that these findings were made possible.

In its compilation, we have made the utmost effort to centre voices of lived experience through direct quotes and the weaving of self-reported survey data with policy analysis and service provider perspectives. We have placed critical emphasis on the housing landscape in Calgary and how it intersects with gender-based inequities to shape housing precarity in the lives of women and gender-diverse people. Throughout the report, data points have been highlighted to demonstrate the convergence of multiple factors that contribute to housing insecurity within this population.

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 of this research 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).

We would specifically like to express gratitude to Gabrielle Comtois, the *Unaddressed Project*'s Strategist, alongside the project's 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 would also like to acknowledge the valuable guidance of the Steering Committee members and express sincere gratitude 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 (Miskanawah), the Elizabeth Fry Society of Calgary, YW Calgary and the Calgary Centre for Newcomers. These partners played critical roles in facilitating data collection, including the administration of surveys, coordinating focus groups, and participating in key informant interviews. These partnerships were not only instrumental in shaping the direction and integrity of the project but are also a testament to the collective commitment across Calgary's housing, violence against women (VAW), and newcomer-serving sectors to centre lived expertise and strengthen pathways toward systemic 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 the findings presented throughout the report.

Key Terms

Gender and Identity Terms

WOMEN

In the *Unaddressed Report's* Gender Housing and Homelessness survey, the term "woman" is used to refer to both biological women, whose assigned sex at birth is female, and transgender women. They are grouped together in this survey as there is a large degree of overlap in their experiences of gendered discrimination, violence, and systemic barriers that are relevant to women-specific policies and services. Both cisgender and transgender women identify as women within the confines of a gender-binary, similar to how cisgender and transgender men also identify as men. Grouping cisgender and transgender women together allowed respondents to identify as women without requiring disclosure of their transgender status unless they chose to, thereby protecting privacy and reducing the discomfort, stigma, or feelings of being othered.

While this report is primarily focused on the experiences of women and gender-diverse people, the survey also made a note to include "man (cisgender or transgender)" as an option, recognizing that many transgender men who are female-presenting also access similar services and continue to experience forms of misogyny based on how they are perceived. However, no survey respondents identified as such.

GENDER-DIVERSE, NON-BINARY

In the context of this report, "gender-diverse" individuals are those whose gender identity or expression does not conform to traditional binary notions of "man" or "woman." This includes, but is not limited to, people who identify as non-binary, two-spirit, agender, genderqueer, genderfluid, or other non-cisnormative genders. Gender-diverse and non-binary are kept separate from respondents who identify as women and men – despite potentially being perceived as one or the other – because these group face distinct risks, barriers, and service needs, and separating them ensures that their experiences are visible and accurately represented in the analysis.

Comparatively to gender-diverse and non-binary people, transgender women and men often experience discrimination, violence, and systemic barriers because their gender identity does not align with the sex they were assigned at birth, but their risks are often gendered along the binary. Gender-diverse people, on the other hand, face experiences shaped by both exclusion from gendered binaries and lack of recognition in services, legal systems, and social protections. Their risks are not only tied to gender-based discrimination but also to structural erasure, such as shelter policies or health care that assume a binary, misgendering, rigid gender-based eligibility criteria or invisibility in statistics and policy planning.

TWO-SPIRIT

Two-Spirit is a culturally specific, pan-Indigenous term used by some Indigenous peoples of North America to describe a person who embodies both masculine and feminine spirits or fulfills traditional gender-variant roles that go beyond the Western male–female binary. It was adopted in 1990 at a gathering of Indigenous LGBTQ+ leaders as a way to reclaim and unify diverse gender identities and ceremonial roles that existed historically in many Indigenous cultures, and is distinct from Western LGBTQ+ categories such as non-binary or transgender, as it encompasses a third gender in and of itself. The term is rooted in cultural and spiritual traditions and should be used only by Indigenous people within those cultural contexts.

In our survey, some Two-Spirit respondents identified as non-binary, while others did not, reflecting the fact that Two-Spirit identity is culturally subjective, exists on a spectrum, and may encompass a range of gender identities that do not map directly onto Western categories.

VULNERABILITY

Vulnerable refers to individuals or groups who are at increased risk of harm, marginalization, or adverse outcomes due to social, economic, health, or structural factors. Vulnerability can result from intersecting conditions such as poverty, discrimination, intergenerational trauma, systemic inequities, homelessness, disability, age, gender, or exposure to violence, and often implies a need for additional supports, protections, or interventions to reduce risk and promote safety, well-being, and inclusion.

Violence-Related Terms

GENDER-BASED VIOLENCE (GBV):

In the context of this report, GBV is defined as violence that is inflicted or more prevalent particularly due to a victim's perceived gender identity – often on the basis of socially ascribed physical attributes or one's actual gender. Although GBV can occur to anyone, women (cisgender and transgender), trans men as well as gender-diverse people experience gender-based violence disproportionately in comparison to cisgender men. In this report, GBV is used as an umbrella term for the forms of violence both women and gender-diverse people experience, both within circumstances of relational abuse (e.g. domestic violence) and non-relational abuse (e.g. violence as a circumstance of being homeless).

Terms such as Intimate Partner Violence (IPV) and Violence Against Women (VAW) can be exclusionary of those experiencing non-relational violence as well as gender-diverse people requiring similar supports to women – but have uniquely distinct experiences of violence with respect to their gender identity. For this reason, the term Gender-Based Violence (GBV) is used throughout this report to ensure these experiences are represented. It is also important to note that many women and gender-diverse people may go through periods of IPV while being housed, however – should they be unable to access

shelter space and become homeless (e.g. due to a breakup or end of relationship) – the violence experienced in this setting would be GBV and VAW, when exclusively referring to women and girls.

INTIMATE PARTNER VIOLENCE (IPV), DOMESTIC VIOLENCE AND FAMILY VIOLENCE

In this report, IPV is a term that falls within the broader concept of domestic violence – describing instances of relational violence at the hands of a romantic partner (e.g. spouse, common law, cohabitation partner) which could look like behaviour that causes physical, sexual, financial or psychological harm, including acts of physical aggression, sexual coercion, psychological abuse and controlling behaviours. In this respect, it is also important to note that IPV can occur regardless of whether romantic partners live together or whether individuals need housing and are living in shelter spaces or encampments.

Domestic violence, however, refers to violence that occurs within a domestic physical dwelling – encompassing instances of GBV, IPV as well as VAW. In this context, family violence – while similar to domestic violence – is distinct in that it is a form of violence that is not necessarily due to an intimate relationship, but because of kinship structures. This can distinctly take the form of child abuse, elder abuse, or abuse at the hands of extended family and in-laws – which can occur in instances of multi-generational households. In shelter and encampment settings, individuals experiencing homelessness may form chosen families and bonds based on survival, trust and care for others navigating similar life circumstances. While chosen kinship networks often offer care and protection, the unequal dependencies arising from survival, scarcity, and trauma can replicate family-like power dynamics that enable violence.

VIOLENCE AGAINST WOMEN (VAW)

VAW refers to acts of violence that are directed at women because of their gender and are rooted in structural gender inequality and misogyny. Unlike IPV, domestic violence, or family violence, which are defined by the nature of the relationship or living arrangement, VAW is a specific form of GBV, defined by the gendered motivation and impact of the harm and can occur across private and public spheres experienced by women and female-presenting individuals. This includes physical, sexual, psychological, and economic violence perpetrated by intimate partners, family members, caregivers, acquaintances, institutions, or strangers, as well as forms of violence that are facilitated or exacerbated by systemic discrimination (e.g. landlord discrimination), including housing insecurity and homelessness.

In the cotext of this report, the term "VAW" is used to refer both to a form of gendered violence and to the sector of services (e.g. shelters, transitional housing, emergency respite) designed to support women fleeing relational violence, particularly intimate partner and family violence. While this framing has been critical in securing recognition, funding, and specialized supports for women, it has also contributed to a service landscape that often prioritizes traditional models of relational violence, most notably abuse perpetrated by an intimate partner within a household. As a result, women experiencing non-traditional or less legible forms of relational violence, such as kinship-based violence within shelters or encampments, violence tied to homelessness, or harm occurring outside conventional domestic settings, may face barriers to accessing VAW services.

Housing and Displacement Terms

GENDER-BASED EVICTIONS

In a submission to the National Housing Council's Review Panel on the Role of Corporate Investment in Housing, *Gendered Evictions in Financialized Housing Markets Across Canada* are defined as evictions that arise from gendered inequalities and structural discrimination, disproportionately impacting women, girls, and gender-diverse people. Factors such as the feminization of poverty, gender-based exclusion from labour markets, household relationship dynamics (including violence or breakups), and intersecting forms of marginalization (e.g. landlord discrimination) all contribute to the ultimate loss of secure housing and increased risk of homelessness for these groups.

While non-gendered evictions are typically classified as housing loss that is driven by neutral factors such as rent arrears, lease violations, "renovictions", or the sale of property, gendered evictions occur when housing loss is caused, accelerated, or made unavoidable by gendered factors such as caregiving responsibilities, relational violence, income disparities, and gender-based discrimination to accommodate safety and needs. This could take the form of an eviction for allegedly violating noise regulations, when in reality it is driven by domestic violence occurring within the household.

Gender-based eviction is not merely a loss of housing, but a gendered form of displacement, where women and gender-diverse people are forced out because remaining housed is unsafe, unaffordable, or incompatible with survival, such as fleeing violence, being penalized for household conflict linked to abuse, or losing housing due to unpaid care work, pregnancy, or reliance on out-of-pace income supports. Crucially, gender-based evictions are often misclassified as neutral within legal and administrative systems, despite being directly shaped by gendered power relations. This misrecognition obscures the role of violence, discrimination, and structural inequality, and limits access to prevention measures, housing protections, and remedies under human rights and right-to-housing frameworks.

Acronyms

AISH – Assured Income for the Severely Handicapped
A provincial income support program in Alberta that provides financial assistance and health benefits to adults with severe and permanent disabilities who are unable to earn a sufficient living. AISH helps cover basic living expenses such as housing, food, and personal needs. Under the new system, individuals whose disabilities permanently prevent employment are expected to qualify for AISH rather than ADAP.

ADAP – Alberta Disability Assistance Program
The Alberta Disability Assistance Program is a provincial disability income support program scheduled to launch in July 2026. It is designed for Albertans with severe disabilities who are assessed as able to work but still require financial, health, and employment supports. ADAP provides monthly financial assistance, health benefits, and employment supports, while allowing recipients to earn income from work. Applicants for disability income support in Alberta will be assessed for either ADAP or AISH, depending on their ability to work.

AIS – Alberta Income Support
A provincial financial assistance program that provides temporary or ongoing income support to Albertans with low income who are unable to meet their basic needs, covering essential costs (e.g. food, clothing, shelter) while individuals seek employment, training, or stabilization.

ASB – Alberta Seniors' Benefit
A provincial income supplement for low-income seniors aged 65 and older in Alberta. The benefit helps cover basic living costs such as housing, utilities, and other daily expenses and is provided in addition to federal programs like Old Age Security.

CAA – Coordinated Access and Assessment
A streamlined, community-based system used to help people experiencing or at risk of homelessness find housing and services. It acts as a single point of entry to assess needs, prioritize vulnerable individuals for supportive housing, and manage referrals.

CDB – Canada Disability Benefit
A federal income support benefit designed to reduce poverty and improve financial security for working-age Canadians with disabilities. Introduced through federal legislation, the benefit is intended to complement existing provincial and territorial disability supports.

CMHC – Canada Mortgage and Housing Corporation
Canada's national housing agency, responsible for administering federal housing programs, conducting housing research, and supporting affordable housing initiatives, playing a key role in implementing the National Housing Strategy and funding housing development/repair projects.

CPP – Canada Pension Plan
A federal public pension program that provides retirement, disability, and survivor benefits to eligible Canadians. Benefits are based on contributions made through employment earnings during a person's working life.

FCSS – Family & Community Support Services
A joint municipal-provincial program in Alberta that funds preventive social services to strengthen, support, and enhance the well-being of individuals, families, and communities. It focuses on primary and secondary prevention, supporting children, seniors, families, and vulnerable populations.

GIS – Guaranteed Income Supplement
A federal non-taxable monthly benefit provided to low-income seniors who receive Old Age Security, designed to help seniors with limited income cover basic living expenses.

HART – Housing Assessment Research Tool
An assessment framework used by housing and homelessness service providers to evaluate an individual's housing situation, level of risk, and support needs. The tool helps guide decisions about appropriate housing placements and service referrals.

NHS – National Housing Strategy
Canada's long-term federal housing plan aimed at improving housing affordability, increasing the supply of housing, and reducing homelessness, including multiple funding programs, policy initiatives, and partnerships with provinces, territories, and community organizations.

NSQ – Needs and Services Questionnaire
The NSQ is a core assessment tool which evaluates factors such as homelessness history, health, daily functioning, and risk to determine the level and type of support an individual needs to exit homelessness. NSQs are reviewed at weekly Placement Committee meetings to match clients with Housing First or other appropriate programs.

OAS – Old Age Security
A federal monthly pension available to most Canadians aged 65 and older who meet the outlined residency requirements. Unlike contributory pension programs, OAS is funded through general government revenues rather than individual employment contributions.

PiT – Point-in-Time Homeless Count
A coordinated community effort conducted on a single night to estimate the number of people experiencing homelessness. The count includes individuals staying in shelters, transitional housing, and unsheltered locations, and helps inform local planning and policy responses.

RCFI – Rental Construction Finance Initiative
A federal program administered by CMHC that provides low-cost loans to encourage the construction of new purpose-built rental housing, aiming to increase rental supply and improve housing affordability in Canadian communities.

REIT – Real Estate Investment Trust
A corporation that owns, manages, or finances income-producing real estate, such as apartment buildings or commercial properties. REITs allow investors to buy shares and earn income from real estate without directly owning or managing property.

RTA – Residential Tenancies Act
Provincial legislation that sets out the legal rights and responsibilities of landlords and tenants in rental housing. The Act regulates issues such as leases, rent increases, security deposits, evictions, and dispute resolution processes.

WCC – Women's Centre of Calgary
A community-based organization in Calgary that is focused on providing programs, resources, service navigation and advocacy for women experiencing poverty, housing instability, violence, or social isolation. Services include peer support, basic needs assistance, skill-building programs, and community connections.

WNHHN – Women's National Housing and Homelessness Network
WNHHN is a Canadian network of advocates, researchers, and service providers dedicated to addressing women's and gender-diverse people's housing insecurity and homelessness. The network works to advance gender-informed housing policy, research, and systems change.

Introduction

"I wish I knew what home means to me. I don't know yet. Until I get my own place. That's sort of putting me down a little bit [but once I have a home] I would have a sign that says, 'Home Sweet Home, Thank God.'"

The *Unaddressed Project* represents the first comprehensive, community-based study of its kind in the City of Calgary, examining the lived realities of homelessness and housing insecurity among women and gender-diverse people. Emerging from a collaboration between the Women's National Housing and Homelessness Network (WNHHN), the Women's Centre of Calgary (WCC), and a diverse range of community partners across Calgary's housing and homeless-serving sectors, this initiative was built on a shared recognition that women's and gender-diverse people's experiences of homelessness are distinct in both their pathways and outcomes, both of which are increasingly difficult to navigate within Alberta's current housing policy landscape. Guided by principles of intersectionality, trauma-informed practice, and gender equity, the *Unaddressed Project* exposes the landscape of systemic and structural barriers that can make it difficult for women and gender-diverse people to access safe, affordable, and appropriate housing.

PROJECT PURPOSE AND AUDIENCE

This report is intended for provincial and municipal policymakers, service providers, housing system planners, and community organizations working to address housing insecurity and homelessness in Calgary.

It presents research findings to inform evidence-based housing policy and service delivery decisions, with the goal of strengthening housing systems so they are more responsive to the needs of women and gender-diverse people experiencing housing insecurity.

Women's and gender-diverse people's experiences of homelessness often remain hidden, taking the form of precarious housing, couch surfing, or remaining in unsafe or abusive situations due to a lack of viable alternatives. These realities are deeply gendered, shaped by overlapping experiences of violence, poverty, racialization, disability, and colonialism. This report aims to make those experiences visible, positioning them within the broader social, political, and economic landscape of Calgary's housing crisis. Central to this work is the understanding that housing insecurity is not only about the absence of a home, but is inseparable from safety, dignity and socio-economic well-being.

To this end, the *Unaddressed Project* conducted a series of focus groups and key informant interviews with women and gender-diverse people with lived experience of housing insecurity and homelessness, alongside frontline workers and sector leadership in the Calgary area. These qualitative insights were complemented by a community-based survey of approximately 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 nuanced barriers that exist at the intersection of housing and related systems (e.g., immigration, income assistance). With lived experience at the heart of every step, this report documents the state and scale of women's and gender-diverse people's housing insecurity and homelessness in Calgary, drawing on a mixed-method research approach that integrates survey data with lived-experience focus groups, frontline worker perspectives, and sector leadership insights. The findings point to a complex housing landscape shaped by multiple factors, including:

- **Affordability pressures and income adequacy**
  Affordability pressures, driven by record-breaking rent increases and income supports that have not kept pace with housing costs, may be contributing to displacement, leaving many low-income women and gender-diverse people in precarious and unsafe living conditions.
- **Intersections between violence and housing insecurity**
  Violence and experiences of homelessness and housing insecurity are deeply interconnected, contributing to difficult trade-offs for many women and gender-diverse people who may be caught between remaining in or returning to unsafe relationships or sheltering in spaces that may not meet their unique needs.
- **Services that may not fully address gender-specific needs**
  Shelters and support systems may not always account for gendered realities, including caregiving responsibilities, disability-related needs, cultural supports, or safety considerations related to experiences of violence.
- **Policies and practices that can contribute to housing instability**
  Landlord discrimination, restrictive eligibility criteria, and inaccessible housing design may limit women and gender-diverse people's ability to secure and maintain tenancies, contributing to ongoing cycles of housing instability and precarity.
- **Indigenous-specific barriers to housing security**
  Indigenous women and gender-diverse people face disproportionate barriers to housing security, rooted in historical and ongoing colonial policies and systems that have contributed to the separation of families, erosion of land rights, and limited access to culturally grounded housing and services.

The data collected over the course of this study is situated within the context of existing housing and homelessness research to present a portrait of gendered homelessness and housing insecurity in Calgary. In doing so, this report identifies five key themes and associated subthemes that highlight the state and scale of housing insecurity and homelessness among women and gender-diverse people across the city.

The report explores how gaps in gender-responsive supports are compounded by intersectional barriers that contribute to cyclical poverty, violence, and housing instability. It documents how underfunding across sectors leaves many individuals without adequate support while creating unsafe and unsustainable working conditions for frontline staff. It further illustrates how siloed services, often serving overlapping client populations, place the burden of service navigation on those most marginalized and vulnerable.

Drawing on these themes, the *Unaddressed Project* identifies a series of recommendations and promising practices directed toward service providers as well as both municipal and provincial policymakers. Recognizing that housing supports and related systems are often funded and governed across multiple jurisdictions, the report highlights key areas within government that directly relate to housing solutions and the opportunities for greater coordination to support more integrated service delivery. It also maps the responsibilities and gaps in service provision in Calgary, highlighting where coordination and integration may strengthen outcomes for women and gender-diverse people. These recommendations are grounded in the insights and lived experiences shared by participants, community organizations, and service providers throughout this project.

Above all, the *Unaddressed Project* represents an unprecedented housing-sector collaboration, reflecting the care, commitment, and expertise of a research team and community partners who came together to ensure that women's and gender-diverse people's voices are not just included, but at the forefront of housing policy and practice conversations.

Structure of This Report

This report presents findings from the *Unaddressed Project*, a mixed-method, community-based research initiative examining housing insecurity and homelessness among women and gender-diverse people in Calgary.

- The report is intended to inform policy and practice, particularly for policymakers, service providers, and system planners.
- Quantitative findings are presented first in a Statistical Portrait, describing the women and gender-diverse participants in the study, including the scope and characteristics of housing insecurity.
- A separate Statistical Portrait of Indigenous Participants highlights distinct experiences of individuals who identified as Indigenous in the data.
- Five key themes are then presented, integrating survey data, participant and service provider perspectives, and contextual policy information. Findings are presented descriptively and thematically to examine how systems and services can shape experiences of housing precarity.
- Direct participant quotes are included throughout the report to illustrate key findings. Quotes are anonymized to protect confidentiality.
- The report concludes with recommendations and solutions roadmaps intended to support evidence-informed decision-making among service providers and municipal and provincial policymakers.

Background

This section presents a review of the relevant literature on housing need, affordability trends, and policy conditions, with particular attention to women and gender-diverse people in Calgary and Alberta. It is intended to situate the research findings that follow.

1. Housing Need, Inflation, and Rising Affordability Constraints in Calgary

The Canada Mortgage and Housing Corporation (CMHC) outlines affordable housing to be both non-market and market residencies in the private, public, and non-profit housing sectors that cost less than 30% of a household's before-tax income.[1] Spending beyond this threshold on shelter costs often requires many households to make difficult sacrifices in other basic needs such as food, medication, childcare, or transportation.[2] The City of Calgary's 2023 Housing Needs Assessment indicated that approximately one in five households in the city could not afford their current housing. The assessment further notes that the affordable housing supply needs to be four times the current development levels to meet demand. As a result, many households are spending more than the recommended 30% of their income on shelter.[3]

Amidst this crisis, food bank usage among Canadians has increased by 90% nationally since March 2019, with service providers struggling to sustain the food supplies as food insecurity has intensified.[4] In Calgary, demand has surged by more than 200% over the same period, reflecting a disproportionate level of need compared to the national average.[5]

Research consistently shows that food insecurity is a marker of broader material deprivation and is closely linked to housing instability. In Canada, approximately 62% of people experiencing housing instability are also food insecure,[6] indicating that food insecurity and housing unaffordability are not isolated crises but interconnected outcomes of the same systemic affordability pressures. As housing costs escalate, households already contending with food insecurity are pushed deeper into deprivation, with many forced to choose between paying rent and ensuring adequate nutrition, further reinforcing cycles of poverty.

Between 2020 and 2023, the average rent in Calgary rose by approximately 40% from $1,500 to $2,097 (per month) – a trend that occurred alongside the pace of in-migration surpassing housing development in the province.[7] This represents a stark departure from previous years during which average rents increased by 5% between 2018 and 2020.[8]

These rapid rent increases can leave financially vulnerable households exposed to sudden and significant cost escalations. While landlords in Alberta are subject to certain procedural requirements pertaining to rent increases under the Residential Tenancies Act (RTA), such as a mandatory 12-month interval between rent increases, there are no legislative policies guiding the amount of annual rent increases, thereby allowing for substantial rent hikes that can often push tenants who were otherwise housing secure into instability.[9]

In Calgary, an annual household income of $67,000 was required in 2022 to afford average market rent while keeping housing costs below 30% of income; by 2023, that threshold had risen to $84,000.[10] The challenge of housing affordability could be mitigated if wages kept pace with the rising cost of living; however, this has not been the case.[11] Based on the Government of Alberta's Economic Dashboard, average annual earnings in Alberta were approximately $66,546 in 2023 compared to $65,114 in 2022 – demonstrating minimal wage growth relative to rapidly escalating housing costs.[12]

Vibrant Communities Calgary also reports that the livable wage in Calgary is $26.50/hour, which stands in stark contrast to Alberta's minimum wage of $15/hour.[13] At minimum wage, a single person earns less than half of what is needed to afford current market rent, with nearly 80% of their income going toward housing – leaving individuals to prioritize shelter over other basic necessities, or to seek less conventional housing arrangements that can result in substandard conditions (i.e. mould, disrepair) and/or overcrowded housing situations.[14]

Provincial income-based supports also form a significant component of income for many Albertans, including programs such as the Alberta Seniors Benefit (ASB), Alberta Income Support (AIS), Assured Income for the Severely Handicapped (AISH), and the forthcoming Alberta Disability Assistance Program (ADAP), to be introduced in July 2026. Despite the range of available fixed income supports, these programs have seen little adjustment relative to inflation, creating a fundamental mismatch between support amounts and the cost of living.[15]

Table 1 - Overview of Key Provincial Income Support Programs in Alberta[16]
The table below summarizes key provincial income support programs and highlights key issues related to income adequacy and housing affordability.

Program	Target Population	Maximum Benefit Level	Alignment with Cost of Living	Key Issues
Alberta Income Support (AIS)	Low-income adults and families	Varies by household composition and benefit stream	– Benefit levels below average rental costs in Calgary – Limited alignment with average market rental housing costs	– Benefit levels often do not cover basic living and housing costs – Time-limited supports and complex administrative requirements
Assured Income for the Severely Handicapped (AISH)	Adults with permanent disabilities	$1,901/month	– Maximum monthly benefit more than $500 below Calgary's poverty line – Limited alignment with average market rental housing costs	– Maximum benefit remains below Calgary's poverty line – Benefit reductions related to other income sources reduce purchasing power – Periods of de-indexation have limited alignment with rising living costs
Alberta Seniors Benefit (ASB)	Low-income seniors	– $3,868–$5,801 annually for renters and homeowners – $12,388–$16,256 annually for those in continuing care facilities	– Maximum benefit levels below average market rental housing costs	– Benefit levels have not kept pace with rising housing, utility, and healthcare costs – Maximum benefit levels remain below amounts required to afford market rents
Alberta Disability Assistance Program (ADAP)	Adults with disabilities (launching July 2026)	TBD	– Program parameters pending – Cost-of-living alignment not yet established	– Transition and implementation uncertainty – Benefit levels and eligibility details not yet finalized – Uncertainty regarding alignment with current living costs

AIS provides income supports to eligible individuals and families who are unable to afford basic needs such as food, clothing, and shelter. People may qualify under three streams: *Barriers to Full Employment* (for individuals with chronic health conditions or other employment barriers), *Expected to Work* (for those seeking employment, earning insufficient income, or temporarily unable to work), and *Emergency Allowance* (for urgent, one-time crises).[17]

AISH, while often described as a cornerstone of the province's disability support system, has not kept pace with the cost of living. AISH provides financial and health-related benefits to adults with permanent disabilities that substantially limit their ability to earn a livelihood. Eligibility depends on disability status as well as income, assets, age, and residency. The maximum monthly benefit of $1,901 is more than $500 below Calgary's poverty line.[18] During the COVID-19 pandemic, the program experienced $49 million in funding cuts, benefit reductions, and a period of de-indexation, during which benefit rates were fixed and did not increase with inflation.[19] These changes, combined with barriers to access such as rigid eligibility criteria, have contributed to a gap between benefit levels and rising living costs. This gap is further compounded by benefit reductions when AISH is combined with the Canada Disability Benefit (CDB),[20] an approach that makes Alberta an "outlier" among provinces.[21]

Similarly, the ASB is a means-tested program intended to provide low-income seniors with monthly financial support to help offset basic living costs. The program is available to seniors with an annual income of under $34,770 for individuals living alone, or under $56,820 for couples[22] However, despite its stated aim of supporting income security, ASB benefit levels have not kept pace with the escalating costs of rent, utilities, and health-related expenses. The maximum annual benefit ranges from $3,868 to $5,801 for homeowners, renters, and lodge residents, and between $12,388 to $16,256 for those in continuing care facilities. These benefit levels remain below the average market rent, thus compromising affordable housing options for seniors in the program[23]. At the same time, seniors represent one of the fastest-growing demographic groups in Alberta and are projected to comprise nearly 20% of Alberta's population by 2050. [24]

Thus, for the one in five households that cannot afford their housing, rising market rents combined with provincial income supports that have not kept pace with inflation have intensified pressure on the city's non-market housing system.[25] Non-market housing in Calgary is offered through programs such as Calgary Housing, a subsidiary of The City of Calgary, as well as through independent non-profit social housing providers (e.g. Onward Homes).[26] However, as more households are priced out of the private rental market, demand for these limited non-market units has sharply increased.

Calgary Housing, which manages approximately one-third of the city's non-market housing stock, reported an 18% increase in waitlist registrations over the past five years, with demand spiking during the COVID-19 pandemic due to widespread job losses.[27] In 2023, the city also reported that 12% of all households in housing

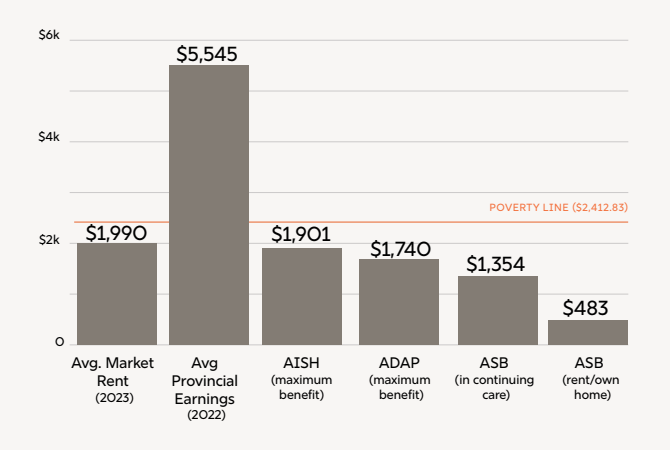

Figure 1 – Monthly Income Supports Compared to Average Market Rent

need were lone-parent families.[28] A 2021 CMHC analysis had also reported that female lone-parent households outnumbered male lone-parent households across Calgary and the surrounding region.[29] Taken together, these findings suggest that women-led lone-parent households are more likely to experience housing need across Calgary. Many of these households remain on waitlists for extended periods, often months, during which time they may experience precarious housing or homelessness, contributing to additional gendered and familial challenges.[30]

Without targeted interventions to expand the affordable housing supply, strengthen income supports, and address systemic barriers, homelessness in Calgary is likely to increase. These impacts may be particularly pronounced for people already experiencing housing insecurity, including women and gender-diverse people, whose challenges are often compounded with intersecting forms of marginalization.

2. Gendered Homelessness and Housing Precarity in Calgary

Similar to the broader trends in housing precarity in Calgary, homelessness among women has also increased, with over 30% of persons in Calgary's 2024 Point-in-Time (PiT) Count identifying as women and approximately 1% identifying as gender-diverse.[31] This represents an increase from 26% in 2018 and 25% in 2014.[32] Despite these upward trends, women remain under-represented in housing and homelessness statistics, which often may struggle to capture the full extent of their housing instability.[33] Women and gender-diverse people often bear a disproportionate burden of interpersonal violence, childcare responsibilities and other intersecting factors (e.g. poverty, discrimination, and precarious employment) that can push them into 'hidden' forms of homelessness, given the scarcity of safe and affordable housing.[34]

Hidden homelessness refers to situations where individuals experience housing instability but remain largely uncounted in official homelessness statistics.[35] Unlike more visible forms of homelessness, such as sleeping rough on the streets or staying in shelters, hidden homelessness can include high-risk behaviours, survival strategies, and living arrangements that lack security of tenure such as couch-surfing, staying temporarily with friends or family, or remaining in unsafe or abusive relationships due to financial constraints, caregiving responsibilities, or other intersecting factors such as physical and mental health-related barriers that may be attributed to past histories of violence and trauma.[36] These strategies are often used to avoid homelessness and associated risks, including heightened exposure to violence.[37]

Because PiT Counts rely on shelter use and visible locations, they are widely recognized across Canadian jurisdictions and in national research as undercounting women and gender-diverse people, who are more likely to rely on hidden or informal housing arrangements, particularly when shelters and non-profit housing systems are overwhelmed or at capacity.[38] This undercounting shapes how housing need is understood by policymakers, service providers, and advocacy groups, which can contribute to the underfunding of gender-responsive housing and shelter options and perpetuate cycles of violence, poverty, and housing insecurity.[39]

While the full extent of women's homelessness remains understudied, evidence shows that systemic poverty and economic discrimination undermine women's safety and represent key gendered pathways into housing precarity.[40] The gender wage gap, for instance, plays a significant role in women's cyclical experiences with poverty and housing instability, with implications for financial autonomy and the ability to leave unsafe or abusive situations. Alberta has the widest gender wage gap in Canada, with women earning approximately 81 cents for every dollar earned by men .[41] This disparity has far-reaching implications for women over the life course: lower lifetime earnings limit women's ability to save, invest, and build financial security for retirement without relying on a partner. Over time, these financial constraints contribute to a gendered pension gap of approximately 22%, whereby women retire with only about 80% of the pension income of men.[42] The gender wage gap is also a key structural driver of gendered poverty, as women in Canada are statistically more likely than men to live on low incomes, in part due to persistent wage inequality.[43]

Emerging federal data demonstrates that the wage gap between cisgender men and transgender men is significantly smaller than that experienced by cisgender women, with transgender men earning approximately 87 cents for each dollar earned by cisgender men and non-binary people earning 86 cents.[44] Both groups earn more, on average, than cisgender women. In contrast, transgender women had the lowest average employment income, earning just 74 cents for every dollar earned by cisgender men. Given that sufficient income is a key determinant of housing affordability, these disparities suggest that transgender women may face heightened risks for housing instability in the context of stagnant wages, rising living costs, and ongoing inflation.

While there is limited wage-related data that accounts for gender-diversity in Alberta, provincial labour market data demonstrates that unemployment among women in Calgary is increasing and becoming more protracted over time. Data from Alberta's Labour Force Profile on women demonstrates that the rate of unemployment amongst women has grown from 4.9% in

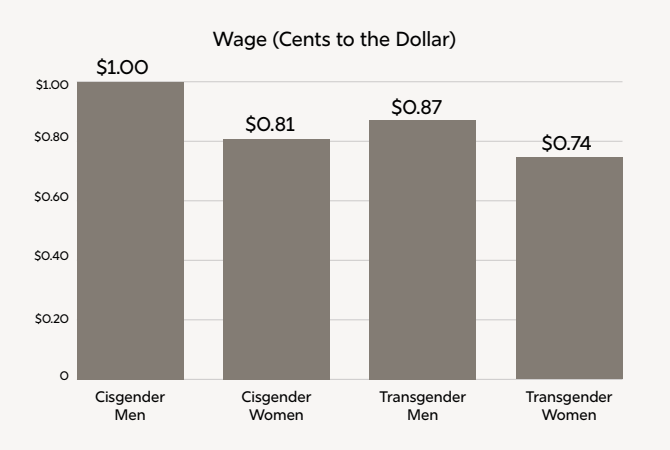

Figure 2 – Wage Inequality in Canada Compared by Gender Identity

2014[44] to 6.1% in 2025.[45] Similarly, the 2024 update of the Labour Force Profile found that unemployed women spent an average of 19.2 weeks out of work, which is 5.8 weeks longer than in 2014, indicating increasingly prolonged periods without income.[46]

The economic exclusion of women in the labour force can be attributed in part to the disproportionate number of hours women spend on unpaid work, such as childcare or housework, which leaves less time for paid employment. In Alberta, 18.9% of women work part-time compared to only 5.7% of men.[47] A lack of adequate childcare options or employment accommodations (such as hybrid work) can leave part-time or precarious employment as the few viable alternatives to leaving the workforce altogether, hindering career advancement and earning potential. This is further accompanied by gendered assumptions about certain occupations that lead to the devaluation of work predominantly performed by women (e.g., teaching roles), contributing to a concentration of women in lower-paid sectors or occupations.[48]

Facing longer and more frequent periods without income makes it harder to afford housing costs, build savings, or qualify for rental agreements independently, leaving many women dependent on partners or family members. When income is insufficient or unstable, financial instability deepens, heightening the risk of falling into poverty and homelessness, particularly following a separation or the end of a relationship. Consistent with this pattern, the 2024 PiT Count found that 35% of all respondents identified "not enough income" as the primary reason for their housing loss.[49] At the same time, this degree of systemic financial dependence can leave many women experiencing intimate partner violence (IPV) with few alternatives other than to remain in abusive relationships to avoid becoming homeless. Alongside chronic and systemic poverty, partner-related issues were identified as the second leading pathway into homelessness in the 2024 PiT Count.[50] The city has experienced a steady increase in domestic violence reports, with the Calgary Police Service finding that the number of victims of domestic violence increased by 6% from the five-year average in the fourth quarter of 2024 and 14% above the average by the end of 2024.[51] This trend is further reflected in homicide data, where nearly 30% of all homicides in 2024 were linked to domestic violence.[52]

Such trends indicate that IPV is not only a persistent public safety concern but also a structural housing issue, as women fleeing violent homes often face the impossible choice between remaining with an abuser or entering homelessness. Women are disproportionately affected, as national data consistently show they experience family violence at more than twice the rate of men.[53] This aligns with evidence that it takes, on average, seven attempts for a victim to successfully leave an abusive relationship, underscoring the complex challenges involved in permanently separating from an abusive partner.[54] The rise in IPV, when coupled with Calgary's already unaffordable housing market, increases the likelihood that women may remain in or return to abusive relationships in order to avoid homelessness.[55]

As housing unaffordability contributes directly to experiences of homelessness, shelters and non-market housing in Calgary are increasingly operating at capacity, reflecting the city's growing level of need.[56] When safe shelter is unavailable, women fleeing violence are confronted with untenable choices between sleeping on the street – where they face heightened risks of violence and exploitation associated with "rough-sleeping" – or returning to an unsafe relationship, which can contribute to cycles of abuse and hidden homelessness.[57] Under these conditions, some women rely on high-risk survival strategies such as returning to unsafe relationships, engaging in survival sex (i.e., trading sex for shelter), or staying in places not meant for habitation such as vehicles, coffee shops, or public bathrooms to avoid the dangers of sleeping on the street.[58] For mothers, these decisions are further complicated by concerns for their children's safety and the potential for child welfare involvement, including the risk of child apprehension.[59] As a result, some may remain in abusive relationships to keep their families together and avoid homelessness.

Gender-based evictions are another key pathway into homelessness for women and gender-diverse people, which can be understood as the ways in which individuals are pushed out of housing due to structural gender inequality – including economic marginalization, unsafe or coercive living situations, discriminatory landlord practices, and institutional gaps in protections related to gendered safety and housing rights.[60] While existing data has primarily focused on formal evictions, experiences of

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unlawful evictions remain underreported. Securing long-term housing in this context presents an additional barrier for women-led families, particularly as landlord discrimination against single mothers can further restrict access to stable housing.[61] The CMHC reports that lone-parent women experience the highest levels of tenancy discrimination, driven by the intersection of gender, family status, and low-income, with landlords often perceiving them as high-risk or unreliable tenants.[62] This is alongside the fact that 90% of people threatened with eviction for the actions of third parties (such as guests or partners) are women, who are often more likely to face eviction for actions they did not personally commit, including disturbances or police visits related to domestic violence.[63]

Tenancy-related complaints account for only a small share (3%) of all human rights complaints in Alberta, highlighting the limits of formal complaint data in capturing the full range of tenant experience.[64] This likely reflects both limited access to legal supports (e.g., affordable legal aid, advocacy, or tenant-rights resources), as well as limited awareness of tenancy rights under human rights law. In some cases, underreporting may be rooted in fear, including concerns among gender-diverse tenants about being blacklisted from future housing if a Human Rights Tribunal is involved in tenancy disputes.[65] Alongside these barriers, gender-diverse people in Calgary also experience up to a 20% higher incidence of housing need[66] which may contribute to increased risks of tenancy insecurity.

Notably, gender is also among the most frequently cited grounds in human rights complaints in Alberta, indicating that gender-based discrimination remains a significant concern across multiple areas of daily life.[67]

For many women, particularly single mothers fleeing violence, navigating a legal complaint process may feel inaccessible, unsafe, or simply not feasible when the immediate priority is securing housing and keeping their families together.[68] In this context, underreporting of gender-based tenancy discrimination highlights how systemic barriers can silence the experiences of women and gender-diverse people and limit their ability to pursue justice, further compounding their risk of experiencing both violence and homelessness over time. As a result, many are left with limited housing options, creating conditions where cycles of abuse and housing precarity reinforce one another.

Gender-diverse people in Calgary experience up to a 20% higher incidence of housing need which may contribute to increased risks of tenancy insecurity.

Oftentimes, these experiences can be further compounded by intersecting forms of marginalization that women and gender-diverse people navigate alongside housing precarity, such as immigration status-based discrimination, racialization, or homophobia.[69] For instance, women who are newcomers or refugees may confront many of the same housing challenges as non-immigrants, but also face additional language, cultural, and immigration status-related barriers that can make navigating homelessness, accessing domestic violence supports, or leaving abusive situations even more challenging.[70]

Language supports are essential for newcomers to secure adequate employment and achieve independent living, particularly if their immigration status is tied to a partner who sponsored their visa. The breakdown of a relationship and/or separation from an abusive partner could result in the loss of immigration status, further limiting both housing and employment options.[71] According to Calgary's 2023 Housing Needs Assessment, recent immigrants and non-permanent residents account for 10% of all households in housing need, with non- permanent residents experiencing the highest incidence of housing need at 38% and recent immigrants at 21%, both above the citywide average.[72] The assessment also highlights how time-limited supports can create significant instability for immigrant women fleeing violence, including repeated moves and disruptions to their children's school and childcare. Amid rapid demographic change in the city,[73] these intersecting challenges underscore the need for housing and support systems that can adequately respond to the circumstances of newcomers, particularly those with precarious or no immigration status.[74]

Another key demographic with distinct housing-related needs is senior women in Calgary, with data from the 2023 Housing Needs Assessment report showing them to be one of the fastest-growing populations experiencing housing need in the city.[75] Many in this group live on fixed incomes, such as pensions, AISH, or the Alberta Seniors' Benefit. Senior women experience a higher incidence of housing need and face additional challenges within the housing sector due to age- and ability-related needs. Amidst these barriers, some are reportedly "not afforded the dignity of dying at home" if they become ill in older age, as limited incomes can leave them unable to afford rent or food, leading some to spend their final days in shelters without stable housing.[76]

For senior women, these challenges intersect with the cumulative effects of economic discrimination experienced over the lifetime, often rooted in historical gender inequities in employment and caregiving roles. Senior women who may have spent years as unpaid caregivers or in part-time employment due to caregiving responsibilities may have accumulated lower pension benefits and, as a result, face heightened risks of housing instability and homelessness despite a lifetime of contributions to both family and society.[77] This is further compounded by the fact that women in Alberta have a longer life expectancy than men, meaning

limited pension incomes must stretch over a longer lifespan. As housing and living costs continue to rise, senior women face intensifying financial precarity while relying on fixed or declining resources.[78]

3. Gender-Based Discrepancies in Service Provision

Evidence indicates that women and gender-diverse people experiencing more visible forms of homelessness are disproportionately more likely to experience gender-related violence and victimization, including rape and other forms of assault, both on the streets and within shelter environments.[79] Qualitative research with frontline service providers and law enforcement in Calgary indicates that women will often avoid homeless shelter environments for this reason, as they are at a high risk for being subject to physical and sexual assault, theft, or other health risks (e.g., infectious disease, lice).[80] As a result, some take refuge on the city's C-Train transit lines as a perceivably safer alternative.

In addition, research and local reporting document that women experiencing homelessness may resort to high-risk survival strategies, such as exchanging sex for housing or participating in drug-related activities, in order to retain housing or secure temporary accommodation amidst the urgent need for shelter.[81] These circumstances not only heighten vulnerability to violence and exploitation but may also contribute to ongoing trauma.

Together, these factors illustrate that homelessness among women and gender-diverse people cannot be understood solely as a lack of housing. Rather, it is intrinsically linked to broader systemic issues, including gendered violence, poverty, and limited access to and/or awareness of supports. Amid the current housing crisis, shelters across Calgary are also increasingly operating at or beyond capacity. Whereas service providers previously described an "ebb and flow" in demand for services, the level of need is now more consistent throughout the year, exceeding the capacity of many programs to accommodate everyone seeking support.[82]

Across Canada, gender-specific shelters are similarly operating at (or over) capacity levels – particularly those mandated to prioritize specific populations (e.g. domestic violence victims, families, etc.).[83] This can result in situations where women fleeing non-partner or street-based violence may not be able to access shelter beds that prioritize particular forms of violence or family situations (e.g., intimate partner violence, women with children), leaving them with limited safe options and heightened risk of continued violence and housing instability.[84] Those with complex needs or health challenges may face additional difficulties meeting eligibility criteria or complying with program rules, e.g., abstinence requirements.

Even when accessing shelters, rigid eligibility criteria, time-limited stays, and limited access to housing supports can leave women and gender-diverse people at risk of returning to homelessness once their eligibility ends. For women fleeing violence, these capacity-related constraints and programmatic parameters can limit opportunities to heal and rebuild their lives in safe and stable conditions.

For women and gender-diverse individuals who are able to access affordable housing, it is essential that these options be safe and responsive to gender-specific needs. Survivors of violence often bear multiple forms of trauma, making personal security as critical as affordability. Unsafe housing risks exposing individuals to further harm or retraumatization, undermining the stability that secure housing is intended to provide. In addition to housing that is in good physical condition (e.g., free of mould, electrical or heating issues), environmental and security-related factors are important safety considerations, including the extent of traffic in and out of buildings, drug use on the premises, and the presence of security measures to prevent break-ins or assault. Unsafe housing conditions have also been linked to higher rates of chronic disease, including asthma, cardiovascular conditions, and mental health concerns. Together, these conditions create cumulative harms that can undermine residents' long-term well-being and stability.

Landlord discrimination is another cited contributor to the lack of safety and housing instability among women and gender-diverse people.[85] In some cases, tenants have reported that their personal property was removed or disposed of without notice during rent or housing-related disputes, raising concerns about due process and tenant rights.[86] While data on illegal evictions remain limited, available evidence suggests that discriminatory practices are not uncommon. At the local level, 15% of individuals experiencing homelessness in Calgary's 2024 PiT homeless count identified a dispute with a landlord as the reason they were unsheltered.[87] In national data, nearly 16% of women and gender-diverse participants in the 2021 Pan-Canadian Women's Housing and Homelessness survey reported being forced to leave their most recent housing due to discrimination or harassment by a landlord.[88] In the same study, almost one-quarter of gender-diverse respondents reported that their landlord had entered their unit without permission (23%), and 28% reported that needed repairs were not completed.

For women and gender-diverse people, housing disputes are often compounded by gender identity, with documented instances in which landlords or even co-habitants have exploited gendered power imbalances and intersecting identities, including sexual harassment or requests for sexual favours, in some cases accompanied by threats of eviction or other forms of coercion.[89] In one reported case from 2014, Calgary Police charged a 31-year-old woman with human trafficking after allegations that she coerced her 18-year-old female roommate into the sex trade in exchange for reduced rent.[90]

Women experiencing violence often face housing insecurity not only because of external circumstances, but also due to the ways in which housing systems and, particularly, landlords, respond to their experiences. This can include the invoking of "zero-tolerance"

15% of individuals experiencing homelessness in Calgary in 2024 identified a dispute with a landlord as the reason they were unsheltered

policies related to noise disturbances, which can have unintended impacts on tenants who are victims of violence.[91] For instance, despite not directly causing disruptions or violating any tenancy rules, disturbances associated with violence or harassment or actions taken to protect personal safety, such as changing locks or other protective measures, may be treated as 'tenant infractions', triggering eviction proceedings.[92] These patterns highlight a troubling intersection between gender-based violence and housing instability, whereby measures taken to enhance personal safety and agency may be penalized within formal housing systems. As a result, survivors can be placed in a cycle of ongoing vulnerability, where efforts to seek protection from harm can increase the risk of housing loss.

In addition, a number of barriers related to access to housing justice continue to exist for women and gender-diverse people experiencing gender-based violence, largely due to gaps in legislative provisions and interpretive challenges that exist within Alberta's *Residential Tenancies Act* (RTA). For instance, the Alberta RTA does not explicitly provide protections for tenants experiencing domestic violence in relation to eviction, even in situations involving an abusive individual on the premises without consent or in violation of a restraining order.[93] Under the RTA, such incidents may be interpreted as violations of other tenants' rights to peaceful enjoyment, potential damage to the property, or endangerment of others, which may constitute grounds for tenancy termination under the Act.[94] This is further shaped by the fact that many residential properties fall under the scope of the Alberta *Innkeepers Act*, which limits liability for guests' belongings and establishes penalties related to disturbances within the premises. The Act also grants landlords a statutory lien over guests' personal property for unpaid lodging charges and outlines procedures for detaining property until debts are settled.[95]

In practice, many residential properties, particularly rooming houses, boarding homes, or shared accommodations, fall under the Alberta *Innkeepers Act* rather than the *Residential Tenancies Act*. As a result, women and gender-diverse people living in such settings may face additional vulnerabilities as outlined above, whereby operators can place liens on personal belongings or remove residents for perceived disturbances, including situations where the resident is experiencing violence. Unlike long-term tenants, individuals living in these settings have more limited legal protections, leaving women and gender-diverse people at heightened risk of eviction and housing instability, as well as potential exposure to further harm. This underscores the urgent need for policies and supports that ensure all housing across different tenures, including short-term and shared accommodations, is safe, secure, and responsive to the needs of individuals fleeing violence.

Overall, this survey of the literature indicates that homelessness and housing insecurity among women and gender-diverse people in Calgary are not simply the result of a shortage of affordable housing or individual-level factors. Instead, these challenges are closely linked to broader systemic issues such as GBV, housing practices that have not kept pace with evolving lived realities, limited legal protections, and unsafe living environments. Survivors of violence face increased risks not only on the streets and in shelters, but also within housing intended to provide safety, where policies, structural conditions, and gaps in legal frameworks may increase vulnerability and make it more difficult to achieve sustained housing stability.

Methodology

This research employed a mixed-methods approach to assess the state and scale of housing insecurity and homelessness among women and gender-diverse individuals in Calgary. This approach centred lived experience throughout data collection and analysis, alongside service provider and sector leadership perspectives, to generate a multi-dimensional, evidence-based understanding of gendered housing insecurity in the local context.

The mixed-method design included three key components: an online survey, a series of online and in-person focus groups, and key informant interviews. This approach allowed for both breadth and depth of data, enabling the research team to explore experiences, challenges, and systemic barriers from multiple perspectives. A detailed description of the research questions, recruitment procedures, data collection instruments, and analytic methods is provided in Appendix A.

Specifically, the study sought to: (1) understand the lived realities of housing insecurity and homelessness as experienced by women and gender-diverse individuals, and (2) capture insights from leadership and frontline service providers who engage with this population in Calgary. These complementary perspectives were essential to building a holistic picture of the current housing landscape and identifying opportunities for systemic change.

GUIDING APPROACH

This project was guided by a participatory and trauma- and violence-informed approach to research. This approach recognizes the **role of trauma** in the lives of **women and gender-diverse individuals** experiencing housing insecurity and how this is often shaped by **intersecting social and structural conditions** (e.g., poverty, colonialism, systemic discrimination and racism, health and disability, and service access barriers).

To support **participant safety** and reduce potential harms, the research design emphasized **informed consent, confidentiality, voluntary participation**, and access to **support resources. Accessibility** was considered throughout the project to **reduce barriers** to participation (e.g., flexible participation formats, practical supports, and assistance as needed).

RESEARCH ADVISORY AND STEERING COMMITTEES

Two advisory bodies were established to support the development and implementation of the *Unaddressed Project:* a Research Advisory Committee and a Steering Committee. Each group provided guidance throughout the project to ensure the research remained community-informed and contextually grounded.

The Research Advisory Committee included people with lived and living experience of housing insecurity and homelessness, as well as service providers and sector partners. Members contributed to the study design, refinement of the data collection tools, and feedback on emerging findings to ensure the research reflected community priorities and lived expertise.

The Steering Committee included representatives from partner organizations across Calgary's housing, newcomer, and social service sectors. Members provided feedback on study instruments, supported recruitment and data collection, and reviewed emerging findings to support alignment with local context and sector priorities.

RESEARCH PARTICIPANTS

This study focused on two primary participant groups: (a) women and gender-diverse individuals with lived experience of housing insecurity or homelessness in Calgary, and (b) service providers, including both sector leadership and frontline workers engaged in housing and related support services.

The study aimed to include participants from diverse backgrounds and identity groups, including Indigenous, racialized, newcomer, disability-identified participants, caregivers, and survivors of gender-based violence.

DATA COLLECTION

Data collection took place between May and August 2025. A total of N=166 participants contributed to a focus group or interview, including N=147 women and gender-diverse individuals and N=19 service providers (N=12 sector leaders; N=7 frontline workers). Participants with lived and living experience received a $35 honorarium (provided as a gift card) in recognition of their time and expertise.

The project engaged participants through a network of partnerships with service providers, advocacy organizations, and community groups across Calgary. These partnerships supported recruitment across diverse communities, including Indigenous, racialized, newcomer, and other underserved groups. Recruitment was facilitated by organizational partners and individuals with lived experience who acted as trusted connectors within their communities.

Women and gender-diverse participants were eligible to participate if they identified as a woman or gender-diverse person (including non-binary, transgender, or Two-Spirit), were aged 18 years or older, were currently experiencing or had experienced housing insecurity or homelessness within the past three years, and resided in the Calgary region. Service providers were eligible if they were engaged in housing and related support services in the Calgary region, including frontline roles and sector leadership.

Three primary data collection instruments were employed to capture both quantitative and qualitative insights: an online survey, focus groups, and key informant interviews.

Online Survey: The *Gendered Housing and Homelessness Survey* was adapted from the *Pan-Canadian Women's Housing & Homelessness*

Survey – a national instrument developed in 2021 by the WNHHN to document women's experiences of housing insecurity and homelessness across Canada.[96] The WNHHN and WCC worked together with the project Research Advisory Committee and Steering Committee to adapt the survey for the Calgary context, and was completed by women and gender-diverse individuals with lived and living experience of housing insecurity or homelessness. It included closed- and open-ended questions on demographics, experiences of housing insecurity and homelessness, interactions with housing and related support services and systems, and any final reflections or recommendations.

Focus Groups: Focus groups were conducted with two groups: (1) individuals with lived experience and (2) frontline service providers. Discussions followed semi-structured guides to explore housing pathways, service access and gaps, and recommendations.

Key Informant Interviews: Semi-structured interviews were conducted with service providers (frontline staff and sector leadership) to explore organizational and system-level perspectives, including service constraints, policy considerations, and opportunities for improvement.

DATA ANALYSIS

Quantitative data were analyzed using SurveyMonkey's built-in analytic tools and R (version 4.3.2). Descriptive statistics were generated to summarize sample characteristics and patterns across key indicators. Results are reported overall and by selected subpopulations where relevant (e.g., Indigenous-identifying participants, newcomer participants). Indigenous-specific findings are also reported in greater detail in the Indigenous Considerations section of this report.

Response categories representing fewer than 10% of participants were generally not reported for clarity and confidentiality, including 'not sure,' 'prefer not to answer,' and 'other' response options. The number of responses also varies across variables and figures, as not all participants answered every question.

Qualitative data (focus groups, interviews, open-ended survey responses) were analyzed using thematic analysis. Data were coded inductively using NVivo to identify recurring patterns and themes across participant groups. Findings were developed through iterative coding and triangulated across data sources, including quantitative survey data and contextual policy analysis.

ETHICS APPROVAL

Ethical approval for this project was obtained from the Community Research Ethics Office (CREO).[97] All procedures adhered to the approved protocol and prioritized participant safety, dignity, voluntary participation, and confidentiality. A detailed description of the ethics approval process, including risk mitigation and data management procedures, is provided in Appendix B.

INDIGENOUS CONSIDERATIONS

Respecting OCAP® Principles

In line with the project's commitment to ethical research and Indigenous data sovereignty, the **OCAP® principles** guided the handling of data from Indigenous-identifying participants.

- **Community Partnership and Stewardship**: As the project lead for Indigenous engagement, Miskanawah Community Services Association (Miskanawah), oversaw the implementation of OCAP principles throughout the project. All data collected from Indigenous-identifying participants were transferred to this organization for stewardship, ensuring that the community retained control and possession of their information.
- **Ownership and Control**: Indigenous participants and communities were recognized as the rightful owners of their data. The partner organization supported community input into how these data would be interpreted, used, and shared.
- **Access**: Indigenous-identifying participants and communities had access to their own data and to project findings. This included presenting Indigenous-specific results in highlighted sections and subsections throughout this report.
- **Possession**: To uphold Indigenous data sovereignty, possession of the data was entrusted to Miskanawah rather than the research team. This arrangement helped ensure that the use and storage of the information remained with the community.

This approach emphasized respect for Indigenous self-determination and ensured that knowledge generated through the project would be used in ways consistent with community values, priorities, and protocols.

Limitations

The research team made significant efforts to ensure that data collection was inclusive, trauma-informed, and reflective of the diverse groups of women and gender-diverse people experiencing housing insecurity and homelessness in Calgary. Despite these efforts, several limitations should be considered. Future research may help address these limitations through more targeted strategies and resources.

A key limitation relates to language accessibility during survey administration. A proportion of participants required translation or interpretation assistance beyond what the project had anticipated or resourced, leading data collection teams to rely on volunteer interpreters, AI-based translation tools, and Google Translate, which can vary in accuracy and consistency.

In addition, some sector-specific terms and concepts used in the survey and interview tools (e.g., "domestic violence," "core housing need") were unfamiliar or difficult for many newcomer and immigrant participants to understand due to linguistic and cultural differences. This may have affected how questions were interpreted and answered, leading to possible under-reporting of experiences of housing insecurity, domestic abuse, or other intersecting challenges among these groups.

Self-reported data also present inherent limitations that can lead to potential under-reporting, particularly social desirability and recall bias. Stigma or fear of judgment may discourage individuals from disclosing sensitive experiences such as substance use, trauma, or violence. Although confidentiality and anonymity were emphasized throughout data collection, some estimates may therefore be conservative. The timing, frequency, and details of past trauma, housing- or service-related experiences that occurred months or years earlier may also have been difficult to accurately recall. In addition, the length and scale of the survey may have posed barriers for individuals in crisis or those under the influence of substances, potentially affecting their ability to fully engage with the survey.

Participants were also primarily recruited from partner organizations and may not be representative of all women and gender-diverse people experiencing housing insecurity in Calgary, or elsewhere. As such, findings may not generalize to other populations without further research. It is also possible that some voices were not captured, particularly those who are not connected to services and/or experiencing more hidden forms of homelessness. As a result, individuals facing the greatest barriers to support, including those with more complex or unmet needs, may be underrepresented, with findings likely to reflect those with greater levels of service engagement or stability. Nevertheless, the project reached a wide range of diverse voices not often represented in research, resulting in a rich dataset that provides important insights into the experiences and needs of women and gender-diverse people across the city.

Finally, it is important to note that the research findings are largely reported collectively for women and gender-diverse participants. While some participants identified with a range of gender-diverse identities, subgroup sample sizes were not large enough to support meaningful disaggregated analysis across specific gender identities. As a result, presenting results in this collective way reflects overlapping and shared experiences across participants at the intersections of various identities. At the same time, it is important to acknowledge that gender-diverse participants may be facing distinct forms of marginalization related to gender identity and expression that are not fully captured in this report. Exploring these unique impacts remains a priority for future research involving larger, targeted samples.

The Portrait of Gendered Homelessness and Housing Insecurity in Calgary

Survey data from the lived experience 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 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). This distribution is similar to findings from the 2021 Pan-Canadian Women's Housing & Homelessness Survey, which reported that 9.6% of participants identified using gender terms other than "cisgender woman."-[97]Survey respondents ranged in age from 19 to 84 years, with an average age of 48, capturing housing precarity experiences across the lifespan.

Regarding household and caregiving context,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). Just over one-quarter reported having dependent children under the age of 18 in their care (26%), with an additional 3% reporting caring for someone else's dependent-aged children (N=139).

Participants represented diverse racial and cultural identities (N=141). In addition to those who identified as White, North American (21%), the largest groups included: Black, African (14%); White, European (13%) and Latina, Latinx, Hispanic (12%)

Nearly one-third of participants identified as Indigenous (29%). The Calgary Homeless Foundation's 2024 PiT Homeless Count similarly found that 30% of respondents experiencing homelessness identified as Indigenous; however, Indigenous women were disproportionately represented (27% of males compared to 41% females).[103] In addition, the most recent 2021 Census reports that Indigenous people represent 3% of Calgary's total population, indicating an overrepresentation of Indigenous participants in this sample relative to the city's general population.[99] The Pan-Canadian Women's Housing & Homelessness Survey (2021) also reported a similar proportion, with 32.7% of participants identifying as Indigenous.[100]

Nearly half of the participants were born outside Canada (49%; N=146). Among immigrants and newcomers, close to half arrived in Canada within the past three years (n=68): 24% in 2023, 15% in 2024, and 7% in 2025.

While English was spoken by three-quarters of respondents (76%; N=139), nearly half reported speaking a range of other languages, including French, Spanish and Arabic. This highlights the importance of multilingual and culturally responsive service pathways.

Over half of respondents (55%) reported living with at least one form of disability *(See Figure 6)*. This is substantially higher than rates reported in the 2022 Canadian Survey on Disability, which found that 27.5% of Albertans and 27% of Canadians overall had at least one disability that limited them in their daily activities.[101] The most commonly reported disabilities by participants

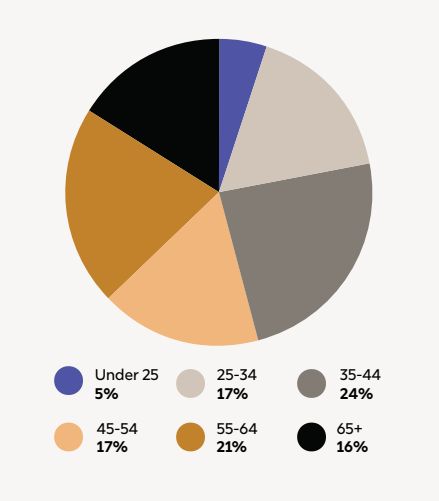

Figure 3 - Age of participants. N=142[98]

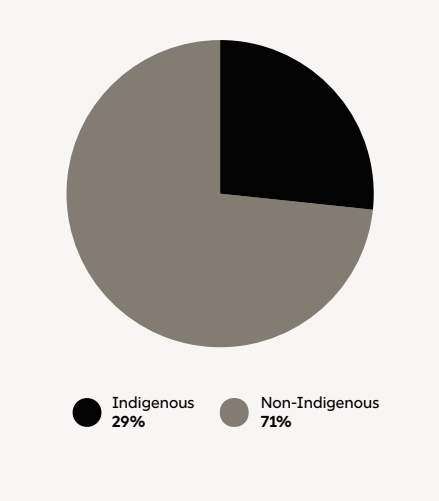

Figure 4 – Indigenous Survey Participants N=141

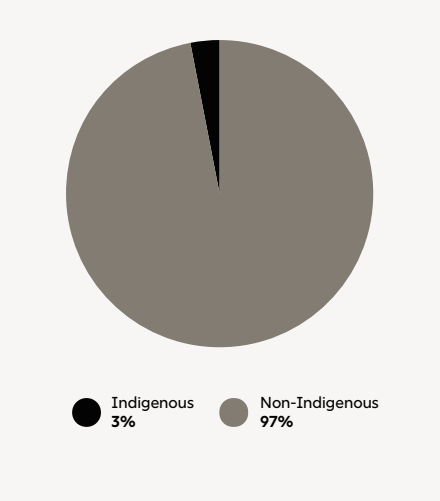

Figure 5 – Indigenous Population (Calgary)

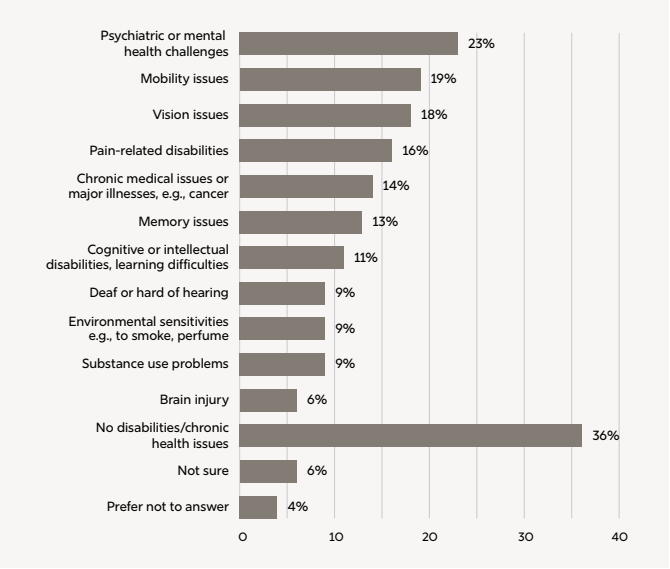

Figure 6 - Experiences of disabilities and chronic health issues among women and gender-diverse participants experiencing homelessness or housing insecurity.

Percentages reflect multiple responses (check all that apply). N=141

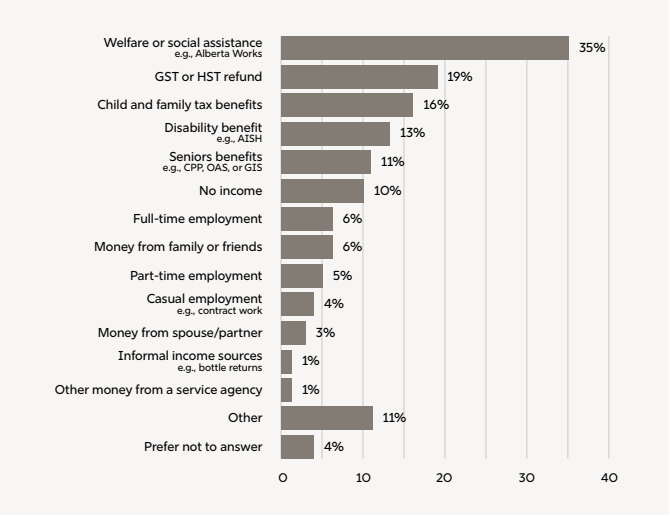

Figure 7 - Sources of personal income among participants.

Percentages reflect multiple responses (check all that apply). N=140, No respondents answered Employment insurance, or Veteran or VAC Benefits

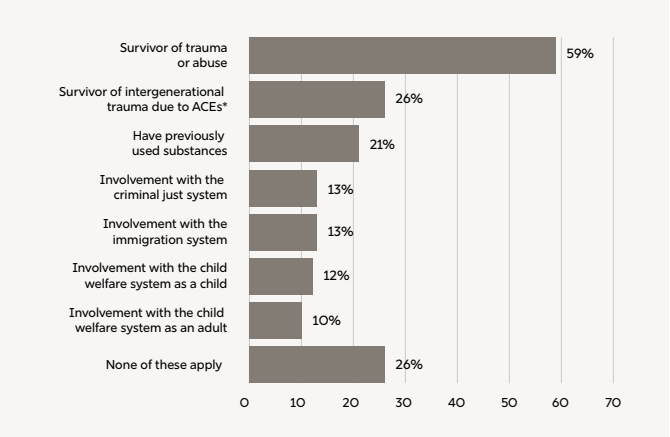

Figure 8 - Personal experiences identified among respondents.

Responses selected by fewer than 10% of participants are not presented. Percentages reflect multiple responses (check all that apply). N=137

**ACEs refers to adverse childhood experiences, including intergenerational trauma related to experiences such as living with a parent or caretaker who was mentally unwell, or experiencing physical or emotional abuse by a parent or caretaker*

1/10 participants reported having no income

included mental health challenges (23%), mobility limitations (19%), vision impairments (18%), and pain-related disabilities (16%). These findings highlight the prevalence of disability-related needs among participants experiencing housing precarity.

The most common primary income source reported by respondents was welfare or social assistance (35%), followed by GST or HST refunds (19%), child and family tax benefits (16%), disability benefits (13%), and seniors' benefits (11%) e.g., Canadian Pension Plan (CPP), Old Age Security (OAS) or Guaranteed Income Supplement (GIS) *(See Figure 7)*. Notably, one in ten participants (10%) reported having no income. This contrasts with 3.8% of women and gender-diverse participants in the 2021 Pan-Canadian Women's Housing & Homelessness survey who reported no income.[102]

Trauma, Violence, and Systems Involvement: More than half of the survey respondents (59%) reported surviving trauma or abuse, and just over one in four (26%) reported having experienced intergenerational trauma linked to adverse childhood experiences. One in five participants (21%) reported previous substance use, and 9% were currently using substances *(See Figure 8)*. Thirteen percent of participants reported involvement with the criminal justice system, while child welfare involvement was reported by 12% during childhood and 10% in adulthood. Thirteen percent also reported involvement with immigration systems, highlighting that some participants had recent or ongoing interactions with multiple public systems alongside housing insecurity. A smaller proportion of respondents reported experiences related to residential schools or other colonial practices/institutions, sex work, and sex trafficking. While these items were reported by fewer than 10% of participants, they reflect additional contexts that may shape experiences of housing insecurity and safety.

Experiences and Onset of Homelessness: Nearly two-thirds of survey participants (64%) reported having experienced homelessness at least once in their lifetime (N=140). The first experience of homelessness most commonly occurred during adulthood, particularly between the ages of 36–55 (33%) and 26–35 (23%; n=89). Notably, a substantial proportion of participants first became homeless earlier in life, with 18% reporting onset between the ages of 16–25 and 10% under the age of 16.

Chronicity, Isolation, and Hidden Homelessness: Among participants with lived experience of homelessness, 30% reported being homeless for a year or longer within the past three years, suggesting sustained or recurring housing instability. More than half (58%) reported being alone when they first experienced homelessness. Over the past three years, 37% reported experiencing homelessness once, 35% reported two to three episodes, and 11% reported four or more episodes (see Figure 11/Table 2).

Patterns in where participants stayed during episodes of homelessness illustrate both visible and less visible forms of

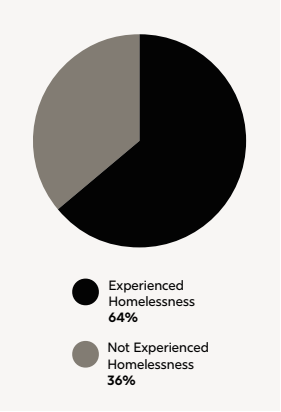

Figure 9 - Reported Experiencing Homelessness (N=140)

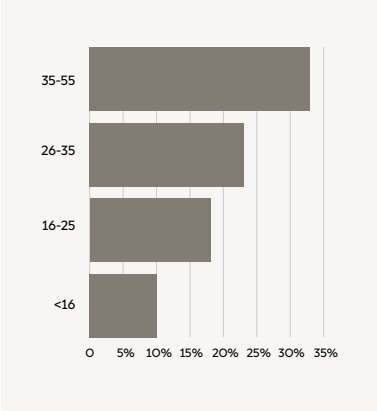

Figure 10 - Age First Experiencing Homelessness (n=89)

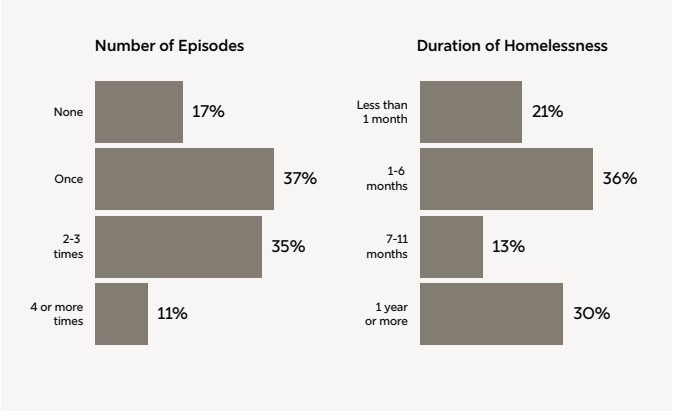

Figure 11 - Chronicity of Homelessness in the Past Three Years: Episodes (n=86) and Duration (n=84)

displacement (see Table 2). Other temporary or informal locations (e.g., vehicle, place of worship, transitional housing) were reported by smaller proportions of participants (each under 10%).

Table 2 - Places Stayed During Episodes of Homelessness (N=88)

	% of Participants
Homeless-serving shelters or drop-ins	47%
Someone else's home due to safety concerns or lack of own housing	44%
VAW shelters	32%
Hotels or motels	22%
Outside in a tent, encampment, or a self-built shelter	13%
In a public place or a place not meant for living in (e.g., coffee shop, abandoned building, transit station, hospital waiting room, etc.)	10%

Note: Participants could select multiple response options (check all that apply). Many reported staying in more than one location during episodes of homelessness.

When asked where they had spent their previous night, 38% of participants reported staying in their own place (N=137). Twenty percent reported staying in a homelessness-serving shelter, and 16% reported having stayed at a shelter in the VAW sector. Nearly 10% reported spending the night in precarious or unsafe locations such as vehicles, public spaces, or encampments. Smaller proportions reported staying at someone else's place (e.g., couch-surfing) or other forms of temporary housing (e.g., transitional housing, halfway houses, group homes).

Forced Moves and Housing Loss: Forced moves were a common and destabilizing experience among participants. The most frequently reported reasons for losing housing included: eviction (24%), relationship breakdown (24%), unsafe living conditions (23%), landlord issues (22%) and affordability challenges (22%) *(See Figure 12)*. These findings highlight the ways in which economic, interpersonal, and safety-related factors may intersect in contributing to housing loss among women and gender-diverse people.

Barriers to Securing and Maintaining Housing: Financial constraints were the most commonly reported barriers to accessing and maintaining housing cited by participants (N=138). Over half of the survey respondents (53%) reported not being able to afford rent, and 44% reported not being able to afford damage deposits or moving expenses. Other reported barriers to finding and maintaining housing included poor housing conditions (21%), unsafe environments (20%), intense competition for limited rentals (20%), remote, inaccessible locations (18%) discrimination based on gender, race, abilities, income, cultural/religious practices such as smudging (17%), experiencing violence or abuse at home (15%), and local shortages of single units (14%). Together, these findings highlight social and structural barriers within a rental market that is often mismatched to the economic and social realities of marginalized women and gender-diverse individuals.

Discrimination from Landlords and Property Managers: Discrimination reported by participants was both widespread and multifaceted. Nearly two-thirds of survey participants (64%) reported experiencing at least one form of discrimination from landlords or property managers, most often due to income or source of income (32%), credit score (19%), having pets (16%), race or ethnicity (14%), Indigenous identity (14%), and gender (14%) *(See Figure 5)*. Such patterns highlight the ways in which social and economic factors may intersect to shape experiences of exclusion in the rental housing market.

It is important to note that zero responses for certain gender-diverse categories reflect small subgroup sample sizes and should not be interpreted as the absence of discrimination. For example, findings from the WNHHNs Pan-Canadian Women's Housing & Homelessness Survey (2021) indicated that nearly half of gender-diverse participants (43%) reported experiencing discrimination from landlords or property managers on the basis of gender, and over one-quarter (26%) reported losing housing due to discrimination or harassment.[103] These findings underscore that gender-diverse people may face heightened and systemic discrimination in housing contexts, even when such experiences are not fully captured in smaller local samples.

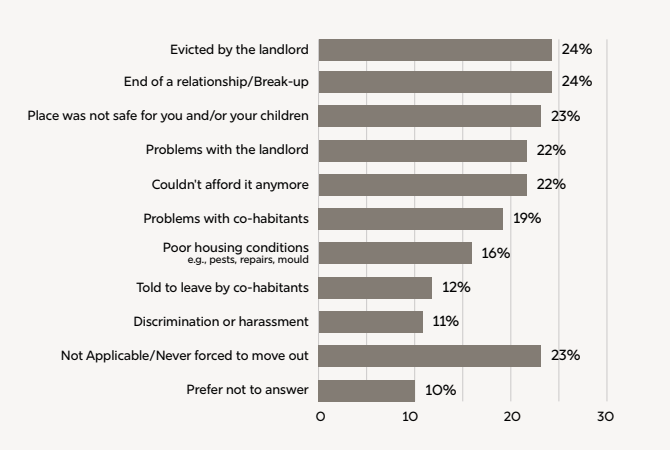

Figure 12 - Reasons respondents were forced to move out of a place.

Responses selected by fewer than 10% of respondents are not presented. Percentages reflect multiple responses (check all that apply). N=135

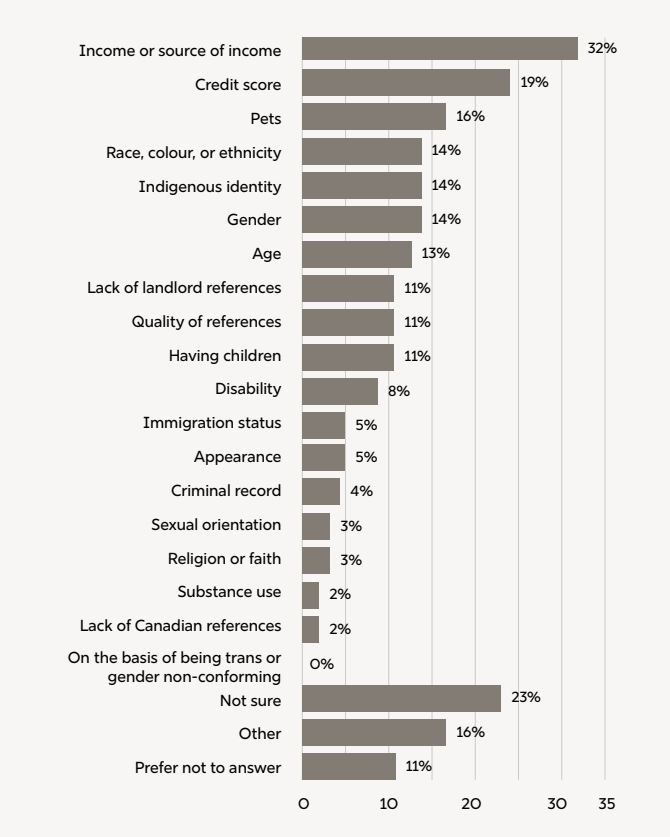

Figure 13 - Forms of discrimination from landlords and property/building managers. Percentages reflect multiple responses (check all that apply). N=132

† Zero responses for certain gender-diverse categories reflect small subgroup sample sizes and should not be interpreted as the absence of these experiences.

Most Recent Housing Experiences Among Those Currently Unhoused: Among currently unhoused participants,[104] experiences of stability in their most recent housing varied widely.

While one-third (33%) reported last having their own place within the current or previous year, close to half (44%) reported that the last time they had their own place ranged anywhere from one to more than five years ago (n=76). Notably, 11% reported never having had their own housing for more than three months.

For those currently unhoused, housing unaffordability emerged as a major barrier to long-term housing stability. Participants reported a median monthly income of $1,500 (average $1,816) and a median residual income of $300 after housing costs (average $675). Nearly three-quarters (74%) of these respondents reported that their remaining income after housing costs was insufficient to cover basic necessities (see Table 4). As a result, many reported relying on a number of coping strategies to make ends meet, including using food banks (68%), cutting back on essentials (66%), borrowing money (63%), and skipping other bill payments (37%). Together, these findings point to significant affordability pressures in the context of rising rental costs in Calgary (e.g., average rent of $2,097/month in 2023).[105]

Housing quality and landlord relations further undermined stability. In relation to their most recent stable housing, nearly two-thirds (64%) of currently unhoused respondents reported challenges with landlords, property managers, or those they rented from (n=47), most frequently the failure to make needed repairs (38%), unauthorized entry (36%), eviction threats (21%), verbal threats or intimidation (19%), and discrimination (15%). Housing condition concerns were also widely reported which included incomplete repairs (29%), overcrowding (25%), pest infestations (22%), and inadequate temperature control (22%), along with problems related to mould/ventilation and building maintenance (17% each; n=76).

Participants also reported safety and security concerns within their most recent housing, including high traffic in and out of units (21%), feeling unsafe (19%), theft (16%), fire safety problems (16%) and discrimination, threats, or assaults from neighbours/community members (15%; n=75). Unsafe or unhealthy cohabitation dynamics were also widely reported, including interpersonal conflict (31%), physical threats or assault (26%), sexual harassment or assault (16%), and social or financial control (20% and 12%, respectively; n=76).

Overall, currently unhoused participants rated their most recent housing as only moderately adequate, with most ratings clustering around the midpoint on a 5-point scale (overall rating average 3.08/5; n=73). Ratings were strongest for neighbourhood (3.47/5) and transit access (3.44/5), while accessibility based on personal needs (2.19/5), control over own space (2.78/5), and access to necessary supports (2.9/5) were rated lowest. Nearly two-thirds (63%) scored accessibility based on personal needs at 3 or below, and 44% rated access to necessary supports at 3 or below.

Exit pathways from participants' last stable housing reflected a combination of personal and structural forces. Currently unhoused respondents most frequently reported leaving due to

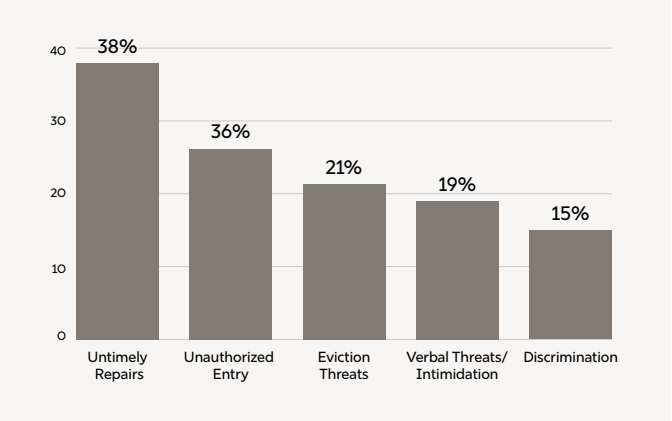

Figure 14 - Challenges with Landlords among Currently Unhoused. n=47

choice (27%), eviction (22%), safety concerns (22%), a relationship break up (15%), unaffordable rent (15%), or ongoing conflict with landlords (15%) or co-habitants (16%; n=73).

While no single factor can explain housing loss, the data suggest that affordability pressures, unsafe conditions, and systemic discrimination – particularly when compounded – may contribute to women and gender-diverse people's housing instability and increase their susceptibility to experiences of homelessness and violence.

Housing Experiences Among Those Currently Housed: Among those currently housed,[106] 18% reported receiving a housing subsidy or supplement beyond the regular housing amount from social assistance (n=50), most reported living in an apartment/condo (31%) or a room with a shared living space (27%; n=62), and 44% reported rent increases in the past year, with a median increase of $186/month (average $348/month) (n=22).

Women and gender-diverse people who were currently housed reported a median monthly income of $2,100 (average $2,521). After paying housing costs, the median residual income available for other essential living costs was $320 (average $689). Of those who reported their residual income, 85% indicated it was not enough to cover other basic necessities. Coping strategies were similar to those reported by participants who were currently unhoused, including cutting back on necessities (75%), using food banks (59%), and borrowing money (47%) (see Table 4). This suggests that affordability pressures persist even among currently housed participants in the context of increasing local market rents. Notably, nearly one-quarter (23%) of those currently housed reported feeling at risk of homelessness, with another 23% uncertain about their long-term housing stability (n=60).

Housing challenges were less frequent among currently housed participants than among currently unhoused participants, although similar types of issues were reported. While nearly two-thirds of currently housed participants indicated no problems with landlords (65%; n=48), the most common issues included the failure to make needed repairs (17%), inconsistent rule enforcement (9%), discrimination (6%), and eviction threats (6%). In terms of issues with current housing condition, over one-third (36%) indicated concerns such as overcrowding (13%), inadequate temperature control (13%), incomplete repairs (10%), and pest infestations (8%; n=61). Safety and security concerns were reported in smaller proportions, including high traffic in and out of units (7%), and discrimination, threats, or assaults from neighbours/community members (5%; n=59).

Interpersonal issues with cohabitants were also less frequently reported among currently housed participants. The most commonly reported issues included arguments or fights (10%), physical threats or assault (10%), and social control (10%), such as controlling where someone goes or who they see or talk to (n=60).

Lastly, currently housed participants rated their current housing positively overall, with most ratings falling in the 4-5 range on a 5-point scale (overall average 3.54/5; n=59). Similar to currently unhoused participants, ratings were strongest for transit access (3.57/5) and neighbourhood (3.48/5), while accessibility based on personal needs (2.69/5) and access to necessary supports (3.24/5) were rated lowest. However, nearly one-quarter (24%) rated accessibility based on personal needs at 3 or below and 33% rated access to necessary supports at 3 or below, indicating that accessibility and support needs remain a concern for a subset of currently housed participants.

Table 4 - 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	$2,100
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.[107]

Access and Barriers to Supports and Services: Over one-third (35%) of all participants were unable to access a shelter bed when needed. The most commonly reported issues in shelters or drop-ins included lack of available space (26%), safety concerns (22%), unfamiliarity with available services (18%), and feelings of not belonging (17%). Additional barriers included transportation costs (14%), judgment or discrimination from other shelter participants (14%), being barred or restricted from services (13%), and staff issues (12%). Less commonly reported barriers (each cited by fewer than 10% of participants) reflected a range of access-related (e.g., distance to services, service hours), accessibility-related (e.g., lack of disability access, language barriers), eligibility-related (e.g., pet restrictions, substance use), and identity-related concerns (e.g., feeling that gender, sexuality, or culture were not respected). In addition, when asked whether they had ever needed legal advice or assistance related to their housing situation but were unable to obtain it, almost one-quarter of participants (23%) indicated that they had, reflecting an unmet need for legal support.

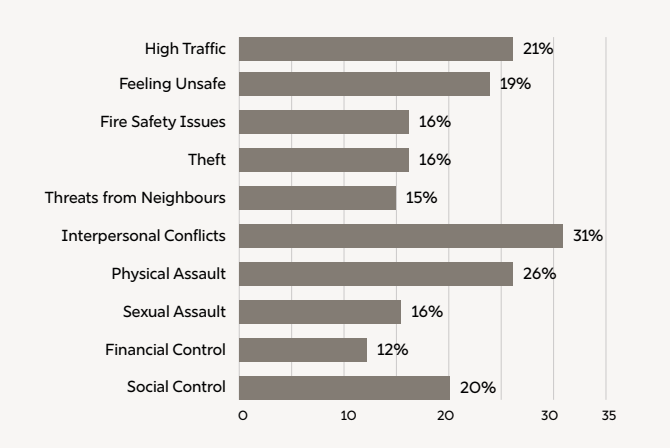

Figure 15 - Concerns with Most Recent Housing among Currently Unhoused. n=75

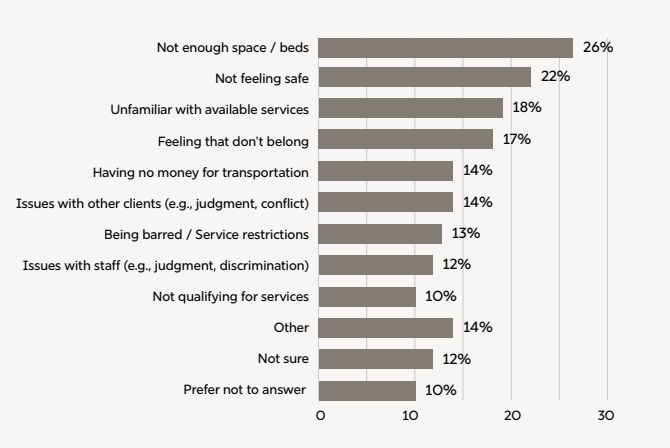

Figure 16 - Issues experienced when accessing shelters or drop-in services.

Responses selected by fewer than 10% of participants are not presented. Percentages reflect multiple responses (check all that apply). N=132

Statistical Portrait of Homelessness and Housing Insecurity among Indigenous Women and Gender-Diverse People

The survey results reveal how structural and systemic factors contribute to Indigenous women's and gender-diverse individuals' experiences of housing insecurity and homelessness in Calgary. The findings point to an urgent need for policy responses that address not only access to housing but also the broader inequities that shape Indigenous women's vulnerability across their lives.

Among the total survey respondents, almost one-third (29%; N=141) identified as Indigenous. Most Indigenous participants (n=41) identified as First Nations (63%), followed by Metis (7%) and Inuit (5%). An additional 22% identified as having mixed Indigenous heritage or other Indigenous identities (e.g., Latin American Indigenous).

Indigenous participants ranged in age from 24 to 78 years, with an average age of 46 (n=40). The age distribution was relatively balanced across age groups, reflecting perspectives across the lifespan, with the largest proportion aged 24–34 (33%).

Indigenous-identifying participants also primarily identified as cisgender women (83%), with 17% identifying as gender-diverse, including trans, non-binary, and Two-Spirit identities (n=41).

Regarding household and family status, most Indigenous-identifying participants reported either being single (55%) or separated, divorced, or widowed (30%), while a smaller proportion (10%) reported being married or in a common-law relationship (n=40). One-quarter reported having dependent children under the age of 18 in their care (25%), with another 8% reporting caring for someone else's dependent-aged children (n=40).

Almost three-quarters of Indigenous survey participants reported living with at least one disability or chronic health issue (73%; n=40). Mental health and psychiatric challenges (28%), mobility issues (23%), vision issues (23%), and pain-related disabilities (23%) were the most commonly reported disabilities.

In terms of income sources, welfare or social assistance (40%) was most commonly reported, followed by child and family tax benefits (28%), and GST/HST refunds (25%; N=40). Smaller proportions of Indigenous participants reported full-time employment (18%), seniors'

benefits like CPP, OAS or GIS (15%), or disability benefits such as AISH (8%). Thirteen percent of Indigenous participants reported having no income, a higher proportion than in the full sample (10%).

Trauma and Colonial Legacies: Nearly all respondents reported significant experiences of trauma. A striking 82% identified as survivors of trauma or abuse, and 56% reported intergenerational trauma from adverse childhood experiences (n=39). Almost one-quarter (23%) identified as survivors of colonial institutions such as residential schools, while involvement in the child welfare system was widespread both in childhood (28%) and adulthood (33%). Indigenous participants were disproportionately overrepresented in child welfare involvement, experiencing rates nearly five times higher than non-Indigenous participants during childhood and over thirty times higher in adulthood. These findings underscore the intergenerational impact of colonial practices, systemic displacement, and the continued overrepresentation of Indigenous women in child welfare systems.

Homelessness Pathways and Patterns: Homelessness was a near-universal experience: 83% of Indigenous respondents had experienced homelessness in their lifetime (n=40), compared to 63% in the full sample. First episodes of homelessness most commonly occurred in early adulthood (30% between ages 16–25; 36% between ages 26–35; n=33). It is concerning that 12% first experienced homelessness before age 16, with most of these cases occurring between ages 13–15. Homelessness was not only a one-time crisis but a recurring condition; in the past three years, 44% had been homeless two to three times, and 9% at least four or more times (n=32). Lastly, nearly two-thirds (64%) reported being on their own when they first experienced homelessness (n=33).

Where Women Stayed: Patterns in where Indigenous participants stayed during periods of homelessness and in the last year show a similar mix of visible and less visible forms of housing precarity *(See Figure 18)*.

During periods of homelessness, Indigenous women most often relied on unstable or temporary arrangements. Over half reported staying at someone else's place (55%) or in shelters or drop-ins (52%). While many who reported these circumstances did not identify as homeless, their lived experiences fall into the parameters of hidden homelessness. Nearly one-quarter (24%) reported staying in domestic violence shelters. Smaller proportions reported temporary use of hotels or motels (21%), vehicles (6%), or public spaces not meant for living (9%), and encampments (9%). Transitional housing was accessed by only 12%.

In the past year, Indigenous women respondents reported living in a range of precarious or temporary arrangements. Nearly half (46%) had stayed at someone else's place due to a lack of safe or stable housing, while significant proportions used homeless shelters or drop-ins (36%) and domestic violence shelters (31%). Smaller proportions reported stays in hotels or motels (15%), public spaces not meant for living (8%), or encampments/tents (5%), with only 10% accessing transi-

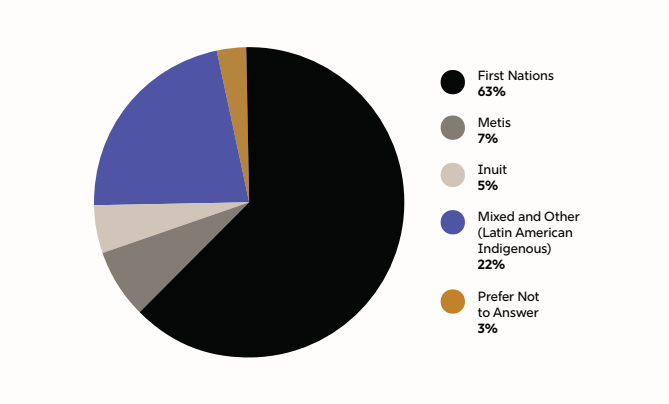

Figure 17 – Indigenous Participants' Identities. n=41

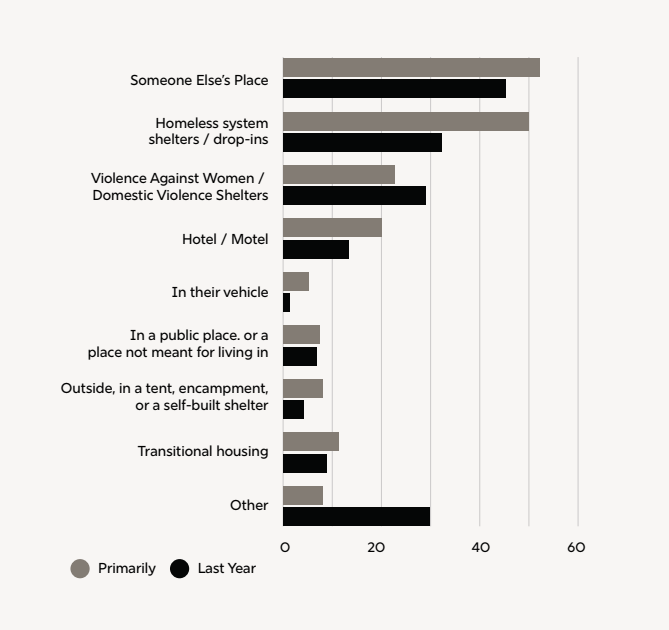

Figure 18 - Places where Indigenous participants stayed during periods of homelessness (n=33) and in the last year (n=39).

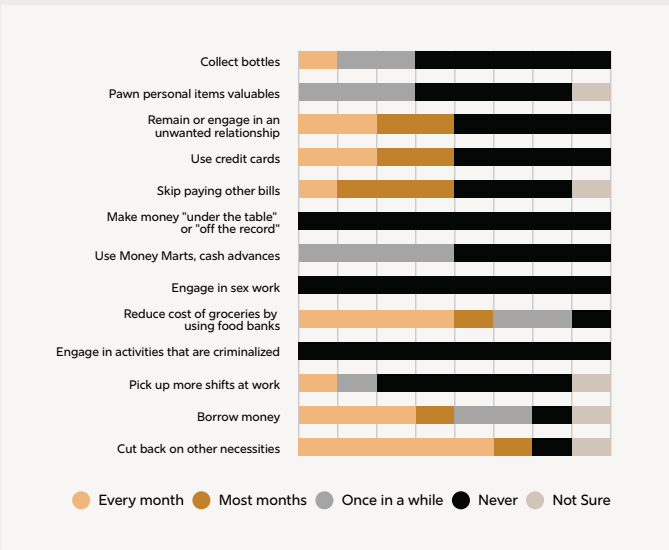

Figure 19 - Reported frequency of strategies used to afford housing and necessities

tional housing. One-third (33%) selected "other," indicating diverse but similarly unstable arrangements outside formal housing or shelter systems.

Overall, the data shows that Indigenous women most often reported living in unstable or temporary arrangements, with comparatively limited use of transitional housing.

Figure 18 - Places where Indigenous participants stayed during periods of homelessness *(n=33)* and in the last year *(n=39)*.

Access to Shelters: Emergency shelters were not always accessible to Indigenous women and gender-diverse respondents. Nearly half (46%) reported being unable to access a bed when they needed one (n=39). Barriers to shelter use were varied: 30% were unable to get in due to lack of space, 27% reported not knowing what services were available, and 16% cited lack of transportation funds (n=37). These findings suggest that many Indigenous respondents faced challenges in accessing emergency shelter supports when needed.

Forced Moves and Housing Loss: Forced moves were common among Indigenous women and gender-diverse respondents. Over one-third reported being forced out due to a relationship breakdown (36%) or eviction by a landlord (33%), while significant proportions left because their place was unsafe (31%), or due to landlord-related problems (26%; n=39). Issues with poor housing conditions, such as pests, mould, or disrepair, were also reported (21%).

Barriers to Securing and Maintaining Housing: Affordability was the most frequently reported barrier to securing or maintaining housing. Nearly half reported being unable to afford rent (46%) or upfront costs like deposits and utility hook-ups (49%; n=39). Other challenges included discrimination (26%), unsafe housing conditions (15%), and parameters on cultural practices like smudging (13%). Notably, nearly one in five reported experiencing violence or abuse within their housing (18%). These findings indicate multiple financial, safety-related, and cultural barriers to securing stable housing among Indigenous women and gender-diverse participants.

Discrimination from Landlords and Property Managers: Discrimination from landlords and property managers was commonly reported by Indigenous women and gender-diverse respondents. Nearly half (49%) reported discrimination based on their Indigenous identity, and 41% due to their income or source of income (n=39). Smaller proportions reported discrimination related to gender (18%), race or ethnicity (18%), age (15%), or having children (13%). Landlord misconduct also affected housing stability. Half of respondents (50%) reported landlords did not make necessary repairs, while 29% experienced unlawful entry into their unit, and 29% reported verbal threats, intimidation, or assault (n=14). Together, these findings indicate that Indigenous women and gender-diverse participants encountered multiple forms of discrimination and landlord misconduct that affected their ability to secure and maintain stable housing.

Coping Strategies and Trade-offs: Indigenous women and gender-diverse respondents reported using a range of coping strategies to afford housing and basic necessities *(See Figure 19)*. Nearly 88% cut back on essentials such as food, clothing, childcare, or transportation, borrowed money, or relied on food banks and food programs. Half reported skipping bill payments (50%), using credit cards (50%), or remaining in unwanted relationships to secure financial support (50%). These strategies were often used regularly: 63% cut back on necessities every month, 38% borrowed money regularly, and 50% relied on food banks monthly. Overall, these findings indicate that many Indigenous respondents faced significant financial pressures that required frequent trade-offs to meet basic needs.

Housing Conditions and Quality: Indigenous women and gender-diverse respondents reported a range of concerns related to the conditions of their most recent housing. Among respondents who were currently unhoused, nearly half (45%) reported that needed repairs were not completed in their previous housing, while 35% experienced pests, 25% reported overcrowding or inadequate temperature control, and 20% reported issues with mould or ventilation (n=20). Respondents also identified factors that contributed to leaving their previous housing, most commonly problems with other people they lived with (40%), eviction (30%), or feeling that the housing was unsafe for themselves or their children (30%; n=20).

Assessments of current housing showed mixed results among those who were currently housed. On average, respondents rated their housing 3.6 out of 5 overall (n=19) with similar scores for transit access (3.4), neighbourhood quality (3.3), and sense of control over their space (3.4). Accessibility received lower ratings: housing based on personal mobility needs averaged 1.9, and general accessibility averaged 2.8. Supports available within housing were rated 3.2 on average. Overall, these findings suggest that housing quality, safety, and accessibility remain areas of concern for Indigenous respondents in both previous and current housing situations.

Ongoing Risk. More than one-quarter of Indigenous respondents (28%) reported that they currently see themselves as at risk of homelessness, with another 28% indicating they were unsure about their long-term housing stability (n=18). These responses indicate that concerns about future housing security were present even among those who were currently housed.

28% of Indigenous respondents reported that they currently see themselves as at risk of homelessness

Pathways into Homelessness

For many women and gender-diverse people, homelessness or housing insecurity can be a result of circumstances that are not in their control. It could be a result of battling with a chronic illness, trying to navigate experiences of disability, an unfortunate instance like a house fire, or rent increases that are beyond what they can afford. All these instances can become a pathway into homelessness, exposing women and gender-diverse individuals to violence and physical and emotional vulnerability. Once homeless or in a situation of housing precarity, many don't know where to go and what kinds of supports or resources exist for them.

Voices of Lived Experience

WHEN ASKED: WHAT WOULD HAVE PREVENTED HOMELESSNESS OR UNSTABLE HOUSING FOR YOU?

"More resources [with] no long wait time to get on, [so] clients aren't feeling rejected. Not many people know where to go."

"Available caregiver supports for [my] husband with Alzheimer's."

"A medication plan and disability review [that was not lacking] in 2013 so I didn't have to lose my career. Or the support now to work with disability limitations — [currently] no medications for epilepsy as they are being [withheld] from me."

"I would have been fine if my medical problems didn't cause me to lose my job."

"No violence in the home, no harassment from men, police, [or] government [agencies]."

"Not having a house fire; more time flexibility with payments (e.g., rent being late without evictions or high fees). Misunderstandings about plans to pay."

"Getting the right references. In the last place I was at, I lost everything to bed bugs and cockroaches, even my clothes. I was housed there by Calgary Housing after losing housing to flooding due to a pipe breakage — that was also a Calgary Housing home."

"I was working and everything was fine until I got scammed and lost everything. If they didn't take away my money and identity, I'd never be homeless."

"Being able to find work. It is also difficult because of having several kids."

"Staying sober and clean."

"Advocacy again, and someone who has knowledge of certain life situations."

"Prevention and diversion funding."

Key Themes from the Calgary Area

The following five key themes integrate survey data, insights from women and gender-diverse participants with lived experience, service providers, and sector leaders, alongside contextual policy information to examine how systems and services shape experiences of housing precarity among women and gender-diverse people in Calgary. Findings are presented descriptively and thematically across perspectives, drawing on both quantitative and qualitative data to illustrate how structural conditions, service design, and policy environments intersect in people's lived experiences. Collectively, the findings reveal a housing system that is difficult to navigate and not aligned with the lived realities of women and gender-diverse participants. Findings also point to how persistent funding and resource pressures impact both service delivery and workforce well-being across Calgary's housing and homelessness-serving sectors.

The research findings are organized into five key themes that reflect the experiences of women and gender-diverse people experiencing housing insecurity and homelessness in Calgary:

1. Bridging Cross-Sectoral Gaps and Pathways Towards Collaboration: How policies and institutional practices may contribute to and reinforce housing precarity.

2. Enhancing Intersectional and Gender-Responsive Supports: Preventing cycles of vulnerability and housing precarity.

3. Empowering Sector Impact and Overcoming Resource Constraints: How funding constraints affect service delivery, workforce wellbeing, and access to support.

4. Dismantling Barriers and Supporting Service Access across Overlapping Systems: Help-seeking burdens across multiple, overlapping systems.

5. Structural Gaps in the Supply of Safe, Accessible, and Affordable Housing: How housing supply contributes to ongoing precarity for women and gender-diverse people in Calgary

Participant voices are woven throughout the themes to ground the findings in lived experience.

LIVED EXPERT

"I'm unemployed and still looking for housing, but it's been very difficult because no one in housing service provision has been able to help me find housing."

FRONTLINE STAFF

"Many clients have already been failed by multiple systems before arriving. The criminal and family courts add to these barriers, often keeping families in cycles of instability."

SECTOR LEADERSHIP

"Many agencies operate from a settler, colonial mindset, prioritizing money, time, and capacity over cultural realities."

1. Bridging Cross-Sectoral Gaps and Pathways Towards Collaboration

Women's and gender-diverse people's experiences of housing insecurity and homelessness are not only determined by individual circumstances but are shaped in important ways by broader structural and systemic conditions. These conditions operate through laws, policies, and the institutions across the systems people rely on. In systems such as education, healthcare, immigration, child welfare, income assistance, and the criminal justice system, policies and bureaucratic processes intended as neutral or beneficial can sometimes lead to harmful outcomes such as eviction, child apprehension, or exclusion from benefits or services – outcomes that can contribute to and reinforce pathways into housing precarity. Many policies and systems follow a "gender-blind" approach,[108] which can overlook the distinct experiences of women and gender-diverse people. By treating everyone as though they are similarly situated, these systems can unintentionally reinforce gender-based inequities, creating barriers and limiting access to needed housing, resources, and opportunities.

For women and gender-diverse people who participated in this research, it was clear that systemic challenges were not just peripheral to their experiences but foundational to contributing to and perpetuating housing insecurity. Participants emphasized that homelessness and housing insecurity were not the result of a single factor, but rather the cumulative effect of multiple, overlapping issues. Women and gender-diverse people in Calgary frequently described how institutions intended to provide support, such as income assistance, immigration, healthcare, justice, child welfare, and education, did not adequately address their precarity and/or set them back in their journey of finding and maintaining stable housing. Rather than operating as safety nets, these systems often inadvertently created additional barriers or deepened existing vulnerabilities.

For many, trying to secure housing meant navigating a series of disconnected policies, bureaucratic requirements, and service gaps. For example, the inability to complete education limited employment and housing options; out-of-pace income supports left people unable to cover rent; discriminatory practices in immigration and welfare policies excluded newcomers and Indigenous families from housing and related services; and interactions with police or child welfare agencies often destabilized rather than protected. These challenges rarely occurred in isolation; they more often overlapped and compounded, leaving many participants caught between systems with their challenges unaddressed.

The accounts shared underscore that women's and gender-diverse people's housing insecurity is deeply systemic, shaped by the interplay of policy, service delivery, and discriminatory biases in institutional practices across systems. This key theme captures how participants experienced these systemic barriers and the ways in which they intensified housing precarity in Calgary.

Income Assistance and Housing

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 seniors' benefits, including Old Age Security (OAS) or the Guaranteed Income Supplement (GIS) in addition to Canada Pension Plan (CPP).

Taken together, nearly half (48%) of women and gender-diverse participants reported receiving income assistance or AISH. This contrasts sharply with provincial data indicating that 4.1% of Albertans under the age of 65 received Income Support or AISH in 2023-24.109 This represents a rate nearly twelve times higher among participants with lived or living experience of housing insecurity or homelessness in Calgary compared to the provincial average. This disparity underscores the central role of income assistance and disability benefits in the housing circumstances of women and gender-diverse people experiencing housing insecurity and raises concerns about whether current benefit levels are sufficient to support housing stability.

Indeed, lived experience participants and service providers alike described provincial income assistance to have begun to struggle in meeting the cost of living in Calgary. Both Income Support and AISH were seen as programs that have not kept pace with inflation and have likely contributed to cycles of housing insecurity through benefit reductions, rigid eligibility rules, and discriminatory practices.

INCOME ASSISTANCE

48% of women and gender-diverse participants reported receiving income assistance or AISH

4.9% of Albertans under the age of 65 received Income Support or AISH in 2023-24, according to provincial data

12x rate receiving income assistance among participants with lived or living experience of housing insecurity or homelessness in Calgary compared to the provincial average

Beyond navigating housing insecurity and homelessness with limited financial resources, nearly one-third of participants (32%) also reported that source of income, most often income assistance or other forms of non-employment income, was the most common reason for discrimination from landlords and property managers. This finding was echoed in focus groups and key informant interviews, where service providers and people with lived experience unanimously agreed that discrimination against those receiving some form of income assistance is widespread in the private housing market, creating additional barriers to housing for women and gender-diverse people.

THE NEED FOR IMPROVED INCOME ASSISTANCE RATES

Income support and AISH rates have not kept up with the rising costs of living, particularly increases in housing costs. In 2024, a single-parent-led household with one child who was receiving welfare incomes from provincial social assistance, federal and provincial child benefits and federal tax benefits earned a total of $26,770, placing the household $4,770 below the Deep Income Poverty threshold and $15,283 below the Poverty Line based on Canada's official poverty measure, Market Basket Measure (MBM).[110]

Given that single-parent family households are led by women, and that women-led single-parent families experience higher rates of low-income,[111] single mothers receiving provincial income assistance in Calgary, even when combined with other benefits and tax credits, have incomes far below the poverty line, leaving them highly vulnerable to housing insecurity and homelessness. Research participants described how this shortfall made it difficult to cover rent and basic needs while relying on Income Support or AISH:

> *"Income Support benefits are too low; even with subsidies, rent takes most of the money."*

> *"You can't find anything [housing] that's affordable on AISH, minimum wage, or Income Support."*

> *"Income Support is insufficient for independent living; barely covers snacks/phone for shelter residents."*

Between 2020 and 2023, the average rent in Calgary in increased by 40%.[112] According to data from the Housing Assessment Research Tool (HART), households earning between $19,801 and $49,000 per year can afford shelter costs of only $496–$1,238 per month — far below Calgary's average rents of $1,650 for a one-bedroom and $1,990 for a two-bedroom apartment.[113] As one service provider explained:

> *"Those government benefit rates... it's not enough money even to make do and to be able to afford the rent and food with escalating costs of groceries. All the expenses you have, you can barely manage on what you're being given."*

BENEFIT REDUCTIONS AND OTHER BARRIERS IN ACCESSING AND SUSTAINING INCOME SUPPORTS

While enrolled in Income Support, individuals able to work are required to participate in work activities intended to maintain or re-establish self-reliance. However, once their employment

income exceeds $230 per month, benefits are reduced by $0.75 for every additional dollar earned, reflecting an exemption rate of just 25%. This reduction means that benefits end well before recipients can cover essential expenses or reach the poverty line. Although designed to promote independence and reduce government spending, the formula instead discourages employment and creates what is often referred to as the "welfare wall," a major barrier for people attempting to transition from Income Support to self-sufficiency.[114]

One participant described trying to piece together casual work, including cleaning homes, to supplement their income, only to find that Income Support deducted most of their earnings, leaving them no better off and unable to pay down debts:

> *"Unemployed, doing casual jobs like cleaning homes which is unstable. Alberta Works deducts whatever you declare from the benefits they give. [Struggling] to pay off debts."*

Lengthy processing times and rigid eligibility criteria for those applying for AISH can also contribute to an elevated risk of homelessness, as delays or denials leave individuals without a stable income while awaiting decisions. As one participant explained, "if AISH doesn't happen, time here [at the shelter] will run out [and] then I will be out on the street again." Other participants also described being denied AISH multiple times before finally being approved or having to repeatedly reapply through a complicated application process, often during periods of crisis. These experiences point to a means-tested program that makes access to critical and in some cases life-sustaining benefits more difficult for those experiencing acute vulnerability.

Cohabiting with a partner or children can also reduce benefit levels or lead to loss of eligibility for the program,[115] as AISH benefits are calculated based on the employment income of other household members. This structure can create a financial disincentive to live together and, in some cases, lead households to decide that living separately would be financially preferable.[116]

Assessing AISH eligibility based on a partner's income can limit financial independence and autonomy, which may increase vulnerability to financial coercion or other forms of abuse within intimate relationships. Statistics Canada reports that women with disabilities experience significantly higher rates of IPV compared to those without disabilities, including being four times more likely to be sexually assaulted and to experience other forms of abuse, such as financial abuse.[117] Available data also shows a strong association between IPV and disability in Canada: 50% of women and girls with a disability report some form of IPV since age 15, a figure that rises to 60% among those with two disabilities and 70% among those with three to four disabilities.[118]

Partner-income rules within AISH can create barriers for individuals who need to leave a relationship, including reduced ability to maintain housing or meet basic needs on their own. Currently, AISH recipients must be legally separated from a partner for a specified period before benefits are reassessed at the single-person rate. This requirement can leave women and gender-diverse people less able to leave abusive relationships or require them to survive on reduced benefits until reassessment, placing them at increased risk of housing precarity or homelessness.[119]

Tying AISH eligibility and benefit amounts to total household income creates a financial disincentive for other family members to work, as any earnings can reduce or eliminate essential social assistance. As one survey participant noted, she "cannot be married while accessing AISH" in fear that she might lose some or all of her benefits. This system can inadvertently keep AISH recipients and their families in ongoing cycles of poverty. The impacts can be particularly pronounced for women and gender-diverse people with children. **For example, when a woman takes maternity leave, her partner on AISH can lose $0.75 of every dollar she receives in maternity benefits – a larger benefit reduction than the $0.50 reduction applied to employment income.**[120]

Family exemption requirements have also been reported as intrusive or discriminatory towards AISH recipients, as one service provider explained:

> *"There are women on AISH who can't get a roommate because AISH accuses them of sleeping with their roommate, and thus it impacts their benefits. People on AISH don't want to be on AISH; they often have no other choice."*

Participants also noted bureaucratic inconsistencies that made income supports and related benefits unreliable. Income Support was described as slow in providing verification letters for new approvals, which left women and gender-diverse people unable to confirm income to landlords. Service providers added that small missteps—such as forgetting to submit a form or earning a modest amount of income—could result in benefits being reduced or cut off entirely:

> *"When I was [working] frontline, every once in a while, clients were being kicked off or suddenly not eligible anymore. They forgot to submit a form or made a little bit of money – and now it's clawed back [sic]. Then it's not worth it to work."*

INTIMATE PARTNER VIOLENCE & DISABILITY

Available data also shows a strong association between Intimate Partner Violence and disability in Canada.

50% of women and girls with a disability report some form of IPV since age 15, a figure that rises to 60% among those with two disabilities and 70% among those with three to four disabilities

These rigid administrative processes discouraged employment, created instability, and often left individuals and families in crisis. Notably, one in ten participants (10%) reported having no personal income at all, highlighting the depth of financial precarity experienced by some women and gender-diverse people navigating housing insecurity. This finding may also point to gaps in access to income assistance and other benefits, raising additional concerns about potential barriers to securing income supports.

EVOLVING POLICY LANDSCAPES AND HOUSING PRECARITY

As women and gender-diverse people receiving income supports continue to struggle with poverty and housing insecurity, recent announcements about changes in benefits have heightened fears that many will fall deeper into poverty and housing precarity. In March 2025, the Government of Alberta announced a dollar-for-dollar reduction of the $200/month federal Canada Disability Benefit (CDB), making Alberta an outlier amongst the provinces and effectively leaving AISH recipients no better off than if they were not receiving CDB.[121]

Moreover, recent changes to the Social Housing Accommodation Regulation eliminated the $735 rent exemption for AISH recipients living in community housing.[122] This policy shift raised average rents from $349 to $570, an increase of $220 that consumes nearly 12% of their fixed monthly benefit.[123] Framed as standardization in accordance with affordable housing principles, the change effectively deepens financial strain for individuals already living below the poverty line, limiting the role of AISH to alleviate poverty.

In tandem with these challenges, all current AISH recipients across the province will be moved to the new ADAP program in July 2026.[124] Under this dual-track system, only those deemed unable to work will be eligible to return to AISH, while those assessed as able to work will remain on ADAP at a $200-per-month reduced benefit.[125] To retain AISH-level benefits, recipients must complete a medical reassessment before December 31, 2027. Transitioning AISH recipients to ADAP has the potential to destabilize the housing of those already living paycheque to paycheque, and these risks are compounded by barriers in the reapplication process for individuals with cognitive or physical impairments. Delays, denials, or reductions in benefits could make rent unaffordable, while the reassessment process places additional burdens on vulnerable individuals (e.g. those with cognitive disabilities), further jeopardizing both income and housing at a time of rising living costs.

The changing landscape of income assistance in the province, marked by benefit reductions and increasingly prescriptive eligibility criteria, may have long-term effects on women's and gender-diverse people's housing outcomes. While Alberta's rates are among the highest in the country, they remain far from sufficient to meet basic housing needs. As one service provider noted:

> *"Even just on provincial income support, you will not even be able to afford our deeply subsidized rents. That's a really big issue and a big concern."*

Low benefit levels leave women with impossible trade-offs, unable to balance rent, food, and debt. As one service provider noted, supports are:

> *"Not about finding a house, it's about keeping a house. How to have a better income and manage the money to stay housed."*

Without income that keeps pace with Calgary's rising cost of living – amid ongoing uncertainty around eligibility, the future of benefits, and benefit rates – many are at risk of returning to cycles of homelessness or unsafe housing. Women and gender-diverse people living with disabilities face additional barriers when navigating income-assistance systems, leaving them more vulnerable to housing insecurity and potential exploitation.

Immigration and Housing

Almost half (49%) of survey participants were born outside of Canada, with nearly half of those (46%) arriving within the last three years and one in ten identifying as refugees. In addition, although 12% of all respondents reported that the immigration system contributed to their housing instability or homelessness, this was reported by 29% of respondents who arrived in Canada in the past three years, suggesting that newer immigrants are disproportionately vulnerable to housing precarity.

During episodes of homelessness, immigrants and newcomers most commonly reported living with someone else as a source of shelter, followed closely by stays in homelessness and VAW shelters. **The most common reason for being forced out of housing was a breakup or ending of a relationship (15%), followed by affordability challenges (14%) and concerns that the place was not safe for their children (14%)**. Nearly half reported being unable to afford a place as a barrier to securing and maintaining housing, while one-third reported difficulty affording a damage deposit and moving expenses.

Nationally, the over-representation of migrants, particularly refugees, in housing insecure statistics speaks to gaps in federal immigration and resettlement policy. According to 2021 data from HART, 14% of new migrant-led households and 16.5% of refugee-led households in Calgary were in core housing need.[126] [127] Refugees arriving through government-assisted programs are more likely to be in core housing need compared to those who

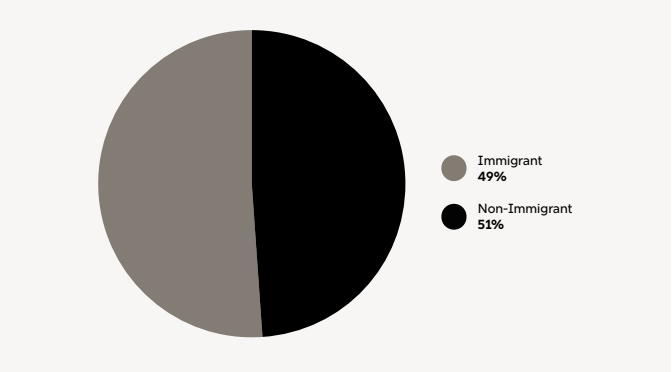

Figure 20 – Immigrant Participants. N=146

enter Canada through a privately sponsored program.[128] Although resettlement policies are intended to provide stability, their design can often leave families unable to access affordable housing. For instance, the Resettlement Assistance Program (RAP) sets shelter allowances at levels tied to provincial social assistance rates, which fall far below market rents in major cities across Canada. In Calgary, a couple with two children is eligible to receive $608 per month for shelter under RAP, while the average rent for a two-bedroom unit is approximately $1,990.[129] This structural gap between benefit level and real rental costs leaves many refugee families in unstable living arrangements, overcrowded housing, or prolonged shelter stays.

Beyond affordability barriers, our survey and focus group data further show that Canada's immigration system itself can play a role in creating pathways into housing precarity for newcomers and refugees. A critical gendered intersection of that is women and gender-diverse people who rely on their partners to sponsor their permanent resident status, which can leave them vulnerable to exploitation and abuse due to their partner's control over their future in Canada.

Research shows that immigrant women's access to services often depends on their legal status and the priorities of immigration control.[130] In Canada, immigration policies can create dependency on partners and make it difficult for women with precarious status to remain in the country. For example, the breakdown of a relationship before permanent residence is granted through partner sponsorship can place women and gender-diverse people at risk of losing their immigration status.[131] In February 2025, the Government of Canada introduced a temporary resident permit (TRP) for victims of family violence for at least 12 months as a solution to this long-standing challenge; however, whether this timeframe is sufficient for individuals to achieve both housing and job security remains uncertain.[132]

Such realities can increase the likelihood that women and gender-diverse people remain in abusive relationships or have little supports if they make the decision to leave. If they leave a partner before their permanent residence is granted, they may face multiple risks, including the risk of deportation, the inability to legally work, exclusion from benefits due to status restrictions, and long waits to resolve claims. Even in cases where women have obtained permanent residence, partners may threaten to report them to immigration authorities, claiming the relationship was not real or was entered into solely for immigration status.[133] These allegations can trigger investigations from immigration authorities and, in some cases, lead to the loss of permanent resident status. Lengthy and costly immigration processes can further complicate access to help and safety, leaving them particularly vulnerable when experiencing domestic violence.[134] For women with precarious or no immigration status, leaving an abusive partner can become a pathway into housing insecurity or homelessness.

If they leave a partner before their permanent residence is granted, they may face multiple risks, including the risk of deportation, the inability to legally work, exclusion from benefits due to status restrictions, and long waits to resolve claims.

As one service provider reflected:

> *"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."*

For individuals new to Canada and isolated from social supports, these exclusions could be particularly devastating. One participant described her situation:

> *"Alone here, new in Canada, separated. No job, now health issues."*

Undocumented migrants in Canada can find themselves waiting for years for refugee claims or other status determinations to be processed, leaving individuals and families in prolonged limbo without access to many formal supports. One shelter provider described having children in their facility who "can't even go to school," prompting the shelter to find community-led solutions such as retired teachers volunteering to teach children. Current policies in Alberta restrict children without legal residency status from attending public schools, leaving many children excluded from school and denied their basic right to education.[135] In such circumstances, housing service providers, where many undocumented families seek services, take on the additional burden of providing basic services that should otherwise be protected under government policy. The lack of social protections keeps undocumented families largely invisible, and there is currently no dependable estimate for how many undocumented people live in Calgary or Canada.[136]

The gap between lengthy federal refugee claims processing timelines and the need to update social-rights protections at the provincial and municipal levels highlights how current systems can leave women and children navigating precarious circumstances without adequate support. Because housing, VAW services, immigration, and other settlement services are funded and administered across different levels of government – federally for settlement and provincially or municipally for housing – coordination challenges can arise across systems.[137] This can contribute to confusion about what supports are available to newcomer women and gender-diverse people fleeing violence, particularly within a policy environment that is often subject to change.

In a key informant interview, one frontline service provider emphasized the importance of addressing such confusion by integrating immigration services into the framework of VAW and housing service provision:

> *"Partnering with legal aid [that has translation services has been a significant help]. Legal staff understand the application of housing and VAW service provision at the intersection of immigration and [clients] need to go through their immigration process, so being able to reach them [legal support] has been really helpful."*

Although federal policies provide some supports to those who have received refugee status or permanent residence, gaps can often emerge at the local level, where access to housing and other social support programs may be constrained by eligibility rules, shortages of family-sized units, and language barriers experienced by newcomers. As one provider explained:

> *"You have a policy at a federal level around immigration and supporting refugee claimants, but the reality is right here on the ground... so many of the challenges we've created ourselves by putting up barriers around policy, funding, and priorities. We've created these situations, and we continue to perpetuate them."*

Another critical issue affecting newcomer families in Calgary is the lack of affordable multi-bedroom housing, which can result in long-term shelter stays if these families become homeless. One family shelter provider reported that newcomers represent the largest group staying in their family shelter, second only to Indigenous families. Survey data similarly show that newcomers to Canada, particularly those who arrived within the last three years, were 2.5 times more likely to have children in their care compared to non-immigrant/newcomer families. They were also three times more likely to have lived with extended family when they last had stable housing. Refugee family sizes, on average, are also larger than those of other immigrants and Canadian households, which can create additional constraints in a housing market with limited family-sized units, leaving them in precarious situations for longer periods. Given financial pressures, refugee families are more likely to opt for smaller, more affordable housing even when it does not adequately meet their needs, leading to overcrowding.[138] This reinforces what service providers observed about newcomer households: that newcomer households are more often caring for children and living in multigenerational arrangements, increasing the need for larger family-sized units, a form of housing that remains critically underdeveloped in Calgary's private and non-market stock.

Beyond challenges posed by housing market unaffordability and gaps in the immigration system, reports of both outright and perceived discrimination experienced by newcomers to Canada while navigating the housing system further deepened exclusion. One survey participant described being repeatedly asked to prove citizenship or provide documents that she had lost due to displacement and distress, and could not replace, particularly during COVID-19, when government offices were closed:

Newcomer households are more often caring for children and living in multigenerational arrangements, increasing the need for larger family-sized units, a form of housing that remains critically underdeveloped in Calgary's private and non-market stock.

> *"I lost my belongings and citizenship documents. Even after it was verified that I was a citizen and had a SIN, I was asked over and over again to prove it. [A housing provider in Calgary] told me I couldn't apply to housing without my proof of citizenship."*

She further noted that being a visible minority prompted housing services to question her citizenship status, even though she had been a Canadian citizen for years.

While recent migrants, refugees, and those with precarious status navigate marginalization shaped by disconnected services, in recent years, they have also become the scapegoats for growing frustrations among Canadians facing rising living costs and a scarcity of affordable housing. Among survey participants, some long-term Calgarians experiencing housing insecurity or homelessness expressed the perception that refugees and newcomers were being prioritized for affordable units:

> *"[Immigrants] are taking up all the affordable housing for Canadian citizens and Calgarians."*

> *"I feel that immigrants are given more opportunities than Canadian citizens."*

While research does not support a direct causal relationship between immigration and rising housing prices,[139] these narratives illustrate how housing scarcity can foster division between marginalized groups. The amplification and mainstreaming of such narratives, particularly through media and public discourse, can shift attention away from the structural factors shaping housing affordability and the policy solutions needed to improve housing stability for all.

Mental and Physical Health, Healthcare System, and Housing

Chronic health, mental health, and substance use challenges can often play a critical role in both the onset of housing loss and the difficulty of exiting homelessness. Women and gender-diverse participants reported a range of mental and physical health-related disabilities that intersected with their experiences of housing precarity. **One in four survey participants reported experiencing psychiatric or mental health challenges, one in seven reported living with chronic health problems, one in five reported previous experiences with substance use, and one in ten reported current use of substances.**

Additionally, **13% of participants reported that navigating the healthcare system contributed to their housing insecurity or homelessness, suggesting barriers to accessing timely care that may exacerbate existing health conditions and complicate housing stability**. Notably, senior survey participants were five times more likely than non-seniors to report healthcare system challenges as contributing to their housing insecurity or homelessness.

GAPS AND BARRIERS IN THE HEALTHCARE SYSTEM

Across focus groups and interviews, participants and service providers consistently highlighted the connections between stable housing and access to mental health and healthcare supports.

For women and gender-diverse people experiencing homelessness, untreated or poorly supported mental health conditions, chronic illnesses, and substance use challenges can create cycles of housing loss and instability. The lack of appropriate supports, from emergency interventions to transitional programs and harm reduction practices, means that many may be left without the tools or services they need to maintain housing over the long term.

Service providers highlighted the lack of intermediate supports for people with severe mental and physical health challenges, particularly pointing to how people are often forced to oscillate between hospitalization and shelter because the system lacks intermediate supports. Current care pathways offer very few supportive housing options that offer critical supports such as medication management, financial management, long-term counselling, or support during key service transitions to help keep women and their families housed. A few participants with lived experience echoed these gaps after noting that they had lost their housing while hospitalized or became homeless after discharge when unable to secure appropriate replacements.

> *"Hospitals discharge women directly to shelters, sometimes with dementia or complex health needs [that] shelters aren't equipped to handle."*

PROMISING PRACTICE

Bridge Healing Transition Accommodation

An Edmonton-based program, Bridge Healing Transition Accommodation, addresses a critical gap for unhoused individuals accessing hospitals and acute care. The Bridge Healing project provides immediate housing and wraparound medical and addiction supports for up to 30 days after discharge from an emergency department visit. Individuals stay in fully accessible transition units with private rooms, washrooms, and shared living spaces while receiving supports such as healthcare, food security, ID assistance, employment counselling, and referrals to detox or treatment programs.

While securing permanent housing after the transitional stay remains a challenge, the program offers essential stabilization and demonstrates a strong economic case: costing roughly $80 per day compared to up to $1,500 per day for a hospital bed, and less than the cost of a shelter, incarceration, or motel stay.[140]

In addition to the link between hospitalizations and homelessness, service providers highlighted another critical gap affecting women and gender-diverse people: the lack of integrated healthcare in emergency and transitional shelters. Without on-site access to physicians, nurses, or counsellors, individuals with complex needs and limited resources are forced to navigate appointments and follow-ups on their own, creating barriers to care and contributing to what one service provider described as an "approximately 60% no-show rate for caseworker appointments." Another service provider emphasized that bringing healthcare directly into shelters, drop-ins and transitional accommodations could significantly alter service users' trajectories, improve health outcomes, and support housing stability. They also noted that integrated healthcare models are especially critical for delivering gender-sensitive and trauma-informed care, as women and gender-diverse people have unique needs that require tailored solutions.

> *"When I was in the UK last year, I was struck by how different the approach was, not only from a social justice perspective, but across the entire sector. Every shelter and drop-in centre we visited in London talked about their women-centred services. For example, one location closed on Tuesdays for women only, staffed entirely by women, bringing in women physicians and psychiatrists, and offering all women-centred supports. It was incredible to see how seriously they took gendered services; it was like trauma-informed care was second nature, almost like breathing. In Canada, I never hear that. Here, we might say, 'yes, there's housing for women or a shelter for women,' but it doesn't get the same level of priority. In the UK, gendered services were given equal billing, an acknowledgment that women need a different approach. We don't do that here."*

The importance of community-integrated care was also noted by other service providers, who specifically noted that experiences of perceived gender-based discrimination in hospitals and emergency rooms can make women and gender-diverse people less willing to access healthcare in hospital settings. The example of the community paramedic program[141] was recommended by service providers as a more suitable alternative, as the program can meet people where they are at, diverting visits to the hospital and ER.

> *"Community paramedics should be scaled up! [We need] in-shelter medical services. What you would get in an emergency room, they would come and do that. A lot of women have been discriminated against in the hospital, so they don't want to go anymore. The community paramedics help with that a lot."*

> *"There is bias from EMS and hospitals, and women don't want to go because they feel like they will be judged if they were at [a shelter] or homeless."*

Mental Health Supports Contributing Towards Housing Instability

The growing complexity of resident needs was another theme identified by service providers: more individuals are entering shelters with overlapping issues of addiction, domestic violence, trauma, and mental illness, but funding levels and staffing have not kept pace. As one provider put it, mental health-related housing cases often "remain the most challenging" because clients cycle through the system without ever receiving sustained treatment.

Lived experience participants and service providers unanimously agreed that there simply were not enough mental health supports for those in urgent need. Many expressed that "more organizations with mental health supports" were required, as existing services "are stretched really thin, have really long waitlists." Some particularly note that mental health supports for individuals with complex or high-intensity needs were even more limited, creating ongoing cycles of uncertainty and instability. In the absence of trained and adequately equipped professionals, frontline workers are often left to respond to the needs of "clients with high-intensity mental health needs who lack formal diagnoses." Without appropriate interventions and supports at shelters, "mental health issues cause cyclical housing instability [and existing] programs cannot always break the cycle."

One service provider described Action Table Calgary (ATC)[142], a cross-agency group including Calgary Police, as an effort to "wrap around" complex clients with coordinated support. While helpful, they noted that mental health cases remain the most challenging due to fluctuating engagement and the need for client consent, which is not always consistent or possible. While a critical effort led by service providers and strengthened by community partners, community coordination can rarely substitute having multiple supports under one roof and meeting service users where they are at, with respect to their needs. One service provider recalled how a private donation temporarily funded an on-site mental health counsellor at their facility; the service had high uptake but had to be discontinued when the funding ended.

Across interviews, providers stressed that having government-funded nurses, physicians, or counsellors directly available in shelters would "be a dream," compared to the current patchwork of services that forces women and gender-diverse people, who are already facing multiple forms of marginalization and housing precarity, to navigate a rapidly evolving care system to better meet their needs:

> *"I would be thrilled to have mental health and medical support coming directly from the government, instead of always having to piece things together like we usually do. It's so inconsistent, and that inconsistency means the women we serve also receive an inconsistent level of care."*

One service provider described Action Table Calgary (ATC), a cross-agency group including Calgary Police, as an effort to "wrap around" complex clients with coordinated support. While helpful, they noted that mental health cases remain the most challenging due to fluctuating engagement and the need for client consent, which is not always consistent or possible.

"When I left my last shelter, I had tried to commit suicide twice. That place can be destructive to your mind and soul in some cases."

- LIVED EXPERT

Participants with lived experience echoed these systemic shortcomings, noting how emergency shelter environments – which are often overburdened or operating at capacity – can be particularly detrimental to their mental health. Many participants reflected on experiencing violence or trauma from other residents, and at times from staff, with some choosing to leave the shelter altogether, even if that meant sleeping rough or struggling to find another respite. As one woman reflected:

> *"When I left my last shelter, I had tried to commit suicide twice. That place can be destructive to your mind and soul in some cases."*

This highlights how, without trauma-informed mental health care or related supports, shelter environments can sometimes exacerbate harm rather than provide the refuge people seek.

ADDICTIONS, HOUSING INSECURITY AND EXPLORING POLITICAL RESISTANCE TO HARM REDUCTION

Addiction, homelessness, and violence often interact in mutually reinforcing ways that compound vulnerabilities for women and gender-diverse people. For instance, research from the Edgewood Health Network shows that three out of every four women entering addiction treatment across their facilities reported experiencing sexual abuse, and that survivors are significantly more likely to develop substance-use disorders (e.g., 13 times more likely to develop alcoholism and 26 times more likely to develop other substance use disorders).[143] [144]women and gender-diverse participants described experiencing service-based discrimination from housing providers and gendered shelter supports, who often restricted access due to current or past substance use. Other research demonstrates that these challenges are compounded for Indigenous women, girls, Two-Spirit, and gender-diverse people, where substance use, housing discrimination, and intergenerational trauma intersect to deepen poverty and increase the risk of homelessness.[145]

While 5% of survey participants reported their own mental well-being or substance use getting in the way of getting or keeping a place, 57% of this group said this happened very often.

In a key informant interview, a service provider highlighted the severe shortage of "addictions housing with 24/7 staffing, overdose prevention, safety/guest management," noting that existing facilities in the city are "always full, [with] long waitlists for permanent supportive housing creating bottlenecks [in the system]." Another emphasized that the sector must move beyond temporary shelter spaces and harm reduction sites for women and gender-diverse people struggling with addictions, arguing that "clients with addictions need longer-term support integrated with permanent housing" to avoid being trapped in cycles of emergency shelter use and homelessness.

While 5% of survey participants reported their own mental well-being or substance use getting in the way of getting or keeping a place, 57% of this group said this happened very often. Participants also described how substance use created additional barriers to finding and maintaining stable housing in the absence of long-term supports. One lived experience participant noted that in Calgary, "non-profit housing is rare and mostly transitional, not permanent," and that once maximum time limits are reached, households either return to private landlords or fall back into homelessness. For individuals in recovery from substance abuse, re-entering homelessness after a short-term housing program can heighten the risk of relapse and reinforce an otherwise preventable cycle.

A persistent challenge in supporting women and gender-diverse people experiencing homelessness has been being able to successfully implement harm reduction approaches in addressing complex mental health and substance use needs. Participants with lived experience of substance use described it as "the biggest barrier to maintaining stable housing." Service providers reinforced this, pointing to policy constraints and provincial-level resistance to harm-reduction approaches as a key point of friction that limit effective implementation. As a result, those with substance use challenges, who often require intensive and tailored supports, are left without the services they need to achieve and sustain housing stability.

> *"There's a real lack of political will [sic] to engage in any sort of harm reduction practice, any sort of Housing First practice. It's a lack of understanding of supporting women, or anybody, in housing before addressing their challenges with addictions."*

Resistance to harm reduction contradicts established best practices in substance use responses, including gender-sensitive models,[146] which play a significant role in stabilizing individuals with substance use challenges and supporting long-term housing stability. A gender-sensitive approach to harm reduction in housing acknowledges that women and gender-diverse people experience substance use within broader contexts of poverty, trauma, discrimination, parenting responsibilities, and involvement with systems such as child welfare or the justice system. Rather than requiring abstinence, housing programs support residents across the spectrum of substance use, from abstinence to active use, and meet individuals where they are at. Flexible counselling and referrals help women align their personal goals with external requirements (such as parole or child welfare conditions), while also addressing related mental health needs through medication management and psychiatric care.[147]

Crucially, harm reduction approaches and the broader principle of meeting clients where they are at both extend beyond substance use to all areas of women's lives, including safety from violence, stigma, and the challenges of single parenting. By providing wrap-around supports, these approaches help women maintain housing stability, whether by managing other issues such as hoarding, reducing neighbour conflict, or accessing community resources. Ultimately, gender-sensitive harm reduction prioritizes choice, safety, and holistic well-being, creating pathways for women and gender-diverse people to sustain housing and improve quality of life.[148]

The Government of Alberta's shifting focus from funding harm reduction programs in favour of involuntary treatment is inconsistent with the current evidence base,[149] and may carry particular risks for women and gender-diverse people. A narrow focus on substance use may overlook the intersecting realities in women's lives, such as motherhood, pregnancy, and experiences of GBV, which can create even greater instability. In contrast, housing models that integrate addictions supports with comprehensive medical, mental, and physical health care, tenancy support, and assistance in navigating pregnancy and child welfare systems have shown great promise in strengthening housing stability, improving family life, and fostering a greater sense of safety and well-being for women.[150]

CYCLES OF INSTABILITY AND INTERGENERATIONAL IMPACTS

Both providers and participants with lived experience attributed untreated or unsupported mental health conditions to recurring cycles of housing loss. Without access to diagnoses, medication, or consistent counselling, women and gender-diverse people reported being left to navigate mental health symptoms and trauma on their own, often resulting in repeated moves or evictions. Women and gender-diverse people experiencing homelessness are also likely to face high degrees of situational vulnerability and high acuity, which requires skilled mental health practitioners and interventions.[151] As client acuity rises, so does the need for highly trained professionals equipped with advanced tools and frameworks to effectively assess, diagnose, and treat complex

Both providers and participants with lived experience attributed untreated or unsupported mental health conditions to recurring cycles of housing loss.

cases. With mental health disorders deeply shaped by social determinants such as poverty, discrimination, and trauma, the need for mental health practitioners who can support individuals with high acuity needs continues to grow.[152] The lack of such professionals on the frontlines in housing and emergency spaces can create tension between respecting autonomy and providing care, leaving many individuals without the supports needed to maintain stability.

One provider shared the case of a woman, whom they thought to be likely undiagnosed schizophrenia, who refused treatment due to a lack of insight about her own condition:

> *"She was kind but disconnected from reality. Difficult to intervene due to policies prioritizing adult autonomy, even when decision-making capacity is impaired."*

Service providers also described how children's mental health needs directly shaped their mothers' housing stability, highlighting how family housing stability is inseparable from accessible, trauma-informed mental health supports for both mothers and children:

> *"If there is no mental health stability, there is no housing stability. Providing children and youth ways to self-regulate and be in a safe place... if they are regulated, it helps their mom be more regulated and as a result, she can keep housing for a longer time. When children and youth are very traumatized, mom can't secure places."*

PROMISING PRACTICE:

Emma House

Pregnant women and gender-diverse individuals experiencing homelessness or housing insecurity represent a small yet highly vulnerable population, and Calgary has few gender-specific supports for those who are expecting. This gap leaves women at a high risk of violence and poor health outcomes without safe places to rebuild stability for themselves, access care, and prepare for childbirth.

Emma House is one of the few programs dedicated to housing-insecure pregnant women. It provides transitional housing for expecting mothers, including those navigating substance use issues, along with up to one year of wraparound supports after birth. Emma House offers health services, counselling, childcare, and a stable environment that supports both maternal and infant wellbeing. A service provider affiliated with Emma House explained:

> *"The program fills the gap in services for women when they are pregnant, recognizing that emergency shelters, particularly co-ed or short-term emergency shelters, are not the place for women who are pregnant. These individuals need the stability and longer-term housing where they can ensure that they're accessing adequate medical care and where they are then able to give birth safely and know they have a roof over their head. Our team works a lot with helping [clients] with birthing plans... and then they can come back and stay for up to a year after their baby is born. My team will say that a single mom with one child is the most difficult family to house because they do not make enough money on Alberta Works or with [child benefits], and they cannot afford rent, so imagine trying to do that when you're four months postpartum or six months postpartum. I think that we're missing the boat with a lot of the women."*

Emma House fills a critical gap at the intersection of pregnancy, post-partum care, and homelessness. While the program is limited to single expecting mothers, its integration within the broader Inn from the Cold system expands access to coordinated supports. Most importantly, programs like Emma House demonstrate how trauma-informed health and mental health care are essential to housing security and long-term stability for women and gender-diverse people.

Criminal Justice System, Access to Justice, and Housing

Encounters with the criminal justice system can include interactions with law enforcement, courts, and correctional facilities. Research has long established the bi-directional relationship between housing precarity and criminal justice involvement: those experiencing poverty or homelessness face heightened exposure to police stops, minor tickets and charges, difficulties meeting bail conditions, and extended periods in remand.[153] Individuals leaving custody are especially vulnerable to homelessness due to barriers in accessing housing and services, fractured social networks, and the stigma of having a criminal record.[154] These systemic dynamics affect women uniquely and disproportionately impact racialized and Indigenous women, who are overrepresented in the criminal justice system.[155]

Although criminal justice involvement is often underreported due to stigma, **roughly one in seven survey participants disclosed encounters with the criminal justice system, and 5% said police directly contributed to their housing instability or homelessness. In addition, 9% reported experiencing harassment by police in their previous housing, and 11% reported a high police presence in their current or previous housing**. Access to justice was also a major gap: about one-quarter (23%) of participants who sought legal advice or recourse for housing issues reported being unable to obtain it. Some participants also described being discriminated against by landlords due to criminal record checks, making it difficult for them to exit housing precarity and attain long-term housing.

Participants with lived experience and service providers highlighted how interactions with the criminal justice system often intensified, rather than alleviated, housing precarity. From negative experiences with police to the absence of affordable or accessible legal aid, women and gender-diverse people described feeling both unprotected and unsupported in systems meant to safeguard their rights.

HARMFUL INTERACTIONS WITH THE CRIMINAL JUSTICE SYSTEM

Instead of fostering safety, participants with lived experience reported that interactions with law enforcement created further conflict and vulnerability. One woman described how repeated police visits to her home jeopardized her housing relationships:

> *"Police presence at my residence causes conflict with my landlord and neighbour."*

For others, police involvement following incidents of domestic violence left them feeling blamed and unprotected:

> *"I contacted the police when there was violence in my home from my partner. When police arrived, I was questioned, and told that I provoked my partner, accused me of lying. Police did not do anything to provide safety, and my partner was returning to look for me. I was forced to leave to a shelter to feel safer."*

Other research reports echo similar findings among homeless or housing-insecure individuals and the service providers serving them. Research that mapped legal services in Calgary reveals a "pattern of minor criminal or quasi-criminal charges that directly relate living on the street to repeated demands on legal (especially court) services."[156]

Service providers also pointed to the barriers created by criminal and family court systems. They described how charges, Emergency Protection Orders (EPOs), custody disputes, and lengthy legal processes often destabilized families. Dealing with these issues, particularly for women experiencing threats or violence from their partners, can result in eviction notices and loss of housing. As one shelter provider noted:

> *"Many clients have already been failed by multiple systems before arriving. The criminal and family courts add to these barriers, often keeping families in cycles of instability."*

A report by the Centre for Public Legal Education Alberta that examined the legal context of victims of domestic violence highlights how gaps in Alberta's Residential Tenancies Act (RTA) do not fully protect women and their children – and can even result in negative consequences when seeking safety or justice.[157] For example, survivors of IPV can face eviction as the RTA treats violence in the home as a breach of the tenancy agreement. This means victims can lose their housing despite not being at fault. Even with legal representation, the legislation often limits the protections and arguments available to them.

The report also notes that legal services frequently overlook non-physical forms of abuse, directing survivors toward mediation services rather than offering appropriate legal remedies. This can place women, gender-diverse people, and their children in unsafe situations and further entrench their vulnerability. Together, these findings show how women and gender-diverse people can be caught in layers of bureaucratic and legal processes that complicate, rather than alleviate, their housing crises.

LACK OF ACCESS TO JUSTICE

Access to legal assistance was identified as a major gap by both service providers and participants with lived experience. A quarter

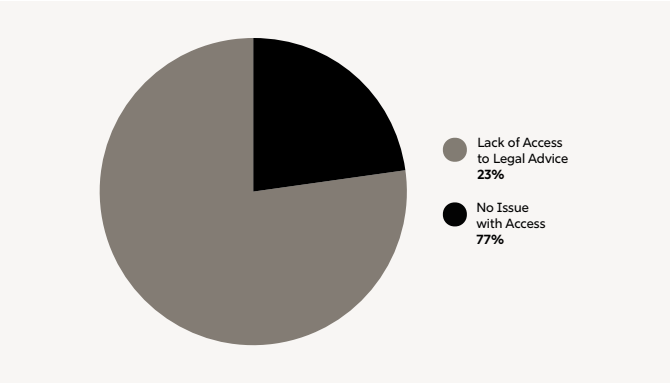

Figure 21 – Involvement with the Criminal Justice System. N=136

of survey respondents reported not being able to access legal support when they needed it, leaving them vulnerable to landlord exploitation and eviction. Many navigated the system on their own, with outcomes that were both financially and emotionally draining. When asked what happened when they lacked access to legal assistance, participants reported:

"My landlord would not give my damage deposit back to me after a good move-out inspection."

"Going to RTA Court [Residential Tenancy Dispute Resolution Service] and trying to defend myself with no guidance or legal advice was very stressful, costly, and drawn-out."

"Harassment by landlord; evicted."

Others recounted being subjected to evictions with little recourse, pointing to gaps in legislation and limited legal aid availability that leave women and gender-diverse people to navigate these situations themselves with limited personal resources:

"We were told the Innkeepers Act agreement does not protect from evictions. Ended up in homelessness."

"Landlord changed the locks in a domestic violence situation. Lawyer had to write a letter so I could just get my stuff back."

"Every cent I have is going to a lawyer to fight for something I worked my whole life for; you just run in a circle like a dog chasing its tail."

Many participants also noted that without proper legal assistance, they often abandoned their cases or never pursued justice at all:

"I had to seek out answers on my own, and it has taken a very long time."

"I just figured it out on my own."

"Only trying to find out what rights did you have as a tenant."

"Falling through cracks, trying to advocate for myself."

Together, these accounts reveal how the criminal justice and legal systems, rather than acting as stabilizing mechanisms, often inadvertently deepen housing insecurity for women and gender-diverse people. Police interventions that result in displacement, lengthy and adversarial court processes, and the lack of affordable legal aid all intersect to create instability. Existing research also highlights gaps in services for victims of violence in same-sex relationships, even though rates of domestic violence are comparable to, and in some cases higher than, those in heterosexual relationships.[158] For many, the absence of accessible legal protections against exploitation by landlords or partners meant that eviction and homelessness became the default outcome.

Child Welfare System and Housing

Research shows that involvement with the child welfare system, both in childhood or as an adult, is strongly associated with experiences of housing precarity and homelessness.[159] In our survey, 12% of participants reported involvement with the child welfare system as a child, and 10% reported involvement as adults. Among Indigenous participants, these proportions were dramatically higher – nearly double the rate of childhood involvement (28%) and more than triple the rate of adult involvement (33%) compared to the overall sample. Overall, 5% of all survey participants reported that the child welfare system contributed to their homelessness or housing insecurity.

Research demonstrates that involvement with the child welfare system can heighten mental health or substance use challenges for mothers, who are simultaneously navigating lengthy and often adversarial court processes in pursuit of family reunification.[160] For mothers seeking to regain custody after their children have been apprehended, unstable housing can frequently be a barrier to reunification, yet securing appropriate housing, particularly within affordable social housing systems, often requires already having children in one's care. This contradiction creates a cycle in which women can remain trapped between housing, child welfare, and legal systems for years, as service providers note:

"Safe housing often depends on external systems (criminal and family court) functioning effectively. Reunification of mothers and children is one of the most meaningful outcomes but barriers from children's services are significant."

"Child welfare and criminal court processes are lengthy and create barriers to stability."

For women and gender-diverse people who encountered the child welfare system as children, early "run-ins with foster care and group homes systems" can compound with other vulnerabilities – such as disability, poverty, mental health challenges, racial/ethnic discrimination – within an increasingly unaffordable housing landscape. Existing research on youth exiting the child welfare system consistently shows a higher likelihood of mental health challenges, substance use, sexual exploitation and involvement with the criminal justice system, factors that create multiple layers of marginalization and heightened vulnerability to housing insecurity and homelessness.[161]

In a 2006 review, the UN Committee on Economic, Social and Cultural Rights observed that single-mother families, low-income families, and Indigenous and African-Canadian families are overrepresented among those whose children are apprehended by the Canadian government, underscoring the need for long-term

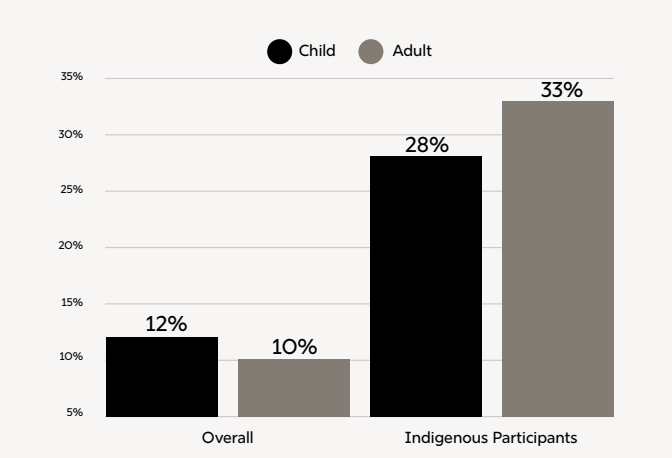

Figure 22 – Child Welfare Services Encounters. (N=137 , n=39)

12% of participants reported involvement with the child welfare system as a child and 10% reported involvement as adults

supports and housing options for these groups.[162] For Indigenous people in Canada, child apprehension rates are significantly higher overall, rooted in intergenerational trauma, systemic poverty, housing instability, and cyclical violence – legacies of colonial policies that separated and displaced Indigenous families and communities (e.g., Sixties Scoop, residential schools).[163]

Many Indigenous communities are chronically underfunded and systemically surveilled, contributing to child welfare outcomes that reflect poverty and perceived housing instability rather than parental harm.[164] For instance, investigations of First Nations families for neglect are substantiated at a rate eight times higher than for the non-Indigenous families in Canada.[165] It is within this context that the child welfare system, particularly where it intersects with housing, has often functioned as a pathway through which Indigenous children are separated from their families and often placed into non-Indigenous households. Once in care, the likelihood of experiencing violence increases significantly; the Representative for Children and Youth (2016) found that Indigenous girls under the age of 12 in the child welfare system were four times more likely to be victims of sexual violence than non-Indigenous girls in care.

Importantly, Indigenous children remain significantly overrepresented in the child welfare system in Canada.[166] In this project, nearly one-third of survey participants identified as Indigenous, with a similar proportion identifying as survivors of intergenerational trauma linked to adverse childhood experiences, such as living with a parent or caretaker who was mentally unwell, or physical or emotional abuse from a parent or caretaker (i.e., foster care). Policy considerations must ensure that families are provided long-term housing solutions and income-based supports before "unstable housing" is used as grounds for child apprehension.

Education System and Housing Insecurity

Eleven percent of the survey participants reported that the education system contributed to their homelessness or housing insecurity, highlighting the recurring connections between access to education, employment opportunities, and housing stability. Debt from student loans, barriers to completing education, and lack of access to appropriate supports created pathways into housing precarity for women and gender-diverse people. Participants with lived experience described how educational exclusion not only restricted income and job opportunities but also translated into discrimination from landlords and financial systems.

One participant described how student debt directly undermined their ability to secure housing, noting that landlords often treated student loan defaults the same as any other form of bad credit, even when the inability to pay was linked to health issues or unemployment:

> *"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]."*

This illustrates how current credit and housing systems have yet to adapt to the unique realities of student debt, disadvantaging those whose educational pathways were disrupted by health or other barriers, even when loan defaults reflect structural exclusion rather than personal failure.

Participants who were unable to finish post-secondary education described how this became a significant barrier to both stable employment and housing:

> *"Did not graduate university and therefore do not have the income to afford a nice place."*

> *"I can't finish my degree which means I can't get a job so [can't afford a] house. I need to go back to school and get my diploma."*

Barriers to accessing education were also widely reported, particularly by participants with disabilities, newcomers, and those lacking stable housing.

> *"University wasn't accessible due to learning disability."*

> *"Lack of access and or awareness of English classes [to be able to upgrade credentials and get a job]."*

> *"Not having access to housing close to school and no technology for online classes."*

These accounts illustrate how structural barriers, from inaccessible campuses to limited language supports and the digital divide, inadvertently exclude marginalized populations from education, limiting their ability to improve their financial situation and ultimately their housing stability. Importantly, these barriers uniquely impact women and gender-diverse people who may also be managing disabilities, mental health challenges, or newcomer status. The result is a cycle where lack of education restricts income, which thereby restricts housing, making it even more difficult to pursue education. Breaking this cycle requires addressing both the financial systems that penalize student debt and the accessibility barriers within education itself.

2. Enhancing Intersectional and Gender-Responsive Supports

Calgary's housing and homelessness-serving systems and supports require updating to better address gender and the intersecting realities of Indigeneity, race/ethnicity, disability, newcomer status, caregiving roles, sexuality, income precarity, and trauma. Without these updates, women and gender-diverse people risk navigating services that do not reflect their lived experiences or safety needs, leaving them highly vulnerable to ongoing housing instability.

Participants with lived experience consistently emphasized the need for gender-responsive improvements across housing, homelessness, and VAW sectors, noting that current systems struggle to account for the nuanced needs of these populations. The data emerging from this research demonstrates that, while service providers across these sectors operate with the intention of reducing and ultimately eliminating homelessness, several structural gaps require review. Inadequate shelter capacity, rigid eligibility criteria, limited availability of long-term housing, and decentralized service delivery networks were among the most frequently reported areas needing improvement, particularly with respect to harm reduction and preventing retraumatization across service networks.

Participants consistently described systems marked by uneven access opportunities, limited cultural safety, and siloed operations – from shelters operating at capacity or lacking gender-specific spaces, to housing pathways characterized by rigid eligibility, limited stays, long delays, and discriminatory barriers. When forced to choose between unsafe shelter environments, returning to violence, or remaining hidden in precarious arrangements, many found that no available option protected their well-being.

Even when housing is secured, gaps within wraparound supports – particularly mental health, substance use, legal, and income supports – were reported to leave many at risk of eviction or forced moves, restarting the cycle of homelessness, poverty, and violence. For Indigenous and newcomer women especially, the compounding effects of discrimination, involvement with child welfare services – an enduring colonial legacy – and service gaps exacerbate long-standing inequities and limit pathways to long-term stability.

Taken together, this theme demonstrates that housing alone is not enough. Without intersectional, trauma- and violence-informed, and gender-responsive support at every stage, from first contact through to long-term housing retention, systems and proposed solutions inadvertently reproduce the very crises they aim to resolve.

Gendered Barriers and Challenges When Accessing Shelters in Homelessness and VAW Sectors

Survey data found that **over one-third (35%) of women and gender diverse participants were unable to access a shelter bed when they needed one.** One of the main reasons for being turned away was capacity-related issues, with 26% reporting that drop-in spaces had no available room at the time they needed shelter. In 2019, the Standing Committee on the Status of Women's report found that VAW shelters and transitional housing frequently find themselves operating at capacity, often being forced to turn away women and children fleeing violence due to lack of space.[167] When turned away, women and gender-diverse people are forced to rely on services within the homelessness-serving sector, many of which are not designed to meet their safety, privacy, and trauma-informed needs. As one focus group participant noted, such spaces – many of which are mandated to prioritize safety – often have stipulations for family structures. As some participants see it, these limitations leave "no available places in shelter for [a] woman with kid[s]."

Such dynamics have been reported to contribute to systemic family separation – even unintentionally – wherein women experiencing violence, when forced to seek refuge in mixed or co-ed shelters, may experience increased scrutiny, surveillance, mandatory reporting requirements, and risk of child apprehension by protective services.[168] Oversights in gender-responsive shelter provision may hinder the safety of women and their families and, at times, inadvertently reproduce patterns of system involvement that many service providers recognize to be a pathway into cyclical violence and housing precarity.

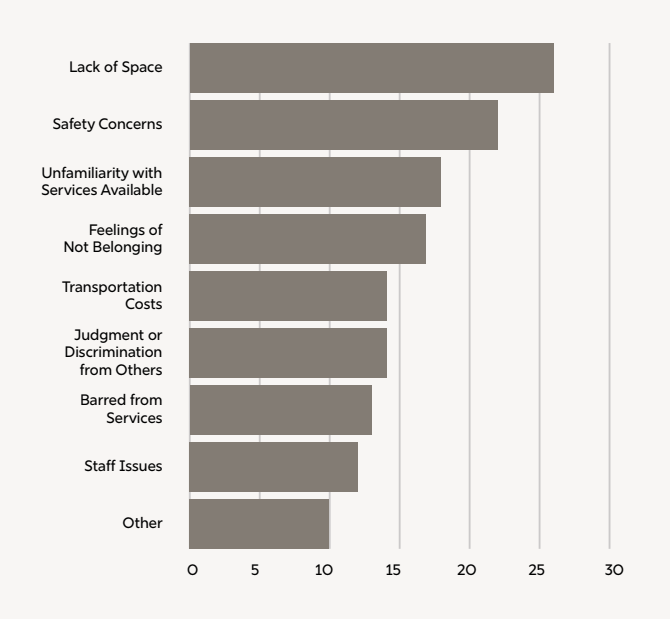

Figure 23 – Reasons Why Participants Were Unable to Access a Shelter Bed When Needed. N=138

11% of participants reported experiencing restrictions related to rules and eligibility requirements for services in the shelters they accessed

Within the same vein, 11% of women and gender-diverse participants reported experiencing restrictions related to rules and eligibility requirements for services in the shelters they accessed, with many accounts detailing instances of being turned away at times of high need. One focus group participant explained that shelter residents are often "at the mercy of the staff you are dealing with [sic]," alluding to how an individual's experience when accessing or staying in a shelter can depend on both the organizational capacity and the discretion of staff, who ultimately control access to safety and essential services. While frontline staff grapple with the difficult realities of funding constraints and limited resources, these pressures are not outwardly visible to those accessing such services – and, in turn, can often be perceived as discrimination. At the same time, participants described instances of discrimination and mistreatment that can occur in shelter spaces. One participant shared an experience where:

> *"Staff at [one women's shelter in the city] made me stay out for 24 hours, after a double biopsy on my breasts, because I didn't get a doctor's note. They said I didn't call in and the volunteer should not be answering phones. It was -25 [degrees Celsius] and [I was] out all night for no doctor's note."*

Amidst these challenges, women and gender-diverse people are also turned away from shelter spaces because organizations are reportedly often unable to meet or accommodate diverse needs. For instance, 6% of participants said they were restricted from bringing their pets into shelter spaces, with one participant detailing that she "had a service dog, and he wasn't allowed anywhere," leaving her to choose between relinquishing her pet or surviving without shelter. Another participant reported being turned away after being told that her "mental health diagnoses were too complex – complex post-traumatic stress disorder, generalized anxiety disorder, major depressive disorder, and eating disorders" – for the shelter to support. Others reported that environments were not accessible for disabilities, underscoring the barriers persons with disabilities experience when navigating homelessness.

When women and gender-diverse people are turned away from shelters – even when service providers have no other option – the consequences can be significant. Without safe alternatives, many face heightened exposure to GBV, sexual assault, and exploitation on the streets (i.e. survival sex, prostitution, etc.), or may feel forced to return to abusive relationships for shelter. Such unsafe sleeping arrangements also often contribute to deteriorating physical and mental health or potential retraumatization, as people contend with threats to their security, interrupted access

to medication, and the compounded stress of constant instability. Repeated denials of services have also been reported to erode the trust in service providers and make re-entry into shelter or housing supports more emotionally difficult.[169]

SAFETY IN HOMELESS SHELTER SPACES AND BEYOND

Even when women and gender-diverse people are able to access shelters or affordable housing options, they often encounter environments that can compromise their safety, leaving them vulnerable to violence, harassment, and inadequate protection. For instance, 23% of survey participants who accessed shelter spaces reported concerns with safety in such environments, with 17% reporting feelings of not belonging, and 14% citing issues with other residents (i.e. judgement, discrimination). Focus group participants also identified challenges in shelter environments where other residents were dealing with substance use or complex mental health issues, contributing to a perceived threat of violence and aggression that is difficult to avoid due to shelter design.

As many shelters were developed before full consideration of gendered realities – and given that these realities evolve over time – these environments can be especially unsafe or retraumatizing for women and gender-diverse people. This can include sleeping arrangements, recreational spaces, bathrooms, and other infrastructure that may be overexposed, heavily surveilled, or lacking basic comforts, creating conditions that heighten the risk of assault, theft, or invasions of personal space or privacy.[170] These conditions can leave residents exercising constant hypervigilance and developing growing mistrust in the systems they access.[171] A service provider highlighted such challenges in a key informant interview, noting:

> *"Shelters have often been constructed with mats on the floor... [and] that [it] is beyond lacking in dignity... that's not safe... it's not trauma-informed... sure, someone's sleeping on a mat with a roof over their head, but they're not making any steps in terms of recovering from what got them there in the first place... if we're going to look at building housing and shelter for those exiting homelessness, we need to ensure that they have the adequate dignity, safety and considerations-built in."*

SHELTER EXPERIENCES

23% of survey participants who accessed shelter spaces reported concerns with safety in such environments

17% reporting feelings of not belonging

14% citing issues with other residents (i.e. judgement, discrimination)

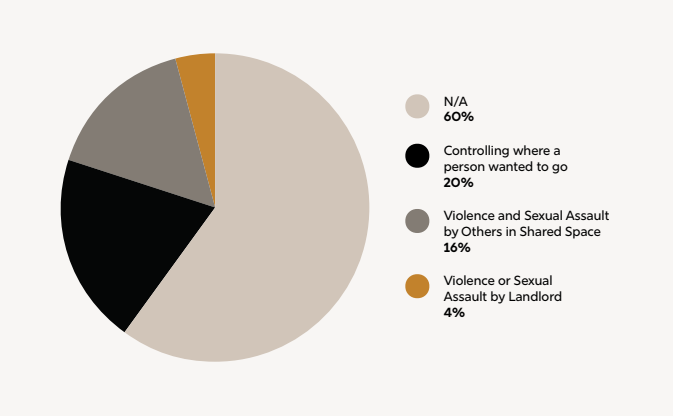

Figure 24 – Gendered Violence in Housing among Currently Unhoused. n=76

This also extends to housing options offered to residents. For instance, one participant noted that the units she was encouraged to view were "full of men and unclean," and were considered "unsafe and substandard by other women," particularly for those fleeing domestic violence.

Service providers are often working within systemic constraints, where the housing options they can offer are limited by available resources. This can be perceived as a lack of care or due diligence by individuals experiencing heightened and intersecting vulnerabilities. Participants with lived experience noted that service providers may prioritize rapid transitions from shelters into available units, at times focusing on turnover over quality. This approach can inadvertently place women and gender-diverse individuals, especially survivors of violence, in housing environments that are potentially unsafe, particularly with respect to exposure to substances, violence, or other risk factors.[172] To support safety and uphold the protective function that housing is intended to provide, units should be vetted to ensure basic security measures, including functioning locks, private entrances, and awareness of any documented histories of violence or heightened police presence.[173]

Nearly one-quarter of participants reported a place not being safe for themselves or their children as a reason to move, with 20% reporting lack of safety in available and affordable places as a barrier to finding or maintaining housing. Survey participants also reported violations of their safety when navigating various housing situations.

Those who reported being currently homeless reported instances of sexual harassment, demanding sexual favours, or sexual assault at the hands of other tenants or landlords (4%), sexual harassment, assault, or violence at the hands of people living in a shared space (16%), or living with other tenants who try to control where a person wanted to go, who they could talk to, etc. (20%). Those currently unhoused reported these challenges at much higher rates than those currently housed, suggesting

that safety-related factors may contribute to creating housing insecurity or homelessness in women's and gender-diverse people's lives.

While only 5% of all survey participants reported either currently or previously engaging in sex work, people engaged in sex work are disproportionately affected by poverty, with research indicating that women are more likely to turn to sex work as a means of survival in the context of poverty and housing insecurity.[174] Considering limitations of self-reported data, it is possible that some participants chose not to disclose involvement in sex work due to stigma. Women and gender-diverse people engaged in sex work have unique safety-related challenges associated with shelter and housing. As one service provider explained:

> *"Specialized needs for women with sex work involvement or addictions are often unmet... often liv[ing] in unsafe conditions (e.g. renting a room with unsafe cohabitants)... safety parameters are needed, including [the] ability to lock doors and control visitors."*

BARRING PRACTICES IN SHELTERS

Of all the participants who accessed a shelter, 13% reported being barred from services or having some form of service restriction, with some reporting being kicked out or barred from a shelter completely (4%).

Although most shelters are designed to support the needs of the most vulnerable, many still find themselves resorting to banning or barring practices that limit access to beds, supports, or outreach services.[175] This can range from front-end barrings, where individuals are denied entry for various reasons such as intoxication, aggressiveness, family size, or capacity, to behavioural and discretionary barring, where individuals may be temporarily or permanently restricted from shelter spaces for violating conduct policies (e.g., curfew).[176] This includes individuals experiencing complex mental health or substance-related challenges who may be deemed by shelter staff to pose a potential risk to the safety and security of others.

While ensuring the safety of staff and other shelter users is essential, particularly for those at risk of retraumatization, it is equally important to acknowledge that the denial of essential services or shelter can contribute to already precarious circumstances, including cycles of poverty, crime, and incarceration, while also increasing overall risk and long-term negative consequences.[177] Women and gender-diverse people may also be unfairly labelled as aggressive when coping with distress or retraumatization, highlighting the need for dialogue and greater collaboration with lived experts in developing effective, collective solutions.[178]

Many shelters in Calgary note efforts to move away from punitive barring practices, including for issues such as oversleeping or distress reactions to being woken. Providers also note that such negative incidents can occur outside of organizational oversight and, as a result, can often go unreported.[179] Without comprehensive data, it is difficult to evaluate the effectiveness of shelter policies, identify patterns of inequitable treatment, or implement targeted interventions to reduce harm and support vulnerable women and gender-diverse people. Addressing this gap collaboratively is essential to ensuring that shelters can provide safe and accessible services for all.

5% of all survey participants reported either currently or previously engaging in sex work

HOMELESSNESS SHELTERS ARE NOT DESIGNED TO BE GENDER-RESPONSIVE

Coupled with safety concerns, most mixed and co-ed shelters are not fully gender-responsive, as they were not originally designed to meet the specific needs of women and gender-diverse people. At the same time, these shelters are now navigating changing demographics among their clientele, with evolving needs that require more inclusive and responsive approaches. Such spaces require gender-based and trauma- and violence-informed policies, infrastructure, spaces, staff, programs, and resources to support women and gender-diverse people accessing their services.

In a key informant interview, one frontline participant observed that "most of the shelters are mixed" in the homeless-serving sector, adding that "there are so many shelters that are not woman-focused... there [are] not enough shelters that are addressing the needs of women." Limitations in gender-responsive policies and infrastructure can amplify the array of barriers and risks that women and gender-diverse people can encounter in these environments, undermining their safety, recovery from trauma, and pathways out of homelessness.

While current efforts to enhance gender-responsiveness within shelters are receiving greater attention, shelter systems must provide temporary accommodation while navigating rapidly changing socio-economic conditions. Actively creating environments that prioritize the safety, dignity, and specific needs of women and gender-diverse people is essential for supporting stability.[180] This begins with physical safety and design, including separate sleeping areas, bathrooms, and showers that affirm individual dignity, secure layouts that minimize exposure to unsafe interactions, and infrastructure such as locks and controlled access that support personal security.[181] Policy and program flexibility is equally critical, including adaptations to intake procedures, curfews, and harm reduction practices that better support survivors of abuse, people with caregiving responsibilities, and those experiencing mental health or substance use challenges.[182]

Participants with lived experience described shelter floors as often gender-separated but overcrowded, with four women sharing small rooms and male security guards present. According to their accounts, lights are turned on at 5am, and floors are cleared for

most of the day. Participants also described women's floors as smaller and having fewer resources than men's spaces. Situations of overcrowding and a lack of private spaces were described as compromising personal privacy, leaving women and gender-diverse residents feeling vulnerable during activities such as dressing, sleeping, or attending to personal hygiene. In addition, the presence of male security staff near women's sleeping areas can heighten feelings of insecurity and hypervigilance, particularly for survivors of GBV or trauma, and may trigger past experiences of abuse.

A key informant interview illustrates these dynamics, with a service provider reflecting on the following incident at a shelter serving people experiencing homelessness in Calgary:

> *"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."*

Another key informant interview with a service provider reinforced the view that "[homelessness shelters] are not a GBV [sic] centre... [they] can unintentionally cause harm due to inability to fully accommodate GBV-related needs." Another service provider noted that one of the city's largest homelessness shelters has the capacity to accommodate approximately 1,100 people. This is substantially larger than gender-specific shelter spaces across the city. They explained that, compared to IPV survivors, "GBV survivors often face barriers accessing other [VAW] shelters due to capacity issues" which, in turn, can "forc[e] them to remain at [mixed-gender homelessness shelters], at times with potential predator[s]," near unsafe individuals, or in emotionally triggering environments that serve to retraumatize them and undermine their ability to heal or exit homelessness.

Gendered Gaps in Service and Program Delivery

Delivering trauma-informed services involves recognizing that many women and gender-diverse individuals navigating poverty, homelessness, and housing insecurity have experienced physical, emotional, or sexual trauma, and that their past experiences can shape how they interact with service environments. Interviews with service providers and lived experience participants consistently highlight that dignity is central to gender-responsive design, and that its absence can lead to self-exclusion, where women and gender-diverse people avoid shelter spaces and instead rely on informal or unsafe alternatives (e.g., staying with an abuser).

LACK OF GENDER-SPECIFIC SYSTEM NAVIGATION AND SERVICE COORDINATION

Across interviews and survey responses, women and gender-diverse participants described gaps and inconsistencies when accessing services, where existing navigation and coordination-related supports were not always able to meet their intersecting needs. Many navigation centres across Calgary offer housing-specific system navigation supports, with support workers trained to assist individuals in accessing multiple supports under one roof.[183] Although these centres were established to help streamline housing pathways, participants and service providers emphasized that they would benefit from a more bolstered, gender-specific approach to service delivery, particularly given the distinct needs of women, gender-diverse, and caregiving populations. As one service leader observed:

> *"What we heard at our centre a lot was that women didn't actually want to go there [navigation centres] because they didn't feel dignified or safe. They didn't want to bring their kids, and there was a lot of social disorder happening in and around the [centre], so they didn't feel comfortable. They prefer coming to our gender-specific service navigation instead. But we don't have that kind of coordinated access ability [that centralized navigation centres specifically have]. Even the Government of Alberta navigation centre, I doubt, has addressed the gendered issues with the space. Unless they go ahead and make this a gender-specific space or do something to address those barriers, we'll keep seeing self-exclusion."*

This observation captures a key structural challenge: coordinated access systems and navigation hubs have been developed with a gender-neutral model to serve the broadest range of individuals navigating the housing system. Women and gender-diverse people, however, require a more nuanced system that accounts for their intersecting needs and roles (e.g. caregiving and income generation), with many reporting reluctance to engage with current tools due to these gaps. To better reflect how safety, stigma, and caregiving responsibilities shape their ability or willingness to engage with services, women and gender-diverse people's voices must be embedded within the planning of future initiatives and system designs. In the current context, many avoid centralized navigation systems altogether, turning instead to women-specific community hubs – which are already operating at or beyond capacity. Even as these organizations provide compassionate, low-barrier support, many are not designed or resourced to equip staff with the housing expertise, tools, or training needed to facilitate long-term housing solutions.

Staff at women's organizations described being inundated with requests from individuals who were turned away from, or uncomfortable accessing, mainstream navigation systems. While these organizations play an essential role in connecting women to community supports, their ability to offer comprehensive housing assistance is limited. One provider explained that their

role is largely "referral only," noting that while women view their organization as a support hub, systemic barriers, such as lack of available housing options, rigid eligibility criteria, and limited coordination across services, often leave them with nowhere to refer their clients.

The disconnect between service design and lived realities leaves many without meaningful assistance. As one participant with lived experience shared:

> *"I'm unemployed and still looking for housing, but it's been very difficult because no one in housing service provision has been able to help me find housing."*

Of the survey participants accessing homeless-serving institutions and shelters, 18% said they did not know what services were available at the spaces they accessed. A lack of awareness regarding available programs and resources for women and gender-diverse people impedes their ability to address their needs or exit homelessness.

Service navigation is particularly complex, as supports are dispersed across multiple organizations, requiring considerable knowledge, time, and capacity to coordinate. To make current service provision systems more cohesive and accessible, gender-responsiveness must be reflected in both policy and practice. Without these necessary collaborations in service navigation, housing, violence prevention, and social support systems, women and gender-diverse people are more susceptible to being trapped in cycles of instability.

Participants with lived experience and service providers both emphasized the need for a more meaningful, integrated model of support – one that combines housing navigation, safety planning, and social connection, delivered through trusted community spaces that understand and reflect their lived experiences.

18% of the survey participants accessing homeless-serving institutions and shelters did not know what services were available at the spaces they accessed

INDIGENOUS CONSIDERATIONS

The Need for Culturally Grounded, Long-Term, and Consistent Wraparound Supports

Service providers emphasized that for Indigenous women, housing stability cannot be achieved through short-term or decentralized programs – each having different service mandates. Consistent, culturally grounded, and relationship-based supports are essential to help women not only find housing but also maintain it long-term. Yet, current funding and service models are often driven by settler-colonial frameworks, which prioritize short-term outcomes, case closures, and narrow eligibility requirements that do not fully account for Indigenous women's and gender-diverse peoples' lived realities and the structural barriers they face.

As one frontline worker explained:

> *"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."*

Programs must be designed to ensure that timelines for support are aligned with the time it takes to navigate oftentimes bureaucratic systems, such as the housing application or income assistance processes. As it stands, this has yet to be successfully guaranteed for all. Indigenous women in particular report experiencing compounded barriers due to intersecting systems of colonial control, including the legacy of child welfare intervention, racism, and ongoing disconnection from land, family, and cultural identity.

Service providers underscored that culturally relevant services are vital to restoring safety and belonging. Shelters and agencies that offer spaces specifically for Indigenous women were described as life-changing, offering access to ceremony, traditional teachings, and daily cultural supports.

> *"There are shelters specific for women of African descent or Indigenous women, it's really helpful. Having the choice to be with people from their own culture is really important."*

"We try to provide smudging and have an Elder on site once a month, but if they go to a shelter that's specialized in Indigenous services, they can have access to that every day. It's very good to have that partnership and collaboration because sometimes our clients need that extra level of support."

These accounts reflect that culturally specific, community-led spaces are not just "add-ons" but fundamental to healing, housing stability, and safety for Indigenous women. The difference between occasional versus integrated access to ceremony and Elders can profoundly affect how safe and supported a woman feels in rebuilding her life after violence or homelessness.

An overarching theme that was discussed was the importance of consultation in understanding the ways in which the housing and homelessness-serving sectors can work together in keeping families together and out of homelessness. One service provider emphasized that there must be a "focus on intentional allyship, not self-declared," because serving Indigenous clients navigating the housing sector "involves active conversations with communities to identify needs and requests." In doing so, organizations are better able to create "tools and practices that facilitate an equity focus, namely data collection, and culturally appropriate practices such as Indigenous cultural training."

One organization noted that it had invested in Indigenous cultural agility training for its leadership team; however, many noted that across the sector, agencies continue to operate from a settler, colonial mindset:

"Many agencies operate from a settler, colonial mindset, prioritizing money, time, and capacity over cultural realities. Expectations should be culturally informed. Communities served are often visible minorities who face additional systemic barriers. Many clients fall through the cracks."

Among all survey participants, **21% practiced or adhered to some form of Indigenous ways of knowing and doing**, alongside holding value for traditional ancestral knowledge. Meaningful support for Indigenous women requires more than time-limited case management. It requires long-term, culturally rooted partnerships built on reciprocity, trust, and Indigenous self-determination. Wraparound supports that integrate Elders, ceremony, income assistance navigation, and housing access are not simply best practices. These are essential components of a rights-based, decolonial approach to housing justice.

LONG WAITLISTS FOR HOUSING AND HOUSING SUPPORTS

Another barrier to obtaining housing and housing-related supports was identified as long waitlist times, also with respect to the administrative processes that left many individuals without streamlined or timely access to housing. As one service provider noted:

"I recognize we don't have housing available that we could just house somebody when they walk through our front door. There are people that are on that housing list for six to nine months, and they're not being matched with a program."

Seven percent of survey participants noted long wait times for appointments as a key challenge faced when navigating shelters, and 6% reported timings for services not working for them. The repercussions for long waitlists in service provision can be severe, especially at the intersection of accessibility barriers (i.e. cognitive disabilities) or mental health challenges that decrease the likelihood of clients being able to manage administrative processes. For instance, speaking on the institutional barriers faced when clients are navigating the housing sector, one service provider explained that:

"When they [clients] don't check in [with subsidized housing programs], they're put to the bottom of the list... so basically, the higher vulnerabilities you have... [they] are going to lessen the opportunity or the reality that you're going to be checking in and staying on that list... and then further perpetuating the length of time that you're going to remain houseless."

Clients experiencing housing instability may miss check-ins for many reasons, including lack of transportation, inconsistent access to phones or internet, mental health crises, medical needs following shelter violence, or competing survival priorities such as securing food, income, or temporary shelter. When housing supports do not account for these realities, clients are left navigating long waitlists, strict appointment times, and jargon-heavy communication while managing instability on multiple fronts – conditions that make it difficult to remain engaged and housed.

Additionally, as demand for services rises, some participants with lived experience also expressed frustration towards others accessing the system, stating:

"There are so many people that have abused the system that it makes it so difficult for people who need that support to be able to get it... it takes forever, it takes absolutely forever to get through to anything."

These frustrations reflect how scarcity within the system can fuel perceptions of "deservingness," where some clients are prioritized while others wait. Such dynamics – common in overwhelmed service environments, including distinctions made between survivors of IPV and other forms of GBV – can create competition among those seeking housing and shelter. In these contexts, people experiencing housing instability may internalize and reproduce hierarchical ideas about who is more or less deserving of support.

PARTICIPANTS' CHALLENGES WITH INCOME TESTING AND ADMINISTRATIVE BARRIERS

For many women and gender-diverse people, the path to housing stability is obstructed not by the absence of programs but by the layers of bureaucracy that define who is more *deserving* of access. Service providers and participants with lived experience highlighted two major barriers: income testing and excessive documentation requirements that intersect and create exclusion, particularly for those already navigating poverty, violence, disability, or precarious work.

Income testing is often used as a means-test to determine eligibility for housing programs and sets rigid income thresholds that rarely align with people's lived realities. As one frontline worker explained:

> *"Maybe if you make too much money, sometimes you don't qualify... if you make too little, sometimes you don't qualify, so I feel like there's a barrier there."*

The City of Calgary's two non-market housing providers, Calgary Housing and Attainable Homes Calgary (AHC), both list income thresholds in their eligibility criteria.[184] While Calgary Housing only includes maximum income limits, as set by the Government of Alberta,[185] AHC's income thresholds include a minimum income amount as well. This minimum threshold, $31,200 for a one-bedroom unit and $59,500 for a two-bedroom unit, clearly demonstrate that those who are below such income thresholds cannot qualify for such non-market housing options.[186] While AHC does not claim to be a deeply affordable housing provider, it illustrates how non-market housing stock might still be out of reach for those with the highest needs. For women and gender-diverse people on income supports and precarious incomes, the result is exclusion on both ends: some earn *too much* to qualify for assistance, while others are deemed *too unstable* to be eligible.

Another area where income-based means-testing creates barriers is in accessing rent subsidies and related financial supports. In Calgary, many non-profits administer programs that provide assistance for rental arrears, first and last month's rent, utility payments, and other urgent housing expenses. However, as discussed in other *Key Themes*, these funds have not been enough to meet increasing demand and can be paused or exhausted until additional funding becomes available.[187] One participant with lived experience described how this complex system of thresholds and contradictory eligibility rules created endless loops of frustration:

> *"I was offered $1,400 for a basement suite, I get $900 so I applied to everything I could for help [to cover the rest], but when you get into the system it's on their terms, if you have this, you can't have that, and vice versa. When I applied, the [my case manager] phoned [another service provider to help with rent], first they said it was going to be no problem until they looked at the rent and said, 'No, you're not going to be able to afford that.' It didn't matter that I had another person on the lease either. [A second service provider] said they would split [rent] with me but it took so long that the couple I was wanting to rent from got tired of waiting and told me to find somewhere else."*

7% of survey participants noted long wait times for appointments as a key challenge faced when navigating shelter

Her experience also underscores how means-testing and slow bureaucratic responses compound one another; by the time an applicant meets the requirements, the housing opportunity has already disappeared. One service provider echoed the challenges with slow bureaucratic responses, noting a seven-day turnaround time just for the initial screening form.

These challenges are further compounded by excessive documentation and lengthy application processes that – while absolutely necessary to ensure fair resource allocation – often conflict with the urgency of people's circumstances. Survivors of violence, for instance, may not have access to key identification or financial documents if they were controlled by an abuser. Similarly, people experiencing homelessness, disability, or chronic illness often struggle to retrieve records, pay administrative fees, or meet technological requirements, as one service provider reflected:

> *"Some agencies need a lot of documentation...it's more hurdles for them [clients] to go through in order to get support, and oftentimes they're just turned away."*

Navigating housing and income assistance processes requires time, literacy, and access to technology – resources that are often unavailable to those in crisis. The result is a system that privileges those already stable enough to navigate it, while leaving behind those who need it most. For individuals with cognitive or mobility impairments, these bureaucratic barriers can be insurmountable. As one service provider observed:

> *"Our older population really struggles with some of our pre-screened and accessing services... just not really knowing where to go either, especially with age, there's very limited resources for the older community."*

Even when supports exist with dedicated, solutions-oriented frontline staff and service providers, conflicting program requirements can exacerbate exclusion. Clients are often told to secure leases before accessing rental assistance, yet landlords require proof of income or subsidies to grant a lease. One participant summarized this vicious cycle succinctly:

> *"Not once has a support worker referred me to any type of housing... I've done that all on my own. They tell me I can get all this funding... but they require leases before they say they're going to help you."*

Taken together, income testing and documentation requirements operate as dual mechanisms of exclusion, limiting service providers' abilities to effectively serve those with the highest levels of need. Both rely on normative assumptions of stable employment, predictable income, and consistent documentation – conditions that rarely reflect the realities of women and gender-diverse people navigating poverty, violence, and systemic discrimination.

Revising these practices is essential to dismantling these barriers embedded within support systems. Women and gender-diverse people – survivors of violence, seniors, people with disabilities, and those on social assistance – need responsive, flexible pathways at moments of crisis. The intersection between economic and bureaucratic barriers underscores the urgency of simplified, trauma-informed access models that recognize fluctuating incomes, documentation challenges, and the real-world conditions of survival, rather than penalizing them.

Barriers Experienced by Newcomer Women and Gender-Diverse People When Navigating Service Provision

Although migrant, newcomer women and gender-diverse people face many of the same housing challenges as their Canadian-born counterparts, they are often navigating the same system with added potential concerns with respect to citizenship, legal status, and resettlement. This is coupled with compounded barriers such as racialization, gender-based discrimination, culture, language, socio-economic inequality, income supports, as well as challenges with the length and eligibility for support programs. At the intersection of these challenges, domestic violence also emerges as a significant risk factor for homelessness among newcomer women, who face this risk at twice the rate of non-newcomer women.[188] As previously discussed, women whose legal status may be dependent on a spousal relationship are particularly vulnerable in such circumstances and may often also lack an awareness of their legal rights and protections in Canada. Similarly, many also choose not to seek out help and remain in situations of hidden homelessness (i.e. tolerating abuse) out of fear of deportation, loss of status, or family separation.[189]

THE NEED FOR LINGUISTIC SUPPORTS AND CULTURALLY APPROPRIATE SERVICE DELIVERY

Language barriers and cultural norms can serve as barriers to understanding the procedures, normative frameworks and customs in Canada for women and gender-diverse people who were born and educated elsewhere. For instance, language itself can be a barrier, not only due to translation challenges but also because some languages lack equivalent terms for concepts such as "homelessness" or "domestic abuse", due to the ideological differences in how such frameworks are interacted with and understood.[190] As Canada has seen a large increase in newcomer populations, service providers are witnessing discrepancies in resources and training (e.g. linguistic, cultural), as well as seeing the need to understand or address the variance in forms of abuse. Recognizing these emerging realities can facilitate women's access to care and may increase the likelihood of successfully fleeing abuse without losing housing.

One frontline worker serving newcomer women noted that "currently, every family served is racialized" and that there is a significant need for "intersectional identity awareness and empathy among staff" when providing support. Another echoed this, explaining that these differences in understanding systems and procedures can create barriers that are not always visible to service providers. When they are visible, funding limitations often hinder staff's abilities to respond effectively. Many providers described doing what they can within these constraints, such as relying on volunteer translators, in an effort to move away from an English-based, Eurocentric, one-size-fits-all system that leads many clients to fall through the cracks.

> *"If someone comes from a country that does not have transit, it would not make sense to expect them to know how to use a bus ticket so cab rides may be offered as an alternative.... Practice [should be] shaped by questioning where they [service providers] may be missing the mark and that there should be differing expectations of independence between newly immigrated clients and those familiar with Canadian systems."*

Linguistic and cultural barriers can also shape how women and gender-diverse people describe their experiences of discrimination and marginalization. According to one service provider:

> *"Sometimes people don't have the language to articulate discrimination, they just say, 'the landlord is being mean,' when in reality, it is discrimination, and they're being put in a box."*

She went on to reflect on how experiences of discrimination can vary across different groups of women, noting that:

> *"...it's also interesting to see how this plays out across different demographics, for example, between permanent residents and refugees, and how culture shapes whether discrimination is even recognized. It often seems more subtle with women-specific issues, where people haven't heard that kind of direct discriminatory language and don't always realize that's what's happening."*

Language and culture are also central barriers to employment for newcomer women, and in turn, to housing stability. Nearly 11% of survey participants born outside Canada reported having no income, whereas 34% reported relying on some form of social assistance. Many newcomer women fleeing violence are entering the workforce for the first time, navigating job applications, workplace environments, and professional expectations without the colloquial language or cultural frameworks that others take for granted. Language itself is often a job requirement, and without proficiency, securing or retaining employment becomes nearly impossible. This creates a direct pathway into housing precarity, as lack of income limits access to safe and stable housing. Several participants with lived experience described enrolling in free English classes through newcomer programs, only to face steep fees once they reached the next level. For those already isolated and financially insecure, these classes were unaffordable, leaving them stuck in a paradox: they cannot afford the training that would allow them to improve their English, yet without it, their chances of finding stable employment remain slim.

~11% of survey participants born outside Canada reported having no income, whereas 34% reported relying on some form of social assistance.

TEMPORARY MIGRANT PROGRAM AND HOUSING REALITIES

Status restrictions, such as status tied to a specific job or employer, can also block people from accessing employment for which they are professionally qualified, pushing them into underpaid, precarious, or exploitative work. This not only entrenches financial insecurity but also heightens vulnerability to unsafe living conditions and other forms of exploitation, making it much harder to secure stable housing and overall safety. These barriers often further entrench individuals in low-income circumstances, limiting opportunities for upward mobility. In one focus group with women and gender-diverse participants, one newcomer detailed her journey navigating immigration systems, seeking shelter supports, and learning how to live independently in Calgary:

> *"I came with a job offer or work permit, I didn't think finding a place would be a problem because [my] employer promised to help find a place... I was shocked about the lack of help or support... They gave me a choice to live in an apartment with men and women, the same people I work with, renting for $400 per month [in a] shared bedroom. It was a shock for me because I didn't expect to have his and this is not what I am to live in such conditions [sic].*
>
> *I was not able to do anything. I refused to stay and looked for other options. They just closed all the doors on me – "either you take it or leave it" – [with] no other option for housing. Despite the fact that I paid $5,000 to be able to get a work permit and travel to Canada. When I came here everyone disappeared; no one was able to support me as a newcomer. I was going to work in BC, but I cancelled that.*
>
> *I took my employer to court... on top of a challenge of finding a place, I spent all the money I had on consultancy fees and travelling to Canada. I wasn't left with enough money to pay for rent. All the options were shocking for me because they were very expensive. Even if I want to pay for it, I can't find one due to high demand.*
>
> *I moved five places in one month. It was the worst experience I've ever had. [It was] very difficult to simply live, I also had to go back and forth from staying with a friend to staying in shelters... one shelter I stayed at was the worst experience I had, I only stayed two to three weeks there. I couldn't sleep, couldn't eat... was on emergency living... and then I called another women's shelter, which was like the opposite... a very good experience and very helpful... best thing that happened to me. Helped me find a job offer, helped me become independent."*

In many cases such as this, employer-assisted housing tied to work permits is neither regulated nor enforced, leaving newcomer women sharing a single bedroom with multiple coworkers, sometimes including men. This creates heightened risks of exploitation or assault, yet individuals remain obligated to continue working in the same environment without the labour protections available to citizens. For the same status-related reasons, newcomer women may also be severely underpaid and subjected to other forms of mistreatment.

In 2024, a final report to the United Nations Special Rapporteur on Contemporary Forms of Slavery found that Canada's Temporary Foreign Worker (TFW) program was a "breeding ground for contemporary forms of slavery." The report documented wage theft, excessive work hours, threats of deportation, physical abuse, limited breaks, confiscation of travel documents, sexual exploitation, and employers preventing workers from accessing health or medical care.[191] Despite these conditions, temporary foreign workers are often scapegoated in public discourse, with narratives suggesting that they are "stealing jobs" or undermining Canadian culture by simply co-existing or working at a service-related job.

In reality, many temporary foreign workers are in desperate financial situations, forced to accept any available employment to avoid homelessness, while being systematically exploited and denied basic protections afforded to Canadian citizens, often in the same workplaces. The UN report also found that law enforcement frequently dismisses complaints, claiming lack of jurisdiction over immigration-related matters or, in some cases, report workers to immigration authorities instead of investigating abuses.

These conditions persist because responsibility is divided across multiple levels of government: immigration is federal, while housing and labour standards fall under provincial jurisdiction. This divide creates gaps in protection, oversight, and enforcement, leaving temporary foreign workers without coordinated support. As a result, housing becomes disconnected from the status-related vulnerabilities of newcomers, often leaving them dependent on, and at the mercy of, employers.

A coordinated federal–provincial framework is critically needed to link immigration, labour, and housing protections for newcomers, particularly temporary foreign workers and those in Canada on work permits, and to address uncertainties around pathways to citizenship. Employer-assisted housing programs should be jointly regulated and enforced by provincial and federal authorities to ensure humane accommodations, with clear avenues to report violations or incidents of assault without fear of reprisal.

Gender-Based Discrimination and Tenancy Disputes

Landlord discrimination, as described throughout this study, can be referred to as a form of structural discrimination in tenancy practices, where landlords exercise discretionary power in ways that restricts access to housing for women and gender-diverse people navigating homelessness or housing insecurity, at times resulting in denied applications, leasing agreements, and evictions. **While discrimination due to income source (32%) and credit scores (19%) were the most commonly reported forms of mistreatment, 14% of respondents reported discrimination due to their race, colour, or ethnicity, 14% reported discrimination due to their Indigenous identity and 14% reported discrimination due to their gender identity**. Other common reasons cited for landlord discrimination also included discrimination due to age (13%), having children (11%), a lack of landlord references (11%), and disability (8%). Finally, while reported by fewer participants, immigration status, sexual orientation, religion or faith,

and substance use were also reported as reasons for experiencing discrimination from landlords.

These findings suggest that while economic gatekeeping dominates housing access, it often intersects with identity-based discrimination. Although income source and credit scores remain the most common reasons for lease denial or mistreatment, identity-based factors such as race/ethnicity, Indigenous identity, having dependents, or being a first-time renter also play a role, particularly for women and gender-diverse people fleeing violence or new to Canada, or both, compounding the challenges these groups face. While smaller in proportion, minority identity factors such as sexual orientation, religion, or substance use further demonstrate that a wide range of marginalized identities encounter barriers in securing housing.

However, many small-scale or independent property owners operate within narrow financial margins in a rental market characterized by low vacancy rates, rising maintenance and insurance costs, and government income supports that have not kept pace with inflation for many tenants. In this context, landlords often rely on screening practices as a risk-mitigation strategy.[192] Concerns about missed rent, property damage, or lengthy eviction processes are also heightened in the absence of rent guarantees, mediation mechanisms, or public incentives that offset financial risk.

At the same time, these practices can disproportionately impact women and gender-diverse people, Indigenous peoples, newcomers, people with disabilities, and those fleeing violence, who are more likely to rely on income supports, have interrupted rental histories, or be first-time renters. As a result, landlord decision-making shaped by market pressures can unintentionally reinforce systemic inequities, even when discriminatory intent is not explicit.

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 constitute less desirable or higher-risk tenants. For instance, many frontline service providers, who assisted clients that had a history of homelessness or using government income supports like AISH, senior fixed incomes, and Alberta Works (i.e. Alberta Income Support), said that landlords often avoid renting to such groups due to a preconceived notion of financial unreliability:

> *"If they mention they've been in a shelter, the landlords will decline the application...[there is also] discrimination against certain cultures. Some owners do not want to house women on Alberta Works...it's like, 'You're a single mom with four kids on Alberta Works? No, I'm not renting to you.' And that's the end of it."*

One participant with lived experience shared that landlords often view homeless women and gender-diverse people through a reductive and often dehumanizing lens. Speaking on navigating homelessness, she explained that "it has labelled all of us... they [landlords] see one bad thing and suddenly we're all bad," detailing how individuals with a history of homelessness are frequently characterized as "disgusting" and "drug users" who are a high risk to rent to because they are "destroying places."

Service providers assisting clients in finding housing also noted that landlords particularly discriminate against women-led families, especially single mothers, newcomers or Indigenous families – reporting the use of arbitrary reasons such as fire codes or occupancy standards. One service provider witnessed:

> *"Landlords wrongly use fire code as a reason to deny larger households, especially single mothers, newcomers, and Indigenous families even though the actual legal limits are far more generous."*

She explains that landlords also "often mask discriminatory attitudes" with hazard-related policies, in order to avoid legal accountability, giving the example of how women-led families and families with multiple children are often denied housing because children are framed as "noisy or destructive" to the property and the peace of other tenants. National data reflect these patterns: the National Shelter Study found that nearly 90% of families using emergency shelters in Canada were headed by single women.[193] When commenting on the reasons for landlords excluding women-led families, another frontline worker said the following:

> *"I think what we've seen is that it's often the case that they [landlords] don't prefer renting out to single women because they view them as less reliable in comparison to if you have a partner, and I guess it communicates more income. But, you know, if you're a woman of colour... if you're an immigrant woman who's just trying to escape violence in the system, or the landlords, they seem to be working against you and [your] children... landlords don't love children."*

Multiple forms of discrimination often intersect, compounding harm well beyond the impact of any single barrier. When women and gender-diverse people face landlord discrimination on the basis of ethnicity, gender identity, income source, or family status simultaneously, these overlapping biases create heightened vulnerabilities and deepen systemic exclusion. As a result, they are disproportionately filtered out of tenancy opportunities, pushed into unsafe or exploitative rental arrangements, and left with few viable options – conditions that increase their risk of homelessness or preventing them from exiting it.

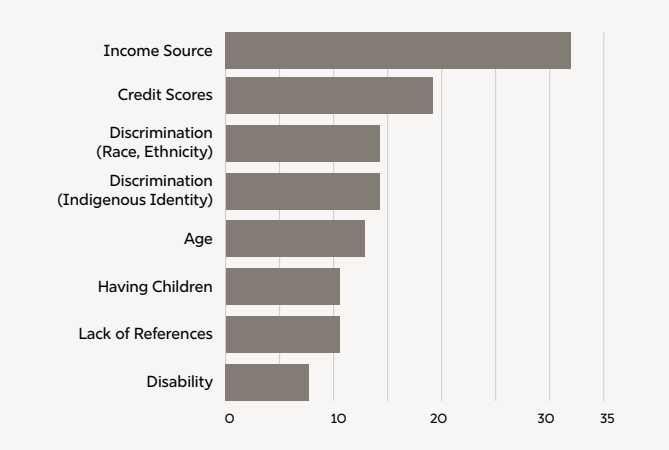

Figure 25 – Discrimination from Landlords or Property/Building Managers. N=132

LANDLORD DISCRIMINATION PERPETUATING HOUSING PRECARITY AMONG WOMEN AND GENDER-DIVERSE PEOPLE

Patterns of landlord discrimination revealed through the survey point to clear gaps in tenant protection policies. Many participants who reported being currently homeless described significant landlord-related challenges in their most recent housing. **Nearly four in ten participants (36%) reported landlords entering their units without permission, and one in five (21%) said they had been threatened with eviction. Similar proportions (19%) reported also reported experiencing verbal threats, intimidation, or assault, as well as landlords demanding or refusing to return extra charges such as damage or key deposits**.

Participants also described landlords vacating units and re-renting them at higher prices (17%), raising rents beyond legal limits (15%), and engaging in discrimination, racism, sexism, homophobia, transphobia, ableism, or other disrespectful behaviour (15%). Others reported inconsistent enforcement of house rules, unfair evictions, having their belongings removed, or locks changed without notice. A smaller number reported landlords withholding essential services like heat or water, making physical threats, or threatening to report them to immigration or welfare authorities. Some even experienced sexual harassment, sexual assault, or demands for sexual favours – forms of violence and threats that underscore the profound power imbalance between tenants and landlords.

Survey participants who reported being currently housed also reported an array of challenges with landlords, although at much lower rates than currently homeless participants. Among the currently housed, unattended repairs were the most common issue followed by threats to children, eviction threats, and discrimination, racism, sexism, homophobia, transphobia, ableism, or disrespect. However, the majority of currently housed participants reported having no issues with landlords.

While the data do not establish a causal link between landlord challenges and homelessness, they show that individuals reporting higher levels of landlord problems are more likely to experience homelessness. These findings highlight how discriminatory and exploitive landlord practices not only perpetuate housing insecurity but also intersect with broader systems of gendered, racialized, and economic inequality. As one service provider noted:

> *"Landlords in the community exploit the situation [and] benefit from crisis situations... rising rents absorb entire low-income paycheques."*

In Alberta, a single mother with one child can receive up to $1,850 in monthly income support. However, without policies that limit annual rent increases or strengthen landlord regulation, this amount is quickly outpaced by market rents, leaving women-led families with little to no residual income for essentials such as food, childcare, transportation, or medical needs.[194]

Landlord discrimination further compounds the impacts of income supports that have not kept pace with the rising cost of living. The absence of regulatory protections in the rental market exacerbates cycles of poverty and undermines the housing security of single mothers, particularly those who are racialized, Indigenous, immigrants, and survivors of violence. For women and gender-diverse people already navigating precarious financial and social conditions, these dynamics reflect a system that treats housing less as a right and more as a privilege contingent on conformity, stability, and silence.

THE NEED FOR TENANT PROTECTIONS UNDER ALBERTA'S RESIDENTIAL TENANCIES ACT

Survey data demonstrates that nearly half of those forced to move did so because of direct or indirect landlord actions including eviction, coercion, or untenable conditions. A quarter (24%) of all respondents who were forced to move reported being evicted by their landlord, while another 23% cited landlord-related problems that ultimately forced them out. Among participants who were currently homeless, 22% lost their most recent housing due to eviction, 15% reported landlord problems that forced them to leave, and 17% said they had been evicted so that landlords could re-rent their units at a higher price.

Data from the Low End of Market Rental Housing Monitor shows that between 2021 and 2022, eviction filings in Calgary went up by 31%.[195] This rise coincided with sharp rent escalations across the City, suggesting that more tenants may have been unable to absorb rent hikes or were evicted so units could be re-rented at higher prices. Similarly, national data from 2021 shows that Indigenous people were more likely to experience an eviction compared to visible minorities and non-Indigenous people.[196]

There is very limited research on the gendered dimensions of eviction in Canada, with little to no data available specific to Alberta, or Calgary in particular. Available evidence suggests that women are disproportionately impacted by evictions in certain contexts, particularly in public or subsidized housing, where evictions may be triggered by the actions of third parties such as guests, partners, or family members. In one analysis of eviction decisions, 90% of tenants threatened with eviction due to third-party behaviour were women, indicating a clear gendered pattern in how eviction policies are applied.[197]

Research examining evictions in Saskatchewan also noted that in 2021, women were disproportionately represented among tenants facing eviction hearings. Female tenants accounted for nearly 46% of all hearings, compared to 34% for male tenants, making women over 11% more likely to be the subject of an eviction hearing.[198]

17%

of participants described landlords vacating units and re-renting them at higher prices

15%

of participants described raising rents beyond legal limits

The outcomes were also more severe for women. Among tenants who received eviction orders, 78% of women were issued immediate evictions, while only 74% of men faced the same consequence. Conversely, male tenants were more likely to receive delayed evictions than female tenants (18% vs. 15%), which means they were more likely to be granted extra time to secure alternative housing.[199]

These findings point to a consistent gender gap in both the frequency and repercussions of evictions, suggesting that women face greater housing instability and fewer opportunities to mitigate the immediate impacts of displacement.

The Centre for Public Legal Education Alberta (CPLEA) reports that Alberta's tenancy and eviction processes do not fully protect women and gender-diverse people experiencing domestic violence, often penalizing victims instead of protecting them.[200] Under current legislation, "substantial breaches" that trigger eviction notices can include rent arrears, property damage, or disturbances. In practice, this means victims of violence may be evicted simply because of the noise or police presence linked to an assault, despite not being the cause of the incident or when no damage occurred. Fear of eviction can deter survivors from calling the police or seeking help, reinforcing cycles of violence and housing precarity.

The report further highlights that in social housing, "crime-free" policies are even more stringent. Survivors can be evicted for activities on their premises that they neither participated in nor condoned. These rules penalize women and gender-diverse tenants experiencing violence, removing critical housing stability during times of crisis. Existing legal frameworks also require review in order to dismantle barriers to safety when such groups are seeking housing justice. When both the abuser and survivor are named on a lease, the survivor cannot unilaterally terminate the tenancy, leaving them financially liable for rent and utilities even after fleeing.[201] Conversely, survivors who wish to remain in the home often have no legal means to remove the abuser from the lease, forcing them into homelessness or ongoing exposure to harm.[202]

The report also identifies economic barriers that further compound these risks. Many survivors struggle to recover security deposits, with landlords either withholding them or delaying repayment far beyond statutory limits. Without those funds, survivors often cannot secure new housing. Pursuing claims through the tenancy dispute process is rarely viable given the time, cost, and retraumatization involved.[203] Discriminatory screening and application practices, including requirements for credit checks, rental histories, and references, make it nearly impossible for survivors with prior evictions, low income, or unstable credit to secure housing.[204]

Participants with lived experience also reported that many landlords lack respect and consideration for tenant rights in Alberta and, in turn, contribute to unsafe housing conditions or fail to meet basic tenant needs. One participant, reflecting on the mistreatment she and others experienced when renting in Calgary, explained:

> *"Many landlords have no conception of a landlord-tenant relationship. Some people are forced to live in vehicles due to a lack of availability of housing, and/or challenges with difficult landlords and difficult living environments. Landlords are often cutting costs and not meeting tenant needs. [They] don't understand accountability towards tenants and mistreat tenants. [I am] learning to use the police to help advocate for [my] needs against landlords... feels safer at times living in a truck."*

This was corroborated by a frontline service provider who commented on how the "lack of clear structures under the Residential Tenancy Act" creates risks for safety and discrimination, arguing that "anyone can be a landlord [with] no screening or training, putting people at risk."

Finally, a significant gap in protections under the RTA concerns women living in transition or second-stage shelters. Research shows that policies in these program-based housing settings are often more tightly defined than those in private rental housing, reflecting their time-limited, safety-oriented, and service-integrated structure – with the intention of being able to help more individuals transition into housing.[205] In the absence of clear statutory guidance on how the RTA applies to transitional housing, providers frequently rely on detailed internal policies to govern eligibility, length of stay, conduct, and exit processes. Some second-stage shelters are exempt from the RTA altogether, issuing notices to vacate that are not formally classified as evictions. While many program rules are designed to support safety and stability, the lack of clarity around tenant protections for women and gender-diverse residents raises concerns about oversight and may contribute to cyclical housing displacement when residents transition out of these settings.

Data from the survey, interviews and focus groups, along with existing research, reveal a clear and compounding pattern: evictions and landlord-driven displacement are among the most significant pathways into homelessness for women and gender-diverse people. Together, these findings point to an urgent need for stronger tenant protections, gender-responsive housing policy, and consistent enforcement mechanisms that safeguard the rights and dignity of all tenants. Addressing eviction-related vulnerabilities requires not only legal reform but also a fundamental reorientation of housing policy, particularly one that recognizes housing as a basic human right and integrates gender, safety, and equity into every layer of design, funding, and implementation.

Addressing eviction-related vulnerabilities requires not only legal reform but also a fundamental reorientation of housing policy that recognizes housing as a basic human right.

Impacts of Landlord Discrimination on Indigenous Women, Girls and Gender-Diverse People

Landlord discrimination at the intersection of Indigeneity is one of the most pervasive barriers encountered by Indigenous women, Two-Spirit, and gender-diverse people face when accessing housing, often rooted in landlords' perceptions that Indigenous people pose a risk or are undesirable tenants. As one frontline service provider noted,

> *"We see an elevated level of Indigenous women coming through our transitional shelter program... we hear landlords saying that they don't want to rent to Indigenous women... we're dealing with a lot of landlords that are very untrusting because we work specifically with Indigenous [clients]."*

Survey data demonstrates that 14% of all respondents who reported landlord discrimination were Indigenous. Of those who identified as Indigenous, nearly half (49%) reported discrimination from landlords based on their Indigenous identity.

Indigenous participants also reported a higher rate of discrimination from landlords due to their income source. This is particularly concerning given that nearly one-third of all survey respondents identified as Indigenous, and nearly half of that number identified as "Status Indian" as defined under the *Indian Act* of Canada, a designation associated with increased exposure to systemic barriers that can contribute to heightened risks of housing insecurity and homelessness among Indigenous women, Two-Spirit, and gender-diverse people.

Survey data, interviews, and focus groups also show that discriminatory practices against Indigenous people are often obscured by seemingly neutral policies – such as rules related to family size, credit scores, background checks, or property maintenance – which makes them difficult to legally challenge.

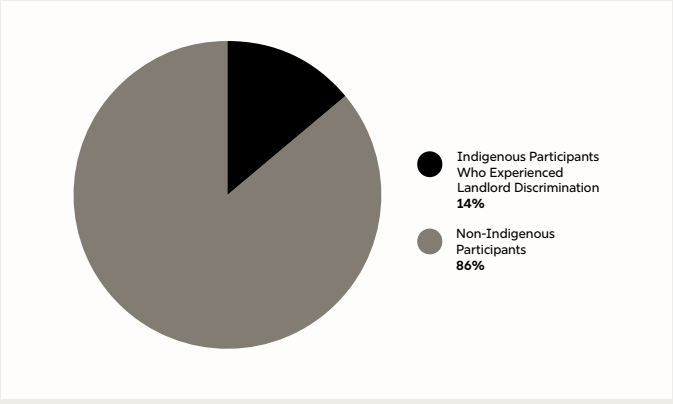

Figure 26 – Discrimination Towards Indigenous Participants

In other cases, landlords simply do not respond once they learn or assume that a prospective tenant is Indigenous. As one frontline service provider explained:

> *"We even found with our [housing] program for [Indigenous] youth where 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 just being linked to the Cree word "Miskanawah" 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."*

Such biases not only hinder access to safe and stable housing but also force Indigenous tenants to navigate substandard accommodations, heightened eviction risk, and unsafe living conditions, reinforcing cycles of housing insecurity and systemic marginalization. When combined with systemic economic inequities, intergenerational poverty, or caregiving responsibilities, Indigenous tenants face a heightened risk of being excluded from the rental market entirely.

Service providers described feeling frustrated as they support clients navigating difficult relationships and power imbalances with landlords. Many noted the challenge of encouraging clients to advocate for themselves while also weighing the risk of eviction if a client speaks up or pursues legal action. One Indigenous service provider explained that:

> *"Our values stem from walking alongside the people that we serve, and we're not here to tell them that we know better and what they need to do. Who am I to tell you to go ruffle some feathers with that landlord that may wind up you and your two children being homeless tomorrow?"*

A third of currently unhoused Indigenous survey participants reported issues such as landlords entering units without permission and landlords employing tactics like verbal threats, intimidation and assault. These were among the most common challenges Indigenous tenants faced when dealing with landlords in Calgary. Service providers echoed these concerns, with one describing an instance in which her organization had to intervene to overturn an Indigenous client's eviction notice, stating:

"We paid the outstanding rent prior to when it was required, and they still stated that they were going to be coming to the house... I went to the house that day just to be there, because I didn't want her to be dealing with it on her own, and they didn't show up – so it's just scare tactics... [When the landlord] was reported to the Landlord Tenancy Act, they made very racist comments about [their client] and derogatory comments about her being a single mom... The hardest thing was balancing her fear of losing housing and being able to have shelter for her children and trying to help encourage her to be an advocate, stand up for her rights and hold the landlord accountable."

Deeply embedded stereotypes, alongside other structural factors, continue to shape landlord attitudes toward Indigenous women, girls, and gender-diverse people, often resulting in discriminatory treatment and harm. As another service provider noted, building relationships with landlords to challenge these attitudes became an essential part of securing housing for their Indigenous clients:

"I'm just thinking of a landlord who we've had a relationship with for over a year now, and I would say we've educated and worked with him, but just kind of the initial comments of "I really want to help those people" or "those people are all dealing with addiction" or "those people are all beating on their wives" - completely inappropriate and incredibly damaging."

Engaging landlords as partners in addressing these harms, rather than positioning them as adversaries, is critical for lasting success. Because landlords play a central role in determining access to housing, sustained relationship-building and dialogue are critical strategies for challenging harmful assumptions and maintaining housing opportunities for Indigenous women, girls, and gender-diverse people. Education and trust-building – rather than confrontation – can help shift attitudes, particularly in a strained rental market where landlords may feel economically vulnerable or risk-averse.

Rising housing costs and affordability pressures shape the experiences of both tenants and landlords, influencing decision-making on both sides of the rental relationship. While tenants face heightened barriers to access and stability, landlords may simultaneously experience financial strain, regulatory uncertainty, or limited support when renting to households with complex needs. Recognizing these interrelated pressures is essential in to developing inclusive, solutions-oriented approaches that centre accountability while fostering shared understanding. Meaningfully engaging both tenant and landlord perspectives is necessary to advance equitable housing outcomes and move closer to housing justice.

There remains a dire need for landlord accountability, and decision-makers must recognize discrimination as a substantial barrier to housing stability. While educational resources and training for landlords are important step, accessible systems for reporting discrimination are also critical to ensuring that harmful practices are identified and addressed.

Another barrier for Indigenous tenants in Calgary is cultural and faith-based discrimination. Thirteen percent of Indigenous survey participants reported being unable to practice their culture as a barrier to finding and keeping affordable housing. Among those who identified this barrier, 80% said they encountered it often when trying to secure or maintain a place to live.

Under the Alberta Human Rights Act, discrimination in housing based on race, ancestry, place of origin, religious beliefs, gender, disability, and other protected grounds is prohibited.[206] Indigenous cultural and spiritual practices, including smudging, fall under this protection. Preventing Indigenous practices such as smudging or denying applications based on the assumption that an applicant will engage in cultural practices is therefore illegal. However, landlords may attempt to justify evictions or restrictions on smudging by citing fire safety, insurance requirements, or concerns about damage or smoke odours. While fire codes must be followed, blanket bans without exploring accommodations – such as installing ventilation, designated spaces, or appropriate smoke detector safeguards – remain discriminatory for communities whose cultural and spiritual practices involve smoke cleansing.

Some insurance providers restrict activities involving open flames or smoke, and landlords may fear increased premiums, denied coverage, or liability if fire alarms are triggered, if there is damage to walls or ventilation systems, or neighbouring tenants complain. In these contexts, landlords often adopt blanket prohibitions as a risk-management measure, inadvertently harm tenants who rely on cultural and religious practices.

While these concerns may be legitimate, they do not negate the duty to accommodate under the *Alberta Human Rights Act*. Landlords are required to explore reasonable accommodations to the point of undue hardship, rather than relying on pre-emptive or generalized restrictions. Measures such as improved ventilation, designated indoor or outdoor spaces, temporary disabling of smoke detectors with appropriate safeguards, or clear guidelines for safe smudging practices can mitigate many of the risks landlords identify.

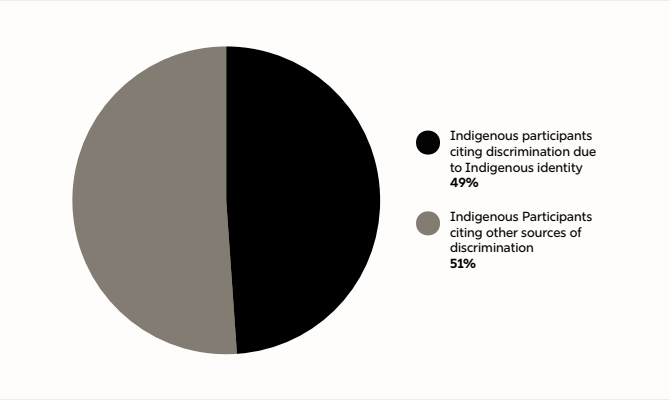

Figure 27 – Indigenous-specific Discrimination

1/3 of currently unhoused Indigenous survey participants reported issues such as landlords entering units without permission and landlords employing tactics like verbal threats, intimidation and assault.

As noted earlier in this report, pursuing legal action can create additional barriers for tenants and may lead to informal "blacklisting" by landlords, where individuals are denied future rental opportunities because they are perceived as "troublesome" or "high-risk" for asserting their rights. Indigenous women, girls, Two-Spirit, and gender-diverse people are often silenced in the face of discrimination rooted in anti-Indigenous racism. The intersection of other forms of this discrimination with other forms of marginalization further entrenches cycles of housing instability, violence, and intergenerational trauma.

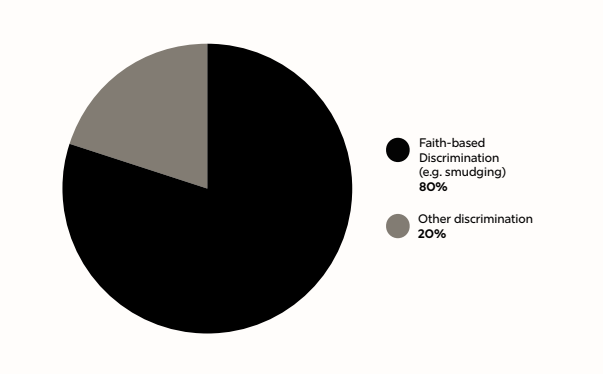

Figure 28 – Cultural-based Discrimination Against Indigenous Participants. n=39

Gendered Gaps in the Housing First Model

The Government of Canada describes the Housing First model, under the Reaching Home program, as a mandate to rapidly transition an individual from homelessness into long-term housing accompanied by wrap-around supports.[207] First implemented nationally in 2014, Housing First seeks to promote pathways out of chronic homelessness toward self-sufficiency, long-term stability, and participation in the community.[208] Housing First is a harm-reduction approach to housing that prioritizes immediate access to permanent, stable housing without preconditions. Grounded in the principle of housing as a basic human right, the model recognizes that secure, permanent housing provides the foundation needed to address co-occurring challenges such as physical and mental health concerns, substance use, and overall quality-of-life needs.[209] The Housing First model has demonstrated effectiveness in providing individuals with stable housing alongside supportive services that address acute health and mental health needs and contribute to long-term well-being.[210]

For many women and gender-diverse people experiencing housing insecurity, particularly women-led families, access to stable housing is foundational.[211] Research demonstrates that Housing First can successfully house women experiencing chronic homelessness, but programs are most effective when designed with women's unique safety, trauma, and support needs in mind; without gender-responsive, trauma-informed supports at enrollment and throughout follow-up, gains in health and social outcomes may be limited.[212]

Local evaluation data from Calgary showed that while women were successfully housed through Housing First, a substantial proportion still cycled back into homelessness.[213] As one housing-sector leader noted, the model was not originally designed with women's experiences in mind:

> *"Housing First was a model developed with men and addictions. In terms of being informed about women's homelessness and barriers that women face – it wasn't – and yet, somehow we've decided that women also conveniently fit into it... and we keep making that mistake, whether it's in healthcare and health research, or it's like "if it's good enough for a man, it's good enough for women" and women have completely different health needs. They have different social needs, and we're not necessarily funded for that."*

Although consumer choice is a core principle of the program, service providers often work within systemic constraints where available units are limited, making it difficult to ensure placements that align with women's safety needs, cultural connections, or support networks. Because Housing First prioritizes rapid placement into independent units, individuals may be housed in locations that are isolated from their communities and supports.

From a gendered perspective, these constraints can create significant challenges for women and gender-diverse people navigating intersecting experiences of sexual violence, trauma,

addiction, and racialization. Research shows that women often need gender-responsive, trauma-informed supports to feel safe, build trust, and meaningfully engage with services.[214] This may include relationship-building and other forms of pre-engagement work to help ensure support teams, service environments, and follow-up practices are designed to meet the needs of survivors of violence and those with complex trauma histories.[215] Without these conditions, individuals may be placed in situations where they face heightened risks of exploitation, isolation, or retraumatization.

While Housing First has created important opportunities for many people to exit homelessness and begin building stability, its application to the lives of women and gender-diverse people has revealed critical gaps that require adaptation. Some jurisdictions have already adapted Housing First to better support women fleeing violence, integrating survivor-driven advocacy, flexible financial supports, and trauma-informed practices with promising results for housing stability and safety.[216] This illustrates that Housing First can be tailored to local contexts and expanded to meet the diverse needs of women and gender-diverse people. Taken together, the evidence suggests that while Housing First can be effective, it must continue to evolve and be tailored to local contexts and community needs.

INDIGENOUS CONSIDERATIONS

The Need for A Culturally Safe Housing First Model

The Housing First Model was also critiqued by Indigenous sector leadership, frontline staff, and focus group participants, all of whom emphasized that housing itself is not sufficient to sustain long-term stability and that the model often overlooks the cultural foundations essential for many Indigenous people to remain safely and securely housed. While Housing First prioritizes rapid access to independent housing on the assumption that other challenges will stabilize over time, this approach does not always align with the realities experienced by many Indigenous women, Two-Spirit, and gender-diverse people for whom experiences of violence, trauma, and discrimination remain significant barriers to long-term housing stability.[217]

Local evaluation data also show that Indigenous clients experience lower rates of success in Housing First programs, including lower graduation into permanent housing, lower retention, and higher returns to homelessness.[218] One service provider noted that "stepping away from the Housing First model" was worth considering in favour of approaches grounded in Indigenous community and identity:

> *"Community belonging and identity is more important than a house, because you can find someone housing, [but] if you don't have those things there, the housing is lost."*

Broader community accounts echo these concerns. In a recent sharing circle titled *"Claiming Our Right to Housing Together,"* one participant described how repeated placements under the Housing First approach left them isolated and disconnected:

> *"I was housed many times and plopped into apartments where I didn't know anybody or was the only Indigenous person there... it would feel lonely, so I would invite my street friends and once again get addicted."*[219]

She related that her entry into homelessness was intertwined with alcohol use and the end of her marriage, and that her struggles with alcohol stemmed from experiences of isolation and trauma. Without relational, cultural, or community supports, being placed in an independent apartment further reproduced feelings of isolation, dislocation, setting back her efforts toward sobriety and housing security.

Critiques of Housing First argue that the model frames homelessness as an individual issue of housing

instability rather than situating it within the broader intergenerational contexts of colonization, systemic racism, displacement, and loss of land.[220] In doing so, it often overlooks cultural safety, spiritual care, and the importance of kinship ties and community relationships that are central to Indigenous approaches to housing and wellness. Without integrating these elements, Housing First risks reinforcing colonial systems and falling short of meeting the holistic needs of Indigenous people. Service providers described some of the limitations of current approaches:

> *"[We] do three-month programs and yearly follow-ups with people that we've provided diversion supports to... the numbers are not great with people who've remained housed."*

> *"Financial support [for housing] isn't enough... people didn't find themselves three months behind on rent for no reason."*

Without addressing the colonial factors that perpetuate homelessness – including cyclical poverty, intergenerational trauma and ongoing violence – housing subsidies, financial supports Housing First alone fall short of responding to the unique root causes of homelessness for many Indigenous women and gender-diverse people. As a result, individuals may remain at heightened risk of cycling back into housing precarity or returning to homelessness.

Colonial housing models can also limit opportunities for cultural connection, particularly in settings that isolate individuals from their communities, kinship networks, or traditional practices. For survivors of the residential school system and their descendants, for whom "home" was historically a site of state control, abuse, and displacement, housing environments that restrict cultural expression or disconnect people from community may be retraumatizing. In some cases, placements may also pose direct safety risks, whether through exposure to racism, GBV, or environments incompatible with healing from trauma and addiction. From a gendered perspective, the meaning of "home" is deeply relational and inseparable from collective care systems. When these dimensions are not integrated into housing models, they not only undermine cultural identity but also reproduce gendered colonial harms that disproportionately impact Indigenous women and gender-diverse people.

Culturally responsive housing programs that prioritize keeping Indigenous families together, provide access to cultural care and counselling, and support tenants through recovery from trauma and addiction can offer more effective pathways to long-term housing stability. These approaches not only strengthen housing stability but also help repair the intergenerational harms of colonialism by centering Indigenous lived experiences, relationships, and cultural continuity.

3. Empowering Sector Impact & 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 is significantly underfunded and over-stretched, leaving both service users and service providers caught in cycles of instability. Women and gender-diverse people experiencing homelessness or housing insecurity 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 environments marked by staff shortages, high turnover, burnout, and unsafe conditions.

The result is a sector struggling to meet growing and increasingly complex needs with limited resources, during times when inflation and the cost of living has been rising. For those seeking help, this translates into long waitlists, inadequate supports, and at times environments that exacerbate trauma rather than provide safety.

For staff, the pressures of working in underfunded and over-stretched organizations create unsafe, unsustainable workplaces where they are asked to do more with less, often at the expense of their own wellbeing. This creates circumstances of high turnover and consistent loss of organizational memory and expertise among staff, particularly frontline staff.

These dynamics are interconnected: limited investment in the sector not only leaves women and gender-diverse people underserved but also undermines the ability of frontline workers to provide the consistent, trauma-informed care that participants identified as critical to housing stability.

The Need for Increased Funding Amidst Increased Demand, Inflation, and Rising Costs of Living

Service providers consistently emphasized that stagnant and insufficient funding have left organizations struggling to meet growing and more complex needs. Funding models have not kept pace with inflation, population growth, or the increased acuity of clients, forcing agencies to do "more with less." One provider explained how even multi-year funding agreements provide no adjustments for inflation or increased service demand:

"For example, Family & Community Support Services (FCSS) funding, we were very lucky to re-sign a four-year funding commitment. However, the amount didn't increase from the previous contract years, and it doesn't increase year over year either. It's really operating with more clients, with increased acuity, with the same amount of money, not recognizing that inflation is a real thing, population growth is a real thing — and you just have to do more with less."

The FCSS is a critical joint municipal-provincial funding program designed to establish, administer and operate preventive social services.[221] The funding is a critical backbone of the social infrastructure in Calgary, funding programs and supports that primarily serve residents in need. The program funds a diversity of initiatives across Calgary, ranging from meeting needs for children and youth to seniors, newcomers and Indigenous individuals. Based on its most recent annual report, programs funded through FCSS continued to face growing demand as more Calgary residents sought support.

In response to rising demand, Calgary City Council and the Government of Alberta increased FCSS funding for the 2023–2026 cycle, representing a 3.8% budget increase. Yet despite this increased investment, funding has not kept pace with inflation, population growth, or the increasingly complex needs of residents. FCSS Calgary and provincial partners continue to advocate for indexing the budget to inflation and population growth to better support preventive social services across the city.[222] Recent analyses estimated a $25 million gap between existing funding and what would be considered ideal to adequately serve Albertan communities in need.[223] FCSS Calgary's funding allocations for 2025-2028 show largely equal payments across four years,[224]

The increased demand on social infrastructure in Calgary is echoed across other indicators of rising crises of homelessness, housing insecurity, mental health and substance use, food insecurity, and GBV:

- 35% of survey participants reported that they were unable to access a bed at a shelter when they needed one. Of those, about 70% said it was because shelters were full, at capacity, or lacked an appropriate bed, such as accessible options for people with physical disabilities.
- The 2024 Point-in-Time Count showed that the number of people experiencing homelessness in Calgary during a single night had increased compared to the previous two years. A third of those experiencing homelessness identified as women, and the second most common reason those experiencing homelessness cited partner-related issues as a cause of their homelessness.[225] While the proportion of those who identified as female in the PiT Count remained consistent between 2022 and 2024, the numbers show an 8% increase over time.[226]
- Given the lack of affordable housing and the 40% increase in rents between 2020 and 2023,[227] service providers similarly noted increasing demands for emergency housing solutions and diversion programs, expressing concern about exhausting budgets before new funding cycles begin.[228]
- In 2024, Calgary Food Bank recorded 485,900 total visits, an increase of more than 100,000 compared to the previous year, representing a 28% surge. Staff described this level of demand for food support as "unprecedented," noting that there is no longer a typical profile of who turns to the food bank for help.[229]

The impact of funding constraints, compounded by increasing demand for services, is felt directly by women and gender-diverse people accessing housing supports. Service providers reported that these constraints hinder cross-sectoral collaboration and leave mental health and system navigation supports under-resourced, particularly integrated supports such as having "more mental health professionals on site." Providers also noted that for many women exiting transitional housing after reaching their stay limits, limited funding can mean being unable to secure critical supports, including financial assistance needed to move into stable long-term housing. Participants with lived experience echoed these concerns, highlighting rent-support programs that made a meaningful difference yet remain highly limited and competitive. For example, the first month rent and damage deposit services offered by Alpha House were widely praised as a critical support, even as access to it is severely constrained by budget and funding limitations.[230]

"First month rent and damage deposit service (Alpha House) support women to secure housing, but the woman needs to have sustained income. That has been really helpful. You need to call really early, like the 1st of the month, or it's all gone. It's really popular."

The rising housing market has compounded these pressures. As rents increase – without limits on how much they can increase year to year – available funding ultimately supports fewer families, forcing providers to stretch already-limited dollars across more clients:

"The rising housing market means funding supports fewer families. Reduced capacity to support the same number of families."

"Inflation has significantly impacted food costs [yet there is] no increase in food budgets."

"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."

1/9 of survey participants reported a lack of access to appropriate services and supports as a barrier, half who reported this barrier said they experience it often

Insufficient funding also limits full-service capacity. Several providers noted that if they had more resources, they could expand shelter capacity, hire and retain trauma-informed staff, and provide more stable programming. Instead, they face constant pressures to fundraise or rely on donors to supplement funding shortfalls:

> *"Funding has a direct impact. If we had the proper funds, we could support more people and offer more programs. Retention of qualified staff with a trauma-informed lens is tied to whether we can pay them adequately."*

> *"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."*

The reliance on project-based funding rather than sustained operational funding also hinders innovation. Providers expressed frustration that short-term funding cycles and donor dependence limit their ability to plan long-term and scale promising models such as Housing First, which is rooted in harm reduction but remains underfunded in Calgary. Providers also noted that constantly orienting to shifting funding priorities can force changes to an organization's mission and long-term planning:

> *"We rely on fundraising for nearly half of our budget. Even though our cause has broad public awareness, our programs are still not fully funded."*

> *"Housing First is a good practice; it needs to be scaled up. There are limits and power dynamics that come with the funding, but we could do more if there were more resources. With the scaling back of resources, women and gender-diverse people are not even on the radar. We are just trying to house people."*

> *"Funding cycles can change program focus, sometimes clashing with organizational values/mission."*

Data collected through the survey, focus groups and interviews illustrates how structural underfunding has created a precarious environment for both providers and service users. For women and gender-diverse people experiencing housing precarity and homelessness, insufficient funding manifests as long waitlists, gaps in mental health supports, and programs that end before stability is achieved. Survey findings reinforce this – when asked about challenges in finding or maintaining stable housing, one in nine survey participants reported a lack of access to appropriate services and supports as a barrier. Among those who reported this barrier, half said they experience it often.

Agencies are forced to stretch limited resources, resulting in capped program lengths, limited staffing, and reduced capacity for innovation. The reliance on short-term, project-based funding not only destabilizes the workforce but also undermines the consistency of care that participants identified as critical for sustaining housing. While stopgap programs like rent supplements provide vital lifelines, they cannot fully compensate for the underinvestments in housing and homelessness services needed to meet the scale of demand.

INDIGENOUS CONSIDERATIONS

Pushing Back Against Westernized Funding Frameworks

Service providers working with Indigenous communities described an ongoing tension between Westernized funder requirements and culturally grounded approaches to care. They noted that funding frameworks often demand invasive data collection and standardized outcomes that are misaligned with Indigenous worldviews, community priorities, and relational ways of knowing:

> *"We are constantly pushing back on our funders because they are trying to westernize – they want us to ask questions that are not polite, like 'how many times have you been homeless,' and it's invasive. They want us to track whether clients are veterans or if they have disabilities or ask women why they can't pay their rent. The majority of people applying to our program are women, and these questions can be traumatizing."*

Instead of adhering rigidly to funder-imposed processes, the Indigenous-led organization that participated in the research emphasized the importance of creating safe, culturally grounded spaces for clients. This included incorporating ceremony and Indigenous healing practices as part of intake and engagement, such as smudging, sweat lodges, and gender-specific circles:

> *"We bring in clients and have a smudge with them before asking the nitty gritty questions. We offer Indigenous therapists, men's circles, and women's circles — ways to ask questions in a culturally safe way, really watching the approach. We put it in a much more gentle way, human to human rather than organization to human."*

Providers also noted that since the COVID-19 pandemic, there has been a shift toward deeper engagement with cultural supports and Indigenous Elders, reflecting the growing recognition of traditional knowledge and practices as essential to client wellbeing and housing stability.

This spotlight illustrates how continuing to operate under Westernized funding models without review or consideration for Indigenous realities can inherently perpetuate harm by demanding intrusive, deficit-based questions that retraumatize women and gender-diverse clients. Indigenous organizations are forced to navigate the tension between satisfying funder requirements and honouring community values. By centring ceremony, cultural safety, and relational approaches, these providers demonstrate how culturally grounded

practices not only protect dignity but also build trust, creating the conditions for more effective and sustainable housing outcomes.

At the same time, the pushback against funder frameworks highlights a broader theme in the sector: underfunding and rigid accountability structures leave little space for innovation or culturally specific care. Indigenous-led organizations are showing what is possible when services are rooted in respect and relationality. However, without structural change in funding approaches, these models remain under-supported and vulnerable to erosion.

Understanding Staff Burnout, Turnover and Its Impact on Service Quality and Institutional Knowledge

One of the most consistent challenges raised by service providers was the toll of chronic underfunding on staff. With limited opportunities for salary increases, wages that do not keep pace with the cost of living, and growing caseloads, frontline workers themselves are facing precarity. Providers described a situation where staff are not only supporting clients through food insecurity and housing instability, but are experiencing the same crises in their own lives:

> *"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."*

This strain is compounded by the sector's inability to offer competitive wages. Non-profit salaries are often below the poverty line, limiting recruitment and long-term retention. This has become especially problematic as younger workers increasingly seek financial stability alongside purpose-driven work:

> *"Staffing in non-profits is an issue. Young people don't want to work for a 'sense of purpose' when they can't afford a car or a house. We need to be funded in a way that we can pay staff a competitive wage. The level of burnout is difficult too; short staffing is an issue. Drawing people to the sector has been more of a challenge than before."*

A 2023 article by United Way Calgary echoed these challenges,[231] with leadership in the service provision sector noting that as service-user needs become increasingly more complex, the level of support and time required for each client grows significantly. All of this is unfolding in a context where staff are already struggling under the pressure of the affordability crisis. The report emphasized the importance of building a resilient sector that can meet community needs and respond to the high-pressure demands facing service users.

High turnover and burnout not only destabilize organizations but also erode institutional memory and organizational knowledge, both of which are critical in a system heavily reliant on referrals, relationships, and trust-building. Without consistent staff, women and gender-diverse clients lose the long-term relationships that make them feel safe enough to disclose needs and access support. As one provider reflected:

> *"When you're exhausted, running off your feet, just treading water, it's not possible to exercise the level of flexibility and care and understanding that women and gender-diverse people really require, given their specific vulnerabilities and oppressions. And it's not possible to build those relationships that help them feel safe in bringing forward their needs or asking for help to live a dignified life — let alone remain safe."*

Caseload size was another factor linked to burnout and service quality. While smaller caseloads allow staff to provide deeper, more trauma-informed support, it also means fewer families are served. In the context of chronic underfunding, providers are forced into trade-offs between breadth and quality of care:

> *"It's nicer for staff to have a smaller caseload, but it means less families are being supported."*

The emotional labour involved in shelter and housing work was also emphasized. Providers described the need for higher staff-to-housing ratios to prevent compassion fatigue, manage conflict between residents, and maintain a safe environment:

> *"You need staff who are well paid and well trained, and enough of them to avoid burnout so they can exercise care and understanding, avoid compassion fatigue, and withstand the onslaught of residents who are frustrated or distressed. Managing the community as a whole to make sure everyone's needs are matched is a very delicate balance."*

A resilient sector that is equipped to meet gendered needs plays a critical role in shaping service user experiences and outcomes. In the survey, 13% of participants reported having negative experiences with staff at shelters and drop-ins. In focus groups, lived experience participants further elaborated that negative interactions can leave service users feeling surveilled and "responsibilized[232] for their circumstances, yet without any autonomy. They also emphasized the importance of consistent, trauma-informed staff who respect the rights and dignity of those they are serving.

> *"Here you are guilty unless you're proven otherwise – here you are at the mercy of the staff you're dealing with."*

> *"There needs to be better management and structure. The system should be more consistent with staff and ensure they are educated on human rights and safety."*

Accounts from both providers and participants highlight that staff burnout and turnover are not only workforce issues but also directly impact housing outcomes. Even with dedicated staff working hard to support clients, underpaid and overstretched workers can face the same precarity as their clients,

which undermines their ability to provide consistent, trauma-informed care. High turnover leads to the loss of institutional memory and weakens the referral networks that women and gender-diverse people rely on to navigate independently operating systems – many of which having differing mandates but overlapping clientele. Ultimately, the sector's reliance on overworked, underpaid staff creates a cycle where burnout perpetuates gaps in service, and gaps in service deepen the housing precarity of those already most marginalized.

Another consideration in understanding workforce challenges is the gendered composition of the non-profit and homelessness-serving sectors, which are predominantly staffed by women.[233] In Canada, women make up 73.8% of workers in the homelessness support sector.[234] These workers are also more likely to be in poverty (6.7%) than all workers across all sectors (6%), with a median income of $34,000.[235] As a result, staff are not only managing high caseloads and operating beyond capacity, but also face vicarious trauma through sustained engagement with survivors of violence, abuse, and housing instability.[236] In mixed-gender shelter environments and low-barrier service settings, where risks of violence and gender-based harm are already elevated for service users, staff may themselves face heightened safety concerns, particularly when staffing levels, training, or security measures are inadequate due to turnover.[237] This intersection of emotional labour, trauma exposure, and safety risks reinforces a cycle in which those supporting the most marginalized populations are themselves navigating similar gender-based challenges.

Impact of Funding on Sectoral Coordination and Service Mandates

Service providers described how chronic underfunding forces the sector to depend on goodwill, volunteers, and piecemeal solutions rather than sustained, coordinated supports. This reliance on "kindness" highlights the fragility of a system meant to address homelessness and housing insecurity but lacking the resources to function consistently across agencies.

> *"To me, that's one of the greatest travesties [sic] – relying on people's kindness and funding – and that 'this agency might do it this way,' and 'this agency gets funded here,' or 'this one doesn't have any and we're trying to piece it together.'"*

This lack of coordination has direct consequences for women and gender-diverse people who need reliable services. Providers shared examples of how they are forced to fill gaps by drawing on community generosity rather than systemic support. One described how volunteers, rather than funded educational programs, had to step in when children in their care were unable to attend school:

> *"For kids not being able to go to school, I asked my team… I was like, 'What do we do?' And they said, we've got volunteers who are retired teachers, and they're coming in and working with the kids, and we're trying to work on some school curriculum."*

While community goodwill and volunteer contributions are invaluable, relying on them as substitutes for adequate funding underscores the need for structural change. Programs meant to ensure safety, housing, and stability are left to "make do" with inconsistent resources, creating uneven service quality and gaps in care. For women and gender-diverse people, this means their access to housing and supports often depends on the luck of where they seek help and whether an agency happens to have the capacity or volunteers available.

Across this theme, accounts from providers and participants show a housing and homelessness sector stretched to its limits. Stagnant funding, staff burnout and turnover, culturally unsafe funding frameworks, and reliance on community kindness converge to create a system operating at or beyond capacity. For women and gender-diverse people, this translates into long waitlists, inconsistent supports, and environments that can sometimes retraumatize rather than heal. For staff, it means working under unsustainable conditions where their own wellbeing and housing stability are at risk. Addressing these pressures requires not only increased investment but also structural changes to ensure that services are consistent, coordinated, trauma-informed, and culturally grounded.

Despite the pressures and challenges facing the sector, women and gender-diverse people spoke about the supports and staff who made a meaningful difference in their journeys navigating homelessness. For many, these services were lifelines that helped them regain a sense of stability.

"Here you are guilty unless you're proven otherwise – here you are at the mercy of the staff you're dealing with."

- LIVED EXPERT

Voices of Lived Experience

HAS ANY PROGRAM OR SERVICE REALLY HELPED YOU? IF SO, HOW WAS THIS PROGRAM/SERVICE HELPFUL?

"My reserve has helped me."

"My wife has helped a lot more than services."

"A shelter helped me to find a place for quite a time."

"Shelter was [my] lifeline. It helped with transportation, finding a doctor, finding schools for the kids, [and] resources. Helping them stay in school really kept them going. Didn't have to pay extra costs. Received the best [support] I could, [and it] made life easier."

"Kids support – Christmas and birthdays, teen movie nights, teen meetings – really helped shift the focus from homelessness to belonging to a community for my kids. House search – [I] learned a lot on how to search for housing and tenant rights. Help with first month's rent – I don't know what I would have done if I did not receive this help. Therapy – talked to counsellors for my mental health and just venting really helped me see light at the end of the tunnel."

"Central library and other libraries – to borrow books, socialization at bingo. Métis Society and Friendship Centre (one out in Montgomery). Circle of Wisdom [for cultural services]."

"The Women's Centre, the Mustard Seed, the DI, [and] Central United Church."

"Women's Centre of Calgary."

"Women's Centre."

"The Source downtown."

"While I was struggling with rent, Inn from the Cold helped with grocery gift certificates."

"Inn from the Cold helped me [get] home, and they paid one month's rent."

"IFTC [Inn from the Cold] was an amazing place with good staff and services. If such places can have increased funding and capacity, they will reach more people and offer more."

"Brenda's House Family Shelter (now Inn from the Cold)."

"Inn from the Cold."

"Rent subsidy helps, but not enough – [it only covers part of the cost so] I still pay 30% [of income] to shelter costs. Homecare helped in the past too, but now they refuse to help."

"I don't know. PDD [Persons with Developmental Disabilities] day programs helped me a lot – workers are there to help you out."

"YWCA shelter helped me to stay here."

"The YW has been amazing with the counselling services, the housing support, and just supporting my overall needs in homelessness."

"YWCA."

"I live at the YWCA in Calgary. They have been very helpful so far. I'm hoping the transition from here to permanent housing is an easy one."

"The YW Women's Centre has been a real safe and sound place for me and so many others here. I'm very grateful for this program and the staff here who help us on a daily basis."

"I believe the YWCA transitional housing, food bank, [and] CMHA trauma classes have really helped me."

4. Dismantling Barriers and Supporting Service Access Overlapping Systems

Alongside the housing sector, women and gender-diverse people in Calgary often navigate multiple services and systems to meet the broader range of needs required to maintain housing, including income assistance, domestic violence supports, and disability-related resources. Historically, limited data on homelessness experienced by women and gender-diverse people (i.e., given hidden forms of homelessness) has constrained the ability of policymakers and service systems to demonstrate the need for integrated, gender-responsive services. Increasing evidence, including findings from this project, highlight gendered pathways into homelessness and the interconnected supports required to address housing precarity and the need for these sectors to move toward more coordinated and integrated approaches.[238]

Currently, service providers and agencies in Calgary often operate with differing mandates, funding structures, capacities, and eligibility criteria, resulting in markedly different experiences depending on where and when individuals seek help. Greater systemic coordination is needed to ensure that access to basic supports is not contingent on timing, personal advocacy, or the availability of overburdened services.

For women, gender-diverse people, and their families, many of whom are already navigating multiple forms of marginalization such as poverty, racism, trauma, disability, or immigration precarity, this lack of coordination places an unfair and often traumatic burden on them to continually self-advocate, navigate complex bureaucracies, and 'piece together' supports across multiple systems. Providers observed that clients must learn to manage conflicting intake procedures, funding rules, and service philosophies. This process can be challenging even for those with relatively system knowledge; for those experiencing trauma, language barriers, cognitive disabilities, or mental health challenges, it can become nearly impossible.

Participants with lived experience described repeatedly "falling through cracks" during critical moments such as transitions between shelter and housing, interactions with healthcare providers, or attempts to access legal or income supports. Gaps and inconsistencies in service delivery can mean the difference between being housed or homeless, receiving care or going without, and in some cases, experiencing safety or continued exposure to violence.

Service providers similarly emphasized that siloed systems can undermine their ability to support clients effectively. Working without coordination often forces providers into reactive crisis management rather than proactive, holistic support.

Ultimately, this theme illustrates how uncoordinated service systems can entrench housing insecurity and inadvertently reproduce inequities. Instead of creating clear and accessible pathways to stability, the current structure frequently shifts the responsibility for navigation onto those least equipped to manage it, further reinforcing cycles of trauma and exclusion.

Siloes within and between the Homelessness and VAW Violence Sectors

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 in the past three years. When asked where they stayed during these periods, the most common responses were: shelters or drop-ins within the homelessness sector (47%), staying temporarily with someone else due to lacking their own safe housing (44%), domestic violence or VAW shelters (32%), and hotels or motels (22%). Nearly 15% chose more than one of these responses, indicating cycling between multiple systems and personal supports to find shelter.

Within the last year, the most common places that respondents had lived were: someone else's place because they didn't have their own place or their place wasn't safe (36%), shelters or drop-ins in the homeless serving system (29%) and shelters in the VAW/domestic violence system (23%). Again, participants often chose multiple responses, indicating navigation of different systems and supports during the period they were homeless.

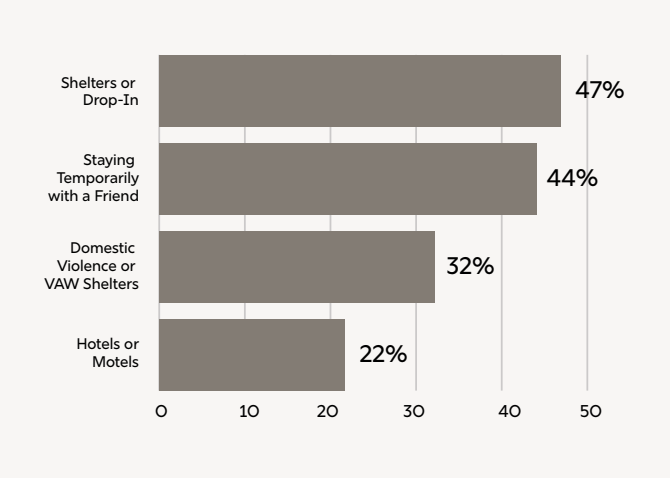

Figure 29 - Where Participants Stayed During Homelessness. n=88.

Navigation through multiple systems of support can play a role in rendering their experiences as invisible, as many of these systems do not have the time nor the capacities to communicate with each other, with existing research often assessing and evaluating outcomes from each system in isolation from other systems.

When asked where participants stayed last night, 20% reported staying in shelters or drop-ins in the homeless serving system, 17% reported staying in shelters in the VAW/domestic violence system, and 9% reported staying in transitional housing.

The statistical portrait from the survey indicates that women experiencing housing insecurity and homelessness often seek supports across multiple systems, including relying on personal supports and connections. Navigation through multiple systems of support can play a role in rendering their experiences as invisible, as many of these systems do not have the time nor the capacities to communicate with each other, with existing research often assessing and evaluating outcomes from each system in isolation from other systems.[239]

One of the most significant structural gaps identified by both service providers and participants with lived experience is the persistent siloing between the homelessness and VAW sectors. These two systems often operate under separate funding streams, mandates, and eligibility criteria, despite the reality that experiences of homelessness and violence are deeply interconnected for many women. This divide results in gaps and inconsistencies that leave women and gender-diverse people without appropriate supports at critical junctures.

Addressing this gap is pertinent as there is significant and unavoidable overlap between VAW and homelessness sectors in the lives of women, girls, and gender-diverse people. In practice, many individuals move between these systems repeatedly, sometimes as a matter of choice, but more often out of necessity, depending on availability, eligibility criteria, or the limits of stays within different programs. For example, when VAW shelters are at capacity, women are often referred to homeless shelters. Similarly, when their stay in transitional VAW housing ends without securing permanent accommodation, many are transitioned into the homelessness sector.[240] In other cases, women seeking safety may cycle between shelters based on changing eligibility rules, family composition (such as whether they are accompanied by a child or partner), or the availability of specialized supports.[241]

Existing research has long pointed out that, while there is broad recognition of the connection between GBV, housing insecurity, and homelessness, the VAW sector has had limited involvement in housing and homelessness policy or program design.[242] Homelessness services are rarely funded enough or structured to offer the gender-specific supports required by women and gender-diverse people experiencing violence, such as trauma-informed care, safety planning, or culturally safe interventions.[243] As a result, systemic disconnection persists between the two sectors, despite serving overlapping populations.

FUNDING DISPARITIES AND STRUCTURAL INCONSISTENCIES

Service providers highlighted how funding patterns have entrenched these siloes. While VAW services have traditionally received higher levels of funding, particularly in areas of gender-specific supports and children's services, homelessness services have consistently been under-resourced and rarely funded for gender-specific supports.

> *"They make do with what they have, with either funding and pulling… the homelessness sector has always received the lowest amount of funding. I've worked in women's shelters, and I've worked in the homelessness sector, and for a long time the issue of domestic violence was funded at much higher rates than the homelessness sector."*

This unequal funding landscape has downstream effects on program capacity and service design. VAW shelters often have more robust program infrastructure, particularly when it comes to having the capacity to address experiences of violence and trauma, along with outreach to offer more long-term supports. Homelessness services struggle to meet growing demand with limited funding to offer gender-specific supports. As a result, many homelessness programs cannot offer specialized supports for women or gender-diverse people experiencing violence, trauma, or intersecting challenges.

System-level inconsistencies further complicate service access. For example, transitional housing is defined differently by various funders and agencies.

> *"The City considers transitional housing 'not housed,' enabling access to services. Other funders define it as 'housed,' cutting off access – it forces some clients to stay in shelter longer."*

Such definitional differences can disrupt service continuity and create administrative barriers that leave women stuck in shelters longer than necessary or cycling between temporary arrangements without stable housing options.

RIGID ELIGIBILITY CRITERIA AND RESTRICTIVE POLICIES

Although approaches have evolved over time, eligibility criteria across programs are far from uniform, with programs ranging from low-barrier to highly specific on who is eligible for what program. It is not uncommon to find that low-barrier programs do not have extensive wrap-around and consistent supports needed to create a continuum of care for women and gender-diverse people working toward housing stability. Rising complexity of service user needs further intensifies demand, exposing gaps in supports and services. Amid this pressure, rigid eligibility criteria become an even greater barrier because standards are neither uniform across the sector nor consistently applied between organizations. Consequently, women and gender-diverse people are frequently required to compromise their needs to secure entry into certain programs, or they find themselves eligible for supports in one jurisdiction but excluded in another, even when capacity exists. As one service provider reflected:

> *"Some [shelters] accept women without children, some only a limited number of children, some are culturally relevant, but have long waitlists."*

Service providers also reflected on how women experiencing both domestic violence and issues such as mental health or substance use were often turned away from VAW shelters because they did not fit the "ideal client" profile:

> *"Back in the day, we would turn women away if they admitted to struggling with mental health or addictions for women's shelter, because we're like, 'Oh, sorry, we only deal with domestic violence here.' The field is evolving, but some of that history remains. Even recently, folks in the VAW sector here in Calgary would say, 'Oh, we don't have the same clients.' Yeah, you do. In fact, most of them leave your shelter and come to ours [shelters serving the homelessness sector]… We actually deal with active domestic violence on our shelter floor on a regular basis."*

Rigid eligibility criteria may be warranted at times to ensure that programs designed for highly vulnerable or specific populations can deliver safe, targeted, and effective supports. For these groups, clearly defined eligibility helps protect the integrity of specialized services and creates environments where participants can feel secure and understood. Such criteria also allow programs to allocate limited resources responsibly, maintain staff expertise, and meet funder mandates tied to specific outcomes or populations.

At the same time, strict eligibility thresholds can unintentionally exclude individuals whose needs fall just outside defined parameters, particularly as housing precarity becomes more widespread and complex. As demand continues to grow, there is a need to balance the protection of specialized spaces with mechanisms that acknowledge and respond to those who are excluded – whether through referrals, transitional supports, shared intake systems, or coordinated service planning – to ensure that necessary boundaries do not translate into systemic gaps in care.

This misalignment highlights the need to recognize that homelessness and violence are not separate issues but overlapping crises. As detailed earlier, for many women and gender-diverse people, experiences of violence and trauma are compounded in their navigation of homelessness-serving systems. Violence intersects with gendered experiences of homelessness in multiple ways, and experiences of marginalization such as Indigenous or racialized identity, disability, complex mental or physical health challenges, or substance use, can further increase vulnerability to various forms of violence. Those who do not fit neatly into predefined categories, such as individuals experiencing violence

outside formal domestic violence definitions, or those with complex substance use or mental health needs, can often find themselves without access to appropriate shelter or supports. This is reflected in the survey findings as women and gender-diverse people who identified substance use as a challenge were five times more likely to be barred from shelters or services than those who did not.

A preliminary survey of gender-specific services in Calgary demonstrates that gender-specific emergency shelter programs have evolved into low-barrier spaces, at least when it comes to eligibility criteria. Yet, barriers for long-term stability continue to exist due to time limits on emergency shelter stays and uncertainty about whether individuals are able to move into transitional or permanent housing once their stay ends. As one participant with lived experience reflected:

> *"Not sure if I will be able to stay at the shelter or move to transition."*

Once in transitional housing, uncertainty can often continue, as many fear being unable to secure permanent housing and having to start over again. For some lived experience participants, transitional housing provided temporary relief but did not offer long-term stability due to time limits and the lack of clear pathways into permanent housing:

> *"I'm in transitional housing. It is a temporary situation. I'm having a very hard time gaining financial stability. Without this place, and this problem fixed, I'm at risk of being homeless."*

> *"I only have a year and a half to find a place – that's not long."*

Survey participants also cited being required to leave transitional housing after exceeding maximum stay periods as a key reason for losing accommodation. Length-of-stay limits in shelters play a critical role in determining whether women and gender-diverse people can transition into stable housing or are forced back into homelessness or unsafe situations once their term ends. National data reflects this systemic issue: in 2019, Statistics Canada found that the average stay at a VAW shelter was under three months, with most shelters (428 out of 552) offering only short-term lodging to those fleeing violence.[244]

These limited timelines are especially dire for women with children, who face immense barriers to rebuilding stability within the narrow windows allowed by most programs. Without long-term, gender-responsive supports, many cycle between temporary housing, poverty, and unsafe environments. As one service provider reflected:

> *"I remember working in the VAW shelters here in Calgary... you've got a mom who's got four kids under the age of six... how long is it going to take her to get to a point to have economic strength to be able to support her four kids, and manage? Many of them are up at 4:30 in the morning, getting the kids dressed, getting on the bus, trying to drop your kids at school, trying to get to your job by 8AM - your minimum wage job – that's not going to give you enough money to help you pay for an apartment... and so I think that strengthening and bolstering services for women... more supportive and affordable housing with streamlined benefits... these are pieces that we're still missing, and so, as service providers, there is a scarcity model, and we can barely manage."*

5x the likelihood of those who identified substance use as a challenge to be barred from shelters or services compared to those who did not.

Another issue highlighted by participants is that while gender-specific transitional housing can offer greater stability through longer stays, its policies often fall short in supporting independent living and the unique caregiving responsibilities of women and gender-diverse people. For example, some programs currently do not allow adult male children or male partners to live with residents or visit regularly. As one participant explained:

> *"If you want to live independently – like in my case, I have two kids and a boyfriend, I have a life, transitional housing just isn't going to cut it."*

While gender-specific emergency shelters, transitional housing, and second-stage housing are essential in providing safety and respite for women and gender-diverse people experiencing violence and homelessness, gaps and structural inconsistencies within and between these systems must be collaboratively addressed to prevent the perpetuation of housing precarity. Most critically, without access to affordable and deeply affordable permanent housing, these interventions risk becoming temporary stop-gap measures rather than meaningful pathways out of homelessness for women and gender-diverse people.

GENDER-SPECIFIC SHELTER GAPS AND RISKS FOR RETRAUMATIZATION

Service providers noted that many women-specific emergency shelters in Calgary are domestic violence-focused, leaving very few options for women who are not experiencing violence but still need safe shelter:

> *"Look at the landscape in Calgary, the majority of emergency shelters that are specifically for women are domestic violence shelters. There are very few options that are actually just emergency shelter spaces for women with no other requirements on entry."*

> *"I would say one of the main challenges we often face in this service environment is the difficulty of finding emergency shelter space for women who aren't experiencing domestic violence, or for those who are, but don't meet the strict intake criteria."*

The 2024 National Shelter Capacity Report also highlights significant disparities in shelter availability for women and gender-diverse people in Alberta. While 92% of beds in domestic violence shelters are women- or family-specific, only 31% of beds in homeless emergency shelters are designated as such.[245] In fact,

women-specific beds make up just 7% of the total emergency shelter capacity, whereas general and men-specific beds account for 66%.[246] This gap in service is a major shortfall in the homelessness sector's ability to meet the needs of women and gender-diverse people. For many, co-ed shelter spaces pose serious safety risks, and when gender-specific beds are unavailable in either the homelessness or VAW sector, they are often left with nowhere safe to turn.

Beyond the limited availability of gender-specific beds, service providers also highlighted the retraumatization caused by having to navigate multiple agencies and repeatedly retell their stories in order to secure shelter or access services.

> *"Women are often having to go to multiple different organizations, which also means that they're sharing their stories over and over and over again, which is very traumatizing."*

This retraumatization is compounded for those who are already in crisis, facing trauma, or navigating systems while caring for children, creating additional emotional and logistical barriers to stability.

POLICY-BASED CHALLENGES FOR INTEGRATION

At the frontline level, there are efforts to coordinate and share information across shelters through common tables and tools such as ShelterLink Youth Services. While these mechanisms offer innovative ways to collaborate, service providers noted that such efforts remain largely operational:

> *"There is pretty active collaboration back and forth, referrals back and forth, and certainly efforts at ensuring that we are connected. But I think that from more of a policy or a funding or a higher level, there isn't the integration or the collaboration, probably, that there should be."*

This gap between operational coordination and systemic integration means that while individual workers and agencies work hard to bridge siloes, the underlying structures (funding, policy, eligibility frameworks, etc.) remain unaligned.

PROMISING PRACTICE

ShelterLink

ShelterLink is a centralized digital platform designed to integrate supports for women and gender-diverse people and families escaping violence and navigating women's emergency shelters, transitional housing, and second-stage shelters. Developed through a collaboration between YW Calgary and FearIsNotLove, the platform currently connects 31 women's emergency, transitional, and second-stage shelters across Calgary and Alberta, enabling real-time sharing of bed availability and support service information.[247]

By consolidating data across multiple agencies, ShelterLink addresses a longstanding challenge in the sector: the disconnected and time-consuming process women face when trying to secure safe shelter. Without such a platform, those seeking safety often call multiple agencies only to be repeatedly turned away due to lack of space, leaving them with few options beyond remaining in unsafe situations, couch surfing, opting for mixed-gender emergency shelters, paying for short hotel stays, or sleeping rough.

ShelterLink helps break this cycle by serving as a centralized intake and coordination system, allowing service providers to quickly match individuals with appropriate supports based on their unique circumstances, whether shelter beds, safety planning, counselling, or community resources. This reduces the number of people falling through systemic gaps and increases the likelihood that those fleeing violence can access timely and suitable assistance.

ShelterLink also alleviates sector bottlenecks caused by funding and capacity siloes. By streamlining referrals and information sharing, it eases the burden on overstretched providers while improving client experiences. ShelterLink demonstrates how integrated, coordinated models can close critical gaps for women and gender-diverse people navigating violence and homelessness, offering a more reliable and safer pathway to stability.

The siloing of the homelessness and VAW sectors must end in order to create structural, policy, and funding approaches that better align with the realities of women's lives. Highly prescriptive eligibility criteria, inconsistent definitions, and differing funding streams create systemic gaps that leave many without access to gender-responsive, trauma-informed supports. While frontline collaboration exists, it cannot overcome higher-level structural misalignment. Addressing these gaps requires not only operational coordination but also integrated policy frameworks and sustained funding that recognize the interconnectedness of homelessness and gender-based violence.

Frontline Workers and Sector Leaders as the "Glue" Holding a System Together

Within the patchwork of services and supports, frontline workers and sector leaders often function as the informal "connective tissue" linking the multiple systems women and gender-diverse people must navigate when seeking support. In the absence of coordinated structures, these workers bridge gaps between housing, health, legal, and social services to ensure that women and gender-diverse people do not fall through the cracks while navigating complex systems on their own. While these roles are essential, funding should match the level of physical, operational and emotional labour required at the frontline, alongside a broader recognition of the crucial individual effort that has been propping up a system that would benefit greatly from stronger institutional cohesion.

FRONTLINE WORKERS AND SECTOR LEADERS AS INTERMEDIARIES

As touched upon previously, many service providers detailed how the burden of system coordination falls disproportionately on them in the absence of structures and policies that enable more seamless coordination. Service providers further described how frontline workers routinely take on intermediary roles, coordinating across multiple agencies to secure housing, legal assistance, and health supports for a single client. As several providers noted:

> *"I would [like to] mention the lack of coordination in between some of the resources for housing, health, legal, and the social services."*

> *"Workers often become the glue holding disconnected systems together; navigating housing, health, legal, and social services all at once for a single client."*

This bridging work often falls beyond official job descriptions and relies heavily on workers' personal initiative, relationships, and institutional knowledge. The emotional burden of this invisible labour is significant, particularly when workers must support clients while simultaneously navigating similar pressures in their own lives (e.g., housing instability, low wages, burnout, as discussed under Theme 3).

At the leadership level, some shelters and agencies have developed their own coordination strategies to compensate for systemic fragmentation:

> *"For example, the shelter directors or the shelter CEOs, we meet monthly for lunch. From leadership through to middle management and frontline, there's a strong amount of collaboration… We're not in competition with each other; we see ourselves as a public response. How can we help each other out? How can we leverage if your agency is doing this service and we're doing that—can we do it better together?"*

These informal networks often depend on personal relationships between agency leaders and staff. While these relationships foster collaboration and trust, they are not permanent or structural solutions, as they are often not supported by additional funding or capacity. Given the individual burdens that staff shoulder, several providers emphasized that when a key staff member leaves, critical referral pathways and personal networks can disappear overnight, undermining continuity of care.

> *"Many collaborations are ineffective and depend on personal relationships. If no personal contact exists, access can be difficult, and that's unfair to clients."*

> *"There is always a risk of losing referral pathways when staff leave an agency."*

Multiple providers stressed that true coordination requires collaboration at all levels of the sector, not just among executives.

> *"It often starts at the top, but if you don't do the work to bridge those partnerships all the way down to the frontline staff who are actually executing the collaboration, it doesn't matter how strong those top-end relationships are."*

Operating under these realities, while leadership-level collaboration is critical, frontline workers also need to be equipped with the capacity, resources, and systems to act on those relationships; without them, clients continue to experience gaps and inconsistencies in service.

PIECEMEAL SOLUTIONS REFLECT SYSTEMIC GAPS

In the absence of funding and formal programs, agencies often rely on creative but piecemeal solutions to fill gaps. These include volunteer programs or unfunded staff positions such as dedicated housing navigators to help women attend viewings and prevent evictions.

> *"We staff our housing work with dedicated housing navigators, we're not funded for it but decided it's critical. They go to viewings with women, do eviction prevention, financial empowerment, everything."*

These approaches illustrate the significant labour that service providers take on to stretch limited funding and create capacity for supports that help women and gender-diverse people achieve stability and long-term success. While often innovative, such workarounds are ultimately stop-gap measures, relying on individual agency, capacity and goodwill rather than sustained, systemic investment that addresses core needs. As one provider reflected,

"If I had a fire in my kitchen and called 911, I'd get a full fire truck and a trained crew. But in our sector, it feels like we've accepted a different standard... you might get a fire truck, or maybe just someone with a garden hose, or sometimes no one at all. Other times, it's like a group of practicum students showing up with a couple of buckets.

Piecemeal solutions also compensate for the lack of comprehensive wraparound services, particularly in healthcare and mental health, that should be structurally integrated into the support system. Service providers frequently contrasted Calgary's model with more coordinated approaches seen abroad:

"Shelters in the UK receive immense support from the National Health Service bringing in doctors, physicians and psychiatrists – we [need] to improve, we don't have any such integration in Canda. At our shelter, we have a medical student-run volunteer clinic once a month. That's it. And we're the largest and only family shelter now in Alberta."

This lack of structural healthcare integration means frontline staff and sector leadership must compensate by coordinating piecemeal care, another example of system reliance on individual efforts rather than integrated service models.

Testimonies from service providers reveal a clear systemic pattern: Calgary's housing and homelessness ecosystem often relies on the invisible labour, personal networks, and ad hoc initiatives of frontline workers and sector leaders. While those in the sector do what they can to uphold a coordinated system of care, what exists is a patchwork held together by immense, and often underfunded, human effort. As one service provider reflected:

"This dependence is precarious: when staff leave, networks dissolve; when funding is cut, programs collapse; when caseloads grow, coordination breaks down. For women and gender-diverse people navigating this fragmented system, staff often make the difference between falling through the cracks and accessing crucial supports. But this is neither sustainable nor equitable."

A coordinated system that relies on structural integration is necessary to create consistent, reliable pathways to housing and safety.

INDIGENOUS CONSIDERATIONS

Bridging Gaps Through Community Partnerships and Cultural Responsiveness

Across agencies, frontline workers and sector leaders are actively working to bridge service gaps by forging partnerships and bringing services directly to where clients already are. This approach is especially championed by Indigenous-led agencies as they deem these services critical for Indigenous women, who make up a significant proportion of those accessing housing and support services. As one frontline worker explained, their agency intentionally seeks out partnerships to fill service gaps:

"Here at my agency, we always try to have different partnerships with different organizations so we can, like, close many of the gaps that we see in service. So if we don't have something, we try to reach out to other people that actually have that service. So then they can come to our office and then provide the service from here, instead of the clients going around and trying to find the service."

These efforts also extend to partnerships among Indigenous communities and organizations, who collaborate to meet with clients, offering culturally grounded supports, and fostering trust. While these collaborations are impactful, they are not embedded in formal policy. Rather, they are driven by staff initiative and a shared commitment to better serve communities:

"We have other Indigenous communities, for example, coming to the office and then meeting with clients here. We try to have that connection so they can either be called to be in the agency. I feel like that's not policy, that's just something that we are doing to close that gap."

Non-Indigenous service providers also emphasized the importance of cultural responsiveness and recognizing the distinct experiences of Indigenous women and gender-diverse people. This awareness shapes the way supports are delivered, ensuring that services reflect the cultural contexts and histories of the communities being served:

"Seventy percent of the women we serve are Indigenous. Recognizing cultural differences and integrating that into the types of support we provide is important. By understanding their stories and journeys, we are able to provide appropriate support. We rely on community partners that we work with. Learning about the Indigenous cultures. We never assume we know it all. We are always open to inviting people over to teach us."

Many agencies (Indigenous and non-Indigenous) have also built cultural connections through relationships with Elders, land-based learning, and community activities. For example, Elder involvement has been central to shaping culturally safe spaces in shelters and housing services. Their presence fosters trust and strengthens ties with Indigenous women and gender-diverse people, who have expressed a preference for certain shelters because of these cultural connections.

Cultural practices such as sharing meals, dinners with Elders, parenting together, and participating in drop-in style programming create inclusive spaces where Indigenous women and families feel seen and supported. Land-based learning activities further build relationships and deepen understanding. Similarly, policy adaptations, such as changing visitor rules to better support multigenerational families, reflect a shift toward recognizing and accommodating Indigenous family structures and cultural practices.

These examples highlight the vital role of Indigenous-led partnerships and culturally grounded practices in bridging gaps for Indigenous women and gender-diverse people in a support system in need of further coordination. While these initiatives are often driven by individual organizations and staff rather than system-wide policy or initiative, they demonstrate promising models of culturally responsive, community-based collaboration that strengthen service delivery and trust for Indigenous women and families navigating housing and support systems. Moreover, they make a strong case for funding and investing in such models and practices to create culturally safe environments for Indigenous women and gender-diverse people navigating homelessness.

Challenges with the Coordinated Access and Assessment (CAA) and Needs and Services Questionnaire (NSQ)

The Coordinated Access and Assessment (CAA) system, along with the Needs and Services Questionnaire (NSQ), is intended to create a more streamlined, centralized pathway to housing by assessing individuals' needs and placing them on a coordinated waitlist for housing services. Rather than navigating a network of agencies with separate eligibility rules and waitlists, individuals can theoretically access housing supports through a single point of entry. The CAA model is built on a triage approach, prioritizing people with the greatest chronicity, vulnerability, complexity of needs, as well as matches them to appropriate housing and support programs.[248]

The NSQ is a core assessment tool within the CAA system. It evaluates factors such as history of homelessness, health, daily functioning, and risk to determine the level and type of support an individual requires. Together with housing plans and placement committee reviews, the NSQ helps direct clients to Housing First and other appropriate programs, aiming to improve client outcomes, reduce system redundancies, and ensure limited housing resources are targeted to those most in need.[249]

Since its implementation in 2013, CAA has represented a significant shift toward coordinated service delivery, improved data collection, and more consistent client experiences. However, these system-level intentions do not always align with on-the-ground realities of service delivery, especially in a context of scarce affordable housing, underfunded programs, and diverse client needs.

As the following section outlines, practical challenges in how CAA and NSQs operate can create significant gaps for some women, gender-diverse people, and other marginalized groups navigating Calgary's housing system. In practice, however, both service providers and lived experience participants identified serious barriers and systemic shortcomings in how these tools function on the ground. These challenges reflect broader patterns seen throughout Calgary's housing and homelessness system: fragmented service delivery, resource constraints, and processes that unintentionally penalize those with the greatest barriers to stability.

LIMITED ACCESS AND NAVIGATION BURDENS

Service providers repeatedly noted that NSQs are currently limited to certain agencies, which require clients to travel to specific locations to complete their assessments. This can be a major barrier, particularly for individuals with mobility challenges, mental health concerns, or unstable daily routines.

"Being able to complete the NSQ would make a big difference; right now, clients have to go elsewhere to get it done, and that's often a huge barrier."

Once a client completes the NSQ, their information enters a centralized system that places them in a housing queue based on assessed need. However, this system rewards those who are able to regularly "check in" with participating agencies, as frequent follow-ups push individuals higher up the list.

"They fill out these forms, and then it goes into a system and places them where their need is, in terms of housing in a queue. And then basically what happens is, the more someone calls and kind of follows up, it places them a little bit higher, because it shows that they're still actively needing it."

As discussed earlier, this approach inadvertently disadvantages people facing the most complex barriers, those juggling survival priorities, unstable contact information, or untreated trauma, because they may not have the capacity to maintain frequent contact. Rather than prioritizing need, the system ends up privileging those who are most able to navigate its demands.

Some agencies have adapted by offering NSQ completion and check-in services on-site, attempting to close accessibility gaps through their own initiative:

"We, for example, have the people that have training to complete NSQs. People can come here and they can complete the assessment, and then they can also come in here to check in for housing…they have to come regularly to check in for that form, so that the people that are handling those forms know that they still need housing."

While this helps some clients, it highlights how uneven access to NSQs is across the city and how much the system depends on agency-level adaptations rather than a centralized, client-centered structure.

RE-TRAUMATIZATION DURING ASSESSMENT

Several providers also raised concerns that the NSQ process itself can be re-traumatizing for women and gender-diverse people, particularly those who have experienced violence or systemic discrimination. Intake assessments often involve highly personal and invasive questions asked at moments when individuals are just beginning to seek help.

"Realistically, what happens is, if we have the ability, if that individual is available, she'll come and complete the assessment tool, which is, in fact, continuing to re-traumatize that individual. So, they've walked into our door, finally able to ask for help, and what they were received is a battering of questions that it's further re-traumatized them and given no actual solution to what it is that they're looking for."

This dynamic mirrors earlier critiques of colonial funding and intake frameworks (see Indigenous Considerations above), where system tools are designed for administrative efficiency rather than cultural safety or trauma-informed engagement. The result is a process that can alienate those it is meant to support, potentially pushing them away from services altogether, as evident in the *Indigenous Considerations* below.

INDIGENOUS CONSIDERATIONS

Barriers in the Coordinated Access and Assessment Process

Indigenous service providers and sector leaders emphasized that the CAA process, including the use of the NSQ, often creates significant barriers for Indigenous individuals from the very first point of contact. Service providers described how the structure of the system itself can be re-traumatizing**,** particularly for Indigenous peoples whose experiences are shaped by intergenerational trauma, colonial violence, and ongoing systemic inequities:

"The entire CAA process of coordinated access and assessment is a barrier from day one – the minute that somebody enters into that system, I think it sets individuals up to be re-traumatized."

The standardized intake system, designed to streamline referrals, was often found to stereotype individuals by reducing them to numerical rankings that determine their place in the housing queue:

"It sets individuals up to be devalued, to be stereotyped… they assign a number, and so when an individual goes and completes their NSQ, they need to be checking in to see if they've been referred to a program. I just think about what it must feel like to be someone who's vulnerable, coming to a place where they have to check-in in order to maintain their spot on this housing list, and then they were, they're referred to as a number."

For Indigenous peoples, this practice has deep historical resonance. The reduction of people to numbers recalls colonial practices of erasure and control, such as the numbering of children in residential schools and the assignment of identification numbers in place of names.

"And that goes even further when you think about history and colonization with Indigenous people… they were stripped of their names; they were assigned a number. And here we are in 2025… a homeless young woman sitting beside us and referring to them as a number."

This not only undermines trust but also discourages continued engagement with the housing system. As one provider reflected, if someone does not feel safe or

respected in these spaces, they may simply stop returning, resulting in lost housing opportunities due to check-in requirements that are inflexible and culturally unsafe:

> *"And I think about like, if that were me, would I ever go back to that place? And if I don't go back, then I would lose my spots, and now I'm not even being triaged to have an opportunity to access affordable housing, or any kind of housing supports and programming."*

This spotlight underscores the urgent need to decolonize housing access systems by integrating culturally safe practices, flexible engagement pathways, and trauma-informed approaches that acknowledge the specific histories and realities of Indigenous communities. Without these changes, standardized systems like CAA risk replicating the very harms they aim to address.

HOUSING INSTABILITY COMPLICATES FOLLOW-UP

Another major challenge identified is that individuals without stable housing often lack the address, income, or reliable contact information required to stay engaged in the CAA system.

> *"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."*

Without an immediate bridge to housing or temporary stability, individuals may disappear from the system, causing their files to be deprioritized or closed. This is particularly harmful for those with intersecting barriers, such as youth fleeing violence or people with complex health needs. Service providers suggested that bridge or transitional programs could provide temporary stability, allowing individuals to focus on housing once other priorities are addressed.

Providers also linked the rigid timelines and follow-up requirements of the CAA to high turnover rates in the system. When referrals cannot be completed quickly, clients often fall off the list and must start over.

> *"I think it would help with the high turnover of like, you receive a referral, and then you can't get in contact with them, and so then they go to the bottom of this list. And I mean, the last I heard like the list is like over 2500 individuals that are waiting for some sort of supportive housing."*

> *"If you miss your check-in because you're dealing with something serious, like escaping a gang, managing an overdose, or any number of difficult circumstances, you're just thrown back to the bottom of the list. How is that equitable? I mean, it might seem fair for the people who can continuously check in, but what about everyone else who can't because of what they're going through?"*

The system is poorly adapted to the realities of youth, in particular. Many young people referred through youth housing programs are couch-surfing, living in encampments, or fleeing unsafe situations.

> *"A lot of the referrals that we get, these youth are couch surfing or they're living in encampments. Some of them are fearful for their lives or fleeing, whether it's gang involvement or just a high-risk peer group... And we only have a certain amount of time to connect with them, engage them, complete all the paperwork and everything that needs to happen. And if you don't do that within a certain amount of time, then again, they get referred back to the table."*

This mismatch between policy timelines and lived realities creates cycles of exclusion, particularly for marginalized youth who already face significant systemic barriers.

The challenges with CAA and NSQ illustrate a recurring pattern in Calgary's housing and homelessness system: tools designed for coordination and support end up reproducing inequities because they rely on clients to consistently navigate complex systems rather than adapting the system to meet clients where they are. Access depends heavily on agency capacity, client persistence, and system literacy, all of which are unevenly distributed.

Trauma-informed and culturally safe practices are often sidelined in favour of administrative efficiency, which can retraumatize and alienate those most in need of support. High turnover, particularly among youth and highly marginalized individuals, underscores the need for more flexible, client-centered, and well-resourced housing pathways.

Funding Structures, Innovation and Sector Capacity

Service providers across the homelessness and VAW-serving sectors consistently highlighted that, despite strong collaboration among frontline staff, funding structures and rules can undermine these efforts – creating silos and competition rather than enabling coordinated, flexible responses to complex needs. In practice, collaboration is also constrained by rigid reporting requirements, restrictive eligibility rules, and resource scarcity, all of which push agencies to focus on administrative survival rather than collective problem-solving.

FUNDING STRUCTURES CAUSING GAPS AND RESOURCE CONSTRAINTS

Frontline workers emphasized that one of the most challenging areas of collaboration involves accessing funds and assistance intended for clients in extremely vulnerable situations. For example, even when clients may be eligible for emergency funds through Income Support, joint problem-solving and cost-sharing between the agency and government assistance is extremely difficult.

Funders design funding and reporting criteria to ensure transparency, measurable outcomes, and alignment with specific policy objectives or mandate priorities. In environments of limited funding and high demand, clearly defined deliverables and client eligibility requirements can be viewed as necessary tools to track impact, prevent duplication of services, and demonstrate value for money to governments, boards, or donors. From this standpoint, funding criteria help funders attribute outcomes accurately and justify continued or expanded investment.

However, in particularly complex social service systems, rigid funding silos can unintentionally discourage collaboration and impede continuity of care. At times, funding structures can limit the ability of different bodies to come together and problem-solve in the interest of the client, leaving little room for innovation or flexibility:

> *"I feel like, just from what I'm doing, just a more of a willingness to kind of work together to help people with the higher requests... for example, Alberta Works [Income Support] and their one-time emergency support... it's very extremely difficult and almost non-existent to actually work with them. They are more just like, 'well, if you can pay for half of it, why can't you pay for all of it,' you know? And we're like, 'well, why if we can't pay for half of it, why can't you?'"*

With many organizations constrained by funding and reporting criteria, sharing responsibility for clients accessing multiple systems becomes challenging. When organizations are unable to pool resources or jointly problem-solve, clients with intersecting needs can fall between funding streams, even when overall system capacity exists. Increasingly, some funders recognize the need for more flexible, outcomes-oriented models that support coordinated service delivery, shared accountability, and cross-sector collaboration, especially for populations experiencing acute crisis. From this perspective, the challenge lies in balancing fiscal oversight and policy coherence with the flexibility required to respond to real-world complexity, without undermining accountability or public trust.

At the same time, responsibility sharing and greater sectoral collaboration would create easier access to funds for clients; without such practices, there is a real risk of delays or complete barriers to clients receiving critical support. For individuals in crisis, for example, women trying to secure housing after fleeing violence, these delays can mean the difference between stabilization and falling deeper into homelessness.

Many providers also noted that funders prefer to "fund programs rather than people," creating gaps for services and individuals that do not fit neatly into program boxes. For example, agencies offering crisis support may not qualify for housing-specific funding, even though housing is often central to the crises they are addressing. As a result, those who require crisis support in order to successfully secure housing can fall through the cracks.

> *"Funders prefer to fund programs rather than people. The stories of people are the program, wages [to support people] should be funded. Housing is not a program we offer, so housing-specific funding is inaccessible."*

Others pointed out that centralized funding for housing programs can create inequities, as only a small number of organizations are funded to deliver Housing First initiatives. At the same time, funding is also needed for culturally responsive programs that extend beyond Housing First mandates. This dynamic limits the sector's collective capacity to respond to growing demand and increases pressure on the few organizations that do receive funding.

> *"We are pro-Housing First in general, but the availability [of the program] is not meeting the need. Only a few organizations are funded for that. It would be nice to spread that out. Finding and securing housing is very resource intensive, so we need staff. Crisis management roles can at best refer clients to community resources, which are often limited."*

REPORTING CHALLENGES AND ADVOCACY CONSTRAINTS

Service providers also noted that funders' emphases on reporting, audits, and metrics often eclipse the core mission of supporting clients. Workers described spending significant time and energy meeting multiple reporting requirements from different funders, which divides attention and reduces opportunities for collaboration. Some also identified how reporting requirements involving clients feel intrusive:

> *"It's definitely funding requirements. It's tough because it feels like everything always comes down to reporting and paperwork when it comes to funding, and it gets really frustrating."*

> *"Multiple funders with different reporting requirements, data collection and tracking demands are high. Translating collected data into demonstrable impact can be challenging."*

> *"[Housing funding streams also requires] a very heavy system of data collection and upkeep, and we don't love that from an anti-oppression perspective. We have some reservations about being part of that because of the way the data is monitored by the funders."*

> *"[Housing funding streams expect clients to follow] extremely specific pathways that are not easy to navigate for low-income individuals. It does not seem like [accessibility of these programs] is a priority for the provincial government."*

These administrative realities often reinforce siloed approaches, since each program is accountable to its own funder, rather than to shared community outcomes.

Accountability to funders also shapes how empowered the sector feels to express concerns and advocate for change. A critical tension identified by sector leaders is the trade-off between advocacy and funding security. Organizations rely on government funding to deliver essential services, but fear that speaking out too forcefully about systemic issues may jeopardize that funding.

From the perspective of grantmaking bodies, limits on advocacy are often framed as safeguards to ensure public funds are used for service delivery rather than political activity, and to maintain policy coherence and public accountability. Clear boundaries between funding and advocacy are viewed as risk-management measures rather than efforts to silence the sector. These dynamics, however,

can stifle collective advocacy that might otherwise lead to better coordination and drive systemic change:

> *"We must be careful around balancing our advocacy with our funding needs. How much do we say before we risk our funding? We need to be able to provide those services, so we need the money, so we can't advocate like we would want to."*

This dynamic reinforces a kind of quiet competition," where organizations must focus on maintaining their funding streams instead of jointly advocating for integrated, equitable approaches that would benefit clients across the system.

Funding structures shape not only the availability of services but also their resilience in changing landscapes and the degree to which services can connect with one another to meet the unique needs of women and gender-diverse people. Fixed reporting requirements, narrow eligibility criteria, and chronic underfunding contribute to siloed and reactive service delivery, undermining the coordinated approaches essential for supporting women and gender-diverse people facing housing insecurity and violence.

In effect, funding rules act as gatekeepers, determining not only what programs can exist but also who gets to work together, how, and under what conditions. Without structural reforms to funding systems, including more flexible funding arrangements, streamlined reporting, and incentives for collaboration, organizations remain unable to move beyond cycles of competition and administrative complexities that leave clients navigating multiple systems largely on their own.

Feeling Trapped in a System with Nowhere to Turn

For many women and gender-diverse people, the challenges that arise across housing and support services leave many feeling as though they have nowhere to turn. The siloing of services means that resources are often scattered, eligibility rules vary from agency to agency, and there are few mechanisms to hold service providers accountable (e.g. landlord discrimination). As a result, the added responsibility of navigating a complex web of agencies, eligibility requirements, and referral loops falls almost entirely on individuals, often while they are simultaneously managing abuse, violence, trauma, and day-to-day survival.

PARTICIPANT PERSPECTIVES ON NAVIGATING SERVICES

Several lived experience participants reported how having a lack of clear information and guidance during moments of crisis pushed them deeper into housing precarity. One woman shared:

> *"When I did experience homelessness the first time, I was fleeing from an abusive situation in Ontario. My arranged supports here badly fell through and I was only 19 and pregnant. I was fully unaware of what kind of support I could have received. I did not know... this caused me to become homeless completely. I had to go back to Ontario. Sadly, I had to flee an abusive situation again this past year. Working through that. But honestly, stable income and understanding what resources I have access to and less competitive applications to places can be life changing."*

This experience illustrates how service navigation challenges can compound trauma and disrupt housing trajectories. Even when participants reached out for help, they often encountered referral loops that led nowhere:

> *"I found 211 refers you to someone who refers you to someone else and at the end of the day there are no funds or agencies that can help you. Many of these agencies listen, empathize, but no help. You need mega funding [sic] to look after mental health and addiction and violence in this country. Human rights training is an absolute necessity."*

Many participants echoed the need for more housing support workers embedded within communities, and for accessible, dedicated support lines that provide clear information and swift responses.

> *"Hope everyone has the ability to access a social worker to help them find resources, know where to access information. Making sure people can access resources to help them get through what they are experiencing."*

A NEED FOR NON-CRISIS SUPPORTS AND INTERVENTIONS

Accessing multiple different services also requires reliable transportation, something many participants lacked. Some spoke about the difficulty of attending housing viewings, medical appointments, or benefits meetings because they simply couldn't afford transit or didn't have reliable options. In the survey, 20% of the lived experience participants noted transportation-related barriers when staying at shelters or drop-ins. This seemingly small logistical issue compounds the broader systemic barriers, especially in moments when quick action is needed to secure housing.

The lack of reliable access to transportation greatly impedes women's and gender-diverse people's ability to attend rental viewings and secure housing. Participants noted that supports specifically focused on barriers like transportation can significantly improve their ability to obtain stable housing. For example, while staying in shelters, many residents are expected to secure rental housing on their own before receiving assistance, a near-impossible task in a competitive rental market where landlords may reconsider informal agreements if prospective tenants cannot arrive quickly.

Noting the challenges in finding appropriate support, participants with lived experience highlighted a troubling pattern: supports often only become available once someone reaches a point of extreme crisis. While the system is designed to prioritize individuals with the highest needs, this approach makes it far

20% of participants noted transportation-related barriers when staying at shelters or drop-ins

more difficult to access help earlier, before situations escalate. As a result, the policy environment remains largely reactive rather than preventative, responding only when people are visibly in distress and creating a dynamic in which individuals must reach a breaking point to receive support.

> *"There are a lot of challenges with finding available [supportive housing], they are available if I am addicted or self-destructive in some form. Unless you are dying or have cancer, support workers won't assist in paying for type one diabetic medication. Very difficult to get support."*

Such policies push people further into harm before assistance is offered, rather than providing the early intervention and wraparound supports needed to stabilize lives.

A NEED FOR ACCOUNTABILITY MECHANISMS

While service providers and frontline staff often go above and beyond to support clients, while often navigating their own challenges such as burnout, operating on limited resources, and concerns for personal safety, this does not exempt agencies from discussions about behaviour and accountability. Several participants with lived experience raised concerns about the absence of meaningful accountability mechanisms within shelters and agencies. Complaints about staff behavior, bullying, or mistreatment often had no clear avenue for resolution.

> *"Clients like me should have a place to go and submit their complaints. There's bullying and misdemeanour, yet nowhere we can go to find resolution."*

This lack of accountability reinforces power imbalances between service users and providers and can deepen mistrust even further. Systemic silos and policy differences translate into lived experiences of exclusion and precarity for those accessing multiple services at once. Without acknowledging the significant overlap among those accessing two distinct sectors (e.g., housing and VAW), Calgary's housing and support systems inadvertently leave marginalized women and gender-diverse people to navigate multiple disconnected agencies on their own while managing trauma and survival. The lack of reliable pathways, early interventions and supports, and accountability mechanisms results in a system where those most in need often fall through the cracks.

While the distinct roles and expertise of specialized services remain essential to the populations they serve, the overlapping needs of those accessing multiple sectors for support highlight the importance of coordination and alignment. Ultimately, this is not simply a matter of information gaps or inefficient referrals; it is a structural issue that can be alleviated through aligned funding mandates, policies that acknowledge gendered homelessness realities, and user-centred design provides clear routes to safety, stability and justice.

Voices of Lived Experience

WHEN ASKED: ARE THERE ANY SERVICES OR SUPPORTS THAT WOULD MAKE IT EASIER FOR YOU TO FIND AND KEEP A PLACE TO LIVE THAT MEETS YOUR NEEDS?

"Employment services – having a stable source of income is key to housing stability. Not just any income, but a living wage in line with the cost of living."

"I have been turned down for any application to live anywhere until I was [reno-victed]. The application process was incredibly fierce and I couldn't apply alone — I had to apply with my dad just to make my application look better, even though I've never missed a payment."

"Landlords want you to have about $1,000 [income left after rent]. After rent and utilities are paid, it's impossible for low-income people. We need monthly rental assistance for at least a two-year period, guaranteed, not withdrawn four months after moving in. 7,300 on the Calgary Housing list should only be about 300; the rest should be given rental assistance of $300–$600 per month to move into market-based housing. If the provincial government gave us the same amount per person they give per person in shelters, that would be enough to help us with rent. Then we need moving expenses and utility hookups paid for, and food for the first month. Housing [support workers at the shelter I am at] don't have adequate offices; they don't work every day and are hard to get a hold of.

"Yes, I need Calgary Housing where I can live peacefully, affordably, and be satisfied that I have my own place permanently."

"Affordable – everything is so full – it makes me feel helpless about my situation."

"Make sure that the rent is lower so people can actually afford it. $2300 for a [one-bed] apartment or a bachelor is so expensive. Cut the rent down at least three-quarters – that's why people are living at the drop-in or on the streets. Thanks to government being an ass [sic]."

"Need to be more affordable. The application process shouldn't be so demanding (credit checks) – we should somehow go by rental records."

"Applying for income support and being accepted."

"A home that is cheaper to access would be suitable for me because I am low income."

"Better accessibility to resources and downtown."

"I have applied to Calgary Housing for 3 years. Please, [I] need help to get it."

"More housing advocates to come with women to look at places or help speak on their behalf."

"A more accessible apartment."

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

Across Calgary, the shortage of safe, accessible, and affordable housing has become a critical structural driver of housing insecurity and homelessness for women, gender-diverse people, and their families. Rising housing costs, income supports that have not kept pace with inflation, limited social housing supply, and restrictive eligibility criteria intersect to create a housing landscape where many are left with few safe and stable housing options. These gaps in the housing continuum, from emergency shelters to transitional and long-term affordable housing, exacerbate existing inequities, particularly for those already navigating poverty, violence, discrimination, disability, or systemic barriers related to immigration status or colonial legacies.

Across participant and service provider perspectives, the lack of appropriate, adequate, accessible and safe affordable housing supply was consistently described as not merely a backdrop to other challenges, but a central and compounding force shaping housing trajectories. When appropriate housing is unavailable, individuals find themselves pushed into unsafe, temporary, or unsuitable arrangements, including overcrowded units, informal or exploitative housing situations, or prolonged stays in shelters and transitional housing. This instability can heighten exposure to violence, contribute to a decline in health and well-being, and make it harder to achieve long-term housing security.[250]

Importantly, this housing shortage is not experienced evenly. Women and gender-diverse people face specific barriers in accessing the already-limited housing stock, including discrimination by landlords, lack of family-sized and accessible units, and policies that do not reflect diverse household realities and circumstances. As a result, even when emergency and transitional supports are available, these temporary stop-gaps do not address the underlying structural issue: a persistent mismatch between housing need and housing supply.

Drawing on survey data, focus groups and key informant interviews, this theme illustrates how housing shortages manifest in the lives of women and gender-diverse people, leaving many in prolonged precarity without access to stable, appropriate, and affordable homes.

Unaffordable Rents and the Deepening Housing Insecurity Crisis

Housing affordability emerged as a decisive factor pushing women and gender-diverse people into housing precarity. More than half of respondents (53%) reported that they simply could not afford a place to rent at prevailing market rates. Similarly, 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 exacerbated by outstanding rental or utility arrears. For many, even when units are nominally "affordable," the conditions were reported as substandard or unsafe: while 21% reported that affordable units were in poor physical condition, 20% said the affordable options they could find were not safe.

These affordability pressures are compounded by rising market competition; one in five respondents reported facing significant competition for available units, while 18% noted that the only housing they could find was located too far away from essential services, workplaces, schools, or support networks. For some, pet restrictions and additional fees created yet another barrier, making housing unaffordable or inaccessible.

These individual factors do not exist in isolation; they intersect, creating interconnected challenges that make securing stable housing more difficult for low-income tenants. The data also shows that these nuances are also influenced by landlord practices during tight rental markets. For instance, among respondents who reported being currently homeless, one-fifth reported being told to vacate units, only for landlords to rent them at much higher prices.

A majority of survey participants who are currently unhoused reported that, in their most recent housing, costs consumed such a large portion of their income that little remained for basic needs. Approximately 75% said they did not have enough money left for necessities after paying for housing, with 62% indicating they had a median of $300 remaining each month (mean: $675). Among those currently housed, the median amount left after housing costs was just $320 per month (mean $689), with 85% indicating they did not have enough money left for necessities.

53%

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

$348

the average increase among participants who experienced rent hikes in their current housing

The near-identical residual incomes across both groups highlight how affordability pressures persist regardless of housing status, leaving many households on the brink of instability. This mismatch between incomes and housing costs creates significant financial strain, forcing individuals and families to make trade-offs between essential needs.

- Among those who were currently homeless but reflecting on their previous housing situations, 68% reported reducing grocery costs by relying on food banks and meal programs, and 66% said they cut back on other necessities such as food, clothing, childcare, and transportation.
- Many resorted to borrowing money (63%) or skipping bill payments (37%) to make ends meet.
- Nearly one-third (32%) relied on credit cards to cover basic expenses, while one-fifth described staying in or entering unwanted relationships to access financial support.

These coping strategies were not limited to those who were currently unhoused; similar patterns appeared among housed participants, underscoring how affordability pressures shape daily survival across housing statuses.

Similarly, rent increases represent another critical pressure point. Among participants who experienced rent hikes in their current housing, the average increase was $348, with more than half reporting increases of over $186. Of those who reported rent increases in the past year, immigrants and newcomers reported rent increases at higher rates than non-immigrant/newcomer participants. In a context where most tenants already have little to no disposable income, such increases can quickly destabilize housing, leading to eviction, forced moves, or a return to homelessness. This is especially acute in Calgary, where limits on yearly rent increases are not part of the current regulatory framework and market pressures are driving rapid increases across the city.

Across Calgary, rising rents and out-of-pace income supports have combined to create a housing affordability crisis that is particularly acute for women and gender-diverse people experiencing poverty, GBV, and systemic marginalization. In a context with few mechanisms to moderate rent increases, and the absence of sustained investments in deeply affordable housing or responsive subsidy programs, participants described a rental landscape that is "tailored to the rich" and increasingly inaccessible to low-income tenants. These dynamics are not merely economic; they are deeply gendered, intersecting with histories of violence, caregiving responsibilities, and systemic discrimination, often pushing them into unstable or insecure housing situations.

The scale of housing need in Calgary has grown significantly in recent years, driven by rising housing costs and stagnant incomes. According to the City of Calgary's 2023 Housing Needs Assessment, approximately 84,600 households, nearly one in five in the city, were identified as being in housing need in 2021, an increase of 4,600 households since 2018.[251] This number has almost certainly risen given the rapid escalation of housing costs between 2021 and 2023. Findings from the Housing Assessment Research Tool (HART) further illustrate how income and

affordability intersect in Calgary. As noted in Key Theme #1, HART identifies very low-income and low-income households (earning $49,500 or less per year) as being able to afford rents up to $1238 per month, while households earning below $19,800 can only afford rents up to $495 per month.[252] The majority of households in housing need fall within these low- and very-low-income categories. In terms of demographics, single-mother-led households represent the highest proportion of households in housing need, followed by senior- and youth-led households, migrant and refugee households, and Black and Indigenous-led households. HART data clearly shows patterns in how experiences of marginalization related to race, age, and gender are reflected in the housing outcomes of individuals.[253]

RENTAL COST COMPARED TO INCOME

Rent unaffordability is a key driver of the housing crisis in Calgary: the income required to afford average market rent rose from $67,000 in 2022 to $84,000 in 2023.[254] Average rents in Calgary have surged by 40% between 2020 and 2023, the sharpest increase among major Canadian cities.[255] Single mother-led households are particularly hard hit by these trends, given their lower average household incomes and limited flexibility in absorbing cost increases.[256]

For many low-wage workers, the affordability gap between earnings and housing costs is unmanageable. Calgary has the lowest minimum wage in Canada, which has remained unchanged since 2018.[257] Meanwhile, the wage needed to afford market rents far exceeds what minimum wage earners can make.[258] As of 2024, the average rent for a one-bedroom unit in Calgary was $1,630, requiring an hourly wage of $31 to afford, while a two-bedroom unit at $1,920 requires $37 per hour, more than double the minimum wage.[259] securing housing without overcrowding or excessive cost burden is virtually impossible, leaving many reliant on limited, temporary, or unsafe housing options, or forcing them into cycles of housing instability and homelessness.

Both service providers and lived experience participants repeatedly emphasized how sharply rent costs have increased relative to stagnant incomes, pushing even those receiving rent subsidies to the brink of homelessness. As one participant with lived experience exclaimed:

> *"One more rent increase, despite having a rent subsidy, I will not be able to afford rent at all."*

"If you pay rent, you wouldn't be able to eat."

— LIVED EXPERT

> *"The rent is just so high. Cost of rent everywhere is not meant for the common citizen. It's definitely tailored to the rich."*

> *"My current income is insufficient to afford Calgary rental prices"*

Service providers observed that this mismatch between income and rent creates chronic instability even for those who manage to secure housing. As one frontline worker explained:

> *"Finding a house is not the hardest part. It's keeping the house"*

> *"Helping clients with their income is part of the work that we do, finding a place that fits their needs, but once they leave the shelter, we don't know if they will be able to sustain that housing."*

Challenges in maintaining housing remain significant, particularly in a rental market where affordability pressures have intensified. Evaluation data from Calgary's Housing First programs (2012–2017) showed a 55% success rate, with 45% of participants returning to homelessness during the six-year period analyzed.[260] Women had slightly higher success rates than men, yet 41% still returned to homelessness. Importantly, these outcomes reflect a period before the current surge in rental costs. With today's heightened unaffordability, it is unclear how Housing First programs can support long-term stability when participants face escalating rents that make maintaining independent housing increasingly difficult.

Evaluation findings from Calgary's shelter diversion programs highlight the importance of financial assistance and income-support navigation in helping individuals secure and maintain housing.[261] Flexible diversion funds—particularly those used for first month's rent, security deposits, moving costs, and other immediate expenses—proved especially effective during the pandemic, when increased flexibility through Reaching Home enabled approximately 1,400 people to be successfully diverted from shelters. These supports, alongside help navigating income assistance systems, play a critical role in creating sustainable pathways out of homelessness, especially in a rental market where rising costs make independent housing increasingly difficult to attain and maintain.

GENDERED IMPLICATIONS: RENT AFFORDABILITY AND CYCLES OF VIOLENCE

For women and gender-diverse people, unaffordable rents intersect with GBV and systemic gender inequalities in income, employment, and caregiving. In 2024, the average weekly female wage rate was 71.0% of the average weekly male wage rate in Alberta, representing the lowest female-to-male wage ratio across all provinces in Canada.[262] An intersectional look into the data shows that gender-diverse individuals,[263] Indigenous women, racialized women and neuro-divergent women are more likely to experience wider pay gaps when compared to average male earners.[264] Existing research also shows that women account for 60% of those in low-income occupations, which also witnessed the most significant job losses during the pandemic.[265]

Caregiving responsibilities, disproportionately shouldered by women, are closely linked to broader patterns of economic insecurity, including precarious employment and persistent wage

gaps. Women are more likely than men to take on caregiving roles and provide substantially more hours of care.[266] Many women caregivers reduce working hours, take unpaid leave, or leave the workforce altogether to meet caregiving demands.[267] Lone-parent households led by women also face significant wage disparities, earning an average of $6.34 less per hour than their male counterparts. Compounding this gap, single mothers are more likely to work part-time than single fathers.[268] Caregiving roles also shape women's housing needs: larger units with additional bedrooms are often required to accommodate dependents, and proximity to social services or public transit becomes essential.[269] These intersecting factors contribute to income insecurity among women and gender-diverse individuals, increasing their risk of housing precarity or homelessness.

Apart from gender pay gaps and care-giving responsibilities, GBV is a significant contributing factor to creating housing instability in women's and gender-diverse people's lives. Fifteen percent of survey participants noted violence and abuse as a barrier to finding or maintaining stable housing. Survivors of GBV often face abrupt transitions from shared housing situations to independence, typically without sufficient financial resources to cover market rents. Several participants and service providers described how this financial gap can trap them in cycles of returning to unsafe environments:

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

> *"Not enough income to live alone after fleeing domestic violence and shared housing."*

> *"A lot of the time they don't have the financial means to support themselves, so they go back to their abusers and then they come back to shelter – the cycle perpetuates."*

Service providers confirmed that the lack of stable, affordable housing options is one of the primary drivers of this cyclical pattern. Even when women leave shelters with transitional or short-term rent supports, the inability to find or sustain affordable housing often results in either returning to abusive relationships or entering homelessness. Existing research on outcomes from domestic violence supports and programs in Calgary notes that only 60% of residents and participants from these programs are able to successfully transition to living in the community once programs come to an end.[270] Research notes that affordable housing in the community is critical to increasing the number of women and gender-diverse individuals transitioning from shelters and transitional housing to independent living.[271]

Moreover, for many women, the locations where affordable units exist are often in neighbourhoods tied to past trauma or where their abusers still live, or within communities where social surveillance and pressures undermine their autonomy. One in four survey participants reported that a lack of safety was a reason for why they were forced to move out of a place they were living in.

Unlike provinces such as British Columbia (BC) and Ontario, which offer priority placement programs to rapidly rehouse survivors of violence in rent-geared-to-income housing (e.g., Ontario's Special Priority Program and BC's Priority Placement Program), [272] Alberta lacks comparable pathways to stable housing for survivors. Instead, survivors in Alberta can access a housing support benefit of $600 per month ($7,200 annually). This benefit is offered on a first-come, first-served basis, is only available to those not living in social housing, and cannot be combined with other rental assistance programs. Given current rental market conditions, this amount falls far short of ensuring housing affordability. Survivors can opt to receive a larger benefit of $1,200 per month, but only for six months. While this option may offer short-term relief, it significantly shortens the period of support, forcing survivors to secure stability in half the time. This structure not only limits real housing choices but also undermines survivors' ability to develop long-term safety and stability plans.

15%

of survey participants noted violence and abuse as a barrier to finding or maintaining stable housing

1/4

of survey participants reported that a lack of safety was a reason for why they were forced to move out of a place they were living in.

Considering that many survivors of GBV are escaping not only physical violence but also financial and emotional abuse, they often face frequent resource constraints when trying to meet their basic needs. In this context, the housing benefit amounts available to survivors appear especially inadequate, further overshadowed by the significant barriers women and gender-diverse people encounter in securing long-term housing stability.

IMMEDIATE AND LONG-TERM BARRIERS TO HOUSING AFFORDABILITY

Participants also described their challenges navigating rent supplement programs. One single mother shared:

> *"My place is expensive, and I have been waiting for rent supplement benefit as I do not qualify for assisted housing. I have not been homeless but at-risk for homelessness and needed help with rent more than once over the years."*

Even with recent increases, the maximum rent subsidy under the Rental Assistance Benefit (RAB) is a maximum of $900/month, an amount that remains far below actual market rents, especially for family-sized units.[273] Subsidies under the Temporary Rental Assistance Benefit (TRAB), meant for working Albertans, offer a maximum of $434 over two years, which are not only insufficient in current rental environments, but also are unavailable for recipients of Income Support, AISH and senior benefits – a group in overrepresented amongst those in need of such shelter supports and subsidies.[274] These subsidies often provide only temporary relief, and eligibility criteria exclude many who are at significant risk of losing housing. As one participant noted:

> *"The assistance rates are not keeping up with affordability."*

The mismatch between subsidy amounts and market conditions effectively limits the impact of these programs, particularly in cities like Calgary where rental costs have spiked dramatically. Beyond monthly rent, damage deposits and upfront payment requirements represent another barrier for low-income renters, especially women exiting shelters or transitional housing. One frontline worker explained:

> *"When I was moving back to Alberta and applying for apartments, they were asking me for a year upfront of cheques – they wanted first month's, last month's, and a damage deposit. If your house is $2,300, your damage deposit is $2,300. Even a working person, unless you have savings, it's just really difficult."*

These financial barriers disproportionately impact low-income women who may already be carrying the economic consequences of leaving abusive situations, such as disrupted employment, drained savings, or shared debts. As mentioned earlier in this report, targeted supports for deposits and other move-in costs can be hard to access or, at times, just not sufficient to meet the actual needs of women and gender-diverse people relying on these supports. Under such circumstances, many find themselves unable to access even theoretically "affordable" units.

POLICY GAP: THE NEED TO BOLSTER REGULATORY PROTECTIONS AND PLACE LIMITS ON YEARLY RENT INCREASES

A clear theme raised across both service provider and participant perspectives was the absence of limits on how much landlords can increase rent over a 12-month period, along with other gaps in tenant protections in Alberta – gaps that many felt have accelerated the affordability crisis. When asked what would have prevented their housing instability, many participants answered succinctly:

> *"Rent control [sic], for sure."*

> *"Rent caps [sic] needed across the country."*

Service providers highlighted that Alberta remains one of the few provinces in Canada without a policy that addresses yearly rent increases, and that introducing limits now would be "too little too late" to address the current affordability crisis. Calgary, despite experiencing rapid population growth and a building boom, continues to see a mismatch between new supply and affordability, as most new construction is concentrated in the luxury market rather than households in need of affordable housing. Service providers described this vividly:

> *"We are one of the few provinces without rent control [sic] but if we were to introduce it now, it's too little too late. A studio apartment is $1600. I know people who are one rent increase away from being homeless... it's so ridiculous. In the last couple of years, I went from having affordable rent to my rent doubling."*

> *"There was quite a few women who were in really great situations with housing and that, but they were on fixed income a lot sometimes support from the government, and when you change the rent, even by 100 or $200 sometimes it becomes no longer affordable."*

In Alberta, the lack of limitations on yearly rent increases means that landlords have no ceiling on how much rent they can raise rents within a 12-month timeframe. Focus group participants pointed to the role of Real Estate Investment Trusts (REITS) as "deep-pocketed entities" that are "compelled to maximize the profit that they get out of their properties" in the interest of shareholders and investors. Others described REITS as financially motivated to employ "strategies that squeeze out higher rents from tenants," and expressed concern that when REITs hold a large share of a city's rental stock, the more they may be able to shape overall market conditions.[275]

Research by University of Waterloo scholar Martine August (2020) revealed that Alberta has the highest proportion of private multi-family apartment buildings owned by publicly traded investment companies (24%).[276] This is substantially higher than the national average (10%), and higher than both BC (4%) and Ontario (10%). While local ownership data from Calgary is not available, comparable data from Edmonton shows that between 2006 and 2016, Edmonton lost over 50,000 rental suites with rents less than $999/month.[277]

Research further shows that the erosion of affordable housing stock and rising income requirements for market-rate housing occurred alongside the growing share of rental housing owned by financialized landlords.[278] While more research is needed to clarify the relationship between increasing financialization and the absence of limits on annual rent increases in Calgary, existing evidence shows that weak regulatory protections leave tenants highly vulnerable to escalating housing costs. While landlords themselves as private individuals may be struggling amidst rising costs, financialized landlords have much to gain in unregulated rental environments.

The absence of regulatory mechanisms, such as limits on yearly rent increases, allows landlords to raise rents by any amount in response to market pressures, often with little notice, destabilizing households that live paycheck to paycheck. In this environment, even modest increases of $100-$200 can mean the difference between stability and eviction for households reliant on fixed incomes such as AISH or income support.

Rental unaffordability is not merely an individual challenge; it is a structural driver of homelessness and housing insecurity. In Calgary's context, this driver is caused by several converging factors:

- Rapidly increasing rents with slower-paced increases in incomes or supports.
- Absence of limits on yearly rent increases or bolstered tenant protections, enabling unpredictable rent hikes.
- Subsidy programs that struggle to close the affordability gap.
- Financial barriers to entry, including high damage deposits and upfront payments.
- Gendered dynamics linking unaffordable rents with increased risks of GBV, caregiving responsibilities, and systemic inequities in employment and income.

– Policy action needed to address well-documented impacts on low-income tenants.

For women and gender-diverse people, these affordability pressures are compounded by safety considerations, discrimination, and family responsibilities, making it even harder to secure and maintain appropriate housing. Without substantial policy interventions, including the introduction of measures to limit rent increases to no more than the annual rate of inflation,, increased investment in deeply affordable housing, and expanded rent supplements with targeted supports for survivors, the current crisis will continue to entrench cycles of homelessness, violence, and precarity.

CASE STUDY – NORFOLK HOUSING ASSOCIATION

Norfolk Housing Association, a provider of mixed-income housing in Calgary, operates on a self-sustaining funding model that generates 98% of its revenue from rent rather than relying on ongoing government funding. Founded in the 1970s, it has demonstrated a long-standing commitment to preserving affordable housing in the communities of Hillhurst and Sunnyside, with a focus on families, people with disabilities, and seniors. Norfolk's properties are located in amenity-rich, transit accessible areas that account for mobility and community enrichment.

Prioritizing affordability as a key value, about half Norfolk's units are rent-geared-to-income (RGI), averaging $700 per month for a one-bedroom with a minimum rent of $650. The remaining units are offered at 80% to 90% of median market rent. This is done across 138 units in six residential buildings, with an emphasis on tenant retention (i.e. flexibility, sensitivity), and a commitment to the human right to adequate housing (i.e., strong building maintenance).

A central feature of Norfolk's model is its focus on community building and resident well-being, fostering personal relationships and empowering stability. Recognizing that housing instability is often linked to poor mental health, trauma, and isolation, the organization embeds health and wellness programming and natural supports into its housing approach. Staff cultivate close relationships with residents as a prevention-based strategy, identifying early signs of instability and connecting tenants to arrears supports, rent assistance, and accommodations.

Norfolk intentionally rejects the concept of "professional distance," encouraging staff to express care and maintain caseloads that allow for meaningful engagement. Cultural practices, such as smudging, are supported across properties – a notable strength, especially considering that many Indigenous women and gender-diverse people in our research reported restrictions in other housing settings that sometimes led to discrimination or eviction.

Resident feedback reflects the impact of this approach: in Norfolk's biennial survey, 94-98% of tenants reported that staff genuinely care about their needs. Eighty percent described a strong sense of belonging, and 74% felt very or reasonably safe walking alone in their neighbourhood after dark. These outcomes are supported by Norfolk's participatory governance model, which includes a Community Advisory Group and opportunities for residents to serve on the Board of Directors to shape organizational policies and decisions that reflect their lived realities. This builds ownership in service delivery and tenant trust over time, creating a feedback loop that strengthens housing stability and overall wellbeing.

Chris Bell, Norfolk's Director of Strategy & Engagement explained that the organization is unique in the housing sector by placing significant value on resident participation:

> *"At Norfolk, we value resident participation so much. But most housing providers, for a variety of reasons, just aren't interested in sharing power with their tenants. This is a huge missed opportunity. We're a better organization, that provides better services, because residents have a say in how their homes are managed."*

Norfolk's survey findings also identified barriers to participation, including scheduling conflicts, limited communication, and health- or disability-related challenges, leaving some valuable perspectives unheard. In response, Norfolk introduced adaptive measures such as later meeting times and hybrid participation options enabling both in-person and virtual involvement. This reflects an understanding of **tenant engagement as an evolving process requiring ongoing reflection, flexibility, and co-creation** to ensure tenants are not only consulted but **empowered as equal partners** in shaping their housing environment.

Norfolk also intervenes directly in instances of tenant-to-tenant racism or discrimination, including conflicts related to cultural practices. The organization views this as a legal and ethical obligation often neglected in the housing sector.

Beyond its housing operations, Norfolk participates in broader systems-change efforts, including involvement in Enough for All (Calgary's poverty reduction strategy), human-rights and gender-equity advocacy efforts for women, Two-Spirit, trans, and gender-diverse people,[279] and participation in the Calgary Dollars program with the Calgary Housing Company and Calgary Urban Project Society (CUPS). Through this program, residents earn credits for community engagement activities, which can be applied toward rent, supporting both social connection and financial relief.

> *"Calgary dollars is a really, really powerful partnership. What this [program] means is that residents can participate in civic engagement [and] community engagement activities, and then we give them 25 Calgary Dollars. They can use those Calgary Dollars towards their rent – at Norfolk, they can. They can use Calgary Dollars to pay about $200 towards their rent in every quarter, so number one – you're building social connections, natural supports, encouraging them to connect community resources, and then also reducing their rent a bit. That's a really good way to incentivize that engagement, I find."*

While tenants reported improved health and community connection in the 2025 Resident Survey, they also reported increased financial stress. Norfolk is exploring whether the current Calgary Dollars rent offset is sufficient and whether increasing the allowable portion could better support housing stability.

1/10 survey participants noted a shortage of local housing options that met their needs as a barrier to finding or maintaining housing.

Ultimately, Norfolk Housing Association demonstrates how non-market housing can integrate affordability, community participation, and well-being. Its mixed-income model sustains financial viability while maintaining deeply affordable rents, showing that housing can be both socially responsible and economically sustainable. Its resident-engagement approach, including participatory governance, fosters belonging, stability, and empowerment. By prioritizing affordability in amenity-rich neighbourhoods and centring resident voice, Norfolk offers a community-centred, replicable model for advancing the human right to housing in practice.

Understanding Gaps in Appropriate, Accessible, and Safe Housing Supply

Across Calgary's housing landscape, there is a critical need for appropriate and accessible housing supply to support women's and gender-diverse people's efforts to secure stable homes. While housing construction has increased in some areas, the stock being developed, particularly in the private market, has fallen behind the growing demand for affordable housing – especially housing that meets the diverse and intersecting needs of families, survivors of violence, people with disabilities, and those with low incomes. This is not simply a matter of numbers, but of systemic priorities: current policy, funding, and development trends tend to emphasize market growth more than equity, with implications for prolonged shelter stays, unsafe housing conditions, and cycles of housing instability. Indeed, one in ten survey participants noted a shortage of local housing options that met their needs as a barrier to finding or maintaining housing.

SHORTAGE OF APPROPRIATE HOUSING AND ONGOING LOSS OF EXISTING SUPPLY

Service providers repeatedly pointed towards the acute shortage of multi-bedroom units in both non-market and near-market rental units amidst growing demand. As one sector leader explained,

> *"the one-bedroom supply is going up, but the multi-bedroom supply is not," leaving larger families in "a holding pattern in emergency and transitional shelter systems, because there's just no housing for them to move into that's adequate for their family size."*

This shortage especially impacts Indigenous and newcomer families, who are overrepresented in shelters and transitional housing, including families who have multiple children and extended family members living together.[280] Yet housing programs and new developments largely cater primarily to singles or couples. The lack of appropriate and affordable family housing keeps families in shelters longer, with cascading effects on children's stability, parents' ability to work, and overall family well-being.

Based on 2021 Census data on core housing need, HART estimated that Calgary faces a deficit of over 49,865 housing units, 44,990 of which must cost $1,238 per month or less to meet the existing needs of households requiring affordable rentals.[281]need for:

- 12,410 units for 1-person households
- 12,025 units for 2-person households
- 5,965 units for 3-person households
- 3,480 units for 4-person households
- 2,985 units for households of 5 or more people.[282]

Fulfilling the current need for housing for households in low- and very-low-income categories[283] will require a mix of solutions, including expanded rental assistance programs, the development of non-market housing, and increasing the supply of affordable 3+ bedroom units in both market and non-market rentals to meet demand and reduce pressure on existing stock. These solutions require coordinated federal, provincial and municipal investments to expand an affordable housing supply that is adequate, appropriate and accessible to meet diverse needs. As one service provider reflected, the current level of need for such solutions is largely due to structural gaps in policy and funding:

> *"If I could wave a magic wand, it would be harmonizing between federal, provincial, and municipal policies and funding. We've created so many of these challenges ourselves by putting up barriers around policy, around funding, around different priorities — and we continue to perpetuate it."*

The need for targeted policy and funding measures is most evident in Calgary's non-market supply, which is facing a deepening crisis. According to a 2024 CMHC report, the city has lost more than 1,500 non-market rental units since 2021, despite adding 190 new units during this period, resulting in a net loss of 1,384 units.[284] This is particularly concerning given that Calgary already has the lowest share of non-market housing in Canada.[285] Approximately 80% of the lost units were owned by non-profit housing providers, and three out of five were at least 35 years old, a pattern that reflects chronic underfunding for maintenance and capital repairs as a major driver of disrepair and loss.[286]which suggests that expiring federal funding agreements with limited long-term affordability requirements may be contributing to the loss of non-market stock. Replacing these units is challenging for non-profits, as differing funding programs across orders of government make new construction slow and more difficult to coordinate across mandates.[287]

The stakes are high: Calgary's average non-market rent is $519, less than one-third of the market average, providing a critical affordability buffer for the 104,330 Calgarians already spending more than a third of their income on rent.[288] As of August 2025, over 7,500 households were waitlisted for Calgary Housing, meaning some households may wait years before being housed.[289] Research consistently shows that expanding supply across the entire housing continuum can ease pressure on the market, but targeted investment in non-market housing is essential for low-income households because of the significant rent differentials.[290]

~25%

of survey participants noted issues with pests

~15%

reported feeling unsafe in their neighbourhoods as the reason they were forced to leave a previous accommodation

Dwindling non-market supply in Calgary means that even as more market housing is built, it will remain difficult to achieve the level of affordability needed to lift the most vulnerable women and gender-diverse people out of poverty. Participants with lived experience underscored this disparity, noting that despite new housing supply in the market, housing remains out-of-reach for them and makes little difference to meeting their needs:

> *"No one can afford to live in them [new builds], and they won't reduce the rent," one participant explained.*

> *"I don't know why they keep building more buildings rather than lowering the rent to let people in."*

Recognizing the critical role non-market housing plays in alleviating housing pressures, the City of Calgary's Housing Strategy sets ambitious targets to build 3,000 new non-market homes annually between 2024 and 2030, alongside 1,000 additional market homes per year.[291] Key actions include selling City-owned land at low cost to housing providers, streamlining approval processes, and strengthening non-profit capacity. To support this, the City has committed $20 million annually to a Housing Land Fund, with a plan to grow this to $100 million through municipal tools and matching contributions from other governments.[292]

The Strategy also commits to amending "city-wide, local area and land use regulation to exempt non-market affordable housing from multi-residential and mixed-use density calculations, in particular non-market units with three or more bedrooms to accommodate large or multi-generational family units."[293] These measures aim to reverse the current trajectory, expand housing options across communities, and begin reducing the overall rate of households in housing need.

Non-market housing plays a critical role in addressing housing shortages that disproportionately impact women and gender-diverse individuals, particularly those who have unique needs such as seniors, women-led families, and multi-generational families. The erosion of supply creates a bottleneck effect: shelters and transitional housing are full, diversion programs have fewer affordable options to draw on, and women and families are pushed into a competitive private rental market with limited protections. Affordable housing options for these groups are extremely limited, creating competition for scarce units or precarious arrangements.

RELIANCE ON THE PRIVATE RENTAL MARKET

In the absence of appropriate social or supportive housing programs, diversion and housing support workers increasingly rely on the private rental market to secure housing for clients. One service provider described how their organization had previously relied on a low-income housing building with affordable bachelor and one-bedroom units:

> *"It's been a great resource for us, but we filled them up. So now we're looking for outside places. Mostly private rents is what people find."*

> *"Many of our families end up with private landlords because social housing [has] a six-year waitlist."*

Participants with lived experiences echoed that waitlists at organizations such as Calgary Housing, which owns a significant portion of subsidized housing in the city, can span as long as 10 years.

The reliance on private rentals introduces significant instability, as low-income tenants have little bargaining power, face frequent rent hikes, and are more vulnerable to evictions. Women and gender-diverse people, particularly those escaping violence or with limited incomes, are often competing for less desirable units in unsafe neighbourhoods.[294] Roughly 25% of survey participants noted issues with pests, while nearly 15% reported feeling unsafe in their neighbourhoods as the reason they were forced to leave a previous accommodation. This dynamic also shifts the responsibility of finding "appropriate" housing onto individuals and frontline staff, rather than addressing the structural shortage through coordinated investment in non-market housing.

INDIGENOUS CONSIDERATIONS

Intergenerational Housing Needs and Systemic Barriers

For many Indigenous families, intergenerational living is both a cultural norm and a practical necessity. Multi-generational households, where grandparents, parents, and children live together, reflect deep cultural values of kinship, caregiving, and community.[295] However, within Calgary's rental market and housing system, these family structures are frequently misunderstood and penalized, creating significant barriers to securing appropriate housing.

Service providers emphasized that many Indigenous families live in overcrowded housing, not by choice, but due to a lack of affordable options. One provider explained:

> *"There is a cultural norm to live intergenerationally within housing, but then there's also people who are just living in overcrowded housing because they don't have opportunity to find affordable housing."*

When attempting to rehouse large families, workers often face insurmountable obstacles in the private rental market:

> *"If we bring in a family, and we're trying to support to rehouse them, and we're looking to rehouse eight or nine people, that's a huge barrier to approaching any kind of landlords in a market rental situation."*

Landlords can at times view these households through a deficit lens, interpreting intergenerational living as "overcrowding" rather than as a culturally meaningful practice. As one service provider explained,

> *"Our Indigenous families—they're used to having four or five kids in a room, and so we may be looking for a three-bedroom when there's eight people, which most landlords won't even entertain or look at, because they see it as overcrowding. They don't see it as living intergenerationally with grandparents and parents and grandchildren within the same home, right?"*

This disconnect between cultural housing practices and market housing norms results in Indigenous families being systematically disadvantaged. Policies and rental practices rarely make allowances for larger, multi-generational households, and affordable multi-bedroom units are in extremely short supply. As a result, many Indigenous families remain stuck in precarious or overcrowded housing for extended periods, not because of a lack of willingness to move, but because the housing stock simply does not accommodate their family structures.

ACCESSIBILITY GAPS FOR WOMEN AND GENDER-DIVERSE PEOPLE WITH DISABILITIES

Women and gender-diverse people with disabilities face additional structural barriers in the housing market. Participants described an inflexible and exclusionary system in which landlords, including social housing providers, often refuse to modify units, and social housing eligibility criteria which focus narrowly on wheelchair users while excluding many with other mobility or sensory needs. One participant explained:

> *"Finding housing as a person with disabilities is almost impossible... the entire definition of disability is mainly wheelchair. Recently, folks in subsidized housing are getting rent hikes, people paying over 30% up to 60% of their income. The points system caps out at 60%, so if you're paying 100% in rent, you don't get additional help. How do you get equity? If you pay 100% in rent, shouldn't you qualify for a subsidy like someone paying 60%? They're just telling people to make do. Social housing currently is substandard... people are living with bed bugs. You should be able to have a safe space."*

Many participants living with disabilities described challenges with the Social Housing Accommodation Regulation (SHAR) point system,[296] noting that the way points are calculated does not account for the intersection of affordability and accessibility barriers individuals with disabilities face. These challenges are compounded by the limited availability of accessible social housing units. Participants emphasized the need for deeper subsidies for women and gender-diverse people with disabilities as their housing options are already very limited, as well as "a fairer scoring system accessing subsidized housing." As one older woman reflected after repeated experiences of assault and rejection due to age and disability:

> *"I've struggled with just bad places, going from one bad situation to the next with slumlords and terrible tenants. I was assaulted at two different places, sexually assaulted at one. I find that housing is very difficult to find something suitable for disability. We need more places with subsidies and more places for women."*

The housing crisis for women and gender-diverse people with disabilities in Calgary is not only about affordability, but critically about accessibility and safety. Existing research shows that women with disabilities experience violence in distinct ways that are often overlooked by mainstream VAW services.[297] While the forms of abuse may be similar, the contexts and intensity of violence often differ: abuse frequently occurs within caregiving relationships and institutional settings, not only in intimate relationships, including psychological, financial, physical, and sexual violence.

Tactics can include threats to withhold essential care, damage assistive devices or service animals, control of finances by caregivers, and physical or sexual assaults by individuals in positions of authority, including home care workers or institutional staff.[298] These intersecting dynamics underscore the urgent need for tailored strategies, training, and supports that address the unique forms of violence faced by women and gender-diverse

people with disabilities, rather than relying on one-size-fits-all models centered on domestic violence alone.

In Calgary and Edmonton, only 2-3% of affordable housing units are fully accessible, leaving thousands of people with mobility challenges without viable housing options.[299] For many, this means living in spaces where they cannot use the bathroom independently, reach kitchen counters, or safely exit in emergencies. Many remain in hospitals or care facilities far longer than necessary simply because no accessible units exist in the community. This profound lack of accessible housing is compounded by policy choices that have not kept pace with need. The need for robust accessibility requirements in Alberta's building code reflects how accessibility remains an afterthought in provincial planning and housing decisions.[300]

Many participants with lived experience also noted that accessibility criteria to qualify for accessible housing is mainly focused on wheelchair accessibility, excluding those who might have moderate accessibility needs, such as seniors with walkers:

> *"Housing for those with mobility needs is scarce and criteria are restrictive (must require wheelchair-level supports to qualify."*

> *"Need broader definitions so people with mild/moderate mobility issues qualify."*

> *"Current criteria focus on wheelchair-bound individuals, excluding many seniors who could benefit."*

Among survey participants who identified accessibility as a barrier to housing stability, **nearly 70% reported that this barrier affected them often. Seniors were significantly overrepresented in these experiences.** When it came to experiences of disabilities, **seniors reported mobility challenges at five times the rate of non-seniors, vision and hearing challenges at two to three times the rate, and chronic health conditions at double the rate of non-senior respondents**. As a result, senior participants were four times more likely to identify a lack of accessible housing as a key barrier to finding and keeping a place to live. Of those who reported lack of accessibility as a barrier, **84% reported encountering this barrier often**.

Frontline programs have reported instances where individuals with disabilities have pursued Medical Assistance in Dying (MAiD), citing the inability to secure safe, appropriate housing and supports as their primary reason.[301] These are not isolated incidents; they reveal a critical need to provide the infrastructure and resources required to sustain dignified lives. At the same time, policy decisions continue to erode what limited support systems remain, while MAiD becomes normalized as a default "option" for people whose primary struggle is poverty, exclusion, and the absence of safe, appropriate housing. This is an unacceptable substitution. The solution to systemic suffering is not death, it is sustained investment in accessible housing, income supports, and inclusive communities that allow people with disabilities to live with dignity, autonomy, and safety.[302]

SAFETY AND STRUCTURAL ADEQUACY ISSUES ENTRENCH HOUSING PRECARITY

For women and gender-diverse people, appropriate housing extends beyond affordability and must include assurances of safety for themselves and their families. Survey findings reveal that safety concerns were a major driver of housing instability. Among participants currently unhoused, 22% reported that their most recent housing was unsafe for themselves or their children, and 19% said they felt constantly unsafe, needing to remain hypervigilant to protect themselves or their families. This is alongside the fact that 21% of all respondents reported being unable to secure or maintain housing because the available options had safety risks.

For those currently unhoused, lack of safety in their most recent housing included high traffic in and out of units (21%) and individuals who are not tenants being able to easily enter or access the building (19%). Taken together, these findings point to the pervasiveness of safety threats in the housing market, conditions that push women and gender-diverse people into homelessness or ongoing housing precarity. Amidst limited supply, many are left having to choose between unsafe but affordable housing or no housing at all. As one service provider noted:

> *"When people with the highest need are prioritized, women, gender-diverse people and their families get lumped into lists with other high and complex need individuals. This might contribute to real and perceived risks to safety, with women and gender-diverse people's specific needs for feeling safe not being considered."*

SAFETY CONCERNS AMONG PARTICIPANTS

For women and gender-diverse people, appropriate housing extends beyond affordability and must include assurances of safety for themselves and their families.

22% reported that their most recent housing was unsafe for themselves or their children

19% said they felt constantly unsafe, needing to remain hypervigilant to protect themselves or their families

21% of all respondents reported being unable to secure or maintain housing because the available options had safety risks

Beyond safety concerns, substandard housing conditions were a significant and recurring issue for survey participants. Overall, 21% reported that the affordable housing available to them was in poor condition. Among those currently unhoused, the problems in their most recent accommodation were stark: 28% experienced unresolved repairs, 22% dealt with pests such as rodents or bedbugs, 17% reported mould, and 13% lacked adequate heating or cooling, alongside a multitude of other habitability concerns.

Even among respondents who were currently housed, similar issues persisted, though at lower levels. The most common challenges included incomplete repairs (10%), temperature control failures (13%), and mould or ventilation issues (7%). Ultimately, **poor housing conditions were not just an inconvenience – they directly contributed to housing loss. Seventeen percent of all survey participants reported being forced to leave a previous home specifically because the condition of their unit became unlivable.**

A critical area in which systemic marginalization of mothers occurs in such contexts is through interactions with the child apprehension system. Child apprehension can occur despite housing circumstances being largely beyond the control of the mother or family. Child welfare services may intervene in housing situations where apartment units are in poor condition, even when these units meet the standards deemed acceptable by the housing sector, and remove children on the grounds of neglect or risk of injury (including emotional harm). Under the Child, Youth, and Family Enhancement Act, neglect in the context of a home that is in disrepair can serve as a grounds for child apprehension, particularly when the "survival, security or development of a child is at threat," or a caregiver is "unable or unwilling to provide the child with the necessities of life."[303]

When discussing untimely repairs as a frequent barrier faced by many women and gender-diverse people, one service provider described her own experience supporting a client. In one case, a landlord did not fix a tenant's broken window in the middle of winter, leaving the unit exposed to the cold and the tenant at risk. As she explained:

17% reported being forced to leave a previous home specifically because the condition of their unit became unlivable

> *"She sent her heated blankets and a plug-in heater because it was freezing... the window was broken [and] there were drafts coming in... had she not been connected with us, she wouldn't have even received those supports, and I'm sure there's many other families within the city that experience similar things and didn't have the ability to reach out to a program... [they] could have had those needs met instantly in that moment."*

In addition to these risks, substandard units – often the only viable options available to women and gender-diverse people, particularly those fleeing violence – exacerbate risks towards physical and mental health. With demand for affordable housing far outstripping supply, survivors are frequently left with no choice but to accept units that undermine their safety and stability. Exposure to environmental hazards such as inadequate heating, mould, and pests can lead to respiratory issues, chronic illness, and other conditions that deepen social inequities through ongoing symptoms. Poor health, in turn, compromises the ability of women and gender-diverse people to sustain employment or education, while also limiting their capacity to care for themselves and their children.[304] As such, substandard housing not only undermines immediate well-being but also destabilizes long-term opportunities for economic security, recovery from trauma, and intergenerational stability.

The housing sector must recognize that the already limited supply of affordable units is further constrained by these conditions. When the needs of women and gender-diverse people are not fully prioritized within a high-demand market, these gaps will continue to push them toward high-risk survival strategies and deeper invisibility.

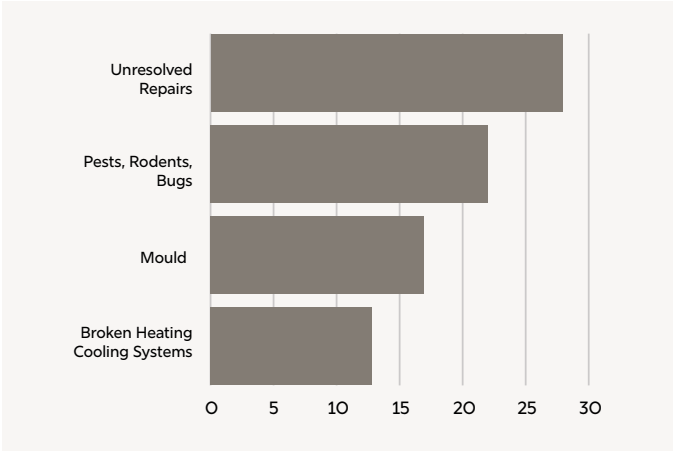

Figure 30 – Challenges with Housing Adequacy Among Those Unhoused in Their Most Recent Housing. n=76

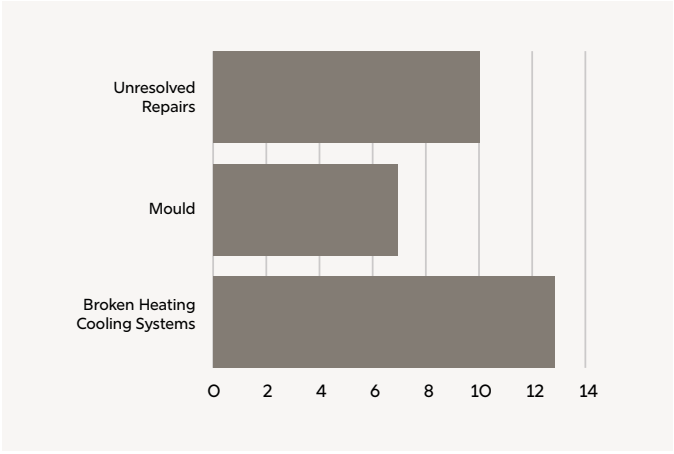

Figure 31 – Challenges with Housing Adequacy Among Those Housed in Their Current Housing. n=61

PROMISING PRACTICE:

Landlord Licensing as a Mechanism for Tenant Protection and Housing Quality

Community advocacy groups like ACORN have long advocated for solutions such as landlord licencing as a way to address chronic issues of disrepair in rental housing.[305] In Calgary, ACORN has recently launched a campaign calling for a municipal licensing system to ensure tenants are not forced to remain in substandard housing units.[306]

ACORN's proposed Landlord Licensing Program offers a proactive and systemic approach to ensuring safe and well-maintained rental housing. Modeled after restaurant licensing systems, the initiative would require annual inspections for buildings with three or more floors and ten or more units, with financial penalties for landlords who fall short to meet the required standards. Licensing fees (estimated at $12–$15 per unit annually) would fund inspections without being passed on to tenants, as provincial legislation prevents landlords from transferring such costs through rent increases.[307]

Tenants across Calgary routinely face unsafe and unhealthy living conditions, including pests, mould, structural disrepair, and limited waste management. Under the current complaint-based inspection system, enforcement depends on tenants reporting violations, an approach that falls short due to widespread fear of eviction, lack of rights awareness, language barriers, and the emotional exhaustion of repeated, unresolved complaints.

The Landlord Licensing model shifts enforcement from reactive to proactive. Every eligible building would undergo an annual inspection of critical systems such as boilers, elevators, electrical infrastructure, pest control, and cleanliness, ensuring that housing safety is treated with the same seriousness as other regulated public health environments.[308] This systemic approach not only strengthens accountability, but also restores tenants' dignity and ensures consistent housing quality across the city. It also benefits responsible landlords by recognizing and reinforcing high-quality property management. Key advantages of the model include:

- **Improved Housing Conditions**: Regular inspections prevent neglect and reduce health risks associated with mould, pests, and structural deterioration.
- **Tenant Empowerment**: Moves responsibility for enforcement away from individual tenants to municipal systems, reducing fear of reprisal.
- **Equity and Inclusion**: Supports tenants facing systemic barriers, including low-income, immigrant, racialized, and disabled tenants – by embedding accountability in policy.
- **Positive Incentives for Responsible Landlords**: Landlords maintaining safe, high-quality units gain credibility and market advantage through a recognized license.
- **Systemic Consistency**: Aligns housing oversight with other regulated sectors, treating safe housing as a public responsibility, not a private privilege.[309]

The proposed Landlord Licensing Program represents a promising model for municipalities across Canada seeking to embed equity, accountability, and safety into rental housing systems. By mandating proactive inspections and removing the burden of enforcement from tenants, it reframes housing oversight as a public health and human rights intervention – one that ensures all tenants, regardless of income or identity, can live in safe and dignified homes.

HOUSING POLICY AND STRUCTURAL REALITIES

What ties these threads together is a profound need for integration between housing policy, funding structures, and the actual needs of women and gender-diverse people. Supply-side policies must prioritize building and preserving the *right* types of units (multi-bedroom, accessible, deeply affordable) rather than focusing on overall unit counts or market stimulation.

Meanwhile, community housing providers and frontline staff are left to compensate through individualized navigation and piecemeal workarounds, which cannot substitute for systemic investment. Points and scoring systems intended to create priority housing pathways for women and gender-diverse people often do not fully account for the complexity of their lived realities or the serious risks to their safety and well-being that arise when stable housing is out of reach. This disconnect makes cycles of homelessness, housing precarity, and institutional reliance more prevalent, particularly for groups already structurally marginalized.

The housing supply landscape in Calgary must make women and gender-diverse people a priority. At present, the housing supply is not only insufficient, but much of what exists is the wrong kind of supply. Without coordinated investment in family-sized, accessible, and deeply affordable units – and without halting the erosion of existing non-market stock – these systemic mismatches will persist. The consequences are predictable: longer shelter stays, unsafe housing arrangements, reliance on precarious private rentals, exposure to unsafe conditions that place women and their families at risk, and persistent barriers for those with disabilities or larger households. Addressing this requires harmonized action across federal, provincial, and municipal levels, grounded in an equity lens that recognizes the diverse needs of women and gender-diverse people.

Policy Gaps and Political Action: Aligning Investments and Structural Barriers

Efforts to address Canada's housing crisis often focus narrowly on increasing supply, but the core issue for women and gender-diverse people is the need for policies and political will to build housing that actually matches their needs. Across interviews, service providers and sector leaders consistently pointed to misaligned funding priorities, differences in definitions of affordability, and restrictive land-use policies as major structural barriers.

Federal and provincial housing investments have largely prioritized market-oriented rental construction, often defining "affordable" as 10–30% below market rents – levels that remain unattainable for many low-income households, survivors of violence, or families relying on income assistance. At the same time, limited capital funding, different funding requirements across levels of government, and outdated regulatory frameworks slow down the development of deeply affordable, family-sized, and accessible units.

LIMITS ON AFFORDABILITY IN FEDERAL RENTAL INVESTMENTS

Many service providers emphasized that housing funding programs have prioritized rental construction that is priced only 10–30% below market rents, a threshold that remains out of reach for many of the low-income families they serve. As one service leader explained:

> *"Developers say, yeah, the rent will be 10% below market, maybe 20% or 30%, and they'll mostly be one-bedrooms or bachelors. My staff team can barely afford rents at 10% below market, let alone the families that we work with. The families we work with require deeply subsidized housing, and that unfortunately has not been a priority, even for some of the funding investments."*

This gap between program definitions of affordability and real-world housing costs creates a structural mismatch. Units that are technically considered "affordable" by funding standards are in practice unattainable for many households reliant on income assistance, minimum wage work, or fixed incomes.

Across Canada, housing prices have risen much faster than incomes, while responses across different levels of government have become increasingly inconsistent. A key driver is the lack of consistent definitions and baseline measurements of housing need across federal, provincial, and municipal programs. At the national level, the National Housing Strategy (NHS) adopts Statistics Canada's standard definition of affordability, housing that costs less than 30% of before-tax household income, as part of its *core housing need (CHN)* framework, which also incorporates *adequacy* (need for major repairs) and *suitability* (sufficient bedrooms based on occupancy standards).[310] Yet, as both Parliamentary Budget Office (2019, 2021) and National Housing Council reports have shown, NHS investments have not produced measurable reductions in housing need or homelessness, amidst rising costs of living and growing housing demand.[311]

The two largest NHS programs, the $26 billion Rental Construction Finance Initiative (RCFI) and the $13 billion National Housing Co-Investment Fund, utilize varying definitions of affordability that often prioritize near-market rents over deep affordability. As a result, only 4% of RCFI units and 35% of Co-Investment Fund units serve low-income households in core housing need.[312] A recent report commissioned by the Calgary Homeless Foundation also found that the Co-Investment Fund has had limited impact on alleviating homelessness in Calgary, noting that "Calgary units supported through the Co-Investment Fund do not seem to have been able to achieve rents below $600 per month, making them unaffordable to most persons leaving absolute homelessness."[313]

Inconsistencies arise when "affordable" is variously defined as 30% of income, 30% of median area income, or 80% of market rent, making implementation and policy coherence more challenging. These variations can limit the ability of federal programs to reach those with the lowest incomes, undermining the NHS's commitment to housing as a human right.

These structural gaps contribute to an increasingly competitive housing market that can often exclude those most in need. Even units that approach affordability thresholds face extreme demand; for example, one lower-priced private-market listing in Calgary received more than 900 applications in under 24 hours,[314] indicating a clear need for housing strategies that reflect real community needs.

The variation between federal and municipal definitions of affordability adds complexity to these structural challenges. Alongside the multiple definitions used in federal programming, the City of Calgary applies a specific threshold that classifies a household as being in need of affordable housing if it earns less than 65% of the area's median income and spends 30% or more of that income on shelter.[304] Based on 2021 census data, Calgary's median household income was $98,000; consequently, households earning up to $63,700 meet the City's current threshold for affordable housing eligibility.

While this municipal definition aims to reflect local cost realities, it captures a much broader demographic of households than those in core housing need. For example, housing targeted at households earning $63,700 may be classified as 'affordable' under City guidelines yet can remain inaccessible to households on fixed incomes or minimum wage. This overlap can shift development priorities toward moderate-income earners, potentially at the expense of households in the deepest poverty.

Inconsistencies arise when "affordable" is variously defined as 30% of income, 30% of median area income, or 80% of market rent, making implementation and policy coherence more challenging.

This is particularly impactful for populations overrepresented in the lowest income brackets, including women-led, single-parent, refugee, and Indigenous households.

The City's housing system is further divided into two main categories: near-market housing, offered at rents roughly 10% below market levels, and subsidized housing, which includes various rent supplement programs tied to private market units. Yet, like the federal funding mechanisms, Calgary's "near-market" approach rarely produces rents affordable to those relying on income support or AISH, where monthly incomes often fall below $1,800. Even the city's "subsidized" units are limited by long waitlists, strict eligibility criteria, and constrained supply.

Taken together, definitional differences, while sometimes warranted, fragment policy implementation and make accountability to equity-deserving groups more difficult. The absence of a shared framework makes progress subject to shifting semantics, effectively moving the goalposts for what defines success, even as low-income women and gender-diverse people continue to be priced out of both market and subsidized housing systems. Ultimately, these definitional gaps mask the depth of the crisis: while housing may appear affordable on paper, it remains functionally inaccessible to those most at risk of homelessness and housing insecurity.

NUANCES ACROSS FUNDING STRUCTURES

Non-market housing providers described how capital funding constraints make it difficult to build or acquire housing in amenity-rich neighbourhoods, where access to transportation, schools, and services is essential for women-led households and families. While political attention to such housing has increased, government funding often comes with reporting and eligibility requirements that hinder effective development. For example, one provider described being contractually required under CMHC mortgages to report against National Occupancy Standards, which dictate the gender-based allocation of bedrooms:

> *"We'd have to go into residents' homes and ask about their children's genders and sleeping arrangements. It's colonial and racist, and completely out of touch with how families actually live. These requirements are attached to funding but are antithetical to meeting real needs."*

Moreover, conflicting criteria across levels of government – spanning affordability, accessibility, and environmental performance – often work at cross-purposes, making it difficult for housing providers to design projects that meet all standards simultaneously. As one sector leader noted, governments expect providers to braid funding from multiple sources, yet each level imposes contradictory requirements, creating a bureaucratic maze that slows down development and discourages innovation:

> *"For example, we're currently applying for grants from both the province and the city, and each has its own requirements such as affordability, accessibility, environmental performance, energy efficiency, that often conflict with one another. Governments really need to align these funding criteria. If we want to build affordable, family-sized units that are also accessible and energy-efficient, we need consistent expectations across all levels of government. Right now, every order of government has different priorities, and while they expect us to secure matching funds from other sources, the overlapping and contradictory requirements make it extremely difficult to do so."*

The City of Calgary's Housing Capital Initiative (HCI), a $60M fund, recognizes the need for increasing non-market housing supply in Calgary as a critical pathway to addressing housing insecurity and homelessness. While promising, the funding stipulates that the combined support from the city, including land, cannot exceed 30% of the cost of eligible projects. This entails an expectation that service providers will be leveraging funding from other sources, such as "programs delivered by other levels of Government, public, foundations, philanthropic donors, and private industry."[315] Such funding structures highlight the challenge noted by housing providers: the challenge of "braiding" funding together and aligning distinct reporting and funding requirements. It also underscores the effort and energy service providers must invest in engaging multiple funders and funding programs, a challenging task that requires dedicated capacity and resources in an already underfunded sector.

Further, stress-testing, differences in reporting requirements, and lack of adequate funding can push non-market housing providers to settle for less ideal locations, neighbourhoods and properties to prioritize affordability. A growing body of research underscores the transformative benefits of living in well-resourced communities, especially for women, children, and families experiencing poverty or housing insecurity. Resource-rich neighborhoods provide access to quality schools, safe public spaces, libraries, transit, and healthy food options, all of which contribute to stronger educational, health, and social outcomes.[316] For families escaping violence or navigating intergenerational poverty, these environments can be protective factors, offering not only safety but also pathways to opportunity and stability.[317]

Yet the very qualities that make these neighbourhoods safe and supportive also make them expensive. Coordinated federal, provincial, and municipal funding mechanisms are therefore essential to bridge affordability gaps and incentivize non-profit and community developers to build and preserve affordable units in high-opportunity zones.

To make this possible, governments must address structural barriers that deter affordable housing development in these areas, high land costs, competition with private developers, and persistent community resistance. Complementary policies such as land acquisition funds, expediting development and permitting, inclusionary zoning, and targeted tax incentives can help make resource-rich neighbourhoods more accessible to non-profit and co-operative housing providers.

LAND-USE POLICIES AND NIMBYISM

Women and gender-diverse participants, alongside sector leaders, highlighted that even when funding and operational capacity exist, land-use and siting regulations often stall or block the development of shelters, supportive housing, and harm-reduction spaces – delays that disproportionately affect those already at heightened risk of

violence and homelessness. The Calgary context reflects a broader pattern seen across Canadian jurisdictions: siting decisions are shaped more by community resistance and regulatory rigidity than by evidence-based needs.[318]

Shelters currently operate in a policy environment where classification is unclear and inconsistent. As one service provider explained:

> *"Shelter doesn't actually fall within a designated land use… sometimes life happens, there's an urgency, and people need a place to stay. Short-term shelters always struggle with the NIMBYism, with challenges around land use and all of that."*

Research confirms this experience. Calgary's Land Use Bylaw have tight siting requirements for emergency shelters, requiring land-use amendments that increase delays and reduce the number of viable locations.[319] Community consultation processes often occur after decisions are effectively made, heightening distrust and fuelling neighbourhood opposition rooted in stigmatizing beliefs about homelessness, substance use, and safety.[320] These siting policies have several consequences:

- Reinforce stereotypes that shelters inherently create disorder.
- Inadvertently underprioritize women-specific safety realities, which might require citing in service-rich, transit-accessible neighbourhoods.
- Prioritize majority homeowner concerns over equitable access to essential services.
- Increase the likelihood that shelter users will be concentrated in limited neighborhoods.

The result is a "squeaky-wheel" policymaking dynamic, where a vocal minority shapes outcomes for all groups and populations, particularly those experiencing risks to their safety and security. From an operational standpoint, the impacts are significant:

- Fewer viable parcels for temporary or multi-use shelter facilities.
- Higher costs and longer approval timelines, driven by prolong consultation and rezoning processes.
- Reduced flexibility to respond to surges in homelessness.
- Limited capacity to incorporate wraparound or gender-responsive components, such as childcare spaces, culturally grounded healing practices, or other supports.[321]

Research emphasizes that solutions lie not in eliminating consultation but improving it. Facilitative mechanisms of successful siting processes include:

- Transparent communication and early engagement with host communities.
- Cross-sector partnerships that demonstrate clear benefits and shared accountability.
- Good Neighbour Agreements and community councils to maintain long-term relationships.
- Recognition that women, Indigenous people, trans people, and others disproportionately experiencing homelessness must be centered in decision-making.[322]

Across policy, provider, and lived-experience insights, a clear theme emerges: Calgary's land-use governance must be better aligned with the realities of gendered homelessness. Regulatory barriers, combined with community-driven stigmatization and NIMBYism, restrict the ability of housing and shelter providers to build the right kind of infrastructure, in the right places, at the speed required to prevent housing loss from escalating into cycles of crisis and violence.

Developing day spaces, respite spaces, and permanent supportive housing in areas beyond downtown that are resourced with transit infrastructure would not only meet the increasing need for such spaces across the city but also offer alternatives to women and gender-diverse people when navigating their safety and security.[323]

Land-use, consultation, and siting frameworks must explicitly account for gender-based vulnerabilities and intersectional service needs to ensure that Calgary invests in housing and emergency responses that are timely and effective.

Recommendations and Solutions Roadmaps

The critical purpose of this report is to present recommendations and solutions roadmaps that can tangibly improve housing outcomes for women and gender-diverse people. This section presents key recommendations and 'solutions roadmaps' based on findings from our research that may contribute to addressing the gaps, barriers and challenges identified throughout this report. While recommendations address the system at large, 'solutions roadmaps' presented within this section present detailed interventions, seeking to address key gaps.

The findings of the Unaddressed Project point to an unmistakable truth: 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, long-term planning and an unwavering commitment to gender equity as a housing principle.

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.

Recommendation #1:

Bridging gaps and promoting cross-sector collaboration.

PRIORITY AREA

Expand Point-in-Time and By-Names Count methodologies to better enumerate gendered homelessness in Alberta, including experiences of hidden homelessness, family homelessness, and violence-related housing instability.

Recommendations	Change Maker	Implementation Status	Time Frame
Align housing, income support, child welfare, justice, immigration, and health systems to prevent women and gender-diverse people, including Indigenous, racialized, and 2SLGBTQIA+ populations, from cycling between disconnected services. Use disaggregated data to track outcomes for equity-deserving groups.	Provincial/ Federal	**Not Implemented** Some coordination via task forces and bilateral agreements exists, but full system integration with equity tracking is not yet realized.	Long Term
Reassess income supports such as AISH and Income Support to reflect living wage standards and current housing costs, ensuring accessibility for single parents, caregivers, women in precarious work, and those facing systemic barriers such as racism or ableism.	Provincial	**Not Implemented** Income support programs exist, but living-wage alignment not yet formalized.	Mid Term
Improve coordination between justice systems and housing providers to prevent justice involvement from becoming a barrier to housing access, with culturally safe reentry supports for marginalized groups disproportionately affected by systemic biases.	Provincial	**Partially Implemented** Some programs for reentry and justice-involved housing exist, but coordination is inconsistent and not fully gender/ intersectional.	Mid Term
Strengthen cross-sectoral data sharing and accountability mechanisms to support coordinated, system-wide responses, collecting and analyzing demographic data (race, gender identity, disability, Indigenous identity) to monitor equity impacts.	Municipal/ Provincial	**Partially Implemented** Alberta's Coordinated Community Response Task Force collects data and supports some reporting, but full disaggregation by equity-deserving groups is limited.	Mid Term
Establish regular cross-sector learning and coordination forums between governments, funders, and service providers, ensuring inclusion of equity-deserving voices, accessibility for disability, language, and childcare needs, and prioritization of intersectional perspectives.	Municipal/ Provincial	**Partially Implemented** Provincial task forces and municipal planning tables provide forums for coordination.	Short Term

Recommendation #2:

Enhancing gender-responsive and intersectional supports.

PRIORITY AREA

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.

Recommendations	Change Maker	Implementation Status	Time Frame
Expand trauma-informed and disability-aware training for frontline staff working in housing, shelter, and support services, integrating anti-oppression frameworks addressing racism, colonialism, homophobia, transphobia, and ableism, co-developed with diverse lived experience experts.	Provincial	**Not Implemented** Training mentioned in policy goals, but no province-wide standardized program.	Short Term
Increase access to culturally safe, gender-responsive mental health and addiction supports linked to housing stability, prioritizing culturally, linguistically, and faith-responsive approaches for communities historically underserved by mainstream services.	Provincial	**Partially Implemented** Some targeted investments exist, but coordinated housing-linked services are incomplete.	Mid Term
Expand language access and interpretation supports across housing, shelter, and family service systems to better serve newcomer populations, Deaf and hard-of-hearing individuals, and other marginalized groups, ensuring services are trauma-informed and gender-responsive.	Municipal / Provincial	**Partially Implemented** Some services for newcomers and Deaf/Hard-of-Hearing, but not fully system-wide.	Mid Term
Embed culturally informed, gender-responsive service standards across housing and homelessness systems, co-developed with Indigenous, racialized, and 2SLGBTQIA+ communities, and monitor implementation to prevent inequitable outcomes.	All Orders of Gov't	**Not Implemented** Policy goal exists; implementation across all governments is not standardized.	Mid Term
Explicitly define equity-deserving populations within municipal and provincial policy frameworks, including single women, lone parents, seniors, women with disabilities, and 2SLGBTQIA+ individuals, using these definitions to guide targeted program design, resource allocation, and impact measurement.	Municipal / Provincial	**Not Implemented** Definitions appear in municipal plans and advocacy, but not consistently across provincial/federal policy.	Short Term

Recommendation #3:

Empowering sector impact.

PRIORITY AREAS

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.

Recommendations	Change Maker	Implementation Status	Time Frame
Increase core operational funding for housing, homelessness, and violence-against-women organizations to stabilize service delivery, prioritizing organizations led by equity-deserving groups such as Indigenous-led or racialized-led organizations.	Federal / Provincial	**Partially Implemented** Reaching Home and provincial programs provide some operational support, but not guaranteed multi-year or equity-linked.	Short Term
Improve compensation, staffing levels, and working conditions to address burnout and high turnover among frontline workers, ensuring pay equity, cultural safety, and supports for staff from marginalized communities.	Provincial	**Not Implemented** Pay equity, retention, and cultural safety programs are not standardized.	Mid Term
Introduce flexible funding models that allow agencies to respond to real-time shifts in demand, such as rent increases or shelter overflow, requiring demonstration of how flexibility addresses inequities affecting marginalized populations.	Provincial	**Partially Implemented** Some ad hoc flexibility exists in project funding; not systemic.	Mid Term
Allow agencies greater flexibility to reallocate funds across programs in response to emerging community needs, prioritizing reallocations that fill gaps for historically excluded populations guided by community input.	Provincial	**Partially Implemented** Limited flexibility exists; not fully formalized or equity-focused.	Mid Term
Provide sustained, multi-year funding for Indigenous-led early intervention and housing stabilization programs, embedding principles of self-determination, cultural safety, and trauma-informed care to support holistic Indigenous approaches.	Federal / Provincial	**Partially Implemented** Indigenous Housing Capital Program and related programs exist, but multi-year guaranteed cycles are not fully standardized.	Long Term
Introduce multi-year (minimum five-year) funding cycles for Indigenous-led housing and support programs, including equity metrics tracking outcomes for Indigenous women, children, and families.	Federal / Provincial	**Partially Implemented** Some Indigenous-led program funding exists; equity-linked metrics not consistently implemented.	Long Term

Recommendation #4:

Removing barriers and supporting access.

PRIORITY AREA

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.

Recommendations	Change Maker	Implementation Status	Time Frame
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.	Municipal / Provincial	**Partially Implemented** Navigation & Support Centres in Calgary and Edmonton provide centralized access points.	Mid Term
Reduce repetitive assessments and intake processes that retraumatize women and gender-diverse people seeking help, using intersectional analysis to identify and prioritize those most affected.	Provincial	**Not Implemented** Trauma-informed, simplified intake not yet standardized.	Short Term
Improve accessibility of coordinated access systems for Indigenous women, caregivers, seniors, and people with disabilities, incorporating universal design, translation, and culturally safe practices.	Municipal / Provincial	**Partially Implemented** Some improvements via Navigation Centres and municipal planning; universal implementation incomplete.	Mid Term
Create multiple, low-barrier entry points to housing and supports so individuals can access help without navigating multiple systems, targeting areas with high populations of marginalized communities and ensuring inclusive supports.	Municipal / Provincial	**Partially Implemented** Some municipalities offer additional access points; not fully system-wide.	Short Term
Centralize intake and case management through a Navigation Centre serving women and gender-diverse people, with staff trained in intersectional, equity-informed triage and prioritization of marginalized populations.	Municipal / Provincial	**Partially Implemented** Existing Navigation Centres provide centralized intake and intersectional triage.	Mid Term
Align violence-against-women, housing, and income support entry points to reduce system navigation burdens, prioritizing historically excluded groups such as Indigenous women, newcomers, and those experiencing multiple marginalizations.	Provincial	**Partially Implemented** Some alignment exists; full system-wide integration incomplete.	Mid Term

Recommendation #5:

Expanding affordable, adequate and accessible housing.

Recommendations	Change Maker	Implementation Status	Time Frame
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.	Municipal / Provincial	**Partially Implemented** Some investments under municipal housing strategies and provincial funding; full coverage lacking.	Mid Term
Reduce repetitive assessments and intake processes that retraumatize women and gender-diverse people seeking help, using intersectional analysis to identify and prioritize those most affected.	Provincial	**Implemented/ Underway** National Housing Strategy, Stronger Foundations (AB), municipal housing strategies actively funding units.	Long Term
Improve accessibility of coordinated access systems for Indigenous women, caregivers, seniors, and people with disabilities, incorporating universal design, translation, and culturally safe practices.	Municipal / Provincial	**Partially Implemented** Programs exist, but not fully adjusted to living wage and marginalized populations.	Short Term
Create multiple, low-barrier entry points to housing and supports so individuals can access help without navigating multiple systems, targeting areas with high populations of marginalized communities and ensuring inclusive supports.	Municipal / Provincial	**Partially Implemented** Policy recognized, but not fully operationalized in child welfare and housing systems.	Mid Term
Centralize intake and case management through a Navigation Centre serving women and gender-diverse people, with staff trained in intersectional, equity-informed triage and prioritization of marginalized populations.	Municipal / Provincial	**Partially Implemented** Provincial tenant protections exist, but equity outcomes monitoring is limited.	Mid Term
Align violence-against-women, housing, and income support entry points to reduce system navigation burdens, prioritizing historically excluded groups such as Indigenous women, newcomers, and those experiencing multiple marginalizations.	Provincial	**Partially Implemented** Municipal land use strategies prioritize non-market housing.	Long Term

Strengthening Cultural Supports for Housing Stability

Recommendations for Service Providers

1. Embed ceremony, language, and traditional teachings (e.g., sweats, feasts, ribbon skirt making, and Elders' circles) into housing stabilization programs to foster belonging, identity, and resilience. This can be done through partnerships with local Indigenous service providers, local Elders councils and regional First Nations communities.
2. Develop Indigenous-led early intervention programs for women and their families combining cultural teachings with parenting supports, financial empowerment and family wellness.
3. Move beyond short-term case management toward sustained, relational support that mirrors community models of care, recognizing that building trust and stability takes time.
4. Formalize partnerships with Elders and Knowledge Keepers to provide consistent spiritual, emotional, and cultural guidance to families navigating housing insecurity.

Recommendations for the Municipal Governments

1. Fund and support Indigenous-led family resource and cultural connection hubs in urban centres to provide early intervention, child programming, and culturally grounded prevention supports.
2. Provide access to community spaces and municipal land for Indigenous-led land-based and ceremonial activities within the city to strengthen cultural continuity.
3. Ensure Indigenous women's organizations have decision-making roles in municipal housing planning, particularly around affordable and family-oriented developments.
4. Prioritize municipal lands for Indigenous-led housing, creating non-market and supportive housing for urban Indigenous populations in Calgary.

Recommendations for the Provincial Governments

1. Provide multi-year, core operational funding (not project-based) for Indigenous organizations delivering early family intervention and housing stabilization programs.
2. Create pathways and interventions through collaboration between Indigenous housing organizations and child welfare agencies to ensure that housing insecurity is not a trigger for child apprehension.
3. Develop an Indigenous Youth Housing and Transition Strategy by establishing dedicated funding for youth transitioning out of care or those aging out of families and currently falling into service gaps. This funding would ensure housing continuity and mental health support.
4. Fund Indigenous-led evaluation frameworks to track housing outcomes using culturally relevant measures of success, rather than Western-centric definitions of stability.

SOLUTION ROADMAP # 1:

Gender-Specific Navigation Centre

A gender-specific navigation centre would address persistent system navigation gaps by creating a centralized, trauma-informed access point designed specifically for women and gender-diverse people. Building on existing "portal models" for homelessness: a single point of coordinated intake, this model would ensure that clients do not need to retell their stories multiple times, while embedding gender-responsive and culturally safe supports from the outset. A key gap this model addresses is better coordination between homelessness and VAW serving sector, while creating a space that specifically caters to women, gender-diverse people and their families.

1. CORE DESIGN FEATURES

- **Single-Window Intake for VAW and Housing Services:** A unified intake and referral system across VAW, housing, and income supports would eliminate the need for clients to approach multiple organizations. Creating space for existing coordinated access systems like, CAA and Shelterlink, to coexist (in communication with one another) where women can access multiple entry points to housing in the same space.
- **Wraparound, Long-Term Supports:** Clients would access a continuum of services under one roof, including housing navigation, legal assistance (e.g. student legal clinic model), childcare referrals, trauma counselling, and employment support. Unlike current navigation hubs, this model would emphasize long-term stabilization along with short-term crisis management.
- **Gender-Responsive Service Environment:** The centre would be physically and psychologically safe for women, trans, and non-binary individuals, offering gender-inclusive spaces, accessible design, privacy features, childcare supports and integrated cultural supports (e.g., smudging spaces, Elders-in-residence, multilingual staff).

2. PILOT IMPLEMENTATION STRATEGY

- **Pilot Site (Calgary):** Co-develop and pilot one navigation centre in Calgary in partnership with the Government of Alberta, local shelters, Indigenous-serving organizations, and health agencies.
  - Begin with a co-design phase to determine appropriate wraparound services, infrastructure needs, and referral protocols.
  - Integrate a light-touch medical clinic tailored to women's health (e.g., reproductive and trauma-related care).
- **Partnership and Governance:**
  - **Lead Partners:** Government of Alberta (funding), leadership in homelessness-, housing-, and VAW-serving sector (as community anchors and convenors).
  - **Advisory Table:** Include lived experience participants, Indigenous women's organizations, 2SLGBTQ+ representatives, and GBV experts.
  - **Governance Model:** Co-governance framework emphasizing community accountability and data sovereignty.

3. SYSTEM INTEGRATION & DATA ALIGNMENT

- **Shared Data Infrastructure:** Develop integrated data systems linking the Navigation Centre to city-wide Coordinated Access and case management tools, while disaggregating data by gender identity, Indigeneity, and disability to track equitable access and outcomes.
- **Training for Case Managers:** Reduce caseloads to allow for deeper, intersectional support. Equip caseworkers with specialized training on trauma-informed, gender-responsive, and anti-racist practice.
- **Streamlined Referral Mapping:** Create a "service flow map" to help clients and providers visualize pathways from entry to stabilization, ensuring clear, predictable routes between housing, income, health, and justice supports.

4. COMMUNITY INTEGRATION AND EQUITY LENS

- **Intersectional Accessibility:** Centre design should anticipate and remove barriers faced by newcomers, Indigenous women, and women with disabilities through translation services, culturally relevant programming, and physical accessibility.
- **Community Belonging as Prevention:** Integrate peer support, cultural activities, and community-building programs that reduce social isolation and foster belonging, key protective factors against homelessness recurrence.

5. LONG-TERM SUSTAINABILITY

- **Funding Model:** Blend core provincial funding (for operations) with municipal capital investment and federal gender-equity or homelessness funding streams (e.g., Reaching Home, Women's Program).
  - Include evaluation metrics tied to housing stability, service accessibility, and safety outcomes rather than outputs.
- **Monitoring and Evaluation:** Pilot outcomes can inform a provincial framework for gender-responsive navigation, with standardized indicators on access, safety, and housing outcomes. Annual reports should include gender-disaggregated data and qualitative findings from clients and staff.

SOLUTION ROADMAP # 2:

Strengthening Advocacy and System Navigation Supports in Shelters

Ensure women and gender-diverse people receive timely, effective, and informed advocacy to navigate complex systems (income supports, healthcare, housing, and benefits). Developing advocacy skills within staff can play a critical role for women and gender-diverse people navigating systems where face means-testing, discrimination and exclusion. Moreover, many systems, such as the legal system, family law courts, and immigration system, are complex and require systems-level knowledge to be navigated effectively. Advocate programs can play a significant role in helping women and gender-diverse people navigate these systems, in trauma-informed ways, walking alongside them.

1. DEVELOP SYSTEMS-LEVEL ADVOCACY AND SYSTEM NAVIGATION TRAINING FOR HOMELESSNESS, HOUSING AND VAW SERVING SECTORS

- Create a multi-agency task force to develop a system navigation and advocacy training that could be delivered to staff advocates. Existing cross-sector tables can also be utilized as a space for initiating the advocacy program.
  - Develop an asset map of existing and evolving services that is consistently updated to keep advocates aware of services, organizations, programs and supports available to women and gender-diverse people navigating housing insecurity.
- Training modules should include, but not be limited to:
  - Overview of key legislation (Residential Tenancies Act, Income Support, AISH, child benefits, healthcare access).
  - Navigating legal systems, immigration systems and child welfare systems
  - Anti-oppressive and trauma-informed advocacy approaches.
  - Practical navigation exercises using real case scenarios.

2. BUILD STAFF CAPACITY THROUGH TARGETED TRAINING

- Deliver system navigation and advocacy training to dedicated frontline and case management staff at various service organizations.
- Allocate resources and capacity for trained staff to engage in client advocacy.

3. STRENGTHEN SYSTEM KNOWLEDGE AND CROSS-SECTOR COLLABORATION

- Establish regular cross-sector learning exchanges between shelter advocates, legal guidance, housing providers, and government caseworkers.
- Update the systems asset map on an ongoing basis, summarizing up-to-date eligibility rules, benefits, and housing supports.
- Advocate for ongoing provincial and municipal funding for the staff advocate program and maintenance of training and asset map.
- Partner with provincial ministries to ensure clear, accessible communication channels for frontline advocates seeking case clarification.

4. EVALUATE AND SCALE

- Conduct annual evaluations measuring:
  - Client outcomes (e.g., time to access housing/income).
  - Staff capacity and satisfaction.
  - System responsiveness (processing delays, case turnaround).
- Scale the model across multiple shelters with provincial and municipal funding for training and advocate positions.

Appendix A: Detailed Methods

This appendix provides a detailed description of the methods for the *Unaddressed Project*, including the study design, research questions, participant groups, data collection instruments, recruitment and data collection procedures, and quantitative and qualitative analytic approaches. This information is provided to document the research process in greater detail and support interpretation of findings presented in the main report. The study used a mixed-methods design that included an online survey, focus groups (online and in-person), and key informant interviews.

Research Questions

The research was guided by the following questions:

- How do different demographic factors (e.g., age, race, sexual orientation, immigration status) impact housing insecurity and homelessness for women and gender-diverse individuals?
- What are the specific challenges and barriers faced by women and gender-diverse individuals in accessing safe and affordable housing in Calgary?
- What structural and systemic factors contribute to housing insecurity and homelessness among women and gender-diverse individuals in Calgary, particularly among equity-seeking and underserved groups?
- How can lived experiences of women and gender-diverse individuals with housing insecurity inform the development of more effective housing policies and services?
- What actionable policy and service recommendations can be derived from the lived experiences and systemic analysis of housing insecurity among women and gender-diverse individuals?
- How can community organizations, policymakers, and service providers collaborate to implement solutions that address the unique needs of these populations?

Research Participants

This study focused on two primary participant groups: (a) women and gender-diverse individuals with lived experience of housing insecurity or homelessness in Calgary, and (b) service providers, including both sector leadership and frontline workers engaged in housing and related support services.

Individuals with Lived Experience
At the centre of this research were women and gender-diverse individuals with lived experience of housing insecurity or homelessness in Calgary. The study prioritized an intersectional approach, recognizing that experiences of housing precarity are shaped by overlapping social identities and structural inequities. To reflect this complexity, the research engaged a diverse range of participants across the following priority groups:

Women and Gender-Diverse Individuals
Including women, non-binary, transgender, and two-spirit individuals who may experience GBV, discrimination, and caregiving responsibilities that impact their access to stable housing.

Indigenous Communities
Refers to Indigenous women and gender-diverse people, particularly those affected by intergenerational trauma, colonization, systemic discrimination, and limited access to culturally appropriate housing and services.

Racialized and Newcomer Communities Encompasses women and gender-diverse individuals from racialized backgrounds, including immigrants, refugees, and newcomers to Canada who face barriers such as racism, language difficulties, and unfamiliarity with housing systems.

Single Mothers and Caregivers
Comprises individuals, primarily women, who are the sole caregivers for children or dependents, often navigating housing instability alongside financial hardship and limited employment flexibility.

People Living with Disabilities
Includes women and gender-diverse individuals with physical,cognitive, or mental health disabilities who face challenges related to accessible housing, discrimination, and inadequate support systems.

Survivors of GBV
Refers to individuals who have experienced domestic or sexual violence and may be displaced from their homes and/or in need of safe, trauma-informed housing options.

Individuals Experiencing Systemic Poverty
Consists of low-income women and gender-diverse individuals whose housing insecurity is closely tied to broader structural inequalities, limited financial resources, and ongoing economic marginalization.

Service Providers
To develop a holistic understanding of the housing services landscape, the study also engaged service providers, including both sector leadership and frontline workers. This engagement aimed to capture diverse perspectives on the systems, policies, programs, and infrastructures that shape the provision of housing and support services in Calgary. Insights from service providers were intended to complement and contextualize the lived experiences of women and gender-diverse individuals, helping to illuminate the structural factors that contribute to or may pose barriers to housing stability.

Data Collection

Data collection was carried out between May and August 2025. A total of 147 unhoused and housing-insecure women and gender-diverse individuals participated in the online survey, 27 of

whom also participated in a focus group. Additionally, 19 service providers (12 sector leaders, 7 frontline workers) participated in a focus group or interview.

Three primary data collection instruments were employed to capture both quantitative and qualitative insights: an online survey, focus groups, and key informant interviews. The **online survey** targeted women and gender-diverse individuals with lived and living experience of housing insecurity and homelessness, including Indigenous, racialized, and other marginalized communities, and was administered online. **Focus groups** were conducted with both individuals with lived experience and service providers, using a combination of online and in-person sessions depending on participant group.

Key informant interviews were conducted online with service providers (including frontline workers and sector leadership) to explore deeper organizational and systemic perspectives. Each instrument was tailored to the needs and experiences of the respective participant groups and is described below *(See Table 5)*.

Table 5: Data Collection Methods Overview

Data Collection Method	Participant Group(s)	Delivery Format	Duration	# of Participants
Survey	Women and Gender-Diverse Individuals with Lived Experience of Housing Insecurity or Homelessness	Online	~ 60-90 minutes	147
Focus Groups	Women and Gender-Diverse Individuals with Lived Experience of Housing Insecurity or Homelessness	In-person	~ 45-60 minutes	27
	Service Providers (Frontline Workers)	Online	~ 45-60 minutes	13
Key Informant Interviews	Service Providers (Sector Leadership & Frontline Workers)	Online	~ 45-60 minutes	6

Gender, Housing, and Homelessness Lived Experience Survey (Online Survey)

The **Gender, Housing, and Homelessness Lived Experience Survey** was adapted from a national instrument developed in 2021 by the WNHHN, the first national survey of its kind focused on women's homelessness in Canada.[315] The original survey was developed through a rigorous process involving academic researchers, frontline organizations, and individuals with lived experience, and was validated in partnership with community-based advocates with funding support from the CMHC. For the *Unaddressed Project*, WNHHN and WCC worked together to adapt the survey to reflect the local Calgary context. The adaptation process was led by experienced researchers and informed by the project's Research Advisory Committee and Steering Committee, including pre-testing the survey to refine its language, structure, and framing. This ensured that the instrument retained academic rigour while reflecting the realities and priorities of the Calgary community.

Survey Structure and Content: The survey included a mix of closed- and open-ended questions to allow for both quantitative and qualitative insights. Following an introductory consent section, participants were provided with local mental health and crisis resources to support a trauma-informed online survey experience. They were then asked questions about their demographic background and social identity, location within the Calgary region, experiences of housing insecurity or homelessness, issues encountered in their current or most recent housing, and any final reflections or recommendations they wished to share.

Survey Platform and Delivery Format: The finalized survey was hosted online via SurveyMonkey and delivered through partner organizations. This format facilitated privacy, autonomy, and accessibility while streamlining data collection. Participants completed the survey independently or with peer support, depending on need and preference. Participation typically required 60 to 90 minutes. Participants received a $35 gift card upon completion of the survey.

Focus Groups

Focus groups were used to gather in-depth qualitative insights from two participant groups: individuals with lived experience of housing insecurity and homelessness, and frontline service providers working directly with these populations. Each group engaged with a tailored discussion guide, and all sessions followed a semi-structured format to explore systemic barriers, service access, and recommendations for change. The focus group protocol was co-developed by researchers from the project team in collaboration with the Research Advisory Committee and Steering Committee. This input helped ensure that the questions, facilitation approach, and structure of the sessions were contextually grounded, trauma-informed, and relevant to both participant groups.

Focus Groups with Individuals with Lived Experience: These sessions explored participants' experiences with housing insecurity and homelessness, including the challenges and factors shaping their housing trajectories. Participants were also invited to reflect on the accessibility and effectiveness of current services and supports, gaps within the system, and offer recommendations for improvement.

Focus Groups with Frontline Workers: Focus groups with frontline workers aimed to understand the barriers and challenges their clients commonly encounter when navigating housing and support systems. Discussions also focused on system-level gaps, and opportunities to strengthen policy, service coordination, and service responses.

Focus Group Delivery Format: Sessions with service providers were conducted online via Zoom, while those with participants with lived experience were held in person at WCC to support accessibility and comfort. All sessions were audio-recorded with participant consent and lasted from 45 to 60 minutes. Participants with lived experience received $35 gift card for their participation.

Key Informant Interviews

A semi-structured key informant interview was designed to gather in-depth qualitative insights from service providers within Calgary's housing and homelessness sector, including both sector leadership and frontline staff. Interviews explored themes related to participants' professional roles and experiences supporting women and gender-diverse individuals experiencing housing insecurity, with a focus on systemic challenges, policy gaps, organizational barriers, and opportunities for service and systems-level improvement. The interview protocol was developed through the same collaborative process used for the focus groups. It was co-designed by the research team in consultation with the project's Research Advisory Committee and Steering Committee, ensuring that the questions were contextually grounded, relevant to participants' roles, and aligned with the broader goals of the study.

Interviews with Frontline Workers: These interviews focused on frontline workers' experiences supporting the everyday realities of clients navigating housing instability. Questions explored challenges in service delivery, common barriers faced by clients, and the influence of broader systemic issues affecting housing access such as discrimination, mental health, and poverty. Participants were also asked about interagency collaboration, gaps in resources or training, and their perspectives on policies or programs that could improve outcomes for their clients.

Interviews with Sector Leadership: These interviews focused on broader organizational and systemic factors shaping housing insecurity in Calgary. Discussions explored the role and limitations of participants' organizations, systemic barriers such as income inequality and policy gaps, and equity considerations in supporting marginalized populations. Leaders were also asked about inter-organizational collaboration, promising initiatives within the sector, and their perspectives on policy and program-level improvements.

Key Informant Interview Delivery Format: Interviews were conducted online via Zoom or in-person, as preferred. All sessions were audio-recorded with participant consent and ranged from approximately 45 to 60 minutes.

Data Collection Process

The project engaged participants through an extensive network of partnerships with service providers, advocacy organizations, and community groups across Calgary. These partnerships supported recruitment to enhance representation across diverse communities, including Indigenous, racialized, newcomer, and other underserved groups. Recruitment was facilitated by both organizational partners and individuals with lived experience who acted as trusted connectors to their communities. To support accessibility during data collection, a team of trained co-researchers from the WCC, WNHHN, and several partner organizations assisted participants as needed, including reading questions aloud, entering responses on participants' behalf, clarifying wording and question meaning, and offering translation or interpretation. Co-researchers also facilitated or co-facilitated focus groups with service providers.

Lived Experience Participants

Gender, Housing, and Homelessness Lived Experience Survey (Online Survey)

Participant Outreach and Recruitment: Recruitment for the online survey relied on collaboration with service providers and community partners to support the broad and equitable representation of priority communities, including but not limited to Indigenous, racialized, newcomer communities, single mothers, and caregivers. Key outreach activities included:

- **Community Engagement:** Partner organizations such as shelters, drop-in centres, and other frontline service providers acted as primary recruitment channels, drawing on established trust and relationships with potential participants.
- **Information Sharing:** Recruitment materials were displayed at partner locations and shared directly by frontline staff (e.g., posters).
- **Frontline Engagement:** Service provider staff introduced the project to eligible participants and encouraged voluntary participation.

Data Collection Procedures: Eligibility for participation in the online survey was confirmed by trained recruitment staff. Eligibility criteria included:

- Identifying as a woman or gender-diverse individual (including non-binary, transgender, or two-spirit)
- Being aged 18 years or older
- Currently experiencing, or having recently experienced in the past 3 years, housing insecurity or homelessness
- Residing in the Calgary region

Once eligibility was confirmed, participants met with a trained researcher who explained the objectives and procedures of the study, including the informed consent process. Supports were available to reduce barriers to participating in the survey, including:

- **On-Site Survey Administration:** Trained researchers visited partner organizations to administer surveys in person.
- **Accessibility Supports:** Service providers referred interested participants to WCC for computer access and in-person support to complete the survey. Bus tickets were available to reimburse transportation costs, and on-site childcare and language assistance were offered where possible.
- **Safe and Supportive Environment:** All in-person survey settings were designed to be private, supportive, and trauma-informed to enhance participant safety and comfort.
- **Focus Groups**

Participant Recruitment: Potential lived experience participants for focus groups were identified through an opt-in option offered at the end of the online survey. Survey participants who expressed interest were prompted to provide their email address, allowing the research team to contact them directly. This strategy built on existing engagement, lowered barriers to participation, and provided opportunities for those already familiar with the project to offer more in-depth input.

Data Collection Procedures: All focus groups were conducted in-person, either at WCC or at service provider locations to enhance accessibility and comfort. Participants first reviewed and signed a written informed consent form.

Sessions followed a semi-structured format with facilitators encouraging open conversation, equal opportunities to speak, and a respectful and supportive environment. Discussions were designed to explore the challenges and barriers participants face in securing housing, with the goal of informing solutions to better support women and gender-diverse individuals. Consistent with the survey procedures, participants were offered supports such as travel reimbursement (e.g., bus tickets), childcare, and language interpretation where possible.

Service Provider Perspectives

FOCUS GROUPS AND KEY INFORMANT INTERVIEWS

Participant Outreach and Recruitment: Recruitment for service provider focus groups and key informant interviews included both frontline workers and sector leaders. Focus group sessions were held separately to ensure that discussions were relevant, comfortable, and tailored to participants' roles, while key informant interviews explored organizational and systemic dimensions in greater depth from both frontline and leadership perspectives.

Service provider participants were engaged through existing partner organizations, in addition to sectoral contacts, regional advocacy networks, and local community organizations to ensure a diverse and representative pool of participants across frontline and leadership roles.

Eligibility criteria for participation required that individuals:

- Be employed or actively engaged as a service provider (frontline worker or sector)
- Have experience working with populations experiencing housing insecurity or homelessness
- Reside or work in the Calgary region

Once potential participants were identified, they were invited to take part in either a focus group or key informant interview and were provided with information about the purpose of the research, confidentiality protocols, and session logistics. Interested individuals completed a brief enrollment form indicating their availability, with multiple virtual sessions offered to accommodate busy schedules. Participation for frontline workers was supported by their employers, with sessions scheduled at times that accommodated participants' work responsibilities. Focus groups were intentionally kept to 2-5 participants per session, to support comfortable and meaningful dialogue.

Data Analysis

Quantitative Analysis: Quantitative analyses were conducted using a combination of SurveyMonkey's built-in analytic tools and R (version 4.3.2). Descriptive statistics (e.g., frequencies, proportions, means) were generated to summarize sample characteristics and identify patterns across key survey indicators. Where relevant, results are presented separately for selected subpopulations, including participants who identified as Indigenous or newcomers. Descriptive results for Indigenous-identifying participants are also reported in greater detail in the Indigenous Considerations section of this report.

Gender identity was assessed using two survey questions: one asking participants to self-identify their gender and a follow-up question asking whether participants identified as trans or non-binary. For analysis, responses to both questions were reviewed together to create mutually exclusive gender categories. Participants identifying as trans, non-binary, or Two-Spirit were classified as gender-diverse, including those who also identified as women in the previous question. Participants identifying as women who did not identify as trans or non-binary were classified as cisgender women. Responses indicating uncertainty or non-disclosure ("not sure" and "prefer not to answer") were retained as separate categories.

Open-ended income responses were categorized into numerical values to calculate summary variables such as average and median income. To support clear interpretation and protect confidentiality, response categories representing fewer than 10% of participants were generally not reported. This included "not sure," "prefer not to answer," and "other" response options. The number of responses varies across variables and figures as not all participants answered every question.

Qualitative Analysis: The qualitative component of this research employed thematic analysis to identify, analyze, and interpret recurring patterns of meaning across the data. Thematic analysis is a flexible yet rigorous method that allows researchers to move beyond surface-level description to uncover deeper insights into participants' experiences, perceptions, and the structural conditions shaping them.[316] In this project, thematic analysis was used both to reflect participants' lived realities and to critically explore how systemic factors may influence those realities within Calgary's housing and homelessness landscape.

A theme was defined as a pattern of meaning that captured something significant in relation to the research questions, rather than by its frequency alone.[317] While quantitative indicators (e.g., counts of code occurrences) informed pattern identification, the 'keyness' of a theme was determined by its relevance and explanatory power in understanding gendered and intersectional dimensions of housing insecurity, rather than by how often it appeared in the dataset.

The analysis followed a systematic process:

5. Data Familiarization: Researchers began by reading and re-reading transcripts from lived experience focus groups, frontline worker and sector leadership focus groups, and key informant interviews, as well as qualitative responses from the survey. This stage involved initial notetaking to capture early impressions and recurring issues.
6. Initial Coding: Qualitative data were coded inductively using NVivo software. Codes were assigned to excerpts reflecting key ideas, experiences, or systemic patterns related to housing, discrimination, access to services, or safety.
7. Theme Development: Codes were clustered into preliminary categories based on conceptual similarity and relational patterns. Researchers then refined these categories into key themes and sub-themes, reflecting both shared and divergent experiences across participant groups.
8. Triangulation and Validation: Themes were further validated through data triangulation, comparing qualitative findings across data sources, including lived experience participants, frontline workers, and leadership perspectives, as well as with quantitative survey data and policy analysis. This mixed-method triangulation ensured that each theme was grounded in multiple forms of evidence and provided a more holistic understanding of the issues.
9. Interpretation and Reporting: Themes were then refined to ensure conceptual clarity and coherence. Descriptive and analytical narratives were developed for each theme, supported by direct quotations to preserve participants' voices and contextual nuance. Where applicable, qualitative descriptors (e.g., "many participants," "some respondents") to convey prevalence while acknowledging the interpretive nature of thematic analysis.

This iterative and reflexive approach ensured that the analysis remained anchored in participants' lived realities while examining broader structural dynamics, such as gender inequality, systemic discrimination, and policy gaps.

Appendix B: Ethics Approval Process

Ethical approval for this project was obtained from the Community Research Ethics Office (CREO).[324] All study procedures adhered to the approved protocol and prioritized participant safety, dignity, voluntary participation, and confidentiality. The sections below provide a detailed description of the ethics approval process, including participant protections, risk mitigation strategies, confidentiality measures, and data management procedures.

- **Potential Risks and Mitigation Strategies:** Participation involved minimal risk, with considerations for each participant group.
- **Unhoused and Housing-Insecure Women and Gender-Diverse Individuals**: Potential risks included emotional discomfort when discussing personal experiences of housing insecurity or discrimination. Mitigation strategies followed trauma-informed principles by conducting sessions in private and supportive settings with trained facilitators, safeguarding against the collection of identifiable data, and providing resources to support participant wellbeing.
- **Service Providers and Frontline Workers**: Potential risks included professional discomfort when discussing workplace or system-level challenges that could be perceived as critical of their organization or employer. To address this, confidentiality was emphasized, no data was shared with employers, and participation was entirely voluntary and independent of workplace duties.

Across all participant groups, findings were framed through a strengths-based and culturally sensitive lens, emphasizing systemic barriers and resilience rather than individual shortcomings. Trusted community partners, Indigenous representatives, and service providers reviewed findings before dissemination to ensure fairness, inclusivity, and alignment with community priorities.

Confidentiality: Confidentiality was maintained throughout the project. No identifiable personal information was collected, and all data were anonymized with any potentially identifying details removed. Focus group participants were reminded to respect the privacy of shared discussions.

Participant Withdrawal: Participants were informed of their right to withdraw during data collection, including redacting identifiable statements from focus groups when feasible. Participants received a unique identifier to support potential withdrawal of survey data during data collection. However, participants were advised that withdrawal was not possible once data analysis had begun or results had been published.

Data Storage and Security: All collected data were stored on WNHHN and WCC secure servers for one year, protected by appropriate security measures to prevent unauthorized access. After the one-year retention period, all data will be permanently destroyed to ensure ongoing confidentiality.

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"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."

"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."

"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.'"

"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."

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

"Safety — somewhere I can call my own."

"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."

"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."