

NO PLACE OF THEIR OWN

Report on Women's Growing Homelessness
and Housing Needs in the Peel Region



June 2025



Filling the Information Gap on Women and Families' Homelessness

Canada's homeless population is often envisioned as predominantly male, middle-aged, and impacted by addictions and substance use. Supports to alleviate homelessness are primarily designed for adult males. As a charity serving marginalized women and children throughout the Peel Region, EFry Hope and Help (EFry) has witnessed through the experiences of our clients that such services do not effectively support change for homeless women and fail to address the needs of young children and their homeless families. The lack of supports such as case management, appropriate shelter design or effective configuration of services results in further marginalizing some of the most vulnerable members of our society.

The unmet needs are growing. EFry has seen steadily increasing numbers of women of all ages, and single-mother-led families, seeking our help with homelessness and housing insecurity. While we expanded the breadth of our supports, as a single organization, we cannot meet these needs alone. The spectrum and delivery of services to alleviate homelessness has to change. Understanding the needs of homeless women and children is central to that.

Women seeking help reported barriers preventing them from accessing all categories of stable housing, including government-subsidized affordable housing. With incomes far below the official low-income threshold, many were too poor to meet the requirement of available subsidized housing and also reported unequal access to emergency homeless shelters.

Housing affordability is a serious issue across the country, but the picture women painted of their experiences was particularly dire. More than ever before, women and their families seemed to fall through cracks in the supports many assume are designed to save them. Few studies, or current official data, exist regarding what we heard anecdotally about increasing homelessness and housing insecurity for women, or how to address the issues.

With funding from the Ontario Trillium Foundation, EFry undertook a study to explore the barriers women face, determine the housing needs of those we serve in the Peel Region, develop solutions to help support more women and

families access safe, stable housing, and increase access to homelessness supports, such as shelter beds, in the interim.

This report documents our study conducted through the lens of the highly mobile lives of deeply poor women, who can move often and throughout Metro Toronto in search of shelter beds and housing despite the Peel Region being their "home" community.



Methodology

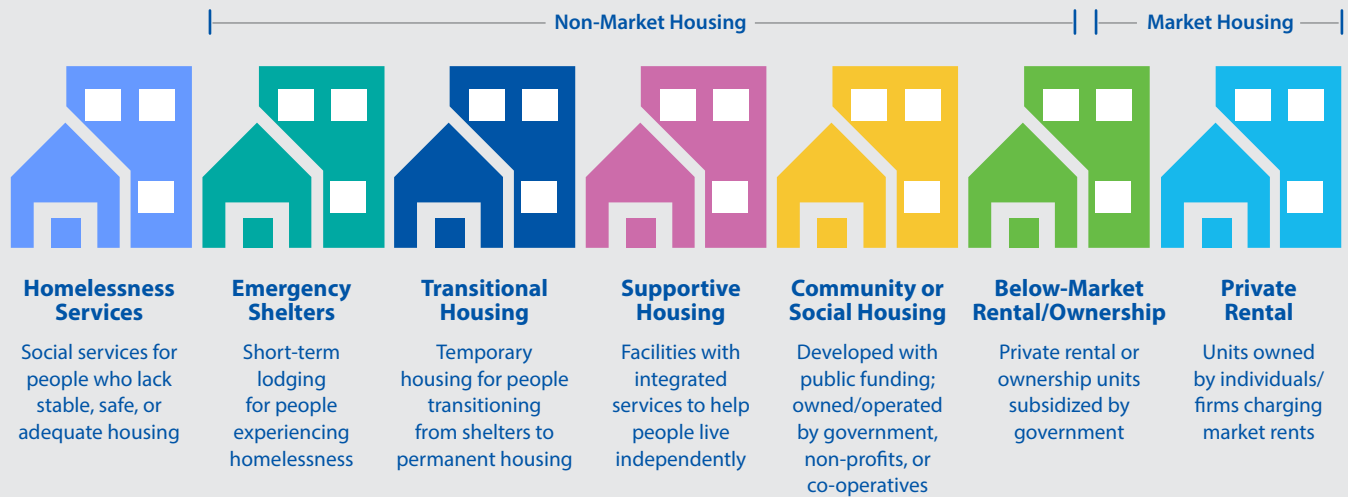
In addition to women's reflections on their personal experiences, our study was informed by:

- City of Toronto Homeless Shelter System Flow Dashboard
- Peel Region Shelter data
- Provincial custody counts
- Social assistance caseloads
- Statistics Canada's Low-Income Threshold Cut-Off (LICO)
- Revenue Canada data on incomes for women in the Metro Toronto area
- Canada Mortgage and Housing (CMHC) data on average rents for various housing types in the region
- Shelter and non-market housing availability, structure and rules governing access.

EFry's study brought together the above information to assess how women's needs and experiences were served through the Housing Continuum's range of options.

What is the Housing Continuum?

The Housing Continuum is frequently used to identify gaps and enable a municipality to plan to reduce homelessness and meet their citizens' needs. It is often visualized as a sequence of options where people of differing needs find housing, starting from homeless services and shelters with significant staff supervision of residents, flowing through to homes with gradually reduced supervision, and ending with fully independent living in private homes.





Women and Children Now Form More Than Half the Homeless Population

The City of Toronto Homeless Shelter System Flow Dashboard shows the number of women in the homeless population is growing. The percentage of homeless people who are women jumped 5% to 40% in just five months of the fiscal year ending March 2025. Children form 12% of the homeless population, meaning half the shelter population is either female or a child. Homeless children are predominantly in the care of their sole caregiving mother.

Gender Differences in the Homeless Population

It should be noted that homeless women are difficult to accurately count, as they are often hidden, particularly if they have children. Women will couch surf, live in cars or tents, or enter into unsafe housing situations to avoid the dangers of the streets and co-ed shelter spaces. This includes staying in unsafe and exploitative relationships, and exchanging sex for shelter. As such, they are extremely vulnerable to the tug-a-war of consent, coercion and fraud that ensnares women into human trafficking, crime, the sex trade, and the correlated anesthesia of substance use and mental illness.

The physiology of women means they experience greater toxicity than men from similar levels of substance use. They have higher rates of disability, and chronic illnesses related to their substance use that affects their eyes, heart, lungs, liver and joints. Their life histories are generally saturated with violence and trauma resulting in higher rates of mental illness, cognitive impairment and brain injury than men, and homeless men specifically.

Homeless mothers also have higher rates of substance abuse, depression, and suicide/suicidal attempts than men. Employment options are hamstrung by their lower educational achievement and employment histories.

More than 1/3 of women in Metro Toronto have incomes below the low-income threshold.

Impacts of Homelessness on Children

Homeless children experience poor academic performance, interrupted growth and development, behavioral problems, hunger, and social withdrawal. Usually, children spend longer in shelters than single adult people. Their later life outcomes are deeply impacted by homelessness. The longer they are in a shelter, the greater the impact.

Nearly 37% of Metro Toronto Women Live Below the Poverty Line

While the low-income threshold varies by community size, it is \$29,380 for single adults in urban areas such as Metro Toronto municipalities. For two-person families like a mother and child, the poverty threshold is \$36,576. Canada's most recent data shows 775,000 women in Metro Toronto (28.6% of women) had annual incomes under \$20,000; 975,000 (36.9%) had incomes under \$25,000; and nearly half incomes of less than \$35,000.



Women and sole-caregiver families are more likely to live on a low income than men and two-parent families. That likelihood and the depth of poverty increases for those with disabilities, children, recent immigrants and Indigenous people. Data from Ontario Works and Ontario Disability Support shows single-mother-led families are not faring well. From March 31, 2019 to March 31, 2024, the number of two-parent families on assistance fell by 15%, while the number of sole caregiver families rose by 7%. Of these, 80% are estimated to be female-led. As well, the number of women provincially incarcerated grew by 1/3 between 2021 and 2023. More than 77% of incarcerated women are released in less than 3 months, time enough to lose the stability of income and housing, driving them into homelessness.

Current Below-Market Rents Are Increasingly Unaffordable & Increasingly Rare

Greater Toronto's population density and high rate of low-income women, makes it exponentially harder for poor women to find housing. CMHC data shows the Average Market Rent of all Metro Toronto units, based on the average of long-term tenant rents and current market rate rents combined. Most recently, it was \$1,414 for a studio apartment and \$1,958 for a two-bedroom suite, such as would be suitable for a mother and child. For the nearly 37% of women with pre-tax incomes of less than \$25,000, that's 68% of their income for a studio and 81% for a two-bedroom apartment.

Below-market rate housing is provided by public and non-profit organizations. Rents are commonly offered at 80% of the Average Market Rent. To be eligible to live in one of the units, tenants cannot pay more than 30% of their income. For the nearly half of all Metro Toronto women earning under \$35,000 a year, they could not even qualify for a studio apartment in such an "affordable" development. Coupled with 13-15 year wait times for subsidized housing in the Region, they are an unrealistic option to help most women and families.

The Canada Ontario Housing Benefit (COHB) was created as a replacement for subsidized housing and provides single people with incomes under \$20,000 and families making less than \$35,000 with a subsidy intended to bridge the gap between 30% of their income and CMHC's average market rate. However, in Peel, the average rent can be nearly \$1,000 a month more than CMHC's average, making it nearly impossible for women to find housing. Worse, when someone accepts the subsidy, they are removed from wait lists and become ineligible for subsidized housing, leaving women scrambling to find shared housing that is all too often temporary and unsafe.

The Housing Continuum Doesn't Reflect Women's Needs

The Housing Continuum's premise that there are shelter or affordable housing options for low-income women is false for many of the women EFry serves. The structure and rules imposed by shelters, transitional, supportive and affordable housing options do not work for many women.



The configuration of current shelter beds is weighted heavily to male-only shelters. There are few women-only homeless shelter beds. Family shelters are co-ed.

"Shelters" that are interval houses must be differentiated from homeless shelters, because they provide support and services to women and children fleeing domestic violence and abuse.

When they are not immediately fleeing domestic violence, women are ineligible to access those shelters.

Thus, there are proportionally fewer beds for homeless women than men. In Peel, only 2% of homeless shelter beds are designated women-only, despite women constituting more than half of the homeless population. Daily, women are turned away from the women-only shelter. There is no shelter for female-headed homeless families. Most beds are in co-ed shelters, where women and their children (if accepted) can be

retraumatized by the presence of unknown men and fall prey to victimization. Many women opt for other unsafe situations to avoid them.

Similarly, transitional and supportive housing projects are virtually all co-ed, have capacity issues, are usually designated for those with substance use or mental health needs, and don't allow children. The third of homeless women without mental health or substance use disorders are excluded. In addition, restrictions on personal autonomy do not work for many women, particularly parents. Thus, a significant portion of women are excluded from not only permanent housing, but also from temporary options that are assumed to be available to them.

In Peel, only 2% of homeless shelter beds are designated women-only, despite women constituting more than half of the homeless population.

Peel Region's approach of targeting housing for the poorest through the COHB does not work. The COHB isn't enough to make private housing affordable and therefore excludes those women. Most of Peel's social housing is for those with median incomes over \$60,000 a year. The limited "deeply affordable" housing is usually for those above the poverty line. As well, social housing is controlled by National Occupancy Standards, which uses the number of people in a household to determine the number of bedrooms a unit must have before it can be rented to a given family group, further pricing poor mothers out because parents cannot share rooms with their children.

While awaiting housing, movement between municipalities can disqualify women on eligibility waitlists, forcing them to join a new waitlist in the municipality where they have moved. Poor women move more often in their search for even temporary housing and supports, and this non-regional approach to qualification works against them.

Current and New Housing Stock Not Designed for the Poor

Existing Peel Region housing projects do not include subsidies and instead have rents set to be affordable based on CMHC Average Market rates, placing them out of reach to the women and families they are intended to serve. Rents would need to be at least 50% less than they are before the nearly half of all women could afford even a one-bedroom apartment.

The Auditor General of Canada and the Federal Advocate on Housing have both said "affordable rents" are usually too expensive for those with low incomes, which as we have seen includes nearly half of this region's women and by extension, female-led families. The Region of Peel and Peel Housing, its non-profit housing corporation, are currently developing housing for those with "moderate incomes" between \$61,000-\$110,000. There are no projects in development that will be affordable to deeply poor women.

Without intervention, increasing numbers of women and their sole headed families will be pushed into homeless, and children will face lifelong impacts that harm their futures.

Women-only Services and Specialized Case Management Increase Housing Stability

The long-term outcomes for housing stability, mental health and reduced substance use are better for women exiting women-only shelters than they are for those who were in



co-ed shelters. Research on evidence-based practices to prevent post-shelter housing instability shows that post-shelter advocacy interventions, and case management or other forms of social support (including housing subsidies) increased housing stability and reduced women's homelessness.

Specialized case management for homeless women differs from the same support for men. Men's support focuses more on substance use, social isolation and employment skills. For women, effective case management concentrates more on safety and security, trauma and abuse, family-centred services, and education and skills development.





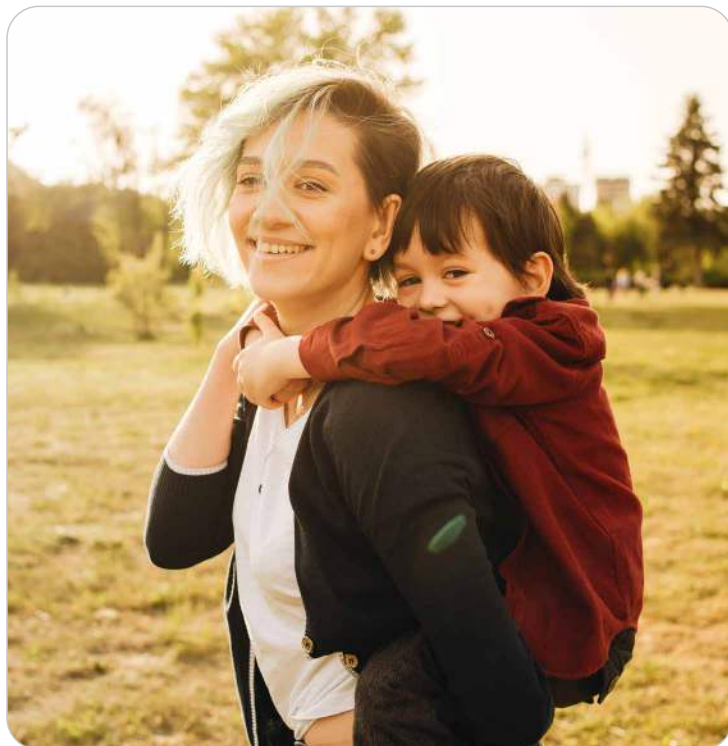
Creating housing stability for women will require systemic changes to apply both a gender lens to shelters and below-market housing options, as well as building housing that is truly affordable for women and does not exclude them due to the depth of their poverty.

Calls to Action

- Open a dedicated 40-bed shelter for women and women with children.
- Prioritize Reaching Home funding to hire eight new Family Homelessness Prevention Workers (Eviction Avoidance) and provide them with access to COHB funds to help women stay housed, avoiding the risk of homelessness when faced with unaffordable rents.
- Fund three new Community Integration Housing Workers to support women exiting institutional care (prison, hospital, substance use treatment) to secure stable housing.
- Provide Housing Placement Workers for shelters with women, including support for women whose children are placed elsewhere, to reduce their length of homelessness and increase shelter efficiency.
- Develop an Enhanced COHB that increases the benefit to 150% of average rent for families with children who are exiting a homeless shelter to get and keep housing.
- Take a regional rather than municipal approach to housing. Allow people to remain on the waitlist of the community of their choice, even if they temporarily move out of it.

What You Can Do to Help

- Ask Peel Regional Council to annually count and publish the number of women and children in shelters, as well as the type of shelters they are. The first step in helping people is to recognize their existence and their experience.
- Lobby your school board to include family shelters in their visiting teacher program so homeless children can remain attached to schools.





44 Peel Centre Drive
Suite 200
Brampton, ON
Canada L6T 4B5

Phone: 905 459 1315

Fax: 905 459 1322

EfryHopeHelp.com

With thanks to



An agency of the Government of Ontario
Un organisme du gouvernement de l'Ontario