

Canadian Center for Women's Empowerment (CCFWE)

Submission for National Housing Council Consultation: The Lack of Accessible Housing in Canada

June 22, 2022

1. What is your vision for accessible housing in Canada and why?

A disproportionate amount of people who experience economic abuse also face disabilities. Accessible housing cannot be achieved without considering the needs of people who experience economic abuse, both financially and in terms of having rapid access to housing that is adequate to their needs.

Economic abuse encompasses a range of behaviours that allow someone to control someone else's economic resources or freedoms. It refers to various tactics that limit an individual's financial autonomy, including but not limited to: denying them access to their money, exerting control over their resources, or leveraging intimidation and threats to constrain their economic freedom.

2. How is the lack of accessible housing affecting people in Canada?

We know that Canada is facing a housing crisis, making it difficult for people to find housing in general and exacerbating this for people who have unique and time-sensitive housing needs.

Women with disabilities are disproportionately affected by intimate partner violence. 55% of women with disabilities reported experiencing some form of IPV since age 15, compared to 37% among women without disabilities ([StatsCan, 2018](#)). Women with disabilities are also especially at risk of economic abuse, given the barriers they face to achieve financial independence and the frequent isolation that can facilitate harm ([CCFWE, 2024](#)).

People leaving domestic violence often need immediate access to housing. This immediacy often makes it difficult for them to access housing that meets their needs, including accessibility needs. One of the main reasons people return to places of harm is the lack of access to housing that is both timely and adequate. In a 2022 study by the Canadian Centre for Women's Empowerment, 79% of shelter workers said survivors stayed in abusive living situations because they had nowhere safe to go.

For people experiencing economic abuse this is further exacerbated. They often do not have the financial means to access housing (first and last months' rent, poor credit, etc.), with employment sabotage compounding their financial challenges. People with disabilities who are also racialized, Indigenous, newcomer, and gender-diverse, as well as those who live in rural, remote, and/or northern areas face greater systemic barriers when it comes to accessing affordable, safe, and accessible housing. High costs and the burden of the administrative work required to apply for housing or social supports poses further difficulties for people with disabilities.

3. What system-wide gaps, and what government actions and inactions, are getting in the way of Canada's progress on the right to housing and the rights of persons with disabilities?

While the federal government has reiterated that the right to housing is a fundamental human right ([National Housing Strategy, 2019](#)) current housing policies are not reflecting this right for people in Canada. This has major implications for people experiencing economic abuse, as the lack of access to housing pushes them back into their places of harm. Economic abuse traps people in harmful and violent relationships by restricting their access to safe housing, money, employment, and other resources that make leaving an option. This also makes addressing housing for people experiencing economic abuse and other forms of gender-based violence a critical element in stopping femicide.

Despite the federal government's intention to align housing and homelessness initiatives with the National Action Plan to End Gender-Based Violence, economic abuse is often not included in policy discussions about housing and disability rights, including the NEHA panel final report. Economic abuse is also not widely understood, resulting in systems (legal, housing, financial) being ill-equipped to recognize or respond to its long-term impacts, such as coerced debt, financial ruin, bad credit, or disrupted employment.

Shelter and transitional housing options are limited, constantly under funding threats and often inaccessible for people with disabilities. For renters, tenancy laws fail to protect people who experience domestic violence, often requiring them to pay rent even after fleeing or making it difficult to break leases due to safety concerns. Discrimination in the private rental market continues to harm people who experience economic abuse, especially women, racialized people, newcomers, people with disabilities, and single mothers. People with disabilities experience higher rates of aggressive behaviors from landlords than renters without disabilities ([Canadian Centre for Housing Rights, 2025](#)). Landlords often deny applications based on credit history, rental debt, or perceived instability tied to abuse. People experiencing economic abuse and people with disabilities face job disruptions and might have credit scores tampered with from abusive relationships. The common application processes to access housing, which involve looking into people's credit history to minimize landlords' risk, add therefore a unique barrier to this population.

4. What actions and solutions should governments and communities lead to make better progress on the right to accessible housing for people with disabilities in Canada?

Recommendation 1: Include the impacts of economic abuse in discussions about people with disabilities and housing.

Recommendation 2: Review and consider [CCFWE's recommendations](#), endorsed by nearly 300 organizations, to actualize the National Action Plan to End Gender-Based Violence. The recommendations relate to enhancing housing supports for people experiencing economic abuse.

Recommendation 3: Collect disaggregated data on the situation, needs, and experiences of people with disabilities fleeing domestic violence.

ABOUT THE CANADIAN CENTRE FOR WOMEN'S EMPOWERMENT

The Canadian Center for Women's Empowerment (CCFWE) is the only non-profit organization in Canada that solely focuses on economic abuse and economic injustice in the context of gender-based violence (GBV) through research, education, advocacy, and financial empowerment. Learn more: <https://ccfwe.org/>

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