



Native Women's  
Association of Canada



L'Association des  
femmes autochtones  
du Canada

# Indigenous Housing: Policy and Engagement

Final Report to Indigenous  
Services Canada

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## INTRODUCTION

The Native Women's Association of Canada (NWAC) is a national Indigenous organization representing the political voice of Indigenous women and girls in Canada. Incorporated in 1974, NWAC works to advance the social, political, and cultural well-being and equality of Indigenous women through advocacy, education, research, and policy. NWAC recognizes Indigenous women in the broadest and most inclusive sense and is inclusive of status and non-status First Nations, Métis, Inuit, self-identified Indigenous, on and off reserve, Two-Spirit people, and members of the 2SLGBTQ+ community who consider themselves to be included under NWAC's mandate.

Each Indigenous community faces unique challenges in developing, constructing, and maintaining an adequate housing supply. In 2011, Statistics Canada found that First Nations and Inuit women and girls were more likely to be living in homes in need of major repairs (21% and 29%, respectively) than their non-Indigenous and Métis counterparts (7% and 13%, respectively) (Arriagada, 2017, 12). These differences between groups are driven primarily by location: housing quality depends greatly on where one lives. First Nations women and girls living on reserve (42%) and Inuit women and girls living in Inuit Nunangat (35%) are two to three times more likely to be living in a home in need of major repairs than their counterparts living off reserve and outside Inuit Nunangat (Arriagada, 2017, 12). Overcrowding trends were similar, but varied much more within Inuit Nunangat: Inuit women and girls in Nunatsiavut and the Inuvialuit Settlement Region were significantly less likely to be in overcrowded homes than those in Nunavik (Arriagada, 2017, 11–12). Even when Indigenous women have physical access to adequate housing, they face significant barriers in actually accessing it: Indigenous women more likely than non-Indigenous women to be experiencing homeless, especially hidden homelessness (ESDC, 2019a, 11).



Previous research has already shown that housing is a key social determinant of health and impacts other social issues as well. For example, poor housing conditions, such as overcrowding, has been associated with infectious diseases and respiratory tract infections, violence, and low achievement in school, among others (Inuit Tapiriit Kanatami, 2014; National Collaborating Centre for Aboriginal Health, 2017; Bryant, 2009). Overcrowding, the presence of mould, and lack of safe drinking water in the home all increase the risk of infectious and chronic disease and have a detrimental effect on mental health (NCCAH, 2017). Furthermore, racialized violence disproportionately affects Indigenous women and girls in Canada, with housing issues contributing to the lack of security and safety for Indigenous women. A lack of affordable housing and shelters accessible to Indigenous women fleeing abuse, particularly in rural and Northern communities, violates the rights of women and girls to live in safety and free from violence. In 2014, Statistics Canada found Indigenous women were 2.7 times more likely to have reported experiencing violent victimization than non-Indigenous women (Statistics Canada, 2017b), while other sources have found it to be higher (Burnette, 2015).

Housing insecurity is one of the most pressing issues impacting Indigenous women, girls, and gender-diverse peoples. Colonization, patriarchy, and the effects of intergenerational trauma shape Indigenous women's experiences of homelessness and housing insecurity. Any approach to address these impacts must recognize the complex social, historical, economic, and legislative issues that contribute to these experiences. It is critical that the federal government incorporates a comprehensive and holistic strategy that uses an intersectional gender-based approach, in addition to a rights-based approach, including the views of the unrepresented and under-represented. Indigenous women are the experts of their own lived experiences and are best suited to deliver recommendations on the housing policies that will impact them.



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## BACKGROUND: INDIGENOUS HOUSING CHALLENGES

Throughout urban, rural, and Northern communities, safe, sustainable, and accessible housing remains a challenge and a lifelong struggle for community members to work through. Challenges related to housing in Indigenous communities are underpinned by the histories of colonization of Indigenous people in Canada and continuing marginalization of Indigenous people through existing systemic and institutionalized barriers.

Discussions of Indigenous housing issues are often dominated by the unique challenges of First Nations living on reserve. Many families on-reserve live in overcrowded, unsafe, or condemned homes (Patterson & Dyck, 2015a). One driver of these issues has been the unique property regime on reserve. Sections 28 and 29 of the Indian Act prohibit lending institutions from seizing on-reserve assets in the event of payment default. This makes them rarely willing to lend to First Nations people on reserve, making it extremely

difficult for First Nations people to obtain financing to build or renovate their homes on reserve (Patrick, 2014, 16). The result is an acute shortage of housing, which, along with population growth, makes it inevitable for families to crowd into any available shelter, no matter how poorly maintained (Patterson & Dyck, 2015a, 15–18). Overcrowding speeds up deterioration through overuse and moisture buildup, especially during extended periods of boil water advisories, when boiling water for so many people adds to mould and mildew buildup (Patterson & Dyck, 2015a, 18). In the past few decades, there have been a number of promising initiatives to improve access to mortgages and loans on reserve, particularly through Indigenous and Northern Affairs Canada (INAC) and Canada Mortgage and Housing Corporation (CMHC), and local collaborations between bands and banks using band-issued legal tools, such as Certificates of Possession (Alcantara, 2005; Patterson & Dyck, 2015a, 9–11; Patterson & Dyck, 2015b).



shortages, as high costs of repairs and materials drain limited infrastructure funds (Patterson & Dyck, 2015a, 21; Dyck & Patterson, 2017, 25–26). Poor housing conditions have also led to an increase in house fires; the rate of fire deaths on-reserve is 10 times higher than that of off-reserve populations (Patterson & Dyck, 2015a, 21). Extreme weather and coastal erosion brought on by climate change are already destroying the inadequate housing stock in Inuit Nunangat, and the cost of repair and relocation as climate change worsens is expected to be staggering (Inuit Tapiriit Kanatami, 2019). Since one-size-fits-all solutions to reserve housing have consistently failed First Nations communities, decisions regarding housing and infrastructure on reserve must be community-led and tailored to each community's needs (Patterson & Dyck, 2015b, 28).

A major cause of the housing and infrastructure shortage is a deep funding shortfall for both on- and off-reserve housing. In 2013, the First Nations Financial Management Board estimated the on-reserve housing and infrastructure deficit to be \$3 to \$5 billion, however, INAC estimated it at closer to \$8.2 billion (Patterson & Dyck, 2015b, 8). Government funding must increase, and local economic development has been identified as an important source of additional funds to help communities close their funding deficit gaps (Patterson & Dyck, 2015b, 6). Unfortunately, it's a vicious circle: lack of appropriate housing and infrastructure hinders economic development that could generate revenue, which in turn makes it difficult for communities to attract and retain the skilled workers and professionals who could help them maintain their housing stock (Patterson & Dyck, 2015a, 18).

The acute shortage of adequate housing stock in reserve, remote, and Northern communities is a diverse and vexing problem. It is no wonder that Statistics Canada found that First Nations women living on reserve and Inuit women living in Inuit Nunangat have such poor housing situations. These problems are not simply due to the Indian Act; their occurrence beyond reserves highlights the importance of distinction-based approaches to address the issues faced by different communities.

However, even without the financial limitations of the Indian Act, deep infrastructural issues remain in construction capacity, especially in Northern and remote communities. These problems are shared with other off-reserve communities, such as in Inuit Nunangat (Dyck & Patterson, 2017). The lack of basic infrastructure such as water, sewage and sanitary systems, roads, and lighting either slow down or make construction impossible (Patterson & Dyck, 2015b, 3, 25). Building codes are not developed for Northern climates (Patterson & Dyck, 51), and many houses were not designed for local climates and soil conditions, or were built with subpar building materials (Patterson & Dyck, 2015a, 20). Even where there are appropriate building codes, they are not always enforced, which results in houses deteriorating rapidly after construction (Patterson & Dyck, 2015b, 20). Building new homes that are inadequate and regionally inappropriate further aggravate housing



As Indigenous people are the experts on their individual community's strengths and needs, community-led solutions will create culturally relevant sustainable solutions, thereby improving the overall health and wellbeing of Indigenous communities, and decreasing costs associated with repairs, energy, and negative health outcomes from unsafe living situations.

Luckily, progress is being made with the physical housing stock in reserve, remote, and Northern communities. Statistics Canada found that between 2011 and 2016, the number of First Nations, Inuit, and Métis living in housing in need of major repair decreased across all three groups (by 2%, 3.6%, and 1.9%, respectively), with the only exception being First Nations on reserve who have needed more major repairs in 2016 (Statistics Canada, 2017a). As of 2016, Inuit living in Inuit Nunangat are the most likely to live in housing that is crowded (51.7%) and in need of major repair (31.5%), and Métis are least likely (11% in crowded housing and under 10% needing major housing repairs) (Statistics Canada, 2017a). There were also improvements in the number of crowded housing, but not in Inuit Nunangat or on reserve, where the number has remained virtually unchanged over five years (Statistics Canada, 2017a). Initiatives to repair and maintain existing housing stock are bearing fruit, but the acute housing shortage in reserves and Inuit Nunangat is not improving.

Even when living in less remote regions, where adequate housing is more physically available, Indigenous people often cannot access it. Indigenous people are vastly over-represented among people experiencing homelessness: around one-third of the homeless community across Canada identifies as Indigenous, despite only being ~5% of the Canadian population (Employment and Social Development Canada [ESDC], 2019a, 11; ESDC, 2017, 21). This is in large part due to the

ongoing legacies and intergenerational trauma of residential schools, the Sixties Scoop, and continuing child protective services practices. Intergenerational trauma often manifests as substance abuse, which is one of the main risk factors for precarious housing among Indigenous peoples (Shier, Graham, Fukuda, & Turner, 2015). Indigenous children remain largely over-represented in child services, and the numbers have even surged in recent decades to surpass the number of children who were in residential schools (Sinha, Delaye, & Orav-Lakaski, 2018; Wray & Sinha, 2015). Contemporary child services have been likened to the genocidal residential school system (Blackstock, 2007); is criticized for using culturally inappropriate standards that target Indigenous women (Baskin, Strike, & McPherson, 2015); and is often referred to as the Millennial Scoop. Child welfare policies continue to shape future housing access, as 'aging out' of child protective services and foster care without transition supports is one of the main ways that Indigenous youth enter homelessness (Baskin, 2007; Kidd, Thistle, O'Grady, & Gaetz, 2018). Another major factor are current policies that force some Indigenous peoples out of their communities in order to access jobs and services, often leaving them stranded alone in urban centres when these don't work out (Christensen, 2017).

In sum, the housing challenges of Indigenous women, girls, and gender-diverse people are rooted in the colonial oppression of Indigenous people. However, colonial society has also created unique gender-based discriminatory issues for Indigenous women. As described below in the Literature Review section, the long-lasting impacts of gender-specific forms of violent settler colonialism (such as women's status in the Indian Act, gendered violence, and the pervasive threat of child services) continue to impact Indigenous women, girls, and gender-diverse people today, both directly and as a result of intergenerational trauma.



From pathways to homelessness to homeownership (see Table 1), each aspect of housing is punctuated by gender-based barriers to access and influenced by cycles of intergenerational trauma experienced by Indigenous women. Policies across the continuum of housing consistently fail Indigenous women, whose lived experiences have long been silenced in planning for housing solutions and policies in Canada. Even as research increasingly argues for the importance of considering lived experience as policy expertise, policies and programs that focus on resolving the housing crisis are lacking solutions informed through Indigenous ways of knowing, underpinned by the United Nations Declaration of Rights of Indigenous Peoples and highlighted in the calls made by the Truth and Reconciliation Commission. Indigenous women, Two-Spirit, gender-diverse people, including youth, Elders, 2SLGBTQ+, people living with chronic illness or with disabilities, must all be engaged to ensure their unique circumstances and needs are represented. Furthermore, given that Indigenous women are knowledge-keepers in their communities, it is critical that Indigenous women and gender-diverse people’s voices be at the forefront of solution planning.

**Figure 1: The Gendered Housing Continuum**

Continuum of Housing					
Homeless/ Fleeing Violence	Homelessness/ VAW Shelters	Second-stage/ Transitional Housing	Public/ Social Housing	Rental Housing	Homeownership
				Subsidized Rental Housing	Subsidized Homeownership
				Market Rental Housing	Market Homeownership

Adapted into a gender-based model from CMHC’s About Affordable Housing in Canada. <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordablehousing/programs-and-information/about-affordable-housing-in-canada>





## METHODOLOGY

The purpose of this project is to elevate the perspectives and lived experiences of Indigenous women, Two-Spirit, and gender-diverse people to mobilize more effective policy on housing insecurity for Indigenous women. To achieve this, research methods must recognize Indigenous women as knowledge keepers and recognize their lived experience as essential to all housing policies. To do this, we have taken an intersectional approach, examining the unique and diverse needs and circumstances of status and non-status Indigenous women, girls, two-Spirit, and gender-diverse people in order to identify their unique needs living on reserve, transitioning off reserve, or living off reserve in rural or urban areas, including a focus on 2SLGBTQ+. Together, the National Online Survey and Engagements Sessions brought together diverse lived experiences of First Nations, Métis, and Inuit women, Two-Spirit, and gender-diverse people, including youth, Elders, 2SLGBTQ+, and community members living with chronic illness or with disabilities.

Beginning in fall 2018, NWAC policy advisors and researchers conducted an environmental scan on Indigenous housing from a culturally relevant gender-based perspective, identifying existing resources and knowledge on barriers, needs, and best practices relevant to women, Two-Spirit, and gender-diverse people, living on reserve, off reserve, in rural and urban settings. The scan included a focus on supports and services for women moving across jurisdictions, such as moving from on-reserve to an urban centre, or fleeing violence. The team worked collaboratively with Elders, local partners, and federal government partners to co-develop engagement questions for a national online survey and for in-person engagement sessions.

In spring 2019, NWAC launched the Survey on Indigenous Housing: Policy and Engagement, which was promoted across social media. This survey expanded the reach of the data collection far beyond what the engagement sessions could capture alone: it supplemented the depth of the engagement sessions with cross-national breadth. However, online surveys, like phone interviews, have strong sampling bias towards individuals who can afford to pay for the utility. Internet access is an unaffordable luxury for those who have to choose between paying rent and buying food. Therefore, it offers less information about precarious forms of housing (visible and invisible homelessness, shelters, transitional services, public / band housing) than the engagement sessions. The survey's strength is its cross-national breadth, accessing experiences from almost every province and territory, as well as ability to capture relevant demographic information such as identity, location, and gender of each participant.

Also, in spring 2019, the team conducted four, two-day-long community engagement sessions in collaboration with NWAC's local Provincial and Territorial Member Associations (PTMAs): Saskatchewan Aboriginal Women's Circle Corporation, Yukon Aboriginal Women's Council, and Temiskaming Native Women's Support Group. Sessions in Gatineau (Quebec, March 27–28) mainly captured the housing experiences of larger urban housing markets (Montreal and the National Capital Region), while sessions in Kirkland Lake (Ontario, March 18–19), Whitehorse (Yukon, March 23–24), Meadow Lake (Saskatchewan, March 14–15) captured the housing experiences of remote, Northern, rural, and small/mid-sized settlements, with more information on First Nations reserve housing. However, since transitions are so common between rural and urban, on and off reserve, each session captured a plurality of regional and transitional experiences.

These sessions typically had between 16 and 20 people in attendance. Workers from Indigenous services attended (for example, Gignul Non-Profit Housing Corporation, Minwaashin Lodge, and Somerset West Community Health Centre). Individuals consisted of Elders, youth from rural and urban communities, and many with lived experience in housing issues. These local engagement sessions were done in the form of a sharing circle, opening and closing with a prayer. Facilitators were from the local community and had the independence to cater conversations to the specific sensitivities of the community. Since housing has repeatedly been found to be so intertwined with multiple forms of trauma experienced by Indigenous women, trauma-informed and culturally appropriate practices were incorporated in the planning and execution of these sessions, to ensure participants felt safe enough to tell their truths. Each session had Elders, medicines, and other supports available to participants if needed. Participants were informed and reminded of the supports available in opening and closing prayers, and facilitators were directed to take a break and involve Elders if the conversation became too overwhelming for any participants. To enable a diversity of perspectives in the sessions, NWAC made sessions as accessible as possible, for example, by choosing physically accessible locations and reimbursing travel, meal, and child-care costs of participants.

The final form of engagement was consultation with NWAC's board of directors in February 2020. Seventeen people attended this engagement session, including board members, representatives from NWAC's PTMAs, and people from the broader Indigenous communities that NWAC serves. They were presented with the main findings from the rest of the project, and invited to give feedback and input through three discussion questions. They were asked about 1) the housing issues facing communities, 2) what they want in housing, and 3) possible solutions. As with the community engagement sessions, Elders were present, and opening and closing prayers were offered.



Unlike the national online survey, these face-to-face sessions were dominated by more precariously housed individuals and the discussion often focused on off-reserve public housing, on-reserve band rental, transitional housing, and shelter services. These engagement sessions give in-depth understanding of the specific challenges Indigenous women face when transitioning through the housing continuum and between different contexts. As such, they provide rich material from which to draw concrete recommendations about the mechanisms that help and hinder these communities' access to stable housing.

Due to the format of the sharing circle (as opposed to individual interviews), in the data analysis it was not possible for the most part to distinguish between status and non-status First Nations, Métis, and Inuit speakers. Some speakers did specifically identify themselves (e.g., "as a Métis woman"), but for the most part the engagement sessions are insufficient alone to identify unique needs.

Based on the content of the sessions, it is clear that First Nations housing issues (i.e., reserves) dominated the discussions. For more specific information on Métis and Inuit needs, we relied on the national online survey, which included an open-ended component for 18 of the 29 questions. Together with its detailed demographic information, the survey enables us to organize findings by categories and better understand how the diverse dynamics explored in the engagement sessions affect specific groups differently.



## PROJECT DELIVERABLES

Deliverable	Status
<i>Environmental scan</i>	Complete with additional literature review
<i>Co-developed engagement questions</i>	Complete
<i>National online survey</i>	Complete, results included
<i>First four engagement sessions</i>	Complete, results included
<i>Final report, with results and analysis of the first four engagement sessions, results of the survey, and policy recommendations</i>	Complete



# ENVIRONMENTAL SCAN

The intent of this environmental scan was to conduct research and collect sources (academic, civil society, Indigenous, and mainstream) to shape the way research on this project was to be conducted. Materials compiled from the execution of this scan were used to develop the questions for the survey and the engagement session questions focusing on Indigenous women, girls, gender-diverse, and Two-Spirit people. This environmental scan was also used to identify existing regional Canadian and global best practices for the purpose of developing NWAC's national best-practices document.

According to the United Nations, the right to adequate housing is defined within the Global Strategy as: adequate privacy, adequate space, adequate security, adequate lighting and ventilation, adequate basic infrastructure, and adequate location with regard to work and basic facilities — all at a reasonable cost (United Nations, n.d.). In their recent report on the right to housing of Indigenous Peoples, the United Nations Special Rapporteur on adequate housing asserted that “the right to housing of indigenous peoples must be interpreted in a manner that recognizes the interdependence and indivisibility of the right to housing as articulated in international human rights law and the United Nations Declaration on the Rights of Indigenous Peoples.” (United Nations, General Assembly 2019, p 2). In this report, the Special Rapporteur highlighted the gender specific challenges in securing adequate housing, describing how land displacement, patriarchal community governance, and gendered violence push Indigenous women around the world into housing precarity, which in turn helps drive further gendered violence and the vast over representation of Indigenous children in foster care (United Nations, General Assembly 2019, Section III.I)

NWAC staff members conducted an environmental scan, identifying 84 documents/sources pertaining to housing for Indigenous women, girls, Two-Spirit, and gender-diverse people from a culturally relevant perspective. NWAC staff members also identified existing resources and knowledge on barriers, needs, and best practices relevant to women, Two-Spirit, and gender-diverse people, living on reserve, off reserve, in rural and urban settings, and including a focus on supports and services for women moving across jurisdictions, such as moving from on reserve to an urban centre, or fleeing violence.

A key finding of this housing-focused environmental scan was that housing issues are intimately connected with the following:

- ◆ intergenerational / transgenerational trauma resulting from the residential school experience;
- ◆ systemic racism in the past and present;
- ◆ the issue of missing and murdered Indigenous women and girls (MMIWG);
- ◆ violence against Indigenous women and girls;
- ◆ housing inequalities;
- ◆ lack of appropriate housing;
- ◆ lack of accessible and culturally appropriate services;
- ◆ issues of homelessness; and
- ◆ the continuing genocide Indigenous people and specifically Indigenous women, girls, gender-diverse, and Two-Spirit people have to face as part of their daily lives.

**Table 2: Subject matter identified**

Subject Matter Identified	Frequency of Project-specific Use
<i>Housing/housing inadequacy/overcrowding/insecurity</i>	52
<i>Culturally appropriate housing/affordable housing/social housing</i>	23
<i>Poverty</i>	18
<i>Mental health issues</i>	11
<i>Illness due to housing inadequacy</i>	7
<i>Racism</i>	8
<i>Culturally appropriate services</i>	19
<i>Homelessness</i>	38
<i>Homeless Indigenous mothers/women</i>	6
<i>Indigenous Elders</i>	4
<i>Substance abuse</i>	6
<i>Violence against Indigenous women</i>	10
<i>International Indigenous engagement</i>	4
<i>Enforced home loss</i>	3
<i>Youth/children</i>	16
<i>Urban</i>	40
<i>Rural/remote/reserve</i>	21
<i>Socio-cultural/socio-economic change</i>	22
<i>Intergenerational/transgenerational trauma</i>	9
<i>Health and well-being</i>	17
<i>Incarceration/criminal justice system</i>	2
<i>LGBTQ2S and housing issues</i>	6
<i>Climate change</i>	7

It was further identified that housing issues are intertwined with trauma. As a result, research on housing must be trauma-informed as Indigenous women, Two-Spirit, and gender-diverse peoples are at the intersections of multiple forms of oppression, over-represented among assault and sexual violence victims, and often live with the ongoing impacts of intergenerational trauma. Any in-person meetings discussing lived experiences of trauma must include access to culturally appropriate supports and/or mental health care professionals, as well as medicines.

**Table 1: Types of sources identified**

Types of Sources	Frequency of Project-specific Use
<i>Academia</i>	51
<i>Online documents</i>	1
<i>Indigenous organizations (reports, research, journals, social media)</i>	15
<i>Statistics and raw data</i>	4
<i>Government reports/sources</i>	9
<i>Mainstream publications/social media</i>	1
<i>Civil society/industry</i>	3
<i>Literature review</i>	1

**Keywords used:** *Indigenous, Aboriginal, First Nations, Status Indians, Inuit, Métis, Native Women*



## LITERATURE REVIEW: INDIGENOUS WOMEN, HOUSING, AND RECENT DEVELOPMENTS

A literature review was prepared to provide additional context and information for NWAC's work on housing and homelessness. Research focusing on Indigenous people's experiences of homelessness and housing insecurity must be rooted in an understanding that these experiences are complex, multifaceted, and influenced by an array of historical, political, socio-economic, and intersectional factors. Eurocentric concepts and definitions of housing and homelessness are often void of this understanding, and thus neglect the uniqueness of Indigenous people's housing needs (Alaazi, Masuda, & Distasio, 2015). Acknowledging these complexities, and through extensive pan-Canadian consultations with Elders, knowledge keepers, Indigenous scholars, and community members, Thistle (2017) argues for and presents a unique definition of Indigenous homelessness and housing insecurity in Canada. Thistle explains that Indigenous homelessness encompasses historical, social, systemic, and infrastructural aspects of housing insecurity, and is defined as: "a human condition that describes First Nations, Métis and Inuit individuals, families or communities lacking stable, permanent, appropriate housing, or the immediate prospect, means or ability to acquire such housing. Unlike the common colonialist definition of homelessness, Indigenous homelessness is not defined as lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous worldviews" (Thistle, 2017, 6).

Furthermore, Indigenous people's homelessness can be understood through dimensions such as historic displacement, spiritual disconnection, cultural disintegration and loss, and harm escape and evasion (Thistle, 2017). Research, service provision, and policy solutions regarding Indigenous peoples' homelessness and housing insecurity must incorporate Indigenous people's notions of land, family, and community (Alaazi et al., 2015). They must also include an understanding of the experiences of specific sub-groups of Indigenous peoples who are most marginalized and over-represented in homelessness systems. We know that Indigenous women, girls, and gender-diverse people are disproportionately represented when it comes to housing insecurity and homelessness in Canada (Patrick, 2014), and that Canadian policies have led to increased gender-based violence and sexual exploitation, intergenerational trauma, and other socio-economic and gendered factors that are inextricably linked to this disproportionate representation. Yet, to date, we have limited empirical evidence of the unique experiences and housing needs of Indigenous women, girls, and gender-diverse people across Canada from those with lived experience and through Indigenous worldviews.

Ample evidence demonstrates that Indigenous women and girls are more likely to experience homelessness or housing insecurity than non-Indigenous women. Much qualitative research with service providers and Indigenous women has thoroughly documented the unique colonial legacies that push Indigenous women into homelessness, such as child welfare services, residential schools, and domestic violence (Baskin, 2007; Ruttan et al., 2008; see Patrick, 2014, for a full overview of the extensive research). However, it has been difficult to discern how much they are over-represented because measuring homelessness is notoriously difficult. Researchers have had to rely on administrative data from shelters and the data have been limited to specific cities (see Canadian Housing and Renewal Association; Novac, Serge, Eberle, and Brown, 2002). Up until recently, a nationwide, birds'-eye view of all people experiencing homelessness in Canada has not been possible, making it impossible to estimate how many Indigenous women are homeless.



In the past 15 years, the federal government has endeavoured to produce more standardized national data on homelessness. ESDC's National Shelter Study between 2005 and 2016 was the most comprehensive and nationally consistent data on homelessness in Canada at the time (ESDC, 2019b). However, it did not collect data on Indigenous identity until 2014, and was limited to data from emergency homeless shelters. Indigenous communities are less likely to use shelters, so it was known that it under-estimated Indigenous homelessness (ESDC 2019b, 7). Shelter data do not capture communities who don't use shelters or the 'hidden homelessness' – those who are staying with others because they don't have their own permanent housing (ESDC, 2017, 4).

In 2016, ESDC improved upon this by initiating the first of a nationally coordinated Point-In-Time (PiT) count of homelessness in Canada. Over 30 communities across Canada counted the individuals experiencing homelessness in their community on the same day, in shelters and out, making this one-day snapshot the most thorough attempt to consistently measure homelessness across Canada (ESDC, 2017, 3), though still imperfect and incomplete (ESDC, 2017, 4). The second PiT count was conducted in 2018, with twice as many communities participating (ESDC, 2019a, 6). The 2018 count found over 25,000 people across the country were homeless (ESDC, 2019a, 6), and 19,500 were surveyed for basic demographic information (ESDC 2019a, p7). Both of these initiatives found that around one-third of the homeless community identifies as Indigenous, despite only being ~5% of the Canadian population (ESDC, 2019a, 11; ESDC, 2017, 21). Furthermore, Indigenous women are more likely to be homeless than non-Indigenous women: 38% of the Indigenous homeless community are women, while just 32% of the non-Indigenous homeless community are women (ESDC, 2019a, 11). Indigenous respondents were even more over-represented in unsheltered locations (37%) and among those staying with others (43%), which further suggests that shelter data greatly underestimate the extent of Indigenous women who are homeless (ESDC, 2019a).

In summary, Indigenous people are vastly over-represented in the homeless community, and this is especially so for Indigenous women due to "multiple jeopardy": marginalization based on complex and intersectional identities and social locations (e.g., gender, race, class, sexual orientation) (Jamieson, 1979; Browne & Fiske, 2001). The ongoing disproportionate representation of Indigenous women, girls, and gender-diverse people experiencing poverty and homelessness is thus a consequence of multiple factors and rooted in colonialism, systemic discrimination, and institutional racism. These are so woven into the fabric of Canadian society that they even manifest in the very structures and systems that are meant to address the ongoing marginalization of Indigenous women (Thistle, 2017; Patrick, 2014; Yerichuk et al., 2016). In addition to "multiple jeopardy," scholars have also described these complex intersections of policies that marginalize Indigenous women as a "legacy of subordination" (Peters, 2006) or a "unique relationship with the Canadian state" (Patrick, 2014, 39). Whatever the words used, research addressing Indigenous women's socio-economic circumstances must be grounded in an understanding of the complex colonial context that shapes their lives.





The Indian Act is one of the earliest Canadian policies built to marginalize First Nations women; it continues to impact and operate today (Allan & Smylie, 2015; Green, 2001; Peters, 2006). In the beginning, the Indian Act was trumpeted as the way to deal with the lingering 'Indian Question': the goal was to assimilate First Nations people in order to destroy them as a distinct group and acquire their lands (Leslie, 2002; Hurley, 2009). It denigrated the position of women in First Nations communities in various ways. For one, the Indian Act restructured societal and relational governance within First Nations communities from one that ensured gender equality to a European patriarchal model (Culhane, 2003; Yerichuk et al., 2016). Colonial band governance policies barred women from holding positions of political leadership or participating in band politics. It wasn't until 1951 that First Nations women gained their political voice back with the ability to vote in band elections (Patrick, 2014). Furthermore, a major way that the Act encouraged assimilation was through First Nations women: it stripped their Indian status when they married non-First Nations men or non-status Indigenous men (Culhane, 2003). Without status, First Nations people increasingly lost the right to housing in their communities, and ultimately became disconnected from their culture and identity while living away. Stripping Indian status has been a very effective way of forcing First Nations people to assimilate into the new colonial society being built on the land known as Canada. Because there were so many more ways for women to lose status than men (through intermarriage), First Nations women and their descendants have historically suffered the loss of housing rights, and with this the resulting loss of culture and identity, at far higher rates than their male counterparts.

The Indian Act has been a powerful tool of ongoing colonization, and yet it failed: First Nations communities were resilient and have persisted, despite great hardship and constant attacks on their ways of life. It has been reformed countless times and its genocidal purpose is no longer proudly proclaimed by government. The current Liberal government, elected in 2015 and again in 2019, has repeatedly proclaimed reconciliation as a core priority for government; for example, in their Speeches from the Throne (Government of Canada, 2019; Government of Canada, 2015). But the Act continues to deeply shape Canadian society — and break Indigenous communities apart. The current relationship between Indian status and housing continues to be central to its effectiveness.

Over the decades, revisions to the Indian Act have attempted to address parts of the sex-based discrimination that directly disqualified women from status based on marriage (1985, 2010), but were incomplete or even introduced new forms of sex and marital-status-based discrimination that continued to limit First Nations women's ability to pass "Indian" status to their children more than men (NWAC, 2018a, 15). Put simply, the Act moved away from directly limiting women's status to directly limiting their children's status. It did so primarily by assigning many First Nations women a sort of 'half-status' (commonly called '6(2) status') that is far less transferable (NWAC, July 3, 2019). In 2017, Bill S-3 was passed and removed much of the direct sex-based discrimination in the Indian Act, but stopped short of the '6(1)(a) all the way' solution that would dramatically simplify "Indian" status and remove the less conferrable 'half status' that disproportionately affects women (NWAC, 2018a, 16).

As such, despite great strides being made in removing the most direct sex-based discrimination, First Nations women continue to be a major lever through which the Indian Act breaks First Nations communities apart and forces assimilation. While provisions like the “Two Parent Rule” and “2nd Generation Cut Off” now apply equally to men and women, these rules affect First Nations women much differently than men due to biological realities: “While it is relatively simple to identify the mother of a child, identifying the father can be significantly more challenging and potentially even dangerous for the mother” (NWAC, 2018a, 9). When both parents have status, there are many more ways that women can fail to secure the full status owed to their children. The father can simply not be known, or the father can avoid paternity tests if he doesn’t want to take legal responsibility for the child. The grandchildren of women experiencing violence are especially vulnerable. Women who don’t want to identify the father due to rape, incest, and other forms of violence are forced to leave their children with the much less conferrable 6(2) status. Together, these problems have resulted in some communities having as many as 90% of their children with 6(2) status, who won’t be able to pass on their status unless they have their own children with a status-holding co-parent (NWAC, 2018a, 9). Again, without status, these grandchildren can lose their housing rights and be forced to leave their communities, disconnecting them from their Indigenous culture and identity. These communities face legal and cultural annihilation, thanks in part to a multiple jeopardy – the Indian Act, the realities of biological sex, and the gendered violence that Indigenous mothers face.

This intersection with gendered violence in the Indian Act is especially distressing due to the high rates of violence experienced by Indigenous women. Indigenous women are 3.5 times more likely than non-Indigenous women to experience violence, with rates of intimate partner violence three times higher than non-Indigenous women (Burnette, 2015). At the National Aboriginal Women’s Forum convened in 2011, the Native Women’s Association of Canada declared the pervasiveness of violence against Indigenous women as the most pressing issue in Canadian society (NWAC, 2012). Indigenous women’s and girls’ homelessness and housing insecurity is inextricably linked to gender-based violence and sexual exploitation (Patrick, 2014; Yerichuk et al., 2016). Due to extreme housing shortages, such as in Canada’s North, Indigenous women (and their children) can be forced to stay with abusive partners simply because they have nowhere else to go (Groening, Bonnycastle, Bonnycastle, Nixon, & Hughes, 2019). If they do choose to flee their abusive homes, they can be forced into exploitative situations to meet their (and their children’s) basic needs (Sethi, 2007), and hence, increasing their risks of homelessness (Yerichuk et al., 2016). Women and 2SLGBTQ+ people are especially likely to be victimized while homeless (Kidd et al., 2018). In its final report, the National Inquiry into Missing and Murdered Indigenous Women and Girls [NIMMIWG] (2019a & 2019b) concluded that the high rate of violence experienced by Indigenous women is a form of genocide against Indigenous people in Canada. Many interactions between housing and violence were observed in the Inquiry, and 10 of the 231 Calls to Justice involve improving access to housing (NIMMIWG 2019b). When caught between domestic violence and the colonial state, Indigenous 2SLGBTQ+ people can face the additional challenge of being ostracized from their own communities (Ristock, Zoccole, Passante, & Potskin, 2017), further squeezing them into homelessness.

Intergenerational trauma caused by cultural genocide, residential schools, and the Sixties Scoop has also been attributed to Indigenous women's homelessness (Bombay, Matheson, & Anisman, 2014; Ruttan et al., 2008; Thistle, 2017). Loss of language and cultural identity, intergenerational trauma, paired with systemic discrimination of Indigenous women, have had a significant impact on women's ability to access resources and opportunities and, as a result, have limited their abilities to cope with trauma and substance misuse (Patrick, 2014; Christensen, 2013). In relation to residential schools and the Sixties Scoop, for example, the traumatic impact of forced removal of children from Indigenous women has impacted subsequent generations of Indigenous families and communities, affected their physical, emotional, social, and spiritual wellbeing, and contributed to Indigenous women's and girls' homelessness (Ruttan et al., 2008).

Other socio-economic and gendered factors, such as low income, over-crowded housing, and gender diversity, impact Indigenous women and girls disproportionately as well. Indigenous women are more likely to be unemployed or to earn lower

incomes and are in a disadvantageous position in the labour market compared to non-Indigenous women (Peters, 2006; Arriagada, 2016; Organisation for Economic Co-operation and Development, 2018, 27-28). They are also more likely to experience hidden homelessness (ESDC, 2019, 11), which suggests they are in precarious, temporary, transitional, or over-crowded housing situations without adequate, permanent, and safe conditions (Christensen, 2013; Peters, 2012; Patrick 2014). The experiences of women who are the 'hidden homeless' represents a significant gap in homelessness knowledge (we mostly know about "absolute" homelessness, which is more visible and can be tangibly addressed), as it is difficult to find these women and to discern/address their housing needs (Peters, 2012). Finally, a few sources indicate that First Nations gay men experience housing insecurity and poverty differently than non-Indigenous gay men, and gender identities make Indigenous gay men and women more vulnerable (Patrick, 2014). However, the experiences of Two-Spirited and gender-diverse people with homelessness and housing insecurity issues are void from the literature.



In terms of off-reserve housing, the big new idea in homelessness policy of the past few decades has been the Housing First model. However, little research has been conducted on its specific impacts on Indigenous women and gender-diverse people. Housing First involves getting people experiencing homelessness into permanent (often private-sector) housing as quickly as possible and without conditions, rather than funding an ever-expanding network of expensive emergency and highly regulated transitional services (Gaetz, 2013, 1–7). The assumption is that everyone is ready and deserving of housing, and that permanent housing is a better basis for treatment, recovery, and stability than cycling through impermanent, institutional settings. There are many variations in how Housing First programs have been designed, but there are five core principles: Housing First programs are rights-based, offer client choice, focus on broadly defined recovery, offer individualized supports, and promote community integration (see the table below).

### Core Principles of Housing First<sup>1</sup>

#### 1. RIGHTS-BASED:

Immediate access to permanent housing with no readiness requirements

#### 2. CLIENT CHOICE:

Clients have choices in housing and services

#### 3. RECOVERY ORIENTATION:

Supports healing, not just basic needs; includes harm reduction

#### 4. INDIVIDUALIZED SUPPORTS:

Range of services offered based on unique needs

#### 5. COMMUNITY INTEGRATION:

Opportunity to engage in meaningful social activities

- ◆ Separation of housing and supports
- ◆ Housing does not stigmatize or isolate
- ◆ Social and cultural engagement through employment, vocational, and recreational activities

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<sup>1</sup> Gaetz, 2013, 5–6.

Housing First was popularized by a New York program in the 1990s, Pathways to Housing, which focused on meeting the needs of people with acute mental health or addictions problems (Gaetz, 2013, 1–7). In the Pathways program, emergency shelters were completely cut out of the process: clients were identified through street outreach and discharge planning from hospitals, rather than through emergency shelters. Clients identified the type and location of housing they wanted and Pathways worked with local landlords to offer clients private-sector housing scattered throughout the city, rather than the specialized, public service group homes built as part of the continuum of care model. There were only minimal mandatory requirements to access housing, but once people were housed they were offered supportive services, if they wanted them. Full compliance or treatment (such as sobriety) was not required to keep housing. Those with acute needs could have access to a 24/7 team of support staff to help them avoid becoming isolated and self-destructive to the point of hospitalization or jeopardizing their housing. Five years after the Pathways program, 90% of the people involved in the program remained housed (Tsemberis & Eisenberg, 2000). Evidence has continued to accumulate from U.S. Housing First programs that this approach is highly effective at getting and keeping people housed, while also being significantly less expensive per person than emergency services (Gulcer, Stefancic, Shinn, Tsemberis, & Fisher, 2003; Perlman & Parvensky, 2006; Stefancic & Tsemberis, 2007; Montgomery, Hill, Kane, & Culhane, 2013; Byrne et al., 2015).

Throughout the 2000s, Housing First programs were launched in various Canadian cities, but the biggest push, which really marked the paradigm shift in Canadian policy on a larger scale, was the At Home/ Chez Soi (AHCS) project. The Mental Health Commission of Canada provided \$110 million to pilot Housing First programs in Moncton, Montreal, Toronto, Winnipeg, and Vancouver between 2009 and 2013 (Goering et al., 2014). With its significant research and evaluation components, At Home/Chez Soi emerged as the world's most in-depth study of the Housing First model (Gaetz, 2013, 4). Its randomized trial design provides the strongest policy evidence possible, in light of its ability

to isolate the effects of Housing First by comparing it to Treatment As Usual (TAU) in otherwise virtually identical participants (Goering et al., 2014, 6).

At the end of the five-year study, 84% of AHCS participants were housed all or some of the time, while just 54% TAU participants were housed all or some of the time (Goering et al., 2014, 7). AHCS participants also had significantly better and more consistent housing quality than TAU participants – and at a significantly lower cost (Goering et al., 2014, 5). This is because even large teams of intensive support workers assigned to people with high needs are much less expensive than the emergency and crisis services participants rely on without these support teams in place (Goering et al., 2014, 7). Furthermore, the At Home/Chez Soi project shed significant light on the 13% of participants who did not attain stable housing and how to better serve them with program adjustments: they tended to be less educated, had longer histories on the street, were more connected to street-based social networks, and had more serious mental health and cognitive conditions.

There is some research on the impact of Housing First in the Indigenous homeless community, but more is needed. The Winnipeg site pilot had 71% Indigenous participation and tailored the Housing First program to this group (for example, by including Elders in their service teams) (Distasio, Sareen, & Isaaz, 2014, 5). Overall, it found that decent housing served as a firm foundation for supportive relationships and healing of illness and trauma related to residential schools and the Sixties Scoop (24). Of particular note for women is that many parents who received Housing First support were able to regain custody of their children during the program (Distasio, Sareen, & Isaaz, 2014, 23). Participants also had better outcomes than those in the TAU group: 27% of participants were housed none of the time compared to 52% of the TAU group by the end of the study (Distasio, Sareen, & Isaaz, 2014, 5). While this is an important improvement over the status quo, it is important to note that the program was less successful in Winnipeg than the entire project overall. The findings from the Winnipeg At Home/Chez Soi project suggest that Housing First programs could still be significantly improved to better address Indigenous homeless people.

Consistent with Thistle's definition of Indigenous homelessness, research on Indigenous pathways out of homelessness has repeatedly found the importance of Indigenous identity formation: people leaving the streets commonly report that coming to terms with their Indigenous identity, which has been denigrated through multiple colonial processes, is key for healing and keeping housing (Bodor, Chewka, Smith-Windsor, Conley, & Pereira, 2011; Distasio, Sareen, & Isaz, 2014). This raises an important challenge for Indigenous people leaving homelessness: they need to connect to Indigenous people to help heal, but many of their peers are in the same situation as them. Friendship networks from the street play a huge role in transitioning to stable housing: it is much harder to recover from addiction or to keep housing when friends come over with substances to use or are unwelcome by landlords and neighbours. One way of dealing with these "bad friends" is to transition to "good friends" with "healthy" Indigenous people (Bodor et al., 2011, 45; Distasio, Sareen, & Isaz, 2014, 23). A challenge with Housing First for pathways out of Indigenous homelessness is that it can require leaving an Indigenous homeless community in exchange for housing among mostly non-Indigenous neighbours (Bodor et al., 2011, 45). As such, Housing First can undermine decolonization efforts: despite placing more people into homes, it may not fully address Indigenous homelessness; it may even worsen it in some ways. Providing Indigenous staff is critical for supporting this difficult transition, but puts even more demands on Indigenous support workers in what is already an emotionally difficult job (Bodor et al., 2011, 52).

At the root of the problem for Indigenous homelessness is that the focus of Housing First projects is on individuals. As such, it gets in the way of tight kinship norms and networks of Indigenous communities. Support workers report that it is especially difficult for Indigenous clients to say no to friends and family coming over to their homes, and this can jeopardize their housing (Bodor et al., 2011, 57-58). Rather than breaking apart Indigenous kinship networks, a worker from one of Canada's first Housing First programs (by Homeward Trust Edmonton) described how they tried to house networks, rather than just individuals:

*When I think of this client, I also think of these other three or four clients 'cause they all hang out together[...]And I try to house all those people at the same time because I was aware that it was probably not going to be very effective if just one of them was housed and the others were homeless. If we house them all at the same time, they had a greater collective chance of success toward independence because they would all be in the same boat – they would all have homes that they could get evicted from and they would all be learning together what they needed to do in order to keep their homes and [...] I think maybe [...] it could work within the traditional Aboriginal cultural view of a collective. (Bodor et al., 2011, 58)*

Modern mass homelessness has been on the rise in Canada, in part due to the federal government's divestment from affordable housing over the past 30 years (Gaetz, Gulliver, & Richter, 2014). To move beyond emergency homelessness responses, Canada requires much more affordable housing. To this end, the federal government's recently developed National Housing Strategy (Government of Canada, 2018) is a welcome policy change to the status quo. This 10-year, 40-billion dollar plan, which engages every level of government, is the first chance in decades to radically improve housing security. The primary goals are to cut homelessness in half, remove half a million families from housing need, renovate 300,000 homes, and build 125,000 new homes (Government of Canada, 2018, 6). It prioritizes the most vulnerable, including women and children fleeing family violence, people with disabilities, people with mental health issues, seniors, youth, and Indigenous peoples, as well as Northern housing needs (Government of Canada, 2018, 24–26). Through the 10-year National First Nations Housing and Related Infrastructure Strategy, the Inuit-Crown Partnership Committee National Inuit Housing Strategy, and the Métis Nation Housing sub-Accord (Government of Canada, 2018, 19), federally supported distinctions-based First Nations, Inuit, and Métis housing is being co-developed. Gender-Based Analysis Plus (GBA+), an approach that embraces the complex intersectional marginalization that women and gender-diverse people experience, based on things like gender identity, class, race, ability, sexual orientation, age, and location (Government of Canada, 2018, 24), will be applied. To this end, a Pan-Canadian Women's Housing Symposium was held in 2017 (Government of Canada, 2018, 24), resulting in a commitment by the Canada Mortgage and Housing Corporation (CMHC) to convene women annually to consult on their housing needs; consultation will also take place with other vulnerable groups (Government of Canada, 2018, 28).

While promising on paper, how well this broad and ambitious housing initiative will actually benefit Indigenous women and gender-diverse people will depend on how well solutions can indeed intersect across these forums. If the Indigenous consultations lack input from women and the women's symposiums lack Indigenous participation, the unique needs of Indigenous women and gender-diverse people will once again slip through the cracks. Canada's National Housing Strategy offers an unprecedented opportunity to radically improve the unique and diverse housing needs of Indigenous women, but to seize upon this opportunity, their voices must be heard and amplified. In order to shift practice, policy, and future research in Canada, empirical evidence is urgently needed to reveal the current unique lived experiences and needs of Indigenous women, girls, and gender-diverse people. This research must incorporate multiple dimensions of Indigenous housing and living conditions, as reflected in the definition of Indigenous homelessness (Thistle, 2017). The research must also fully acknowledge the diversity and distinctions between the First Nations, Inuit, and Métis peoples of Canada. The goal of this paper is to contribute to this critical and ongoing housing policy development.





# NATIONAL ONLINE SURVEY

## Overview

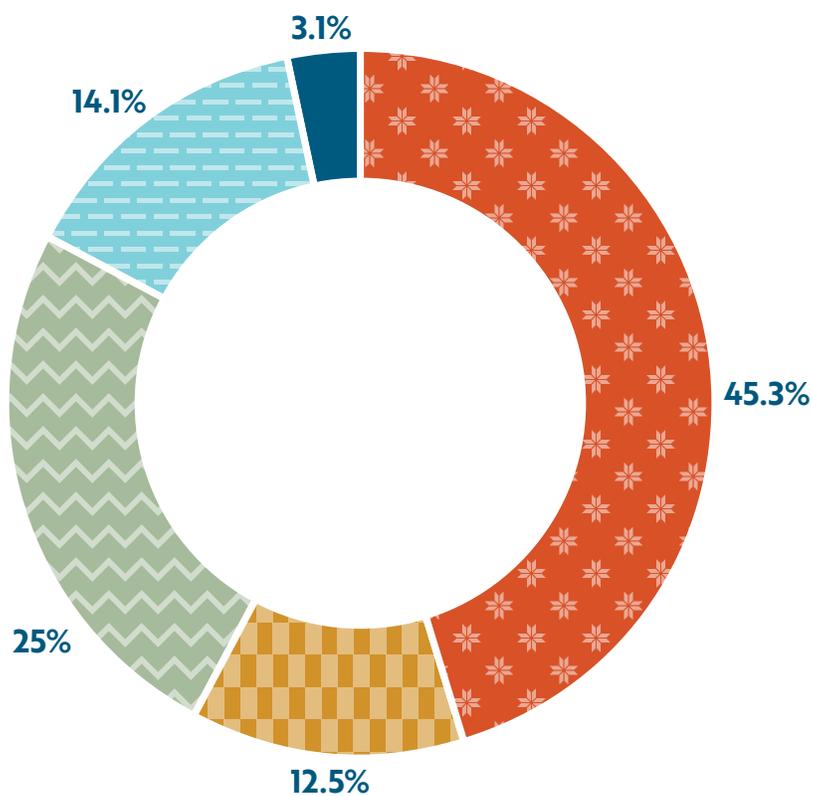
NWAC's social media team distributed the 29-question national online survey between March 8 and April 15, 2019. Sixty-four participants responded. Because of delays in receiving funding, transfer of the project to a new team lead, and delays in completing the environmental scan, the survey period was not as long as initially planned. Given these limitations, the results should not be seen as representative, but considered in combination with the engagement sessions. (See Appendix B for the survey questionnaire and frequency tables for all multiple-choice questions, and Appendix D for the materials used online to promote the survey.)

The survey included participants from every province and territory except Prince Edward Island and the Northwest Territories, though there is limited representation from the North (just 3.2%). The majority of the participants were status First Nations (71.9%), but feedback was received from non-status First Nations (4.7%), Inuit (10.9%), and Métis (12.5%) individuals as well. Most participants identified as women, with 3% identifying as gender-diverse. Over half of the respondents are between 30 and 49 years of age. Almost half of the respondents, 45.3%, live in urban areas, and 25% live in small settlements (see Figure 1).



**Figure 1: Q7: Current Area of Residence  
(% of respondents)**

-  Urban Population Centre  
(population 100,000 or more)
-  Medium Population Centre  
(population under 100,000)
-  Small Population Centre  
(population under 30,000)
-  Rural  
(population under 1,000)
-  Not sure/Don't know



Due to the small sample of the survey and sample bias of online surveys, these results cannot be taken as representative. However, they do enable distinctions-based analysis, which is vital for identifying what kinds of barriers and gaps in services Indigenous women face in different contexts. First Nations, Inuit, and Métis people showcase distinct demographic and housing profiles.

**Table 3: Region, by identity<sup>2</sup>**

Identity	Atlantic	Central	North	Prairies	West Coast	Total
<b>First Nations (status)</b>						
#	3	19	1	14	9	46
%	6.5%	41.3%	2.2%	30.4%	19.6%	100.0%
<b>First Nations (non-status)</b>						
#		1		1	1	3
%	0.0%	33.3%	0.0%	33.3%	33.3%	100.0%
<b>Inuit</b>						
#	5	1	1			7
%	71.4%	14.3%	14.3%	0.0%	0.0%	100.0%
<b>Métis</b>						
#		1		5	2	8
%	0.0%	12.5%	0.0%	62.5%	25.0%	100.0%
<b>Total #</b>	8	22	2	20	12	64
<b>Total %</b>	12.5%	34.4%	3.1%	31.3%	18.8%	100.0%

<sup>2</sup> Atlantic: New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland & Labrador; Central: Ontario, Quebec; North: Yukon, Northwest Territories, Nunavut; Prairies: Manitoba, Saskatchewan, Alberta; West Coast: British Columbia

**Table 4: Identity, by settlement size**

Settlement type	First Nations (non-status)	First Nations (status)	Inuit	Métis	Grand Total
<i>Rural (population under 1,000)</i>					
#		8		1	9
%	0.00%	17.78%	0.00%	14.29%	14.52%
<i>Small (population under 30,000)</i>					
#		8	6	2	16
%	0.00%	17.78%	85.71%	28.57%	25.81%
<i>Medium (population under 100,000)</i>					
#	1	4		3	8
%	33.33%	8.89%	0.00%	42.86%	12.90%
<i>Urban (population 100,000 or more)</i>					
#	2	25	1	1	29
%	66.67%	55.56%	14.29%	14.29%	46.77%
<b>Total #</b>	3	45	7	7	62
<b>Total %</b>	100.00%	100.00%	100.00%	100.00%	100.00%

Inuit respondents are the most geographically homogenous of all the groups (85% in small settlements and 71% in Atlantic Canada). More specifically, they are mostly from Nunatsiavut (Labrador), especially around Happy Valley-Goose Bay. First Nations (both status and non-status) are quite concentrated in urban settlements (55-67%), though there are far more status First Nations in small and rural settlements than non-status First Nations. First Nations are also more spread out across the regions of Canada. Métis are the least concentrated of all the groups in any particular settlement size (43% mid-sized settlements). They are however, quite concentrated in the Prairies (63%). The findings for Inuit women in this sample likely reflect their specific geographic context (small Nunatsiavut settlements). On the other hand, findings for First Nations women are likely more affected by their urban environments than any specific region. Finally, since Métis are more concentrated by region than settlement size, their findings are likely more reflective of the fact that they live in the Prairies.

**Table 5: Age, by identity**

Identity	18-29	30-49	50-64	65+	Total
<i>First Nations (non-status)</i>					
#	1	2			3
%	33.3%	66.7%	0.0%	0.0%	100.0%
<i>First Nations (status)</i>					
#	4	25	15	2	46
%	8.7%	54.3%	32.6%	4.3%	100.0%
<i>Inuit</i>					
#	2	4	1		7
%	28.6%	57.1%	14.3%	0.0%	100.0%
<i>Métis</i>					
#		3	3	2	8
%	0.0%	37.5%	37.5%	25.0%	100.0%
<b>Total #</b>	7	34	19	4	64
<b>Total %</b>	10.9%	53.1%	29.7%	6.3%	100.0%

The different Indigenous groups are also quite distinct in their age profiles. Métis are generally much older, and Inuit and non-status First Nations are much younger than average, with 62.5% of Métis respondents and only 14% of Inuit and 0% of non-status First Nations over 50 years of age. As with geography, the different groups also reflect different stages in their life course.

Again, the small sample size cannot be overstated. Since such a small number of non-status First Nations responded (3), the bias as a result of such a small sample is strong – followed by Inuit (7) and Métis (8). These findings should not be taken as representative of any of these groups, but rather to showcase the variety of quite distinct experiences facing Indigenous women. They also provide some insight into the factors shaping those different experiences. Inuit, Métis, and non-status First Nations often showcase quite distinct patterns from status First Nations.

## Employment

Employment is a good first place to start in introducing the most consistent patterns in the survey data. Overall, 34% of respondents in the sample are unemployed, but this rate varies greatly due to a number of factors. Groups with high unemployment rates also experience housing problems.

Both status and non-status First Nations have similar employment rates (average is 34%). In this sample, Inuit women have the lowest unemployment rate (14%) and Métis the highest (50%) – likely because they are the youngest and oldest groups, respectively. Overall, people who are older are less likely to be employed than younger people, because older people retire. However, those at retirement age (65 and older) do not have the lowest employment rate in this sample. Instead, those aged 50 to 64 years are the least likely to have a job – a full 58%. Conversely, the unemployment rate for 30- to 49-year-olds is 21%.

**Table 6: Employment, by Identity**

Identity	Employed		
	No	Yes	Grand Total
<i>First Nations (non-status)</i>			
#	1	2	3
%	33.33%	66.67%	100.00%
<i>First Nations (status)</i>			
#	16	30	46
%	34.78%	65.22%	100.00%
<i>Inuit</i>			
#	1	6	7
%	14.29%	85.71%	100.00%
<i>Métis</i>			
#	4	4	8
%	50.00%	50.00%	100.00%
<b>Total #</b>	22	42	64
<b>Total %</b>	34.38%	65.63%	100.00%





**Table 7: Employment, by age**

Age	Employed		
	No	Yes	Total
<b>18-29</b>			
#	2	5	7
%	28.57%	71.43%	100.00%
<b>30-49</b>			
#	7	27	34
%	20.59%	79.41%	100.00%
<b>50-64</b>			
#	11	8	19
%	57.89%	42.11%	100.00%
<b>65 and over</b>			
#	2	2	4
%	50.00%	50.00%	100.00%
<b>Total #</b>	22	42	64
<b>Total %</b>	34.38%	65.63%	100.00%

Settlement size is another variable where consistent differences emerge. In this sample, medium-sized settlements (population between 30,000 and 100,000 people) have the highest unemployment rate (50%), and small settlements (population between 1000 and 30,000 people) have the lowest unemployment rate (19%). Recall that the Inuit women in the survey are concentrated in small settlements, and Métis are slightly concentrated in medium-sized settlements.

**Table 8: Settlement size, by employment**

	Urban (population 100,000+)	Medium (population <100,000)	Small (population <30,000)	Rural (population <1,000)	Grand Total
<b>No</b>					
#	10	4	3	3	20
%	34.48%	50.00%	18.75%	33.33%	32.26%
<b>Yes</b>					
#	19	4	13	6	42
%	65.52%	50.00%	81.25%	66.67%	67.74%
<b>Total #</b>	29	8	16	9	62
<b>Total %</b>	100.00%	100.00%	100.00%	100.00%	100.00%

## Affordability and Housing Assistance

The majority of respondents (57.8%) reported not having enough funds to meet other basic necessities such as food, clothing, and heating after paying for housing. Some respondents reported especially high housing costs: one reported 60% of their income going to rent, while another respondent on ODSP reported 80% of their funds are spent on rent.

Not surprisingly, those reporting less financial security are the same groups that have the highest unemployment rate. In this sample, Inuit women are most financially secure, though 43% still report not having enough money for necessities after paying for housing. Métis and non-status First Nations are least financially secure, with 63%–100% reporting that they have insufficient funds after paying for housing.

The differences are also quite stark by age group but show informative differences from employment patterns. (See Table 10.) Again, women 50 to 64 years old show the most signs of financial struggle, with 68% reporting insufficient funds after paying for housing. However, the survey highlighted unexpected findings. For example, 30- to 49-year-olds are second most likely to report insufficient funds, even though they have the lowest unemployment rate of all age groups (21%); seniors (65+) are most financially secure, despite having the second highest unemployment rate (50%). This is consistent with retirement: having a pension, no job, and no dependents. Instead, caretaking seems to be the bigger determinant of financial stability across age groups: as shown in the section on caretaking, 30- to 64-year-olds are more likely to be taking care of dependants than the youngest and oldest age groups.

**Table 9: Sufficient funds (Q19), by identity**

Identity	NO	YES	Total
<i>First Nations (non-status)</i>			
#	3		3
%	100.00%	0.00%	100.00%
<i>First Nations (status)</i>			
#	26	20	46
%	56.52%	43.48%	100.00%
<i>Inuit</i>			
#	3	4	7
%	42.86%	57.14%	100.00%
<i>Métis</i>			
#	5	3	8
%	62.50%	37.50%	100.00%
<b>Total #</b>	<b>37</b>	<b>27</b>	<b>64</b>
<b>Total %</b>	<b>57.81%</b>	<b>42.19%</b>	<b>100.00%</b>

**Table 10: Sufficient funds (Q19), by age**

Age	NO	YES	Total
<i>18-29</i>			
#	2	5	7
%	28.57%	71.43%	100.00%
<i>30-49</i>			
#	21	13	34
%	61.76%	38.24%	100.00%
<i>50-64</i>			
#	13	6	19
%	68.42%	31.58%	100.00%
<i>65 +</i>			
#	1	3	4
%	25.00%	75.00%	100.00%
<b>Total #</b>	<b>37</b>	<b>27</b>	<b>64</b>
<b>Total %</b>	<b>57.81%</b>	<b>42.19%</b>	<b>100.00%</b>

**Table 11: Sufficient funds (Q19), by region**

Region	NO	YES	Total
<i>Atlantic</i>			
#	3	5	8
%	37.50%	62.50%	100.00%
<i>Central</i>			
#	12	10	22
%	54.55%	45.45%	100.00%
<i>North</i>			
#	1	1	2
%	50.00%	50.00%	100.00%
<i>Prairies</i>			
#	13	7	20
%	65.00%	35.00%	100.00%
<i>West Coast</i>			
#	8	4	12
%	66.67%	33.33%	100.00%
<b>Total #</b>	<b>37</b>	<b>27</b>	<b>64</b>
<b>Total %</b>	<b>57.81%</b>	<b>42.19%</b>	<b>100.00%</b>

**Table 12: Sufficient funds (Q19), by settlement size**

Settlement Size	NO	YES	Total
<i>Rural (population under 1,000)</i>			
#	4	5	9
%	44.44%	55.56%	100.00%
<i>Small (population under 30,000)</i>			
#	8	8	16
%	50.00%	50.00%	100.00%
<i>Medium (population under 100,000)</i>			
#	6	2	8
%	75.00%	25.00%	100.00%
<i>Urban (population 100,000 or more)</i>			
#	17	12	29
%	58.62%	41.38%	100.00%
<b>Total #</b>	<b>35</b>	<b>27</b>	<b>62</b>
<b>Total %</b>	<b>56.45%</b>	<b>43.55%</b>	<b>100.00%</b>

Financial security also breaks somewhat with employment trends, geographically. In this sample, people in Atlantic Canada are least likely to report having insufficient funds after paying for housing (37.5%), which aligns with their high employment rate. But people living on the West Coast, which has the same proportion of employed people as Atlantic Canada, are the most likely to consider their funds insufficient for basic necessities after paying for housing (66.7%). These differences likely reflect the different costs of living in the regions; for example the expensive housing market on the West Coast. Medium-sized settlements, again, are the least financially secure, with 75% reporting not enough funds after housing costs. On this measure, rural settlements are the most financially secure, with 44% reporting insufficient funds after housing costs.

Those who are taking care of dependants (caretakers) and those who have more people in their homes than they have room for (overcrowded) also show signs of financial insecurity. Respondents are more likely to report insufficient funds as their house becomes fuller. The women who are overcrowded are over 50% more likely than those living with fewer occupants than capacity to report insufficient funds after housing costs. Women taking care of dependants have more trouble making ends meet than those without dependants. But once again, this is most strongly true for those taking care of adults, 75% of whom report having insufficient funds after paying for housing.

**Table 13: Sufficient funds (Q19), by crowding**

Crowding	NO	YES	Total
<b>Overcrowded</b>			
#	3	1	4
%	75.00%	25.00%	100.00%
<b>At Capacity</b>			
#	9	7	16
%	56.25%	43.75%	100.00%
<b>Under Capacity</b>			
#	10	14	24
%	41.67%	58.33%	100.00%
<b>missing</b>			
#	15	5	20
%	75.00%	25.00%	100.00%
<b>Total #</b>	<b>37</b>	<b>27</b>	<b>64</b>
<b>Total %</b>	<b>57.81%</b>	<b>42.19%</b>	<b>100.00%</b>

**Table 14: Sufficient funds (Q19), by caretaking**

Caretaker	NO	YES	Total
<b>Caretaker #</b>	20	12	32
<b>Caretaker %</b>	62.50%	37.50%	100.00%
<b>Children(&lt;18)</b>			
#	14	10	24
%	58.33%	41.67%	100.00%
<b>Adults</b>			
#	6	2	8
%	75.00%	25.00%	100.00%
<b>No Dependents #</b>	17	15	32
<b>No Dependents %</b>	53.13%	46.88%	100.00%
<b>Total #</b>	<b>37</b>	<b>27</b>	<b>64</b>
<b>Total %</b>	<b>57.81%</b>	<b>42.19%</b>	<b>100.00%</b>

**Table 15: Sufficient funds (Q19), by disability**

Disability	NO	YES	Total
<b>No Disability</b>			
#	23	27	50
%	46.00%	54.00%	100.00%
<b>Disability</b>			
#	12		12
%	100.00%	0.00%	100.00%
<b>Total #</b>	<b>35</b>	<b>27</b>	<b>62</b>
<b>Total %</b>	<b>56.45%</b>	<b>43.55%</b>	<b>100.00%</b>

One of the biggest differences in financial stability, however, is disability. All 12 (100%) of those who have difficulty finding housing due to a disability report having insufficient funds after paying for housing. On the other hand, just 46% of those without a disability report trouble making ends meet.

Sixteen percent of respondents report receiving housing assistance. Examples of assistance that participants received included, but were not limited to, subsidies from band councils, subsidies through a local housing program, Northern allowance, and below market rental rates. This also varies greatly by other variables. In general, groups who have the highest unemployment rates and who are most likely to report having insufficient funds are also most likely to report receiving housing assistance (Métis 43%, non-status First Nations 33%, people living in the Prairies (22%), people living in medium-sized settlements 43%). (See Table 16.) However, there are notable exceptions related to middle-aged caretaking and overcrowding pattern noted above in discussion of Tables 10 and 13.



**Table 16: Receiving Housing Assistance (Q10), by age**

Age	NO	YES	missing	Total
<b>18-29</b>				
#	5	2		7
%	71.43%	28.57%	0.00%	100.00%
<b>30-49</b>				
#	28	3	3	34
%	82.35%	8.82%	8.82%	100.00%
<b>50-64</b>				
#	15	3	1	19
%	78.95%	15.79%	5.26%	100.00%
<b>65 and over</b>				
#	1	2	1	4
%	25.00%	50.00%	25.00%	100.00%
<b>Total #</b>	<b>49</b>	<b>10</b>	<b>5</b>	<b>64</b>
<b>Total %</b>	<b>76.56%</b>	<b>15.63%</b>	<b>7.81%</b>	<b>100.00%</b>

**Table 17: Receiving Housing Assistance (Q10), by caretaking**

Caretaker	YES	NO	Total
<b>Caretaker #</b>	<b>4</b>	<b>26</b>	<b>30</b>
<b>Caretaker %</b>	<b>13.33%</b>	<b>86.67%</b>	<b>100.00%</b>
<b>Children (&lt;18)</b>			
#	3	20	23
%	13.04%	86.96%	100.00%
<b>Adult</b>			
#	1	6	7
%	14.29%	85.71%	100.00%
<b>No Dependents #</b>	<b>6</b>	<b>23</b>	<b>29</b>
<b>No Dependents %</b>	<b>20.69%</b>	<b>79.31%</b>	<b>100.00%</b>
<b>Total #</b>	<b>10</b>	<b>49</b>	<b>59</b>
<b>Total %</b>	<b>16.95%</b>	<b>83.05%</b>	<b>100.00%</b>

**Table 18: Receiving Housing Assistance (Q10), by crowding**

Crowding	YES	NO	Total
<i>Overcrowded</i>			
#		4	4
%	0.00%	100.00%	100.00%
<i>At Capacity</i>			
#		15	15
%	0.00%	100.00%	100.00%
<i>Under Capacity</i>			
#	7	15	22
%	31.82%	68.18%	100.00%
<i>missing</i>			
#	3	15	18
%	16.67%	83.33%	100.00%
<b>Total #</b>	<b>10</b>	<b>49</b>	<b>59</b>
<b>Total %</b>	<b>16.95%</b>	<b>83.05%</b>	<b>100.00%</b>

A very surprising finding is that those without dependants are more likely to be receiving housing assistance (21%) than those with dependants. In fact, those caring for children are the least likely to be receiving any form of housing assistance (just 13%) – an especially distressing finding for Indigenous families. As will be described in more detail below, one of the most consistent themes that emerged from the engagement sessions was the role of unaffordable housing in the struggle to retain custody of children.

Another illuminating finding is that no one (0%) who is in housing that is overcrowded, or even at capacity, is receiving housing assistance. All people receiving housing assistance have room in their homes for more occupants. This suggests housing assistance is either being targeted incorrectly or is very effective at helping households find dwellings at the capacity they need. Like all of the findings on overcrowding, this is a cautionary finding given the large amount of missing data on this variable.

Three respondents receiving housing assistance lack a crowding score. If just these three were all in overcrowded housing, the finding would completely change: up to 40% (three out of seven) of those living in overcrowded homes could be receiving housing assistance. This speaks to the critical importance of finding ways to access and accurately measure overcrowded households.

Respondents offered these suggestions on how housing costs can be better supported:

- ◆ realty companies and financial institutions stop over-evaluating the financial value of housing to ensure monthly payments do not exceed \$1000
- ◆ social assistance while attending a post-secondary school
- ◆ a decrease in food costs
- ◆ increase in subsidy options, such as subsidies for utilities or offsetting utility costs; consider other factors besides gross income for subsidies, such as number of dependants, single-parent status or seasonal employment
- ◆ aid for housing repairs or maintenance
- ◆ increase in income assistance
- ◆ provisions for other needs such as clothing and personal items
- ◆ programs for Indigenous homeowners with disabilities to upgrade homes or make available more affordable housing for Indigenous people with a disability
- ◆ decrease in rents
- ◆ more resources in urban centres
- ◆ funding for solar panels to help cut the cost of heating

## Access to Housing / The Housing Continuum

Table 19: Housing Continuum, by settlement size

Settlement	SHELTER	TRANSITIONAL	PUBLIC/ SUBSIDIZED	RENT	OWN	Grand Total
<i>Rural (population under 1,000)</i>						
#			1	2	6	9
%	0.00%	0.00%	11.11%	22.22%	66.67%	100.00%
<i>Small (population under 30,000)</i>						
#			2	5	8	15
%	0.00%	0.00%	13.33%	33.33%	53.33%	100.00%
<i>Medium (population under 100,000)</i>						
#	1		2	3	1	7
%	14.29%	0.00%	28.57%	42.86%	14.29%	100.00%
<i>Urban (population 100,000 or more)</i>						
#		1	5	17	3	26
%	0.00%	3.85%	19.23%	65.38%	11.54%	100.00%
<b>Total #</b>	1	1	10	27	18	57
<b>Total %</b>	1.75%	1.75%	17.54%	47.37%	31.58%	100.00%
<i>(7 missing)</i>						

The small survey does not capture much of the more precarious end of the housing continuum. Just two respondents report living in a shelter or transitional housing. Only five report living with family or being precariously housed. While 18% live in public or subsidized housing, most of the survey respondents are renters (47%), followed by homeowners (32%). Of the renters and homeowners, 76.6% reported they do not receive any assistance to help manage housing costs. Inuit respondents are most likely to own their homes (50%), while non-status First Nations and Métis are least likely (0%–25% are homeowners).

Access to the housing continuum depends greatly on where you live. There is a very clear trend, with homeownership less common in bigger settlements – 67% of those who live in rural settlements (population under 1,000 people) own their home, compared to just 12% of urban dwellers. Conversely, 65% of those who live in urban settlements rent, while just 22% rent in rural settlements. The trend is slightly different for people living in public and subsidized housing: like renting, this option is more common in bigger settlements, but very common in medium-sized settlements rather than urban settlements. Regionally, the main difference is that homeownership is about two times higher than the average in Atlantic Canada, where 62.5% of respondents own their homes. With regard to homeownership, the Inuit women in this survey seem to clearly mirror where they live (small, Atlantic settlements).

**Table 20: Housing Continuum, by reserve**

Reserve	OWN	RENT	Total
<b>OFF</b>			
#	13	27	40
%	32.50%	67.50%	100.00%
<b>ON</b>			
#	4	1	5
%	80.00%	20.00%	100.00%
<b>Total #</b>	17	28	45
<b>Total %</b>	37.78%	62.22%	100.00%

A form of housing that is very central to First Nations housing, but that is missing from the housing continuum, are reserves. This survey also didn't capture much of this housing experience, as only four people reported living on reserve. But the few respondents living on reserve do reveal a trend: the women living on reserve are more likely to own their homes, while those living off reserve are more likely to rent. This could suggest that the various programs to expand access to mortgages have indeed been working to increase access to homeownership on reserve. The discussions in engagement sessions support this: experiences with homeownership on reserve were a major topic of discussion. That being said, homeownership is very different on reserve. As described below, First Nations women were very clear in engagement sessions that homeownership on reserve does not bring the same financial security as it does off reserve. In this regard, by placing homeownership as the most ideal or stable form of housing, the CMHC's housing continuum seriously fails to represent First Nations reserve housing experiences.

For housing experiences on reserve and the more precarious end of the housing continuum, information from the engagement sessions is crucial. The low numbers in the survey should not be interpreted as indicating these are uncommon or insignificant housing experiences. Rather, the low numbers reflect the bias of online surveys. Engagement sessions made clear

that reserve housing is hugely significant for status First Nations women, especially in remote communities. In general, precarious housing (homelessness, shelters, transitional housing, couch surfing) is a common reality for Indigenous women. People who can't afford housing and those living without access to much basic infrastructure simply have much less access to the internet, and as a result, are much less likely to participate in an online survey.

**Table 21: Rental discrimination (Q11), by identity**

Identity	NO	YES	Grand Total
<b>First Nations (non-status)</b>			
#	1	2	3
%	33.33%	66.67%	100.00%
<b>First Nations (status)</b>			
#	26	20	46
%	56.52%	43.48%	100.00%
<b>Inuit</b>			
#	6	1	7
%	85.71%	14.29%	100.00%
<b>Métis</b>			
#	1	5	6
%	16.67%	83.33%	100.00%
<b>Total #</b>	34	28	62
<b>Total %</b>	54.84%	45.16%	100.00%

A major factor limiting access to off-reserve housing for Indigenous women is discrimination from landlords when renting. A significant number of participants (43.8%) reported experiencing discrimination (race- and gender-based) from a landlord when trying to rent. Once again, this differs greatly by group, with Inuit women in the sample faring the best (only 14% experienced discrimination while renting) and Métis faring the worst (83%). Again, it is likely these differences are partially driven by where each woman lives.

A clear trend is that Indigenous women experience more discrimination in bigger settlements. While 59% of those living in urban settlements reported having experienced discrimination while renting, only 22% of those living in rural settlements had. Regionally, the biggest difference is between Central Canada, where discrimination is least common (29%) and the Prairies, where it is most common (63%). This is surprising, since both regions are very urban (over 50%). All things being equal, they could both be expected to have high discrimination rates. The fact that they are so different, despite the similarity between urban respondents, suggests there are very real regional differences when it comes to rental discrimination. Inuit women likely benefit from being in small settlements and Métis women likely suffer from being more concentrated in the Prairies. However, their experiences are more extreme than differences between regions and settlements: other factors are driving these large differences in rental discrimination.

**Table 22: Rental discrimination (Q11), by region**

Region	YES	NO	Total
<b>Atlantic</b>			
#	4	4	8
%	50.00%	50.00%	100.00%
<b>Central</b>			
#	6	15	21
%	28.57%	71.43%	100.00%
<b>North</b>			
#	1	1	2
%	50.00%	50.00%	100.00%
<b>Prairies</b>			
#	12	7	19
%	63.16%	36.84%	100.00%
<b>West Coast</b>			
#	5	7	12
%	41.67%	58.33%	100.00%
<b>Total #</b>	<b>28</b>	<b>34</b>	<b>62</b>
<b>Total %</b>	<b>45.16%</b>	<b>54.84%</b>	<b>100.00%</b>

**Table 23: Rental discrimination (Q11), by settlement size**

Settlement Size	YES	NO	Total
<b>Rural (population under 1,000)</b>			
#	2	7	9
%	22.22%	77.78%	100.00%
<b>Small (population under 30,000)</b>			
#	5	11	16
%	31.25%	68.75%	100.00%
<b>Medium (population under 100,000)</b>			
#	3	4	7
%	42.86%	57.14%	100.00%
<b>Urban (population 100,000 or more)</b>			
#	17	12	29
%	58.62%	41.38%	100.00%
<b>Total #</b>	<b>27</b>	<b>34</b>	<b>61</b>
<b>Total %</b>	<b>44.26%</b>	<b>55.74%</b>	<b>100.00%</b>



The survey asked respondents to describe the experiences of discrimination they had experienced. A number experienced overt, direct discrimination:

*I applied to a housing co-op in Vancouver Chinatown in the fall. I heard afterward that the Board made comments on not wanting 'too many' Natives, from my Native friend who already lived in the building and was on the Board.*

*[I was told] 'we don't rent to your type of people.'*

Others reported landlords who made assumptions about them based on their race, gender, or disability status:

*The man did not want a woman on disability income renting. He said I'd bring men home with me and to his property. Actually, I've been refused rentals based on my ODSP (disability) income many times.*

*One landlord asked me if I had 7 kids and assumed the unit was 'too small' for my family.*

*Landlord thought I was low-income and not suitable for her building of yuppies.*

Others reported experiencing unusual, sudden, and seemingly inexplicable barriers and problems with landlords. These often included technocratic justifications for refusal. By far, the most common complaint was that landlords immediately say the unit is rented when they arrive to view the unit. A number of respondents who reported this had direct evidence that it was untrue. A number of women also reported sudden evictions or persistent eviction threats:

*... just showing up for a viewing and when a landlord sees you are Native, they say 'oh the place is taken.'*

*They said yes on the phone, then no when they [saw] me.*

*... turned away at the door (told it was rented), then my non-Indigenous friend was told it was available.*

*... advised that the unit has been rented out only to see the same unit available for rent within a few days.*

*I've been told I needed a co-signer. When I said I had one, they said my co-signer needed to have an income of \$80,000.*

*I was evicted once for no real reason. I think the landlord just wanted me to leave because of my race.*

*I had a few landlords who were hesitant to rent to me because of my last name (notably Mi'gmaq in this area) and I have been accused of being a bad tenant and even threatened with eviction when a non-Native tenant complained to my landlord about my dog.*

*The owners are not wanting to make the necessary repairs to the rental, then lie about noise to evict.*

Disability creates barriers to housing, not only through discrimination from landlords, but also by severely limiting feasible housing options. 19% reported experiencing a disability that limits access to proper housing, and of those who described the specific barriers, the lack of ramps and elevators were the most common problems.

## Housing Quality

The United Nations Commission on Human Rights defines housing to be inadequate “if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal.” (United Nations, n.d., p 4) The survey asked participants if they associated any of the following concerns with their current housing arrangements.

**Table 24:**

Housing Infrastructure Problems (Q20)	#	%
<i>None</i>	42	66%
<i>Lack of safe drinking water</i>	5	8%
<i>Lack of safe running water for cleaning and bathing</i>	3	5%
<i>Inadequate heating</i>	7	11%
<i>Inadequate electricity</i>	2	3%
<i>Inadequate housing infrastructure (e.g., mould, leaking ceilings)</i>	12	19%
<i>Inadequate sanitation</i>	1	2%
<i>Other, please specify</i> <sup>3</sup>	3	5%

About one-third of respondents report at least one problem related to housing adequacy (34%). The most commonly reported problem is mould and leaking ceilings (19%), followed by inadequate heating (11%). They report 0.5 problems on average, and those with a problem report on average 1.7 problems (out of 7).

**Table 25:**

Settlement Size	Avg. # of housing problems	#
<i>Not sure/Don't know</i>	1.50	2
<i>Rural (population under 1,000)</i>	1.38	9
<i>Small (population under 30,000)</i>	0.31	16
<i>Medium (population under 100,000)</i>	0.00	8
<i>Urban (population 100,000 or more)</i>	0.50	29
<b>Grand Total</b>	0.54	64

<sup>3</sup> Responses from the “other” category were reviewed and recoded where they reported a problem already on the list.

Housing adequacy varies quite a bit across groups. The most problems of all age groups were reported by 50- to 64-year-olds (0.8 problems). Métis and non-status First Nations break the common trend of having worse outcomes than status First Nations. All groups report fewer housing adequacy concerns than status First Nations (who report, on average, 0.7 problems); this likely reflects where they live. As shown above, over 70% of status First Nations in this sample come from the Prairies and Central Canada, which both report the most problems in Canada (0.7 and 0.6 problems, respectively). Over half of the status First Nations in this sample live in urban settlements and status First Nations are over-represented in rural settlements (73% of status First Nations live in urban or rural settlements – where problems are most common). Furthermore, eight out of the nine respondents who live in rural areas are status First Nations.

People living in urban and rural settlements report the least adequate housing, but rural housing has more than twice as many problems as urban housing. Rural areas have the most problems (1.4, on average), which likely reflects the challenges with construction and maintenance in remote communities, reported below in engagement settings. This certainly includes the reserve experience: 80% of the women who reported living on reserve also reported living in rural communities. In this sample, almost half of those living in rural communities are living on reserve. Conditions improve as settlement size increases, but problems re-emerge in urban settlements (which report 0.5 problems on average).

**Table 26:**

Crowding	Avg. # housing problems	#
<i>Overcrowded</i>	1.75	4
<i>At Capacity</i>	0.67	16
<i>Under Capacity</i>	0.17	24
<i>missing</i>	0.63	20
<b>Grand Total</b>	0.54	64

**Table 27:**

Caretaking	Avg. # housing problems	#
<i>Caretakers</i>	0.67	32
Children (<18)	0.41	24
Adults	1.38	8
<i>No Dependants</i>	0.42	32
<b>Grand Total</b>	0.54	64

Housing inadequacy also increases sharply with crowding: those living with less people in the house than they have room for (under capacity) have the lowest inadequate housing score (0.17), and those living over capacity report 10 times more housing problems on average (1.75).

Being a caretaker – someone taking care of dependants – also makes a large difference in housing inadequacy. Women taking care of adult dependants report over three times more housing problems than those taking care of children and those without dependants. Those caring for children report the same number of housing problems as those without dependants.

Having a job doesn't seem to matter: those who are unemployed and those with jobs report around the same number of problems. Those receiving housing support report fewer problems of housing adequacy (0.1 versus 0.7 problems), suggesting these payments either help people afford more adequate housing or are incorrectly targeted.



## Health risks:

Table 28:

Housing-related Health Problems (Q21)	#	%
<i>Respiratory issues from mould</i>	8	13%
<i>Tuberculosis</i>	0	0%
<i>Unsafe drinking water</i>	5	8%
<i>Unsafe water for cleaning and bathing purposes</i>	2	3%
<i>Mental stress from overcrowding</i>	5	8%
<i>Mental stress from sleep deprivation</i>	14	22%
<i>Health risks from environmental factors (e.g., air or water pollution, noise pollution)</i>	12	19%
<i>None</i>	33	52%
<i>Other, please specify<sup>4</sup></i>	4	6%

According to the National Collaborating Centre for Aboriginal Health (2017), “housing quality, affordability, location, appropriateness, and accessibility are important in determining Indigenous peoples’ health and well-being.” The survey asked if participants associated any of the listed health risks with their current housing arrangement.

Overall, health problems from housing are more widespread than adequacy problems. Almost half of respondents (48%) report at least one health problem from their housing – and they report, on average, 1.9 problems (the sample over all has, on average, 0.85 problems per person). The most common health issues reported are mental stress from sleep deprivation (22%) and environmental health risks (air, water, noise pollution) (19%). Status First Nations (1.0) and Inuit (0.9) respondents report more housing-related health problems than others. People living in the Prairies, Central Canada, and Atlantic Canada report the most health problems related to their housing (0.9-1.0). Those who are employed fare better, reporting fewer health problems than adequacy issues (just 0.7 problems, on average, while the unemployed report 1.1 problems). Those receiving housing support report fewer health risks from their housing, compared to those who do not receive support (0.6 vs 0.9) – suggesting housing assistance helps people access better housing.

<sup>4</sup> Responses from the “other” category were reviewed and recoded where they reported a problem already on the list, or were not relevant to the question (e.g., reporting a safety problem instead of a health problem).

**Table 29:**

Settlement Size	Avg. # health problems	#
<i>Not sure/Don't know</i>	1.00	2
<i>Rural (population under 1,000)</i>	1.63	9
<i>Small Population Centre (population under 30,000)</i>	0.73	16
<i>Medium Population Centre (population under 100,000)</i>	0.43	8
<i>Urban Population Centre (population 100,000 or more)</i>	0.78	29
<b>Grand Total</b>	<b>0.85</b>	<b>64</b>

The biggest differences in health risks from housing were based on age group, crowding, and dependants. The 50-64 age group once again reports the most housing problems – 1.28 health problems, on average, and almost four times more problems than 18- to 29-year-olds report (0.33). As with the data on inadequate housing problems, those most at risk of housing-related health risks live in rural and urban settlements, but rural settlements are worse. Rural respondents report, on average, about twice as many problems as their urban counterparts (1.6 versus 0.8). Similarly, the average number of housing-related health problems increases sharply as home capacity rises. Those living in overcrowded housing report five times more housing-related health problems than those living under capacity (2.5 versus 0.5).

**Table 30:**

Crowding	Avg. # health problems	#
<i>Overcrowded</i>	2.50	4
<i>At Capacity</i>	0.67	16
<i>Under Capacity</i>	0.50	24
<i>missing</i>	1.06	20
<b>Grand Total</b>	<b>0.85</b>	<b>64</b>

On the other hand, the differences between people caring for dependants and those without dependants are more extreme. Caregivers of adults report the most health-related problems (1.25, on average), which represents more than twice the problems reported by respondents with no dependants (0.6). However, unlike with housing adequacy issues, those with child dependants report almost twice as many health risks than those without dependants (1.1 versus 0.6).

**Table 31:**

Caretaking	Avg. # health problems	#
<i>Caretaker</i>	1.10	32
Children (<18)	1.05	24
Adults	1.25	8
<i>No Dependants</i>	0.59	32
<b>Grand Total</b>	<b>0.85</b>	<b>64</b>

## Safety:

Table 32:

Housing Safety Risks (Q23)	#	%
<i>Incidents of violence in the community</i>	9	14%
<i>Incidents of violence within the household</i>	1	2%
<i>Gang violence within the community</i>	7	11%
<i>Risk to extreme climate or weather</i>	2	3%
<i>Other, please specify<sup>5</sup></i>	5	8%

Table 33: Housing Safety Risks, by identity

Identity	No	Yes	Total
<i>First Nations (non-status)</i>			
#	2	1	3
%	66.67%	33.33%	100.00%
<i>First Nations (status)</i>			
#	32	14	46
%	69.57%	30.43%	100.00%
<i>Inuit</i>			
#	6	1	7
%	85.71%	14.29%	100.00%
<i>Métis</i>			
#	7	1	8
%	87.50%	12.50%	100.00%
<b>Total #</b>	<b>47</b>	<b>17</b>	<b>64</b>
<b>Total %</b>	<b>73.44%</b>	<b>26.56%</b>	<b>100.00%</b>

Housing is inadequate if it is in an unsafe neighbourhood. Respondents were asked if they considered their neighbourhood unsafe and what kinds of safety threats they faced. Safety risks are less prevalent than both health and adequacy problems. Just 27% of respondents consider their neighbourhood unsafe – reporting 0.4 problems on average. Unlike health and adequacy problems, neighbourhood safety risks clearly increase with settlement size: people in bigger settlements report more neighbourhood safety risks (0.6 risks in urban areas versus 0 risks in rural areas). The most common safety risk is violence in the community (14%). First Nations, both status and non-status, are most likely to report their neighbourhood unsafe (30%-34%); Métis are least likely to report this (15.5%). The safety risks faced by First Nations women in this sample likely reflect the fact that the majority live in urban settlements.



5 Responses from the "other" category were reviewed and recoded where they reported a problem already on the list.

The groups that show the biggest differences in neighbourhood safety risks are the unemployed and those living in overcrowded housing, with crowding showing the biggest differences. Unemployed people report over three times more safety risks in their neighbourhoods than those who are employed (0.7 versus 0.2). As with the data on inadequate housing and health risks, homes that are more crowded report drastically more problems than those living under capacity. Respondents living with overcrowding report almost eight times more neighbourhood safety risks than those living with fewer occupants in their homes (1.33 versus 0.17). Taken together, the online survey reveals that overcrowded households have drastically, and unequivocally, lower housing quality – reporting far more housing adequacy problems, housing-related health issues, and neighbourhood safety risks. These findings are consistent with the descriptions derived from the engagement sessions (see below) – precarious living conditions drive women into low-quality housing, often located in dangerous neighbourhoods.

**Table 34:**

Employed	Avg. # safety risks	#
No	0.72	22
Yes	0.22	42
<b>Grand Total</b>	<b>0.37</b>	<b>64</b>

**Table 35:**

Crowding	Avg. # safety risks	#
Overcrowded	1.33	4
At Capacity	0.29	16
Under Capacity	0.17	24
missing	0.56	20
<b>Grand Total</b>	<b>0.37</b>	<b>64</b>

### Barriers to culture:

*My landlord accused me of smoking pot, but I was burning sweet grass.*

Finally, a significant portion of women (39%) participating in the online survey indicated that their housing situation had interfered with their ability to participate in and practise their cultural traditions. The most common cultural barrier in housing was smoking regulations, which kept them from smudging and smoking pipe, followed by travel distance to attend cultural events and ceremonies.



## Overcrowding and Caretaking

We asked survey respondents to tell us how many people lived in their home and the capacity of their home (defined as two people per bedroom). Together, these tell us if the respondents are living with more people in their home than there is room for (overcrowded) or fewer people (under capacity). In the engagement sessions (see below), participants described overcrowding as a typical experience for Indigenous women, yet only four people in the online survey report being overcrowded, with one respondent reporting quite extreme overcrowding (2, 3, and 9 more people than they have capacity for in their home). Over half of the respondents (59%) are either at capacity or have room for one to three more people in their home, with one reporting room for six more people. On average, respondents have room for about one more person in their home (they are over-housed rather than overcrowded). But this does not at all mean that overcrowding is not significant.

**Table 36:**

Crowding	#	%
<i>Overcrowded</i>	4	6.3%
<i>At Capacity</i>	16	25%
<i>Under Capacity</i>	24	37.5%
<i>missing</i>	20	31.3%
<b>Grand Total</b>	<b>64</b>	<b>100.0%</b>

**Table 37: Employment, by crowding**

Crowding	No	Yes	Grand Total
<i>Overcrowded</i>			
#	1	3	4
%	25.00%	75.00%	100.00%
<i>At Capacity</i>			
#	3	13	16
%	18.75%	81.25%	100.00%
<i>Under Capacity</i>			
#	7	17	24
%	29.17%	70.83%	100.00%
<i>missing</i>			
#	11	9	20
%	55.00%	45.00%	100.00%
<b>Total #</b>	<b>22</b>	<b>42</b>	<b>64</b>
<b>Total %</b>	<b>34.38%</b>	<b>65.63%</b>	<b>100.00%</b>

First of all, the bias inherent in online surveys means that those who are in precarious housing, such as overcrowding, are less likely to take this survey in the first place. Second of all, over 30% of people who did take this survey didn't give enough information for us to calculate if they are in an overcrowded situation. The questions were likely poorly worded. Because of all the missing data on this variable, missing values have been included for all the tables, to highlight biases in missing cases. As can be seen in the previous section on housing quality, people who are missing a measure for crowding report more health problems related to their housing and more neighbourhood safety risks than people who are at or under capacity. The affordability section shows that people missing a crowding measure are much less financially secure, just like those who report being overcrowded. The only way they are notably different from those who are overcrowded are on employment: they are twice as unemployed as those who are overcrowded.

Because they are, generally, so similar to those who are overcrowded, it is likely that a number of those missing a crowding measure are overcrowded. In summary, it is likely that this survey massively under-estimates the prevalence of over-crowding. Along with the small sample size, these findings are even more vulnerable to bias and outliers than the overall sample. Thus, only the strongest findings are reported here. The findings should not be taken as representative, but as a starting point for understanding factors that drive crowding in Indigenous women's households.

Notably, despite the financial insecurity reported in the previous section, those living in overcrowded homes in this sample do not have higher unemployment rates than those who don't. In fact, the rates are quite similar, with this group even slightly more likely to have a job than those who have fewer people in their house than they have room for (75% versus 70.8%). This is another example of housing outcomes being quite separate from employment. Women in this survey are experiencing significant financial distress and insufficient housing despite being employed.

**Table 38:**

Caretaking	Avg. # of people over (-under) capacity	#	missing	total
<i>Caretaker</i>	-0.65	20	12 (38%)	32
Children (0-18)	-0.88	17	7 (29%)	24
Adults	0.67	3	5 (63%)	8
<i>No Dependants</i>	-0.88	24	8 (25%)	32
<i>Grand Total</i>	-0.77	44	20 (31%)	64

*(A negative number means there are, on average, fewer people in the home than there is room for. A positive number means there are, on average, more people in the home than there is room for)*



**Table 39:**

Age	Avg. # of people over (-under) capacity	#	missing	Total
18-29	-1.29	7	0 (0%)	7
30-49	-0.96	24	10 (29%)	34
50-64	0.33	12	7 (37%)	19
65 and over	-6	1	3 (75%)	4
<b>Grand Total</b>	<b>-0.77</b>	<b>44</b>	<b>20 (31%)</b>	<b>64</b>

*(A negative number means there are, on average, fewer people in the home than there is room for. A positive number means there are, on average, more people in the home than there is room for)*

On average, people with dependants are more cramped for space than those with no dependants, but they are still over-housed. However, the picture changes when we break this down by age of dependants. While caretakers of children are almost the same as non-caretakers (both have room for 0.88 more people in their home, on average), caretakers of adults are overcrowded (0.67 more people in the home than there is room for). This is consistent with the struggle mothers reported in the engagement sessions: Indigenous women can only keep custody of their children if they have a big enough home to satisfy the requirements of child services. Unfortunately, there are only three (out of eight) people taking care of adults who have a crowding measure (just one of them is overcrowded). Adult caretakers have the highest rate of missing data on this measure – twice as high as the overall sample (63% missing). Since it is the smallest group of respondents, it is certainly more vulnerable to bias.

An even stronger insight into overcrowding is age: 50- to 64-year-olds are the only age group that is, on average, at capacity or overcrowded. Three out of four of the cases of overcrowding are 50 to 64 years old, including one extreme case, where there are nine too many people in the house than there is room for. All three of the overcrowded women in this age group are also taking care of dependants.

**Table 40:**

Caretaking	Age				
	18-29	30-49	50-64	65 +	Total
<b>Caretaker #</b>	1	21	10		32
<b>Caretaker %</b>	14.29%	61.76%	52.63%	0.00%	50.00%
Children					
#	1	19	4		24
%	100.00%	90.48%	40.00%		75.00%
Adults					
#		2	6		8
%	0.00%	9.52%	60.00%		25.00%
<b>No Dependants</b>					
#	6	13	9	4	32
%	85.71%	38.24%	47.37%	100.00%	50.00%
<b>Total #</b>	7	34	19	4	64
<b>Total %</b>	100.00%	100.00%	100.00%	100.00%	100.00%



Together with 30- to 49-year-olds, they both carry most of the responsibility for taking care of dependants. But this age cohort has, on average, room for one more person in their house. It is unclear why 50- to 64-year-olds have so much trouble housing their dependants. While 50-64 year olds have high unemployment in this sample, almost all of the respondents who are overcrowded are employed. It may have to do with the fact that they are mostly taking care of adults (whereas 30- to 49-year-olds mostly take care of children). But in this sample, two of the three overcrowded 50- to 64-year-olds are caring for children, rather than adults. The sample size is too small to be clear.

Again, given the limitations of the crowding data, these findings can only be seen as preliminary. But they are consistent with the findings from the engagement sessions, where caretaking was also identified as a major source of crowding. Given that there are likely many factors driving crowding (many of which do not get accurately measured in an online survey), this survey can be interpreted as having identified but one factor: 50-to 64-year-old caretakers.

## Access to services

Adequate housing requires access to services. Without access to necessary services, Indigenous women must move to different housing or go without services. Survey respondents were asked about the services they currently have access to, based on two measures of accessibility: immediate and reliable accessibility. Services are immediately accessible when they are available upon need, have reasonable wait-times, are accessible through available means of transportation, and so forth. Services are reliably accessible when they are safe, fully equipped, confidential, and culturally sensitive. Much like the difference between speed and quality, immediate services are fast and easy to access, but may be of low quality. People may be able to access these, but may not want to. On the other hand, reliable services are of high quality, but may be difficult to access. Respondents may prefer to use these services, but may have trouble accessing them due to wait-times or lack of transportation.

**Table 41: Access to Services (Q26 & 27)**

	Immediate access		Reliable access	
	#	%	#	%
<i>Public Housing Program</i>	16	25%	13	20%
<i>Food Bank</i>	37	58%	29	45%
<i>Emergency Medical Care</i>	39	61%	31	48%
<i>Family Doctor</i>	42	66%	32	50%
<i>Affordable Transportation</i>	24	38%	20	31%
<i>Emergency Shelter (Homelessness)</i>	18	28%	13	20%
<i>Emergency Shelter (Domestic Violence)</i>	23	36%	16	25%
<i>Transitional/ Second-stage Housing</i>	10	16%	11	17%
<i>Detox/Addictions Services</i>	17	27%	14	22%
<i>Mental Health Services</i>	33	52%	28	44%
<i>Employment and Education Services</i>	33	52%	23	36%
<i>Childcare Services</i>	16	25%	12	19%
<i>None</i>	6	9%	10	16%

Respondents report having most immediate access to their family doctor, emergency medical care, the food bank, mental health services, and employment and education services – 52%-66% of respondents. The family doctor was the most common service to access, but 34% of women don't have immediate access to one. These services were also cited as the most reliable (i.e., of good quality). However, women reported less reliable access to these services than immediate access. This was true for almost all of the services.

Generally, Indigenous women report that they have more services that are faster and easier to access than services that are of good quality. They may have access to services, but these services are unsafe, poorly equipped, not confidential, or culturally inappropriate. Transitional services and second-stage housing are the one exception: these are rated as immediately and reliably accessible by the same number of women (16%-17%). Unfortunately, they are also the least common services on the list.

To compare service access across groups, responses to these 12 services were added together to create a score ranging from 0 to 12 for each respondent. The average service use and access by the most pertinent categories (identity, region, settlement size, and age) are summarized below. In addition to the general limitations of the small data set, the questions about service access should be interpreted with a high degree of caution. One of the most common complaints in engagement sessions was the extreme difficulty in knowing what programs and services are available. These are likely best interpreted as *awareness* of services, rather than existence of services. Low accessibility scores could mean that more services are needed or that information about services needs to be better circulated. However, low scores do indicate where further study and improvement efforts are needed.





**Table 42:**

Identity	Avg. # services-immediate access	Avg. # services- reliable access	#
<i>First Nations (non-status)</i>	4.33	2.33	3
<i>First Nations (status)</i>	4.93	4.05	46
<i>Inuit</i>	5.86	5.67	7
<i>Métis</i>	4.00	3.38	8
<b>Grand Total</b>	4.89	4.03	64

On the other hand, the data are very effective for measuring how much respondents consider the services they use to be accessible and for comparing service evaluations across groups. Respondents generally report having access to more immediate services than reliable services, and so not surprisingly, are more likely to consider the services they use to be unreliable, rather than non-immediate. In plain language, it's most common for Indigenous women to use a number of services that are easy to access, but of low quality.

Differences between Indigenous identities are most pronounced when we look at reliability: non-status First Nations report the biggest difference between the immediate and reliable services to which they have access (4.33 versus 2.33), and Inuit the smallest (5.86 versus 5.67). In this sample, Inuit women have the most and best access to services.

**Table 43:**

<b>Identity</b>	<b>Avg. # services used in past year</b>	<b>Avg. % services used non-immediate</b>	<b>Avg. % services used unreliable</b>	<b>#</b>
<i>First Nations (non-status)</i>	3.00	58%	80%	3
<i>First Nations (status)</i>	3.16	30%	47%	46
<i>Inuit</i>	3.29	32%	36%	7
<i>Métis</i>	3.63	35%	53%	8
<b>Grand Total</b>	3.22	32%	48%	64



A comparison of services that have been used in the past year shows similarity across groups (between three and four services used). Métis and non-status First Nations rate the services that they have used in the past year the least accessible of all the groups. It is especially dramatic for non-status First Nations, who report on average 58% of the services they use to be hard to access (non-immediate) and 80% to be of poor quality (unreliable). All groups report more of the services they use to be unreliable (poorly equipped, culturally inappropriate) than non-immediate (inaccessible by transit, having unreasonable wait times). That being said, they still rate a full third (32%) of the services they have used in the past year to be difficult to reach (travel barriers, long wait-times, etc.).

**Table 44:**

Region	Avg. # immediate services	Avg. # reliable services	#
<i>Atlantic</i>	5.38	5.57	8
<i>Central</i>	5.77	4.33	22
<i>North</i>	4.50	1.50	2
<i>Prairies</i>	4.32	4.00	20
<i>West Coast</i>	3.92	3.00	12
<b>Grand Total</b>	4.89	4.03	64



**Table 45:**

Region	Avg.# services used in past year	Avg. % services used non-immediate	Avg. % services used unreliable	#
<i>Atlantic</i>	3.88	37%	33%	8
<i>Central</i>	3.14	22%	42%	22
<i>North</i>	5.00	29%	75%	2
<i>Prairies</i>	3.47	38%	55%	20
<i>West Coast</i>	2.25	36%	53%	12
<i>Grand Total</i>	3.22	32%	48%	64

Overall, Indigenous women in Central Canada have the most easy-to-access services, while women in Atlantic Canada have more reliable services. As with identity, differences across regions are most pronounced when comparing immediate and reliable services available. Respondents from the North only evaluate 1.5 services to which they have access as reliable, on average, despite having immediate access to an average of 4.5 services. While this is a very small sample, it suggests the gap between service availability and quality in the North is quite large. Atlantic Canada has access to the most reliable service access (5.57 reliable services available); of note, they report access to more reliable services than immediate ones. Central Canada has the most easy-to-access services (5.77).

**Table 46:**

Settlement Size	Avg. # services- immediate access	Avg. # services- reliable access	#
<i>Rural (population &lt; 1,000)</i>	1.89	2.22	9
<i>Small (population &lt; 30,000)</i>	5.63	4.92	16
<i>Medium (population &lt; 100,000)</i>	5.00	4.43	8
<i>Urban (population 100,000+)</i>	5.46	4.10	29
<b>Grand Total</b>	4.89	4.03	64

Again, most regions rate more of the services they have used to be of low quality, rather than hard to access. However, women in Atlantic Canada continue to break the trend, considering more of the services they have used to be hard to reach (37%), rather than unreliable (33%). Women in the North report using the most unreliable services – 75% of the services they have used in the past year are considered unreliable. On the other hand, respondents in Atlantic Canada rate the fewest of their used services as unreliable (33%). Central Canada rates the fewest number of the services they have used as hard to access (22%), which is not surprising since they report the most immediate services available, of all the regions.

Unlike region and identity, the most dramatic differences between settlements are in immediate access (rather than in reliable access). Women in rural settlements report much fewer services that are easy to access (just under two each, on average) than women in urban settlements (over 5 each, on average). But small communities report having the most reliable and easy to access services of any settlement type. This may be an awareness effect: it's easier to know about services in a smaller town.

**Table 47:**

Settlement Size	Avg. # services used in past year	Avg. % services used non-immediate	Avg. % services used unreliable	#
<i>Rural (population &lt; 1,000)</i>	2.25	62%	70%	9
<i>Small (population &lt; 30,000)</i>	3.50	22%	45%	16
<i>Medium (population &lt; 100,000)</i>	2.88	29%	39%	8
<i>Urban (population 100,000+)</i>	3.41	31%	47%	29
<b>Grand Total</b>	3.22	32%	48%	64

All settlements evaluate the services they have used in the past year to be more unreliable than hard to access. Women in rural communities report the highest proportion of the services they have used to be inaccessible. In fact, they consider that most (60%–70%) of the services they have used in the past year to be hard to access and/or unreliable. Women in small and medium-sized communities rate the services they have used the best.

**Table 48:**

Age	Avg. # services-immediate access	Avg. # services-reliable access	#
<i>18 - 29</i>	5.43	2.86	7
<i>30 - 49</i>	5.94	5.41	34
<i>50-64</i>	3.33	2.37	19
<i>65 and over</i>	2.00	2.00	4
<b>Grand Total</b>	4.89	4.03	64

Finally, differences in service access and quality between age groups are also quite informative. Overall, the 30- to 49-year-old age group reports the best access to services. Women under 30 are able to access services rather easily but have a lot of trouble accessing reliable services, while women over 50 years of age report the worst access to services. While this is consistent with the findings from the engagement discussions, which identified youth and seniors as being under-served, this survey finding suggests that service access is worse for those over 50 than those under 30.

Of all age groups, 30- to 49-year-olds report access to the most accessible services. On average, they have easy access to about six services and report having about five reliable services. The difference in reliability is especially large, with this group reporting almost twice as many reliable services (5.41 reliable services) than the next most reliably serviced age group (18-29, 2.86 reliable services). The 18- to 29-year-olds have many services that are easy to access (~5), but far fewer reliable services (under three). Those over 50, on the other hand, report consistently and significantly fewer services available to them than the younger groups. Women over the age of 65 report being able to access only two services on average – the fewest number.

**Table 49:**

Age	Avg. # services used in past year	Avg. % services used non-immediate	Avg. % services used unreliable	#
18 - 29	3.00	22%	61%	7
30 - 49	3.58	26%	31%	34
50-64	2.89	45%	65%	19
65 and over	2.25	38%	75%	4
<b>Grand Total</b>	3.22	32%	48%	64

All the age groups are using more unreliable services than those that are hard to access. The 30- to 49-year-olds used the most services in the past year, on average. They also have a clear advantage in accessing reliable services over other groups: they consider just 31% of the services they used in the past year to be unreliable, while others consider almost twice as many of the services they used to be unreliable (61%-75%). Younger women in the survey consider very few of the services that they use to be hard to access (22%–26%). Those over 50 are much more likely to be using a difficult-to-access service.



## Shelters and Transitional Housing Quality

The survey also covered access to shelters and the potential barriers that Indigenous women, girls, and gender-diverse people may experience to accessing them. Only two (3.1%) respondents were living in shelters or transitional housing, but more (15.6%) had used these services in the past year. A minority of respondents (16%-36%) reported having access to shelter and transition services. Like most services, more respondents reported immediate access rather than reliable access to homelessness and domestic violence shelter services — meaning they were more likely to access these services using public transit and faced reasonable wait times, than to access well-equipped and culturally appropriate services (homeless shelter: 28% versus 20%; domestic violence shelter: 36% versus 25%). They reported access to more emergency shelter services than transitional and second-stage housing services (16%-17%).

This indicates a major gap in service: there are emergency services for women fleeing violence and getting off the street, but then there is a bottleneck, with fewer services to help them transition into stable housing. This is a major problem because, as participants in the engagement sessions described, a number of emergency shelters have stay limits. They are either lucky enough to find housing by the end of their stay limit, or they return to living on the street or in the violent household they fled. All of this has to do with very straightforward problems of money: more money is needed to make services more widely available.

*Most shelters and transitional housing services require more funding to operate. The women have shelter but not enough money to cover necessities like food, laundry soap, hygiene products, transportation, etc.*

*More access — it is always full with a very long wait list.*

*Reduce housing stay limits or length to as long as they are searching for a new place.*

*Help them heal before giving the woman and kids only 31 days. So much stress.*

*... more room for families so they don't have to be broken up.*

But it's not enough to merely have the service available, it needs to be safe. Of those who report having ever used a shelter or transition service (38 respondents), 26.7% said they experienced gender- or race-based discrimination while trying to access them. A major source of gender discrimination was that many were unable to access these services with their children; those who were able to use the service found the terms too restrictive to bear. This theme came up in the engagement sessions also. One woman in the online survey explained how restrictive shelter and transitional services are especially difficult for residential school survivors:

*When I stayed in a [domestic violence] shelter, I had to be with all three of my kids at all times. Teenagers want to watch tv or be alone. I was very, very sick and my kids were told they had to stay in the room with me. At dinner — even though I was far too unwell to be around others or want to get out of bed — I had to go to the kitchen so my kids were allowed to eat. We stayed for a week and ended up leaving because they felt like they were in jail. From the safe home to my ex-partner's home. The least safe place for me in the world. Certainly, they could have been more understanding of that. My kids felt like criminals for going to get food. **That reminded me of residential school.***

Women repeatedly identified the challenge of accessing services while living with trauma. A major way that intergenerational trauma translates to housing problems for Indigenous women is through being labelled as violent. One respondent explained especially thoroughly how being caught between intergenerational trauma and a child services system eager to take away Indigenous children left her especially vulnerable to her abusive spouse:

*Housing services were not available to me after my husband and I separated. We had a fight and he misrepresented the nature of our relationship and asked for a no contact order which he received. He told everyone I was violent and left out the part about all the occasions he strangled me or punched me in the face and my jaw was locked for 8 weeks. I was too ashamed and scared to fight it. No one seemed interested in my side of the story. I didn't tell the police officers or the judge about him because I didn't want both of us to lose the children. He stopped enforcing the order after two months, but I had a heck of a time trying to find shelter for me and the kids since I only had them for my supervised visits and I had a no contact order. He kicked me out and I was a graduate student so I had no money, no job and I was homeless. He told the judge that I was homeless and had nothing left to lose so I was a risk. I have no addictions issues or police records and I am a good mother but no one seemed to care. Once I was labeled as violent that was it.*

The same respondent further explained that intergenerational trauma often means that Indigenous women do not fit into black-and-white understandings of domestic violence, and how this breaks apart families. Because trauma often stops them from being 'perfect victims,' non-Indigenous people lack sympathy or even blame them for the violence they experience. This is just one insight into why so many respondents said they want more Indigenous women in shelter and transitional services.

*I honestly believed for a long time that I was the problem because I brought intergenerational trauma into the marriage. For a long time, I honestly believed that I deserved every strangling, injury, and emotional insult that I experienced because I was aggressive, too. I tried to share once among those who I thought were friends, but I was among a social circle of non-Indigenous people who I realize now were not safe. As a result, I experienced incredible harm[...] the depiction of [partner violence] as a black-and-white issue with a clear victim and perpetrator keeps Indigenous women silent.[...] It keeps families silent. Throw in poverty, food insecurity, unstable housing etc., and you have a perfect storm for breaking families.*

When asked about suggestions for how to improve transitional housing and shelter services, another respondent explained that housing people with intergenerational trauma requires a different kind of space, with enough room for people to have their own space: "Make single units, space for each family; we are coming from trauma, abuse and violence. It will come out." A few respondents suggested that the locations of transitional and affordable housing needs to be scattered throughout a city, especially in middle-income neighbourhoods, not just poor neighbourhoods: "Transitional homes should not be all grouped in one area ... instead should be scattered among the middle class"; "children and families who must use this type of housing can be put in a better position to succeed in life by scattering the housing throughout middle-class areas in middle-class houses." This came up often in the engagement sessions, too, where women explained that those learning to recover from trauma need to be surrounded by a stable support system that can help them heal. It also speaks to the Housing First principles of community integration and low-stigma housing.

To build services that help women heal, many respondents requested more access to Indigenous counselors, Elders, and traditional knowledge:

*Make just Aboriginal transitional housing just for Aboriginal with indigenous staffing.*

*More access to traditional knowledge and practices.*

*Have an Indigenous counselor.*

*Provide appropriate language and communications on intake and assessments.*

*They should be operated by Indigenous people. The main shelters in Winnipeg are operated by Christian groups. There should be Indigenous shelters for Indigenous people.*

*Indigenous staff. Access to Elders.*

*... culturally competent staff, more Indigenous staff, more Indigenous specific programs.*

The final major theme from the suggestions on improving shelter and transitional services was the need to better serve the 2SLGBTQ+ community:

*We need more safe places for our people who identify as transgender.*

*... inclusive spaces for trans and other gender-diverse people, training for staff and fellow residents on transphobia and homophobia, more LGBTQ2S staff and spaces.*

One of the few gender-diverse respondents had input on where such training was most needed:

*Cultural and gender-informed training, especially in places where the economy is resource-based.*

## Conclusions from online survey

### Location is everything:

One of the most surprising findings from the online survey is that employment and financial security does not guarantee good housing quality. A number of Indigenous women who are employed and financially stable nonetheless experience poor housing quality, while others who are much less stable are able to secure much better housing. Housing quality outcomes (such as housing adequacy and health problems related to housing) are inextricably linked to where you live. Employment and financial security still matters, but they don't necessarily overcome systemic housing issues, like access to electricity, running water, and persistent mould. Atlantic Canada is a perfect example: the respondents from Atlantic Canada in this sample are most likely to be employed, report having sufficient funds, and own their homes, but also report the most health problems related to their housing. On the other hand, from this sample Indigenous women living in medium-sized settlements consistently show signs of struggle (low employment rate, least financially secure, etc.), but also report the fewest adequacy and health problems with their housing. Discussions in the engagement sessions, below, identified many broader institutional and infrastructural reasons for housing quality problems in remote communities. Many respondents need more funds, and for some this will enable them to afford better housing. But money alone won't improve housing quality if better housing simply isn't available due to factors outside one's control. Relatedly, access to the housing continuum depends greatly on where you live. Homeownership is very rare in cities, while discrimination from landlords is very high. On the other hand, homeownership is much more common in smaller settlements and rent discrimination much lower.

### Housing assistance helps improve housing quality or is incorrectly targeted:

People who report receiving help to afford their housing consistently have better housing quality than those who don't. Their homes are less crowded and they report fewer problems with their housing (adequacy, health, safety). While this likely indicates that housing assistance helps Indigenous women afford better quality housing, it could also mean that the housing is not going to people who need it the most. One clue that this may be the case is that women caring for children are the least likely to be receiving housing assistance. This is quite alarming, given that women in the engagement sessions describe the housing requirements of child services as a strong barrier to keeping custody of their children.

### Indigenous women aged 50 to 64 years old are struggling:

They are more unemployed, report the most trouble making ends meet, are receiving very little housing assistance, and yet share the bulk of the responsibility for taking care of dependants (along with 30- to 49-year-olds). In terms of housing quality, their homes are the most crowded, they have the most health problems from their housing, their neighbourhoods are less safe, and they have access to very few services. A large portion of these women are likely Sixties Scoop survivors — and consequently require a much more focused effort than they are receiving.



## **Indigenous women need better shelter and transitional services:**

Women report more access to emergency shelter services than transitional services, creating a critical bottleneck while trying to transition from homelessness or violence to secure housing. Not only do they not have enough services, they experience significant racism and cultural insensitivity in the shelters and transition homes they try to use. Much of the mismatch between shelter/transition services and Indigenous women's needs has to do with the fact that these services are ill-equipped to handle women living with severe trauma, especially those with significant and specific intersectional experiences. Transitional housing is physically built wrong, but Indigenous women find that non-Indigenous employees have little understanding of their housing needs. The most common requests to improve these services were to fund more of them, make them better suited for families/children, provide more culturally appropriate services with Indigenous staff, and better serve 2SLGBTQ+ individuals.

## **Distinctions matter:**

Status and non-status First Nations, Inuit, and Métis women consistently showed very different housing experiences throughout the survey. Not only do they have very different cultural backgrounds, but they also live in very different contexts. Since location is everything in real estate, a pan-Indigenous approach simply cannot address their diverse housing needs. The Métis in this survey often reflected the experiences of the Prairies, while the Inuit women reflected the very specific experiences of small settlements around Happy Valley in Nunatsiavut (Labrador). While spread across the country, status and non-status First Nations women respondents were concentrated in urban settlements (though non-status First Nations were the most urban). Despite these similarities, nonetheless, the status and non-status First Nations women had very different experiences. These can't be taken as representative, but rather are an excellent showcase of just how differently Indigenous women are faring across the country, in different contexts.



## ENGAGEMENT SESSIONS

Engagement sessions were organized in partnership with NWAC PTMAs and through NWAC's internal events planning and travel coordination team, under the supervision of NWAC's Director of Legal and Policy and with assistance from NWAC policy and program staff. All sessions were attended by the lead policy analyst on the project and a project officer in a supporting role, and NWAC's communications team developed graphics and promoted the engagement and other project activities across social media. Notes were taken at the sessions; the following quotes from participants have been paraphrased.

Overall, women reported that it is more affordable to live in reserve band housing (for lower rents), but there are many disadvantages. Many women wanted to build their own homes (especially tiny houses with renewable energy) on reserve, and those with the financial means to do so spoke very highly of it. However, even these lucky few had serious criticisms and important insights about construction and maintenance infrastructure on reserve. For those who can't build a new unit or buy an existing unit, there are band housing rentals, but the spots are so few that the waitlists are years. Furthermore, while reserves are more affordable, they have fewer services. Thus, there are many push-and-pull factors that lead Indigenous women to leave their home communities in search of housing or services (for themselves or their family members) off reserve.

When they leave their home communities to find housing elsewhere, they find market rents unaffordable and waitlists for public/low-income housing to be no shorter than on reserve. Combined with repeated racial and gender discrimination from landlords, they can rarely find suitable housing, especially in safe

neighbourhoods. As other published reports have found, living in unsafe neighbourhoods puts Indigenous women in very high risk of developing addictions, getting into sex trafficking, and other crimes. Many of the women in our engagement sessions had experienced homelessness and/or struggled through various chronically underfunded transitional and shelter services. They reported experiencing racism in these services and had trouble with the bureaucratic application processes of transitional and public housing. They had little trust in the workers assigned to their cases after many bad experiences, but they greatly appreciated receiving help filling out paper work and reported Indigenous women to be the most helpful service workers to them. Given the substantial barriers they face in the formal housing continuum and the more communal sharing culture of many Indigenous communities, it is no surprise that so many Indigenous women end up in informal, precarious 'couch surfing' arrangements. Given the bleak housing opportunities for First Nations people off reserve, it is no surprise that so many women try to go back to the reserve, despite very long housing waitlists.

Inadequate access to housing is an especially dangerous problem for Indigenous mothers, because it is a basis for child services to remove custody of their children. Child separation has repeatedly been found to be a major mechanism of genocide in Canada, thus, inadequate housing fuels continued genocide in Canada today. Enabling Indigenous women to access stable, affordable, adequate housing is absolutely essential in the quest to stop the cycle of community and family disruption that has done such irrevocable harm to First Nations, Inuit, and Métis people.

## Reserve, Remote, and Northern Living: Accessibility, Public and Private Ownership, Building, and Maintenance

*It is important to understand the difference between purchasing a home off reserve versus having a home on reserve. Banks won't lend to homeowners on the reserve. If a person defaults on their mortgage for a home on the reserve, the government will pay it off but will take the money from the housing money that is given to the reserve. There is a corporation [CMHC] that will lend you money for your home, but the corporation would then decide who will move into that home. The band owns the home until the last payment is made. If you lose your home, you don't get any equity in that home. If something happens, you lose it all, even the equity that you put into the property.*

*The band or the government can come in and take their house from them because they don't own the land.*

Women living on reserve understood very clearly how owning a home means something quite different than off reserve, and their experiences put in stark relief the importance of rethinking CMHC's housing continuum for First Nations housing. Off reserve, homeownership is synonymous with financial stability because it is the most common and substantial way for families to save and build wealth. However, Article 20 in the Indian Act puts drastic reductions on the role of homeownership as a saving tool on reserves. Until recently, it has not been possible to secure a mortgage on reserve, and only very few could afford to build their own homes. While CMHC has worked with bands to make this easier, the quote above explains clearly why these mortgages don't offer the same security as those for off-reserve housing: homeowners don't own the equity in their home until it is completely paid off. There are still advantages to owning a home on reserve (some women recommend this as a preferred housing solution), but the standard 25-year mortgage is a far riskier endeavour for them than if they live off reserve. Time and again, women in the engagement sessions warned of the false promises of homeownership: you own the house, not the land. Women reported how this complicated the responsibility for repairs in some communities:

*We have to ask for any renovations even though we have to pay for the renovations. The issue with the land. We will never own our own home because we don't own the land. [...] If you purchase outside of the reserve, you can make decisions about what you do with it.*

*You don't own your home until it is the band's – then you ask for help to fix your home – now it is your home and you are lazy and just don't want to look after it. Gives the person self-doubt – tell me it is the band's home, then if something goes wrong it is my home.*

*Seniors are getting help to repair their homes but it is considered a loan unless the person remains in the home for an additional five years (regardless of how long he/she has lived there already). If the senior passes, the family can be obliged to assume a loan in the range of \$60,000.*

For band-funded rental housing, rents are very affordable, but allocation of housing units and maintenance work is a source of much criticism. Due to how affordable housing can be on reserve, a number of First Nations individuals and families have been trying to move back to the reserve, which contributes to an acute housing shortage. Limited resources force communities to constantly make difficult decisions about where to allocate funds. In some cases, this has led to unaccountable nepotism and favouritism, which was heavily criticized. Many communities have developed triage systems to prioritize housing and maintenance for the most serious cases and for individuals with Indian status, but these bring their own problems:

*Housing on reserve is based on your income (geared to income). The amount of rent cannot increase to cover the replacement cost. Some people pay \$125 per month for rent but that doesn't leave enough to cover repairs.*

*I am on band council. ... The funding is not enough. The smaller community gets less, the growth rate is slow but the influx of people wanting to come back home is high.*

*That's the reason why we have multi-family homes. Some of the families coming from the urban centres find the nearest family. We have a housing shortage. We don't get much money from Indian Affairs. Our own sources of revenue have helped quite a bit.*

*Elders in many communities are supporting younger family members – grandchildren and great grandchildren – with their meagre funds and with housing. The stress can have an impact on their health and longevity.*

*People can wait as long as 10 years to get housing [another example indicated the wait could be as long as 25 years]. For example, in my area, there are 30 people waiting for a house and only two units are being built each year for a population of 2,000. Existing houses are deteriorating (some have been flooded) and there isn't support for repairs.*

*I used to live off reserve as a youth. Housing expenses were significantly higher. Now it's just \$345 per month for a brand-new home [on reserve]. But chances of getting those houses, it's a lottery. It depends on who is sitting around the table.*

*In some cases, social housing that once was allocated to people in need continues to be occupied by people who go on to get good jobs, say, on the band council.*

*In my Saskatchewan community, the majority of new housing has gone to the chief's family members.*

*You have to live around the reserve for a year before getting a home on the reserve. For the first four years, I couldn't get anything. If I didn't have a stroke, I wouldn't have gotten anything. Rating system is important to look at. There's no appeal process on reserve.*

*Young girls get pregnant just in order to qualify for a house.*

*In the North, to qualify for housing, people have to show an income tax assessment and if money is owed to the government, the applicant is turned down. Similarly, to apply for support for health needs, one has to submit bank statements."*

*Last year I complained about mould. This is the first year I'm not sick because they finally did something about the mould. I've lived there for 10 years. Why does someone have to get sick before anything is done?*

*You can only apply for funding once for repairs. Not enough money to help people who have owned their own home for a long time.*

*Couples in inter-racial marriages can have additional problems, particularly if the Indigenous partner dies.*

But these concerns shouldn't be taken to mean that they want a private property on reserve or to replicate homeownership off reserve. Some noted that private ownership is in conflict with traditional ways, and while no one expressed a desire to live entirely without modern comforts, like electricity, there is still uncertainty of how ownership fits in with the community traditions they are fighting so hard to revive amid the legacy of colonization. Where privatization has occurred, they were very critical:

*We want community, language, culture, traditions but we forced people out of the communities. Housing affects more than just having a roof over your head, it affects your feeling of belonging. ... A house isn't enough – You say you own your house, but the government can move you and you are not taking your house with you. You own the house, but you don't own the land. ... We don't want to live the way that our ancestors did, [but] we do want to live with the values that our ancestors had. We want hydro, etc., but we don't want to have to lock our doors. ... Ownership is not a traditional way of thinking – do I have a traditional way of thinking versus wanting something of my own? The responsibility of what you have to look after is important. Am I willing to give up what I have? I want to go and not lock my doors.*

*Some communities are privatizing housing: e.g., a chief or band council member that owns a number of units will charge social services for families living there. In some places, they are also trying to privatize family services and community members are not aware that they will lose the ability to have a voice about how this is managed. Government is allowing this corruption to proceed.*



Just as Thistle's definition of Indigenous homelessness suggests, this was a theme that came through time and again: housing is about more than a physical building, it's also the community that surrounds the buildings. A major problem for keeping their communities together on reserve or in remote communities is that many services are not available nearby, and various government policies have pulled people out of the community for services and work, leaving them without community care networks. This problem was especially poignant for seniors:

*People had to move to town to be eligible for OW [Ontario Works] and Elders were left in the community. No one was left in community to help them continue to live in their community. Therefore, Elders had to move to town to access services that used to be provided by community members, free of charge.*

*The community emptied because of welfare policies. If you didn't move to the village, they would cut you off ODSP [Ontario Disability Support Program] or welfare because you were not looking for work. If you left the community, you were leaving your parents/grandparents without the help that they need.*

*There needs to be assistance to make adjustments to housing to allow seniors who have mobility issues to remain in their homes.*

*In some more remote communities, there is no assisted living program.*

*If organizations sat down with the communities, they would have seen that the younger people helped out the Elders. Because of this method and Indigenous people not being consulted, communities have had no choice but to bend to the government policies. ... We have to remove the government hold on our way of life; there aren't sufficient services that will keep our people in their places/communities. Housing is about belonging, self-worth, purpose, knowing where they come from and sense of belonging. But now, you either follow the rules or you get left behind.*

*Where there is no public transportation, you have to pay for a taxi. There is a lack of access to basic essentials. No affordable grocery stores. On-reserve housing can be over an hour to essential services, including grocery stores.*

Some First Nations had managed to build seniors' centres to enable on-reserve seniors' care, but this draws from their limited financial resources and only exacerbates the brutal prioritization described by others: "Before we had our senior home we had to send our seniors out of the community to long-term care. We now have our own senior home that provides housing for seniors and employment for our working class people ... but it took a lot of the housing money for that year from other projects."



Women wanted more means to provide more services, so that First Nations people no longer need to choose between their community and services they need. They had concrete ideas about how their housing stock could be better built to enable them to keep their communities together (discussed in recommendations), but it wasn't as simple as merely adopting the housing model found off reserve.

That being said, they had a very practical understanding of the immediate causes of their poor housing quality, which require better integration with off-reserve and southern housing services markets to improve. Many women identified a major problem as a lack of skilled tradespeople and building code enforcement for the housing stock in remote, reserve, and Northern communities:

*On reserve there is no law required to build to code. The inspector comes in after the fact and passes them. Up North, the delivery of supplies is extremely expensive and if something breaks, you have to wait a long time for things to be replaced. There needs to be training and more conscientiousness about building better housing.*

*In Nova Scotia, there is a horrible housing crisis. Communities are at times taken advantage of by housing contractors: corners are cut, materials are stolen.*

*But I worked in a lot of reserves in the North and when I first started I couldn't believe the houses. The doors were off. The outside it was off the foundation and there was a lot of mould. It was unbelievable for me. What I learned from them is that these guys are hired from the government to do this work. The government doesn't care about how it's done. I couldn't believe the housing. [I saw] people putting up screen sheets for mosquitoes in the summers. The bathrooms are just horrendous. The people working on it are just learning.*

On one hand, they want construction jobs for youth and want youth to feel pride in building for their community, but on the other hand, they see that their youth aren't trained enough to build the housing they need:

*Training of workers and inspection process is an issue. My four-year-old house is now leaking. ... Most of the workers come from the reserve and are inexperienced. They do bring in electricians, but they do shoddy work because it is on reserve.*

They also identified the limited management skills of their own leaders in face of these vexing problems, and wanted more transparency in their communities' financial management. Some had found success with Indigenous-based organizations sharing best practices and some communities were working to build their own capacities:

*While some bands have sources of revenue to help with housing repair, not all do. We need to know what the budgets are.*

*The most important thing was the AFOA [Aboriginal Financial Officers Association]. We wanted to promote accountability. The community members didn't have anyone to go to or qualified people to hire. We have now joined into the world, USA, and we are finding the same problems in other Aboriginal communities. The most important thing is, don't get caught doing things from the past practices.*

*We have a housing authority and rules and regulations, so we are working towards a more organized way. The basic knowledge that people need in getting their housing ready for the season – like opening vents and removing snow, like trying to make sure you have your home for a longer period of time. We need to teach women how a furnace works and how to change your filter. Simple housing maintenance. The other problem we have is the lack of housing inspectors.*



There was also a lot of interest in tiny homes, due to their lower cost and independence from complications of existing options. But others who had tried them warned that they, too, require substantial maintenance knowledge and work, making them unsuitable for many individuals. They also lack basic infrastructure like water and sewage. There was similar criticism of other affordable options, such as mobile homes, especially in the North, where respondents preferred older built homes, but these too were imperfect:

*Nobody wants to pay the bills on the big houses.*

*I would love to live off grid – within three years living off grid in a tiny home. Need sense of security. A tiny home means it is yours.*

*Living off the grid – lot of stuff you have to learn – solar panels, batteries; it is challenging but in the long run it pays off. If we had stayed in town, we probably would have lost it because of the cost. It is not easy, but George loves it – you have to be healthy to do it. You have wood to cut, water to draw – worth it for no hydro bills or not much property tax. Feel pride and keeps you in shape. Once they sell you a system, no one knows anything about it. When one battery is bad, it drains all your other batteries. if I had to live there alone, I couldn't live there. The snow is so bad, needed backhoe to clear the area. In the long run, it is affordable. It is better than living in a little apartment. ... Not an option for elders and women.*

*Tiny homes sometimes do not meet the criteria to qualify for water and sewage systems as they don't have a foundation.*

*In the North, the older buildings are better as they were more solidly built but it's also important to upgrade the insulation. Mobile homes are not as good and yet they are quite expensive. (The cost is greater in Yellowknife than it would be in the south.)*

*Trailers are no good for the North.*

*Log homes are more suitable for the North.*

*My husband built a log house and I remember getting water all the time. We didn't have running water.*



There was much emphasis on the need to move away from simple, one-size-fits-all housing solutions. Communities have different needs, as do people. This means accounting for different climates, infrastructure challenges, as well as moving away from an overreliance on single-family homes. This reiterates the findings from a previous NWAC board engagement on housing that identified an over-reliance on single-family homes and support for home buying over the smaller and more affordable units needed by many community members (NWAC, 2018b, 14). Housing solutions must address the plurality of needs head on:

*There is no one housing model that meets needs. For example, tiny houses are costed at \$300/sq ft (in the South) while larger homes are \$100/sq ft. and therefore, the tiny house is not always a good choice. Housing units that are called 5/12's: there are problems of crowding, domestic violence, and other negative results. Government tends to want easy, fast solutions and in this area, there is no one-size-fits-all solution.*

*People don't realize that we have different bases. We have rock and there are struggles with building on rock and close to the water. There was a one-size-fits-all when they did build houses in the North 50 years ago. They weren't built properly to begin with.*

*There is no study on those who are waiting for housing in my First Nation. The housing is all family-focused and no single housing or elders housing.*

*My community built a lot of single-family homes. There's some in my community and where I'm living right now there's a whole street of single-family housing. It's four-plexes. The next street there's only like 10 units for old single people.*



## Family Disruption Causes/Is Caused by Housing Problems

Because so many people need to go to urban centres for services, others follow, especially women who are caretakers. The difficulty in finding housing for children was a strong theme across all engagement sessions. They reported facing a number of landlords and services who were unwilling to house children:

*Another thing I've noticed is there is a problem with people who have medical problems who have to be sent to the city. There's a big struggle to go and apply. The elders can't drive. My daughter, her little girl was in the hospital for four months. There was access in the city to reach for that help for a temporary place. My daughter was banned from Ronald McDonald House. I told them she shouldn't be banned because of her kids. Her kids were running and being kids while she was sleeping.*

*My grandkids being taken in Saskatoon, I was going through this ordeal. I had a hard time to decide in the end to move to Saskatoon to take care of the three grandchildren who were taken. I did all the follow-up with SA [Social Assistance] in Saskatoon and my house flooded. To be on the safe side, I told them my house flooded. They told me that the kids couldn't come. They wouldn't clean the basement. I had to move to Saskatoon.*

On the other hand, older individuals with chronic health issues and no children to call on for care had similar trouble finding housing:

*Workers trying to finding affordable housing for people who have dementia or Alzheimer's and don't have children and no one you can call to help those people.*

A major theme of the discussions was Indigenous women's battle with child protective services to keep their children, with housing being a major mechanism through which children are taken away. While there are more services in the cities, those services are also vigilant, ultimately making women hesitant to use them. Overall, women experienced a deep distrust of services, especially child services, which they felt held them to impossible standards and were not protecting their children. Again, Indigenous women appealed to more dignified community-based care, much more similar to Housing First principles, as a more effective treatment for mothers at risk of losing children. The unambiguous priority for Indigenous women is keeping their families together:

*People come in from outlying communities with the expectation that there is housing and jobs, but they are more likely to have their children apprehended.*

*Sometimes mothers lose their children because there is inadequate housing, like if there is no window in a room. Have to have bigger apartments – but that costs more.*

*I knew one woman who had six children and her and her spouse and two bedrooms. CAS said kids should have their own rooms, which just isn't physically possible.*

*Children services state that children cannot share a room and then kids are removed from the home and put into foster care where they end up being molested. Children's services are abusing their power nationwide.*

*I don't want you to call the CAS, but I have no food for my kids – we have to build enough trust that people will help you without reporting. It is easier to get a group of people together to repair a person's health than to call the CAS. People say 'but they drink.' I say 'if I was them, I would drink too.' Commit to them not just a casserole but commit for a year.*

*The cost of putting Indigenous children into foster care (and incarcerating Indigenous women) is much greater than the support needed to allow women to keep their children at home. The government should be pushed to put this money into keeping families together.*

Another way that family disruption causes housing problems is, of course, domestic violence. Lack of suitable housing or shelter space keeps women in dangerous situations and women can easily become homeless or precariously housed when fleeing violence. This is compounded by their struggle to keep child services out of their lives. Again, they describe safe housing as being embedded in community:

*Have we gotten into a pattern of shelters and transition houses as a response to battered women? Particularly in remote communities – why should I have to leave my home community because I am battered? How do you feel supported if you are shifted two or three hours away?*

*Women have a fear to reach out to services in case someone calls CAS and their children are taken away.*

## Moving to Town: Bureaucracy, Culture Shock, and Discrimination

Many Indigenous women reported the difficulty in transitioning to more urban areas from reserve or their home communities. The segregation of the reserve system leaves First Nations women ill-equipped to navigate the bureaucratic systems and services that they encounter off reserve. The patchwork of financial supports and arrangements that reserves have can leave women stuck when they get caught between departments that try to shuffle responsibility onto one another. The cost of housing is also much higher in urban centers, and it's incredibly difficult to find housing for people moving due to health needs. This was again, a major problem with handling child welfare services:

*I have been a renter on the reserve. I went through North East regional housing authority. I ended up with a bill for damages. Over-charging. There were bills under my name that were supposed to be taken care of by the band or SA [Social Assistance]. When I went to university, the power bill was a major bill and I had to pay it, \$700. I couldn't get a place in the city with that bill.*

*Bounced around a lot because I couldn't afford rent. Never asked for help because they are struggling too. First place moved into here, it wasn't safe. Run down and toxic people around. Smokers and people who did drugs. Middle of night a man would be banging on the door.*

*When people go to the city they can't pay it. My cousin went to the city with cancer and he had no place to stay. They put him in the shelter and he died a few days later. Is it right or fair? No, they should have some kind of home for people in the Northern community. In community long-term care; respite and long-term care.*

*When moving into the city we found rules, by-laws and many of our community members are not used to and encounter all these challenges without knowing how these are going to affect daily activities once they are moved into the housing.*

*We have been placed in reserves and to be moved to the city without the proper transition it is a shock for our people.*

*When our First Nations people move to the city, they don't understand the waiting period, what to do, where to go, and how to integrate with different cultural groups. They follow their own traditions and [these] should be considered as well too.*

*I have a lot of rules to follow – my daughter needs her own room. ... I want to find an affordable place where I am not struggling. ... I've been living on my own for three months. My baby is seven months. We lived with my mom after the birth. I moved out, but wasn't able to take my baby. CAS rules are hard – took them really long time to reach out to me. They are not helpful – I need to do a bunch of programs.*



They face serious problems integrating into the systems they find, because reserves don't have many of the legal conventions required to get housing off reserve: "You need ID and credit in the city, but when living on the reserve we have no credit history, and without this, landlords will not even speak with us." Multiple women expressed appreciation for workers who help them fill out forms and applications, and reported getting better service from fellow Indigenous women, finding them most helpful and understanding of their issues:

*Having an advocate outside of agencies makes the organizations accountable, especially advocates from Indigenous agencies. Some organizations are structured to focus on the agency and not the client's needs.*

*Maniwalki, in the women's shelter where Aboriginal women work, they are more compassionate to the women and make sure more that the woman is taken care of in a healthy way and all the information is given to attain housing.*

They report similar problems with getting sufficient repairs from landlords and public housing:

*I've had some people where the landlord refuses to fix something important. It makes it difficult because the people don't know how to navigate the system.*

Additionally, they report experiencing persistent refusals from landlords, and attribute this to various forms of discrimination. Many participants reported that landlords share a blacklist of tenants, so that if they have trouble with one, they get shut out from everyone. While we can't confirm this, it certainly speaks to how firmly they feel shut out of the housing market. They also report landlords making assumptions about their behaviour, based on their race and gender:

*Single moms coming in on Ontario Works is a red flag for landlords; they don't want to rent to people on the system. Indigenous is another red flag.*



As with the online survey, even when they don't attribute this to discrimination, they reported a lot of sudden or abrupt experiences with landlords who without explanation blocked them from housing. While we can't confirm that these experiences are discriminatory, Indigenous women are clearly facing persistent and significant barriers to housing:

*When I signed a lease with this landlord, I rented month to month. The house was going to be torn down. When I moved, I used him because I thought everything was going to be fine. When I applied to low-income housing, I used him as a reference and he told them that I didn't pay my damage, which held me back two years to reapply.*

When they get rental housing they can afford, they face additional challenges. Their units are often poorly maintained, and they wish their landlords had to pass more building inspections: "Update houses. Do maintenance accordingly. Have maintenance inspectors from the government come frequently. Make the regulations that landlords have to follow stricter." In addition, Indigenous women experience discrimination from fellow tenants, who misunderstand their behaviour and get them in trouble with their landlords. They reported various traditional practices that got them in trouble with their landlords, most notably, smudging and letting many people stay with them: "The neighbours have to live with us without knowing or having a deep understanding as to why our communities do things the way they do, and they end up filing complaints and reports."

When they can't find private rental market housing, some women in the sessions had tried public or low-income housing. They spoke of this housing in much the same way as they spoke about reserve housing: affordable, but hard to get and of poor quality due to lack of maintenance. The waitlists were especially emphasized. Public housing is simply not a feasible option to turn to when facing a housing emergency: "Clients have to be registered on the housing registry, as low-income housing can take years to get a place."

Some Indigenous communities have been able to establish specialized housing services in the prominent urban centres where their members migrate (Inuit seniors' housing in Montréal was mentioned as a good example). However, it was also noted that these services are highly dependent on the financial health of the community, and thus, often depend greatly on the generosity of transfers and settlements with federal and provincial governments. The women in our sessions almost unanimously wanted more of these Indigenous-led options.

## Transitioning out of Homelessness

Indigenous women who have trouble accessing affordable private or public housing or are fleeing violent homes encounter an elaborate shelter and transition system typical of the continuum of care model that still dominates Canada's homelessness services — if they are lucky enough to get a spot:

*Women's shelter is also full to capacity — seniors get sent to homeless shelters.*

*Shelter capacity and overflow are huge factors; most times shelters are full and these women don't have a place to go and end up in the streets.*



The Ontario engagement sessions explicitly discussed the pros and cons of the Housing First and continuum of care models for transitioning to stable housing. Indigenous women and service providers agreed that Housing First is an excellent model, but, unfortunately, difficult to implement. On the other hand, they had deep criticisms of the shelters and transitional services involved in the continuum of care model— describing it as a ‘model of disempowerment.’ and the services as paternalistic and dangerous. As with the online survey, these criticisms were echoed across all the engagement sessions. Shelters and transitional services contain deep discrimination, are often run by proselytizing Christian services, and the child services issue is prevalent. 2SLGBTQ+ people also reported very patchy access to appropriate services. Shelters, especially in remote communities, were reported as even more unsafe for these individuals:

*There is discrimination and racism at shelters. People who are coming into the shelter should have the same access and fair treatment.*

*In Montréal, not speaking French gives the Natives a hard time – most people can only speak English and their Native language.*

*Most of the shelters are Christian. I don't want your religion. You shouldn't have to buy into their god to have an option.*

*For the LGBTQ2S+ community, there is a Facebook group, but few supports; the shelters are homophobic and racist.*

*For people who do things for safety, they make things very unsafe. They [service workers] threaten to call CAS if women don't look after their children the way the workers want, etc.; if you don't follow the rules then you can't stay. ... Who defines what safety is for Indigenous women?*

The sessions in the National Capital Region reported shelters to be more welcoming of 2SLGBTQ+ individuals:

*The shelter welcomes [gender-diverse people] with open arms. Two-Spirit people are naturally welcomed. Some shelters will accept them based on the genders they identify with.*

However, even where staff and policies of emergency and transitional housing services are welcoming, fellow staff and clients are not necessarily so. A service worker from the National Capital Region reported clients having problems with gender-diverse people in housing earmarked for women. This speaks to the challenges of addressing intersectional barriers faced by these multiple jeopardies:

*A place for single people opened here, and there are 100 units and 15 were promised to 15 Aboriginal women. A client was sharing about a guy living there and she didn't understand about gender identity. More education is needed upon that.*



On the other hand, observations about transitioning into housing off the street gave insight into how a Housing First approach can fail Indigenous women. As has been confirmed in research on the Housing First model, participants mentioned that Indigenous kinship norms and 'bad friends' from the street posed a threat to their ability to keep their housing. Some women have trouble becoming used to being suddenly isolated — a feature of individual housing — while others reported their friends and family 'taking over' their new homes:

*Women face isolation when they get to their homes and don't have anyone to speak to and, not wanting to feel alone, they go out to try to find people on the streets, in bars, etc. When individuals don't understand how to live within societal norms, they get evicted and the cycle is vicious. They end up back at square one, exposed to addictions and living in the streets. ... We need new integration programs for women at shelters who like to socialize and feel part of a group. Homeless people when they get into their housing have to follow a set of rules and are not prepared for this transition.*

*We're prone to home takeovers — people come in and then you can't get them out — which leads to addiction issues, smoking crack, then it is cyclical.*

*People meet on the street and take care of their friends or community. Overcrowding happens because they're taking in other people to take them off the streets, trying to help and support each other.*

This is not surprising, given research findings on the importance of street networks — especially Indigenous kinship networks — when transitioning out of homelessness. This underlines the critical importance of the community support services component of Housing First, especially the need to address street networks to better serve Indigenous homeless communities. But the response should be more sophisticated than the documented approach of workers to break client relationships with 'bad friends.' Indigenous kinship models and a sharing culture should not be seen uniformly as a barrier to stable housing, but as unique pathways out of homeless for Indigenous people. Many participants reported an important pathway out of homelessness or violence was through living with friends and relatives. While they understood how this can lead to dangerous forms of overcrowding, they also clearly value this community practice. They don't want their full, intergenerational homes to be considered bad or dangerous merely because they don't fit into the narrow, individualist North American ideal:

*Families living in the same house — that happens a lot. Overcrowding is seen as normal. With overcrowding, there is an increase in potential sexual abuse.*

*Overcrowding is the same as homelessness. Native people don't let their family sleep on the street, letting people hit rock bottom is letting it go too far, supporting is very important. Life happens and some people have skills and others don't. Those are the ones that need our support. My cousin helped me out of homelessness.*

*Grandparents taking care of grandchildren — it happens a lot. The Indigenous community has always had a practice of looking after themselves. If you get an Indigenous housing corporation that only adopts other non-Indigenous housing policies, what is the difference? We have to have a policy that considers traditional practices.*

## Housing, Incarceration, and Sexual Violence

Many struggling, unemployed mothers who lived in regions where housing rents are high said their welfare supports are insufficient to pay market rental rates. To keep their children, they take housing in dangerous areas of town. Many reported this to be a key vehicle into sex trafficking, drug use, and crime. All of these problems produce a vicious cycle, making housing more difficult to get.

*No, the money given cannot even cover market rental housing.*

*I feel safer in the reserve than in the city. I grew up in Saskatoon. I don't feel safe sometimes in my home, especially having a home that accommodates my children, as well as my brother's children. So I had to move to a bigger home in a rough area. There's a lot of drugs and gangs.*

*Prostitution becomes something women do to survive. In these areas you're putting youth, children and mothers in danger. Also, mothers will not keep a job because they are worried about their children being home in a high danger area.*

*Location makes women vulnerable to human trafficking and [presents] dangers to these women who live in low-income housing in the unsafe parts of town. By placing them in the Vanier area you are raising the opportunity to have a predator prey upon them. Houses become a drug house and women get dragged into a ring of drugs and prostitution. ... Aboriginal women are more vulnerable than regular women because they go missing and no one cares.*

A number of participants described the feedback loop that Indigenous women get caught in between poor housing, crime, and incarceration. Homelessness and housing in dangerous neighbourhoods leads to crime, and incarceration in turn makes it harder to access the housing market upon release. Getting stuck in a dangerous cycle of recidivism and re-incarceration keeps Indigenous women from transitioning through to stable forms of housing:

*Homeless women do petty crimes and then have a warm place to stay in the winter. ... Then they come out of jail with bad credit, no credit, a criminal record. Then not finding housing — it's cyclical.*

*A lot of the housing is in the worst parts of Ottawa. Houses become a drug house and women get dragged into a ring of drugs and prostitution.*

*Prostitution becomes something women do to survive.*

*Drug addicted are being housed by the ones that are servicing them with the drugs.*

*They have to go to jail and afterwards to recovery for detox, and they lose their housing.*

*Women who have been released from prison have a hard time getting their children back as they don't have adequate housing.*

## Conclusions: Impossible Housing Choices and Genocide

The main takeaway from the engagement sessions is that in the search for housing, Indigenous women, especially mothers, often face impossible trade-offs involving choices between the type of community, housing, and services. Many First Nations women in the sessions prefer housing on reserve, because it is embedded in community, is more affordable, and may be safer from the genocidal dangers of child services and crime, sex work, and violence. However, on reserves they face a severe lack of adequate housing and services. While services are more plentiful in cities, caseworkers are hyper-vigilant when it comes to serving Indigenous mothers — hence, the reluctance of Indigenous mothers to use the services. Affordable housing is hard to find in more urban settings, pushing women into dangerous communities or into areas so far-flung and poorly connected that they still have difficulty accessing the services they came for. Each woman will have her own preferences as to how to resolve these dilemmas — there is no one-size-fits-all solution — but their options absolutely need to be improved.

As with the online survey, a key theme that emerged from the engagement sessions is caretaking relationships. Caretaking is an incredibly important part of Indigenous cultures, but also clearly involves significant material difficulty and pushes caretakers into poor housing. Poor housing, in turn, can tear families apart. Households with dependants need supports. However, the engagement sessions highlight the fact that these challenges cannot be solved through the creation of more out-of-community services. Removing adults from communities is just as destructive as removing children: it makes it impossible for communities to sustain themselves and thrive; it creates debilitating feedback loops that make it impossible for communities, and their cultures, to continue to exist.

The engagement sessions reiterated our own knowledge about how inexorably linked housing is to the various forms of cultural genocide experienced by Indigenous people in Canada, especially by Indigenous women. Lack of safe, affordable housing pushes Indigenous women into unsafe living conditions, either with violent partners, in dangerous neighbourhoods, or on the street. The latter two can push women into addictions and sex work. Furthermore, a lack of affordable housing is a major mechanism being used by child services to take children away from Indigenous women. On this point especially, Indigenous women are being set up by various policies to lose their children through a system that disproportionately undermines their access to employment and then provides insufficient financial support to provide the housing demanded of child services. A system that holds struggling mothers to a higher standard than it is willing to fund is fundamentally unfair, and in the case of Indigenous families, complicit in continued genocide. Canada must improve the housing security of Indigenous women if it is to stop the cycle of intergenerational trauma that is tearing Indigenous families and communities apart.





# RECOMMENDATIONS

1. Implement the National Housing Strategy to increase funding for affordable housing and repairs for Indigenous women and gender-diverse people.
  - 1a) Make sure Indigenous women and gender-diverse people are consulted, as promised, throughout the development and implementation of the National Housing Strategy.
  - 1b) Make sure Indigenous communities and organizations are informed of the opportunities to build affordable community housing through the new funds created (National Housing Co-Investment Fund, Canada Community Housing Initiative, and Federal Community Housing Initiative).<sup>6</sup>
2. Support communities in developing own-source funding, to provide First Nations communities more financial independence, security, and autonomy to create and maintain their own housing.
  - 2a) In communities affected by extractive industries, make sure the Impact Benefit Agreements with extractive companies include funding for housing and community facilities such as a hospital and schools.
3. Ensure that housing on reserve is built in consideration of the housing needs of those on the housing waitlists.
4. Develop ways to improve affordable access to construction materials, skilled tradespeople, and inspectors for reserve, remote, and Northern communities.
5. Ensure First Nations on-reserve communities receive enough funds to construct and maintain adequate housing and housing infrastructure.
6. Support Indigenous organizations that are developing and sharing best practices in financial and building management and maintenance, such as the First Nations National Building Officers Association (FNNBOA) and Aboriginal Financial Officers Association (AFOA), to help develop infrastructure solutions for remote and reserve communities (e.g., tele-inspections).
7. Increase skilled trades training in reserve and remote communities: provide funding and support to enable Indigenous women to become skilled tradespeople who can help build and maintain better quality housing (e.g., certified carpenters, plumbers, electricians, inspectors) and support the growth of Indigenous trade organizations such as the Aboriginal Apprenticeship Board of Ontario (AABO).
8. Support programs that help women develop basic home maintenance skills, so they can better prevent deterioration of their own homes (such as mould).

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<sup>6</sup> Government of Canada, 2018, 10–14.



9. Build a one-stop information access point to summarize all the diverse programs and funding opportunities available to Indigenous communities, women, and their families to improve their financial stability and housing security. This should include programs across all levels of government, and help Indigenous women navigate the often-confusing patchwork of federal, provincial, municipal, and non-profit initiatives available to them. Programs can't be effective if their beneficiaries don't know about them.
10. Fully implement Housing First principles in homelessness services so that Indigenous women and gender-diverse people can avoid the discrimination they experience in shelters and transitional services.
11. Where shelters and transitional services are required, support services that are Indigenous-led or employ a high ratio of Indigenous staff, especially in regions with high rates of Indigenous homelessness and provide cultural sensitivity training for all staff, with a special focus on intergenerational trauma.
12. Support and fund Indigenous-led and -staffed Violence Against Women shelters.
13. Support and fund training opportunities for Indigenous women to get social work and counselling degrees and certifications, so that more of them can work in the services used by Indigenous women.
14. Provide mental health support for all frontline service workers exposed to trauma (for example, service teams employed in Housing First programs), including culturally appropriate supports for Indigenous support workers.
15. Expand the use of the Good Neighbours<sup>7</sup> model or the 'wrap around' services from the Housing First model to other kinds of services (for example, seniors care, child protective services) where they are feasible and not already in use. The Housing First principle of community integration and the Good Neighbours concept are much more compatible with Indigenous world views than institutionalized settings and can help keep families and communities together.
16. Improve public transportation to make sure more housing is accessible to more services.

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7 Canada's National Housing Strategy, 2018, 12.

- 17.** Increase financial and housing supports for Indigenous women, especially those with child or adult dependants, to support Indigenous caretaking networks and help Indigenous women keep their children.
- 17a)** Make sure the new Canada Housing Benefit does not reduce existing benefits.
  - 17b)** Benchmark the amount of the new Canada Housing Benefit to local housing market costs, the number of children, and the housing requirements dictated by child protective services to ensure that Indigenous women stop losing their children due to housing issues out of their control.
  - 17c)** Benchmark the amount of the new Canada Housing Benefit to the number of adult dependants to support Indigenous women who are providing care for and/or helping friends and family out of homelessness.
  - 17d)** Allow social assistance to continue while going to post-secondary school.
  - 17e)** Reduce utility bills through credits or more support for renewable energy retrofits.
  - 17f)** For subsidies, take into account factors other than income, such as the number of dependants, single parenthood and seasonal employment.
  - 17g)** Provide programs for Indigenous homeowners with disabilities to help them upgrade their homes or make housing affordable for Indigenous people with disabilities.
  - 17h)** Increase rent controls to limit the steep increase in rental prices.
- 18.** Continue providing support to Indigenous women navigating new bureaucracies to make sure they are able to access services designed to help them.
- 19.** End the one-size-fits-all approach to Indigenous housing, and instead provide Indigenous women and gender-diverse people with a range of high-quality options. Reduce the over-emphasis on homeownership and single-family homes in housing policy, and instead support more diverse living spaces that can meet the housing needs of all kinds of people. Examples:
- 19a)** Small affordable rental developments that include both large units for families, as well as smaller, more affordable, and physically accessible units for single people, seniors, and people with a disability. Combining these units is key to keeping families and kinship networks together, and to enabling intergenerational care.
  - 19b)** Support Indigenous-led cooperative housing projects that enable collective living. Suggestions in the engagement sessions were similar to co-housing models used in other countries: multiple families with private quarters and shared living spaces/kitchens, who help each other with chores, cooking, and care. There was particular interest in 'Ronald McDonald kitchens' (shared kitchens large enough for the community to cook together in).
  - 19c)** Culturally appropriate housing that includes a healing room, a sweat lodge in the backyard, access to land for land-learning with children, a garden, and craft and teaching rooms.



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# APPENDIX B: ONLINE SURVEY QUESTIONS AND FREQUENCY TABLES

**Q1** What province or territory do you live in?  
**Multiple Choice**

Q1	#	%
<i>Alberta</i>	9	14%
<i>British Columbia</i>	12	19%
<i>Manitoba</i>	4	6%
<i>New Brunswick</i>	2	3%
<i>Newfoundland</i>	5	8%
<i>Nova Scotia</i>	1	2%
<i>Northwest Territories</i>	0	0%
<i>Nunavut</i>	1	2%
<i>Ontario</i>	20	31%
<i>PEI</i>	0	0%
<i>Quebec</i>	2	3%
<i>Saskatchewan</i>	7	11%
<i>Yukon</i>	1	2%
<b>Total</b>	64	100%

**Q2** What do you identify as?  
**Multiple Choice**

Q2	#	%
<i>First Nation (Status)</i>	46	72%
<i>First Nation (Non-status)</i>	3	5%
<i>Inuit</i>	7	11%
<i>Métis</i>	8	13%
<b>Total</b>	64	100%

**Q3** What is your age?  
**Multiple Choice**

Q3	#	%
<i>Under 17</i>	0	0%
<i>18 - 29</i>	7	11%
<i>30 - 49</i>	34	53%
<i>50-64</i>	19	30%
<i>65 and over</i>	4	6%
<b>Total</b>	64	100%

**Q4** What gender do you identify as?  
**Essay**

**Q5** Are you currently employed?  
**Multiple Choice**

Q5	#	%
<i>yes</i>	42	66%
<i>no</i>	22	34%
<b>total</b>	64	100%

**Q6** What best describes your employment?  
(Select all that apply)  
**Multiple Choice + Form**

Q6	#	%
<i>Full-time, permanent</i>	24	57%
<i>Full-time, contract/fixed term</i>	12	29%
<i>Part-time, permanent</i>	1	2%
<i>part-time, precarious</i>	3	7%
<i>Student (Full &amp; Part time)</i>	0	0%
<i>Self Employed</i>	4	10%
<i>Other, please specify</i>	1	2%
<b>Total</b>	<b>45</b>	<b>107%</b>

**Q7** What best defines your current area of residence?  
**Multiple Choice**

Q7	#	%
<i>Urban Population Centre (population 100,000 or more)</i>	29	45%
<i>Medium Population Centre (population under 100,000)</i>	8	13%
<i>Small Population Centre (population under 30,000)</i>	16	25%
<i>Rural (population under 1,000)</i>	9	14%
<i>Not sure/Don't know</i>	2	3%
<b>Total</b>	<b>64</b>	<b>100%</b>

**Q8** How accessible/connected is your current area of residence throughout the year?  
**Multiple Choice + Form**

Q8	#	%
<i>Fully accessible (connected to main road networks or regular flights, rail or ferry)</i>	58	91%
<i>Partially Accessible (combination of air, winter road, charter boat and/or seasonal ferry)</i>	3	5%
<i>Remote (air travel only)</i>	1	2%
<i>No Infrastructure (unorganized)</i>	1	2%
<i>Other, please specify</i>	1	2%
<b>Total</b>	<b>64</b>	<b>100%</b>



**Q9** What best reflects your current housing situation? (Select all that apply)

**Multiple Choice + Form**

<b>Q9</b>	<b>#</b>	<b>%</b>
<i>Renting: on-reserve housing</i>	1	2%
<i>Renting: off-reserve public/subsidized housing</i>	10	16%
<i>Renting: off-reserve private housing</i>	27	42%
<i>Homeowner: on-reserve</i>	4	6%
<i>Homeowner: off-reserve</i>	13	20%
<i>Living with someone/relative's home (Not including parents or spouse)</i>	3	5%
<i>Shelter (for homelessness)</i>	0	0%
<i>Shelter (for homelessness) Indigenous-run</i>	1	2%
<i>Shelter (for women fleeing violence)</i>	0	0%
<i>Shelter (for women fleeing violence) Indigenous run</i>	0	0%
<i>Transitional or second-stage housing</i>	1	2%
<i>Transitional or second-stage housing, Indigenous Run</i>	0	0%
<i>Student Housing</i>	3	5%
<i>Group homes/foster homes</i>	0	0%
<i>Youth Shelter</i>	0	0%
<i>LGBTQ2S Shelter</i>	0	0%
<i>Senior Housing</i>	0	0%
<i>Uncertain/Precairous Housing arrangement</i>	2	3%
<i>Other, please specify</i>	2	3%
<b>Total</b>	<b>67</b>	<b>105%</b>

**Q10** Are you receiving any rent/housing subsidies that help you with managing housing costs?

**Multiple Choice + Form**

Q10	#	%
<i>Yes, please specify</i>	10	16%
<i>No</i>	49	77%
<i>Not Applicable</i>	5	8%
<b>Total</b>	<b>64</b>	<b>100%</b>

Answers to 'Yes, please specify':

- ◆ Geared to income/ below market rental rate
- ◆ Seniors rental subsidy
- ◆ For basic renovations when necessary
- ◆ CMHC subsidy
- ◆ Northern allowance
- ◆ Subsidized housing for artists
- ◆ Band funding for university
- ◆ Subsidies through Winnipeg housing

**Q11** Have you ever experienced discrimination from a landlord when trying to rent? If yes, please elaborate.

**Multiple Choice + Form**

Q11	#	%
<i>Yes, please elaborate</i>	28	44%
<i>No</i>	34	53%
<i>Not Applicable</i>	2	3%
<b>Total</b>	<b>64</b>	<b>100%</b>

**Q12** What is the maximum capacity of your current housing arrangement? (Capacity defined as two individuals per bedroom) Please leave blank if not applicable

**Scale**

Current Capacity (# people)	#	%
8	6	9%
7	0	0%
6	7	11%
5	3	5%
4	8	13%
3	3	5%
2	14	22%
1	6	9%
<i>blank</i>	17	27%
<b>Total</b>	<b>64</b>	<b>100%</b>

(3.8 person capacity, average)



**Q13** What is the maximum number of individuals you currently share your housing with? (Including temporary residents on any given day) Please leave blank if not applicable

**Scale**

# Occupants	#	%
15	1	2%
14	0	0%
13	0	0%
12	0	0%
11	0	0%
10	0	0%
9	0	0%
8	0	0%
7	0	0%
6	5	8%
5	9	14%
4	5	8%
3	9	14%
2	10	16%
1	15	23%
<i>blank</i>	10	16%
<b>Total</b>	<b>64</b>	<b>100%</b>

(3.19 occupants, average)

**Q14** If you have accessed shelter or transitional housing services in the past, or are currently accessing shelter or transitional housing services; have you ever experienced gender- or race-based discrimination while accessing these services? If yes, how so?

**Multiple Choice + Form**

Q14	#	%
<b>No</b>	30	47%
<b>Yes, please elaborate</b>	8	13%
<b>Not Applicable/missing</b>	26	41%
<b>Total</b>	<b>64</b>	<b>100%</b>

**Q15** How can shelter or transition housing services be improved to better meet the needs of Indigenous women, girls, and gender-diverse people?

**Essay**

**Q16** If you identify as LGBTQ2S, have you experienced discrimination based on your gender identity when renting or accessing other (temporary or permanent) housing services? If yes, please elaborate.

**Multiple Choice**

Q16	#	%
<b>Yes, please elaborate</b>	0	0%
<b>No</b>	16	25%
<b>Not Applicable</b>	47	73%
<b>missing</b>	1	2%
<b>Total</b>	<b>64</b>	<b>100%</b>



**Q17** Are you experiencing any physical disability that limits your access of proper housing arrangement?  
**Multiple Choice**

Q17	#	%
Yes	12	19%
no	50	78%
missing	2	3%
<b>Total</b>	<b>64</b>	<b>100%</b>

**Q18** Is your current housing arrangement accessible to persons with disabilities? (e.g., wheelchair ramps, elevator, automatic doors). Please elaborate.  
**Multiple Choice + Form**

Q18- housing disability	#	%
Yes, please elaborate	6	9%
No, please elaborate	3	5%
missing	55	86%
<b>Total</b>	<b>64</b>	<b>100%</b>

**Q19** After paying housing costs, do you have enough funds to meet other basic necessities (food, clothes, heating, etc.)? If not, please comment on how your housing costs can be better supported.  
**Multiple Choice + Form**

Q19	#	%
Yes	27	42%
No, please specify	37	58%
<b>Total</b>	<b>64</b>	<b>100%</b>

**Q20** The United Nations High Commission for Human Rights defines housing to be inadequate "if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal." Do you associate any of the following concerns with your current housing arrangement?  
**Multiple Choice/Select All + Form**

Q20 Concerns	#	%
None	42	66%
Lack of safe drinking water	5	8%
Lack of safe running water for cleaning and bathing	3	5%
Inadequate heating	7	11%
Inadequate electricity	2	3%
Inadequate housing infrastructure (mould, leaking ceilings, etc.)	12	19%
Inadequate sanitation	1	2%
Other, please specify <sup>8</sup>	3	5%

8 Responses from the "other" category were reviewed and recoded where they reported a problem already on the list.

**Q21** According to the National Collaborating Centre for Aboriginal Health (2017), “housing quality, affordability, location, appropriateness, and accessibility are important in determining Indigenous peoples’ health and well-being.” Do you associate any of the following health risks with your current housing arrangement?

**Multiple Choice/Select All + Form**

Q21 Health Conditions	#	%
<i>Respiratory issues from mold</i>	8	13%
<i>Tuberculosis</i>	0	0%
<i>Unsafe drinking water</i>	5	8%
<i>Unsafe water for cleaning and bathing purposes</i>	2	3%
<i>Mental stress from overcrowding</i>	5	8%
<i>Mental stress from sleep deprivation</i>	14	22%
<i>Health risks from environmental factors (air or water pollution, noise pollution, etc.)</i>	12	19%
<i>None</i>	33	52%
<i>Other, please specify<sup>9</sup></i>	4	6%

**Q22** If you are a primary caretaker in your household, please indicate age groups under your care currently?

**Multiple Choice/Select All**

Age of dependants	#	%
<i>0-5</i>	11	17%
<i>6-18</i>	19	30%
<i>19-30</i>	9	14%
<i>30-64</i>	4	6%
<i>65+</i>	2	3%
<i>Not applicable</i>	33	52%

**Q23** According to United Nations High Commission for Human Rights, housing is considered inadequate if located in dangerous areas. Would you consider your housing to be inadequate due to concerns regarding your safety?

**Multiple Choice**

Q23	#	%
<i>Yes</i>	17	27%
<i>No</i>	47	73%
<i>Total</i>	64	100%

**Q24** What risks to your safety do you associate with your current housing arrangement?

**Multiple Choice/Select All + Form**

Q24	#	%
<i>Incidents of violence in the community</i>	9	14%
<i>Incidents of violence within the household</i>	1	2%
<i>Gang violence within the community</i>	7	11%
<i>Risk to extreme climate or weather</i>	2	3%
<i>Other, please specify<sup>10</sup></i>	5	8%

<sup>9</sup> Responses from the “other” category were reviewed and recoded where they reported a problem already on the list, or were not relevant to the question (e.g., reporting a safety problem instead of a health problem).

<sup>10</sup> Responses from the “other” category were reviewed and recoded where they reported a problem already on the list.

**Q25** In the past year, have you accessed any of these services?

**Multiple Choice/Select All**

<b>Q25</b>	<b>#</b>	<b>%</b>
<i>Public Housing Program</i>	8	13%
<i>Food Bank</i>	22	34%
<i>Emergency Medical Care</i>	25	39%
<i>Family Doctor</i>	47	73%
<i>Affordable Transportation</i>	22	34%
<i>Emergency Shelter (Homelessness)</i>	5	8%
<i>Emergency Shelter (Domestic Violence)</i>	5	8%
<i>Detox/Addictions Services</i>	6	9%
<i>Mental Health Services</i>	32	50%
<i>Employment and Education Services</i>	19	30%
<i>Transitional/Second-stage Housing</i>	3	5%
<i>Childcare Services</i>	9	14%
<i>None</i>	9	14%

**Q26** Which of these services do you have immediate access to (i.e., available upon need, reasonable wait-times, accessible through available means of transportation)?

**Multiple Choice/Select All**

<b>Q26 Immediate Access</b>	<b>#</b>	<b>%</b>
<i>Public Housing Program</i>	16	25%
<i>Food Bank</i>	37	58%
<i>Emergency Medical Care</i>	39	61%
<i>Family Doctor</i>	42	66%
<i>Affordable Transportation</i>	24	38%
<i>Emergency Shelter (Homelessness)</i>	18	28%
<i>Emergency Shelter (Domestic Violence)</i>	23	36%
<i>Transitional/Second-stage Housing</i>	10	16%
<i>Detox/Addictions Services</i>	17	27%
<i>Mental Health Services</i>	33	52%
<i>Employment and Education Services</i>	33	52%
<i>Childcare Services</i>	16	25%
<i>None</i>	6	9%

**Q27** Which of these services do you have a reliable access to (i.e., safe, fully equipped support services, respectful to your confidentiality and culturally sensitive)?

**Multiple Choice/Select All**

<b>Q27</b>	<b>#</b>	<b>%</b>
<i>Public Housing Program</i>	13	20%
<i>Food Bank</i>	29	45%
<i>Emergency Medical Care</i>	31	48%
<i>Family Doctor</i>	32	50%
<i>Affordable Transportation</i>	20	31%
<i>Emergency Shelter (Homelessness)</i>	13	20%
<i>Emergency Shelter (Domestic Violence)</i>	16	25%
<i>Transitional/Second-stage Housing</i>	11	17%
<i>Detox/Addictions Services</i>	14	22%
<i>Mental Health Services</i>	28	44%
<i>Employment and Education Services</i>	23	36%
<i>Childcare Services</i>	12	19%
<i>None</i>	10	16%

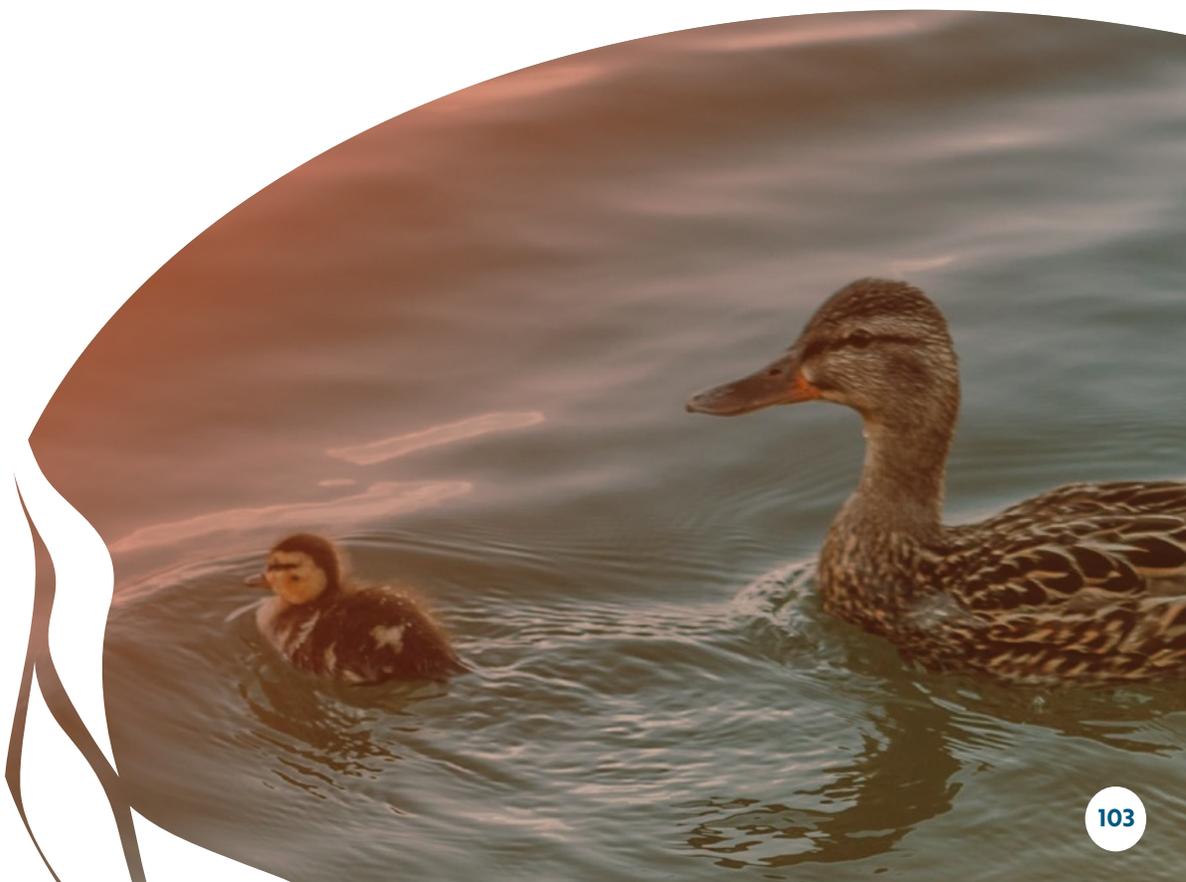
**Q28** Have you ever had any difficulty participating in your Indigenous culture or traditions because of your housing situation (i.e., not being able to smudge due to no-smoking policies, lack of proper transportation to travel to ceremonial sites)? If yes, please elaborate.

**Multiple Choice + Form**

<b>Q28</b>	<b>#</b>	<b>%</b>
<i>Yes, please specify</i>	25	39%
<i>No</i>	36	56%
<i>I have no interest</i>	2	3%
<i>missing</i>	1	2%
<b>Total</b>	64	100%

**Q29** Are there any other thoughts you would like to add on Indigenous women’s housing needs, conditions, and services?

**Essay**





# APPENDIX C: ENGAGEMENT SESSION QUESTIONS AND SCHEDULE

**Local facilitators were welcome to make adjustments, add, and skip questions based on local needs.**

- 1. Opening Prayers by Elder**
- 2. Introduction and background by the facilitator**
- 3. Opening questions: knowing the voices at the table**

Why have you decided to attend this event?

---

What are the housing issues that Indigenous women face?

#### **4. Housing Infrastructure and Housing needs**

Is your current housing infrastructure up-to-date, safe and healthy?

---

What infrastructure housing problems do you see in houses in your community?

---

What supports and services are available to address the housing challenges in your community? Do you have access to them?

---

What are the needs for housing in your community? How many individuals are currently unable to find houses in your community? Discuss the process to find housing in your community.

---

What are the impacts of housing shortage on women, elders, youth, single moms, peoples with disabilities, LGBTQ2S+? Do houses in your community exceed the capacity of two individuals per bedroom? If yes, how many people occupy one house in your community? How are individuals and families coping with housing situations in cases where housing is overcrowded?

---

Have you ever experienced discrimination from a landlord when trying to rent (i.e., denied the opportunity to rent, faced undue eviction or threats to eviction)?

---

Are there any extreme weather situations that put your current housing arrangement at risk? Are you aware of any incidences in your community where housing was insufficient in protecting household members from extreme weather situations (extreme cold, wind, rain, etc.)?

---

Do you associate any of the following health risks with your current housing situation: TB, breathing issues from mould, mental health issues from overcrowding, mental stress from housing location or safety of the community? Other?

---

If so, how can your housing situation be improved to address these health risks?

---

If you are a caretaker of children, seniors, and persons with disabilities in your household, do you feel that the health and wellness of members under your care are at risk, or negatively impacted, due to the current condition of your house?

---

Is your house equipped to enable mobility and well-being of persons with disabilities?

---

Is your house equipped to enable your Indigenous cultural and spiritual activities (smudging, prayers, sharing circles)?

---

What are the specific housing needs in the North?

---

If you could imagine culturally appropriate housing, what would that look like to you?

---

How can the current housing models be best adapted to fit your social and cultural needs?

---

Are you receiving any rent/housing assistance that helps you with managing housing costs (including subsidies available through band/First Nations council, mortgage or home ownership assistance, etc.)?

---

If yes, are these sufficient to help you manage housing costs? If not, how can band/First Nations councils or programs mandated under the federal government better support your housing expenses?

---

After deducting your housing expenses, do you have enough money to manage other household expenses such as food, heating, a

---

## 5. Social Effects of Housing

How do you feel women, girls, and gender-diverse people are being affected by the housing situation in your community? Do you believe that the housing situation in your community leads to feelings of hopelessness?

***Housing is considered inadequate if located in a dangerous neighbourhood or location. Dangers can be social, such as threats to violence to self or property, or natural, such as threats from extreme weather.***

---

What is a culturally appropriate definition of safe?

---

Would you consider your house to be safe at all times? If not, what needs to be done to ensure the safety of your household, at all times?

---

Do you consider housing to be a factor contributing to violence against women in your community? If so, how does housing play a role in violence against women in your communities?

---

How can the housing situation be made better to help women transitioning out of violent situations?

---

Is your community currently equipped with resources to help women transitioning out of violent and abusive situations?

---

What would you consider is a culturally appropriate model of shelters and services to help women out of violence in your community?

---

How does your housing situation help children grow and develop? How can the housing situation in your community be improved to facilitate children's growth in a culturally appropriate manner?

---

Do you associate the housing situation in your community as a contributing factor that increases substance abuse in members of the household? How can better housing help member of the community with substance abuse issues?

---

How do you feel housing can be better adapted to support mental health and well-being of members of your community?

---

Do you think inadequate housing contributes to higher rates of women's incarceration? Why?

---

### ***Housing Services and Service Delivery***

---

Do you have reliable access to health care, mental health, and substance abuse support services in your community? If no, then how do members of your community access these services?

---

What is the impact of having or not having these services on members of your community?

---

What kinds of public or band/council housing programs are available to help you with your housing needs?

---

What kinds of support services are these housing programs able to provide? And in what ways are they inadequate and how can they be improved?

---

If you request housing in your community to be renovated or repaired, what kind of public supports or services are available in your community to help you with completing repairs or renovations?

---

Does your community have resources to help individuals experiencing homelessness? If so, what kinds?

---

Do you or anyone in your household/family have experiences with homelessness shelters? If so, how do you believe these shelter services can be improved to help Indigenous women and gender-diverse people?

---

Does your community have resources to help women and gender-diverse people experiencing violence?

---

---

Do you or anyone in your household/family have experiences with Violence Against Women Shelters? If yes, how do you believe these shelter services can be improved to serve Indigenous women and gender-diverse people?

---

What support do women need when leaving an abusive relationship?

---

What barriers are preventing persons with disabilities in accessing housing services in their communities?

---

Do you intentionally pay higher rent so you can access important services, such as health care, mental health support, education, and employment support, etc.?

- a) Do you intentionally choose a living location so you can access important services, such as health care, mental health support, education, and employment support, etc.?
- b) Do you or any member in your community have experiences leaving their homes and communities so you or a member in your community can have better access to services in other communities, towns, or cities?

## 6. Other topics:

Open-ended space for participants to discuss other issues

## 7. Closing prayers





# APPENDIX D: COMMUNICATIONS AND KNOWLEDGE TRANSLATION

NWAC's communications team promoted the online survey, the engagement sessions, and the project's findings, as well as created graphics for the project throughout its implementation.

In order to improve outreach, accessibility, and impact, NWAC used social media and communication tools to share the housing survey and relevant information to benefit the Indigenous women, girls, and gender-diverse people that NWAC represents. This not only included promoting the survey, but sharing vital information to communities, service providers, and key stakeholders to raise awareness of the barriers restricting Indigenous people from the basic human right to safe housing. Additional information created through collaboration and shared sessions included key policy positions, both internal and external, facts, and resources.

Examples of social media posts include:



To begin to address the **housing** crisis for Indigenous women, we must have funding for culturally appropriate, safe, and affordable **housing** as well as transitional housing for those fleeing violence.



The lack of adequate **housing** on reserves and throughout Inuit Nunangat must be addressed. **Housing** is linked to health and well-being as well as early childhood development, education, and employment. **Housing** must be recognized as a basic human right. (<https://buff.ly/2TMC1pi>)



For Indigenous women and their families, **housing** can both mitigate and exacerbate the experience of poverty. When there is unstable and overcrowded **housing**, the impacts of poverty are aggravated. Poverty-reduction strategies must take a holistic approach to address these issues.

More than 37% of Indigenous women compared to 17% of non-Indigenous women live in poverty

Native Women's Association of Canada  
L'Association des femmes autochtones du Canada

Native Women's Association of Canada  
March 23, 2019 · 🌐

NWAC is seeking to gain insight on the needs, perspectives & experiences of Indigenous women, girls & gender diverse people in relation to housing. Your input will directly inform NWAC's policy development on this issue. To fill out our survey, click here: <https://buff.ly/2StY6ad>

**INDIGENOUS HOUSING SURVEY**

*The Native Women's Association of Canada (NWAC) is seeking to elevate the perspectives and lived experiences of Indigenous women, Two-Spirit and gender-diverse individuals, to mobilize more effective policy on housing insecurity for Indigenous women.*

Native Women's Association of Canada  
L'Association des femmes autochtones du Canada

👍 2      1 Share

Native Women's Association of Canada  
February 7, 2019 · 🌐

Housing issues disproportionately impact Indigenous women. Through the #NWACaccord we will work to enhance best practices and strategies to address housing needs such as sub-standard housing, overcrowding and access to housing across the spectrum for Indigenous women. #OurVoicesMatter

**Housing is a human right**

Native Women's Association of Canada  
L'Association des femmes autochtones du Canada

👍❤️👎 20      13 Shares

👍 Like      💬 Comment      ➦ Share

# APPENDIX E: LIST OF ACRONYMS

**2SLGBTQ+** Two-Spirit, lesbian, gay, bisexual, transgender, queer (or questioning), and others (Other common forms are LGBTQ+ and LGBTQ2S+)

**AABO** Aboriginal Apprenticeship Board of Ontario

**AFOA** Aboriginal Financial Officers Association

**AHCS** At Home/Chez Soi

**CAS** Children's Aid Society

**CAMF** Certified Aboriginal Financial Manager

**CMHC** Canada Mortgage and Housing Corporation

**CNHS** Canada's National Housing Strategy

**CoC** Continuum of Care

**ESDC** Employment and Social Development Canada

**FN** First Nations

**FNNBOA** First Nations National Building Officers Association

**FNFMB** First Nations Financial Management Board

**GBA+** Gender-Based Analysis Plus

**HF** Housing First

**INAC** Indigenous and Northern Affairs Canada

**MMIWG** Missing and Murdered Indigenous Women and Girls

**NCCAHA** National Collaborating Centre for Aboriginal Health

**NIMMIWG** National Inquiry into Missing and Murdered Indigenous Women and Girls

**NWAC** Native Women's Association of Canada

**ODSP** Ontario Disability Support Program

**ONWA** Ontario Native Women's Association

**OW** Ontario Works

**PTMA's** Provincial or territorial members associations

**SA** Social assistance

**SAWCC** Saskatchewan Aboriginal Women's Circle Corporation

**SSCAP** Standing Senate Committee on Aboriginal Peoples

**TAU** Treatment as Usual

**TRC** Truth and Reconciliation Commission

**UN** United Nations

**UNCRC** United Nations Convention on Rights of the Child

**UNDRIP** United Nations Declaration on the Rights of Indigenous Peoples





Native Women's  
Association of Canada

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L'Association des  
femmes autochtones  
du Canada