Housing and Health: A Sex- and Gender-based Analysis from Manitoba
by Margaret Haworth-Brockman and Lissa Donner

Introduction

Community organizations and policy makers alike recognize that Canada has a housing crisis. And we know both intuitively and directly from women and men that housing is a fundamental concern to people’s health. Asked to describe what factors contribute to good or poor health, women with low incomes repeatedly mention bad housing, including having to cope with lack of heat, mould, mice, rats, lice, dangerous neighbourhoods, harassment from landlords and the threat of violence.\(^{1-4}\) Women also consistently describe how the stress and physical deprivation caused by struggling to afford a good place to live contributes to their weakened mental and physical health.\(^{1-8}\) Reduced or poor health has been associated with shelter that is compromised by physical, chemical, biological and structural hazards. For example, poor housing contributes to asthma and other respiratory diseases. Furthermore, housing that is not suitable for seniors may increase the likelihood of injury.\(^{6}\) Homelessness – having no housing at all – is certainly bad for health and homeless women and men are at much greater risk of respiratory diseases (e.g., pneumonia, colds, tuberculosis and asthma), arthritis, rheumatism, high blood pressure, diabetes, lice and scabies.\(^{7, 8}\)

This case study is a sex- and gender-based analysis of the current information available on housing and health, using the case of Manitoba for illustration. The case study demonstrates how a blend of quantitative and qualitative data can enrich a gendered understanding of the determinants of health.

Housing Availability and Affordability

A sex- and gender-based analysis of housing in Manitoba begins with looking at two factors: housing availability and affordability. The Canadian Mortgage and Housing Corporation (CMHC) analyzes and reports housing-related data gathered by Census Canada and Statistics Canada. These data are typically only publicly reported by household (not by the sex of the household residents) and provide a general understanding of the state of housing need in Manitoba. It is possible, though, to request additional data from the CMHC that help illuminate the relationship between housing need, sex and other determinants of health. Both general and specific data inform this case study.

\(^{a}\) This article is based on a case study first reported in Donner L, Isfeld H, Haworth-Brockman M, Forsey C. A profile of women’s health in Manitoba. Manitoba: Prairie Women’s Health Centre of Excellence; 2008.
Availability

How Difficult is it For Someone to Find A Place to Live in Manitoba?

A December 2006 report from CMHC[9] records a decline over the previous year in apartment vacancies in two of Manitoba’s four urban centres, Winnipeg and Thompson. Winnipeg experienced the sharpest decline, from 1.7 to 1.3 percent, while Portage la Prairie experienced a sharp rise overall in the apartment vacancy rate. Winnipeg continues to have one of the lowest vacancy rates among all census metropolitan areas in Canada and Brandon had the lowest apartment vacancy rate of all Manitoba cities (see Table 1).

Table 1. Private Apartment Vacancy Rates (percent) by Bedroom Type, Manitoba.[9]

<table>
<thead>
<tr>
<th>Centre</th>
<th>Bachelor</th>
<th>1 Bedroom</th>
<th>2 Bedroom</th>
<th>3 Bedroom +</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Winnipeg CMA</td>
<td>3.1 a</td>
<td>2.2 a</td>
<td>1.8 a</td>
<td>1.4 a</td>
<td>1.4 a</td>
</tr>
<tr>
<td>Brandon CA</td>
<td>0 b</td>
<td>0 b</td>
<td>1.1 a</td>
<td>1.4 a</td>
<td>0.9 a</td>
</tr>
<tr>
<td>Portage la Prairie CA</td>
<td>12.8 a</td>
<td>11.8 a</td>
<td>4.5 a</td>
<td>8.7 a</td>
<td>4.1 b</td>
</tr>
<tr>
<td>Thompson CA</td>
<td>9.7 a</td>
<td>13.3 a</td>
<td>17.8 a</td>
<td>17.3 a</td>
<td>0.6 a</td>
</tr>
<tr>
<td>Manitoba 10,000+</td>
<td>3.2 a</td>
<td>2.4 a</td>
<td>2.1 a</td>
<td>1.8 a</td>
<td>1.3 a</td>
</tr>
</tbody>
</table>

The following codes are used to indicate the reliability of the estimates: a - excellent, b - very good

Source: 2006

In 2008 the total private rental housing stock for Winnipeg was 52,430 units, with only 775 vacant or available for rent.[10] This reflects a substantial loss in units available in the past 15 years, in part because of a boom in conversions to privately-owned condominiums, but also because some units were demolished or condemned.[10]

While the housing shortage in Manitoba and Winnipeg is well known and rates are reported by women, men, agencies, government and media, it is difficult to know how many applicants are waiting for publicly subsidized housing at any one time. Recent reports have quoted figures ranging from 2,300 to 3,037
households listed as waiting for public housing alone. It is even more difficult to measure who is without reliable shelter. The Manitoba Housing Authority operates subsidized housing and keeps a waiting list for applicants. These lists very likely underestimate the number of women, men and families who do not have a residence of their own.\[^{8,11}\]

**Affordability**

**How Difficult Is it for Someone to Afford a Place to Live in Manitoba?**

An established guideline is that housing in Canada should not cost residents more than 33 percent of household income in order to be affordable. Housing that is too expensive prevents people from having enough money for other necessities.

CMHC reports that in Winnipeg, the average rent for a two-bedroom apartment (in existing structures) increased by 3.4 percent, compared to the year before, which is above the rent control guideline of 2.5 percent.\[^{9}\] Brandon’s rents also went up in the year preceding October 2006, increasing by about 4 percent overall (see Table 2). In other words, there are not only fewer places to live, but the cost of housing is rising.

**Table 2. Private Apartment Average Rent ($) by Bedroom Type, Manitoba.\[^{9}\]**

<table>
<thead>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Winnipeg CMA</td>
<td>405 a</td>
<td>420 a</td>
<td>539 a</td>
<td>557 a</td>
<td>683 a</td>
<td>709 a</td>
<td>795 a</td>
<td>839 a</td>
<td>589 a</td>
<td>608 a</td>
</tr>
<tr>
<td>Brandon CA</td>
<td>365 a</td>
<td>374 a</td>
<td>469 a</td>
<td>475 a</td>
<td>590 a</td>
<td>600 a</td>
<td>691 a</td>
<td>703 a</td>
<td>544 a</td>
<td>553 a</td>
</tr>
<tr>
<td>Portage la Prairie CA</td>
<td>301 a</td>
<td>305 a</td>
<td>445 a</td>
<td>446 a</td>
<td>559 a</td>
<td>564 a</td>
<td>468 b</td>
<td>536 a</td>
<td>494 a</td>
<td>501 a</td>
</tr>
<tr>
<td>Thompson CA</td>
<td>424 a</td>
<td>438 a</td>
<td>494 a</td>
<td>502 a</td>
<td>557 a</td>
<td>566 a</td>
<td>638 a</td>
<td>648 a</td>
<td>526 a</td>
<td>536 a</td>
</tr>
<tr>
<td>Manitoba 10,000 +</td>
<td>404 a</td>
<td>418 a</td>
<td>534 a</td>
<td>552 a</td>
<td>669 a</td>
<td>692 a</td>
<td>784 a</td>
<td>823 a</td>
<td>584 a</td>
<td>602 a</td>
</tr>
</tbody>
</table>

The following codes are used to indicate the reliability of the estimates (cv = coefficient of variation): a - excellent (0 ≤ cv ≤ 2.5), b - very good (2.5 < cv ≤ 5)

*Source: CMHC 2006*

*Notes: Utilities not included in average rents*
Manitoba has also seen an increase in real estate market prices, particularly in the 24 months between January 2006 and December 2007. Higher market prices make it more difficult to buy a first house and harder for people to move their families into larger or better houses. The increased prices make buying a house less affordable for everyone.

Unaffordable housing directly affects the health of Manitobans who must perpetually “borrow” from food money and incidentals to pay rent. Because women have lower wages on average than their male counterparts, we can expect that women will be disproportionately represented among those who must scramble to find money to pay rent. Moreover, some women live in profound poverty, especially Aboriginal women, women with disabilities and elderly women living on their own; these women face the greatest challenges in meeting their basic needs. As McCracken and Watson[1, see also 2] report from focus groups with women, “When rent is above what social assistance [provides] they told us they are regularly forced to use their food and clothing money to pay rent.”[p,14]

It is not just women on social assistance who struggle to pay rent. In a study comparing rents across Canada with provincial minimum wages, Winnipeg ranked 18th out of 28 cities where minimum wages were insufficient to meet housing costs. According to the analysis, a minimum wage of $8.08/hour would make a bachelor apartment in Winnipeg affordableb in October 2006; however, the minimum wage in Manitoba at that time was only $7.60/hour. c

With winter temperatures regularly below -20ºC, the cost of heating is a critical expense and one that can be very high for dwellings in poor repair.[3] Women report drawing on their food budgets to cover utility bills;[1] some women said they went without heat during Winnipeg winters, because they could not pay the bill. At the same time, when women and families on social assistance have to move, they may not get additional funds to cover the cost of utility hook-ups.

Core Housing Need

Who Is Most Likely to Be in Core Housing Need?

Housing shortages in Canada are typically measured overall as core housing need. Any housing that is unsuitable (overcrowded), inadequate (in need of major repairs to meet health and safety codes) or unaffordable (costs more than 30 percent of the household income) is said to represent core housing need. That is, any housing that meets one or more of these three criteria is measured as core housing need for residents.[14]

Figure 1 shows that women are consistently more likely than men to be in core housing need. Furthermore, in Manitoba in 2001 there was a 20 percent incidence of core housing need for senior women living alone (aged 65 and older), a 36.1 percent incidence for households led by lone mothers and a 20.2 percent incidence for non-senior women living alone (see Figure 2). The

b Calculated based on working 40 hours per week, 52 weeks per year.

c Since the 2007 study was released, Manitoba Labour has raised the minimum wage in the province to $9.25/hour (at press time), but rents have also increased.
results for Winnipeg sharpen the picture: 17.9 percent of senior women living alone, 35.2 percent of women-led lone parent households and 18.2 percent of non-senior women living alone were found to have core housing need in 2001. That is, 1/5 to 1/3 of all Manitoba women live in homes that are not affordable, adequate or suitable. Not surprisingly, the greatest need is among women who are renters (see Figure 2). Rentals include houses and apartments and sometimes rooming houses.

Figure 1. Incidence of Core Housing Need Males and Females, 2001

Figure 2. Core Housing Need for Individuals Living Alone in Manitoba and Winnipeg, 2001
A closer look at who is in core housing need reveals that Aboriginal women and men are particularly vulnerable (see Figure 3). A shocking 50 percent of Aboriginal women in inner city Winnipeg are in core housing need, which is 2.85 times the number for non-Aboriginal women. Aboriginal men are nearly equally affected, at 44.2 percent in core housing need. The overall core housing need for Aboriginal women in the province is 30.7 percent. Note that this does not include data from reserves that did not participate in the census; however, the Census Metropolitan Area of Winnipeg does include Brokenhead First Nation.

Some immigrant women appear to fare somewhat better: those who have arrived most recently, between 1996 and 2001, have an 11.9 percent core housing need, compared to 10.5 percent for non-immigrant women in the City of Winnipeg (see Figure 4). Women who have lived in Canada for 20 years or more show the lowest core housing need overall, suggesting that the majority of long-time residents have become financially secure and have a stable, safe and adequate place to live.
Women with disabilities are among the poorest of Manitoba’s poor. Figure 5 illustrates how critical the housing need is for this group of women, particularly when they live in inner-city Winnipeg. Given that housing stock in the inner city was, for the most part, built before accessibility became a public concern, it is not surprising that women with disabilities living in the inner city are the most likely to be in core housing need, reaching nearly 28 percent.
Discussion

What Else Does Sex- and Gender-based Analysis Reveal?

Residents of poor neighbourhoods suffer poorer health for a number of reasons;[15] it remains unclear to what degree poor health is caused by bad housing and to what degree poor health influences remaining in or moving from poor housing. Two factors, however are clear: (1) low income has been independently shown to cause increased morbidity and mortality related directly to poor health; and (2) women with low income in Manitoba are the most likely to live in housing that is unsafe, unsuitable, inadequate and unhealthy.

A 2004 study found that safety, affordability and suitability were the most important concerns for low-income women.[1] The women who participated in the study sought housing that had smoke alarms, working door and window locks, apartments that were not on the ground or basement level and that were free of harassment from landlords and superintendents. Women also noted that the ability to afford a telephone in their home was essential to feeling safe.

Neighbourhood conditions and personal safety are also critical to physical and mental well-being.[6, 7] In addition to secure doors and windows, women have reported concerns about unsafe and/or poorly lit corridors and sidewalks, neighbourhood gangs, the presence of drug dealing and dealers and the lack of familiar and trusted neighbours.[1] Women in Winnipeg reported anxiety about their children’s exposure to neighbourhood violence,[2] sexual harassment and the common occurrence of finding used syringes and condoms on sidewalks, streets and in back lanes and yards. Women also commented on the need for fences to prevent strangers from coming right up to their buildings.[1]

The threat of violence is not just outside women’s home doors. Many women must flee physical and sexual abuse in their own homes, seeking temporary shelter and then having to find their own housing and ultimately somewhere to call home. Brownridge investigated the relationship between housing tenure (owning or renting) and violence against women.[20] Canadian women living in rental housing were twice as likely to experience violence as women who owned their residences.

A study of immigrant women’s experiences of violence and homelessness examines how gender and culture intersect.[11] Many of the women in this pan-Canadian study (which included Winnipeg) had never lived alone before leaving an abusive

Something to Think About

First Nations women living on reserve have, for years, been demanding changes to rectify jurisdictional disputes that prevent women from their share and entitlement to marital shared property. The federal Indian Act governs Status (Registered) people and the Reserve lands, but there is no provision made for equitable and equal distribution of shared property in marital breakdown, as there have been in provincial family law reforms.[16] Thus a woman is denied any right to claim ownership of a house and property, if the home is in her husband’s name.[17, 18]

… To date, the [federal] government has sought to frustrate NWAC’s [Native Women’s Association of Canada] ability to assert Aboriginal rights, by challenging NWAC’s standing to bring a case challenging the Constitution, and by arguing that there is no Aboriginal right to remain secure in the community after marriage breakdown.[19, p12]

FAFIA, the Feminist Alliance for International Action, goes on to point out that the federal government is failing to uphold its constitutional and international obligations to ensure equality for Aboriginal women.[19]

Native Women’s Association of Canada has published a series of recommendations to move to rectifying this critical inequity, starting with appropriate and adequate community consultation and involvement.[17]
COMMENTARY

Women, Gender and Potable Water
by Margaret Haworth-Brockman

The availability of potable water – water of sufficient quality for drinking – is a critical factor for the health of all people. In Canada, there is no standard measure of household access to potable water.[1] While numerous laws are in place to protect the public and to safeguard groundwater supplies,[2] geography, weather, politics and other factors affect how and whether guidelines are followed, and how quickly water sources are restored after contamination. Rural, remote and northern communities are more likely to be adversely affected by water supplies that are contaminated by flooding and these regions are also less likely to have adequate water treatment facilities.[1]

As of March 31, 2008 there were 1766 provincial boil-water advisories in place across Canada, not including those in First Nations communities.[3] The poor quality of the drinking water for First Nations, Inuit, and Métis populations is especially critical, particularly on-reserve. Of the close to 100 boil water advisories in effect for First Nations communities across Canada in January 2008, 85 of these were deemed high risk.[4,5] Often contaminations are not dealt with promptly,[6,7] with some First Nations communities having to deal with long-standing advisories that have lasted over a decade.[5,7] It is difficult to gain an accurate picture of how many Aboriginal communities are affected by poor water quality, because most of the recent data focuses mainly on First Nations communities.

Considering that an advisory requires water to be boiled before it is used for infant formulas, cooking, ice, washing produce and brushing teeth, the availability of potable water is clearly a gender-based issue, as women continue to be primarily responsible for these household tasks. Women are also the main care providers for those populations considered most at risk should they be exposed to contaminated water; namely infants, children under two years of age, pregnant women, the elderly and individuals with already compromised immune systems.[1,4] The added time and energy it takes to ensure contaminated water is fit for consumption adds considerable work and stress to women’s already busy lives. Furthermore, it is important to consider the severe socio-economic consequences of long-term water advisories as, in some cases, residents in already impoverished communities may have to buy bottled water to ensure a reliable supply of clean, safe water. While the health of all community members living without access to potable water is compromised, the responsibility of managing the daily implications of unsafe water falls primarily on women.

Recent studies of the particular housing needs of Aboriginal populations in prairie cities confirm that getting and retaining good housing is especially difficult for Aboriginal populations.[21, 22] CMHC noted that Aboriginal people (the information is not disaggregated by sex) in Winnipeg are typically younger than the general population and have lower incomes and less education and thus experience higher rates of poverty.[21] Survey respondents and key informants pointed to the compounding effects of unstable employment (due to lack of skills) and low wages making it very difficult to afford decent housing. This lack of stable income for some households, in turn, contributes to a lack of established histories with banks and with landlords.

The CMHC study also notes that many Aboriginal families’ homes are overcrowded. There are few housing units with 3 or more bedrooms available, which is problematic for large and extended families.[23] In particular, Aboriginal women have reported that they regularly are asked to accommodate visitors from remote and rural communities. These realities leave some Aboriginal households vulnerable to homelessness. CMHC further notes that as the urban Aboriginal population grows, there will be a much greater need for affordable housing.

Aboriginal renters were most likely to live in older, unsafe (due to crime) neighbourhoods. Aboriginal homeowners, in contrast, had adequate space, felt safe in their neighbourhoods and were generally satisfied with their housing. Rent-subsidized units were, on average, more recently built than either private market rentals or houses owned by Aboriginal respondents.[20]
Policy Implications

So What Does This Sex- and Gender-based Analysis Mean and How Can the Information Be Used?

The housing situation in Manitoba has been “critical” for more than 20 years. This case study illustrates not only “what” (that there is a crisis in housing) and “who” (women and others with low income), but also “how” it affects their lives. The sex- and gender-based analysis illuminates where in the population attention might be most needed. Given that housing has been researched in Winnipeg and at the broader provincial level for some time, policy makers and planners can turn to the research and the communities behind the research across the province for solutions that address localized needs and concerns.

For example, early in 2008, the provincial government announced initiatives to reduce crime in public housing neighbourhoods by evicting anyone convicted of a criminal offence. The Manitoba plan does not include a proposal to study whether or not women will be inequitably affected by this security measure. It seems likely that the plan will affect those women in public housing who turn to survival sex trade work or other illegal acts, or women who live with other adults or minors who are in trouble with the law. More research – and a sex- and gender-based analysis – is clearly called for before the government proceeds with its plan.

Similarly, a tri-level agreement between Canada, Manitoba and Winnipeg, signed in 2002, has brought some improvement through new programs to encourage semi-public and private groups to invest in repairing or building new houses for low-income families. The Feminist Alliance for International Action has noted that the federal government’s 2001 framework for federal-provincial affordable housing initiatives and agreements does not stipulate a requirement of funds to reduce core housing need; nor are there provisions to ensure that women do not face discrimination in applying for housing they need.

References

The Manitoba government is making important first steps toward improving the scarcity of affordable housing in the province. Further investment in this basic necessity will go a long way to improving women’s lives and to enhancing life in Manitoba for all.

References


6. Moloughney B. Housing and population health - the state of current research knowledge. Ottawa: Canadian Institute for Health Information; 2004.


