

THE JOURNEY TO HOUSING STABILITY FOR SURVIVORS OF GENDER-BASED VIOLENCE

LITERATURE REVIEW



To guide the project, ACTO first explored the existing research on the impact of **gender-based violence** (GBV) on a renter's housing stability from a rights-based perspective. This was examined at the intersection of the rental housing system and the rental legal system.

Methodology

The research team conducted a literature review using academic databases and web-based searches to focus and narrow the research problem. Search terms included but may not have been limited to: gender-based violence; intimate partner violence; domestic violence; violence against women; human trafficking; family violence; sexual violence; housing rights; housing as a human right; Housing First; unsheltered; homelessness; shelter; unstable housing; housing instability; security of tenure; supportive housing; transitional housing; second stage housing; social housing; community housing; rental housing; market rent; affordable housing; financialization; commodification of housing; access to justice; Landlord and Tenant Board; residential tenancy law; eviction; hidden homelessness; chronic homelessness; pathway to homelessness; rental discrimination; housing discrimination; intersectionality; newcomer; refugee; immigrant; precarious status; gender-diverse; BIPOC; racialized; Black; MMIWG; Indigenous; colonial violence; 2SLGBTQ+; youth; violence against men and boys; mother; family; Ontario; Canada.

The search terms were linked using Boolean operators to broaden or narrow each search.

Reviews of existing research, including systematic reviews of qualitative and quantitative studies, allowed patterns and themes to be identified. A comprehensive bibliography of relevant existing research was compiled by the team and referred to throughout the writing process.

The Right to Housing

Along with water, food, and oxygen, housing is recognized as an essential basic need required to sustain human life (United Nations [UN] General Assembly, 1966). More than four walls and a roof, **adequate housing** is “the right to live somewhere in security, peace and dignity.” It includes freedoms and entitlements, and requires, at a minimum, the following seven criteria to be in place:

1. Security of tenure;
2. Availability of services, materials, facilities, and infrastructure;
3. Affordability;
4. Habitability;
5. Accessibility;
6. Location; and
7. Cultural adequacy (Office of the High Commissioner for Human Rights, 1997, paras. 7–8).

The right to housing is embedded in international human rights law and commits the Canadian government to the progressive realization of this right.

In 2019, the Canadian government passed the **National Housing Strategy Act** (NHSA), which recognized housing as a human right for the first time (Canadian Human Rights Commission, 2025). To implement this right, the UN outlined that governments must:

1. Make continual steps forward so that as many people as possible can access adequate housing in a timely a way;
2. Provide the necessary resources to do so;
3. Prioritize the needs of systematically dispossessed, discriminated against, and marginalized individuals or groups; and
4. Ensure that decision-making is participatory, transparent, accountable, measurable, and monitorable over time (UN Committee on Economic, Social and Cultural Rights, 1991, paras. 10–14).

Security of Tenure

Once the Canadian government enshrined housing as a human right, it meant that all levels of government had an obligation to implement housing policy and legal frameworks to promote the **security of tenure** (Michel, 2023, pp. 6–8). The UN Special Rapporteur on Housing defines secure tenure as the “right to live in a home peacefully, securely, and with dignity,” without “having to worry about being forcefully evicted, or having your home, or lands taken away (Farha, 2020, p. 5; Michel, 2023, p. 5; UN Committee on Economic, Social and Cultural Rights, 1991, para 8).” Security of tenure is considered the cornerstone of the right to housing and can also be understood as the experience of housing stability.

Ahead of housing being recognized as a human right in Canada, Paglione (2006) warned that without a gender-sensitive approach, the “legal construction” of housing rights would exclude the lived realities of women, girls, and gender-diverse individuals and could cause further marginalization or housing instability (p. 127). GBV has widely been recognized as a key vulnerability factor affecting the housing stability of women, girls, and gender-diverse individuals and is responsible for the overrepresentation of survivors residing in the emergency shelter system (Government of Canada, 2018, pp. 24–25; Schwan et al., 2021, pp. 12–14).

The Canadian government heeded this warning and under the **National Housing Strategy** (NHS) incorporated a **Gender-Based Analysis** (GBA+) in the plan to progressively realize the right to housing (Government of Canada, 2018, pp. 24–29). The NHS outlined that the government’s multi-pronged approach for tackling the housing crisis included the development of **affordable housing** stock, an increase in funding for homelessness services, and the provision of rental subsidies

to disadvantaged groups (Government of Canada, 2018, pp. 32–39). The NHS committed to decreasing the rate of chronic homelessness and housing instability for “those in greatest need” and allocated 25% of all program funding toward women, girls, and women-led families (Government of Canada, 2018, p. 11; Whitzman & Desroches, 2022, p. 280).

However, instead of promoting security of tenure, research suggests that, after the launch of the NHS, complex structural barriers have continued to prolong housing instability in Canada, especially for low-income, marginalized tenants who have experienced GBV (Hamilton, 2019, p. 246; Mantler et al., 2020, p. 1208). Structural barriers are the policies, legislation, and institutional or political cultures that directly or indirectly cause situations of inequality, marginalization, or oppression (Mantler et al., 2020, p. 1208).

Even with a significant funding commitment from the Canadian government, the efforts to address increasing housing instability amidst an unprecedented housing crisis have not come quickly or directly enough for most women and gender-diverse individuals fleeing violence. This was evidenced by the submission of two rights claims to the National Housing Advocate asserting that the Canadian government failed to uphold the housing rights of women, girls, and gender-diverse individuals as promised under the NHSA (National Indigenous Feminist Housing Working Group, 2022, p. 24; Women’s National Housing & Homeless Network [WNHHN], 2022, p. 10).

The rights claims show that since the passing of the NHSA, Canada has faced an ever-worsening housing crisis, which disproportionately disadvantages marginalized communities. This crisis has exacerbated gender inequality and discrimination, diminished inherent Indigenous rights, and created the conditions for GBV and exploitation to intensify (National Indigenous Feminist Housing Working Group, 2022; WNHHN, 2022). The NHS has fallen short of its goal of cutting chronic homelessness by 50% and failed to directly address the known structural barriers affecting vulnerable communities (Schwan & Ali, 2021, p. 4).

Security of Tenure and GBV

To understand the inverse relationship between GBV and security of tenure, it is important to first contextualize what existing research and worldviews consider as the key material, psychological, and spiritual factors promoting housing stability (Daoud et al., 2016; O’Campo et al., 2015; Ponice et al., 2012; Woodhall-Melnik et al., 2017).

The **material factors** of housing stability are the physical aspects of housing itself, or the conditions of being housed. These factors include the state of a housing structure, basic amenities, and the finances required to obtain and maintain the unit (Gezinski & Gonzalez-Pons, 2021, p. 8340; O’Campo et al., 2015, p. 3; Woodhall-Melnik et al., 2017). Finances can include liquid assets, a fair **rental wage measure**, and access to housing subsidies (MacDonald & Tranjan, 2023, p. 6).

Some researchers have further expanded the definition of material factors of housing stability to include the freedom and ability to acquire and move to new housing or to access housing services (Yee, 1989, p. 39). The physical conditions that affect housing stability contribute to renters being able to access **adequate housing** or **habituality** (Paglione, 2006, p. 130).

The **psychological and spiritual factors** of housing stability are the feelings of deep sentiment and attachment to what constitutes a home. This includes the experiences of emotional safety, being a part of a community or neighbourhood, and having a sense of control or choice over what happens to your housing unit (Hohmann, 2013, p. 178; O'Campo et al., 2015, p. 3; Yee, 1989, pp. 38–39).

Unlike **settler** notions of home, which overemphasize material housing factors, Indigenous worldviews understand that home is connected to psychological and spiritual factors. They conceptualize home as being tied to the “interconnectedness” of various relationships and responsibilities, “involving connections to human kinship networks; relationships with animals, plants, spirits and elements; relationships with the Earth, lands, waters and territories; and connection to traditional stories, songs, teachings, names and ancestors” (Thistle, 2017, pp. 14–15). Whereas non-Indigenous settlers have typically come to frame the term “home” in investment terms, or as a financialized commodity existing outside of themselves, Indigenous worldviews are holistic and do not view land, housing, or people as separate, quantifiable entities (Baskin, 2016, pp. 144, 174–178).

When considering housing from a rights perspective, scholars such as Yee (1989) stress that the importance of factors connected to what we feel constitutes a home, as well as the psychological and spiritual impact of homelessness, means that settler definitions of housing must evolve beyond material factors (pp. 38–39). Security of tenure is deeply connected to material, psychological, and spiritual factors.

To understand survivors’ experience of accessing and maintaining stable housing, psychological, spiritual, and material factors cannot be used as separate and independent measures. For survivors to achieve an overall feeling of housing stability, they must also feel emotionally, spiritually, socially, and psychologically stable in their housing units. Woodhall-Melnik and colleagues (2017) suggest that the pairing of material and psychological/spiritual factors has the potential to break the cycles of homelessness by ensuring an overall feeling of security (p. 264).

However, in government policy and service-design decisions, the psychological and spiritual factors affecting housing stability are typically overlooked (Maki, 2017, p. 12; National Indigenous Feminist Housing Working Group, 2022, p. 10; O'Campo, 2015, p. 15). For example, the failure to incorporate an Indigenous understanding of home in policies and legislation has infringed on Indigenous rights, with devastating impacts to Indigenous communities. In their rights claim to the Federal Housing Advocate, the National Indigenous Feminist Housing Working Group stated that:

[I]t is critical for us to recognize that over-representation of Indigenous Peoples in cycles of poverty, homelessness and housing insecurity is not just a result of extractive commodification of housing, rather the very function of it. Commodification and financialization of housing rely on dispossession of Indigenous Peoples from lands that they have inherent rights to. (National Indigenous Feminist Housing Working Group, 2022, p. 10)

The Impact of GBV on Security of Tenure

GBV has a detrimental impact on housing stability. Existing research indicates that renters are more likely than homeowners to experience violence in their homes (Hamilton, 2019, p. 247). The experience of violence within a rental unit directly interferes with a survivor's sense of peace, dignity, and security, turning the rental home into a site of "oppression, fear, and humiliation" (Paglione, 2006, p. 126). Overwhelmingly, research shows that survivors have no choice but to leave home because of the violence they have experienced (Klingbaum, 2021, p. 4; O'Campo, 2015, p. 15).

Studies have focused on the material factors affecting housing instability in the transition period between being forced to leave home and securing a new home (Ponic et al., 2012, p. 1578; Smye et al., 2020, p. 1588). This is because the pathway out of violence is fraught and often includes a period of homelessness, a shelter stay, challenges in accessing new rental housing, and inadequate rental conditions (Klingbaum, 2021, p. 4; O'Campo et al., 2015, p. 15; Ponic et al., 2012, p. 1579; Stylianou & Hoge, 2020). This transition period is estimated to take about six months, and the multitude of challenges that arise during this time can lead survivors to return to abusive situations (O'Campo et al., 2015, p. 9; Ponic et al., 2012, p. 1578). There is limited knowledge on the impact of GBV on survivors' longer-term housing stability, particularly in the private rental market (Ponic et al., 2012, p. 1581; WomanACT, 2022, p. 3).

Hidden Homelessness

Although 86% of survivors in a recent Ontario study indicated that they would like the option of remaining in their home, it is more often the case that survivors will be forced to uproot their lives and leave home for safety reasons (Klingbaum, 2021, p. 4). After leaving, approximately 70% of survivors first look to their community of friends, neighbours, and family for help (Crisafi and Jasinski, 2015, p. 989; Okeke-Ihejirika et al., 2018, p. 789).

"Couch surfing" (i.e., staying temporarily in a series of homes) with extended family and close-knit community members was considered a "double-edged sword" for survivors. On the one hand, survivors' communities provided physical safety from the person causing harm, but on the other, their communities also reinforced traditional values. For example, judgement regarding a

relationship breakdown due to **intimate-partner violence** (IPV) caused survivors to feel further isolation and led them to return to situations of violence, especially if the person causing harm was also a member of their community. This may be more pronounced for newcomers and survivors from rural, Northern, and Indigenous communities, where there is a stronger attachment to community (Smye et al., 2020, p. 1596).

In addition, formal homelessness services have not always been welcoming to or safe for many marginalized survivors and have even excluded individuals with complex mental health needs or those who use substances (Kirkby & Mettler, 2016, p. 114). To avoid an emergency shelter stay, many survivors have instead moved in and out of various forms of “shelter” beyond couch surfing with friends or family, including living in their cars, short-term rentals, hotels, or hospitals, or returning temporarily to live with the person causing harm (Gander & Johansson, 2014, p. 7; Maki, 2017, p. 13; Schwan et al., 2020, p. 8; Sev’er, 2002, p. 309). Often, survivors only sought help from formal homelessness services to alleviate a perceived burden on their social relationships (Milaney et al., 2017, p. 11).

Women and gender-diverse people have expressed that they do not view these kinds of transient situations as homelessness, especially if the experience had become normalized in their lives (Gultekin and Brush, 2017, p. 112). In a study of racialized youth experiencing family violence, it was further explained that the reluctance to label their experiences using homelessness terminology may be a way to avoid stigma and victimization (McCready, 2017, pp. 207–211). It is therefore challenging to enumerate situations of homelessness that remain out of sight of researchers and formal services (Schwan et al., 2020, p. 116). This invisibilized experience of homelessness is better known as **hidden homelessness**.

Survivors of GBV are particularly vulnerable to hidden homelessness, and have faced prolonged periods of isolation, unpredictability, and heightened vulnerability because of the experience (Kirkby & Mettler, 2016, p. 115; Schwan et al., 2020, pp. 8–10; Tutty et al., 2014, p. 1506). In Canada, research has also highlighted that there is an increased chance of experiencing hidden homelessness if a survivor has multiple marginalized identities. For example, statistics show that youth with a history of violence, people with disabilities, **2SLGBTQ+** individuals, newcomers, and Indigenous people are more likely to experience hidden homelessness (Nelson et al., 2023, p. 13; Rodrigue, 2016; Sev’er, 2002, p. 310). The secretive nature of this form of homelessness, which also disproportionately affects marginalized survivors, suggests that more research is required to better understand the nuances of the experience (Schwan & Ali, 2021, p. 3).

Research consistently shows that survivors risk facing hidden homelessness when they struggle to find shelter or new housing after leaving home due to violence. For example, a 2011 Canadian study found that 63.5% of IPV survivors could not physically move out of their home in the month they considered themselves to have “left” the person causing harm because they lacked available housing and service options that would support them to do so (Ponic et al., 2012, p. 1593). Only 21.1% of survivors from the study managed to secure a space in an emergency shelter after leaving.

Shelter Access

It is common for survivors to be turned away from emergency shelter services in help-seeking moments, primarily due to lack of shelter space (Maki, 2019, pp. 26–28). In 2019, Women’s Shelters Canada reported a 78.8% turn-away rate using data captured from a single day (Women’s Shelters Canada, 2019). More broadly, Schwan and colleagues (2020) reported a 32.6% emergency shelter turn-away rate in their research on women, girls, and gender-diverse individuals’ experiences of homelessness (p. 41).

Some survivors have been denied a space in the shelter system because of exclusionary policies and service-provider discrimination (Jeffrey & Barata, 2017, p. 913; Klingbaum, 2020, p. 2). For example, some **GBV shelters** cite having internal policies that prohibit older teenage boys from residing in the shelter with their parent; others have discriminated against 2SLGBTQ+ individuals (Falco et al., 2022; p. 23; Nelson et al., 2023, pp. 19–20; Wood et al., 2017, p. 4643). Survivors with physical disabilities have also been turned away because 75% of shelters are not wheelchair accessible (Schwan et al., 2020, p. 27). Similarly, rural survivors described being told that they can only access the shelter if they are willing to travel to different communities, including urban centres. This is a major barrier to the safety of rural survivors, especially for those who have little-to-no access to public transit (Dyck et al., 2018, p. 204).

In *Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls* (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019), several testimonies of relatives highlighted that turning away survivors in fragile help-seeking moments can be fatal to those survivors (p. 577). Many relatives shared that they had lost beloved family members to violence after they were rejected or turned away by shelters or treatment services.

The Shelter Experience

When survivors were given access to a shelter, they reported having trouble adjusting. This may be especially true for newcomers or for rural, Northern, and Indigenous survivors who experienced “culture shock” in shelters far away from their families, communities, and cultures (Whitzman & Desroches, 2022, p. 639).

In addition, many shelters were described as having strict rules, including curfews, the prohibition of guests, banning the use of substances, invasive room inspections, and demanding chore expectations (Baker et al., 2010; Benbow et al., 2019; Vecchio, 2019). Parents described struggling with surveillance from staff and were worried that they would be reported to child welfare authorities for their parenting style (Benbow et al., 2019, p. 208). Racialized and Indigenous residents described feeling particularly targeted by **microaggressions**, explaining further that there appeared to be an over-reliance on certain rules for some residents and not for others (Wood et al., 2017, p. 4661). Survivors described feeling isolation and increased feelings of shame, and stated that their post-traumatic stress disorder (PTSD) was triggered while living in the shelter (Benbow et al., 2019, p. 206; Galano et al., 2013, p. 521).

As well, in the context of the housing crisis, residents in the shelter system can find it increasingly difficult to find new housing within their allotted length of stay. This was documented in a national study in which 74% of GBV emergency shelters noted that they have given survivors extensions beyond length-of-stay guidelines (Maki, 2019, p. 31). This means that survivors are spending longer periods of time staying in the shelter system. These lengthier stays impede shelters from being able to take on more clients in need (Burnett et al., 2015, p. 12). An estimated 31% of emergency shelter users return to the person causing harm due to the inability to access housing after their shelter stay ends (Ponic, 2012, p. 1577).

Housing Access

Finding permanent and affordable housing is often the top priority for survivors during the transition period after leaving. Securing new housing allowed survivors to build trusting relationships in their communities, which enhanced feelings of security, social cohesion, and safety (Woodhall-Melnik et al., 2017, pp. 258–259). In a study by Daoud and colleagues (2016), survivors reported feeling “happy, satisfied, self-confident, and in control,” within two years of finding stable housing (p. 218).

However, leaving situations of homelessness often proves difficult due to the challenges associated with securing new rental units, both in **social housing** and the **private market**. Material factors create barriers to housing access, such as eligibility requirements, discrimination from landlords, and the financial means needed to secure a rental unit (Gultekin & Brush, 2017, p. 92; O’Campo et al., 2015, p. 15). Some studies also noted that frontline workers felt “frustrated” when supporting survivors with housing access as it involved constantly helping them “prove and re-prove their worthiness” (Burnett et al., 2015, p. 13).

Social Housing: The Special Priority Program

There is limited research about survivors’ experience of accessing social housing. However, existing studies suggest that there are challenges when survivors apply to social housing in Ontario through the **Special Priority Program** (SPP) for survivors of IPV and human trafficking. This program expedites entry for survivors into social housing to mitigate the risk of harm. The process of applying for this program has been described as invasive, difficult, and stigmatizing (Burnett et al., 2015, pp. 11–13; Jeffery & Barata, 2017, pp. 914, 921–922). Specifically, the eligibility requirements of the program do not carefully consider survivors’ realities of GBV and lead them to feel that they are not believed (Burnett et al., 2015, p. 11; Jeffrey & Barata, 2017, p. 925; Maki, 2017, pp. 20–21).

For example, survivors explained that they could not provide supporting documents that proved they resided in the same unit as the person causing harm, as they had fled their home in a hurry (Tutty et al., 2014, p. 1514). Because social housing may be the only affordable housing option for survivors living on low incomes, more research is needed to assess such eligibility barriers for housing access.

Private Market Rental Applications

Eligibility requirements were also raised as a key barrier to survivors' access to private market rental housing. Private market rental landlords typically require applicants to share their previous rental history, credit score, proof of employment, and pertinent legal documents in their rental applications. However, survivors' financial credibility and/or references are often ruined by the person causing harm due to **financial abuse** or damages (Adams et al., 2019, p. 1325; Bullock et al., 2020, p. 842). As well, survivors did not always have a documented rental history because the person causing harm was the only person listed on the lease (Baker et al., 2010, p. 434; Gezinski & Gonzalez-Pons, 2021, p. 8350; Schwan et al., 2021, p. 36).

Alternatively, survivors described being forced into signing rental agreements as sole tenants even when the person causing harm was the breadwinner. This meant that the survivor would end up financially and legally responsible for any accumulated rental arrears or damages to the unit even if the person causing harm was paying the bills (Adams et al., 2019, p. 1325). This form of violence is known as **coerced debt**. Accumulated debt has meant that survivors are either forced to be dependent on the person causing harm or are forced into the challenging experience of accessing new housing with a poor credit score or rental history (Adams et al., 2019, p. 1335). This form of abuse has disproportionately affected survivors with intellectual disabilities or traumatic brain injury, "who may be more susceptible to manipulation and exploitation" (McConnell & Phelan, 2022, p. e5157).

If survivors had no previous control over their household finances, they struggled to obtain the funds associated with moving. The high cost of first and last month's rent in an unaffordable private rental market, as well as the cost of moving, key deposits, and purchasing furniture, may prolong periods of housing instability for survivors (Gander & Johannson, 2014, p. 5). This is especially true for survivors who rely on social assistance and have been forced to spend "all, or almost all" of their funds on rent and other housing costs (Tutty et al., 2014, p. 1499).

Finally, survivors have experienced explicit private market landlord discrimination when attempting to access new housing, mostly due to their history of GBV, family size, source of income, or race (Baker et al., 2010, p. 31; Ponice et al., 2012, p. 1579; Schwan et al., 2020, p. 120). The "hardest to house" in the private market may be survivors who suffer from complex mental health challenges, have disabilities, use substances, have a large family, or have experienced chronic homelessness (Baker et al., 2010, p. 435; Tutty et al., 2014, p. 1507). Even when private market landlords were made aware of the difficulties a potential tenant had in meeting rental requirements due to their experiences of GBV, they proved to be "inflexible" in the rental application process (Gezinski & Gonzalez-Pons, 2021, pp. 8340, 8349). In desperation, many vulnerable survivors struggling to access housing have fallen prey to predatory landlords who are reported to have exploited survivors in "sex-for-rent" or "labour-for-rent" schemes (Schwan et al., 2020, p. 8).

Inadequate Housing

In addition, challenges associated with accessing housing mean that survivors are often forced to take whatever unit they can get. This has led to survivors more often living in situations of **core housing need** (WomanACT, 2022; Schwan et al., 2021, p. 10). This means that survivors spend most of their income on housing costs for units that are in a state of disrepair or uninhabitable due to mould, pests, structural damage, heating and cooling issues, or overcrowding (Buhler & Tang, 2019, p. 212).

A recent study showed that 77% of survivors renting in the private market were found to be living in unaffordable or uninhabitable housing situations (WomanACT, 2022, p. 5). Female-led, single-family households are also more than twice as likely to live in core housing need than male-led single-family households, highlighting the gendered nature of such housing precarity (Government of Canada, 2018, p. 11; Schwan & Ali, 2021, p. 6).

Survivors who resided in inadequate subsidized units reported that their landlords were unresponsive when notified of maintenance and repair issues because they would get a rent payment from the government regardless of the condition of the unit (Jeffrey & Barata, 2017, p. 920). Yet, survivors also shared that they would rather deal with living in such squalid conditions than be forced to face absolute homelessness or live in a shelter (Gezinski & Gonzalez-Pons, 2021, p. 8350; WNHHN, 2022, p. 19).

On the contrary, survivors who had children at times expressed their hesitancy at moving to inadequate housing due to a fear of child welfare involvement, child apprehension, or losing sole custody due to situations of poverty (Ponic et al., 2012, p. 1580; Yakubovich et al., 2022, p. e24). Paglione (2006) considered that, when presented with no decent housing options, even the prospect of moving to “urban slums” would cause survivors to remain with, or return to, the person causing harm (p. 129).

Forced Moves

Even when survivors manage to secure an adequate rental unit, they continue to face ongoing rental issues that threaten their housing stability. One study reported that 50% of women who had experienced GBV faced at least one issue in their unit, including struggling to keep up with the rent, maintenance issues, threats of eviction, or continued harassment from the person causing harm (Pavao et al., 2007, p. 143). Limited research also suggests that the cycle of violence has affected survivors’ ability to keep their housing (The National Right to Housing Network [NRHN] & WNHHN, 2023, p. 13). For example, survivors reported facing eviction due to complaints over noise disturbances caused by violence during a period of reconciliation with the person causing harm (Buhler & Tang, 2019, p. 218).

Further, in the context of an affordability crisis, survivors have been repeatedly forced to move due to the difficulty in paying rent, inability to tolerate inadequate living conditions, overcrowding, and their landlord's financially motivated evictions (e.g., **renoviction** and **landlord's-own-use evictions**) (WomanACT, 2022, p. 22). One study showed that, on average, survivors moved at least four times in the six-month period after leaving the person causing harm (Gezinski & Gonzalez-Pons, 2021, p. 8340). Indigenous women, Two-Spirit, and gender-diverse individuals experienced forced evictions more frequently (Nelson et al., 2023, p. 12; Schwan & Ali., 2021, p. 7). With each forced move, survivors are more likely to experience feelings of low self-worth and a loss of dignity and independence (Yee, 1989, p. 48).

For survivors, an inability to meet psychological and spiritual housing needs is an indirect route to chronic homelessness and housing instability due to victimization, alienation, depression, and PTSD (Gilroy et al., 2016, p. 87). A recent Ontario study found that even when material factors were met, psychological and spiritual factors such as a lack of confidence and feeling unsafe while at home, as well as worries about ongoing abuse, caused survivors to view their housing situation as unstable (Daoud et al., 2016, p. 216; O'Campo et al., 2015, p. 15). This was mirrored in a 2016 study conducted by Gilroy and colleagues (2016), which noted that one in four women cited psychological and spiritual factors as contributing to their path into homelessness (p. 87).

Although research notes the initial feelings of relief and housing satisfaction in the few months after survivors secure new housing, additional research suggests that the ongoing impacts of GBV may result in future housing instability. Survivors reported a fear of being found by the person causing them harm as the primary factor leading to further moves, even when material and psychological factors stabilized (O'Campo et al., 2015, p. 13). In a Canadian survey of 62 women who had experienced homelessness due to GBV, 11 reported that after finding stable housing, the person causing harm found and damaged their units, resulting in evictions from their previously stable housing (Tutty et al., 2014, p. 1506).

Access to Justice and the Right to Housing for Survivors

Survivors are also unable to realize the right to housing without adequate **access to justice** to enforce their rights to keep and maintain their homes. This is exacerbated when legal systems and protections fail to establish laws that promote security of tenure, resulting in a cycle of homelessness and housing instability for survivors who rent (Buhler & Tang, 2019; NRHN & WNHHN, 2023; Schwan et al., 2020; Šimonović, 2018).

While no overarching definition of the phrase “access to justice” exists, the UN defines it as “a basic principle of the rule of law. In the absence of access to justice, people are unable to have their voice heard, exercise their rights, challenge discrimination, or hold decision-makers accountable” (UN, n.d.). In Canada, access to justice is informed by the UN 2030 Agenda for Sustainable Development and its 17 Sustainable Development Goals (SDGs), and aims to “leave no one behind” (Department of Justice Canada, 2021). Canada has promised to enhance access to justice, as outlined in Goal 16

of the UN SDGs, where it will “promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels” (UN, 2015, p. 28).

The Department of Justice Canada (2021) does not specifically address the right to housing in its overview of access to justice; however, it acknowledges that legal issues are rarely singular—that, instead they are intertwined with issues that “can affect many areas of life, including housing.” The department goes on to state that access to justice, through timely access to a fair legal system, helps support individuals’ well-being. Scholars and researchers have studied how the justice system affects housing and other aspects of life, specifically focusing on how access to justice influences housing stability in Canada.

Existing research frames **tenant protections** as the core component of ensuring security of tenure and as an integral part of achieving access to justice. This is due to the significant impacts that evictions have on securities of tenure, where forced evictions are in direct opposition to the right to housing (Hohmann, 2013, p. 21). The UN defines forced evictions as “the permanent or temporary removal against their will of individuals, families and/or communities from the homes and/or land which they occupy, without the provision of, and access to, appropriate forms of legal or other protection” (Office of the High Commissioner for Human Rights, 1997, para. 3). Under international law, forced evictions do not include evictions that are done in “accordance with the law and in conformity with the provisions of the International Covenants on Human Rights.” However, recent research shows that for many tenants, legal evictions are simply another form of forced displacement (Buhler, 2022; NRHN & WNHHN, 2023; Paglione, 2006).

Research has noted that women, gender-diverse people, and those experiencing GBV were more susceptible to forced evictions through the tribunal system and through landlords unlawfully wielding their power (Buhler, 2022; Buhler & Tang, 2019; NRHN & WNHHN, 2023; Paglione, 2006).

Paglione’s (2006) discussion on IPV and the right to housing highlights that the legal system and existing legislation have prevented security of tenure in instances of GBV and ensured that survivors have limited-to-no options for leaving the person causing harm (p. 129). Legal research conducted on residential tenancy protections for survivors who rent in Canada noted that provincial and territorial legislation do not allow survivors to remain in their rental units in joint tenancies. Instead, a survivor can only terminate the entire lease, forcing both parties to leave regardless of whether GBV occurred (Hamilton, 2019, pp. 261–262).

Survivors also may not be viewed as legal “tenants,” as only persons named on the lease are considered tenants. This affects a survivor’s ability to enforce rights because only tenants have the right to access the unit or change the locks. It also determines who is liable for instances of unpaid rent and damages (Hamilton, 2019, p. 259). Hamilton (2019) highlights that this fact leaves survivors vulnerable to legal evictions, where being viewed as a tenant can have both positive and negative consequences (p. 260).

As a result, survivors are frequently unable to enforce their right to security of tenure, forcing them “to remain prisoner in [their] own home or, alternatively, to accept homelessness and its connected risks” (Paglione, 2006, p. 129). For survivors who do leave, a forceful eviction has occurred regardless of whether it was “voluntary” or not (Paglione, 2006, p. 138). Survivors’ homelessness can be understood to be “legally facilitated” or “legally induced” due to the existing legislation that has allowed survivors to be legally and illegally evicted without a home to go to. This is further exacerbated by the lack of legal help (Gander & Johannson, 2014, p. 5).

Legal Services and Access to Justice

Research around survivors’ security of tenure has focused on the need for legal representation for GBV eviction-related issues (Gander & Johannson, 2014; Paglione, 2006; Schwan et al., 2020). This is due to the inherent power imbalance that exists between a tenant and a landlord, in which the legal eviction process cannot be procedurally fair to a tenant who stands to become homeless (Buhler, 2022, p. 14). Landlords have even exploited their power over tenants through sexual harassment, illegally locking them out of rental units, refusing to complete maintenance and repair requests, or threatening eviction through ongoing frivolous notices (Buhler & Tang, 2019, pp. 213, 221).

Survivors experiencing such rental housing challenges may be unaware that they have tenancy rights (Buhler & Tang, 2019, p. 221). Survivors in Saskatchewan who were brought to the rental housing tribunal for an eviction hearing stated that they did not consider getting legal help because they were unaware of their legal rights or that legal services existed. Survivors reported that landlords felt empowered to use the legal system against them because they knew survivors would not fight back.

Schwan and colleagues (2020) found that there was a severe lack of housing legal support available to survivors threatened with eviction (p. 34). In a cross-Canada survey on survivors’ housing challenges, 37.2% reported that they had experienced an eviction and 27.9% stated that they had wanted housing legal help (Schwan et al., 2020, pp. 32–33). Yet, 52.2% of the 27.9% who wanted legal help reported being unable to access legal services or representation (p. 33).

The difficulty in accessing legal representation heightens the power imbalance that exists between tenants and landlords, especially when unrepresented survivors go up against represented landlords. Research conducted by the Advocacy Centre for Tenants Ontario (ACTO) (2023) shows that only 31.5% of tenants had legal representation at their Landlord and Tenant Board hearings, compared with 77% of landlords (p. 12). This leaves more than two-thirds of renters, especially survivors, appearing at eviction hearings without any legal representation.

Access to legal services is considered “essential” for survivors (Paradis, 2016, p. 53). Having access to a lawyer and legal services was viewed as a key factor in achieving housing stability for individuals who are at considerable risk of chronic homelessness (NRHN & WNHHN, 2023, p. 24; Paradis, 2016, pp. 50–53). Legal representation is known to reduce the rate of eviction and “will save tenancies, promote dignity and equality, and animate the human right to housing” (Buhler, 2022, p. 5). As Buhler (2022) notes, “lawyers help balance power, translate elite and inaccessible systems

to tenants, and translate tenants' claims in a vernacular that resonates more clearly with decision makers" (p. 17). In addition, represented tenants are 19 times more likely to avoid eviction than unrepresented tenants (Buhler, 2022, p. 16).

Enhancing survivors' access to justice also includes the implementation of trauma and violence-informed practice for legal systems and professionals. Schwan and colleagues (2020) emphasized that there is a need for training on GBV for lawyers so that they are informed of survivors' unique legal issues, such as the impact of trauma, safety implications, and use of coercion in the legal system (also known as **litigation abuse**) (p. 53).

Participants further reported that although legal services may be available, survivors are reluctant to seek legal help because it may come with a "social, emotional, or financial cost that the victim cannot bear" (Schwan et al., 2020, p. 50). Research shows that survivors have had negative interactions with lawyers who have taken "an accusatory tone, and [forced] unquestioning cooperation when services are free" (Pajak et al., 2014, p. 2573).

Saxton and colleagues (2021) also note that survivors felt particularly vulnerable when disclosing detailed accounts of their experiences to lawyers, as the lawyers responded using alienating "**legalese**" (p. 2032). This mirrors research that found that tenants more broadly felt judged, confused, and ashamed during the legal process (Coletto, 2016, p. 1). Survivors may also not seek out legal help because of previous negative interactions or traumatizing experiences with the legal system (National Indigenous Feminist Housing Working Group, 2022, p. 20).

An Alberta study surveyed legal and housing service professionals to understand the legal context that survivors must navigate when attempting to secure and maintain rental housing. This research highlighted that tenancy laws in Canada do not adequately consider the connection between GBV and any resulting housing challenges. Survivors are often held legally responsible for the actions of the person causing harm (Gander & Johansson, 2014, p. 49). For example, a landlord can choose to evict a survivor because of noise complaints, damages, rental arrears, or ongoing police presence caused by the person causing harm (pp. 6–8). The survivor can attempt to obtain legal representation or housing help services, but this often comes at a cost or requires the survivor to meet financial eligibility rules (pp. 7–8). As such, access to justice is limited for a group already identified as vulnerable to chronic homelessness.

Trauma and Violence-Informed Service Delivery

When homelessness, housing, and legal services are delivered with care and consistency, and feel culturally safe, survivors have found the process empowering and experienced a renewed sense of identity and autonomy (Okeke-Ihejirika et al., 2018, p. 801; Pajak et al., 2014, p. 2577). However, survivors (especially those from marginalized communities) often avoided seeking help from formal mainstream services, and when they did access these services, found service navigation and provision more abusive than the violence they fled (Baird et al., 2021; Baker et al., 2010; Barrett & St. Pierre, 2011; Jeffrey & Barata, 2017; Dichter & Rhodes, 2011; Duhaney, 2021b; Maranzan et al., 2018; Sabri et al., 2018; Schwan et al., 2020; Tutty et al., 2014).

Existing services often take a standardized approach and treat the lived experiences of various forms of violence as homogenous. However, this approach disregards the differences between, for example, the experience of IPV and that of trafficking, and overlooks the impact of different forms of violence on survivors with marginalized identities. As a result, services may misunderstand the nuanced needs of survivors (Baird et al., 2021, p. 2517).

Johnstone and Lee (2021) highlighted that “the feminist issues confronting white women, women of color, and Indigenous women are in part shared and in part very different, even potentially in conflict” (p. 379). For example, violence perpetuated against Indigenous women and girls, and 2SLGBTQ+ individuals, must be contextualized within colonial genocide, intergenerational trauma, land dispossession, and the Indian Act (Olson-Pitawanakwat & Baskin, 2020, p. 10; Smye et al., 2020, pp. 1589–1600). When service providers ignored systemic issues, they caused irreparable harm to Indigenous women and girls, and 2SLGBTQ+ individuals, most notably in the facilitation of child apprehensions and incarceration. The risk involved in accessing decontextualized services has meant that Indigenous survivors are less likely to seek formal help and more likely to leave services when they experience challenges (Maranzan et al., 2018, p. 142).

Similarly, Duhaney (2021a) notes that although there has been a spotlight on anti-Black racism in recent years, the contextualized experiences of Black survivors of IPV and sexual violence have been overlooked (p. 2). Because the Canadian government has not collected race-based GBV data, it is impossible to know the rate at which Black people have experienced IPV and/or sexual violence or to understand the unique ways in which IPV and/or sexual violence may affect Black survivors (Duhaney, 2021a, p. 2).

Existing research highlights that Black women are less likely to seek help or to discuss their individual experiences with service providers due to ongoing discrimination that frequently rejects, punishes, and criminalizes Black survivors (Duhaney, 2021b, pp. 2–3). Black women may also face additional social pressure to protect their partners and communities from systemic violence, even if those partners have caused them personal harm (Waller et al., 2021, p. 2). 2SLGBTQ+, Indigenous, and racialized individuals expressed having a similar protective instinct shielding their historically marginalized communities from external scrutiny or punishment (Furman et al., 2017, p. 365).

Racialized newcomer and immigrant women are also less likely to seek out formal services; research has noted that Western interventions tend to “rescue and prosecute,” which runs counter to family and spirituality-based healing preferred by some immigrant communities (Okeke-Ihejirika et al., 2018, p. 789). Similarly, integrated spiritual, emotional, mental, and physical practices are of immense importance for Indigenous survivors’ healing, yet are missing from most existing services (Maranzan et al., 2018, p. 152). Service silos that ignore the importance of spirituality in many survivors’ lives can cause survivors to “disconnect from their identities and traditions and prevent healing” (Braganza et al., 2022, p. 38).

Survivors typically access services through applications or intake interviews in which they must repeatedly prove their stories of abuse to multiple workers. Survivors expressed that it was challenging to convey their experiences of violence, which are at times rooted in intergenerational

trauma, to service providers or decision-makers from different races or ethnicities (Buhler & Tang, 2019, p. 225). Survivors further explained that service providers' general lack of cultural awareness and invasive questions could have serious repercussions. Racialized, Indigenous, newcomer, or precarious-status survivors feared that telling their life stories to workers who lacked understanding would later lead to criminalization, child apprehension, and/or deportation (Duhaney, 2021b, p. 16; Pajak et al., 2014, p. 2573).

In rural and Northern contexts, survivors risk their abuse not being taken seriously, as service providers often know the person(s) causing harm and/or their families and may sympathize with them instead of the person seeking help (Dyck et al., 2018, p. 201). Intake processes may also exclude or isolate survivors from 2SLGBTQ+ communities due to service providers' unfamiliarity with the distinct ways in which 2SLGBTQ+ individuals experience violence—for example, facing threats of publicly outing their gender identity or sexual orientation (Furman et al., 2017, p. 371).

Transgender and gender-diverse survivors have also been rejected from accessing shelter spaces due to transphobic views held by service providers (Nelson et al., 2023, p. 17). This is exacerbated for Indigenous or racialized survivors with transgender experience (Falco et al., 2022, p. 23). Jeffrey and Barata (2017) note that such intake processes rob survivors of their autonomy in choosing when, how, and to whom they divulge experiences, and has even replicated the abuse they have escaped (p. 921). The lack of contextualized, anti-oppressive, and trauma-informed services may dissuade marginalized survivors from seeking help entirely, and even convince them that it is better to remain in abusive situations.

Conclusion

As directed by the NHSA, all Canadian jurisdictions must take steps to progressively realize the right to housing. This includes an obligation to implement legal and policy frameworks that promote housing stability and reduce the barriers to accessing adequate housing, with significant emphasis on addressing the needs of Canada's most vulnerable populations (Government of Canada, 2018). Notably, the NHS acknowledged the overrepresentation of women, girls, and gender-diverse people experiencing housing precarity. This analysis also explicitly acknowledged the unique barriers survivors encounter when trying to achieve security of tenure.

Even using an intersectional analysis, it is clear that the Canadian government has failed to meaningfully implement actions that would prevent further housing insecurity for identified priority groups, including survivors of GBV. In two recent rights claims, it was asserted that the Canadian government had violated the housing rights of women, girls, Two-Spirit, and gender-diverse individuals. The National Indigenous Feminist Housing Working Group (2022) further underlined that “housing rights violations are indivisible and interconnected to...the right to culture, the right to health, the right to security, and the right to justice” (p. 23). The multi-rights violations experienced by Indigenous women, girls, Two-Spirit, and gender-diverse individuals has paved the way for disproportionate rates of violence, systemic marginalization, and discrimination against Indigenous women, girls, Two-Spirit, and gender-diverse individuals, as outlined in *Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls* (2019).

The UN Special Rapporteur on Housing has stressed that such rights violations are inevitable if holders do not have the ability to assert their rights. Governments have a responsibility to adopt legislative, administrative, educational, and other appropriate measures requiring that the actions of private actors be consistent with, and do not undermine, the realization of the right to housing (Farha, 2020, p. 4). Security of tenure is thus intrinsically linked to access to justice. Therefore, the realization of housing rights is intertwined with the realization of all rights. An absence of such rights creates the proliferation of structural violence leading to chronic homelessness and housing instability for survivors of GBV.

A scan of the existing literature highlighted that research on survivors' navigation of Ontario's housing system has focused on the period prior to, during, or after survivors leave the person causing harm. There have been few studies that have looked at the entire housing journey of a survivor through all three stages. The limited knowledge about survivors' long-term housing journeys, especially the period after which a survivor obtains housing, means that there is limited information available on survivors' housing stability. In addition, there is limited research on the rental housing legal protections for survivors or on survivors' experiences navigating the housing legal system during this transitory period. Notably, no research has been conducted on the rental housing legal system in both the private and social housing context for survivors who rent in Ontario.

Researchers stress the need for further studies that focus on how the rental housing legal system contributes to survivors' housing instability, as it will provide an insight into the types of specialized supports survivors require to prevent hidden homelessness (O'Campo et al., 2015; Ponick et al., 2012). Special attention must be paid to supports that will enhance survivors' tenancy rights to ensure that they are not evicted from their homes. As Nelson et al. (2023) stated, there remains limited knowledge on how to best prevent evictions for women and gender-diverse people and their dependents despite the gendered security of tenure issues they face and the disproportionate harm they suffer upon eviction (p. 28). Without such protections, survivors' right to housing will continue to be violated, especially in light of Ontario's housing crisis.

To better inform supports for survivors in Ontario, research must be conducted on the relationship between the housing context and the rental housing legal system—specifically, the correlation between the housing continuum and housing legal context. Increased knowledge on the relationship between these two systems will assist in creating better legal supports for survivors that enhance their access to justice. This will ensure that survivors can obtain new housing after leaving the person causing harm and can better maintain it in the long run. As existing research has established, survivors' access to justice is integral to preserving their right to secure tenure. Increased knowledge of the legal barriers survivors face in obtaining rental housing help will ensure that their right to housing is realized in Ontario.

Based on an extensive review of literature, research conducted by ACTO seeks to address the following question: How do survivors of GBV experience the process of securing and maintaining permanent housing in Ontario? That is, how well do the legal context and housing services meet survivors' needs?

References

- Adams, A. E., Littwin, A. K., & Javorka, M. (2019). The frequency, nature, and effects of coerced debt among a national sample of women seeking help for intimate partner violence. *Violence Against Women*, 26(11), 1324–1342. <https://doi.org/10.1177/1077801219841445>
- Advocacy Centre for Tenants Ontario. (2023). *Housing hardship: How Ontario's renters struggle to keep a roof overhead*. https://www.acto.ca/production/wp-content/uploads/2023/05/HousingHardship_ACTO_June_2023.pdf
- Baird, S. L., Alaggia, R., & Maiter, S. (2021). Broadening the 'survivor capsule' of intimate partner violence services. *The British Journal of Social Work*, 51(7), 2517–2535. <https://doi.org/10.1093/bjsw/bcaa067>
- Baker, C. K., Billhardt, K. A., Warren, J., Rollins, C., & Glass, N. E. (2010). Domestic violence, housing instability, and homelessness: A review of housing policies and program practices for meeting the needs of survivors. *Aggression and Violent Behavior*, 15(6), 430–439. <https://doi.org/10.1016/j.avb.2010.07.005>
- Barrett, B. J., & St. Pierre, M. S. (2011). Variations in women's help seeking in response to intimate partner violence: Findings from a Canadian population-based study. *Violence Against Women*, 17(1), 47–70. <https://doi.org/10.1177/1077801210394273>
- Baskin, C. (2016). *Strong helpers' teachings: The value of Indigenous knowledges in the helping professions* (2nd ed.). Canadian Scholars.
- Benbow, S., Forchuk, C., Berman, H., Gorlick, C., & Ward-Griffin, C. (2019). Spaces of exclusion: Safety, stigma, and surveillance of mothers experiencing homelessness. *Canadian Journal of Nursing Research*, 51(3), 202–213. <https://doi.org/10.1177/0844562119859138>
- Braganza, M. E., Hoy, S., & Lafrenière, G. (2022). "They are my family": Exploring the usage of spiritual and religious supports by survivors of intimate partner violence. *Journal of Religion & Spirituality in Social Work: Social Thought*, 41(1), 23–50. <https://doi.org/10.1080/15426432.2021.1955427>
- Buhler, S. (2022). *The right to counsel for tenants facing eviction: Security of tenure in Canada*. The Office of the Federal Housing Advocate. https://www.homelesshub.ca/sites/default/files/attachments/Buhler-the_right_to_counsel_for_tenants_facing_eviction-security_of_tenure.pdf
- Buhler, S., & Tang, R. (2019). Navigating power and claiming justice: Tenant experiences at Saskatchewan's housing law tribunal. *Windsor Yearbook of Access to Justice / Recueil annuel de Windsor d'accès à la justice*, 36, 210–230. <https://doi.org/10.22329/wyaj.v36i0.6421>
- Bullock, H. E., Reppond, H. A., Truong, S. V., & Singh, M. R. (2020). An intersectional analysis of the feminization of homelessness and mothers' housing precarity. *Journal of Social Issues*, 76(4), 835–858. <https://doi.org/10.1111/josi.12406>

- Burnett, C., Ford-Gilboe, M., Berman, H., Ward-Griffin, C., & Wathen, N. (2015). A critical discourse analysis of provincial policies impacting shelter service delivery to women exposed to violence. *Policy, Politics, & Nursing Practice*, 16(1–2), 5–16. <https://doi.org/10.1177/1527154415583123>
- Canadian Human Rights Commission. (2025). *The National Housing Strategy Act*. <https://www.chrc-ccdp.gc.ca/individuals/right-housing/national-housing-strategy-act>
- Coletto, D. (2016). *Public perceptions of access to justice in Ontario*. The Action Group on Access to Justice (TAG). https://lawsocietyontario-dwd0dscmayfwh7bj.a01.azurefd.net/media/iso/media/tag/resources/abacus_tag_release_oct14.pdf
- Crisafi, D. N., & Jasinski, J. L. (2015). Within the bounds: The role of relocation on intimate partner violence help-seeking for immigrant and native women with histories of homelessness. *Violence Against Women*, 22(8), 986–1006. <https://doi.org/10.1177/1077801215613853>
- Daoud, N., Matheson, F. I., Pedersen, C., Hamilton-Wright, S., Minh, A., Zhang, J., & O'Campo, P. (2016). Pathways and trajectories linking housing instability and poor health among low-income women experiencing intimate partner violence (IPV): Toward a conceptual framework. *Women and Health*, 56(2), 208–225. <https://doi.org/10.1080/03630242.2015.1086465>
- Department of Justice Canada. (2021). *Access to justice*. Government of Canada. <https://www.justice.gc.ca/eng/csj-sjc/access-acces/index.html>
- Dichter, M. E., & Rhodes, K. V. (2011). Intimate partner violence survivors' unmet social service needs. *Journal of Social Service Research*, 37(5), 481–489. <https://doi.org/10.1080/01488376.2011.587747>
- Duhaney, P. (2021a). Contextualizing the experiences of Black women arrested for intimate partner violence in Canada. *Journal of Interpersonal Violence*, 37(21–22), NP21189–NP21216. <https://doi.org/10.1177/08862605211056723>
- Duhaney, P. (2021b). Criminalized Black women's experiences of intimate partner violence in Canada. *Violence Against Women*, 28(11), 2765–2787. <https://doi.org/10.1177/10778012211035791>
- Dyck, K. G., Stickle, K. L., & Hardy, C. L. (2018). Chapter 10. Intimate partner violence: Understanding and responding to the unique needs of women in rural and northern communities. In B. Leipert, B. Leach, & W. Thurston (Eds.), *Rural Women's Health* (pp. 197–214). University of Toronto Press. <https://doi.org/10.3138/9781442662513-012>
- Falco, J., Tesolin, A., & Johnstone, F. (2021). *Queering gender-based violence prevention & response in Canada*. Canadian Women's Foundation & Wisdom2Action. <https://www.suicideinfo.ca/wp-content/uploads/2022/07/20220517-Queering-Gender-Based-Violence-prevention-response-in-Canada.pdf>
- Farha, L. (2020). *Guidelines for the implementation of the right to adequate housing: Report of the special rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context* (Report No: A/HRC/43/43). United Nations. <https://docs.un.org/en/A/HRC/43/43>

- Furman, E., Barata, P., Wilson, C., & Fante-Coleman, T. (2017). “It’s a gap in awareness”: Exploring service provision for LGBTQ2S survivors of intimate partner violence in Ontario, Canada. *Journal of Gay & Lesbian Social Services*, 29(4), 362–377. <https://doi.org/10.1080/10538720.2017.1365672>
- Galano, M. M., Hunter, E. C., Howell, K. H., Miller, L. E., & Graham-Bermann, S. A. (2013). Predicting shelter residence in women experiencing recent intimate partner violence. *Violence Against Women*, 19(4), 518–535. <https://doi.org/10.1177/1077801213487056>
- Gander, L., & Johansson, R. (2014). *The hidden homeless: Residential tenancies issues of victims of domestic violence*. Centre for Public Legal Education Alberta and University of Alberta. <https://www.cplea.ca/wp-content/uploads/2015/01/FINAL-Report-The-Hidden-Homeless.2014Jun05.pdf>
- Gezinski, L. B., & Gonzalez-Pons, K. M. (2021). Unlocking the door to safety and stability: Housing barriers for survivors of intimate partner violence. *Journal of Interpersonal Violence*, 36(17–18), 8338–8357. <https://doi.org/10.1177/0886260519851792>
- Gilroy, H., McFarlane, J., Maddoux, J., & Sullivan, C. (2016). Homelessness, housing instability, intimate partner violence, mental health, and functioning: A multi-year cohort study of IPV survivors and their children. *Journal of Social Distress and the Homeless*, 25(2), 86–94. <https://doi.org/10.1080/10530789.2016.1245258>
- Government of Canada. (2018). *Canada’s National Housing Strategy*. <https://assets.cmhc-schl.gc.ca/sites/place-to-call-home/pdfs/canada-national-housing-strategy.pdf?rev=5f39d264-0d43-4da4-a86a-725176ebc7af>
- Gultekin, L., & Brush, B. L. (2017). In their own words: Exploring family pathways to housing instability. *Journal of Family Nursing*, 23(1), 90–115. <https://doi.org/10.1177/1074840716678046>
- Hamilton, J. W. (2019). Reforming residential tenancy law for victims of domestic violence. *The Annual Review of Interdisciplinary Justice Research*, 8, 245–276. <https://ssrn.com/abstract=3352187>
- Hohmann, J. (2013). *The right to housing: Law, concepts, possibilities*. Bloomsbury Publishing.
- Jeffrey, N. K., & Barata, P. C. (2017). When social assistance reproduces social inequality: Intimate partner violence survivors’ adverse experiences with subsidized housing. *Housing Studies*, 32(7), 912–930. <https://doi.org/10.1080/02673037.2017.1291912>
- Johnstone, M., & Lee, E. (2021). Epistemic injustice and Indigenous women: Toward centering indigeneity in social work. *Affilia*, 36(3), 376–390. <https://doi.org/10.1177/0886109920985265>
- Kirkby, C., & Mettler, K. (2016). Women first – An analysis of a trauma-informed, women-centered, harm reduction housing model for women with complex substance use and mental health issues. In N. Nichols & C. Doberstein (Eds.), *Exploring effective systems responses to homelessness*. The Canadian Observatory on Homelessness Press.
- Klingbaum, A. (2021). *Safe at home: Supporting women to remain safely in their own home when leaving a violent relationship* [Literature Review]. Woman Abuse Council of Toronto. https://womanact.ca/wp-content/uploads/2022/11/WomanACT_Safe-at-Home-Literature-Review.pdf

- Macdonald, D., & Tranjan, R. (2023, July 18). *Can't afford the rent: Rental wages in Canada 2022*. Canadian Centre for Policy Alternatives. <https://www.policyalternatives.ca/news-research/cant-afford-the-rent-2/>
- Maki, K. (2017). *Housing, homelessness, and violence against women: A discussion paper*. Women's Shelters Canada. <http://endvaw.ca/wp-content/uploads/2017/09/Housing-Homelessness-and-VAW-Discussion-Paper-Aug-2017.pdf>
- Maki, K. (2019). *More than a bed: A national profile of VAW shelters and transition houses*. Women's Shelters Canada. <https://endvaw.ca/wp-content/uploads/2019/04/More-Than-a-Bed-Final-Report.pdf>
- Mantler, T., Jackson, K. T., Walsh, E. J., Tobah, S., Shillington, K., Jackson, B., & Soares, E. (2020). Sharing personal experiences of accessibility and knowledge of violence: A qualitative study. *Journal of Interpersonal Violence*, 37(3–4), 1206–1222. <https://doi.org/10.1177/0886260520920867>
- Maranzan, K. A., Hudson, R., Scofich, R., McGregor, M., & Seguin, R. (2018). “It’s a lot of work, and I’m still doing it”: Indigenous perceptions of help after sexual abuse and sexual violence. *International Journal of Indigenous Health*, 13(1), 140–156. <https://doi.org/10.32799/ijih.v13i1.30312>
- McConnell, D., & Phelan, S. K. (2022). Intimate partner violence against women with intellectual disability: A relational framework for inclusive, trauma-informed social services. *Health & Social Care in the Community*, 30(6), e5156–e5166. <https://doi.org/10.1111/hsc.13932>
- McCready, L. T. (2017). Black queer youth, unstable housing and homelessness: Understanding the impact of family conflict, school and community-based violence on racialized LGBTQ2S youth. In A. Abramovich & J. Shelton (Eds.), *Where am I going to go? Intersectional approach to ending LGBTQ2S youth homelessness in Canada & the U.S.* (pp. 205–216). Canadian Observatory on Homelessness Press. <https://www.homelesshub.ca/WhereAmIGoingtoGo>
- Michel, C. L. (2023). *Security of tenure in Canada: Summary report*. The Office of the Federal Housing Advocate. <https://homelesshub.ca/wp-content/uploads/2024/03/Summary-Report-Security-of-Tenure-in-Canada.pdf>
- Milaney, K., Ramage, K., Yang Fang, X., & Louis, M. (2017). *Understanding mothers experiencing homelessness: A gendered approach to finding solutions to family homelessness*. Canadian Observatory on Homelessness Press. https://www.homelesshub.ca/sites/default/files/Family_Homelessness_Report.pdf
- National Indigenous Feminist Housing Working Group. (2022). *Homeless on homelands: Upholding housing as a human right for Indigenous women, girls, two-spirit, and gender-diverse people* [Rights Claim]. Keepers of the Circle. <https://womenshomelessness.ca/wp-content/uploads/Indigenous-Housing-Claim-June-15-2022.pdf>
- National Inquiry into Missing and Murdered Indigenous Women and Girls. (2019). *Reclaiming power and place. The final report of the national inquiry into missing and murdered Indigenous women and girls*. The National Inquiry. <https://www.mmiwg-ffada.ca/final-report/>
- National Right to Housing Network & Women's National Housing and Homelessness Network. (2023). *Gendered evictions in financialized housing markets across Canada: The case for human rights intervention and oversight*. <https://womenshomelessness.ca/wp-content/uploads/Submission-to-the-NHC-Review-Panel-NRHN-WNHHN-31-March-2023-FINAL.pdf>

- Nelson, A., Malenfant, J., Schwan, K., & Watchorn, M. (2023). *Literature review & practice scan. Housing need & homelessness amongst gender-diverse people in Canada: Preliminary report*. Office of the Federal Housing Advocate, Canadian Human Rights Commission. <https://womenshomelessness.ca/wp-content/uploads/Lit-Practice-Scan-on-Housing-Need-Homelessness-amongst-Gender-Diverse-Persons.pdf>
- O'Campo, P., Daoud, N., Hamilton-Wright, S., & Dunn, J. (2015). Conceptualizing housing instability: Experiences with material and psychological instability among women living with partner violence. *Housing Studies*, 31(1), 1–19. <https://doi.org/10.1080/02673037.2015.1021768>
- Office of the High Commissioner for Human Rights. (1991). *General comment no. 4: The right to adequate housing (Art. 11.1)*: UN Committee on Economic, Social and Cultural Rights (CESCR). <https://www.ohchr.org/en/documents/general-comments-and-recommendations/e199123-committee-economic-social-and-cultural>
- Office of the High Commissioner for Human Rights. (1997). *General comment no. 7: The right to adequate housing (Art. 11.1): Forced evictions*. UN Committee on Economic, Social and Cultural Rights (CESCR). <https://www.refworld.org/legal/general/cescr/1997/en/53063>
- Okeke-Ihejirika, P., Yohani, S., Muster, J., Ndem, A., Chambers, T., & Pow, V. (2018). A scoping review on intimate partner violence in Canada's immigrant communities. *Trauma, Violence, & Abuse*, 21(4), 788–810. <https://doi.org/10.1177/1524838018789156>
- Olson-Pitawanakwat, B., & Baskin, C. (2020). In between the missing and murdered: The need for Indigenous-led responses to trafficking. *Affilia*, 36(1), 10–26. <https://doi.org/10.1177/0886109920944526>
- Paglionie, G. (2006). Domestic violence and housing rights: A reinterpretation of the right to housing. *Human Rights Quarterly* 28(1), 120–147. <https://dx.doi.org/10.1353/hrq.2006.0012>
- Pajak, C. R., Ahmad, F., Jenney, A., Fisher, P., & Chan, L. M. Y. (2014). Survivor's costs of saying no: Exploring the experience of accessing services for intimate partner violence. *Journal of Interpersonal Violence*, 29(14), 2571–2591. <https://doi.org/10.1177/0886260513520506>
- Paradis, E. (2016). *Access to justice: The case for Ontario tenants. Final report of the tenant duty counsel review*. Advocacy Centre for Tenants Ontario. https://www.acto.ca/production/wp-content/uploads/2017/07/TDCP_Report_2016.pdf
- Pavao, J., Alvarez, J., Baumrind, N., Induni, M., & Kimerling, R. (2007). Intimate partner violence and housing instability. *American Journal of Preventive Medicine*, 32(2), 143–146. <https://doi.org/10.1016/j.amepre.2006.10.008>
- Ponic, P., Varcoe, C., Davies, L., Ford-Gilboe, M., Wuest, J., & Hammerton, J. (2012). Leaving ≠ moving: Housing patterns of women who have left an abusive partner. *Violence Against Women*, 17(12), 1576–1600. <https://doi.org/10.1177/1077801211436163>
- Rodrigue, S. (2016). *Insights on Canadian society: Hidden homelessness in Canada*. Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/75-006-x/2016001/article/14678-eng.htm>

- Sabri, B., Nnawulezi, N., Njie-Carr, V. P. S., Messing, J., Ward-Lasher, A., Alvaraz, C., & Campbell, C. (2018). Multilevel risk and protective factors for intimate partner violence among African, Asian, and Latina immigrant and refugee women: Perceptions of effective safety planning interventions. *Race and Social Problems*, 10(4), 348–365. <https://doi.org/10.1007/s12552-018-9247-z>
- Saxton, M. D., Olszowy, L., MacGregor, J. C. D., MacQuarrie, B. J., & Wathen, C. N. (2018). Experiences of intimate partner violence victims with police and the justice system in Canada. *Journal of Interpersonal Violence*, 36(3–4), NP2029–2055NP. <https://doi.org/10.1177/0886260518758330>
- Schwan, K., & Ali, N. (2021). *A rights-based, GBA+ analysis of the national housing strategy*. Women's National Housing & Homelessness Network. <https://homelesshub.ca/wp-content/uploads/2024/04/EN-Rights-Based-GBA-Analysis-of-NHS-28-Sept-2021.pdf>
- Schwan, K., Versteegh, A., Perri, M., Caplan, R., Baig, K., Dej, E., Jenkinson, J., Brais, H., Eiboff, F., & Pahlevan Chaleshtari, T. (2020). *The state of women's housing need & homelessness in Canada: Literature review*. A. Hache, A. Nelson, E. Kratochvil, & J. Malenfant (Eds.). Canadian Observatory on Homelessness Press. <https://womenshomelessness.ca/wp-content/uploads/State-of-Womens-Homelessness-Literature-Review.pdf>
- Sev'er, A. (2002). A feminist analysis of flight of abused women, plight of Canadian shelters: Another road to homelessness. *Journal of Social Distress and Homelessness*, 11(4), 307–324. <https://doi.org/10.1023/A:1016858705481>
- Šimonović, D. (2018). *Report of the Special Rapporteur on violence against women, its causes and consequences* (Report No: A/HRC/35/30). United Nations. <https://docs.un.org/en/A/HRC/35/30>
- Smye, V., Varcoe, C., Browne, A. J., Dion Stout, M., Josewski, V., Ford-Gilboe, M., & Keith, B. (2020). Violence at the intersections of women's lives in an urban context: Indigenous women's experiences of leaving and/or staying with an abusive partner. *Violence Against Women*, 27(10), 1586–1607. <https://doi.org/10.1177/1077801220947183>
- Stylianou, A. M., & Hoge, G. L. (2020). Transitioning out of an urban domestic violence emergency shelter: Voices of survivors. *Violence Against Women*, 27(11), 1957–1979. <https://doi.org/10.1177/1077801220954270>
- Thistle, J. (2017). *Definition of Indigenous homelessness in Canada*. Canadian Observatory on Homelessness Press. <https://www.homelesshub.ca/sites/default/files/attachments/COHIndigenousHomelessnessDefinition.pdf>
- Tutty, L. M., Ogden, C., Giurgiu, B., & Weaver-Dunlop, G. (2014). I built my house of hope: Abused women and pathways into homelessness. *Violence Against Women*, 19(12), 1498–1517. <https://doi.org/10.1177/1077801213517514>
- UN General Assembly. (1966, December 16). *International covenant on economic, social and cultural rights, international covenant on civil and political rights and optional protocol to the international covenant on civil and political rights* (Report No: A/RES/2200). <https://www.refworld.org/legal/resolution/unga/1966/en/11181>

- United Nations. (2015). *Transforming our world: The 2030 agenda for sustainable development* (Report No: A/RES/70/1). <https://sdgs.un.org/sites/default/files/publications/21252030%20Agenda%20for%20Sustainable%20Development%20web.pdf>
- United Nations. (n.d.). Access to justice. United Nations and the Rule of Law. <https://www.un.org/ruleoflaw/thematic-areas/access-to-justice-and-rule-of-law-institutions/access-to-justice/>
- Vecchio, Karen. (2019). *Surviving abuse and building resilience: A study of Canada's systems of shelters and transition houses serving women and children affected by violence*. Government of Canada Standing Committee on the Status of Women. <https://publications.gc.ca/site/eng/9.872401/publication.html>
- Waller, B. Y., Harris, J., & Quinn, C. R. (2021). Caught in the crossroad: An intersectional examination of African American women intimate partner violence survivors' help seeking. *Trauma, Violence & Abuse*, 23(4), 1235–1248. <https://doi.org/10.1177/1524838021991303>
- Whitzman, C., & Desroches, M.-È. (2022). Women's housing: Balancing scaling and caring in three Canadian cities. *International Journal of Housing Policy*, 22(2), 278–298. <https://doi.org/10.1080/19491247.2022.2038770>
- WomanACT. (2022). *Successful tenancies: Exploring survivors' experiences in the private rental market in Toronto*. Woman Abuse Council of Toronto. <https://womanact.ca/wp-content/uploads/2023/03/WomanACT-Successful-Tenancies-Report.pdf>
- Women's National Housing & Homelessness Network. (2022). *The crisis ends with us: Request for a review into the systemic denial of the equal right to housing of women and gender-diverse people in Canada. Submission to Federal Housing Advocate [Rights Claim]*. <https://womenshomelessness.ca/wp-content/uploads/WNHHN-Claim-15-June-2022.pdf>
- Women's Shelters Canada. (2019). *Shelter voices*. <http://endvaw.ca/shelter-voices-2019/>
- Wood, L., Cook Heffron, L., Voyles, M., & Kulkarni, S. (2017). Playing by the rules: Agency policy and procedure in service experience of IPV survivors. *Journal of Interpersonal Violence*, 35(21–22), 4640–4665. <https://doi.org/10.1177/0886260517716945>
- Woodhall-Melnik, J., Hamilton-Wright, S., Daoud, N., Matheson, F. I., Dunn, J. R., & O'Campo, P. (2017). Establishing stability: Exploring the meaning of 'home' for women who have experienced intimate partner violence. *Journal of Housing and the Built Environment*, 32(2), 253–268. <https://doi.org/10.1007/s10901-016-9511-8>
- Yakubovich, A. R., Bartsch, A., Metheny, N., Gesink, D., & O'Campo, P. (2022). Housing interventions for women experiencing intimate partner violence: A systematic review. *The Lancet. Public Health*, 7(1), e23–e35. [https://doi.org/10.1016/S2468-2667\(21\)00234-6](https://doi.org/10.1016/S2468-2667(21)00234-6)
- Yee, G. (1989). Rationales for tenant protection and security of tenure. *Journal of Law and Social Policy*, 5, 35–60. <https://doi.org/10.60082/0829-3929.1149>

Glossary of Terms

2SLGBTQ+: an acronym for Two-Spirit, lesbian, gay, bisexual, transgender, and queer/questioning. The “+” acknowledges additional identities such as intersex, asexual, pansexual, and non-binary. The term is inclusive of a diverse range of sexual orientations, gender identities, and expressions (Government of Canada, 2023).

Access to justice: the ability of individuals to receive legal support that is fair, understand the legal processes they are going through, and make informed decisions about those processes. Access to justice should allow people to end their legal proceedings in a just and fair way (Mathews & Wiseman, 2020).

Adequate housing/housing adequacy: housing in which there is security of tenure, safety, dignity, and agency (United Nations, n.d.-a).

Affordable housing: any type of housing that is affordable for a specific household. The typical measure of affordable housing is that it costs less than 30% of a household’s before-tax income (CMHC, 2022).

Coerced debt: a form of coercive control and financial abuse in which the perpetrator uses force or threats to incur debt under the identity of another person. It is common within intimate partner violence (IPV) and human trafficking situations (CCFWE, n.d.).

Core housing need: living in housing one cannot afford, in housing needing major repairs or without enough space, and being unable to afford other housing in one’s community. The number of people in core housing need is influenced by the cost of living and rental rates, and is on the rise in Canada (CMHC, 2019).

Couch surfing: an informal and unstable form of temporary housing arrangement in which individuals, often those experiencing homelessness, stay with friends, family, or acquaintances on their couches or spare beds for short periods of time (Homeless Hub, n.d.).

Financial abuse: a type of abuse that commonly occurs within situations of IPV and involves withholding, extracting, manipulating or coercing a person for capital gain. Financial abuse can involve persistent questions about how a person spends their money, preventing them from accessing their money, or coercing them into taking on debt in the abuser’s name (Docherty, 2021).

GBV shelter: emergency shelters designed for survivors of gender-based violence (GBV). These shelters often offer a variety of services in addition to crisis housing, including safety planning, counselling, and other referrals (Toronto Central Healthline, n.d.).

Gender-Based Analysis (GBA+): a tool used to analyze policies and programs from an intersectional perspective to understand diverse impacts and meet diverse needs (Government of Canada, 2024).

Gender-based violence: the violence that women, girls, and gender-diverse individuals face disproportionately because of their gender, perceived gender, sexual identity, or gender expression. GBV includes a wide range of behaviors, from unwanted sexual attention to serious criminal offences such as physical or sexual assault (Cotter & Savage, 2019).

Hidden homelessness: refers to the experiences of individuals or families who lack stable, permanent housing but do not appear in official homelessness statistics. They may live in temporary accommodations such as with family or friends, couch surf, live in overcrowded or unsafe conditions, or in places not intended for habitation. Women, 2SLGBTQ+ individuals, and youth are more likely to experience hidden homelessness (Homeless Hub, n.d.).

Intimate-partner violence: a form of violence that can include physical, sexual, psychological, emotional, and financial abuse by a current or former spouse. IPV is a pervasive human rights violation, affecting individuals based on their sex, gender identity, or expression. It is also a major public health issue, with severe and long-term physical, psychological, and financial impacts on survivors (Government of Canada, 2025).

Landlord's-own-use eviction: a reason for eviction that is permitted by the Residential Tenancies Act, in which the landlord gives notice to a tenant because the landlord or a family member needs to live in the rental unit for at least one year. The landlord is required to act in good faith and to use an N12 notice to inform the tenant of this reason and of the termination date, which must be at least 60 days from the date of the notice (Tribunals Ontario, 2021).

Legalese: an informal term that refers to legal language and terminology that is not accessible or understandable to the public. Typical characteristics of legalese include long and complex sentences, the use of Latin, or unnecessarily long words (Legal Information Institute, n.d.).

Litigation abuse: a form of IPV and family violence that uses litigation as a tool of abuse in the family court process. Litigation abuse causes financial and psychological harm and can involve various tactics including delaying proceedings, introducing false evidence, or making false claims (Western University, n.d.).

Material factors: an aspect of housing stability involving the physical conditions of housing including space, physical safety, and maintenance (Woodhall-Melnik et al., 2017).

Microaggressions: discrimination that takes the form of subtle or overt verbal or behavioural messages, intentional or unintentional, that have a profound cumulative effect on the mental health and well-being of marginalized people. Microaggressions are most often discussed within the context of racial microaggressions, although all marginalized groups can be subjected to them (Forrest-Bank, 2016).

National Housing Strategy (NHS): an \$82 billion strategy by the federal government that aims to reduce homelessness by 50% and increase sustainable, affordable housing across Canada. Launched in 2017, the NHS focuses on providing housing to vulnerable populations, including survivors of GBV and those experiencing homelessness (CMHC, 2018).

National Housing Strategy Act (NHSA): a 2019 act passed that recognizes housing as a human right and stipulates that the federal government is responsible for implementing a national housing strategy to realize this right across Canada. The act identifies vulnerable populations for whom the government must focus on improving housing outcomes, including survivors of GBV, Indigenous people, racialized people, and women and gender-diverse people (CHRC, n.d.).

Psychological and spiritual factors: components of housing stability beyond the physical components of a house. These may include community, safety, and feelings of home (O'Campo et al., 2016).

Private market: residential rental units that are owned and operated by private landlords, not public landlords, as is the case for social housing (ACTO, 2021).

Renoviction: a process in which a landlord evicts their tenant for the stated purpose of completing renovations, converting the unit to another use, or demolishing the building. Renovictions may be used as a way to remove existing tenants to increase the unit's rent. However, tenants have the right to return when the unit is ready and to pay their original rent, as long as they inform the landlord of this intention in writing (ACTO, 2024).

Rental wage measure: a measure that identifies the hourly wage needed for a full-time working individual to be able to pay rent without spending more than 30% of their income on it. The rental wage measure varies by region and neighborhood but is consistently well above minimum wage (Tranjan & Macdonald, 2024).

Security of tenure: the right to a tenancy that is protected from the risk of forced eviction or harassment. Security of tenure is a fundamental part of housing human rights law. It involves the right to live with dignity and without fear of harm within housing, without the fear of losing housing (United Nations, n.d.-b).

Settler: a person who is part of a colonial society that has displaced and continues to benefit from the occupation of Indigenous lands and the suppression of Indigenous sovereignty. Settlers participate, whether consciously or not, in systems of ongoing colonialism that privilege them at the expense of Indigenous Peoples (Lowman & Barker, 2015).

Social housing: rental housing provided by non-profit organizations, housing co-operatives, and municipal governments, aimed at offering affordable accommodation to individuals and families with low-to-moderate incomes. Social housing often receives government subsidies to maintain below-market rental rates, ensuring accessibility for those in need (Government of Ontario, 2025).

Special Priority Program (SPP): a program within Ontario's housing system designed to provide priority-access RGI housing for individuals and families escaping abuse or human trafficking. The program requires an application which, if approved, moves the applicant to the top of the wait list for RGI housing. The SPP is implemented regionally by social housing service managers (Government of Ontario, 2024b).

Tenant protections: the legal context of rights and protections to which tenants in Ontario have access. Tenant rights apply to all renters in Ontario, except tenants in postsecondary residences. They include rent-increase guidelines, eviction guidelines, repayment agreements, clarity of leases, and access to help. These rights and protections fall under the right to security of tenure (Government of Ontario, 2024a).

Glossary References

- Advocacy Centre for Tenants Ontario. (2021, February). *Tenant protection and rent regulation in Ontario*. <https://www.acto.ca/production/wp-content/uploads/2019/07/Tenant-Protection-and-Rent-Regulation-Factsheet-Feb-2020.pdf>
- Advocacy Centre for Tenants Ontario. (2024, June 27). *5 warning signs your landlord might try to renovict you*. <https://www.acto.ca/5-warning-signs-your-landlord-might-try-to-renovict-you/>
- Canada Mortgage and Housing Corporation. (2018, May 2). *The National Housing Strategy: What is the strategy?* <https://www.cmhc-schl.gc.ca/nhs/guidepage-strategy>
- Canada Mortgage and Housing Corporation. (2019, August 14). *Understanding core housing need*. <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need>
- Canada Mortgage and Housing Corporation. (2022, May 17). *The National Housing Strategy glossary of common terms*. <https://www.cmhc-schl.gc.ca/nhs/guidepage-strategy/glossary>
- Canadian Center for Women's Empowerment. (n.d.). *What is coerced debt?* Retrieved May 22, 2025, from <https://ccfwe.org/what-is-coerced-debt/>
- Canadian Human Rights Commission. (n.d.). *The National Housing Strategy Act*. Retrieved May 20, 2025, from <https://www.chrc-ccdp.gc.ca/individuals/right-housing/national-housing-strategy-act>
- Cotter, A., & Savage, L. (2019, December 5). *Gender-based violence and unwanted sexual behaviour in Canada, 2018: Initial findings from the Survey of Safety in Public and Private Spaces*. Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/85-002-x/2019001/article/00017-eng.htm>
- Docherty, L. (2021, November 18). *Financial abuse as a form of intimate partner violence: The role of financial services*. WomanACT. <https://womanact.ca/financial-abuse-as-a-form-of-intimate-partner-violence-the-role-of-financial-services/>
- Forrest-Bank, S. S. (2016). Understanding and confronting racial microaggression: An imperative for social work. *Critical Social Work* 17(1), 17–36. <https://doi.org/10.22329/csw.v17i1.5890>
- Government of Canada. (2023, August 27). *What is 2SLGBTQI+?* <https://www.canada.ca/en/women-gender-equality/free-to-be-me/what-is-2slgbtqi-plus.html>
- Government of Canada. (2024, July 31). *What is gender-based analysis plus*. <https://www.canada.ca/en/women-gender-equality/gender-based-analysis-plus/what-gender-based-analysis-plus.html>
- Government of Canada. (2025, January 9). *Intimate partner violence*. <https://www.canada.ca/en/women-gender-equality/gender-based-violence/intimate-partner-violence.html>

- Government of Ontario. (2024a, June 28). *Renting in Ontario: Your rights*. <https://www.ontario.ca/page/renting-ontario-your-rights>
- Government of Ontario. (2024b, November 1). *Priority access to housing for survivors of abuse and trafficking*. <https://www.ontario.ca/page/priority-access-housing-survivors-abuse-and-trafficking>
- Government of Ontario. (2025, May 5). *Housing in Ontario*. <https://www.ontario.ca/page/housing-in-ontario>
- Homeless Hub. (n.d.). *Hidden homeless*. Retrieved May 20, 2025, from: <https://homelesshub.ca/collection/population-groups/hidden-homeless/>
- Legal Information Institute. (n.d.). *Legalese*. Cornell Law School. Retrieved May 20, 2025, from: <https://www.law.cornell.edu/wex/legalese>
- Lowman, E. B., & Barker, A. J. (2015). *Settler: Identity and colonialism in 21st century Canada*. Fernwood Publishing.
- Mathews, J., & Wiseman, D. (2020, June). Community justice help: Advancing community-based access to justice. Community Legal Education Ontario. <https://cleoconnect.ca/wp-content/uploads/2021/05/Community-Justice-Help-Advancing-Community-Based-Access-to-Justice-discussion-paper-July-2020.pdf>
- O'Campo, P., Stergiopoulos, V., Nir, P., Levy, M., Misir, V., Chum, A., Arbach, B., Nisenbaum, R., To, M. J., & Hwang, S. W. (2016). How did a Housing First intervention improve health and social outcomes among homeless adults with mental illness in Toronto? Two-year outcomes from a randomised trial. *BMJ Open*, 6(9), Article e010581. <https://doi.org/10.1136/bmjopen-2015-010581>
- Toronto Central Healthline. (n.d.). Gender-based violence shelters – Toronto central. Retrieved May 20, 2025, from: <https://www.torontocentralhealthline.ca/listServices.aspx?id=10714>
- Tranjan, R., & Macdonald, D. (2024, September 25). *Out-of-control rents: Rental wages in Canada, 2023*. Canadian Centre for Policy Alternatives. <https://www.policyalternatives.ca/news-research/out-of-control-rents/>
- Tribunals Ontario. (2021, September 1). *Eviction for personal use, demolition, repairs and conversion: Interpretation guideline 12*. <https://tribunalsontario.ca/documents/lrb/Interpretation%20Guidelines/12%20-%20Eviction%20for%20Personal%20Use.html>
- United Nations. (n.d.-a). *The human right to adequate housing* (Special Rapporteur on the right to adequate housing). Retrieved May 20, 2025, from: <https://www.ohchr.org/en/special-procedures/sr-housing/human-right-adequate-housing>
- United Nations. (n.d.-b). *Security of tenure, cornerstone of the right to adequate housing* (Special Rapporteur on the right to adequate housing). Retrieved May 20, 2025, from: <https://www.ohchr.org/en/special-procedures/sr-housing/security-tenure-cornerstone-right-adequate-housing>

- Western University. (2022, September 27). *Recognizing litigation abuse as a form of family violence: Understanding the concept and the potential harm* (webinar). Retrieved May 20, 2025, from: https://www.fvfl-vfdf.ca/webinar-recordings/Webinar_recognizing-litigation-abuse.html
- Woodhall-Melnik, J., Hamilton-Wright, S., Daoud, N., Matheson, F. I., Dunn, J. R., & O'Campo, P. (2017). Establishing stability: Exploring the meaning of “home” for women who have experienced intimate partner violence. *Journal of Housing and the Built Environment*, 32(2), 253–268.
<https://doi.org/10.1007/s10901-016-9511-8>