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Brief: Homelessness in Canada: The Gendered Impacts.

**Submission to the Standing Committee on Human Resources, Skills, and Social
Development and the Status of Persons with Disabilities**

By YWCA Toronto

June 19, 2026

Introduction

YWCA Toronto is the city's largest multi-service nonprofit organization serving more than 13,000 women, girls, and gender diverse individuals annually. Our services include 820 permanent housing units and four shelters – two of which are dedicated to those fleeing gender-based violence (GBV). We also provide employment and training programs, girls and youth programming, and childcare. As frontline service providers, we see the impacts of the homelessness crisis in Canada daily.

YWCA Toronto advocates for a continuum of housing options for women and gender diverse people – including safe, affordable housing, emergency shelters, and transitional and supportive programs. We believe that the human right to housing must be upheld by the federal government and that every order of government has an important role to play in ensuring accessible, affordable, safe and adequate housing for women, girls and gender diverse people. We urge all orders of government to recognize access to housing that is affordable and dignified as a critical pillar of poverty reduction and to find innovative ways to accommodate the countless women and gender diverse individuals, and their children, living in encampments, shelters, and precarious and transitional housing, who long for the stability and safety that permanent housing provides.

The downward pressures of housing affordability have considerable impacts on our ability to provide adequate services to tenants and participants of our programs. Women and gender diverse individuals who achieve stability through our shelters and housing programs are often unable to transition out of them due to long waitlists for social and affordable housing, as well as the high costs of market rents. This creates a capacity backlog and routinely forces us to turn people away from our shelters and services, resulting in more people living in unsafe or precarious housing, or becoming or remaining unhoused. This is not only a supply issue, but a system design failure where funding, program silos, and long waitlists prevent progressive movement across the housing continuum.

YWCA Toronto recommends that the federal government invest in gender-responsive housing and violence supports at scale; strengthen system design, including Reaching Home, to enable integrated, wrap-around supports; and treat childcare as core housing infrastructure rather than a separate policy issue.

Gender and Homelessness in Canada

The impacts of the housing and homelessness crisis are disproportionately felt by women and gender diverse individuals. Those who are Indigenous, Black, racialized, living with disabilities, living with substance use or mental health challenges, single parents, newcomers or those with precarious immigration status, and the 2SLGBTQIA+ community, are all at greater risk of experiencing housing instability, being underhoused, or homeless. Federal efforts to address homelessness in Canada will not be successful without the acknowledgement of this gendered and intersectional reality, and without specific, targeted actions to address the needs of historically marginalized communities.

Despite Canada's party status to the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) – which guarantees women the right to enjoy adequate living conditions – women in Canada continue to experience disproportionate levels of housing precarity and need.ⁱ Gender-based inequity and discrimination, and gender-based and intimate partner violence (IPV) are two of the top causes of homelessness for women, girls, and gender diverse individuals.ⁱⁱ Homelessness does not exist in isolation; it is produced and reinforced by intersecting systems, including poverty, untreated trauma, mental health and substance use challenges, and the increasing criminalization of people experiencing homelessness.

Nearly one third of individuals experiencing homelessness in Canada are women, girls, and gender diverse individuals,ⁱⁱⁱ and yet their specific challenges and needs are routinely overlooked in public policy. As frontline service providers, YWCA Toronto understands how factors such as gender-based violence and intimate partner violence, and the cost and availability of childcare contribute to an individual's risk of becoming unhoused. To be effective, federal strategies to end homelessness must explicitly incorporate gender-based analysis and targeted funding streams.

YWCA Toronto urges the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities to consider the following:

Gender-based Violence and Intimate Partner Violence

The Government of Canada's 2024-2025 Annual Program Report results under the National Action Plan to End Gender-based Violence acknowledge that intimate partner violence is a leading cause of homelessness for women, and that investments into shelters and transitional housing are critical to supporting survivors of GBV and IPV.^{iv} There is a significant and multifaceted relationship between gender-based and intimate partner violence and homelessness for women and gender diverse individuals. Not only is it a key pathway into homelessness, but it is also a consistent reality once women and gender diverse individuals become homeless.^v 91 percent of women experiencing homelessness have also experienced violence or assault, and 25 percent cite intimate partner violence as a key factor in them becoming unhoused.^{vi} Notably, women and gender diverse migrants, and those with precarious status, face increased risks of GBV and homelessness. Pathways to immigration in Canada are increasingly reliant on precarious and conditional statuses, which severely limit migrants' access to safety and social supports.^{vii} At YWCA Toronto, we routinely see how immigration and refugee law prevents women and gender diverse people with precarious status from seeking and accessing the support they need to live lives free from violence.

Conversely, the threat of becoming homeless is also a major factor preventing women and gender diverse individuals, and their children, from leaving violent homes. Emergency shelters for women escaping violence exist to provide immediate safety and to facilitate the transition to longer-term housing. This model has broken down. As rates of GBV and IPV have reached epidemic levels across the country,^{viii} and the housing and cost-of-living crises worsen, shelter and housing providers like YWCA Toronto are struggling to meet service demand.

In addition to the aforementioned socioeconomic crises, chronic underfunding and underinvestment in housing and shelter infrastructure have created immense pressures on the shelter and support continuum: high market rents mean more people are relying on social and affordable housing; long waitlists for social and affordable housing keeps people who are ready to move on stuck in shelters and transitional housing; which in turn reduces shelter capacity and forces service providers to routinely turn away survivors of violence. Chronic underfunding along the entire housing continuum forces emergency shelters to routinely operate over capacity. But there is only so far we can stretch; on any given day, emergency shelters in Canada will turn away nearly 1,000 survivors of violence.^{ix}

For women and gender diverse individuals fleeing violence, shelters and transitional housing are critical, lifesaving infrastructure. Failing to adequately invest in housing and wrap-around social supports for people fleeing violence is a life-threatening issue for women, gender diverse individuals, and their children. Without sustained federal investment, integrated program design, and permanent funding for this vital infrastructure, Canada will continue to cycle women and gender diverse individuals and their families between violence, homelessness, and emergency systems, while the interconnected crises of intimate partner violence, housing, and the rising cost of living persist.

Affordable and Accessible Childcare

Considerations of the factors influencing homelessness in Canada are incomplete without addressing childcare. The introduction of the Canada-Wide Early Learning and Child Care (CWELCC) program was a monumental achievement for gender equality in Canada. However, with provincial and territorial agreements coming to an end throughout 2026 and 2027, YWCA Toronto holds serious concerns about Canada's commitment to this program at all levels of government.

Affordable and accessible childcare is an essential factor in enabling women and gender diverse parents to participate equally in the labour force. In 2022, more than half of women over 15 provided some form of caregiving, and nearly one-third of women provided unpaid care to children.^x Despite CWELCC agreements, the high costs and inconsistent availability of childcare across Canada continue to prevent women from finding and sustaining employment. The impacts of this are disproportionately felt in Indigenous and rural communities, and by newcomer and refugee women and those with precarious immigration status.

Access to childcare has a direct connection to homelessness and housing precarity. Affordable and accessible childcare is a proven facilitator of higher labour force participation, economic equity, and GDP growth.^{xi} When deeply affordable and accessible childcare is available to all, women and gender diverse individuals can reliably and sustainably access the labour force, and thereby become more likely to achieve housing stability.

Childcare is also deeply connected to gender-based violence and intimate partner violence. The accessibility and affordability of childcare is routinely cited as a major barrier for women and gender diverse individuals with children to escape violent homes. Ensuring survivors can access childcare alleviates a significant financial burden – as well as enables them to gain employment – and provides

more financial freedom to leave abusive partners.^{xii} Childcare must be recognized as essential housing and homelessness prevention infrastructure.

System Design and Wrap-around Supports

While federal investments in housing are critical, funding and program structures remain fragmented across prevention, emergency shelter, and housing streams. This siloed approach does not reflect the realities faced by women and gender diverse individuals experiencing homelessness, many of whom seek coordinated, wrap-around supports to achieve and sustain housing stability.

Women and gender diverse individuals navigating homelessness often face overlapping challenges, including trauma, lack of safe consumption and mental health services, income insecurity, caregiving responsibilities, and systemic barriers to accessing stable employment and training opportunities. Access to employment, skills development, income security, and workforce integration must be treated as a core component of housing stability, particularly in the context of recent federal investments – such as the Team Canada Strong initiative to recruit, train, and hire skilled workers.^{xiii} Ensuring that these investments are accessible to women and gender diverse individuals experiencing, or at risk of, homelessness is critical. Addressing housing need in isolation, without coordinated access to health, social, and economic support – including employment and training – limits the effectiveness of existing investments and contributes to ongoing housing instability.

The federal government must adopt a coordinated approach that incorporates all measures outlined above, recognizing that housing, gender-based violence, childcare, employment and training, and wrap-around supports are inseparable and must be addressed together.

Conclusion

Ignoring the gendered impacts of homelessness is a life-threatening mistake. The issues of homelessness, gender-based violence, and childcare are interconnected and inseparable; the federal government must act to address them accordingly. Siloed approaches to public policy, infrastructure investment, and social program funding will continue to leave critical gaps in the continuum of support and will ultimately fail to solve, or even to make substantial progress on, the issue of homelessness in Canada.

YWCA Toronto strongly urges the federal government to commit to a coordinated, integrated approach to ending homelessness, one that necessitates ending gender-based violence and intimate partner violence and guaranteeing affordable and accessible childcare to every family in Canada. YWCA Toronto is ready to share our expertise with the federal government and work together to address the gendered impacts of homelessness in Canada. We welcome a meeting at your earliest convenience and look forward to strengthening our partnership to end homelessness.

Contact:

Deepa Mattoo, Chief Executive Officer, YWCA Toronto
executiveoffice@ywcatoronto.org

Sami Pritchard, Director of Advocacy & Communications, YWCA Toronto
spritchard@ywcatoronto.org | 437.286.9627

Deirdre Cleveland, Manager of Advocacy, YWCA Toronto
dcleveland@ywcatoronto.org | 416.460.2186

YWCA Toronto is the city's largest multi-service nonprofit organization serving more than 13,000 women, girls, and gender diverse individuals annually. To learn more about YWCA Toronto visit www.ywcatoronto.org.

References

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ⁱⁱ Ibid.

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