

# research snapshot

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## Changes to Housing and Income Policies Threaten Women's Health

### What is this research about?

Health is affected by many factors, including housing and income. Government policies on both factors play an active role in people's health. A decision to reduce public funding for support programs may decrease a family's opportunity to live above the poverty line. Meanwhile, housing and homelessness are also more difficult if social housing and rent control stipulations are reduced. Governments justify such policies as necessary to make Canada more competitive in the global economy. Others suggest that they may strengthen private industries, like the private housing market. However, these policy initiatives have serious consequences. Women who live in the city are especially vulnerable.

### What did the researcher do?

The researcher looked at emerging trends with regards to housing and income in Canada. She named four key changes that affected people—especially women—since the 1990s. These changes included:

- Declining government expenditures on social supports.
- The privatization of health care and continuing care.
- From institutional health to community based health initiatives.
- Inequity in health and social service delivery because of geography.

### What you need to know:

Public policy changes with regards to housing and income can have serious effects on a person's health. The most vulnerable to these effects include lone parent families. Lone parent families led by men are just as vulnerable to these policy changes as women. However, the majority of lone parent families in Canada are led by women. As a result, changes in housing and income are primarily a women's issue.

The researcher wanted to see how women were vulnerable to these policies. She looked at data from two main sources. First, data was used from the Canadian Mortgage and Housing Corporation, which shared information on a national level and on Central Metropolitan Areas (CMAs) of Vancouver, Toronto, and Montreal. The indicators used from this data included housing expenditures, core housing need, and income. The researcher focused on how these factors affected: two parent families, lone parent male and lone parent female led families, as well as single males and single females. Second, the researcher used census data on income from Statistics Canada on the same groups.

### What did the researcher find?

The researcher found that median incomes appeared to be increasing for each of the groups. However, these changes affected those already earning higher

incomes. Those who did not continued to earn stagnant incomes.

The income gap was not high between single males and females in Canada as a whole. The CMAs, however, had mixed patterns. Two-parent family incomes increased both nationally and in the CMAs, while lone parent household incomes remained low. 85 percent of these lone parent families were led by women. Even though poverty rates decreased for unattached males and two parents on a national scale, this was not the case in the CMAs. Poverty rates also saw a serious increase for female lone parents and unattached females in the CMAs. Overall, more women experienced poverty in Canada than men.

The researcher also found that households with core housing needs spend about 40% to 50% of their incomes on housing. With housing at risk, women were also likely to have precarious work, food insecurity, as well as stress and anxiety. The research argued in favour for a national housing strategy to address the housing needs of low income households. In addition, they suggested that federal and provincial governments should raise minimum wages to protect people from impoverishment. Governments could also introduce measures to reduce the number of non standard jobs, and introduce active labour market policies to provide job-training and other measures to support workers who have lost their jobs.

### How can you use this research?

Policymakers and practitioners need to take a multifaceted approach to the problem of homelessness. Eviction prevention programs that work with both landlords and tenants are needed to help people stay housed. Coordinated discharge planning is needed for people who are leaving jails or drug treatment facilities. This will help prevent returns to homelessness.

### About the Researcher

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### Keywords

Social determinants of health, Housing, Income, Women, Policy

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