



December 2024

# Challenging Structural Racism and Violence in Policy and Practice for Indigenous Families Experiencing Homelessness in Alberta, Canada

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## Recommended Citation

Rodriguez, C., Henderson, R., Lucas, K., Bristowe, S., Bromley, J., Chief Moon, M., Fraser-Celin, V., Milaney, K. (2024). Challenging Structural Racism and Violence in Policy and Practice for Indigenous Families Experiencing Homelessness in Alberta, Canada. *The International Indigenous Policy Journal*, 15(3). <https://10.0.72.152/iiipj.2024.15.3.16334>

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## Abstract

**Background:** Canada's settler history and legacy impacts of colonialization mean that policy is grounded in Eurocentric ideals which exacerbate vulnerabilities for Indigenous families due to gendered and racialized experiences. **Objectives:** Our purpose was to understand the experiences of Indigenous women as they try to secure safe affordable housing for themselves and their children. **Methods:** We utilized a community-based approach and interviewed 12 urban Indigenous women with current or recent experiences of homelessness. **Results:** Structural violence and racism manifested in three ways: trauma leads to homelessness which leads to trauma; systems level siloes cause further trauma; the search for housing leads to fear of violence. **Conclusion:** The existence of multiple policies and frameworks to prevent human rights and housing violations are inadequate in protecting Indigenous women and children from racism and violence in Alberta Canada. An anti-colonial approach is necessary to review and align mainstream policy. This work must be led by lived experience experts.

## Keywords

Structural violence, Racism, Homelessness, Policy

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## Challenging Structural Racism and Violence in Policy and Practice for Indigenous Families Experiencing Homelessness in Alberta, Canada

Indigenous Peoples in Canada are over-represented in homelessness, with 1 in 5 urban Indigenous persons likely to be homeless on any given night compared to 1 in 128 non-Indigenous persons (Distasio et al., 2018). Homelessness for Indigenous Peoples is linked to Canada's settler history and subsequent legacy of colonization, which has contributed to erasure of Indigenous cultures, language, identity, and self-actualization (Smallwood et al., 2021). Colonial legacies and current policies cause trauma and are argued to engender distrust of government systems (Nikolakis & Nelson, 2019). Canada's legacy of colonization has led to deep and profound marginalization, including housing vulnerability and homelessness for many Indigenous Peoples in urban centres (Thurston et al., 2013).

Women in homelessness face gender-specific vulnerabilities including assault, physical violence, sexual exploitation, post-traumatic stress, and other mental health issues (Rodrigues et al., 2020; Bingham et al., 2019; Distasio et al., 2018). Many women in homelessness also have children in their care (Bassuk et al., 2010; Paradis & Mosher, 2012). Indigenous women in homelessness face racial and cultural oppression in addition to the above vulnerabilities, and are often affected by systemic factors that exacerbate the ongoing effects of oppression. Residential Schools and the Sixties Scoop inflicted significant trauma on Indigenous Peoples in Canada, (Salazar & Crowe-Salazar, 2020; Ruttan et al., 2010) and they also suffer disproportionate discrimination in child welfare services, housing policies, and employment opportunities (Distasio et al., 2018; National Collaborating Centre for Aboriginal Health, 2013; Trocme et al., 2004). Indigenous women are 4.5 times more likely to be victims of violence than the general population (Ficklin, et al, 2022), and thousands of Indigenous women and girls are missing or have been murdered (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019).

Structural violence is described by Farmer et al. (2006) as violence that is embedded, and often unchallenged, within the organization of our social world. Systems and structures are violent when they cause harm. Structural racism is defined as "the systems, social forces, institutions, ideologies, and processes that interact with one another to generate and reinforce inequities among racial and ethnic groups" (Juutilainen et al., 2014, p.1). Structural violence and racism for Indigenous Peoples persist in Canada because policies and the decisions they govern are built on the historical assimilation of Indigenous language and culture and the continued dominance of settler ideals as the norm (Hansen & Dim, 2019). Structural violence and racism manifest as barriers to social systems of support like child welfare and health care. Child welfare policy that dictates the number of bedrooms a home must have based on the ages and genders of the children is problematic for larger families because more bedrooms mean higher rents. The disproportionate overrepresentation of Indigenous children in the child welfare system is the manifestation of profiling and strict expectations and standards for Indigenous parents (Roxburgh & Sinclair, 2024). Other examples of barriers facing Indigenous Peoples in Canada include unfair hiring practices, being denied access to steady and stable employment with benefits (Braveman et al., 2022), and longer wait times and disrespectful treatment in healthcare that creates mistrust and leads to poor health outcomes (Narine, 2013). These inequities lead to poverty, homelessness and intergenerational trauma due to implicit and explicit biases and the perpetuation of stereotypes

(Rodrigues et al., 2020). This is particularly prevalent and problematic for Indigenous women when they are forced into vulnerable social positions due to long histories of racist and discriminatory public policy. There is much research that argues Indigenous women who are dependent on systems of support to meet their most basic of needs are trapped in racist systems that are also structurally violent (Benoit, et al, 2019; Cullen et al., 2022;). In other words, Indigenous women are highly vulnerable to both structural racism and structural violence. This violence persists because of four intersecting pathways: “historical, multigenerational, and intergenerational trauma, social and economic marginalization, maintaining the status quo and institutional lack of will, and ignoring the agency and expertise of Indigenous women girls and the 2SLGBTQQIA people” (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019).

To date, there remains little information on the experiences of Indigenous women and children experiencing homelessness in Calgary, Canada and thereby no sense of whether existing strategies adequately address persistent and structural inequities. Taking a critical ethnographic perspective and an anti-colonial lens, our project was done in partnership with two women Elders and a community advisory committee. Together, we interviewed 12 Indigenous women in Calgary, Alberta, Canada, with current or recent experiences of homelessness and with children in their care. This study aimed to gain insight into gendered and racialized experiences that shape families’ interactions with homelessness and housing service systems. Our approach allowed us to challenge current policy and practice grounded in structural racism and violence, and posit alternatives to better respond to the unique and important experiences of Indigenous women and children.

### Background

In 2018, 2,911 people were experiencing homelessness in Calgary, Alberta; 20% self-identified as Indigenous; however, among those who were sleeping rough, or sleeping outside, 41% self-identified as Indigenous, despite making up only 3% of Calgary’s population (Calgary Homeless Foundation, 2018). The City of Calgary estimates that 19% of city residents struggle with housing costs including, 15,000 households on the brink of homelessness, which is predicted to increase to 24,000 by the end of 2024. The City of Calgary also argues that more than 22,000 new units of affordable housing are needed to meet the demand (City of Calgary, 2016). In 2008, a multi-stakeholder group launched a 10-year plan to end homelessness in the city. While homelessness still exists over a decade later, the program has housed almost 10,000 people (Calgary Homeless Foundation, 2018). A second report by the City of Calgary identified significant gaps in services and housing programs for Indigenous tenants in particular, including limited culturally safe and appropriate affordable housing units, and landlords that do not understand the history and current experiences of Indigenous Peoples. The authors further argued that many landlords operate from stereotypes and a perspective of systemic racism which builds fear and mistrust among Indigenous tenants (City of Calgary, 2021).

In the 2019 report *Red Women Rising*, stories were collected from 113 Indigenous women living in Vancouver’s downtown east side. The women described troubling experiences of violence and abuse throughout their lives, and the trauma they faced by cycling through multiple systems and institutions, including child welfare both as children and as caregivers. They also talked about blatant racism from landlords who refused to rent to them or offered unsafe, dirty, and infested housing, which many felt

they had to accept to avoid homelessness (Martin & Walia, 2019). The women talked about limited options to hold landlords accountable and expressed fear of speaking up because of the consequences that would follow, including eviction without cause, and a return to homelessness. The stories in this report document violations of housing and human rights policies.

### Human Rights and Housing Policy

International, federal, and provincial legislation exists to prevent discrimination on the basis of many identities including gender and race. Examples include the *United Nations Declaration on the Rights of Indigenous Peoples*, the *Canadian Charter of Rights and Freedoms*, and the *Alberta Human Rights Act*. The UN Declaration is meant to set standards for countries to uphold; Article 21 specifically states “Indigenous Peoples have the right, without discrimination, to the improvement of their economic and social conditions, including, inter alia, in the areas of education, employment, vocational training and retraining, housing, sanitation, health, and social security” (United Nations, 2007, p.13). The Charter applies to the rights and freedoms of all Canadians in relation to government activities specifically, but the Alberta Human Rights Act includes “*private and public acts* in the provision of goods, services, facilities, employment, or accommodation. So, for example, interactions between individuals and private organizations (such as employers or landlords)” (Agrawal, 2020).

The Alberta Human Rights Act states that:

WHEREAS it is recognized in Alberta as a fundamental principle and as a matter of public policy that all persons are equal in: dignity, rights, and responsibilities without regard to race, religious beliefs, colour, gender, gender identity, gender expression, physical disability, mental disability, age, ancestry, place of origin, marital status, source of income, family status, or sexual orientation” (Alberta Human Rights Act, RSA 2000, cA-25.5).

The Alberta Human Rights Commission (2021) launched an Indigenous Human Rights Strategy which acknowledges that Indigenous Peoples do not access human right complaint processes as much as non-Indigenous people do. The strategy is intended to “guide the [Human Rights] Commission’s work to reduce barriers Indigenous individuals and communities face when seeking to enforce their human rights under the Alberta Human Rights Act.” (Alberta Human Rights Commission, 2021, p.1). The strategy has a specific goal to “help address and reduce systemic racism against Indigenous Peoples in health, education, child welfare, housing, justice (including policing and corrections) and other social systems” (p.2). As of the writing of this paper, it was unclear if and how the impact or outcomes of the strategy would be measured or reported.

The Truth and Reconciliation Commission [TRC] 91 Calls to Action were developed to address the ongoing impact of residential schools on survivors and their families and create paths forward for government to work with communities to advance reconciliation. This is not specific to advancing human rights; however, the calls articulate specific strategies to build awareness, reduce racism, and improve accountability. While there is no specific call regarding homelessness or housing access, number 57 calls for government to “provide education to public servants on the history of Aboriginal peoples, including the history and legacy of residential schools, the United Nations Declaration on the

Rights of Indigenous Peoples, Treaties and Aboriginal rights, Indigenous law, and Aboriginal–Crown relations. This will require skills-based training in intercultural competency, conflict resolution, human rights, and anti-racism.” (TRC, 2015).

### **Housing Policy**

Provincial housing legislation in Alberta specifically protects the rights of tenants and landlords through the *Alberta Residential Tenancies Act* (RTA) (Chapter R-17.1). The RTA provides specific rules regarding rental agreements or tenancies, requirements for written notice to vacate, rules for termination of tenancy and rent increases, rules for entry onto property, and issues related to breaches of tenancy agreements including property damages and withholding of security deposits. Specific examples include a minimum requirement of three months notice (90 days) for a rent increase for those with a monthly or yearly lease agreement and explicit consent from tenants before landlords may enter the property in non-emergency situations.

### **Policy Barriers**

While it is important to have these policies in place, it is not a guarantee of non-discriminatory attitudes and actions. Many people have inequitable access to legislative or policy protections because of limited financial resources, negative previous experiences with rights violations, mistrust of systems and authority, or fear, but also because the very nature of their development and intent are Eurocentric and colonial (Kulchyski, n.d.).

History shows that discrimination in housing is rarely challenged, which means racialized and low-income groups have systematically been denied access to needed housing (Centre for Equality Rights in Accommodation, 2021). Indeed, most human rights and housing policy in Canada, including in Alberta, has been developed without sincere acknowledgement and understanding of the unique needs of Indigenous Peoples, including Indigenous women and the long history of exploitation, violence, and abuse they face (Martin & Wallia, 2019). Recognition begins with understanding the interdependent and intersecting violation of rights against Indigenous Peoples, including their right to culture, right to health, right to security, and right to justice (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019).

This raises important questions about whether existing human rights and housing and homelessness policies sufficiently offer protection and meet the realities and needs of Indigenous women and their children. Researchers and scholars have argued that for particular groups of Canadians, including Indigenous Peoples, the promises of equality in anti-discrimination legislation are unfulfilled promises (Clement, 2013). Challenging the legacy effects of colonialism, including structural racism and violence, requires an anti-colonial lens meant to challenge hegemony and disrupt oppression. Anti-colonial theory is action-oriented and is informed by those who are oppressed (Kempf, 2009).

## Methodology

The team led a qualitative community-based approach [CBR] to understand Indigenous women's experiences with homelessness in a major Western Canadian city. The purpose of CBR is to "to redress power imbalances; facilitate mutual benefit among community and academic partners; and promote reciprocal knowledge translation, incorporating community theories into the research" (Wallerstein & Duran, 2010, p. S40). This project was initiated through Elder circle discussions held quarterly in 2018-2019 that were led by the Aboriginal Standing Committee on Housing and Homelessness (ASCHH). Researchers from the University of Calgary were invited to attend, listen, and ask questions specifically related to housing and homelessness issues for urban Indigenous Peoples. There were five academic researchers on this project, four of whom are not Indigenous. The two senior researchers have a long history of partnership work in and with communities and have worked on several research projects with Indigenous community leaders. Two non-Indigenous student researchers were invited to support data collection and analysis and were guided by an independent Indigenous researcher.

Following the Elder circles, ASCHH, the University of Calgary and two women Elders from the Blackfoot Confederacy, Treaty 7 Territory, partnered with an emergency shelter for Indigenous families to better understand the experiences of families in particular. The research questions, methods, data collection tools, and ethics application were co-created amongst the partners. In addition, the Elders provided guidelines on culturally-appropriate methods of engagement with research participants, and participated in interviews and data interpretation and analysis. ASCHH provided detailed information on the current state of urban homelessness in the region, facilitated relationships with the two Elders, and participated in data interpretation and analysis. The Elders also provided feedback throughout the study on recruitment strategies, cultural protocols, and on creating safe spaces for discussion with study participants. The Indigenous researcher led the development of the oral and written report that was presented back to the Elder Circle which informed the first draft of this manuscript. The research questions that guided this study are: what are the experiences of Indigenous women as they seek access to affordable housing? How can their stories help inform housing policy and practice?

### Study Site

Calgary is a large urban city in the province of Alberta in Canada with a population of 1.3 million people; close to 42,000 (3%) are First Nations, Métis, and Inuit peoples (Government of Canada, 2019). There are 12 emergency shelters and a total of 1,949 beds in the city. Awo Taan is a 32-bed emergency shelter for families fleeing violence that offers 24/7 emergency supports, counselling and referrals, and traditional wholistic and spiritual teachings. Awo Taan provides a culturally responsive environment for families who have experienced trauma. All interviews were held onsite and in-person.

### Data Collection and Analysis

Data was collected through open-ended interviews with 12 women living in Calgary who: 1) self-identified as Indigenous, 2) were living in shelter or had been newly housed with support from an emergency shelter for Indigenous families or a women's emergency shelter within the last 3 years; 3) had a child or children in their care. Participants were recruited through snowball sampling which was

approved by and began with members of ASCHH and the Elders. The research team, including Elders, attended an introductory meeting with potential participants and assisted with describing the study to the women. Elders were present during interviews when requested by participants. The women who participated were asked to share information about the study with other families experiencing homelessness. Participants were able to bring their children to the interview, as childcare was often not available. This study received ethics approvals from the University of Calgary Conjoint Health Ethics Reviews Board REB18-1064 and adhered to the First Nations principles of ownership, control, access, and possession (OCAP). Specifically, the research project itself was initiated through Elder Circle discussions led by ASCHH; representatives from ASCHH and the two women Elders decided on the processes for engaging with the women participants and co-created the interview questions. The Elders recommended prioritization of the women's experiences with landlords as the majority content for this manuscript and all are co-authors on this manuscript. Finally, ASCHH and the Elders led the development of the recommendations in this paper.

Interviews took place either individually or in small groups depending on the preference of participants. Building trust with the research team was prioritized; participants were extended an honorarium for their time, a meal was brought in and shared with the research team including Elders, the participant(s), and her family, and there was an opportunity to make a tobacco pouch during the interview. Participants could refuse to answer any questions and could stop the interview at any time, although none did.

The data were analyzed using thematic analysis to explore meanings in how participants described their experiences (Grbich, 2007). The aim was to ground emergent themes within the lived experiences of Indigenous women rather than imposing a framework on their stories. Critical ethnography is similar to ethnography in that it examines shared experiences, but it also attempts to connect social structures and power relationships to those experiences, to address injustice, and to make contributions toward changing, influencing, or advancing the issue under study (Madison, 2011; Dunbar, 2008).

The themes presented below emerged in discussion with the Elders and members from ASCHH. Since this project was done in partnership between Indigenous and non-Indigenous people, we engaged in a reflective and participatory process that sought to balance power, prioritize critical reflection, elevate the voices and experiences of participants, and share control and ownership (Carlson, 2017), all with the intent to help inform action-focussed next steps for ASCHH. Our analysis discussions were guided by three primary questions that are distinct from the overall research questions: what are the most important aspects of these stories, what do they mean, and what should we do about them? The Elders and ASCHH members provided oral thoughts and comments while the university research team recorded the discussions in written format. The primary themes that emerged were related to repeated experiences of trauma and homelessness, siloes in systems that lead to continued trauma, and how the housing search and experience led to fear of violence.

## Findings

### Trauma Leads to Homelessness Which Leads to More Trauma

Many women in this study experienced lateral violence or trauma from a partner that left them economically and socially vulnerable, leading them to be more susceptible to homelessness. Domestic violence, a partner or family member with addiction, or the unexpected death of a loved one also often caused trauma and the loss of emotional and social support, and increased familial responsibility placed on their shoulders.

I came here and then my daughter ended up getting taken away from here because of my common law. He'd come back here drunk, and they said that they thought it wasn't safe for my daughter so they took her away from me, from here (Participant 7).

Many women became the emotional caretakers of their families, leading to increased emotional and financial responsibilities.

It felt good that everybody was there for me to support me in ways, but actually I was taking care of my mom because she had sores all over her legs and I had to change her dressing like all the time and I wasn't out in the community area most of the time because I was busy looking after my mom (Participant 3).

Many women needed to leave their communities to seek employment and support opportunities in urban areas, leading to loss of support from family and community networks.

And now that my mom's passed, my sister's got the house, that didn't do anything, just all kicked us all out. But I was the one who left the reserve because I didn't want to be out there. (Participant 6).

Underfunding and a lack of on-reserve housing is prevalent across Canada (Webster, 2015), and is another reason many families are forced to move to urban areas to find housing. Once in the city, lost connection to culture (including Elders, home, and family), the high costs, and issues accessing employment for a steady income, meant women and their families had limited opportunities to heal from the compounding experiences of trauma.

I would appreciate access to Elders . . . because I don't have my Elder, like since my grandma passed (Participant 7).

Well the parts of culture that are important to me is to pray, pray for the house and pray for my kids and having sweet grass and having the Elders come to the place and talk to my kids. (Participant 7).

## Siloes in Systems Worsen Trauma

This theme emerged when women talked about trying to improve financial stability and/or access services, many of those experiences were not helpful and were sometimes harmful. This theme emerged in stories of poor treatment from employers and service providers and subsequent trauma that occurred while seeking support for their existing trauma.

Many of the women reported barriers to securing employment which perpetuated their housing instability. Several of the women discussed not being hired after a job interview despite being qualified, and subsequently seeing the position still advertised. While participants could not prove that they were being discriminated against, they noted the scarcity of Indigenous people in the workforce.

There's this one [Indigenous staff person] person that works here that has sweet grass and all that. But that's about it. Most of it is like white people (Participant 7).

One participant described unfair treatment by a service provider in the housing sector that she thought were trying to help her.

I don't put my whole trust in all the staff in here . . . One turned her back on me. We had a meeting but she called child welfare . . . I didn't know they were going to be there . . . they kind of turned against me at the meeting . . . I want them to do better. Like please help me get my kids back (Participant 2).

Another discussed a lack of communication from her support worker in her attempts to access a treatment program which she was required to attend in order to access housing.

I don't even know how many days I'm going . . . I have a meeting with her on Friday so I hope to find out, I'm going to ask her to see how many days is it, to find out. Because it's just a mystery of me not knowing how many days it is and how like, I know how I'm going but I don't know how long (Participant 6).

Long waitlists and limited stock of affordable housing units, particularly those with low rent and enough bedrooms to accommodate families, meant many women could not find affordable housing when they needed it and were at very high risk for eviction. Women also talked about the rules in many housing programs which actually require people to be homeless in order to receive help.

My kids and I were about to be evicted. I asked for help but they [housing service provider] told me, no you have to be in a shelter before you can get housing . . . I seriously had to lose my house, become homeless with my kids, before anyone would help me (Participant 9)

Prioritized access to many affordable housing programs is based on highest levels of vulnerability. In other words, the more "desperate" you are, the more likely it is that you will be prioritized for housing (Chambers, 2022). Participants reported that revealing their trauma to service providers was often the only way for them to become eligible for affordable housing programs and yet they noted that once this

was revealed, there was still little support for healing. Women felt that when they needed to repeatedly disclose traumatic events to gain access to services, this negatively affected their dignity.

I had to tell my story over and over and over and over again and nothing is happening (Participant 3).

This theme speaks to the disconnects and dysfunctions in the ways in which services are organized and delivered, exacerbating the trauma that women have experienced in their interpersonal relationships. These experiences trap women in dependencies with limited options to move forward.

### **Seeking Housing Leads to Fear of Violence**

This theme, related to the experiences of interpersonal and system level trauma already articulated, is more specifically related to women's experiences with landlords. Participants felt that there was anti-Indigenous and patriarchal discrimination around access to housing, particularly from private sector landlords. Many women experienced both overt and more subtle racism. For example, being told that a unit had been rented out despite being listed as available. For participants, being Indigenous meant that landlords would be less inclined to rent to them.

I have learned not to give my last name before I see a place. As soon as they know I am Native they say the place is rented . . . This landlord said to meet him to see a place. "Oh we gave it to the other person, or the other person who was looking before you" (Participant 3).

No one would rent to us because of four kids or profiling my sons because they are boys and you know, like gang affiliated and stuff. (Participant 10)

"I only did this because I know you weren't gonna get a place," because we were natives . . . [He thought] he was helping us out because he was giving us housing, but I understand now that he was just using us to get the money. He wasn't trying to help me (Participant 6).

If women were able to find housing they could afford, many felt unsafe for both physical and emotional reasons. One participant recalled renting a home where the walls were covered with sheets and blankets. When she looked behind them the walls were mouldy.

I remember when we got some pumpkins to carve for Halloween. Within two days they were completely mouldy too . . . my girls were sick all the time, coughing and sneezing (Participant 1).

When she reported this to the landlord, the landlord painted over the mold. When she moved out due to health issues, she lost her security deposit and said the landlord blamed her for the mould.

Several women reported feeling afraid of male landlords. They shared stories of being watched and/or landlords entering their units without permission. One woman shared that her landlord had threatened her and her female family members with sexual violence.

I hated living there because we have to keep the blinds closed all the time. It feels so dark . . . but I feel like he's spying on us. Like it's not just me. I have girls (Participant 3).

Some women talked about receiving important information after signing the lease and moving in, including having to share appliances with neighbours who had keys to their unit.

We were sleeping, me and my kids . . . I heard a noise and woke up and my neighbour was using the washing machine (Participant 5).

Many in this study felt trapped because of financial instability, fear of a return to homelessness, and fear of continued discrimination from landlords if they sought a new unit. Several of the women's security deposits had been withheld by landlords they sought to escape, making it difficult to secure alternative housing. Some landlords increased the rent without adequate notice.

She was going to up the rent . . . gave me 15 days notice. I couldn't find nothing within 15 days, so I had to sell my furniture . . . I just sold everything . . . And then we had only [our] clothes and we were back at my friends, being homeless again . . . like couch surfing and I was just trying to phone shelter after shelter (Participant 7).

One woman pursued legal supports when the landlord changed the locks when she was away and threatened to sell her furniture and keep the profits. She was able to get her belongings back but was not able to keep the unit. Most women did not have the social or financial capital to pursue such channels.

These experiences led many women to return to an emergency shelter, which they reported was especially difficult for their children. They noted that strict policies in shelters often meant that residents must share a single room with their children and must leave the shelter by seven a.m. each day, unable to return until the evening. This was felt to further increase their vulnerability by removing a reliable, safe space for their children. Feeling unsafe in a shelter also often meant returning to unsafe housing conditions, as one explained:

Like if you live with somebody . . . you can't do what you please to do in the house with your kids. And then your kids would have to have rules and basically the house won't be just the kid's house it will be some other people's house too . . . I just want a safe place for me and my kids (Participant 7).

## Discussion

This qualitative study focused on Indigenous women's experiences with insecure housing and homelessness in Calgary reveals that the women were often forced to leave their home communities to seek employment and housing in the city and then faced a loss of familial and community supports. Jurisdictional barriers, racism, discrimination, and threats of violence from landlords led to participants cycling between unsafe housing and homelessness with little support from service providers or legislative protections.

Alberta's Residential Tenancies Act clearly states tenants' rights, including adequate written notice to evict and increase rent (depending on the length of the lease) and required consent from tenants before landlords can enter the residence. Participants' stories above are clear violations of the legislation and of the rights of tenants. Yet all participants, except one, felt powerless to challenge landlords for fear of immediate eviction, loss of deposits, and in some cases, violence.

The interpersonal violence and victimization these women faced was exacerbated when they had to tell and retell their stories and highlight their most difficult life experiences just to qualify for housing programs. Being turned away because they were not "desperate enough" left them to fend for themselves in the housing market, which led to horrific experiences from landlords, which led to a continuation and exacerbation of victimization and subsequent trauma. The racism and discrimination faced by the women was both overt and subtle, which makes it difficult to name and confront. This is further disempowering as it reduces capacity to seek out legal avenues for recourse. These experiences perpetuated feelings of unworthiness and distrust in the systems that are meant to help them. Perhaps most troubling, most women felt they had to accept discrimination and threats. Accepting that other tenants had a key to their unit, that the landlord could enter at any time and threaten violence, and that they would likely lose their security and damage deposits was their reality.

These experiences are examples of structural racism and violence because they cause harm and are unchallenged, and so they continue (Farmer, et al 2006). These stories are also particularly troubling because they involve children. Children who are exposed to violence and who experience homelessness are at a very high risk of a lifetime of vulnerability, victimization, and repeated experiences of trauma and homelessness into adulthood (Anooshian, 2005; Buckner, 2008). Anti-discrimination legislation in Alberta does not protect Indigenous Peoples because these policies are universally Eurocentric. They completely neglect the legacy effects of colonialization, intergenerational trauma, hegemony, power, and privilege, and as such are automatically discriminatory, racist, and violent because they perpetuate rather than protect.

Results of this study, as guided by an anti-colonial lens, lead to several recommendations. First, housing policies should be developed and based on the lived experiences of Indigenous families with housing insecurity and homelessness, and should align with international anti-discrimination expectations. An integrated knowledge translation framework (Kothari, McCutcheon, & Graham, 2017) would include people as lived experience experts to guide the collaborative efforts of multiple stakeholder groups to develop policies that are culturally safe for Indigenous families with histories of trauma. This requires longitudinal collaboration, remuneration, and a sincere commitment to shared decision making.

Second, more regulation and accountability in relation to the Tenancies Act is needed. This could include a review of the RTA in partnership with the Alberta Human Rights Commission's Indigenous Human Rights Strategy. This could help build alignment between the two in language and purpose and could include clear measures of accountability and reporting back on the success or impact of the strategy. For example, a free of charge Advocate position could be created to act on behalf of tenants to build awareness of tenant rights, help mediate disputes and build relationships with landlords, to debunk myths and educate on the legacy effects of colonization, their manifestation as racism, and the role that landlords play in exacerbating harm.

Third, call 57 from the TRC specifically mentions the need to educate public servants on the UN Declarations on the Rights of Indigenous Peoples and skills-based training in intercultural competency, conflict resolution, human rights, and anti-racism. Including affordable housing providers and private sector landlords in this type of awareness and skill-building could help disrupt racist understandings, behaviours, and attitudes, but also ensure further alignment between existing frameworks, including international guidelines, national calls, and provincial service delivery.

### **Limitations and Future Research**

Qualitative research has inherent limitations related to the generalizability and transferability of the findings. Importantly in this study, we were limited to the experiences of 12 women living in Treaty 7 territory, in Calgary, Alberta. While we know that Indigenous women all across Canada experience violence and racism, recommendations related to improved access to housing would need adaptation to reflect diverse cultural protocols, teachings, and differences in provincial legislation and housing services. A future study could include the experiences of landlords and municipal and provincial policy or decision makers. This could include an assessment of their understandings of colonization and systemic racism as well as their ideas for how to build awareness amongst their peers.

### **Conclusion**

Indigenous women in our study experienced multiple traumas exacerbated by experiences of personal and systemic racism. While international, national, and provincial policies and frameworks exist that are meant to protect people from discriminatory treatment, they are clearly inadequate. The UN Declaration and the TRC Calls to Action call for accountability and actions to build reconciliation from governments to begin to right the harms that assimilation policies and discriminatory practices have caused to Indigenous Peoples. However, there is clearly a gap between human rights and housing policy and the mechanisms needed to ensure safe housing for urban Indigenous families. Policies meant to protect rights, including housing rights, should be re-examined from an anti-colonial lens that necessitates alignment with Alberta's Indigenous Housing Strategy and the TRC Calls to Action. This means full partnership with lived experience experts, as well as alignment in spirit, purpose, and language between these multiple frameworks. These changes also must include easily accessible supports for advocacy and relationship building between highly marginalized and harmed women, service providers, and landlords.

Policy development and the service delivery it governs must be decolonized within anti-colonial approaches to ensure reconciliation, inclusion, and respect are foundational to decision making. This is the way to build accountability and begin to disrupt and interrogate power, privilege, and ongoing colonial systems through action that is measurable and reportable, and to move efforts beyond discourse and into tangible actions. By listening to Indigenous women and their experiences with housing insecurity and homelessness, this study reveals the different ways that racism and violence are structural and systemic because they are embedded within the housing sector in urban Canada and because they perpetuate harm despite protective policy and legislation.

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