

RESEARCH REPORT



Family Homelessness: Causes & Solutions



CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 60 years.

Together with other housing stakeholders, we help ensure that Canada maintains one of the best housing systems in the world. We are committed to helping Canadians access a wide choice of quality, affordable homes, while making vibrant, healthy communities and cities a reality across the country.

For more information, visit our website at **www.cmhc.ca**

You can also reach us by phone at 1-800-668-2642
or by fax at 1-800-245-9274.

Outside Canada call 613-748-2003 or fax to 613-748-2016.

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642.

Family Homelessness: Causes and Solutions

Final Report

February 2003

Submitted By:

**Social Planning and Research Council of BC
Deborah Kraus
Paul Dowling**

Acknowledgements

The research team gratefully appreciates the time and effort given to this project by all those who contributed, including the agency key informants, the families who participated in the interviews, and agency staff who helped the researchers connect with the families.

We would like to acknowledge the assistance provided by the following individuals who were responsible for conducting the family interviews:

- | | |
|------------------------|---------------|
| • Colleen Kasting | Victoria |
| • Arlene Wells | Victoria |
| • Neera Data | Calgary |
| • Christine Ogaranko | Winnipeg |
| • Claire Montgomery | Peel, Toronto |
| • Tamara Achtman | Montreal |
| • Marie Claude Leclerc | Quebec |
| • Leona Laracey | Saint John |
| • Susan Lefort | Halifax |

We would also like to acknowledge the contributions of Frank Nicholson who assisted in identifying key informants in Montreal and Quebec and Michel Frojmovic who arranged and conducted the agency interviews in those cities.

In addition, we would like to express our appreciation to Canada Mortgage and Housing Corporation's review team, led by Jim Zamprelli, for providing constructive comments in the preparation of this report.

This report could not have been completed without the funding provided by Canada Mortgage and Housing Corporation (CMHC). The opinions expressed in this report are the responsibility of the authors and do not necessarily reflect the views of CMHC.

Table of Contents

Executive Summary

1. Introduction	1
1.1 Purpose	1
1.2 Definition of Family Homelessness	1
1.3 Methodology and Approach	2
1.3.1 Literature review	3
1.3.2 Interview with agency key informants	3
1.3.3 Interviews with currently and formerly homeless families	5
1.4 Factors to Consider when Reading this Report	6
1.4.1 Applicability of findings	6
1.4.2 Use of numbers	7
2. National Overview of Family Homelessness	7
2.1 Sources of Information	7
2.1.1 Background on participating agencies	7
2.1.2 Background on participating families	10
2.1.3 Information from the literature	13
2.2 Trends in Family Homelessness	13
2.2.1 Numbers of families accessing services	14
2.2.2 Changes in characteristics of families accessing services	16
2.2.3 Trends affecting family homelessness	19
2.3 Causes of Family Homelessness	23
2.3.1 Systemic issues	24
2.3.2 Family circumstances	31
2.3.3 Immediate triggers of family homelessness	37
2.4 Impact of Homelessness on Children	42
2.5 Existing Programs and Services to Prevent Family Homelessness	47
2.5.1 Prevention services provided by agencies	47
2.5.2 Comments from families regarding prevention services	49
2.6 Ability of Existing Services to Meet Needs	50
2.6.1 What families found helpful	50
2.6.2 Concerns with existing services	51

2.7	Barriers to Services	55
2.8	Addressing Family Homelessness	58
2.8.1	General	59
2.8.2	Prevention	66
2.8.3	What is needed to assist families in crisis	67
2.8.4	What is needed to help families achieve long-term stability	68
2.9	What's next for the Families	69
3.	Activities and Benefits of Partnerships	72
3.1	Benefits of partnerships	72
3.2	Profiles of Partnerships	74
4.	Key Findings and Conclusions	77
4.1	Key Findings	77
4.2	Conclusions	84

Tables

Table 1.	Background on Participating Agencies	8
Table 2.	Living Situation of Participating Families	10
Table 3.	Background on Family Members who Participated in the Interviews	11
Table 4.	Satisfaction with Housing – Formerly Homeless Families	70
Table 5.	Principal Causes of Family Homelessness	80
Table 6.	Solutions to Address Family Homelessness	83

Appendices

- A. Literature Review
- B. Interview Guide for Agency Key Informants
- C. List of Agency Key Informants
- D. Methodology and Interview Guide for Families
- E. City Profiles

Family Homelessness: Causes and Solutions

Executive Summary

Introduction

This report describes recent trends in family homelessness, causes and conditions that contribute to family homelessness, the impact of homelessness on children, and ways and means of addressing family homelessness.

Methodology

Information for this report was obtained from three different sources: a literature review, structured telephone interviews with 74 key informants who were involved in providing services to families who are homeless or at risk of homelessness, and face-to-face qualitative interviews with 59 families who were homeless or formerly homeless. These families were referred or recruited by several different agencies in the cities included in the study.

Interviews with both agencies and families were conducted in Victoria, Vancouver, Calgary, Winnipeg, Peel Region, Toronto, Montreal, Quebec, Saint John, and Halifax.

When considering the information obtained from all the sources used in this study, including the literature review, interviews with agency key informants, and interviews with families, the high degree of consistency in much of the data provides clear direction on many of the factors contributing to family homelessness and ways to address this problem.

Key Findings

The information obtained from the literature review, agency key informant interviews and family interviews was very similar. No major differences were found on questions regarding the causes of family homelessness, impact of family homelessness on children, and what is needed to address family homelessness. There was similarity on the main issues raised regarding family homelessness in each of the ten cities included in this study.

Extent of family homelessness in Canada

Based on the agency key informant interviews and the literature review, family homelessness is an issue in many urban centres in Canada and is a growing problem. In nine of the 10 cities included in this study, agency key informants observed an increase in the number of homeless families or families at risk of homelessness who have been requesting services, including emergency accommodation. The only decrease was observed in Toronto, where, in the past few years, the number of homeless families has included large numbers of refugee claimants. The number of refugee claimants has

declined dramatically due to changes in immigration and refugee policies after September 11, 2001.

Diversity of homeless families

While the families in this study were not a representative or random sample, this study provides a strong indication that homeless families in general are a diverse group.

Most of the families in this study were headed by single mothers, however, they had little else in common. Some had moved frequently while growing up, while others had stayed in the same home. Some had been in foster care as children, while most had not. Some were visible minorities, but close to three quarters were not. Some parents were economically comfortable before becoming homeless while others were barely making ends meet. Some parents had never gone to high school, while others had completed a post-secondary degree. Some parents had been working full time before they became homeless, while others received income assistance as their main source of income. Some parents were looking after young children full time, while others were going to school or working part time. Some families received support from friends and family that included providing a place to stay (on a short-term basis), looking after their children, helping them find a place, helping them move, and providing some financial assistance.

Other parents reported feeling totally alone and isolated, with no social network or friends. Some parents had issues with addictions at some time in their past (which may or may not have been played a role in their becoming homeless), while other parents had never used drugs or alcohol. Several parents indicated that they wished to pursue their education (to complete high school or continue with post secondary courses), and others were actively pursuing employment opportunities.

Trends affecting family homelessness

In all 10 cities, agency key informants identified a worsening housing situation as a major trend that is contributing to an increase in family homelessness. In Vancouver, Victoria and Calgary, rising rents and low vacancy rates are the main issues affecting the supply of affordable housing and contributing to homelessness. Calgary's booming economy is also placing increasing pressure on the housing stock. In Winnipeg, Halifax and Saint John, the condition of the housing stock is the primary issue affecting families. In these cities, the housing stock is very old and is deteriorating. Rent increases as a result of lifting rent controls on vacant units are the main issue in Toronto and Peel, whereas in Montreal, falling vacancy rates are making it increasingly difficult for families to find housing.

Increasing poverty was also identified as a major trend contributing to an increase in family homelessness in all 10 cities. Agency key informants reported that there is a growing gap between incomes and the cost of housing. They felt that poverty is more pronounced and exacerbated by: unemployment and underemployment, minimum wages that are insufficient to provide food and housing for a family, and income assistance rates

that have remained the same or declined over the past few years while the cost of housing and other basic needs has increased.

In Vancouver and Victoria, almost all agency key informants expressed concern that changes made to the BC income assistance program as of April 1, 2002 will affect the number of families who are homeless and/or at risk of becoming homeless. In Ontario, agency key informants believe that cuts to social assistance rates that were enacted in 1995 are still a significant factor contributing to the number of homeless families.

The changing job market is also contributing to an increase in family homelessness. There are fewer jobs for unskilled workers, with the result that this labour pool is facing growing unemployment and underemployment. Agency key informants also reported a growing sense that poor people are being blamed for being poor and that politicians do not care about families who are homeless or at risk since “nothing has been done” to address inadequate income assistance rates or to provide affordable rental housing.

Causes of family homelessness

According to the literature review, agency key informants and families in this study, the principal causes of family homelessness are the lack of affordable housing, poverty, family violence and inadequate funding for social programs. Other causes include discrimination, mental health issues, addictions, physical health issues, migration, immigration, breakdown in family support structures, unemployment, lack of education and employment skills, and adverse childhood experiences, including homelessness.

The series of events that might precipitate an episode of family homelessness may vary from family to family. In this study, the series of events included a crisis with existing housing, family violence, family breakdown, mental health issues, addictions, losing one’s job, being “swindled”, being evicted (following a legal process or not), problems with roommates, discrimination, and physical health issues.

Regardless of the events that precipitated homelessness, almost all the families stated that the lack of housing and not enough income were significant contributing factors. In some families, insufficient income was an ongoing problem that eventually led the family to lose their housing as they couldn’t make ends meet. Other families got into trouble following a specific financial crisis. Low incomes also made it difficult for the families in this study to obtain housing that they could afford – unless it was subsidized.

The relationship between housing and poverty are closely linked. In considering the causes of homelessness, some agency key informants and families viewed this as a housing problem – that there isn’t enough affordable housing. Others viewed this as an income problem – that the families didn’t have enough income to pay for the cost of housing. However, participants who identified a need for more affordable housing or more income (or both) were both speaking to the same issue: the cost of housing is too expensive relative to family incomes. Any change in the balance between housing costs

and incomes (due either to rising housing costs or reductions in income) can have a devastating impact on households at risk of homelessness.

More than 40% of families interviewed in this study reported that family violence was among the factors that caused them to leave their homes. Family violence often occurred in combination with other events that led to homelessness, including marriage breakdown, and being evicted. Some of the mothers were living in comfortable economic circumstances before they left their homes and abusive situations.

Only seven families reported that addictions were a cause of the family becoming homeless, although several other families had dealt with addictions at one time in their lives. Some mothers indicated that they had issues with addictions before they had their children, however, becoming pregnant was a major turning point when they decided to change their lives and seek treatment.

Impact of homelessness on children

Becoming homeless can be a traumatic and devastating experience for children. Family homelessness generally affects the way children behave with their families, and affects the children's personal development, social relationships, and health. However, one mother reported that overall, moving out of an abusive situation had been a positive experience for her children because she took them out of a crazy and unsafe situation.

Homelessness often means that families have to leave their immediate neighbourhood, and that children are required to change schools, sometimes several times. The longer-term result can be children leaving school early, literacy problems, and a continuing cycle of poverty. About one third of all parents in this study indicated that their children had to change schools as a result of being homeless, sometimes two or three times. On the other hand, some parents did everything they could possibly do so that their children would not have to change schools. Most of the parents with school-aged children reported that their children's grades suffered as a result of being homeless, however, a few children continued to do well in school.

One of the most worrisome issues about the impact of homelessness on children is the potential longer-term impact. The families in this study were not able to comment on this issue. However, some agency key informants expressed concern that one of the most troubling aspects of family homelessness is the potential for the cycle to repeat itself with the children. They reported that children of homeless families are likely to become homeless themselves as adults because they may not learn the necessary skills for independent living. Literature from the U.S. also states that many younger homeless parents were homeless as children, and that for them, coming to a shelter is like "coming home".

Solutions to family homelessness

Solutions to family homelessness should be based on addressing the causes identified in this report, including the lack of affordable housing, inadequate incomes, and family violence. Services that focus on prevention are also needed. While a range of services and supports are needed to address the needs of different households, the level of support will vary among families. Some families just need housing while others need some degree of support as well. The following table illustrates some of the key solutions to family homelessness that were identified in this report.

Based on the families in this study, unless the underlying issues of family homelessness are addressed, families will continue to live “on the edge” of homelessness and may have repeated episodes of homelessness.

	Solutions to Family Homelessness
Causes	Solutions
Lack of affordable housing	Affordable/Subsidized housing (a full range of housing options)
	Preserve existing affordable rental housing
	Help families locate housing
	Introduce strategies to avoid evictions (e.g. mediation, education, direct payment of rent and utilities, rent banks)
Poverty and lack of income	Increase income assistance rates
	Increase minimum wage
	Improve access to damage deposits
	Provide pre-employment and job-readiness programs, job training and retraining, and support families who wish to improve their education
Family violence	Break the cycle of violence
	Improve police protection and access to legal services
Lack of support services	Improve access to services (e.g. one stop shopping; housing registries; information and advocacy; and target to immigrants, newcomers, ethnic minorities, people who speak different languages, and others with literacy issues)
	Provide more funding for services and programs that support parents and families (e.g. individual therapy and counseling, family counseling, marriage counseling, life skills programs, subsidized child care, outreach, support to youth, and parenting programs)
	Provide more services and programs to address the needs of families with drug and alcohol problems
	Improve access to mental health and psychiatric services to help families deal with a wide range of issues, including depression
	Improve access to health services and address chronic health issues, including issues associated with FAS
Discrimination	Develop and implement strategies to address and prevent racism and discrimination

Research implications

This report demonstrates that homelessness is spreading throughout Canadian society. It is not restricted to “down and out” single men or women. Increasing numbers of families with children are also finding themselves with no place to call home. Even families in

comfortable economic situations are not immune, particularly those who experience family violence. In most cases, regardless of the events that precipitated an episode of homelessness, the only reason the families in this study were homeless for any length of time is that they were unable to secure decent, appropriate, adequate and affordable housing. A most pressing concern in this report is the impact of homelessness on children. What will be the impact of family homelessness on future generations? It is clear what needs to be done to address family homelessness. The only question is whether we, as Canadians, have the will to do it.

L'itinérance chez les familles : causes et solutions

Résumé

Introduction

Ce rapport décrit les récentes tendances touchant l'itinérance chez les familles, les causes de ce phénomène, les conditions qui entraînent les familles dans cette situation, les conséquences de l'itinérance sur les enfants ainsi que les moyens et les façons de remédier à ce problème.

Méthode

Les renseignements exposés dans le présent rapport proviennent de différentes sources : un dépouillement documentaire, des entrevues téléphoniques structurées menées auprès de 74 spécialistes d'agences offrant des services aux familles sans abri ou risquant de le devenir, des entrevues qualitatives en personne chez 59 familles actuellement ou précédemment itinérantes. Ces familles ont été désignées ou recrutées par plusieurs agences dans les villes où l'étude a eu lieu.

Les entrevues auprès d'agences et de familles ont été réalisées à Victoria, Vancouver, Calgary, Winnipeg, Peel, Toronto, Montréal, Québec, Saint John et Halifax.

Quand on examine l'information obtenue de toutes les sources consultées dans le cadre de cette étude, à savoir les documents dépouillés et les entrevues auprès des spécialistes d'agences et des familles, le haut degré de correspondance entre une large part des nombreuses données recueillies révèle clairement un bon nombre des facteurs qui contribuent à l'itinérance chez les familles et les mesures qui peuvent être prises pour venir à bout de ce problème.

Constatations clés

Les informations tirées de la recherche documentaire et des deux séries d'entrevues se recoupaient beaucoup. Aucune différence importante n'a pu être constatée quant aux questions portant sur les causes de l'itinérance chez les familles, les répercussions de ce phénomène sur les enfants et ce qu'il faudrait faire pour s'occuper de ce problème. Dans chacune des dix villes visitées, on a constaté des similitudes entre les principaux problèmes soulevés relativement à l'itinérance chez les familles.

Ampleur de l'itinérance chez les familles au Canada

Si l'on en croit les spécialistes d'agences interrogés et les documents dépouillés, l'itinérance chez les familles est un sujet de préoccupation dans de nombreux centres urbains du Canada et constitue un problème croissant. Dans neuf des dix villes faisant partie de l'étude, les spécialistes d'agences ont dit avoir observé un accroissement du

nombre de familles sans abri ou à risque de le devenir qui font appel à leurs services, notamment l'hébergement d'urgence. La seule diminution a été signalée à Toronto où, au cours des dernières années, le nombre de familles itinérantes incluait de nombreux demandeurs du statut de réfugié, dont le nombre a toutefois diminué énormément à cause des changements apportés aux politiques relatives à l'immigration et aux réfugiés à la suite des événements du 11 septembre 2001.

Diversité des familles sans abri

Quoique les familles visées par la présente étude ne constituaient pas un échantillon aléatoire ou représentatif, cette étude indique nettement que les familles itinérantes sont généralement un groupe diversifié.

La plupart des familles faisant partie de cette étude étaient dirigées par une mère monoparentale. Toutefois, ces mères avaient peu d'autres points en commun. Certaines avaient déménagé souvent dans leur enfance, tandis que d'autres étaient restées dans le même logement. Quelques-unes avaient été en foyer d'accueil, mais la majorité des autres ne l'avaient pas été. Certaines faisaient partie d'une minorité visible, mais ce n'était pas le cas pour les trois quarts des autres mères. Certains parents étaient à l'aise financièrement avant de se retrouver à la rue, alors que d'autres arrivaient tout juste à boucler leurs fins de mois. Quelques parents n'avaient jamais fait d'études secondaires tandis que d'autres détenaient un diplôme d'études post-secondaires. Des parents avaient été sur le marché du travail à temps plein avant de perdre leur logement, mais d'autres recevaient une aide au revenu pour assurer leur subsistance. D'autres encore s'occupaient à temps plein d'enfants en bas âge, alors que certains parents allaient à l'école ou travaillaient à temps partiel. Certaines familles recevaient de l'aide de leurs parents ou amis, telle qu'un lieu d'hébergement temporaire, des services de gardiennage, la recherche d'un logement, le déménagement ou une forme d'aide financière.

Quelques parents affirment se sentir tout à fait seuls et isolés, ne possédant ni réseau social ni amis. Certains ont éprouvé des problèmes de toxicomanie dans le passé (ayant pu jouer un rôle dans la perte de leur logement, mais pas nécessairement), alors que d'autres parents n'avaient jamais abusé des drogues ou de l'alcool. Plusieurs parents ont indiqué qu'ils souhaitaient poursuivre leurs études (obtenir leur diplôme d'études secondaires ou suivre des cours dans un établissement post-secondaire), et d'autres étaient activement à la recherche d'un emploi.

Tendances agissant sur l'itinérance chez les familles

Dans les dix villes, les spécialistes d'agences ont fait observer que l'aggravation de la situation du logement contribuait énormément à accroître le phénomène de l'itinérance chez les familles. À Vancouver, à Victoria et à Calgary, la hausse des loyers et les faibles taux d'occupation sont les principaux facteurs qui influent sur l'offre de logements abordables et qui contribuent au problème de l'itinérance. La prospérité économique de Calgary exerce aussi une pression croissante sur le parc de logements. Dans les cas de Winnipeg, de Halifax et de Saint John, l'état du parc de logements est le principal

problème pour les familles. Dans ces agglomérations, les bâtiments résidentiels sont vétustes. À Toronto et à Peel, la hausse des loyers qui a suivi l'élimination du contrôle des loyers pour les logements vacants est particulièrement préoccupante, tandis qu'à Montréal, la chute des taux d'inoccupation fait que les familles éprouvent de plus en plus de difficulté à se loger.

La progression de la pauvreté a aussi été citée parmi les grandes tendances qui concourent à augmenter le nombre de familles itinérantes dans les dix villes. Les spécialistes d'agences signalent que le fossé se creuse entre les revenus et le coût des logements. Ils estiment que la pauvreté est particulièrement prononcée et est exacerbée par : le chômage et le sous-emploi, la faiblesse du salaire minimum qui ne permet aux familles ni de se nourrir ni de se loger, les taux d'aide au revenu qui n'ont pas augmenté ou qui ont diminué ces dernières années tandis que le coût des logements et d'autres nécessités de base est en hausse.

À Vancouver et à Victoria, presque tous les spécialistes d'agences se sont dits inquiets par les modifications apportées au programme d'aide au revenu de la Colombie-Britannique à compter du 1^{er} avril 2002, puisque cela va avoir une incidence sur le nombre de familles qui sont sans abri ou qui risquent d'être jetées à la rue. En Ontario, les spécialistes d'agences croient que les compressions qu'ont subies les taux d'aide sociale en 1995 contribuent toujours considérablement au nombre de familles itinérantes.

L'évolution du marché du travail a aussi son rôle à jouer. On trouve moins d'emplois pour les travailleurs non qualifiés, ce qui se traduit par des problèmes croissants de chômage et de sous-emploi pour ce bassin de main-d'œuvre. Les spécialistes d'agences rapportent aussi une impression grandissante selon laquelle on blâme les pauvres d'être pauvres; on perçoit aussi que les politiciens ne se soucient pas des familles sans abri ou à risque de le devenir étant donné que « rien n'a été fait » pour remédier à l'insuffisance des taux d'aide au revenu ou pour fournir des logements locatifs abordables.

Causes de l'itinérance chez les familles

La recherche documentaire ainsi que les spécialistes d'agences et les familles interrogés dans le cadre de cette étude portent à croire que les principales causes de l'itinérance chez les familles sont le manque de logements abordables, la pauvreté, la violence familiale et un financement inadéquat des programmes sociaux. D'autres causes sont avancées : discrimination, problèmes de santé mentale, toxicomanie, problèmes de santé physique, émigration, immigration, éclatement des structures de soutien de la famille, chômage, scolarité et compétences professionnelles insuffisantes et mauvaises expériences durant la jeunesse, y compris l'itinérance.

Le sérié d'événements qui pourraient précipiter un épisode d'itinérance chez une famille peut varier d'une famille à une autre. Dans cette étude, les facteurs en cause étaient les suivants : crise liée au logement occupé, violence familiale, éclatement de la famille, problème de santé mentale, toxicomanie, perte d'un emploi, escroquerie, expulsion (à la

suite d'un processus juridique ou non), problèmes de colocataires, discrimination et problèmes de santé physique.

Peu importe les événements qui mènent à l'itinérance, presque toutes les familles affirment que le manque de logements et l'insuffisance du revenu ont un grand rôle à jouer. Dans certaines familles, le faible revenu représentait un problème permanent qui a finalement eu raison des efforts de la famille pour garder son logement, étant donné qu'elle n'arrivait plus à joindre les deux bouts. D'autres familles n'ont pas été en mesure de se remettre d'une crise financière particulière. La faiblesse des revenus a aussi compliqué la tâche des familles participant à cette étude qui voulaient trouver un logement abordable, sauf lorsque celui-ci était subventionné.

Il existe un lien très étroit entre le logement et la pauvreté. Quand on examine les causes de l'itinérance, on se rend compte que les spécialistes d'agences et les familles considèrent qu'il s'agit d'un problème de logement – à savoir le nombre insuffisant de logements abordables. D'autres croient qu'il s'agit d'un problème de revenu – c'est-à-dire que les familles n'ont pas assez d'argent pour se payer un logement. Toutefois, les participants qui plaident pour un plus grand nombre de logements abordables ou de meilleurs revenus (ou les deux) parlaient tous du même problème : les logements sont trop dispendieux compte tenu des revenus des familles. Tout déséquilibre entre les coûts du logement et les revenus (soit par suite d'une hausse des loyers ou d'une baisse du revenu) peut avoir des conséquences désastreuses pour un ménage à risque d'itinérance.

Plus de 40 % des familles interrogées lors de cette étude affirment que la violence familiale comptait parmi les facteurs qui les avaient poussées à quitter leur foyer. Cette violence s'accompagne souvent d'autres événements qui entraînent l'itinérance, dont la séparation d'un couple marié et l'expulsion. Certaines mères jouissaient d'une situation économique confortable avant de quitter la maison pour se soustraire aux abus de leur conjoint.

Seulement sept familles ont indiqué que la toxicomanie était en cause dans leur problème d'itinérance, bien que plusieurs autres familles avaient déjà été aux prises avec ce genre de difficulté. Quelques mères ont avoué avoir éprouvé des problèmes de toxicomanie avant d'avoir des enfants, mais que le fait d'être tombées enceintes avait constitué un point tournant dans leur vie au point de vouloir changer et de chercher de l'aide.

Effet de l'itinérance sur les enfants

La perte du foyer peut être très traumatisante pour un enfant. L'itinérance chez les familles bouleverse généralement le comportement des enfants au sein de leur famille, leur développement personnel et social de même que leur santé. Cependant, une mère a indiqué que, dans l'ensemble, le fait de sortir d'une situation d'abus avait été une expérience positive pour ses enfants, car ils avaient ainsi pu échapper à une situation terriblement dangereuse.

L'itinérance oblige souvent les familles à quitter leur quartier; les enfants doivent alors changer d'école, parfois même à plusieurs reprises. À long terme, il peut s'ensuivre des problèmes d'apprentissage ou de décrochage scolaire et un cercle vicieux de pauvreté. Environ le tiers de tous les parents interrogés lors de cette étude ont dit que leurs enfants avaient dû changer d'école après avoir perdu leur logement, jusqu'à trois fois dans certains cas. D'un autre côté, certains parents ont tout fait pour que leurs enfants n'aient pas à changer d'école. La plupart des parents ayant des enfants d'âge scolaire ont indiqué que les notes de leurs enfants avaient chuté après la perte de leur logement. Par ailleurs, quelques enfants ont continué de bien réussir à l'école.

Mais le plus préoccupant pour les enfants qui se retrouvent en situation d'itinérance avec leur famille, ce sont les éventuelles conséquences à long terme. Les familles interrogées n'étaient pas en mesure de commenter cet aspect. Toutefois, certains spécialistes d'agences se sont dits inquiets relativement au fait que le contrecoup le plus troublant de l'itinérance chez les familles est la possibilité que le cycle se répète chez les enfants. Les spécialistes d'agences affirment en effet que les enfants des familles sans abri risquent de devenir itinérants à leur tour une fois arrivés à l'âge adulte, car ils n'auront peut-être pas eu l'occasion d'apprendre ce qu'il faut faire pour devenir indépendants dans la vie. Des études publiées aux États-Unis révèlent aussi que bien des jeunes parents sans abri avaient aussi été jetés à la rue lorsqu'ils étaient enfants, et que pour eux, se rendre à un centre d'hébergement était comme « revenir à la maison ».

Solutions à l'itinérance chez les familles

Pour régler le problème de l'itinérance chez les familles, il faut commencer par s'attaquer aux causes énumérées dans le présent rapport, c'est-à-dire la pénurie de logements abordables, les revenus insuffisants et la violence familiale. Des services axés sur la prévention sont également requis. Bien qu'un éventail de services et de mesures de soutien sont requis pour combler les besoins des différents ménages, le niveau d'aide variera d'une famille à l'autre. Certaines familles ont seulement besoin d'un logement, mais d'autres requièrent aussi une certaine forme de soutien. Le tableau suivant illustre quelques solutions clés proposées dans ce rapport pour contrer l'itinérance chez les familles.

À partir des renseignements fournis par les familles interrogées, si l'on ne fait pas échec aux causes sous-jacentes de l'itinérance, les familles vont continuer d'être à risque de perdre leur logement et pourraient vivre des épisodes d'itinérance à répétition.

	Solutions à l'itinérance chez les familles
Causes	Solutions
Manque de logements abordables	Logements abordables/subventionnés (une gamme complète d'options de logement)
	Préserver les logements locatifs abordables existants
	Aider les familles à trouver un logement
	Mettre en place des stratégies pour éviter les expulsions (comme la médiation, l'information, le paiement direct des loyers et des services publics, les banques d'aide au loyer)
Pauvreté et revenu insuffisant	Accroître les taux d'aide au revenu
	Hausser le salaire minimum
	Améliorer l'accès aux dépôts en cas de dommages
	Offrir des programmes d'initiation au travail et de préparation à l'emploi, de formation professionnelle et de recyclage, et soutenir les familles dont les membres souhaitent poursuivre leurs études
Violence familiale	Briser le cycle de la violence
	Améliorer la protection policière et l'accès aux services juridiques
Manque de services de soutien	Améliorer l'accès aux services (guichet unique; registres de logements disponibles; information et assistance judiciaire; cibler les immigrants, les nouveaux arrivants, les minorités ethniques, les allophones et d'autres groupes éprouvant de la difficulté à lire et à écrire)
	Financer davantage les services et les programmes qui viennent en aide aux parents et aux familles (thérapie individuelle et counseling, consultation familiale, consultation matrimoniale, programmes de dynamique de la vie, services de garde subventionnés, action communautaire, soutien à la jeunesse, formation au rôle de parent)
	Offrir davantage de services et de programmes pour répondre aux besoins des familles aux prises avec des problèmes de drogue et d'alcool
	Améliorer l'accès aux services psychologiques et psychiatriques afin d'aider les familles à composer avec divers problèmes, notamment la dépression
	Faciliter l'accès aux services de santé et s'occuper des problèmes de santé chroniques, y compris les difficultés associées au syndrome d'intoxication fœtale à l'alcool
Discrimination	Élaborer et mettre en œuvre des stratégies pour contrer et prévenir le racisme et la discrimination

Constatations

Ce rapport montre que l'itinérance se répand dans toute la société canadienne. Elle n'est plus le propre des indigents, ou de femmes ou d'hommes seuls. Un nombre croissant de familles se retrouvent aussi sans domicile fixe. Même les familles jouissant d'une situation économique confortable n'y échappent pas toujours, surtout dans un contexte de violence familiale. La plupart du temps, peu importe les événements qui précipitent un épisode d'itinérance, la seule raison pour laquelle les familles interrogées lors de cette étude étaient itinérantes est qu'elles étaient incapables de trouver un logement convenable et abordable. Ce rapport fait état d'une préoccupation des plus pressantes : les répercussions de l'itinérance sur les enfants. Quel impact aura ce phénomène sur les générations futures? On sait très bien ce qu'il faut faire pour régler ce problème. Il nous

reste maintenant à répondre à une question : sommes-nous disposés, en tant que Canadiens, à faire ce qu'il faut?



National Office	Bureau national
700 Montreal Road	700 chemin de Montréal
Ottawa ON K1A 0P7	Ottawa ON K1A 0P7
Telephone: (613) 748-2000	Téléphone : (613) 748-2000

Puisqu'on prévoit une demande restreinte pour ce document de recherche, seul le résumé a été traduit.

La SCHL fera traduire le document si la demande le justifie.

Pour nous aider à déterminer si la demande justifie que ce rapport soit traduit en français, veuillez remplir la partie ci-dessous et la retourner à l'adresse suivante :

Centre canadien de documentation sur l'habitation
Société canadienne d'hypothèques et de logement
700, chemin Montréal, bureau CI-200
Ottawa (Ontario)
K1A 0P7

Titre du rapport: _____

Je préférerais que ce rapport soit disponible en français.

NOM _____

ADRESSE _____

rue

App.

ville

province

Code postal

No de téléphone () _____

Family Homelessness: Causes and Solutions

1. Introduction

1.1 Purpose

The purpose of this study was to investigate causes and conditions that contribute to family homelessness, and ways and means of addressing family homelessness. Specific objectives were to:

- a) Investigate and describe the factors, including both systemic/structural issues and individual family circumstances, which contribute to a family becoming homeless and which may also impede the family's progress toward getting out of homelessness.
- b) Identify and describe programs, services and other interventions which address family homelessness through:
 - Preventing families from becoming homeless and enabling families to retain their housing in times of crisis;
 - Offering crisis services to homeless families who need immediate assistance in being sheltered; and
 - Providing transitional and re-integration support to address issues underlying family homelessness and help families and children build essential skills to achieve long-term social, economic, and housing stability.
- c) Prepare a report on family homelessness that describes trends, causes, the impact on children, and strategies to address family homelessness, and provides an analysis and conclusions based on the research findings.

1.2 Definition of Family Homelessness

For the purpose of this project, a homeless family was originally defined as a family with at least one parent, or a legal guardian, and one or more children under the age of 18, and where the family was:

- Living and sleeping outside/on the street;
- Sleeping in an emergency shelter, hostel, or transition house for women fleeing violence or abuse;
- Living in transitional or second stage housing;
- Doubled up and staying temporarily with others (e.g. couch surfing); or
- Renting a hotel or motel room by the month.

This definition was intended to be sufficiently broad to include both the “visible” and “hidden” homeless population.

Families at risk of homelessness included those who were:

- Living in housing that is unsafe, inadequate or insecure (e.g. housing that does not meet basic health and safety standards and does not provide for security of tenure), and costs more than 50% or more of total income or significantly more than the amount provided for under the shelter component of income assistance; or
- In receipt of a notice to terminate their tenancy.

As the study progressed, several issues arose related to the definition of family homelessness that was being used:

- Some agency representatives, particularly in Montreal, disagreed with the inclusion of women fleeing violence or abuse in the definition of homelessness. While they did not elaborate on this objection, it is assumed that these women are seen to actually have a home, from which they are excluded as a result of abuse.
- The definition of homelessness adopted by the Homelessness Committee of the City of Montreal in 1987 included the provision that the person has no fixed address or stable, secure and clean housing, or expects to not have stable housing within the next 60 days. That is to say that the Montreal definition of homeless includes those at imminent risk of homelessness.
- The law providing for the protection of children in the Province of Quebec (Loi pour la Protection de la Jeunesse) provides for children to be taken into care if their family becomes homeless. As a result, family homelessness does not, by definition, exist in Quebec; either the parents are homeless without their children or the family has their children with them but is not defined as homeless.
- Interviews were conducted with some parents who did not have their children living with them at the time of the interview. Some of these children were in care, while others were living with other family members or friends. It was decided that these parents should be interviewed even though they did not meet the strict definition of family created for this project. It was felt that these families were able to tell the story of what can happen to families who are faced with homelessness. Another parent was interviewed whose children were over 18 years old because one of these children was still dependent, and this was seen to illustrate another aspect of family homelessness.

1.3 Methodology and Approach

The methodology for this research included obtaining information from three different sources: a literature review, structured interviews with key informants who are involved in providing services to families who are homeless or at risk of homelessness, and qualitative interviews with families who were homeless or formerly homeless.

Interviews with both agencies and families were conducted in two sites from each of the following five regions in Canada:

Region	Municipality	Municipality
Atlantic Region	Halifax	Saint John
Quebec	Montreal	Quebec
Ontario	Toronto	Peel Region
The Prairies	Winnipeg	Calgary
British Columbia	Vancouver	Victoria

In selecting the municipalities to be included in the study, those that had received funding through the Federal Government's Supporting Community Partnerships Initiative (SCPI) program, and had developed or were developing a homelessness plan were seen as primary choices. Another goal was to include locations that would be able to report on shelter use by homeless families through the Homeless Individuals and Families Information System (HIFIS) in the future so that comparisons might be made with the research findings in this report. Most of the municipalities in this study have been identified as priority communities for implementing HIFIS and implementation in the other municipalities is expected to follow.

The methodology and approach for each of the research components is discussed in more detail below.

1.3.1 Literature review

The consultants undertook a review of materials from Canada, the United States, and Europe that addressed trends in family homelessness, factors contributing to family homelessness, and theories and practices of addressing family homelessness through a variety of initiatives, including prevention, crisis intervention and longer-term interventions. The review included materials written in English and French that were published since 1990, and involved a search of major databases and websites. The search for European literature focused on materials available from the European Federation of National Organizations Working with the Homeless (FEANTSA). The consultants also reviewed several municipal studies, including the report of the Toronto Mayor's Task Force on Homelessness and some of the community plans prepared for SCPI. A copy of the literature review is attached as Appendix "A" to this report.

1.3.2 Interviews with agency key informants

Telephone interviews were conducted with key informants from a combination of provincial, municipal and community-based agencies involved in the provision of services to families who are homeless or at risk of homelessness in each of the municipalities identified above. An interview guide was followed for each interview and each key informant was given a copy of the questions prior to the interview. The purpose of the interviews was to obtain qualitative information and key informants' views about:

- Family homelessness in their community, including numbers of families who are homeless or at risk, demographic characteristics, and trends;
- Factors that make families vulnerable to homelessness;

- Trends that are affecting the number of families that are homeless or vulnerable to homelessness;
- Observations on the immediate or longer term impacts of homelessness on children in families that experience homelessness;
- Services (preventive, crisis, transitional or re-integrative) that the informant provides and/or is aware of in the community or jurisdiction;
- The adequacy of current services, service gaps and new initiatives that are required to address or prevent family homelessness; and
- Local community partnerships and collaborative efforts that are or should be in place to target families.

A copy of the interview guide for agency key informants is attached as Appendix “B” to this report. A list of agency key informants is attached as Appendix “C”.

The initial target was to complete a total of 60 interviews, with six from each municipality. The actual number of agency key informants exceeded the minimum number in several cities in order to ensure that sufficient information was obtained. In some cities, after the original six interviews were scheduled, key informants indicated that it was necessary to speak with certain other agencies. In addition, in some cities, only a few agencies focus specifically on family homelessness, while a large number of agencies offer a range of programs that serve families with low incomes, some of which may address some aspect of family homelessness. In these areas, the consultants chose to conduct more interviews in order to be more inclusive. The table below shows the number of interviews that were planned and completed.

Community	Agency Key Informants	
	Planned	Completed
Halifax	6	6
Saint John	6	6
Quebec City	6	6
Montreal	6	6
Toronto	6	6
Peel	6	7
Winnipeg	6	12
Calgary	6	8
Vancouver	6	8
Victoria	6	9
Total	60	74

1.3.3 Interviews with currently and formerly homeless families

Face-to-face interviews were conducted with 59 families who were homeless at the time of the interviews or who had experienced homelessness in the past. The consultants followed a protocol building on a methodology developed for the Greater Vancouver Regional District.¹ The protocol was revised to accommodate the specific issues of families. A copy of the method and interview guide used for families is attached as Appendix “D” to this report.

The purpose of these interviews was to obtain qualitative information about the types of services, policies and practices that might have helped prevent the family from becoming homeless and find out what would help break the cycle of homelessness. More specifically, the consultants asked questions in the following areas:

- Demographic and personal characteristics of the respondents (e.g. cultural or ethnic background, educational attainment, source and level of income);
- Physical and mental health issues, including issues regarding addictions;
- Stressful life events (including issues from childhood);
- Informants’ views on the immediate and longer term affects of homelessness on their children, and whether the children were living with the parents or elsewhere;
- Past housing experiences and how the needs of the family were met (or not met);
- Key reasons for being homeless, including immediate reasons (the trigger for the homelessness episode) and longer term factors – (to obtain information on both individual circumstances and structural or systemic causes);
- Length of time homeless (current and/or past); and
- Programs, services, policies and practices (including prevention, crisis intervention and transitional strategies) that have helped or would have helped with present or past experiences of homelessness.

Because of the qualitative nature of this work, the methodology did not include a random probability sample. Locally based research assistants interviewed families that were referred or recruited by several different agencies in order to obtain information from households that may have experienced different issues. An attempt was made to interview families that had their children living with them, families that had children in foster care, and single and two-parent households. The consultants planned to interview both currently and formerly homeless families, however, the primary focus was intended to be on families who had been homeless in the past. The reason for this was the belief that these families would be able to provide a broader perspective about the experience of homelessness and would be in a better position to evaluate services compared to families

¹ Deborah Kraus Consulting et al. 2002. *Greater Vancouver Regional District, Research Project on Homelessness in Greater Vancouver, Volume 3, A Methodology to obtain first person qualitative information from people who are homeless and formerly homeless.* Greater Vancouver Regional District.

who were currently homeless. It was also believed that the background and experiences of the two groups would be similar.²

The table below shows the number of family interviews that were planned and completed.

Community	Agency Key Informants	
	Planned	Completed
Halifax	6	6
Saint John	6	5 ³
Quebec City	6	6
Montreal	6	6
Toronto	6	6
Peel	6	6
Winnipeg	6	6
Calgary	6	6
Vancouver	6	6
Victoria	6	6
Total	60	59

As noted in section 1.2 regarding the definition of family homelessness, interviews were conducted with some parents who did not have their children living with them at the time of the interview. Some of these children were in care, while others were living with other family members or friends. It was decided that these parents should be interviewed even though they did not meet the definition of family created for this project because these families would be able to tell the story of what can happen to families who are faced with homelessness. Another parent was interviewed whose children were over 18 years old because one of these children was still dependent, and this was seen to illustrate another aspect of family homelessness.

1.4 Factors to Consider when Reading this Report

1.4.1 Applicability of findings

In reading this report, it should be noted that much of the information is qualitative in nature. Qualitative research is intended to provide in-depth knowledge about a specific topic based on the views of the participants. This type of research can provide a deeper understanding of issues than can be obtained through a quantitative study, which

²The consultants did not observe any significant differences in the backgrounds and experiences of the families who were currently homeless compared to those who were formerly homeless. In terms of being able to provide a broader perspective, the most significant difference is that the formerly homeless families were able to discuss their experience of obtaining housing. It was more difficult to recruit formerly homeless families than anticipated. Most agencies that serve homeless families do not keep track of them once they obtain housing and other agencies that serve low income families do not inquire about who might be formerly homeless.

³ After a concerted effort to connect with 6 families to interview, the local research assistant was able to connect with only 5 families.

generally involves the collection of statistical data from large, random samples for the purpose of generalizing findings to the larger population.⁴

Therefore, when considering responses from the key informant families, it would not be appropriate to apply the findings of this report to the population of homeless families as a whole. A different study might have recruited families who had different experiences with homelessness and who might have had a different perspective of the issues.

The same can be said about the interviews with agency key informants. Although these informants were recruited from a range of government and community-based organizations involved in the provision of services to families who are homeless or at risk of homelessness, they were not a representative or random sample. Therefore, the opinions from the agency key informants should not be interpreted as necessarily representing the views of all agencies involved in providing services to families who are homeless or at risk of homelessness. However, it should be noted that the information provided by agency key informants was very similar on most of the main issues.

It is important to emphasize that the results of the interviews with agency key informants and families are an expression of the observations and opinions of these key-informants. In this regard, what is presented as “fact” should be interpreted as being a reflection of such informants’ opinions, beliefs and personal observations.

Regardless of these research limitations, when considering the information obtained from all the sources used in this study, including the literature, interviews with agency key informants, and interviews with families, the high degree of consistency in much of the data provides clear direction on many of the factors contributing to family homelessness and ways to address this problem.

1.4.2 Use of numbers

Some parts of this report record the number of individuals who provided similar answers to an open-ended question. The fact that other individuals did not provide the same answer does not necessarily mean that they have a different opinion or experience. It may simply mean that they did not comment on the particular issue. For example, many agency key informants reported that most of their clients are single parents. The fact that other informants did not mention this issue does not necessarily mean the contrary (i.e. that they are NOT serving this target group). It means simply that they did not report on this issue.

2. National Overview of Family Homelessness

2.1 Sources of Information

2.1.1 Background on participating agencies

⁴ Sheila Martineau PhD, Qualitative Research Consultant, as contained in the GVRD Research Project on Homelessness in Greater Vancouver.

Key informants were drawn from agencies providing a variety of different programs and services for families who are homeless or at risk of becoming homeless. These are described in Table 1 below.

Table 1. Background on Participating Agencies

Types of Agencies	Number interviewed	Types of services provided
Emergency shelters for families	15	<p>The emergency shelters described here serve families who need emergency accommodation for a variety of reasons. They are not geared to women and children fleeing abuse. Agency key informants indicated that the emergency shelters they work in operate as follows:</p> <ul style="list-style-type: none"> • Some emergency shelters are operated by the city while others are operated by non-profit agencies. In some cases, motels are used to accommodate families when the shelters are full. • Some agencies provide temporary overnight shelter to families by taking them to a church every night and returning them to the downtown core every morning. • Some emergency shelters serve entire families. Others serve only women and children and may not accept boys over a certain age. • Some shelters have a maximum length of stay (e.g. 30 days in B.C.) while others have no maximum. • In addition to providing emergency accommodation, shelters may offer a variety of services. The types of services provided by each shelter vary considerably. However, the range includes: information and referral, meals, bus tickets, clothing, furniture, help locating housing, assistance in obtaining a security deposit, help with rent arrears, addictions treatment, mental health programs and other types of support.
Transition housing for women fleeing abuse	9	<ul style="list-style-type: none"> • In addition to providing temporary accommodation to women and children escaping family violence, the transition houses in this study provide a range of services including: advocacy, referrals, transportation to appointments, assistance with legal/court issues, medical services, child welfare issues, income assistance, help locating permanent housing, help with employment, and support. • One of the transition houses provides non-residential services for family members, outreach, counseling to women in the community, and research on family violence. • Some transition houses in this study have a maximum length of stay that ranged from 20-30 days.
Second stage housing	4	<ul style="list-style-type: none"> • The second stage housing agencies in this study provide subsidized housing to stabilize families facing a number of issues including, family violence, exiting from the sex trade, substance abuse, poverty, health issues, social isolation, mental health issues, and poor social/living skills. • Some of the services provided included emotional support, advocacy, accompaniment to court, referrals to community services and group outings. One agency indicated that they also provide support to former residents. • The length of stay in the second stage housing projects in this study ranged from just under one year to three years.
Permanent housing	6	<ul style="list-style-type: none"> • These included non-profit housing agencies that provide housing mostly for low and moderate income families. • One of the agencies provides a combination of emergency, transition and

		permanent housing.
Community support and outreach	27	<p>The agency key informants indicated that the agencies they work with provide the following range of services:</p> <ul style="list-style-type: none"> • A rent bank that provides interest free loans to families with children to help them maintain their housing • Help households in receipt of a request by the landlord for an eviction order. The goal is to inform the families of their rights and to help them avoid eviction. • Help low income families find housing; and provide licensed day care for children; parenting programs; referrals; transportation; food; hot meals; food buying clubs; community kitchens; help with pre-employment, resume writing, and employment; advocacy; free diapers; toys; clothing; furniture; some financial assistance to help families keep their housing; and security deposits. • Help women who have required admission to a psychiatric facility and would be homeless on discharge. The goal is to facilitate the transition from hospital to the community and help clients find housing • Work with at-risk pregnant women, young parents (e.g. between the ages of 15 and 29), and their children by providing support, counseling, parent education, prenatal care, life skills (e.g. budgeting, cooking, and managing a home) and help with housing, employment, drug and alcohol support and other issues. • Community development to provide better housing, including renovating old housing for tenants and operating a rent-to-own program. • Political advocacy for affordable housing and mechanisms to address poverty
Local government	9	<p>The local government key informants indicated that their departments provides the following services:</p> <ul style="list-style-type: none"> • Support local agencies through community development initiatives, advocacy, and funding; • Serve as the link between the community, city departments and Council; • Work with people facing evictions and coordinate needed resources (e.g. housing, rent deposit, health care, and moving assistance); • Provide housing through the municipal non-profit housing corporation; • Participate on committees and task forces related to housing and homelessness; and • Operate family shelters.
Provincial government	4	<p>The provincial government key informants indicated that their departments are involved with the following services:</p> <ul style="list-style-type: none"> • Provide funding and support for housing rehabilitation initiatives; • Provide funding for emergency shelters and to place families in hotels or motels if necessary; and • Provide income assistance.
Total	74	

Although a large number of the agencies have as a primary purpose the provision of emergency shelter or some form of housing, most also provide a range of support and skills development services (counseling, parenting, money management, employment preparation and information and referral). As well, several agencies provide programs specifically focused on children including counseling, homework programs and after school programs. The locus of responsibility for funding and administration of emergency shelters varies from province to province. For example, in Ontario, the responsibility for delivering emergency shelter rests with the local governments, with

cost sharing from the provincial government. Some municipalities operate shelters themselves while others administer funding to community agencies which operate the shelters. In other provinces, the role of local governments tends to be one of facilitation, networking, coordination of activities, and information flow. There was a high degree of consistency in the responses from the agency key informants, regardless of the type of agency. This was particularly true in terms of comments on the difficulties families face in obtaining suitable housing that they can afford.

There is a nearly even split among the participating agencies between those who report that they focus on helping families to achieve long-term stability (50) and those who help homeless families who are in crisis (55). Fewer agencies are involved in preventing families from becoming homeless (38). At the same time several agencies say they do all of these things (27).

2.1.2 Background on participating families

Face-to-face interviews were conducted with a total of 59 families. Thirty-three of these families fell within the definition of formerly homeless and 26 were homeless at the time of the interview. The interviewers found that there was not much difference between the formerly homeless and currently homeless families in terms of their backgrounds or experiences. In addition, some of the families who were in “permanent housing” had not been there for long. Finally, the families in second stage housing were somewhere in the middle of the continuum between homeless and formerly homeless. As an illustration, one respondent living in second stage housing in Halifax was reported by the interviewer to be formerly homeless, while several others in second stage housing in the west were described as currently homeless.

At the time of the interview, the families were living in the following types of accommodation:

Table 2. Living Situation of Participating Families

Currently homeless	Emergency shelter	17	Formerly homeless	Unit in a privately-owned apartment building – just the family	10
	Transition house	1		Self-contained unit in a privately-owned house	3
	Hotel	1		Basement suite in a privately-owned house	3
	Second stage housing	5		Shared housing in a privately-owned house	1
	Couch surfing	1		Subsidized housing	14
	Not specified	1		Other – unit in college dorm	1
				Second stage housing	1
Total		26	Total		33

Table 3 below illustrates the backgrounds of the families who were interviewed. Most of the families were headed by single mothers between the ages of 26 and 49. Ten were two parent families, and two were headed by single fathers. About one fifth of the parents were between the ages of 16 and 25. Most of the families had one or two children living with them at the time of the interview. It should also be noted that almost two-fifths of the families (23) had children who were not living with them at the time of the interview. Most of the families were not a visible minority. Among those who were a visible minority, most were Aboriginal.

The family heads had diverse backgrounds. While some had moved frequently while growing up, others had not. About one quarter had grown up in the same city where the interview took place. Twenty-eight percent had been in foster care as children. The parents had also achieved different levels of education. Close to one half did not complete high school, and some of these did not attend high school at all. About half the parents did complete high school, and some of them received a post-secondary degree. Among the homeless families, a large proportion received income from employment as their main source of income before they became homeless, whereas most of the families who were formerly homeless were receiving income assistance as their main source of income at the time of the interview.

Table 3. Background on Family Members who Participated in the Interviews

Gender of main spokesperson ⁵	Male	8	Age of primary parent	16-25 years	13
	Female	54		26-35 years	21
		62		36-49 years	25
				50+ years	3
					62
Marital Status	Single	49			
	Married or common law	10			
		59			
Number of Children in Household currently living with parent	Families with 0 children	4	Number of Children by Household currently not living with parent (18 yrs and under) ⁶	Families with 1 child	16
	Families with 1 child	23		Families with 2 children	6
	Families with 2 children	18		Families with 3 children	1
	Families with 3 children	9		Families with 4 children	0
	Families with 4 children	0		Families with 5 children	0
	Families with 5+ children	4			23
	Pregnant	1			
		59			
Age of children living with	0-5 years	32	Age of children not living with	0-5 years	11
	6-11 years	28		6-11 years	9
	12-18 years	17		12-18 years	10

⁵ In three of the interviews, both parents participated equally. Therefore, information about both the parents is included in the demographic profile. Where information pertains to the individual parent, numbers add up to 62. Where numbers pertain to families, they add up to 59.

⁶ In almost all of the 23 families (19) the parents had children who were living with them as well as children who were not living with them.

parent	19+ years	<u>7</u> 84	parent	19+ years	<u>1</u> 31
Ethnicity of Parent	Visible Minority Not a Visible Minority	16 <u>46</u> 62	Ethnicity	Aboriginal Black European Asian African West Indian Grenadian Guyanese French Canadian	10 1 1 2 1 7
----- First language	English French Ojibway Chinese Inuktitut	46 13 1 1 <u>1</u> 62			
Where parent Grew up	Same city Same Province Other Province Other Country	16 24 16 <u>6</u> 62	Length of Time in City	Up to 1 year 1-3 years 4-10 years 10+ years not known	10 13 18 20 <u>1</u> 62
Foster Care Experience	Yes No Aboriginal adopted in white family	17 44 <u>1</u> 62	Number of moves while growing up	0 1-2 3-5 6-10 10+	7 13 16 8 <u>18</u> 62
Schooling	No high school Some high school High school grad or equiv Some post secondary Completed post secondary Don't know	5 24 15 8 9 <u>1</u> 62	Pets	Yes No	27 <u>32</u> 59
Primary source of income (formerly homeless families)	Income assistance Employment income Don't know	26 <u>7</u> 33	Primary source of income (homeless families before they became homeless)	Income assistance Employment Employment Insurance Pension Don't know	14 10 1 <u>1</u> 26

The literature review did not find any profiles of homeless families in Canada. However, a survey of 777 homeless parents in 10 cities in the United States found that the typical homeless family in America consists of a single mother, about 30 years old, with two or three children averaging five years old. Over 80% of the homeless parents in the U.S. survey were between 20 and 39 years old. The vast majority of these families were headed by single mothers (78%). Nineteen percent were two-parent families, and three percent were headed by single fathers.⁷ The U.S. study also found that while 75% of persons 25 years of age and over in the general population have completed high school,

⁷ Nunez and Fox, 1999. (See attached literature review).

68% of homeless parents age 25 and over had completed high school. When all homeless parents were included, including those over and under the age of 25, 63% had graduated from high school. Two studies in New York City found that 10% of respondents in homeless families had been in foster care as children.⁸

Even though this Canadian study did not include a representative sample, it is interesting to compare the families in this study with the profile of homeless families in the United States. As in the United States sample, most of the families were headed by single mothers (80%). However, the Canadian parents were older and had older children compared to the parents in the United States. More parents in the Canadian study had been in foster care, and fewer had completed high school.

2.1.3 Information from the literature

A copy of the literature review is attached as Appendix “A”. Most of the information is from materials published in Canada and the United States since 1990. Limited information from Europe is also available. Although a search was conducted to identify relevant Canadian literature published in French, little was found. The literature review addressed the following aspects of family homelessness:

- The extent of family homelessness;
- Characteristics of homeless families;
- Trends;
- Factors contributing to family homelessness; and
- Policies, programs and initiatives aimed at addressing family homelessness, including crisis intervention, longer-term interventions, and prevention.

Although there is very little research on family homelessness in Canada, the information that exists indicates that family homelessness is becoming an issue in many urban centres. In the United States, family homelessness is an issue of major concern, and families are now the fastest growing sub group in the homeless population. It is estimated that families with children constitute about 40% of people who become homeless in the United States. In Europe, family homelessness does not appear to be present to any great degree. One of the main reasons seems to be the social safety net – housing and social policies that favour families with children. Other findings from the literature review are incorporated in the relevant sections of this report.

2.2 Trends in Family Homelessness

The information in this section of the report is based on the agency key informant interviews. Agency key informants were asked if they have noticed any changes in the families that have been using their services over the past five years. The purpose of these questions was to help determine possible trends in family homelessness. Where relevant information was found in the literature review, it is included as well.

⁸ Shinn and Weitzman, 1996. (See attached literature review).

2.2.1 Numbers of families accessing services

More than two thirds (50) of the key informants indicated that they have noticed an increase in the number of homeless families or families at risk of homelessness who have been using their services in the past five years. Only a few (4) described a decrease in the number of people using their services.

Key informants in Vancouver and Victoria have noticed a recent increase in the demand for services by families with children, which they attribute to a lack of affordable housing, increasing rents, growing waiting lists for subsidized housing and, most recently, the cuts in income assistance announced in April 2002. In Victoria, agencies that used to focus on “down and out adult males” are reporting seeing more women with children.

The Calgary homeless count found 42 homeless families in shelters on the night of May 15, 2002, representing a 40% increase compared to the count in 2000.⁹ Key informants also reported that there is a sense in Calgary that the number of families who are at risk of becoming homeless is increasing, as more families are only one pay cheque away from becoming homeless.

In Winnipeg, agency key informants also reported that increasing numbers of families are applying for subsidized housing, and more women are trying to access shelters for abused women, even though they do not meet the eligibility criteria.

In Toronto, both agency key informants and the literature reported that two-parent families and couples were the fastest growing groups of emergency shelter users between 1988 and 1999. In 1999, there were 2,070 two-parent families using the shelter system, an increase of 545% compared to 1988 when there were 320 two-parent families in the shelter system. The number of single parent families who used emergency shelters between 1988 and 1999 increased by 31%.¹⁰ However, agency key informants reported that the number of homeless families in Toronto hostels declined significantly after September 11, 2001. There were just over 2,000 homeless individuals in families in Toronto hostels in September, 2001. This dropped to about 1,500 in December, 2001, and leveled off to around 1,200 for most of 2002. The Department of Housing Shelter and Support attributes this decrease in the number of homeless families to enhanced security and visa requirements by Canada Immigration after September 11, 2001. Refugee families at one time made up 27% of all family households in the shelter system. The number of new refugee claimant applicants declined dramatically after September 2001, falling from 107 new families in November 2001 to 34 new families in April 2002.

According to agency key informants, activities in Peel Region to address homelessness initially focused on single men and women. Several new shelters have been opened, dramatically increasing the number of shelter beds available for this population. The

⁹ City of Calgary, 2002. (See attached literature review).

¹⁰ City of Toronto, 2001. (See attached literature review).

number of family shelter beds, however, has increased only slightly, from 45 family beds in 1997 to 74 family beds in 2001. As in other cities (e.g. Victoria and Toronto) Peel uses a local hotel, the Rosetown Inn in Brampton, to shelter families when the Salvation Army's Family Life Resource Centre is full. The number of homeless families at the Rosetown increased from an average of 49 families per night in January of 2001 to an average of 78 per night by August of that year. The Region of Peel recently purchased a hotel to use as a family shelter to supplement the Salvation Army's Family Life Resource Centre and to replace the use of the Rosetown Inn.

Key informants in Quebec reported that it is difficult to count the number of homeless families in Montreal or Quebec City, where, technically, homeless families do not exist. Under the *Loi de la Protection de la Jeunesse* (law for the protection of youth) women often lose custody of their children when they become homeless. As a result, there are few services directed to serving homeless families and no family shelters in the province. Most of the agencies that were interviewed in both Montreal and Quebec report that they are providing support services to more families who are homeless. On July 1 of each year all rental leases in Quebec expire. Each year a certain number of families find themselves at least temporarily without housing. In 2001, there were 417 families in this situation, and in 2002 there were 1,019.

Both the City of Montreal and the City of Quebec recognize that there is a problem and create emergency solutions at times of crisis such as July 1. At times like this families that do not have a fixed address are accommodated in hotel rooms, school gymnasiums and other makeshift shelters. Usually these temporary arrangements are only needed for a short time, until permanent accommodation is found. In recent years, however, agency informants say that it has taken longer to find permanent housing and some families remain without permanent housing for several months.

Neither Saint John nor Halifax has an emergency shelter for families. As a result, the key informants reported that it is difficult to count the number of families that are homeless. All of the agencies interviewed indicated that they were serving as many people as they ever did, and since they were continuing to work at capacity, it was difficult to assess any growth in the homeless population. However, the Halifax Community Action on Homelessness Steering Committee reported that one of the most disturbing trends relating to homelessness is the increasing number of families and children finding themselves unable to meet their basic needs, including a healthy, safe and stable home.¹¹

In summary, in nine of the ten cities included in this study, agency key informants have observed an increase in the number of homeless families or families at risk of homelessness who have been requesting services. The only decrease has been observed in Toronto, and this is attributed to changes in immigration policies after September 11, 2001.

¹¹ Halifax Community Action Plan on Homelessness, 2000. (See attached literature review).

2.2.2 Changes in characteristics of families accessing services

a) Age

Key informants indicated that there is a growing range in the ages of families who are accessing services, including both younger parents and older parents and grandparents. Key informants in Vancouver, Winnipeg, Victoria, Calgary and Toronto have observed a noticeable increase in the number of younger mothers. Some of these mothers are only 16 years old. One of the reasons provided by a key informant in Vancouver is that it is difficult for young parents to access income assistance.

The issue of young homeless mothers has been noted in the literature review. One study reported that increasing numbers of families led by young women have been using the shelter system in Toronto.¹² According to the literature, this might be due to the high rate of pregnancy among young women. In the mid-1990s, the Toronto Health Department noticed an alarming increase in the rate of pregnancy among young women and homeless young mothers¹³. One study from the United States suggests that young single parents are a rapidly growing segment of the homeless population representing nearly one-quarter of homeless persons nationwide. Many of the young women have dropped out of school, are disconnected from services, have no skills and frequently end up on welfare.¹⁴ Another study noted that young mothers are particularly vulnerable to becoming homeless because of their youth, lack of preparation for motherhood, reliance on welfare, and negative public attitudes.¹⁵

While growing numbers of younger families have been accessing services, agency key informants in Peel, Winnipeg, Vancouver and Victoria have also observed increasing demand for services from older parents and grandparents who are looking after their grandchildren.

b) Family composition

Many of the key informants reported that they are serving mostly single parent families, and the number of single parent families is increasing. In the East, single parents now represent about 75% of the clients seen by some agencies. In Calgary, however, one agency reported that, although they are serving increasing numbers of single parents, as many as 40% of their clients are dual parent families. One Toronto key informant indicated that most refugee families are two-parent families.

Agency key informants have reported differences in the types of families they are serving. Some key informants reported that the number of children in the families they serve is increasing; while others have been serving families with fewer children. Some of

¹² CHRA et al., 2001. (See attached literature review).

¹³ CHRA et al., 2001. (See attached literature review).

¹⁴ Women's Institute for Housing and Economic Development, 1991. (See attached literature review).

¹⁵ Hanna, 2002. (See attached literature review).

the explanations given for seeing women with fewer children are that women are afraid to leave their homes for fear that they will lose their children. In addition, agencies are seeing more parents who have children in foster care. One reason why some agencies are seeing more families with a large number of children is that it is difficult for large families to find permanent housing. There were no clear trends regarding family size based on the responses from the key informants.

c) Ethnicity

With the exception of Toronto, key informants in all communities noted an increase in the representation of members of visible minority groups in the population who they are serving, however, the nature of changes in ethnic makeup of homeless families varied by community. In Toronto, visible minorities have long made up a significant proportion of the homeless population.

In Toronto, Peel and Halifax refugee claimants were noted as a significant proportion of the family homeless population. However, Toronto experienced a dramatic decline in this population late in 2001. Prior to November 2001, refugee claimants made up 25% to 30% of the caseload in Toronto's family shelters but by 2002 they represented less than 5%. This decline in refugee households is attributed to tightened immigration following the terrorist attacks of September 11th, and may result in a decline in the number of visible minorities in the homeless population in the Toronto area.

In Halifax, African-Canadians and Aboriginal people were described as making up a greater proportion of the homeless family population, compared to five years ago. At the same time, informants in Saint John report that most clients continue to be locally born white people.

Key informants in Calgary, Winnipeg, Vancouver and Victoria indicated that a significant proportion of families who are accessing their services are Aboriginal. In Winnipeg and Calgary, it was reported that the Aboriginal population is increasing. In Calgary, one agency reported an increase of 5% in Aboriginal families between 2000 and 2001, and a 10% increase between 1997 and 2001.

Key informants in all four western cities are also witnessing increasing demand for services from immigrant families and refugee claimants, many of whom are visible minorities. In Calgary, one agency reported that immigrant families represent about 8.5% of the families they serve and Aboriginal families represent about 15% to 20% of their clients.

In Montreal, agencies reported an increase in the ethnic makeup of families who are at risk of homelessness, primarily due to an increase in the number of immigrants from a wide range of countries, including South Asia. In Quebec City most agencies reported no change in the ethnic makeup of homeless families; one agency reported there are more immigrant families.

d) Income of families accessing services

Almost all the agency key informants indicated that all the families they serve have low incomes, and many are in receipt of income assistance. Informants identified an increase in the number of families now receiving social assistance for whom employment insurance payments have run out. At the same time, informants indicated that there has been an increase in the number of households with income from employment, including part-time employment. One key informant in Calgary indicated that close to one quarter of the homeless families they assist (in the emergency shelter) are working. In Toronto the number of working families increased from 7% in 2000 to 15% in 2002. On the other hand, some families using services have no income at all.

Key informants in most cities indicated that their clients are worse off economically than they were in the past, and that poverty is more pronounced. One of the reasons is the growing gap between people's incomes and the cost of housing, and the fact that social assistance rates have not kept up with rising housing costs. Key informants in Vancouver and Victoria also reported that their clients had experienced a drop in their incomes due to the cuts in income assistance announced in April 2002. Ontario key informants indicated that their clients had experienced a significant drop in their income due to changes in income assistance rates in 1995. In Montreal, while there was recently a small increase in social assistance, rates have not kept pace with rising costs.

e) The nature or level of assistance required

Several informants reported that, while most families simply need more income to pay for their housing and related costs (utilities and damage deposits) and help with finding housing, the trend in the nature or level of assistance required is toward greater complexity or intensity of needs requiring a range of additional services such as counseling, life skills training, and parenting support. At the same time, there continues to be a need to address basic needs such as housing, food, and utility bills. Several communities are noting an increase in the demand for services from refugee claimants and immigrants who have experienced a sponsorship breakdown and agency key informants have identified a need for these families to be connected to multi-cultural organizations and cultural specific services and programs. In Montreal it was noted that services need to be available in more languages to meet the needs of a more diverse population.

Key informants in Victoria and Vancouver indicated that agencies are experiencing an increase in the need for advocacy on behalf of clients, in particular with regard to child protection, income assistance and other services. It was noted that the longer families are homeless, the more services they need, and the longer it takes to help them.

At the same time, key informants reported that it is increasingly difficult for agencies to provide the level of services that they could in the past because of the increased demand and government cutbacks in funding for a variety of social service programs.

f) Health

Key informants indicated that the families they serve seemed to be experiencing deterioration in health, including mental health issues, chronic health issues, and substance abuse. In addition, it was reported that increasing numbers of families are malnourished because they are using their support money for rent and have less money available for food. They cannot afford fruits and vegetables or meat. Agency key informants also reported seeing more secondary illnesses that come with being malnourished.

Other ailments mentioned include: diabetes, developmental delays, physical handicaps, fibromyalgia, hepatitis, asthma among children, increase in allergies, HIV/AIDS, tuberculosis, and Attention Deficit Hyperactivity Disorder among children. Another issue that was noted in Calgary was the increase in Fetal Alcohol Syndrome (FAS) among adults and children. In Winnipeg, it was noted that health problems, including diabetes and kidney failure are part of the reasons why Aboriginal families are moving to the city from the reserves. Winnipeg is a major service city for medical treatment, and Aboriginal families are coming to the city for dialysis and other treatment. In Victoria, agency key informants commented on increasing IV drug use.

2.2.3 Trends affecting family homelessness

When asked about trends, current events, or policies that might be affecting the number of families who are homeless and/or at risk of becoming homeless, agency key informants expressed concerns about the following:

a) Lack of affordable housing

Agency key informants across the country reported that the housing condition of their clients has been getting worse over the past 5 years. In Vancouver, Victoria and Calgary, agency key informants reported that the rising rents and low vacancy rates were affecting the supply of affordable housing and contributing to homelessness. The conversion of rental housing to condominiums was also noted in Victoria and Calgary. In Calgary, it was noted that the booming economy is placing increasing pressure on the housing stock. At the same time, there is a growing gap between people's incomes and the costs of housing. The result is fewer housing choices and fewer decent units that families can afford. For example, in Vancouver it was noted that whereas 10 years ago a single mother could afford to live with her child in a decent one-bedroom apartment, now, she can't afford even a bachelor unit. Agency key informants in Vancouver and Victoria also reported that it is increasingly difficult for their clients to access subsidized non-profit or

co-op housing because of growing waiting lists. Increasing numbers of households are seeking affordable housing while fewer tenants in subsidized housing are moving out.

In Winnipeg, almost all agency key informants also reported that it is increasingly difficult for families to find a decent place to live. The primary issue is the condition of the housing stock, which is very old and deteriorating. At the same time, older buildings are being demolished, and the city is losing its least expensive units. In addition, apartments that would be suitable for families are being converted into rooming houses. Units that are better quality are less accessible because of the relative decline in incomes. Several rehabilitation initiatives are underway, however, homes that are renovated tend not to go to the clients of agencies interviewed for this study because to be eligible, it is necessary to have a steady income from employment.

In the Ontario municipalities of Peel and Toronto, key informants noted a significant reduction in the availability of affordable rental housing, which they attribute to three measures enacted by the provincial government since 1995. These include terminating the production of new social housing in 1995, introducing “vacancy decontrol” so that rent controls are lifted on vacant rental housing units, and amending the landlord tenant legislation (the “Tenant Protection Act”) to streamline the eviction process.

Key informants from Montreal reported that falling vacancy rates are making rental housing increasingly difficult to find. As a result, some families were unable to find housing before the July 1 lease expiry date. Informants also reported that landlords are not maintaining their properties as well as they used to because of the tight rental market. Almost all agencies in Quebec City cited the lack of social housing as a trend that contributes to the number of families that are homeless.

As in Winnipeg, agency key informants in Saint John reported that the housing stock is continuing to deteriorate. Landlords have no money to invest in very old buildings and there appears to be no will to enforce maintenance standards. In Halifax the housing stock is substandard as well, however, a more concerning trend is the construction of upscale condominiums in the central core of the city. This is forcing lower income households to the outlying areas, where transportation becomes a further barrier to accessing services and employment.

b) Increasing poverty

Increasing poverty was the second most frequently raised issue by agency key informants that is affecting family homelessness. Key informants identified the growing gap between rich and poor due to inadequate income assistance rates and a low minimum wage.

In Vancouver and Victoria, almost all agency key informants expressed concern that changes to the B.C. income assistance program, effective April 1, 2002, will affect the number of families who are homeless and/or at risk of becoming homeless. It was noted that families were barely making ends meet before the cuts, and the changes will be the

“last straw”. Some families will no longer be able to afford their rents and they will be forced to abandon their housing. Some of the changes noted by key informants include:¹⁶

- Appointment and enquiry procedures are to be completed three weeks prior to an application for assistance to enable applicants to complete an employment search and orientation process.
- Requirements for single parents with children over the age of three to seek work or participate in employment-related activities to remain eligible for assistance.
- Earnings exemptions of \$200/month have been eliminated for all households eligible for assistance except for individuals in receipt of Disability 2 benefits.
- The \$100 family maintenance exemption was eliminated.
- New security deposits are subject to immediate recovery by social assistance at the rate of \$20 per month.
- Changes in eligibility for dietary allowances.
- The support allowance component for single parents was reduced by \$51/month.
- The maximum monthly shelter component of income assistance was reduced for some families. For example, the rate for families with 3 persons was reduced by \$55 from \$610 to \$555, and the rate for families with 4 persons was reduced by \$60 from \$650 to \$590 per month. Rates were unchanged for single and two- person families.

Agency key informants in Vancouver and Victoria expressed concern that not only will the changes result in deeper poverty for their clients, but the appointment and enquiry process, which involves a three-week waiting period, is forcing more families into emergency shelters.¹⁷ Moreover, the combination of having to wait three weeks for assistance and the 30-day maximum length of stay in shelters makes it impossible for families to secure housing while they are in the shelter. It was also noted that the changes assume that applicants are work-ready and able to conduct a job search, which is simply not realistic for some individuals, including parents with young children who may be in crisis (e.g. fleeing abuse) or who may be unable to find child care that they can afford.

Similar cuts to social assistance rates and tightening of eligibility criteria were enacted in Ontario in 1995. The cuts saw a reduction in welfare rates by 21%. While these changes

¹⁶ Based on key informant interviews and the British Columbia Ministry of Human Resources BC Benefits Manual, Manual Amendment Letter No. 1 2002/2003. Online at <http://www.mhr.gov.bc.ca/publicat/VOL1/MAL/2002-2003/16-03-01.htm>

¹⁷ To be eligible for financial assistance, the appointment and enquiry procedure requires applicants to demonstrate that they have conducted a reasonable work search for a minimum of three weeks, and have completed an applicant orientation session. Exceptions to the three-week work search requirement may be made if, in the opinion of staff, the applicant will experience undue hardship by waiting three weeks. In these cases, staff may approve an emergency needs assessment for an expedited application interview. (BC Employment and Assistance Manual, September, 2002). However, according to the key informants in this study, although it should be possible for an assessment to be conducted in less than 3 weeks in an emergency situation, this has not been their experience.

have been in place for some time, they were identified by key informants as significant factors in the increase in homelessness.

In Calgary and Winnipeg, poverty was noted as a significant cause of homelessness as a result of the low minimum wage and inadequate income assistance. This situation has existed for some time, but is becoming more of a problem as welfare rates and the minimum wage have not kept up with rising housing costs.

Key informant agencies in Saint John cited low social assistance rates as a major factor in family homelessness in that city. The social assistance rates are reported to be the lowest in Canada. As well, social assistance policies are seen to contribute to homelessness by inhibiting sharing of housing by social assistance recipients. Two individuals living separately receive significantly more social assistance than the same two individuals would receive if they shared accommodation.

In Quebec City one agency said that social assistance rates have not kept up with the rate of inflation. Another agency expressed concern about social assistance policy that causes a family to lose its housing allocation when the children turn 18.

c) Job market and unemployment

Agency key informants expressed concern about growing unemployment and under employment. It was also noted that there are fewer jobs available for unskilled workers. It is increasingly difficult to find a job, and people are becoming homeless faster if they lose their job. Concerns were also expressed that the minimum wage is insufficient for families. In B.C., agency key informants spoke about the introduction of new “training wage” of \$6/hour, which in effect has resulted in a reduced minimum wage. This has been identified as a particular problem for women due to their lack of work experience.

d) The general “political” climate and public attitudes

Agency key informants in several urban centres also commented on the general political climate and public attitudes. They feel that poor people are increasingly stereotyped as freeloaders and bums - they are told to “get a job”. They identified a prevailing attitude that if people are poor, it means they are lazy and not trying hard enough. They also believe that society appears to value property ahead of people, resulting in the marginalization of families, increased isolation, and a breakdown in supportive community structures.

Agency key informants also described a growing sense that politicians do not care about the number of people, including families, who are homeless or at risk of becoming homeless. This is due in large part to government downsizing, privatizing, a failure to address inadequate income assistance rates, and governments getting out of rental housing supply programs without the private sector coming in. In Quebec, one agency referred to the recent amalgamations of municipalities as a factor contributing to a greater alienation of citizens from their elected representatives.

2.3 Causes of Family Homelessness

Agency key informants were asked to look at the causes of family homelessness in terms of broad systemic factors that contribute to homelessness, and specific situations of particular families that cause these families to become homeless. In addition, agency key informants were asked to look at specific events that trigger homelessness. The families that participated in the interviews were asked to discuss all the various circumstances and factors that led to the loss of their homes.

In this report, systemic factors causing homelessness were defined as those relating to widespread societal issues including the housing market, poverty, the social safety net, and public attitudes. Family circumstances were defined as factors relating to family destabilization and breakdown which could be caused by an infinite number of life events or stresses to the family's cohesion. In this report, some of these factors included family violence, family breakdown, mental health issues, addictions, unemployment, limited employment related skills, limited life skills, and other individual factors.

The literature did not make a distinction between systemic causes of homelessness and individual family circumstances. The causes of homelessness identified in Canada included increasing poverty and the widening gap between rich and poor, reduced funding for social programs, a shortage of affordable housing, violence against women, classism, sexism and racism. In the United States, the literature cites poverty and the lack of affordable housing as the principal causes of family homelessness. Domestic violence is also considered a major contributing factor. Among those who experience multiple episodes of homelessness, some of the causes noted in the literature relate to the short and long term effects of childhood histories of physical violence and sexual abuse. It is also noted that young mothers are particularly vulnerable to becoming homeless. A strong association between family homelessness and prior doubling up has also been identified. Studies in the United States have found that a large percentage of families entering the homeless shelter system had been living with friends or relatives. They had been evicted as a primary tenant and had exhausted their social networks.

Although the literature indicates that family homelessness does not appear to exist to any great degree in Europe, domestic violence has been noted in almost every country as one of the main reasons why it does exist. In Germany, however, while domestic violence is an issue, as is the case in Quebec, battered women who flee abuse are not considered homeless. Some additional factors associated with family homelessness in Europe include very young teen mothers and issues facing ethnic minorities.

This section of the report includes the responses from both agency key informants and the participating families. In most cases, the responses are quite similar. Where there are differences, these have been noted. Additional information from the literature is included where appropriate.

The categorization of responses is a somewhat subjective process. In addition, quantifying the responses by order of frequency was not seen as appropriate for this study, given the qualitative nature of the research. The responses however are listed roughly in order of frequency (i.e. those at the top of the list were heard more often than those at the bottom of the list) but the order of items in the list does not necessarily reflect their exact order by the number of times the theme was mentioned.

2.3.1 Systemic issues

A lack of affordable housing, poverty, welfare policies, inadequate funding for support programs and discrimination were noted as the prime systemic causes of family homelessness by both agency key informants and the families interviewed for this study. These issues are discussed more fully below.

a) Housing situation

Agency key informants

Most agency key informants (43) stated that the lack of affordable housing was a key factor contributing to families become homeless. This issue was cited most frequently by key informants.

In some areas, including Vancouver, Victoria, Calgary, Toronto and Peel, affordability (due to high rents, low vacancies and the growing gap between incomes and housing costs), was identified as the primary problem affecting families. Families are living in inappropriate housing because it is all they can afford. They are being forced to double up or live in substandard, overcrowded, or unsuitable housing including illegal basements, or stay in housing that costs too much (and use their food money to pay rent).

For example, in Vancouver it was reported that rising rents and lower incomes has resulted in fewer housing choices for families. Increasing numbers of families are living in overcrowded conditions or in dark, damp, dirty and leaky basement suites that don't meet basic health and safety standards. Some families have reported rats and cockroaches. Others have reported living in unsafe conditions where family members have been assaulted and/or where drugs are sold on the premises. Some women have reported being sexually harassed by their landlords.

In Montreal, housing supply has not historically been a problem, but key informants reported that an extremely low apartment vacancy rate (0.6%) is a new phenomenon contributing to family homelessness. A situation that is unique to the province of Quebec is the July 1 lease ending. All leases in the province expire on July 1 and some low-income households are unable to find suitable housing to rent by that date, causing a significant dislocation at that time of year. One Montreal agency that previously focused largely on welfare advocacy said that housing has overwhelmed everything else that they do.

In other cities, the condition of the housing stock was the primary issue raised by agency key informants. This was the case in Winnipeg, Saint John and Halifax, where buildings are very old, deteriorating, and not being adequately maintained. A large number of agency key informants in these cities indicated that the families they serve are living in housing that is dilapidated or substandard. For example, some buildings have no insulation, so people can't live there in the winter. In other buildings, the plumbing or heating system doesn't work. Agency key informants in Halifax also cited the high cost of electric power and the potential to lose housing if the power bill is not paid and the power is cut off as a contributing factor to homelessness in that city.

Families

The lack of affordable housing was a factor that contributed to homelessness among almost all of the families that were interviewed in this study. In most cases, the lack of affordable housing became an issue after the family had to leave their previous home. The families were then unable to find another place that they could afford.

Many families also discussed other housing issues that contributed to their becoming homeless. For example, inability to afford the rent on their existing housing before they became homeless was noted by about one third of all the families, including families in Vancouver, Calgary, Peel, Toronto, Montreal, Quebec, Saint John and Halifax. Situations described by families included being evicted for not paying the rent, being forced to move because of rent increases and not being able to afford the rent. For example, with one family in Calgary, every month was a constant struggle to make ends meet, and the rent was always late. Eventually, the landlord said he would no longer put up with the situation, and the family left their home. A Halifax household talked about the ongoing decision about whether to pay the rent or to buy food when their income was not enough to cover both.

Poor housing conditions were noted by families in Victoria, Vancouver, Calgary, Winnipeg, Montreal, Saint John and Halifax. For example, one family in Vancouver was forced to move out of their home because the condition of the housing was unsafe. Unfortunately, the next place the family moved to was not much better due to mold and sewage problems and the children were constantly sick. Two other families in Vancouver indicated that they might not have left their previous homes if the housing they had been living in had been in better condition. One of these mothers commented that she had moved 8 times because basement apartments made her daughter's asthma act up. Another family in Calgary also indicated that they might not have moved if the house had not been so dirty and unhealthy for their baby. One family in Winnipeg was forced to move out when the building was condemned, and another family was living in an apartment that had no heat and a bathtub that did not work.

Several families also indicated that conflict with their landlord caused them to lose their housing. For example, the above noted family in Winnipeg got into a fight with the landlord when they complained about the lack of heat, and they were forced to move out.

Another family felt that they were constantly being “picked on” by their landlord because they had a low income.

b) Poverty and lack of income

Agency key informants

Poverty and a lack of income were raised frequently by agency key informants as a cause of family homelessness. If poverty were not an issue, families would have more housing choices. Some of the issues affecting poverty include:

Unemployment - Changes in the labour market make it difficult for unskilled workers to get jobs. The employment situation creates stress on families, which in turn may also affect the incidence of domestic abuse and sponsorship breakdown.

Minimum wages are insufficient to provide food and housing for a family, even when the family has two income earners.

Income assistance rates have remained the same or declined over the past few years while the cost of housing and other needs has increased.

Key informants also reported that due to low minimum wages and income assistance rates, families are unable to accumulate any savings to protect against unforeseen and extraordinary expenses. For those who become homeless the need to accumulate enough money to pay both the first month and the last month's rent becomes an insurmountable obstacle.

Families

Almost all the families, both currently and formerly homeless stated that insufficient income was a factor that contributed to being homeless. The overwhelming majority had incomes below the poverty line based on Statistics Canada's Low Income Cut Offs (LICOs).

Before they were homeless, income assistance was the main source of income for 14 of the 26 currently homeless families and income from employment was the main source of income for the other 13 currently homeless families in this study. Some of the households indicated additional sources of income, including child support and child benefits.

For some families, insufficient income was an ongoing problem that eventually led to them becoming homeless. For example, several families pointed out that their incomes were not enough to make ends meet, and in some cases was not enough to pay for both rent and food. Other families got into trouble following a specific series of events. For example, one mother in Calgary was working 6 days a week in two minimum wage jobs

to make ends meet. At Christmas time, she felt so guilty about not being able to spend enough time with her son, that she spent too much money on presents. At the same time, she lost one of her jobs. After Christmas, this mother was unable to pay her bills or the rent and she was evicted.

The low incomes of the families in this study also made it difficult for them to find housing that they could afford, and was a major factor affecting the families who were homeless at the time of the interviews. Several families indicated that they did not have enough money for a rent deposit. In addition, one currently homeless mother with two boys was under the understanding from her child welfare worker that she had to find a two-bedroom home if she wanted to keep her children. With a total income of about \$900 per month, this was proving to be impossible.

Among the formerly homeless families, income assistance is the main source of income for 26 of the 33 families. A few of these families also receive child support and one family receives a foster parent allowance. Employment is the main source of income for seven families, two in Calgary, two in Peel, two in Quebec and one in Saint John. Three of the families receiving income assistance also receive income from employment, two in Halifax and one in Peel.

It should be noted that only two families reported an income above the poverty line. In both cases, the family income includes employment income from two adults in a common law relationship. In one case, the mother's income alone is about \$1,500 per month. This mother expressed concern about her economic dependence on her partner, and is afraid that she will become homeless again if the relationship falls apart.

c) Welfare policies

Agency key informants

Agency key informants cited welfare policies as a significant cause of family homelessness. Reduced social assistance rates were cited by several informants in Saint John, Toronto, Vancouver and Victoria as major factors in homelessness. Punitive/harsh social assistance rules (ineligible if fired from a job or quit work) were also cited as an issue in some of these communities. Agency key informants in Vancouver and Victoria expressed concern with the application procedures introduced in B.C. effective April 1, 2002, which was resulting in families having to wait at least three weeks to apply for assistance. In Halifax, respondents reported that people under 19 years of age do not qualify for the shelter portion of income assistance. As well, it was reported by a Quebec agency that families have their housing allocation cut when their children turn 18.

Families

Many of the families reported that inadequate welfare rates were a contributing factor to homelessness. The following welfare policies were also raised as contributing to homelessness.

- Families in BC expressed concern about the cutbacks to income assistance benefits, and two families cited the three-week delay in applying for welfare as a factor that contributed to their becoming homeless.
- One woman was rejected for welfare a few times before being accepted.
- A woman in Halifax who left her job and her home to escape her abusive partner was disqualified from Income Assistance because she quit her job. (Although she won an appeal, she spent some time homeless first).
- Another woman in Halifax reported being cut off social assistance because she was in a drug treatment center.

d) Lack of support services and difficulty accessing services

Agency key informants

Several agency key informants cited the lack of support services available to families and a lack of information on how to access existing services as factors contributing to homelessness. Concern was expressed that clients tend to get shuffled from one agency to another and it is difficult for them to access some of the services they need. Concern was also expressed about cutbacks in social programs over the past 10 years. Agencies have fewer resources to work with and are forced to deal with crises instead of prevention. Agency key informants in Vancouver stated that funding cuts are being felt in shelters, food banks, addiction services, parenting programs, mental health support, homemaker services, family support workers, day care subsidies, legal aid, and in the ability to help with transportation (e.g. bus tickets). Families must have severe problems before they can get any help.

Families

Some families in Calgary, Vancouver and Victoria expressed concerns about the lack of resources and long waiting list for services such as support (e.g. someone to talk to), counseling, childcare, drug and alcohol treatment facilities, transportation and food. In several cities families indicated that they did not know where to go for help.

e) Discrimination

Agency key informants

Agency key informants in several cities reported that it is difficult for families in receipt of income assistance, families with more than two children, young parents and visible minorities to access housing. For example, it was reported that once landlords see that a family is Aboriginal or learn that the mother is on assistance or has children, they say that the suite has already been rented. Other times the landlord says he will call back and never does. Racism and discrimination can also make it more difficult for Aboriginal people to obtain jobs. This impacts self-esteem and what people think they are capable of. A few agency key informants also reported that they believe some landlords (both

private sector and non-profit) discriminate against victims of abuse because of concerns that the abuser will come to the property and cause problems.

Families

Two families in Vancouver and two in Victoria commented specifically on their experiences with discrimination in accessing housing. The most blatant case occurred with an Aboriginal woman in Victoria. Her story illustrates the variety of issues that can come into play to create a situation of homelessness. This woman had been renting a basement suite for herself and her two daughters in a single family home. The owner of the home lost her job as a civil servant due to government downsizing. She decided to sell her house and move to Calgary to find work, and she issued a notice to vacate the apartment. The woman began house-hunting, but found it difficult to find a landlord who would rent to a single Aboriginal parent on income assistance. When it came time to move out, she had no place to go and was forced to move into a motel. Soon after, she found a place to rent and paid her rent deposit. Two days before the movers were to arrive, the woman called the landlord to make arrangements to get the keys. The landlord said that he had changed his mind and no longer wanted to rent the house. A short time later, the woman saw an ad in the paper to rent the very same house.

Another family in Vancouver, a young mother with two children who is not a visible minority, was homeless at the time of the interview despite seven months of actively searching for housing. She reported that landlords say they will call her back, but never do, and when she calls them, they “don’t remember” her. On the other hand, one woman who just got housing says the landlord thought a single parent would be more likely to stay, and that income assistance would be a stable source of income.

Families in Montreal and Quebec also reported that landlords are able to discriminate against families with children because rental housing demand is so high and the vacancy rate is so low.

f) Migration and immigration

Agency key informants

In Calgary it was noted that many families come from other parts of Canada in the hopes of finding a well-paying job, but they are not prepared for the high cost of housing. Agency key informants in Winnipeg also noted that families are moving across the country, both east and west, to find work. Sometimes, they get “stuck” in Winnipeg, for example if their car breaks down or the job does not work out. Several key informants in Calgary and Winnipeg also noted that increasing numbers of Aboriginal families are moving to the city, but are not prepared for the realities of city life when they arrive. For some families it is a real shock, and they do not know how to access housing, income assistance or education programs. In addition, they may have no experience with the requirement to pay rent. In Vancouver it was also noted that Aboriginal people are

moving from the reserves to the city, and this can put a strain on their extended families who do not have the resources to support their relatives.

In Montreal it was said that refugee claimants are being forced to wait longer for decisions on their status, and they are often excluded from receiving social assistance while they wait.

Agencies in Toronto, Peel, Montreal, Quebec and Halifax identified immigration and refugee claimants as a contributing factor in family homelessness. Several informants commented that federal government policy does not provide support for refugee claimants, forcing them to become homeless while they wait for their status to be approved.

One Montreal agency indicated that certain neighbourhoods in the City tend to be landing grounds for new immigrants, resulting in variations in the ethnic mix of the homeless population.

In 1999 about one quarter of the homeless families in Toronto's shelter system were refugees. This proportion declined dramatically after the events of September 11, 2001.

It was noted that for both people moving within Canada and refugee claimants, the inability to access resources and affordable housing is a significant contributor to family homelessness.

Families

The issue of migration was not commented upon specifically by the families, but most of the families were not from the city where the interview took place. Some women had moved to other cities to escape abusive partners and some Aboriginal people had moved from reserves to urban centres. One family in Peel Region reported moving to the Region from Atlantic Canada to find work but experienced difficulty in finding housing that they could afford. The lack of housing made finding employment difficult. Even after the person found a job the income was still not enough to meet the high cost of housing.

g) Breakdown in community and family support structures

Agency key informants

Agency key informants in several cities in Eastern Canada identified changes in family values, less reliance on the extended family, increase in single parent families, and less time available for parenting as examples of a breakdown in the traditional support role of the family and contributing factors to family homelessness. As well, several agencies identified changes in community values and informal support structures as factors in homelessness.

One agency key informant in Winnipeg noted the lack of a supportive community environment as a trend contributing to homelessness. The informant attributed the lack of supportive community to a lack of community services.

Families

Some families in eastern cities also commented on the lack of support networks as a factor contributing to their homelessness. Some noted that they had no family nearby. Others expressed the view that they felt totally alone and isolated, with no social network or friends. On the other hand, some families indicated that they had received some assistance from their parents and friends in terms of helping them move, helping them find a place, driving them around, providing a place to stay (on a short-term basis), and looking after their children. It is interesting to note that, in some situations families became homeless even though they had the help and support of families and friends. Ultimately, the support ran out.

2.3.2 Family circumstances

a) Family violence

Agency key informants

Agency key informants cited violence or other forms of abuse by a spouse or partner as one of the most prevalent family situations leading to family homelessness. Upon marital breakup, if the woman has not participated in the labour force for some time, she will find it hard to get work. This will be exacerbated if she has limited education. In some cases, an abusive partner may destroy the family home, and the woman gets evicted. In communities where damage deposits are required, she may end up losing the damage deposit and may not be able to get another one.

One agency key informant discussed how family violence could contribute to the cycle of homelessness because children growing up in families with violence may have difficulties learning in school and may leave school early. They may not receive sufficient nurturing and when they grow up, they may be unable to make healthy choices in intimate relationships and may repeat the cycle of abuse (as abusers or victims).

In Quebec, agency representatives object to the inclusion of women who are victims of domestic abuse and their children in the definition of homeless families.

Families

More than 40% of the families interviewed (24/59) reported that family violence, including attempted murder; assault; threats; harassment; rape; intimidation; and emotional, psychological and verbal abuse was among the factors that caused them to leave their homes. In one family, the son as well as the father was abusive. One mother

was evicted from her apartment because the neighbours complained about the noise during violent episodes.

In addition, domestic violence was identified as a factor that contributed to homelessness in the lives of several other women. For example, when asked specifically about whether domestic violence had been a factor that contributed to their becoming homeless, most of these mothers indicated that family violence was a factor in the breakdown in their marriage/relationship with their partners, which then led to a series of events that resulted in homelessness. With one mother, her relationship ended and the abusive partner moved out of the home. However, the landlord did not want the mother to remain in the house because she was afraid the partner might return.

It should be noted that prior to moving, some of the mothers had lived in the family home that they owned. One mother had been living in subsidized housing for 5 years, working part time and going to school part time before her ex-husband began harassing her. Another mother reported that during her marriage her husband had a high income and she had stable housing. This shows the impact that domestic violence can have on changing the economic circumstances of women's lives. One woman living in second stage housing commented specifically on the change from living the middle class life to poverty. This finding is consistent with a study of abused women in Durham Region, Ontario. In this study, 89 % of the participants described themselves as economically comfortable during their marriage, while 84% described themselves as low income after their separation.¹⁸

In addition to abuse by a spouse or partner, several women (Montreal, Halifax and Saint John) reported abuse by a father or stepfather as a contributing factor in their becoming homeless. In one case the woman had laid charges against her stepfather and fled to an abused women's shelter when she learned he was to be released from prison.

b) Family breakdown

Agency key informants

Agency key informants cited family breakdown as among the most significant factors that cause families to become homeless. This includes situations where one spouse leaves with the children, where one spouse leaves the other and the remaining single parent lacks the resources to pay the rent or mortgage, and where young adults with children are living with their parents and are compelled to leave.

Families

Many of the families interviewed in this study (17) reported that they had been through a family breakdown. Often, however, this was one of a series of events or issues that contributed to the family becoming homeless. For example, in some cases, family violence, mental health issues or addictions were factors causing the marriage breakup.

¹⁸ Durham Response to Woman Abuse, 2000. (See attached literature review).

In other situations, when the partner moved out, the mother was unable to remain or pay the rent. One mother sought a roommate to help her pay the rent when her partner moved out, but when things didn't work out with the roommate, the mother had to find another place to live.

Children being taken into care can also lead to difficulties. For example, one Montreal woman reported that her children were taken into care by the child welfare authorities. As a result her social assistance payments were reduced and she could not afford to pay her rent.

c) Mental health issues

Agency key informants

Agency key informants noted that the cyclical or episodic nature of mental illness can make it difficult for families to maintain housing. Mental illness can affect the ability of parents to be productively employed or to look after their children. Sometimes, it is difficult for people with a mental illness to access services, because of their condition.

If a mother loses custody of her children, and her children are in care for a period of time, she may lose her housing. Once her mental health stabilizes, it is difficult for a mother to get her children back unless she obtains appropriate housing. However, it is a "catch 22" situation, as the mother may not be able to access housing (or sufficient income assistance) unless she has her children.

Mental health issues were cited by several agency key informants in Winnipeg as contributing to homelessness. One key informant noted that the Aboriginal people coming out of the reserves have a lot of issues related to grief and loss. There is the loss of the connection to their culture and loss due to the death of young people, chronic diseases, and substance abuse. It was also noted that mental health issues may be caused by long term effects of physical, sexual, and emotional abuse, and issues from attending residential schools.

Families

When asked about mental health issues that might have affected their housing situation, about half the families indicated that they suffered from some combination of stress, anxiety and depression. A few of the parents had attempted suicide, and others discussed feelings of shame, failure, low self-esteem, and feeling useless and worthless. Some parents described how their mental health issues were a cause of homelessness. For example, one mother described how grief and loss was a significant factor that contributed to her becoming homeless. This mother had experienced many deaths in her family, including her father and other close relatives who had stayed with her in her apartment at one time or another. The apartment had many memories for her. Then her dog died. Issues of loss (combined with a notice of rent increase and poor building

conditions) contributed to a decision to move. The mother thought that without her dog, it would be easier to find another place to live.

Other families described how their mental health concerns were the result of being homeless. For example, one homeless mother was suffering from depression, anxiety, and insomnia at the time of the interview as a result of being homeless and all the events that led to her current situation. She was very anxious about being able to find a place for her family to live.

A few of the parents also noted that the mental health or special needs of their former spouses and children had contributed to their homelessness. For example, one woman's husband had suffered from depression for the last 16 years of their marriage. He had tried to commit suicide, and he had periods of mania when he incurred large debts in a short period, and periods of feverish activity followed by complete inactivity. This family was in the process of breaking up, but then it was a violent incident that triggered the episode of homelessness.

d) Addictions

Agency key informants

Several agency key informants cited addictions (drugs, alcohol or gambling) as a factor that may contribute to family homelessness. It was also noted that low-income families may live in close proximity to people who use drugs and/or alcohol and who may steal from them. Different views were expressed regarding the extent to which addictions may cause a family to become homeless. Some key informants believe that addictions are a cause of homelessness, whereas others believe that if the family had safe, secure and affordable housing, they could manage their addiction. It was also noted that addictions can be a mechanism for coping with a variety of issues, including abuse, discrimination and homelessness.

Families

Several families indicated that drug and alcohol abuse was a cause of homelessness. In several cases, the abuse of alcohol by a partner was identified as a factor. Some women were still receiving active treatment at the time of the interview while others indicated that they had been through treatment and had been clean and sober for a period of time prior to the interview

One of these women had been in an abusive marriage and was working full time when she left her husband. Most of the abuse was emotional. Occasionally there was physical violence when a lot of alcohol was involved. This woman had been unhappy for close to 10 years of marriage, which she says was a contributing factor to her using drugs and alcohol. After she left her husband, she entered into treatment and moved into a basement suite with her children. However, she fell apart and had to be admitted to a psychiatric ward. She and her children moved to another city to stay with her sister, but

her sister was drinking heavily, and then one day a friend brought cocaine into the house. The mother felt she was at risk of using again, and took her family to a transition house.

Another mother was also addicted to drugs and alcohol when her relationship ended. She left the home and gave custody of her two children to her husband. She was then homeless and used drugs and alcohol on and off for five years. During that time she became pregnant and was able to get the help she needed for addictions, depression, counseling and housing. She attributes her addictions to depression which she had suffered on and off for her whole life.

One couple indicated that their addictions and poor health played a role in their becoming homeless on one occasion. Their children had been taken into foster care and “nothing mattered after that”.

Another mother expressed anger that a shelter worker had reported her drug use to child welfare authorities, causing her child to be taken into care. She felt that the worker should have kept her confidence, particularly since she had made sure her child was in a safe place before she went to use drugs.

Five other mothers indicated that they had issues with addictions before they had their children, but not since their children were born. Two of these mothers stopped using drugs and alcohol when they learned they were pregnant. One of them had a friend who stayed on crack when she was pregnant. She saw the baby in the hospital. It was severely damaged and died shortly after. The mother in this study did not want that for her baby.

Another mother stated that she never used drugs or alcohol but her last roommates did, which is why she left her last home and went to the shelter.

e) Unemployment and limited employment related skills

Agency key informants

Several agency key informants commented that many of the families they work with do not have the necessary skills or education to get and maintain employment. They cited unemployment is one of the more significant causes of family homelessness.

Families

This issue was raised by families in Calgary, Peel, Halifax and Saint John who commented that losing their job was a key factor that contributed to becoming homeless. The lack of education and job skills was not raised by many families, however, it should be noted that half the families (29/58) had not completed high school. On the other hand, eight parents had completed post secondary education.

f) Limited life skills

Agency key informants

Several agency key informants commented that many of the families they work with do not have the necessary skills to run a home. They need support and assistance with budgeting and paying rent on time.

Families

Most families did not comment on this issue. However, when they were asked about what would be the most important things they will need to be able to keep their housing, a few families stated that they would need help with budgeting and paying rent on time. One respondent said that she could not read or write.

g) Cycle of family homelessness/Generational homelessness

Agency key informants

Several key informants stated that some young families are homeless because of issues from their own parents and childhoods. They may have moved often while growing up, been in foster care, and experienced poverty and/or abuse. Some of these young people want to have their own families and “get it right”, but because of their past experiences, this can be difficult. They may not have learned how to maintain a home (limited life skills), and may have inherited issues of alcohol and substance abuse from their parents. Some shelters are seeing young parents who stayed with them as children returning as parents.

Families

Very few parents raised this issue, however, among the families interviewed, more than one quarter of the parents had been in foster care as children. More than two-thirds of the parents had moved 6 or more times while growing up, and one third had moved more than 10 times while growing up. One mother noted that she had spent time in a shelter with her own mother when she was a child.

h) Physical health

Agency key informants

Agency key informants were not specifically asked about the role of physical health issues in causing homeless, however, they did indicate that the families they serve often suffer from a variety of health issues including malnutrition, diabetes, developmental delays, physical handicaps, fibromyalgia, hepatitis, asthma among children, increase in allergies, HIV/AIDS and tuberculosis.

Families

When asked if factors relating to their health had affected their housing situation, one mother said that she started having episodes of dizziness and feeling faint and this made her realize that she needed to leave her husband and abusive sons and move away. Another mother noted that her child had asthma, which tended to act up in basement apartments. This family moved 8 times as a result of this health issue. Other health issues noted by the families included, back problems, sleep problems, hepatitis, lack of energy, trouble concentrating, weight loss, heart surgery and fibromyalgia.

i) Being “swindled” – fraud and theft

Five of the mothers interviewed in this study, three of whom were in Winnipeg, cited fraud, debts incurred by their ex-husbands without their knowledge, and theft as the main reason why they were homeless. For example:

- One mother stated that she lost her marital home when the bank seized the property to pay her ex-husband’s debt. She then bought another home, but the owner had sold it to someone else, without her knowledge, and she was ordered by a judge to move out.
- Another mother also had her marital home repossessed by the bank. The home had been in her name, but her husband owed a great deal of money and he was charged with fraud.
- A third mother reported that she became homeless because her husband was able to access her account through the computer and took all her money.
- The fourth mother stated that her boyfriend had convinced her to move in with him by promising to look after her and her son. Then, he stole her bank card and pin number and stole some money. She paid the bank back with her last welfare cheque, and then had nothing to live on. She gave her son to his dad, and went to live on the street.
- A mother in Montreal gave her money to her partner to pay the rent. He failed to pay the rent and then intercepted the notices from the landlord that threatened eviction for non payment. After they separated and she became homeless, the woman was unable to get a new place because of her bad credit rating.

2.3.3 Immediate triggers of family homelessness

In response to the question about triggering events that cause families at risk for homelessness to become homeless (“the last straw”) one agency key informant cautioned against undue focus on this concept. Referring back to the origins of the metaphor of the last straw (that broke the camel’s back), she indicated that it is not this last event that is the cause of homelessness but instead the accumulation of events and burdens over a period of time. The triggering event may not in itself be a significant event. For example, she cited the situation of a woman escaping a violent relationship who leaves not because of a particular incident of violence but because of an insignificant event that reveals to her that she no longer can preserve a destroyed relationship.

Another scenario that was described to illustrate that homelessness may be the final event following a “gradual descent” is when a family gets deeper and deeper into debt over a period of time. Their phone may get cut off, then their heat, and they don’t have enough money for food. The family may then go to a shelter and try to start over. For example, one Halifax woman reported that the last straw was that she just got “tired and overwhelmed by the bills, tired of struggling and juggling to make it to the end of the month.” She “just couldn’t take it any more.” For another woman, the last straw was when her dog died.

Other agency key informants, believe it is traumatic or life altering events which generally tip the delicate balance and force a family into homelessness.

Many of the situations described as “triggers” of family homelessness are very similar to those described as family circumstances leading to homelessness, however, the situation became a crisis, which then precipitated the episode of homelessness.

a) Eviction

Agency key informants

Agency key informants reported that families may be forced to leave their housing following a formal eviction process or they may move out voluntarily because they can no longer afford the rent. One of the most common events that may lead to an eviction is non-payment of rent. Some agency key informants considered this problem as one of the family not having sufficient income to meet their basic needs. This report considers lack of income as the underlying cause, with the eviction being the actual trigger of homelessness.

Other factors that may precipitate an eviction can include

- A significant rent increase, in some jurisdictions. In Calgary, for example, families may receive rent increases of \$100-\$200 per month while Ontario’s rent control laws would prevent such large rent increases.
- A change in the family’s circumstances – e.g. a child moves out or turns 18 or 19 which results in lower income assistance or a loss of eligibility for subsidized housing.
- The child or children are taken into care, and the family’s income assistance is reduced accordingly.
- Receipt of the last Employment Insurance cheque, which results in reduced income.
- Reduced hours of work.
- Spouse or roommate moves out and the person left behind cannot afford the rent.
- Overcrowding – too many people living in the unit.

Several of these factors are discussed below as triggers of homelessness.

Families

Among the families interviewed in this study 12 families received eviction notices for a variety of reasons including persistent late payment, non-payment of rent, the owner was going to sell the house, and the building was condemned. None of these families reported that they sought help from a rent bank or went to court to try and fight the eviction. One woman was ordered by a judge to leave a home that she thought she had purchased. A few families moved out of their units voluntarily at the request of the landlord. One Halifax woman reported that her partner got drunk and trashed the place causing the landlord to evict her.

b) Family violence/breakdown

Agency key informants

Agency key informants reported that family violence can be an immediate trigger of homelessness following a specific violent incident or some other crisis following an ongoing pattern of violence. If the mother leaves (with or without children) she is often immediately without housing. Some agencies noted that if it were possible to require the abusive partner to leave the family home, many families would not have a housing crisis (although the safety of the parent might be an issue). It was also noted however, that if the single mother is left behind, she often cannot afford the rent or mortgage.

Families

Seventeen of the families (29%) reported that a violent incident within the family was the last straw that caused them to become homeless.

c) Job loss/unemployment

Agency key informants

Agency key informants reported that when a family wage earner loses his/her job or is unable to find employment, the household cannot pay the rent, and this can trigger an episode of homelessness.

Families

Only a few families interviewed for this study cited losing their job as the event that triggered homelessness for them.

d) Housing condition

Agency key informants

Several agency key informants stated that some families may be required to move when the housing becomes unsafe or substandard.

Families

Poor housing conditions were raised as a factor with three families including two in Winnipeg and one in Saint John. One family became homeless when the apartment building they were living in was condemned. The necessary repairs were not done and there were rodents in the building and no heat. This family then went to stay in a motel, but the parent was told by social services that this was not acceptable. However, the family couldn't find any other place to go, so they went back to the condemned building and stayed on the top floor. The other family in Winnipeg was living in a building where there was no heat. The son asked the landlord to provide heat because his mother had arthritis and needed a heated place to live. An argument ensued, and the landlord gave the family four days to vacate the apartment.

In Saint John, the family noticed a loose wire and was told by the landlord that it was not live. When they discovered that the wire was live, they reported it to the local building inspector, who condemned the building.

The housing condition was also raised as a factor contributing to homelessness for several other families, as discussed in section 2.3.1 above. However, in those cases, the condition of the housing was not the immediate trigger of homelessness.

e) Problem with roommate

Agency key informants

A few agency key informants reported that sometimes people share a place with others they don't know very well, and often, this doesn't work. When one person moves out, the other cannot afford the rent. Sometimes, one person feels compelled to move out because of something the other roommate is doing or has done.

Families

Two of the families interviewed for this study reported that problems with roommates were the "last straw" that pushed them into homelessness. One mother found her roommate was "coked out" and she did not want to be in that environment with her child. Also, the roommate was using her belongings without permission and the mother was afraid her things would be stolen. A previous roommate had stolen her rent money.

Another family also moved out of the house they were sharing because of the stress of living with two other couples.

f) Exhaustion of informal social networks and support

Agency key informants

Several agency key informants noted that when a family is experiencing instability in housing, they often take advantage of the generosity and support of family and friends for temporary accommodation in order to delay the crisis of homelessness as long as possible. After some time of relying on family and friends for temporary housing and other forms of support, the supports are no longer available. The supportive arrangement may end for a variety of reasons. In some cases, the “visiting” family finds conditions with their family or friends intolerable and in other cases, the “host” requires the family to move out.

Families

None of the families in this study reported being asked to leave the place they were staying temporarily with family or friends. Two of the families interviewed in this study were staying temporarily with family members just before they entered an emergency shelter or transition house. One woman, who had been staying with her sister felt compelled to leave when a friend of her sister’s brought drugs into the home. The mother felt she was at risk of using again and was concerned for the safety of her children. Another mother who was staying with her father and his roommate felt compelled to move out because the roommate had stolen her food and belongings. She also thought the roommate had poisoned the family dog, and she was afraid for her children.

One father who moved to Victoria stated that he had planned to live with a friend who had stayed with him for a while in Ontario. However, when he arrived in Victoria, the friend would not let his family stay with her. Then, the friend said that she was moving out and told him he could take over her place. But the landlord said that no arrangements had been made, and he had to be out in four days.

g) Crisis situation requiring extraordinary expenditure

Agency key informants

Agency key informants stated that most low-income families have no savings or other resources to fall back on when an emergency arises, such as an unexpected medical expense or an expense related to the death of a close relative.

Families

One family respondent in Peel Region described how she had an accident and lost the use of her car. As a result of this she was unable to get to work, and she lost her job. She identified this seemingly unrelated accident as the cause of her homelessness.

2.4 Impact of Homelessness on Children

This section of the report describes what both the agency key informants and families had to say in response to questions about the impact of homelessness on children. It should be noted, that some parents did not have their children with them at the time of the interview because their children were in foster care.

The comments provided are generally consistent with studies from the United States that have shown that homeless children have worse health, and more developmental, emotional and educational problems compared to poor housed children. Literature from the United States also states that there is evidence that adverse childhood experiences are powerful risk factors for homelessness as adults and that many younger parents were homeless as children. One study found that those who were 21 years of age or younger were three times as likely to have been homeless as a child compared to those who were over the age of 21. These parents were “young enough to have been swept up in the rising tide of homelessness in the early 1980s. For them, coming to a shelter is like coming home”.¹⁹

a) Immediate impacts

Agency key informants

Agency key informants reported that the immediate impact of becoming homeless can be devastating for children. They may feel a devastating sense of loss – of their friends, their fathers, their sense of family, and their belongings. They may feel ashamed and angry and exhibit signs of depression, anxiety and stress. Upon coming to a shelter, some children become helpless for a while, and need a few days rest from the turmoil of losing their homes. They may be fearful and cling to their mothers.

Families

This is consistent with what parents had to say about the immediate impact of homeless on their children. Parents reported that becoming homeless had been traumatic for their children. Some children had to leave everything behind, including their dog. Many parents reported that their children were angry about becoming homeless. They were angry about the break-up of their family, leaving and losing their homes, losing their friends, and losing their rituals (e.g. bed-time routines and Sunday night suppers).

¹⁹ Nunez, 2001. (See attached literature review).

Some mothers felt that their children were angry with them, hated them and blamed them for “ruining” their lives. One mother noted that her son would “explode in rage”. Another child expressed anger about being in temporary housing by swearing at his mother and asserting “this is not my home”. Several parents commented that their children appeared confused, depressed, withdrawn, anxious, frustrated and insecure upon becoming homeless. Parents reported that their children were having trouble sleeping, were a lot more “clingy” and needed a lot of reassurance. Sometimes this anxiety continued even after the family was housed. One parent reported that being homeless has made his children very uncertain. “They keep asking how long they will be able to remain in their current housing, what will they have to eat, and where will they go to school.” Another parent stated that when they first moved to the transition house, her son acted out quite a bit and was violent and aggressive toward his sister and mother. Her daughter was angry also and made a face every time she was asked to do something. This mother noted that these behaviours improved over time.

A few parents expressed concern that some of their children were meeting/exposed to some “tough” kids who were having a negative influence on their children. Several parents also reported that their children were witnessing more violence and “things they shouldn’t see”, including drug use prevalent in the unsafe neighbourhoods where families were forced to live.

On the other hand, one mother reported that overall, moving out had been a positive experience for her children because she took them out of a crazy and unsafe situation. Recently, her daughter said, “You know, it has been worth the risks”.

b) Impacts on everyday living patterns

Agencies

Agency key informants stated that the disruption to normal living due to homelessness affects children’s everyday living patterns. They have no regular routines, their sleep is disturbed, their diet is compromised, and they lack structure and a sense of place. They often lose their possessions, including clothing and toys.

Families

Several parents reported that their children hated not having their own space or a place to call home. One mother said that her son hated sleeping at other people’s homes. Another parent said that couch surfing had been difficult because the other parent’s son was mean and aggressive. Her daughter couldn’t watch the TV shows she was used to and couldn’t have her own toys or place to play. Another family reported that they got lice when they stayed with a friend. Being homeless made it difficult to follow the family’s normal routines, and the lack of routine added to the family’s stress. Some parents noted that it was difficult to put the children to bed in the shelter, and there was a lot of waking up in the middle of the night. It was also difficult for children to have a nap during the day because of the noise and kids running in the hallway. Several parents commented that

their children were more tired. One mother reported that her son was repeating the language that he heard on the street. On the other hand, it should also be noted that some children enjoyed staying at the shelter because there were lots of other children around to play with.

c) Impact on education

Agencies

Agency key informants reported that homelessness often means that families have to leave their immediate neighbourhood. Children are required to change schools, sometimes several times. This leads to children missing school and falling behind. Overstressed parents are unable to provide the support children need to pursue education, and there is no appropriate location to work on homework. The long term impact of educational disruption can include early school leaving, illiteracy and a continuing cycle of poverty,

Families

About one third of all parents indicated that their children had to change schools as a result of being homeless. Sometimes, children had to change schools two or three times. One parent reported that her child went to seven different day cares in three years, and one child missed going to kindergarten altogether because the family was homeless during that period. On the other hand, some parents did everything they could so that their children did not have to change schools as a result of being homeless. They made sure they stayed in the same neighbourhood or arranged for transportation to take their children to their old school. Most of the parents with school-aged children reported that their children's grades suffered as a result of being homeless. However, a few children continued to do well in school.

d) Impact on family relationships

Agencies

As families come under increased stress, agency key informants reported that children can be seen to be taking on guilty feelings for the situation that the family is in. Older children often assume parenting responsibilities for younger siblings, as overstressed parents are unable to cope. Where family violence has been a factor, children suffer due to abuse or witnessing abuse. Children sometimes respond with anger directed towards their mother for breaking up the family by leaving an abusive situation.

In some cases the family instability surrounding homelessness means that the children may be taken into care by child welfare authorities. In other cases, parents, facing homelessness, send their children to stay with a family member or friend who can provide a temporary home for the children. Parents are often very afraid of losing their children.

Families

Some parents reported that their children seemed to lose respect for them as a result of being homeless. A few commented that being homeless was a “breeding ground for insolence” and that their children wouldn’t listen. They also noted that their children were “mouthy” and talking back. There was more arguing because of the stress, close quarters and lack of privacy. Some parents also reported that their children were fighting more with each other. One parent reported that her son, who had witnessed a lot of abuse, was hitting and biting his sister. A few parents noted that their children began taking on a parental/caretaking role, and one parent noted that her son was domineering and controlling toward her. On the other hand, one parent reported no change in the family relationships. She stated that her sons “have always listened to their mother and she has always tried to listen to them”. Another mother also stated that her son’s ability to communicate increased as a result of having to deal with difficult circumstances.

e) Impact on personal development

Agencies

Agency key informants noticed that children who are homeless regress and tend to take on the behaviours of much younger children. For example, they may start bedwetting and regress in their speech. It was also reported that homelessness and the resulting instability affects children’s self-esteem and contributes to a sense of hopelessness. Reduced self esteem is seen to impede normal emotional development of children, leading to emotional instability and mental health issues, such as depression and hostility. Behavioural issues at home and at school are attributed to a loss of self and anger towards parents and others.

Families

Parents reported that being homeless had a tremendous impact on their children’s self – esteem and worthiness as a person. It had a terrible impact emotionally, physically and mentally. Several parents stated that their children were embarrassed about being homeless and didn’t want anyone to know. They wouldn’t tell their friends where they were staying and couldn’t invite anyone over. Some children felt very “let down” about their families’ housing search. One mother, who had been unable to find a landlord who would rent to her after several months of active searching reported that her child would always ask her why they didn’t get the place they looked at.

f) Impact on social relationships

Agencies

Agency key informants reported that homelessness results in a breakdown in the relationships that children have with friends and other significant others; this can result in

an inability to trust others and bond naturally. Homeless children are often subjected to teasing and name calling by other children. They fear being different; and older children are often secretive about their family situation.

Families

One parent commented that she thinks her son now thinks people are disposable – that they come in and out of your life, and there is no point in making friends.

g) Impact on health

Agencies

Homelessness is seen as contributing to the likelihood of children becoming ill. Often they have a poor diet as mothers have been forced to use the food portion of income assistance for rent. Living in substandard housing or staying in overcrowded conditions can lead to issues like asthma, and other respiratory problems. Parental stress and inability to provide adequate care can lead to neglect of minor ailments leading to more serious concerns.

Families

Some parents reported that their children were sick, that homelessness had stunted their growth and that the experience had been terrible emotionally, physically and mentally.

h) Long term impacts

Agencies

Agency key informants expressed the opinion that extended or repeated incidence of homelessness will result in emotional and behavioural issues later in life, including depression, increased criminal behaviour, addictions, and the perpetuation of poverty and dependence. They expressed concern that children of homeless families are likely to become homeless themselves as adults for several reasons:

- Children do not learn the necessary skills for independent living;
- Constant moving affects their ability to put down roots. Migrancy can become a way of life;
- Poor performance in school affects their ability to get jobs, and even if they find a job, it will probably pay low wages and won't be enough to afford decent housing; and
- Depression can lead to a sense of hopelessness.

A few key informants reported that they were seeing young parents in their shelters who stayed with them as children, and this study included one mother who had stayed in a shelter as a child with her own mother.

Families

Families did not comment on the long term impacts of homelessness on their children.

2.5 Existing Programs and Services to Prevent Family Homelessness

2.5.1 Prevention services provided by agencies

This research project specifically asked agency key informants to identify existing services or programs in their communities that are geared to **preventing** family homeless. They identified a range of different initiatives, and these are described briefly below.

a) Housing related

Programs to prevent homelessness include the provision of subsidized social housing, rent banks, landlord and tenant mediation services, and housing help centres.

In Victoria, some **community centres** are developing community chests to provide funding for families to pay arrears, rent deposits or moving costs. One agency key informant reported that local businesses are participating in this initiative.

The **Tenants Rights Action Coalition (TRAC)** in Vancouver helps families and individuals with tenancy issues.

The **Downtown Eastside Residents Association** in Vancouver is an advocacy group that helps people access services, including income assistance and housing, and helps people facing evictions.

In Calgary, the **Aspen Family and Community Network Society** provides several programs, including Families in Transition (FIT) which provides subsidized, supported living environments to families at risk of absolute homelessness. The agency also provides a moving assistance program to help marginalized people move.

The **Calgary Red Cross Community Crisis Assistance Program** offers one-time financial assistance for security deposits, one-time payments towards rent arrears for people in danger of losing their housing, and assistance with utility or gas payments at risk of disconnection. The agency is also seeking funding for research on the feasibility of establishing a security bond fund.

In Toronto, the Early Intervention Project of the **Centre for Equality Rights in Accommodation** accesses records of all eviction applications filed with the Rental Housing Tribunal and sends a letter to each tenant. The letter advises the tenant of their rights before the tribunal and how to access legal advice and assistance. The Early Intervention Project contacts 500 tenants every week.

The Salvation Army in Peel Region operates the **Homelessness Prevention Program**, which provides direct financial assistance to families that are under threat of eviction to assist them to pay up to one month's rent.

The **Homeless Women's Shelter Service** in Saint John, New Brunswick is providing referrals to landlords, assists with rent deposits and negotiates with the landlord on behalf of vulnerable families.

b) Life skills and individual support

Some agencies provide a range of life skills programs to help prevent families from becoming homeless. Some of these include parenting and life skills programs for young parents, counseling for women who are in abusive relationships and individual support and case management. Examples of these programs included:

Community centres in Victoria provide food and community meals and programs to provide life skills education, budgeting, meal planning "on a shoestring", changing attitudes about self-worth, and learning skills on "how to make it".

There are several programs in Vancouver that offer life skills training and that are geared to helping individuals with school, employment, parenting, problem solving and dealing with drug and alcohol issues. There are also programs that support young mothers and pregnant young women with pre-natal and parenting issues.

The **Calgary Urban Project Society (CUPS)** provides a variety of programs that assist people who are marginalized including the Family Resource Centre, Health Clinic, Outreach and Referral. The One World Child Development Centre provides a nurturing, caring, educational environment that assists children who live in poverty to reach their full potential and to provide parents with opportunities to develop new skills that increase self-esteem for both parents and child.

The **Calgary United Way** funds numerous programs that focus on children and youth, homelessness, economic well-being and the needs of Aboriginal people. Many of these programs help prevent family homelessness. For example, funding is provided to family resource centres, to the Patch Program that offers support and outreach to women and their children in subsidized housing, and the Native Pride Program that focuses on keeping Aboriginal youth in school by assisting students and their families.

SEED in Winnipeg is working to combat poverty and assist in the renewal of Winnipeg's inner city. SEED provides micro-enterprise supports, community business development services and community economic development technical assistance.

The **Marguerite Centre** in Halifax provides a residential treatment program for women recovering from substance abuse and addictions. These women are at serious risk for homelessness.

c) Public Awareness

Efforts to prevent homelessness include efforts to raise community awareness about the causes and implications of homelessness. This includes professionals from support and advocacy agencies going into schools to talk about homelessness.

Groups in Victoria working against poverty include political advocacy and outreach programs offered through the **YM-YWCA and Burnside Gorge Community Centre**.

A key agency informant in Saint John described the advocacy work of the **Urban Core Support Network**, which has a long history of looking at the barriers facing people living in poverty, including those at risk for homelessness.

2.5.2 Comments from families regarding prevention services

a) Prevention services used by families

The families in this study were asked if they had approached anyone or an agency for help before they lost their housing. It is interesting to note that the most common answer to this question was that families went directly to a shelter or transition house for female victims of violence. About one fifth of the families went directly there. Several families said that they didn't know where to go for help, which may explain why they ended up going directly to a shelter. However, several families also reported that they went to community service agencies for help, turned to friends and family, applied for non-profit and co-op housing, and applied for income assistance. A few families sought help from child welfare agencies and residential tenancy offices.

b) Types of assistance that might have prevented families from becoming homeless

When families were asked what they thought would have prevented them from becoming homeless, the most frequent responses related to the following:

Affordable housing. About one fifth of all families stated that they would not have been homeless if they could have accessed safe, decent and affordable housing. Several other families indicated that they would not have been homeless if they could have received help looking for housing (e.g. transportation and a central housing registry), if they had not received a rent increase, or if they could have afforded their housing without a roommate.

Landlord support/cooperation. Almost one third of the families stated that if the landlord had maintained the building, and the building hadn't been in such bad condition, they would not have been homeless. A few families also reported that if landlords had not turned down their request to rent a house or apartment from them, and had given them a chance, they would not have been homeless.

More income. Several families also stated that if they had sufficient income, they would not have become homeless. Specific issues that were raised included inadequate income assistance, the three week waiting period for income assistance (in B.C.), inability to pay the damage deposit, losing one's job, and not having full-time work.

Family violence. Several women stated that if they had not been abused; if their husbands had moved out; or if they had received more help from the courts, police, and legal system, they would not have become homeless.

Support. Several families stated that if they had received more support and outreach services, including someone to listen and provide advice for single parents; more help from family and friends (e.g. if family had let her stay with them); more help for her special needs child; and regular counseling, they would not have been homeless.

2.6 Ability of Existing Services to Meet Needs

Both agency key informants and families were asked to comment on the ability of existing services to meet the needs of families who were homeless or at risk of becoming homeless.

Most of the agency key informants (43) expressed the view that existing services are not meeting the needs of homeless and at risk families well. While they believe that agencies are working hard and doing good quality work, they cited inadequacies in funding for the reality that services are under-resourced and are not able to keep up with the need. Specific concerns were also raised, and these are described in section 2.6.2 below.

Families found that several services were helpful (section 2.6.1 below), but also raised some specific concerns (section 2.6.2 below). Issues raised by agency key informants and families regarding barriers to services are discussed in section 2.7. A discussion of what is needed to address family homelessness is included in section 2.8.

2.6.1 What families found helpful

When families were asked what services or assistance they were finding or had found helpful, they reported that they appreciated the following:

Help with housing. Families appreciated the help they received from agencies, family and friends, who helped them find housing, move, and obtain furniture and appliances.

Help with income assistance. Families appreciated the help they received from income assistance to pay for rent deposits, moving costs, and other expenses.

Advocacy. Families appreciated the agencies and staff (including a public health nurse and Salvation Army) who advocated on their behalf for needed services including housing and income assistance.

Support. Families appreciated the help they received from a variety of agencies for food (e.g. soup kitchens that provide a hot meal), emergency shelter, access to a phone, transportation, information, clothing and diapers. They also appreciated the support they received for their addictions, with completing applications for social housing, food and gifts at Christmas, getting done what needed to get done, and receiving emotional support – someone to talk to.

Families and friends. Several families reported that they received help from their families and friends, some of whom provided a place to stay, helped with finding a place to live, helped move their belongings, provided child care, provided emotional support, and provided some money.

2.6.2 Concerns with existing services

Agency key informants and the participating families raised the following issues regarding existing services. In some cases, comments were provided by both the agency key informants and the families. Other times, comments were provided by only the agency key informants or the families.

a) Lack of affordable housing

Agency key informants

Almost all agency key informants stated that there is not enough affordable housing. Most social housing providers have extensive waiting lists. The inadequate supply of affordable housing is the biggest issue that needs to be addressed for families at risk of homelessness. The lack of affordable housing means that some families are forced to use their food money for rent. Families are going hungry. Unless there is federal and provincial funding for affordable housing, there will be no end to homelessness. It was also noted that without affordable housing, agencies can only “offer comfort and point families in the right direction”.

Families

Families also stated that there is not enough affordable or subsidized housing, and not enough help to find affordable housing.

Several families also expressed dissatisfaction with the way in which social housing units are allocated. They reported that they get no answers from social housing providers about how long it might take to get housing and that the system for allocating subsidized housing seems unfair. Several mothers knew of other mothers who did not seem any more needy than they were, and yet the other mothers received a subsidized unit right away, while they never got any response to their applications.

b) Inadequate incomes

Agency key informants

Agency key informants expressed concern that the amount provided to families for income assistance is not sufficient. Incomes are too low, with the result that children are going hungry. There are also many bureaucratic and administrative hurdles that affect the ability of families to access welfare. Families have difficulty accessing funds in an emergency and/or accessing sufficient funds for a security deposit or last month's rent. Inflexibility in interpreting program guidelines is resulting in inappropriate decisions to cut people off welfare, thereby precipitating a crisis. Income assistance is also geared to job readiness programs, and does not recognize that some individuals are not ready to enter the job market.

Families

Families expressed concern that they did not have enough income to pay for housing on the private market. Some families stated that the only housing they could afford was subsidized. They expressed concern that rents are going up and the amount they receive from income assistance is not keeping pace. Families in B.C. were dismayed about the recent cuts to their allowances and believed these cuts are pushing mothers over the edge. Families in other province stated that the amount for income assistance was not adequate to meet their needs either.

Several parents complained about the attitudes of their financial workers and noted that they do not give families what they might be eligible for and appear to lack any compassion or understanding. They mentioned battles they were having or had with workers over:

- Difficulty accessing emergency assistance;
- Not receiving any help to pay for moving or storage costs;
- Being denied assistance to take a taxi to the shelter when the baby was sick and when the mother had many things to carry;
- Having to wait three weeks for income assistance (in B.C.);
- Securing a nutritional allowance for a mother who is anemic; and
- A request to pay for the replacement of ID (lost for the first time), which was stolen and which could cost between \$150 and \$200 to replace.

Complaints were also raised about the procedure to obtain a rent deposit. One mother believes she lost a few apartments because she was not able to provide a rent deposit "on the spot".

In B.C., single parents with a lack of education expressed concern about what they will do when their children turn three.²⁰ One mother expressed a great desire to go back to

²⁰ Changes to the B.C. income assistance program in 2002 require single parents with children over the age of three to seek work or participate in employment-related activities to remain eligible for assistance.

school and felt that workers had put many roadblocks in the way that prevented her from doing this. Another parent felt that he was in a “catch 22” situation because he wanted to go to school, but he was told by welfare to get a job. However, without an education, he was finding it very difficult to get a job, particularly one that would pay him enough for his family to live on.

Families also noted that being homeless is expensive. It costs money to put things in storage. However, if they don’t keep track of their things, they will have to start from scratch when they eventually do find a place to live. Depending on where families stay when they are homeless, they may also have to eat in restaurants, which is expensive.

c) Lack of emergency facilities for families

Agency key informants

Agency key informants indicated that they believe shelters are doing a good job, however, they also reported that the shelter system is inadequate and there is not enough emergency housing where families can remain together in times of crisis. For example, in some cities, (e.g. Victoria, Montreal and Quebec) there are no emergency shelters for families, unless the women are victims of abuse. In addition, shelters for victims of family violence do not accept males or boys over a certain age. Some cities examined in this study may have emergency facilities for families (who are not necessarily fleeing abuse), but spaces are very limited and (outside of Toronto), very few of these shelters accept husbands or male children over a certain age. Several communities use local hotels as an expansion of the available shelter system. On the positive side, it was noted that these facilities make it possible for families to stay together. On the other hand, concerns were expressed that hotels are not cost effective and they lack the programming for children and support for parents that is available in the shelters. A few key informants expressed the view that one of the most alarming concerns about families becoming homeless is the potential for the cycle to repeat itself with the children, particularly if the children are separated from their parents. There is potential for homelessness to increase substantially in the next generation given the possibility that such children could end up in the future as homeless adults.

Families

There were not many dual parent families in this study, however, some of these families stated that they did not go to a shelter because the family would have been split up. Another couple also complained that they were not able to stay together when they went to a shelter.

d) Child protection system

Agency key informants

Agency key informants in several cities (e.g. Victoria, Vancouver, Winnipeg, Calgary) reported that many parents had children in foster care and others live in fear of losing their children. In Calgary, it was noted that unrealistic expectations of the child welfare system can put a great deal of pressure on families. Families may be assessed as needing services, but these services may not be available or the families may not be able to afford them. Sometimes families may be required to access several services at one time, including parenting classes, therapy, and counseling. This may be too much for some parents. They give up, their children go into care, and the family loses their housing.

In Montreal and Quebec the child protection law (*Loi de la Protection de la Jeunesse*) provides for children in homeless families to be taken into care. The effect of this law is that family homelessness is not officially recognized in the province. Families that are at risk of homelessness often take extraordinary steps to avoid losing their children, including living in overcrowded situations, sharing with family or friends and arranging for their children to be cared for by family or friends. The only exception to the lack of services or programs applies to families that are victims of domestic abuse.

Families

Several mothers expressed concern about the child protection system. One mother had her son apprehended temporarily while he was young because child welfare workers thought he would be “normal” if they took him away from his mother. It took many years before the son was diagnosed properly as having special needs. Two mothers also talked about the confrontational approach and lack of support. They felt that child welfare workers tended to threaten rather than support them. For example, a few parents were told that if they didn’t find appropriate and permanent housing, the child protection services would have the children apprehended. Another mother who is currently homeless believes she must find a 2 bedroom apartment for herself and her two boys or her boys will be taken away. At the same time, she does not have enough income or help to accomplish this. She and other mothers live in great fear that their children will be taken away. They have seen other mothers lose their children even though they “jumped through all the hoops”.

e) Not enough focus on prevention

Agency key informants expressed concern that there is not enough focus on prevention or support to families to help them address issues before they are in crisis. Programs are not dealing with core issues; focusing more on relieving the symptoms. Agency key informants commented that it would be better if agencies could provide intensive support while families are appropriately housed and do what they can to keep them housed. However, service agencies do not have sufficient financial or staffing resources to be able

to pay enough attention to families who are at risk. There is no one for families to call if the family's housing situation is "starting to fall apart". Agencies are overwhelmed by the need to help families address immediate needs and crises and they lack the resources to devote to prevention. Nor do agencies have sufficient resources to provide adequate individual support and follow up. Agencies that do try to help clients with their housing problems are often overwhelmed by this challenge because of the lack of affordable and suitable options.

f) Lack of coordination of services

Several agency key informants reported that there is a lack of coordination among agencies. Services are not always provided in a comprehensive way to all geographic areas. Agencies and clients often lack knowledge about existing services and resources. Insufficient coordination among the three levels of government was also identified by agency key informants.

While more agencies expressed a concern about the lack of coordination, several agency key informants expressed concern about the potential to focus unduly on coordination and information sharing. While these are seen as important issues to address, they felt that it is crucial to recognize that the core issue is the lack of adequate resources, particularly safe and affordable housing.

2.7 Barriers to Services

Agency key informants and families identified a number of reasons why people who are homeless or at risk are unable to access the resources that are available. Some of the most prevalent barriers cited were:

a) Lack of information

Agency key informants stated that there is not enough information "out there" about existing services that can help families who are facing homelessness or who are homeless. Families are not aware of the programs that are available, and do not know where to go for help, or how to access services, or the rights and entitlements of homeless families. This finding was supported by the many families who said that they did not know where to go for help.

b) Transportation issues

Distance to services, poor access by public transportation and the cost of transportation all make it difficult for families to access services. Families may be required to travel throughout the city to see a doctor, go to city hall, day care, or immigrant services. All these services are in different places. It is very difficult for a mother to travel around the city with her children to get to various appointments. Several families also commented on the difficulties they had looking for housing because of transportation issues. In addition,

one parent said “How do you get to services at 4:00 a.m. or walk around with 5 suitcases and the kids and wait for the bus?”

c) Bureaucracy

Agency key informants stated that the service system is not user-friendly and there is a lack of coordination of services. To access most services, it is necessary for families to complete forms, which can present a significant barrier to people with limited literacy. Bureaucratic rules include restrictive eligibility and inflexible hours of service. Often, people need a phone to access services, and they may not have one. People calling in almost always reach a voice message. Some people find it difficult to navigate through voice mail systems. In addition, people calling in usually have to leave a phone number for the person to call back. There is also increasing reliance on the use of computers to access services, which is only helpful if you have access to a computer and the skills to use one.

In Halifax it was noted that young adults under the age of 19 can't get social assistance for housing costs. There has, however, been some success in getting young women into public housing who are as young as 17 years.

In Montreal it was reported, welfare assistance is not available to people who are homeless, but it is impossible to get off the street without income.

Several families also commented on rigid requirements to access services, as well as a slow reaction time from government agencies in times when families need them to act quickly. Some families were reluctant to access services because they were afraid they would be treated badly and felt there was an attitude that “the customer is always wrong”.

d) Discrimination

Both agency key informants and the families reported that discrimination, racism and stereotyping are practiced by landlords and sometimes by service providers. This includes discrimination against families with children, aboriginal people (especially women), people with mental illness and people with addictions. It was also noted that stigma attached to sex trade workers can make it uncomfortable for them to access services if they are required to discuss what they do for a living. Several families interviewed discussed how they were discriminated against in their housing search.

e) Language, cultural barriers and literacy

Agency key informants noted that services are not always available in the first language of immigrant families and aboriginal families and interpreters may not always capture the meaning of what people want to say. There is also a lack of understanding of different cultures and services are not designed to accommodate these cultures. For example, landlords don't understand that visiting is part of the Aboriginal culture; they fear that the visit will become a permanent arrangement. Literacy was also raised as a barrier. The

families that participated in this study did not raise these issues, although one mother noted that she could neither read nor write.

f) Lack of confidence

Agency key informants reported that lack of confidence and low self esteem are a natural consequence of poverty and homelessness, which can then become barriers to accessing needed services. This appears to have been an issue with several families who commented that they were afraid to ask for help, or didn't feel comfortable asking for help. One family participant felt she didn't "deserve" help.

g) Fear and mistrust of the system

Agency key informants reported that low-income families live in constant fear of being evicted and losing their children. The fear of losing their children was cited repeatedly in interviews with both agency key informants and the participating families. Agency key informants also observed that there is also often a general discomfort with dealing with people in positions of power and authority.

h) Addictions and mental health issues

Agency key informants reported that people with addictions face many barriers to services. For example, most services are not able to offer accommodation to families or service to individuals with addictions and mental health concerns. Agencies stated that they do not have enough money in their budgets to hire qualified staff to meet these special needs, and there are not enough resources in the community. This issue was illustrated by one of the mothers in this study who reported that she went for treatment, then into a psychiatric facility, and then back to treatment.

i) Limited access to housing

Agency key informants and families also identified several barriers to accessing housing including:

- Long waiting lists for subsidized housing;
- No one to look after the children while looking for affordable housing
- Pets - not allowed; and
- Damage deposits which may be available only once a year from income assistance whereas women and children who are homeless due to domestic violence may be forced to move several times to evade the abuser.

j) Not enough services and rigid eligibility criteria

Both agencies and families noted that long waiting lists for services including counseling and psychiatric services, and parenting courses are barriers to services. Rigid criteria to

access services were also noted as a barrier. For example, one family reported that they were unable to access services because they weren't "sick" enough.

k) Location of emergency housing and services

The location of services was noted as an issue in Winnipeg and Vancouver's Downtown Eastside. For example, some parents expressed concern that much of the subsidized housing is in areas where there are lots of gangs and prostitution. Two mothers expressed concern about the location of emergency shelters for families in the Downtown Eastside. Although they appreciated the assistance and support they received at the shelter, they were concerned about being there with their children because of the prevalence of drug use and violence in the area. One mother reported that her son had picked up two needles so far. People had sworn at and threatened the children. The mother saw four stabbings in one week. Her son saw a police officer shove someone's face in the ground and her son tried to repeat this.

2.8 Addressing Family Homelessness

When asked about gaps in services and what is needed to prevent family homelessness, help families in crisis, and help families to achieve long-term stability, many of the solutions offered by both agency key informants and the families (see sections 2.8.1 to 2.8.4 below) addressed the gaps and barriers discussed above (in sections 2.6.2 and 2.7). In addition to the particular services, it was repeatedly stressed that it is essential to provide sustainable funding for these services.

Many of the solutions identified by the agency and family key informants have also been identified in the literature. In Canada, many communities across the country have developed community plans to address homelessness through the SCPI program, and several of these plans have identified strategies to address the needs of homeless families that would include a full range of services, including more affordable housing, adequate incomes (through employment, improved access to Employment Insurance, and increases to income assistance), and support services (including outreach, health, substance abuse and prevention). The literature also points out a need to address domestic violence.

In the U.S., homelessness has been seen as a structural problem that can only be remedied when the supply of affordable housing is enough to meet demand.²¹ The literature also cites the need to increase minimum wage and expand the number and types of jobs that are required to pay at least this amount, to provide more effective job training programs with the guarantee of job placement, to enforce payment of child support, and to guarantee access to high quality day care and health care.²² The need for prevention services has also been documented.

²¹ Bassuk, 2001. (See attached literature review).

²² Shinn and Weitzman, 1996. (See attached literature review).

In Europe, the social safety net, especially housing and social policies that favour families with children appear to be the main reasons why homeless families do not exist to any great degree. Some of these policies include:

- Legislation aimed at keeping families together;
- Priority for families to obtain housing;
- An adequate supply of social housing;
- Welfare policies that include rent subsidies, family allowances, and support for children;
- Social programs including good quality affordable day care; and
- Other services geared to supporting families.

2.8.1 General

a) Decent affordable housing

Agency key informants

Almost all agency key informants and families called for an increase in the supply of affordable housing that is well maintained. Families stressed the need for safe housing, in safe neighbourhoods. The agency key informants stated that decent affordable housing is a critical component in a healthy community. They identified a need for a full range of housing options that would help families make the transition from emergency shelter to permanent housing, including supported housing, transitional housing and second stage housing.

Many agency key informants stressed that while a range of services and supports are needed to address the needs of different households, the level of support will vary among families. Some families just need housing while others need some degree of support. However, all families need decent affordable housing. This is a pre-requisite to being able to address the range of life issues they may be facing.

Some agency key informants and families suggested that more rent supplement units should be available (including portable subsidies that travel with the family), although other agency key informants expressed concern that rent supplement units do not add to the stock. The need for a variety of different forms of supported housing was also identified. This includes housing for families in recovery from drug and alcohol abuse and housing options for people with mental health issues. It was also noted that women escaping abusive relationships need longer term dedicated resources to help them to develop life skills and deal with issues of abuse.

Several agency key informants identified a need for second stage housing with varying levels and kinds of support to assist people to move beyond crisis into stability and permanence. In addition to this form of housing being available to women victims of abuse, it was suggested that second stage housing is needed for newcomers and refugees,

people coming out of substance abuse treatment and people living with mental health issues.

It was also noted that there is a need for legislation to preserve housing stock, by:

- Preventing conversion to condominium;
- Controlling the subdivision of 2 and 3 bedroom apartments that can serve families;
- Establishing and enforcing standards of maintenance;
- Regulating rent increases; and
- Continuing government funding for renovation and upgrading of rental units.

It was suggested that housing registries are needed to assist families to locate available housing. At the same time, in some communities a registry would not resolve the absolute shortage of decent housing. In Montreal, it was reported that some families were unable to find housing, even when they had a letter saying they were guaranteed a rent supplement, demonstrating that there is not enough housing.

Families

When families were asked what they needed to get a place for their families to live, the most frequent answer was more affordable housing and more housing options. A few families in Calgary, expressed support for Habitat for Humanity, where families could build their own home, and one family in particular was really hoping they would be selected for a Habitat for Humanity project. Several families also indicated a need for more help to find housing (e.g. housing registries). Several families also stated that there was a need for rent regulation and lower rents. Other suggestions that were made included:

- Providing subsidies so that families could find a place on the private market and get a subsidy to afford it;
- Giving families with children priority for subsidized housing;
- Providing more Aboriginal housing;
- Providing help with moving;
- Providing more “rent to own” housing options; and
- More information about how to access subsidized housing.

b) Increased income

Agency key informants

Most agency key informants called for increases to income assistance and the minimum wage. They discussed the large gap between the cost of living and what families can earn on minimum wage or income assistance, and noted that families often can’t afford to pay rent and buy food at the same time.

Agency key informants identified a need for income assistance rates to be increased to provide adequate income and support so that families can afford decent housing. It was recommended that:

- The shelter component of income assistance be based on actual rents in the community, and
- Financial assistance be provided to pay for security or utility deposits when renting housing.

In BC, agency key informants called for a reversal of recent changes to the income assistance program and elimination of the three-week waiting period for assistance. They also called for an increase to the minimum wage and elimination of the recently introduced “training wage” of \$6/hour, which was lower than the regular minimum wage.

Families

The second most frequent answers given by families in response to the question about what they needed to get a place to live was more income and a stable financial support. This included more support from income assistance (including better access to damage deposits) as well as more financial support from ex-husbands, and more income from employment (e.g. better paying jobs). In BC, several families also called for a reversal to the cutbacks they had received and elimination of the three-week waiting period for assistance.

c) Coordination of services and improving access

Agency key informants

Agency key informants identified a need to establish mechanisms to make it easier for families to access the range of services that they need and to overcome the barriers of lack of information and transportation. Suggestions include the following:

- A “one-stop-shopping” centre where all the needed resources and services are located under one roof. The centre could provide information about housing, income assistance, day care, recreation, health, and employment services. This would save families the time and expense of having to travel all over the city with their children.
- More collaboration and information sharing among agencies about available programs and designation of a person in each agency to help families navigate the service system.
- Housing registries to help people find out about available housing (both public and private housing), get assistance to fill out the necessary forms, and gather supporting documentation e.g. landlord references. The registry could also be internet based and could enable people to search for housing before they move to

the city. (This would, of course require that social agencies continue to make computers available to low income, marginalized and homeless people).

- Different provincial government departments, (e.g. income assistance, children and family services, and health service) should work together to ensure that the needs of the family are addressed. School divisions should cooperate more closely so that children can remain in the same school even if they move;
- Information service to help newcomers and others connect with services, a phone help line, web site, and information brochures. Shared resources (answering service) might also help to ensure that live bodies answer phones.

Families

Several families identified a need for improved access to services and more coordination between government services, including a housing registry, and a central place to go for help. One family suggested that there be workers who could take a holistic approach and discuss all the needs of the family, review all the options, point the family in the right direction, and be caring throughout.

d) Supports to strengthen families

Agency key informants

Agency key informants called for more services that would support and strengthen families (particularly young mothers) and help them keep their children. They noted that if as much money were spent to provide support to natural parents as is provided to foster parents, fewer children would be taken from the parental home.

One respondent in Montreal suggested the need for respite care centres for children of families in crisis. The families could place their children here temporarily while they stabilize their living situation.

Support to families could include the following:

- Mentorship programs providing someone to turn to for help
- Support and counseling to deal with issues of grief and loss and sexual abuse
- Family counseling
- Programs to deal with issues of violence and addictions
- Programs to help with self esteem
- One to one personal support
- Life skills training and education on how to take care of a home, budgeting and maintenance
- Fully subsidized child care
- Basic necessities, including food, clothing, and furniture
- Services to connect families to the community and prevent isolation

- More outreach to identify and assist families who may not know about available services or who may be afraid or reluctant to approach government services
- Help Aboriginal people to make the transition from reserve to city life
- Support youth to address issues, including the long term effects of abuse and violence
- Support youth to stay in school
- Support for women and children

Families

Several families in this study identified a need for more support to families. Some of the services identified included:

- Help with budgeting
- More counseling on how to set goals and make choices
- More accessible marriage counseling and family counseling
- Life skills training
- Help with improving self-esteem and confidence
- Fully subsidized child care
- Providing respite for parents with children who are disabled or have special needs
- Parenting courses
- Understanding that children of single mothers may be needier than other children with two parents because they feel abandoned by their dads.

e) Addiction treatment

Agency key informants

Agency key informants identified a need for more detox facilities for women with children and for facilities that can address both substance abuse and mental health needs of women. It was also noted that more facilities are needed for women only. Many women have concerns about safety and abuse that may occur in co-ed facilities, and will not go there for treatment.

It was also noted that when a family member goes into treatment for substance abuse, that person is usually required to leave the family. When the person is a single parent, the children may be taken into care. This can provide a disincentive to seek treatment. Agency key informants identified a need for resources to enable families to remain together (e.g. offer treatment services in the home) and a need for housing options for families after treatment.

Families

Several families also identified the need for more services to address the needs of people with addictions and to help parents with a drinking problem. It was also noted that

staying clean and sober was critical to being able to access and maintain permanent housing.

f) Training, education and employment

Agency key informants

Several agency key informants identified a need for more training and education among families to help with employability and job readiness. It was also recommended that agencies enlist the support of the private sector and educate businesses about how people who have experienced homelessness can become good employees. Local businesses should be asked for their support and to give people who have been homeless a chance.

Families

Several families also identified a need for job retraining and education. They stated that getting a job was one of the most important things they needed to be able to get housing. Some families identified a need for more services to help them find a job, as well as access to a phone, newspaper and transportation to help with their job search. One parent stated that she needed help with getting something she could wear to a job interview. Other families, however, expressed concern that no one would hire them with their lack of education and skills. They really wanted to be able to participate in job training or retraining programs and to complete their high school education.

g) Support to tenants

Agency key informants

Several agency key informants identified a need to protect existing tenancies. Some of the ideas included:

- Mediation services for landlords and tenants
- Education about the rights and responsibilities of tenants and landlords
- Rent controls/regulation
- Direct payment of rent and utilities by social assistance
- Education for landlords about mental illness
- Supportive housing workers available to work with families in private rental housing

Families

Families also stated that there should be more assistance to help protect existing tenancies. They also called for more rent regulation, enforcement of basic standards for maintenance, more information about their rights as tenants, and new criteria and regulations that would make it easier for tenants to challenge an eviction.

h) Information and advocacy

Both agency key informants and families identified a need for more information about the existing services in the community and where they can go if they need help. Families also identified a need for more:

- Information on their rights as a spouse and what to expect if they leave their husbands
- Information about the legal system and how to obtain legal services
- Information about mental and physical abuse
- Advocacy to access income assistance, housing and other services

i) Discrimination

Both agency key informants and families identified a need to develop strategies and programs to address racism and prevent discrimination in housing.

j) Transportation

Both agency key informants and families identified a need for better access to transit routes and lower or subsidized bus fares to improve access to needed services, including schools, shopping and child care.

k) Food

Both agency key informants and families identified a need for to be able to access more food. Some of the suggestions included food vouchers, more access to food banks, and more food programs.

l) Break the cycle of violence

Agency key informants identified a need to educate families that they don't have to live with violence and educate children about violence and how to control and/or redirect their own anger.

m) Enhanced health services

Agency key informants recommended more funding to address chronic health issues, for community-based health centers that are accessible and holistic, to improve access to mental health services, and to address issues associated with Fetal Alcohol Syndrome (FAS) and the needs of parents with FAS who are trying to raise children.

n) Public information, awareness and public policy

Agency informants identified a need for increased public information and awareness about homelessness. They also identified a need for all governments to re-examine

spending priorities to improve services for families at risk of homelessness and for people living in poverty.

o) Ethno/cultural specific services

Agency key informants identified a need for services specifically targeted to and sensitive to the needs of immigrants, refugee claimants and members of minority ethnic communities.

p) Support for communities

Several agency key informants called for greater support to existing communities and neighborhoods to create mutually supportive environments and strong cohesive communities. It is believed that this could help prevent homelessness. Suggestions included more neighbourhood activities for youth, child-oriented activities, skill based activities that help people to feel good about themselves, and community activities that help renters feel part of the community.

2.8.2 Prevention

Agency key informants stated that there is a need for a greater focus on prevention to help families break the cycle of homelessness and to assist families before they are in crisis. In addition to the solutions identified above, some specific suggestions provided by agency key informants and families that would focus on prevention are noted below.

Agency key informants

a) More outreach

There is a need to increase the ability of agencies that work with low income families to provide outreach services to identify families at risk of homelessness and to provide support before crises emerge.

b) Support for youth

Several suggestions were made to reduce the risk of youth becoming homeless or street entrenched. These included:

- Encouraging youth to stay in school;
- Establishing more youth shelters that could help youth while they are in conflict with their parents and prevent youth from becoming street entrenched;
- Educating youth about addictions;
- Providing sex education, advice and information to help avoid teen pregnancies;
- and
- Providing mentors.

c) Rent banks

Suggestions were made to expand the use of or funding for rent banks or agencies that can provide emergency funds to help families keep their housing in a crisis. For example, funds could be available to pay utility bills and to prevent evictions by providing money to rescue people from arrears. The agencies would also need to provide support so that people don't find themselves in the same situation again.

d) Services to newcomers

These services could help newcomers to a city get connected to the necessary resources.

e) Supporting tenants

This could include supporting families to help them keep their housing, including advocacy and mediation with landlords if necessary.

f) Support groups

This could include more support groups to talk about issues and feelings about being single mothers.

g) Individual counseling

Someone to talk to in an emerging crisis and to help with problems of depression and anxiety.

h) Police protection

More police protection to keep abusive spouses away.

2.8.3 What is needed to assist families in crisis

a) Emergency facilities for families

Agency key informants

Agency key informants identified a need for more emergency shelters that can accommodate entire families. However, it should be noted that while most agency key informants believe there must be emergency shelters for homeless families, some say that housing should be provided and not shelters. There is a widespread concern that, in the absence of affordable housing, shelter stays could be used by families for an extended period of time.

Families

The need for emergency shelters and temporary accommodation for families, including two-parent families and fathers with children was raised most frequently by the families in this study. In Vancouver, families felt that emergency shelters needed to be in neighbourhoods that are safe for children (e.g. outside the Downtown Eastside). They also stressed that families should be able to stay in a transition house or emergency shelter for more than 30 days because “it is almost impossible to be able to get on one’s feet in that short period of time”.

b) Other

Families also identified a need for:

- A resource directory so that families in crisis would know where to turn for help;
- A central phone number or help line that families could call in a crisis;
- A central place where families could go in a crisis (e.g. 24-hour walk-in crisis centre);
- Immediate access to emergency financial assistance;
- Quicker responses from government to respond to a crisis situation;
- More access to food; and
- More outreach services.

2.8.4 What is needed to help families achieve long-term stability

Agency key informants

Agency key informants stated that some homeless families need a lot of support and time to make the changes needed to achieve stability. When they move into housing, they may require ongoing support and assistance with living skills such as budgeting, where to shop for food, where to get free meals, cooking, nutrition, conflict resolution, anger management and how to get connected to work and training programs. To address this need for families who may require ongoing support, agency key informants identified a need for:

- Ongoing outreach support;
- Life skills and parenting support;
- Job training and programs that foster job readiness;
- Improved access to complete high school and post secondary education;
- Budgeting courses;
- Longer stays in 2nd stage housing; and
- Programs that foster community connectedness.

Families

When asked about what would assist families with long-term stability and secure housing, families identified a need for:

- Cheaper rent and rent regulation;
- Opportunities for home ownership, including rent-to-own options and Habitat for Humanity;
- Affordable housing in good/safe neighbourhoods;
- Stable and sufficient financial resources;
- Higher income assistance rates;
- Access to employment;
- Subsidized child care;
- Education;
- Longer stays in second stage housing;
- Budgeting courses; and
- Parenting courses.

2.9 What's next for the Families

Thirty-three of the families who were interviewed were housed and one of the mothers who was homeless at the time of the interview had just been offered a unit in subsidized housing at the time of the interview.

When asked about the factors that eventually helped them obtain housing, these parents reported that either they were offered a subsidized housing unit, or they found a place to live on the private market.

Some parents reported that a community agency had provided significant help. For example, one mother sang the praises of hard working staff who advocated on her behalf and eventually found her a subsidized unit, another reported that a community agency helped gather together the necessary supporting documents (e.g. references), and another appreciated the help provided by a community agency for the rent deposit. Some parents reported that shelter staff or outreach workers were helpful in connecting them with housing resources.

Most of the parents found their housing just like most people do – through an ad in the newspaper, seeing a “for rent sign”, or through word mouth from a friend or acquaintance who knew about an apartment for rent.

Sometimes luck was involved, for example in the case of one woman who found out that someone’s roommate had moved out and needed someone else to move in right away.

Another mother reported that entering detox when she was pregnant was key to her being able to obtain housing.

When they were asked about what impact their housing had on their lives, the formerly homeless parents replied:

- Their lives are back on track;
- Their children can go to school;
- Their children are happy;
- They can now follow a schedule for their children;
- The parent can participate in employment training programs;
- The parent can work;
- They are more at peace, less stressed;
- They feel more in control;
- They feel more confident and secure because they know where they'll be sleeping; and
- They can have a shower and do laundry.

On the other hand, some families indicated that they were still having difficulties. One family stated that they were not happy in their current living situation and had mixed emotions of anger and stress. Another mother complained that she had no time to enjoy life because she was always working. A few families responded that it was too early to tell because they had just moved into their housing.

Table 4 below reports on what the families said they liked and disliked about their housing.

Table 4. Satisfaction with Housing – Formerly Homeless Families

	What they like	What they don't like
Unit in a privately owned apartment building	<ul style="list-style-type: none"> • Quiet building • Rent includes utilities • Feels safe • Clean • Well maintained • Friendly neighbours • Convenient location • Locks on doors 	<ul style="list-style-type: none"> • Rent will be increasing • Apartment is too small • Lots of drugs and alcohol around • Steep stairs and no elevator

Subsidized Housing	<ul style="list-style-type: none"> • Likes having own place • Daughter is especially happy • Child-oriented neighbourhood • Schools and shopping close-by • Safe • Nice area • Good condition • View 	<ul style="list-style-type: none"> • Was warned about a difficult tenant, hasn't been a problem • Poor maintenance • Behaviour of other kids • Too many teenagers partying • Shared laundry (busy and things get stolen) • Dirty • Unsafe area • Drugs
Shared housing	<ul style="list-style-type: none"> • Affordable • Safe area 	<ul style="list-style-type: none"> • Sleep interrupted by noisy housemates • Doesn't like sharing • Having to have a roommate • Things get stolen • Son refuses to move into the building
House or part of house – not basement	<ul style="list-style-type: none"> • Clean and quiet • Well maintained • New appliances • Physical layout • Can have pets • Beautiful • Has character • Big backyard 	<ul style="list-style-type: none"> • Unsafe area of the city with gangs • Unsafe area and lots of break-ins
Basement suite	<ul style="list-style-type: none"> • Somewhat affordable • Outside the Downtown Eastside 	<ul style="list-style-type: none"> • Housing condition – basement in an older house • Problem with noise from upstairs • Needs weather stripping
Self-contained unit in Mennonite dorm	<ul style="list-style-type: none"> • Safe 	<ul style="list-style-type: none"> • Not enough room • Has to share laundry • Does not have own belongings • Very different from when she owned her own home

One question that remains for the formerly homeless families is whether they have what they need to achieve long term stability in their current housing. (Note: most families had not been in their housing for long; several had been there less than a month.)

Six families indicated that they were very satisfied with their current housing situation, 19 indicated that they were satisfied, and 7 indicated that they were not satisfied. Affordability might be an issue for the formerly homeless families as half of these families who are in privately-owned accommodation are paying 50% or more of their incomes for rent, except for those who are sharing. Several other families are paying

between 40% and 50% of their incomes to rent. In Quebec City two households are paying a very low proportion of their income on rent (21% and 28%) and are not receiving any subsidy; in both cases the household income is relatively high (\$25,000 to \$30,000). One other family is paying just under 30% of their income to rent, however, the mother is concerned that if her common law partner leaves, she will be unable to pay the rent and will be homeless.

About two-thirds of the formerly homeless families had experienced more than one episode of homeless prior to this study. Fourteen families had been homeless twice, 4 had been homeless 3 or more times, and two had been homeless on and off for a period of time. Therefore, the concern that they might become homeless again is not without some justification.

When asked about the most important things that the families would need to keep their housing, the mothers responded:

- Money/Secure income;
- A good job - employment;
- Continued financial support;
- Ongoing medical support for mental health disorder, depression and anxiety;
- Affordable rent;
- Paying rent on time;
- Budgeting;
- Counseling to deal with issues in their lives. One mother noted that there is counseling for domestic violence and addictions, but there is a need for affordable counseling to deal with other issues;
- Ongoing support, e.g. with parenting;
- An outreach worker to help her regain her confidence;
- Continued sobriety; and
- One mother indicated that she must maintain her current relationship or she will lose her housing.

One mother stated that she will stay in her current housing because her daughter is starting school and she wants things to remain stable. Two mothers replied that they don't need anything now that they have affordable housing.

3. Activities and Benefits of Partnerships

3.1 *Benefits of partnerships*

Key informants stated that it is crucial to promote partnerships between front-line agencies, all levels of government and the private sector. Local businesses and community groups should also work more closely together. In addition, it was suggested that "consumers" should be included as partners (e.g. women for whom housing would be targeted). It was also noted that there is a need for more partnerships between the Aboriginal and non-Aboriginal community.

Key informants identified a number of benefits of partnerships, including:

- Partnerships promote collaboration across the system and make effective use of existing resources;
- By implementing the “one-stop shopping” concept it is possible to improve service delivery and increase efficiency by sharing space and other resources;
- Individual agencies aren’t able to meet all the needs; collaboration increases capacity;
- Through partnerships agencies are able to share expertise;
- Agencies can gain valuable insights through partnerships with homeless people;
- Partnerships are an indicator of commitment to the wider community.

As well, a number of areas were identified in which partnerships could be beneficial:

- Create different models of housing (second stage and supportive);
- Involve all levels of government, community agencies and the private sector to build affordable housing;
- Improve the existing rental stock;
- Advocate, educate and strategize;
- Frontline services, policy and research groups;
- Division of labour; one agency to provide housing another provides support;
- Partnership between employers and employees to address the needs of employees with child care;
- Agencies partner with the school system to educate children about homelessness;
- Partnership between support agency and housing provider to integrate people with mental health issues into communities.

On the other hand, some agencies expressed some reservations about the benefits of partnerships:

- Coordination can often create a challenge to use resources effectively; it can take time for agencies to define how they will work together;
- Collaboration can lead to fear of centralization and the loss of responses which are sensitive to the unique needs of specific communities;
- With fewer resources available, agencies don’t always have the time to collaborate;
- When the same people sit on all the boards, collaboration doesn’t contribute new volunteer resources;
- It can be difficult to sustain partnership when competing with other agencies for scarce resources.

3.2 Profiles of Partnerships

Most key informants indicated that they often work in partnership with other agencies to achieve their goals and that these partnerships contributed to the success of their programs. Many of these partnerships have been fostered by groups working together to develop community plans and proposals under SCPI.

This section presents brief descriptions of a small number of partnerships identified by key informants.

Victoria

Key informant agencies in Victoria indicated that the city is working hard to foster partnerships and collaboration. There is good collaboration among agencies that serve women and among neighbourhood houses. Some of these efforts are geared toward research and finding ways to develop affordable housing. Community agencies are also entering into partnerships to obtain donations of furniture and supplies.

Vancouver

Several agency key informants in Vancouver indicated that they have collaborated to build housing and meet their clients' needs. A recent example is a partnership between the YWCA Crabtree Corner, a community agency that works with families in extreme poverty and Sheway, a program that provides holistic services to pregnant women with substance use problems and mothers and their babies. The partners will develop temporary housing for pregnant women. Agencies also collaborate with each other to try and find housing for their clients. Some shelters reported that they participate in Shelter Net BC, a network of shelter providers that is working to provide suitable shelter for all people in British Columbia. The Aboriginal Homelessness Committee which includes a variety of partner organizations is also actively seeking solutions to address homelessness.

Calgary

The Calgary Homeless Foundation has been successful in bringing governments, the private sector and community agencies together. Through this partnership approach, the Foundation has helped to develop as many as 34 housing developments for low income households. The Foundation also serves as the vehicle for community consultation and collaboration on homelessness issues and solutions in Calgary.

An inter-agency committee helps to promote collaboration among downtown agencies, including the police, health department and the city and provincial governments. Several agencies are collaborating to raise awareness about homelessness in the city.

Winnipeg

The community of people who work with homeless people in Winnipeg is relatively cohesive. Networks are developing and groups are increasingly working together. Applications for SCPI funding often involve partnerships among agencies and preparation of the community plan was a community effort. Agencies are meeting more often to share information, develop ideas, and identify gaps in services.

Aboriginal groups are also working more closely together with other agencies. Several Aboriginal groups are working together to try to develop housing. Several community redevelopment initiatives are working to make homes suitable for families.

Peel

Agency key informants in Peel Region credit progressive social agencies, inter faith collaboration and a responsive Regional Government with supporting a partnership approach to addressing homelessness. In conjunction with the Peel Coalition for Shelter, the Region established a Task Force on Homelessness made up of community representatives, department heads and political leaders representing the three local cities. The Task Force recommended that the Region hire a coordinator of homelessness initiatives and undertake a number of collaborative initiatives.

The Region is using a community consultation approach to develop and implement a Strategic Plan. The Coordinator is now working with community representatives to implement the recommendations.

The Housing Department has brought together a Family Work Group to develop transitional housing for families; two projects are proceeding. The Work Group includes representatives from the federal and provincial governments, staff from 3 regional departments (housing, health and social services) and several community agencies.

An outreach team to reach out to homeless people in the region is managed by the regional social service department in collaboration with the Housing and Health departments, the Canadian Mental Health Association, Peel Addiction and Referral Centre and Catholic Cross Cultural Centre. The members of the partnership bring a range of different kinds of expertise to the management and the delivery of the program.

A representative of Peel Region spoke about important partnership initiatives which are ongoing outside of the region involving agencies from across Ontario concerned about homelessness. Through the Ontario Municipal Social Service Association's Housing and Homelessness Subcommittee, work is being done on sharing information, best practices and advocacy.

Toronto

A SCPI funded interfaith group, the Caring Alliance has taken on an outreach role with homeless families, particularly those placed by the city in motels in the city's east end. Volunteers are involved in friendly visiting, donate backpacks full of school supplies for the children and advocate for long term solutions to homelessness.

The Centre for Equality Rights in Accommodation (CERA) works in partnership with legal clinics across Ontario to coordinate support for tenants facing eviction. The agencies also advocate, educate and strategize together. The collaboration is mutually beneficial because the legal clinics do not have the time and resources to do advocacy, while CERA does not have the direct connection with tenants needed to understand all of the frontline issues.

The city's Central Family Intake works closely with city and community based shelter providers and support service agencies to ensure appropriate referrals are made to meet the needs of homeless families. While there was some initial fear of centralization, good working relationships have now been developed.

Montreal

While family homelessness is not officially recognized in Montreal or Quebec by the government and the community, there is a growing awareness that the lack of affordable housing is creating serious hardship for some families. Partnership activities in Montreal seem to centre around two organizations: *the Réseau d'aide aux personnes seules et itinérantes de Montréal (RAPSIM)* (Helping network for single and homeless people of Montreal) with 59 member agencies and the *Front d'action populaire en réaménagement urbain (FRAPRU)* the popular front for urban renewal. Neither of these agencies currently has a mandate to address family homelessness. The city played a significant coordinating role to respond to the recent July 1 housing crisis. (In Quebec, all tenancy leases expire on July 1. In the ensuing game of musical chairs some households find themselves temporarily without a home.)

Quebec

There are no specific partnerships in Quebec City focused on family homelessness; however, a number of groups are working together to develop social housing that will respond to the needs of low-income families.

Saint John

The Saint John business community anti-poverty initiative is a partnership of business community leaders working together to look at poverty as a real concern for the community. The business community is learning that community groups are doing good work and are working together with them to create services for families living in poverty.

The services being implemented include a day care centre in a local school, a family resource centre, the Pro Kids program which helps low income children access recreation programs, and the First Steps transitional housing program for teen mothers.

The partnership was awarded the Peter Drucker Award for Canadian Non Profit Innovation²³ for their work with unemployed single parents. The \$20,000 prize is being directed back into the work in the community.

Halifax

Community Action on Homelessness has been instrumental in forging partnerships between local agencies to develop community awareness and to collaborate on project development. A number of local initiatives have been achieved through agencies working together including non-profit housing, a voice mail project for homeless people, a recovery centre for women with substance abuse issues and an emergency shelter.

4. Key Findings and Conclusions

4.1 Key Findings

a) Information from the literature review, agency key informants and families is consistent.

In preparing this report, information was obtained from three different sources: a literature review, telephone interviews with key informants who are involved in providing services to families who are homeless or at risk of homelessness, and face-to-face interviews with families who were homeless or formerly homeless. The interviews were conducted in 10 different municipalities across the country, including Victoria, Vancouver, Calgary, Winnipeg, Toronto, Peel Region, Montreal, Quebec City, Halifax, and Saint John.

The information obtained from each of the three sources is very similar. No major differences were found on questions regarding causes of family homelessness, the impact of family homelessness on children, and what is needed to address family homelessness. This report is therefore able to provide clear direction on these issues. There was also great similarity in the issues raised in each of the 10 municipalities included in this study. Some differences among the municipalities did emerge. However, such differences did not generally affect the major findings in this report.

²³ The Peter F. Drucker Award for Canadian Nonprofit Innovation is given each year by the Drucker Foundation in Canada to a nonprofit organization in recognition of a program that has made a difference in the lives of the people it serves -- producing results that exemplify Peter F. Drucker's definition of innovation: Change that creates a new dimension of performance.

b) Family homelessness is an issue in Canada and is a growing problem.

Agency key informants in most of the municipalities studied in this report have observed an increase in the number of homeless families or families at risk of homelessness who have been requesting services, including emergency accommodation. This is consistent with the literature, which reports that increases in family homelessness have been observed in Halifax, Kitchener, Ottawa, Peel Region, Winnipeg, Saskatoon, and Calgary. Family homelessness has also been reported as an issue in Charlottetown, Parry Sound, Edmonton, Vancouver and Victoria. In some cases, agency key informants provided information that was more current than what was found in the literature. For example, agency key informants in Vancouver and Victoria have observed a recent increase in the demand for services by families with children and they believe family homelessness is increasing. In addition, according to the literature, in Toronto, two-parent families and couples were among the fastest growing groups of emergency shelter users between 1988 and 1999. However, agency key informants reported that the number of homeless families in Toronto hostels declined significantly after September 11, 2001 due to changes in immigration and refugee policies.

c) Homeless families appear to be a diverse group.

The homeless families interviewed in this study were a diverse group. While these families were not a representative or random sample, the families do provide a strong indication that homeless families in general are a diverse group.

While most of the families interviewed in this study were headed by single mothers, they had little else in common. For example, some had moved frequently while growing up, while others had stayed in the same home. Some had been in foster care as children, while most had not. Some were visible minorities, but close to three quarters were not. Some parents were economically comfortable before becoming homeless while others were barely making ends meet. Some parents had never gone to high school, while others had completed a post-secondary degree. Some parents had been working full time before they became homeless, while others received income assistance as their main source of income. Some parents were looking after young children full time, while others were going to school or working part time. Some families received support from friends and family that included providing a place to stay (on a short-term basis), looking after their children, helping them find a place, helping them move, and providing some financial assistance. However, other parents reported feeling totally alone and isolated, with no social network or friends. Some parents had issues with addictions at some time in their past (which may or may not have been played a role in their becoming homeless), while other parents had never used drugs or alcohol. Several parents indicated that they wished to pursue their education (to complete high school or continue with post secondary courses), and others were actively pursuing employment opportunities.

- d) Worsening housing conditions and increasing poverty are two major trends that are contributing to an increase in family homelessness. The changing job market and general “political climate” were also identified as trends affecting family homelessness.**

Agency key informants were asked to report on trends that they believe are affecting family homelessness. The families in this study were not asked to report on trends. In all 10 cities, the agency key informants identified worsening housing conditions as a major trend that is contributing to an increase in family homelessness. However, the particular issues were different in different cities. For example, in Vancouver, Victoria and Calgary, agency key informants reported that rising rents and low vacancy rates were the main issues affecting the supply of affordable housing and contributing to homelessness. Calgary’s booming economy is also placing increasing pressure on the housing stock. However, in Winnipeg, Halifax and Saint John, the condition of the housing stock was noted as the primary issue affecting families. In these cities, the housing stock is very old and is deteriorating. Rent increases as a result of “vacancy decontrol” (i.e. lifting rent controls on vacant units) were noted as the main issue in Toronto and Peel, whereas in Montreal, falling vacancy rates are making it increasingly difficult for families to find housing.

Agency key informants in all 10 cities also identified increasing poverty as a major trend contributing to an increase in family homelessness. They reported a growing gap between incomes and the cost of housing. In most cities, agency key informants indicated that their clients are worse off economically than they were in the past, and that poverty is more pronounced. Some of the issues affecting poverty include unemployment and underemployment, minimum wages that are insufficient to provide food and housing for a family, and income assistance rates that have remained the same or declined over the past few years while the cost of housing and other basic needs has increased. In Vancouver and Victoria, almost all agency key informants expressed concern that changes to the income assistance program, effective April 1, 2002 will affect the number of families who are homeless and/or at risk of becoming homeless. In Ontario, agency key informants believe that cuts to social assistance rates that were enacted in 1995 are still a significant factor contributing to the increase in homelessness.

Agency key informants also reported that the changing job market is contributing to an increase in family homelessness. There are fewer jobs for unskilled workers, with the result that this labour pool is facing growing unemployment and underemployment. Agency key informants also reported a growing sense that poor people are being blamed for being poor. There is also a growing sense that politicians do not care about families who are homeless or at risk since nothing has been done to address inadequate income assistance rates or to provide affordable rental housing.

- e) According to the literature review, agency key informants and families in this study, the principal causes of family homelessness are the lack of affordable housing, poverty, family violence and inadequate funding for social programs.

Table 5. Principal Causes of Family Homelessness

Canadian Literature	U.S. Literature	Literature from Europe	Agency Key Informants	Family Participants
Systemic issues				
Widening gap between rich and poor	Poverty		Poverty and lack of income	Poverty and lack of income
Lack of affordable housing	Lack of affordable housing		Lack of affordable housing	Lack of affordable housing
Reduced funding for social programs			Lack of support services	Difficulty accessing services
Classism, sexism and racism			Discrimination on the basis of race, family composition and income	Discrimination on the basis of race, family composition and income
			Migration and immigration	
			Breakdown in family support structures	Lack of support networks
Family issues				
Violence against women	Family violence	Family violence	Family violence	Family violence
			Family breakdown	Family breakdown
			Mental health issues	Mental health issues
			Addictions	Addictions
			Unemployment and limited employment skills	Losing their job and lack of education
			Limited life skills	
	Adverse childhood experiences		Cycle of family homelessness	
			Physical health	Physical health
				Being “swindled” – fraud and theft

- f) **The series of events that led to a family becoming homeless varied from family to family. These included family violence, family breakdown, mental health issues, addictions, losing one's job, being "swindled", being evicted (following a legal process or not), problems with roommates, discrimination, and physical health issues. Regardless of the events that precipitated homelessness, almost all families stated that the lack of housing and not enough income were significant contributing factors.**

A lack of affordable housing was a factor that contributed to homelessness among almost all the families that were interviewed in this study. In many cases, the lack of affordable housing became an issue after the family had to leave their previous home. The families were then unable to find another place that they could afford. Other housing problems that caused homelessness included:

- Inability to pay the rent;
- Rent increases;
- Poor housing conditions (e.g. the housing was unsafe, substandard, caused illness, or was condemned); and
- Conflict with the landlord.

The overwhelming majority of families in this study had incomes below the poverty line. In some families, insufficient income was an ongoing problem that eventually led the family to lose their housing as they couldn't make ends meet. Other families got into trouble following a specific financial crisis. Low incomes also made it difficult for the families in this study to obtain housing that they could afford – unless it was subsidized.

More than 40% of families interviewed in this study reported that family violence was among the factors that caused them to leave their homes. Family violence often occurred in combination with other events that led to homelessness, including marriage breakdown, and being evicted. Some of the mothers were living in comfortable economic circumstances before they left their homes and abusive situations.

Only seven families reported that addictions were a cause of the family becoming homeless, although several other families had dealt with addictions at one time in their lives. Some mothers indicated that they had issues with addictions before they had their children, however, becoming pregnant was a major turning point when they decided to change their lives and seek treatment.

- g) **The relationship between housing costs and lack of income: two ways of looking at the same problem?**

There is a close relationship and link between housing and poverty. In considering the causes of homelessness, some agency key informants and families viewed this as a housing problem – that there isn't enough affordable housing. Others, however, viewed this as an income problem – that the families didn't have enough income to pay for the

cost of housing. However, participants who identified a need for more affordable housing or more income (or both) were both speaking to the same issue: the cost of housing is too expensive relative to family incomes. Any change in the balance between housing costs and incomes (due either to rising housing costs or reductions in income) can have a devastating impact on households at risk of homelessness.

h) Homelessness can have a devastating impact on children, both in the short and longer term.

It is clear from the literature, agency key informant interviews and families who participated in this study that becoming homeless can be a traumatic and devastating experience for children. Family homelessness generally affects the way children behave with their families, and affects the children's personal development, social relationships, and health. However, one mother reported that overall, moving out of an abusive situation had been a positive experience for her children because she took them out of a crazy and unsafe situation.

Agency key informants reported that homelessness often means that families have to leave their immediate neighbourhood, and that children are required to change schools, sometimes several times. The longer-term result can be children leaving school early, literacy problems, and a continuing cycle of poverty. About one third of all parents indicated that their children had to change schools as a result of being homeless, sometimes two or three times. On the other hand, some parents did everything they could possibly do so that their children would not have to change schools.

Most of the parents with school-aged children reported that their children's grades suffered as a result of being homeless, however, a few children continued to do well in school.

One of the most worrisome issues about the impact of homelessness on children is the potential longer-term impact. The families in this study were not able to comment on this issue. However, some agency key informants expressed concern that one of the scariest aspects of family homelessness is the potential for the cycle to repeat itself with the children. They reported that children of homeless families are likely to become homeless themselves as adults because they may not learn the necessary skills for independent living. Literature from the U.S. also states that many younger homeless parents were homeless as children, and that for them, coming to a shelter is like "coming home".²⁴

i) Solutions to family homelessness are based on addressing the causes identified in this report.

The lack of affordable housing, inadequate incomes, and family violence were identified as the three principal causes of family homelessness. A lack of support services that could prevent homelessness was also raised as a significant factor. Some families expressed concerns about long waiting lists, while others had no idea what services were

²⁴ Nunez, 2001. (See attached literature review).

available. One clear finding in this report was that while a range of services and supports are needed to address the needs of different households, the level of support will vary among families. Some families just need housing while others need some degree of support. The following are some of the key solutions to family homelessness identified in this report.

Table 6. Solutions to Address Family Homelessness

Causes	Solutions
Lack of affordable housing	Affordable/Subsidized housing (a full range of housing options)
	Preserve existing affordable rental housing
	Help families locate housing
	Introduce strategies to avoid evictions (e.g. mediation, education, direct payment of rent and utilities, rent banks)
Poverty and lack of income	Increase income assistance rates
	Increase minimum wage
	Improve access to damage deposits
	Provide pre-employment and job-readiness programs, job training and retraining, and support families who wish to improve their education
Family violence	Break the cycle of violence
	Improve police protection and access to legal services
Lack of support services	Improve access to services (e.g. “one-stop shopping”; housing registries; information and advocacy; and target to immigrants, newcomers, ethnic minorities, people who speak different languages, and others with literacy issues)
	Provide more funding for services and programs that support parents and families (e.g. individual therapy and counseling, family counseling, marriage counseling, life skills programs, subsidized child care, outreach, support to youth, and parenting programs)
	Provide more services and programs to address the needs of families with drug and alcohol problems
	Improve access to mental health and psychiatric services to help families deal with a wide range of issues, including depression
	Improve access to health services and address chronic health issues, including issues associated with FAS
Discrimination	Develop and implement strategies to address and prevent racism and discrimination

- j) Based on the families in this study, unless the underlying issues of family homelessness are addressed, families will continue to live “on the edge” of homelessness and may have future episodes of homelessness.**

Just over half of the families in this study were housed, although most had not been housed for very long, and several had been in their new places for less than one month. An attempt was made to determine how stable these families might be in their housing, looking at issues such as satisfaction and housing affordability.

It is clear that obtaining housing was a positive experience for most of the families who stated that they were able to get their lives on track. On the other hand, obtaining housing was not a panacea for all families. About 20% of the families were not satisfied with their housing, while 20% were very satisfied and 60% were satisfied.

There were some positive features of the housing that some families had obtained. These included an affordable rent, a quiet building, good maintenance, a convenient location, a safe neighbourhood, and friendly neighbours.

On the other hand, several negative comments were made, including concern that the building might not be safe for the children, the apartment is too small, the rent will be increasing, the neighbourhood is unsafe (e.g. drugs and alcohol in the area, gangs and break-ins), there are too many teenagers around partying, the building and grounds are very poorly maintained, and items are getting stolen (e.g. in shared areas such as laundry facilities).

Affordability might be an issue for the formerly homeless families as half of these families who are in privately-owned accommodation are paying 50% or more of their incomes for rent, except for those who are sharing. Several other families are paying between 40% and 50% of their incomes to rent. In Quebec City two households are paying a very low proportion of their income on rent (21% and 28%) and are not receiving any subsidy; in both cases the household income is relatively high (\$25,000 to \$30,000). One other family is paying just under 30% of their income to rent, however, the mother is concerned that if her common law partner leaves, she will be unable to pay the rent and will be homeless.

Given that about two-thirds of the formerly homeless families had experienced more than one episode of homelessness prior to this study, the concern that they might become homeless again is not without some justification.

4.2 Conclusions

Many reports on homelessness have identified the need for housing, income and additional support services to address homelessness. What is significant about this report is that it demonstrates that homelessness is spreading throughout Canadian society.

Homelessness is not restricted to “down and out” single men or women. Increasing numbers of families with children are also finding themselves with no place to call home. Even families in comfortable economic situations are not immune, particularly those who experience family violence. In most cases, regardless of the events that precipitated an episode of homelessness, the only reason the families in this study were homeless for any length of time is that they were unable to secure decent, appropriate, adequate and affordable housing. The most pressing concern in this report is the impact of homelessness on children. What will be the impact of family homelessness on future generations? It is clear what needs to be done to address family homelessness. The only question is whether we, as Canadians, have the will to do it.

Family Homelessness: Causes and Solutions

Literature Review

1. Introduction

The nature of homelessness is changing. At one time, homelessness was believed to be a problem that affected primarily older single men. It was mostly these men who were visible on the streets and attempts to enumerate the homeless population found mostly men. For example, one of the first attempts to document homelessness in Canada found that 61% of people who stayed in shelters were men, 27.5% were women, and 11.5% were children (CCSD, 1987). In the last few years, there has been growing recognition that increasing numbers of women are becoming homeless, and several reports have focused on this aspect of homelessness (Novac 1996 and 1999, CHRA et al. 2001, CERA 2002, Laberge 2000). Most recently, however, increasing numbers of families have become visibly homeless, and family homelessness has emerged as an issue in Canada (FCM 1999).

The purpose of this literature review is to provide a synthesis of published reports on the issue of family homelessness. Some of the particular aspects addressed include:

- The extent of family homelessness;
- Characteristics of homeless families;
- Trends;
- Factors contributing to family homelessness; and
- Policies, programs and initiatives aimed at addressing family homelessness, including crisis intervention, longer-term interventions, and prevention.

This literature review focused on materials published in Canada and the United States since 1990. A limited review of family homelessness in Europe was also conducted based on materials available from the European Federation of National Organizations Working with the Homeless (FEANTSA). Although a search was conducted to identify relevant Canadian literature published in French, little was found.

2. Literature from Canada

2.1 *Overview and trends*

2.1.1 Extent of Family Homelessness

There is very little research on homeless families in Canada. However, the information that exists indicates that family homelessness is becoming an issue. As demonstrated in the table below, the most dramatic increase in family homelessness has been documented in Toronto. However, increases have also been observed in other centres across Canada, including Halifax, Kitchener, Ottawa, Peel Region, Winnipeg, Saskatoon, and Calgary. Family homelessness has also been noted as an issue in Charlottetown, Parry Sound, Edmonton, Vancouver and Victoria (Eberle et al. 2001b, FCM 1999 and National Housing and Homelessness Network 2001).

Charlottetown, P.E.I.	A recent “conservative” survey found 20 women with children who were homeless in Charlottetown, along with 52 youth and 18 Aboriginal people (National Housing and Homelessness Network 2001).
Halifax, Nova Scotia	According to the Community Action On Homelessness Steering Committee, one of the most disturbing trends relating to homelessness is the increasing number of families and children finding themselves unable to meet their basic needs, including a healthy, safe and stable home. There is a serious gap in shelter and support for women and children (Community Action on Homelessness Steering Committee 2000).
Montreal, Quebec	The organization FRAPRU (Front d'action populaire en réaménagement urbain), has a record of 319 families without housing in Montreal (a total of 470 for the province). These families are living in shelters or with family or friends because they have not been able to find housing (FRAPRU 2002).
Kitchener, Ontario	Kitchener has witnessed an increase in mothers with children among shelter users (FCM 1999).
Peel Region, Ontario	The number of families who stayed at a motel because there was no room in the hostel system nearly doubled from 351 in 1997 to 689 families in 1998 (National Housing and Homelessness Network 2001).
Parry Sound	“Families in Parry Sound sleep in cars and call this home.” (National Housing and Homelessness Network 2001).
Ottawa, Ontario	Homeless families required 71% more shelter bed nights from January to June 2001 compared to the same period in 2000 (FCM 1999).
Toronto, Ontario	<p>Families are among the fastest growing groups of shelter users in Toronto. In 1999, there were 2,070 two-parent families using the shelter system, an increase of 545% compared to 1988 when there were 320 two-parent families in the shelter system (City of Toronto 2001).</p> <p>The number of single-led families who used emergency shelters between 1988 and 1999 increased by 31% (City of Toronto 2001).</p> <p>In 1999, about 6,200 children stayed in shelters. This represented an increase of 130% compared to 1988 when there were about 2,700 in shelters. One-third of the children in 1999 were younger than 4 years old. More than half were between the ages of 5 and 14 (City of Toronto 2001).</p> <p>Over a 9-year period from 1988 to 1996, 17,000 families with 29,600 children used the hostel system. A total of 52,000 people were living in homeless families, and they made up 31% of people in the hostel system (Springer et al. 1998).</p> <p>Families are staying longer in emergency shelters – on average almost 4 times longer than in the late 1980s. In 1999, most single parent families stayed between one and two months. Couples with children stayed even longer. Some families stayed as long as one year (City of Toronto 2001).</p>
Winnipeg, Manitoba	Increasing numbers of families, including couples with children and single parent mothers and fathers, are seeking emergency housing. There is particularly strong demand for permanent housing to accommodate Aboriginal families (Social Planning Council of Winnipeg 2001).

Edmonton, Alberta	The 1999 Count found 70 homeless families. This included 91 adult caregivers and 112 children for a total of 203 individuals. As many as 633 single individuals were counted, which means out of a total of 836 individuals included in the count, 24% were living in families. It has also been noted that in 1997, shelters for abused women (165 shelter spaces) turned away 3,000 families (Eberle et al. 2001c and FCM 1999).
Calgary, Alberta	The Calgary Homeless Plan 2000 estimates that about 800 families with approximately 1,600 children used emergency shelter in 1999 (Calgary Homeless Foundation 2000). The Calgary Homeless Count found 42 homeless families in shelters on the night of May 15, 2000. This represents an increase of 40% compared to the count in 2000 when 30 homeless families were counted. In 1998 36 homeless families were counted and in 1994, 24 homeless families were found (City of Calgary 2000 and 2002).
Greater Vancouver, B.C.	<p>A 24 hour snapshot survey of homeless people conducted January 14/15, 2002 found 71 homeless children who were accompanied by their parents, representing 6% of all the individuals who were identified (Jim Woodward & Associates Inc. 2002).</p> <p>Another point in time survey of shelters in November 1999 found that 6% of shelter users in the lower mainland were families with children. A snapshot of clients in seven Vancouver shelters in 1991 found that 8% were families with children (Eberle et al. 2001b)</p> <p>In the year 1999-2000, 11 of the transition houses in Greater Vancouver served close to 3,400 women and children and turned away an additional 6,500 women and children (Woodward et al. 2001).</p>
Victoria, B.C.	The Community Action Plan on Homelessness for Victoria has identified family homelessness as one of its priorities. There are no emergency shelters for homeless families. These families stay in motels during the winter, but have no accommodation from mid-May through early October (during the high tourist season. In 1999-2000, a minimum of 580 women and children were unable to be accommodated in transition houses.

Family homelessness has not been documented as an issue in Quebec. Some of the explanations given for this are that mothers who lose their housing have their children taken away by child protection agencies. If the mothers become homeless, they are not considered a family. Also in Quebec, women who leave home due to domestic violence are not part of the homelessness network and are not considered homeless. There is no information about homeless families in Quebec that is comparable to other provinces (Fournier et al. 1996).

In BC, a point in time survey of 40 emergency shelters on November 1999 found that 8% of the occupants were families with children. This might be an underestimation of the problem because point in time counts that rely on records from emergency shelters are essentially a measure of the capacity of the emergency shelter system. This approach generally excludes sub-groups (e.g. families with children) for whom there are few suitable shelters. In BC, there is a limited number of shelters for homeless families because the priority has been to develop longer-term housing (second stage and permanent housing) rather than emergency shelters. In addition, women and children generally avoid using emergency shelters by doubling up with other families or living in inadequate accommodation (Eberle et al. 2001b).

It is important to estimate the size of the population at risk of homelessness because people who are

homeless have generally been at risk prior to becoming homeless. Even a small setback can trigger an episode of homelessness (Jim Woodward and Associates Inc. et al. 2001).

In a 1998 report, the City of Toronto estimated that there were 44,000 families with children at risk of homelessness based on the number of families paying more than 50% of their income on rent. About 45% of these families received employment income and 55% received social assistance.

A recent study in Greater Vancouver used a specially created definition of “risk” based on a concept developed by CMHC called “In core housing Need and spending At Least Half their income on shelter (INAHLS) to determine the number of households at risk of homelessness. This study found that 37% of all at risk households were families with children. This included 12,260 couples with children (21%), 8,109 female lone parent households (14%), and 1,070 male lone parent households (2%) (Jim Woodward & Associates Inc. 2002).¹ The study also found that fifteen percent of all single parents in the Region were at-risk of homelessness. They were generally between the ages of 25 and 44, and on average, 39 years old. Most of the single parents (88%) were single mothers.

The Greater Vancouver study also found that between 1991 and 1996, the number of households at risk of homelessness in Greater Vancouver increased from 39,000 to almost 58,000 households, representing an increase of 48%. The rate of growth was most dramatic for owner households (88%) compared to renter households (35%) (Jim Woodward & Associates Inc. 2002). There is no information on the rate of change among families who are at risk of homelessness.

Households at risk of homelessness 1991 – 1996

Households	At risk renter households	At risk owner households	Total at risk households	As a percent of all at risk households in the GVRD
Number At Risk Households 1996	40,025	17,665	57,685	8.4%
Number At Risk Households 1991	29,600	9,405	39,005	6.4%
Percent Change 1991 – 1996	35%	88%	48%	

Source: Jim Woodward and Associates et al. 2002

Several other reports have documented an increase in the number of households at risk of becoming homeless in Canada, using the measure of paying 50% or more on rent. Again, none of these comment specifically on families. These reports cite increases in the number and proportion of tenant households paying 50% or more of their incomes to rent between 1990 and 1995 as shown below. Montreal had the greatest number of tenant households who were paying 50% or more of their incomes to rent, followed by Toronto. Montreal and Vancouver had the highest percentage of tenant households who paid 50% or more of their incomes to rent (24% in both cities in 1995). However, Toronto saw the most dramatic increase of households paying 50% or more of their incomes to rent

¹ A household is in core housing need if its housing falls below at least one of the adequacy, suitability, or affordability standards **and** it would have to spend 30% or more of its income to pay the average rent of alternative local market housing that meets all three standards (Jim Woodward and Associates Inc. et al. 2002).

between 1990 and 1995 (Eberle et al. 2001b).

Number and proportion of tenant households paying 50% or more of income to rent

Location – CMA	1990		1995		Change in absolute numbers
	Number	Percent	Number	Percent	Percent
Toronto	82,865	15	133,195	22	61
Ottawa	21,975	14	33,155	21	51
Vancouver	45,615	18	66,255	24	45
Quebec City	18,680	16	26,975	22	44
Montreal	114,735	18	163,415	24	42
Edmonton	18,845	15	20,870	19	11
Calgary	16,005	15	17,715	17	11

Source: Eberle et al. 2001b, p. 41. Based on FCM, National Policy Options Paper, June 1999.

2.1.2 Characteristics

Very little is known about the characteristics of homeless families in Canada. One of the reasons is that most homeless families are not visible. They do not sleep on the streets but generally double up with friends and family. What we know comes mostly from Toronto.

- Research for the City of Toronto found that among hostel users, 10% of adult parents had a mental illness compared to 80% of adult women, 35% of adult men, and 15% of youth (Springer et al. 1998).
- Single parent families are more vulnerable to homelessness than two-parent families. Data from Toronto found that single parent families entered the hostel system at twice the rate of two-parent families. Most single parent families are headed by women (City of Toronto Mayor's Homelessness Action Task Force 1999).
- Very little has been written about pregnancy among homeless adolescents in Canada, despite its high prevalence (CHRA et al. 2001). It has been noted that increasing numbers of families led by young women are using the shelter system in Toronto. In the mid-1990s, the Toronto Public Health Department noticed an alarming increase in the rate of pregnancy among young women and homeless young mothers (CHRA et al. 2001, p.19). According to a 1998 Public Health Report, *No Fixed Address: Young Parents on the Street*, more than 300 children are born in Toronto each year to women who are homeless or marginally housed. About half of these children are taken away from their mothers before age two, with devastating consequences for both mother and child. (City of Toronto 2001) Young women who grew up in the foster care system seemed to be especially fearful of losing their children to child welfare authorities (CHRA et al. 2001).

2.2 Causes of family homelessness

The literature in Canada has identified several underlying causes of family homelessness. These include increasing poverty, reduced funding for social programs, a shortage of affordable housing,

violence against women, classism, sexism and racism as the underlying causes of homelessness (City of Toronto Mayor's Homelessness Action Task Force 1999, Lenon 2000, Miller and Du Mont 2000, and Eberle et al. 2001b).

Over the last 20 years in Canada, the depth of poverty has increased. The poorest one-fifth of families has suffered most and there are growing inequities between rich and poor. Among single parents, poverty is due to underemployment (part-time versus full time work), a changing labour market, and low paid jobs. Families are also affected by inadequate income assistance. For most families, the amounts provided through income assistance for shelter costs do not cover average market rents, a fact that places most of these households at risk of homelessness. (Fleming 1992, City of Toronto Mayor's Homelessness Action Task Force 1999, Lenon 2000, and Eberle et al. 2001b)

A study that involved 52 women in Durham Region, Ontario demonstrated the financial impact that domestic violence can have on women's lives. In this study, 89% of the participants described themselves as economically comfortable during their marriage, while 84% described themselves as low income after their separation (Durham Response to Woman Abuse, 2000).

Factors that were identified as precipitating family homelessness in Toronto in 1999 included: refugee claimant (24%), eviction (18%), victim of abuse (11%)², newcomer to the city (9%), and family breakdown (3%) (City of Toronto 2001). In Victoria, interviews with 12 families found that the main issues were: violence, unemployment, mental health issues and substance abuse (Davis, 2001).

Among young single mothers in Toronto during the period 1988-1999, 40% said spousal abuse was the reason for their shelter use (CHRA et al. 2002). It has been noted that young families face many barriers to accessing housing, as many private landlords will not rent to them.

2.3 Solutions

Many communities across Canada have developed community plans to address homelessness through the Federal Government's Supporting Communities Partnership Initiative (SCPI). Several of these plans have identified strategies to address the needs of homeless families. It is recognized that a full range of services is needed, including more affordable housing, adequate incomes (e.g. through employment, improved access to Employment Insurance, and increases to the shelter component of income assistance), and support services (including outreach, health, substance abuse, and prevention). Strategies are also needed for women who are victims of domestic violence. For example, The City of Toronto has estimated that at least as many assaulted women and their children stay in emergency shelters as in abused women's shelters (City of Toronto Mayor's Homelessness Action Task Force 1999).

This literature review did not find much information on new community initiatives targeted to homeless families. However, those that were found did include a range of programs including crisis services (e.g. emergency shelters), outreach and assistance to families that are homeless, transitional and re-integration support to address issues underlying family homelessness, support to address family violence, and initiatives aimed at preventing family homelessness.³

² It was noted that this number would be higher if it included data from the provincially-run abused women's shelter system.

³ It is anticipated that additional initiatives will be identified through key informant interviews.

2.3.1 Crisis services

Emergency Shelter. – Emergency shelters for families are one way in which communities respond to family homelessness. They are seen as a last resort for families who have exhausted all other possible avenues of support (City of Toronto Mayor’s Homelessness Action Task Force 1999).

Accommodations vary. For example, in Toronto, three different types of emergency housing have been described in the City of Toronto Mayor’s Homelessness Action Task Force report.

- Shelters for women and children that operate on a communal model. Meals are prepared by staff. Residents eat together, and washrooms and sometimes sleeping areas are shared by residents. There are usually common living rooms and playrooms for children. Staff and counsellors are available on site.
- Family shelters for couples or families with older male children. A number of family shelters provide small private rooms with limited cooking facilities or communal kitchens for residents to prepare their own meals. Families are given money to buy food and are responsible for shopping and cooking. These shelters may also include some common living spaces and playrooms for children. Staff and counsellors are available on site.
- Motel rooms for families. These motel rooms are equipped with a microwave, small fridge, and a supply of kitchen utensils. Families are given money to buy food and they prepare their own meals. There are few, if any, common spaces or play areas for children. No staff or counsellors are available on site, although they visit regularly.

2.3.2 Longer term interventions

Outreach. In Victoria, the Burnside Gorge Community Association carried out a pre-pilot study of homeless parents and their children who stay in motels. One of the objectives was to gather data on these families, the services they access and need, and gaps in such services. Another objective was to connect with homeless families and help them find solutions for their immediate needs by accessing existing community supports. One of the outcomes of this study was recognition that, in addition to housing and prevention services (e.g. advocacy, mediation, legal aid for landlord and tenant issues, and financial services such as rent banks), there is a need for outreach and support to help families obtain the services they need to get re-established. The Burnside Gorge Community Association has since received funding to provide outreach support to single parent families to help them access community services.

Outreach and Shelter Support Liaison. In 2000, the City of Toronto introduced shelter support liaison services in the local Social Service offices. New staff positions were created to promote local initiatives to maximize the use of the Shelter Fund (see below), including eviction prevention strategies; establish key contacts with community agencies and services; identify community resources where clients with housing issues can be referred; and ensure this information is shared with other social services staff.

Support to young homeless parents. The group Young Parents, No Fixed Address was established in Toronto to address the urgent problems of the growing number of vulnerable young families. This group has funding for a demonstration project to provide overnight respite care for young parents without family support. They have also submitted a proposal to the City of Toronto to develop a facility that will incorporate emergency shelter, transitional housing, and longer-term supportive housing for young parents and their children.

Transitional and re-integration support. In Calgary, the Families in Transition (FIT) program was introduced in December 1999 to stabilize families who are either coming from the street or who are at high risk for becoming homelessness. These families are referred by a variety of community agencies. Referrals are also accepted from Child and Family Services for families with children living on the street. The goals of this initiative are to:

- Provide subsidized supported living environments to families at risk of absolute homelessness;
- Increase the ability of participating families to cope with the factors that led them to be at risk of homelessness;
- Decrease the exposure of children to negative factors associated with homelessness; and.
- Engage effective partnerships around developing solutions to family homelessness.

Once placed in the FIT program, families receive subsidized housing in the Oakhill Estates Complex. They are involved in a process of setting goals to ensure the stability and safety of their family. A network of agencies, resources and supports help families work towards long term stability. Families may remain for two years, after which time they are expected to move into market/subsidized, sustainable housing. Common issues facing families entering the FIT program include substance abuse, family violence, poverty, health problems, social isolation, mental health problems, poor social/living skills, despair and hopelessness. Weekly support meetings are held with each family as well as monthly support group meetings in the complex. Individualized plans guide the intervention and coordination of services for each family. The worker connects directly with community schools and child care services and assists families in arranging for consistent, quality childcare or education. Budgeting and financial management are covered at length as well as referrals to job training or education as needed. Referrals and connection to appropriate treatment services are made when appropriate i.e. family violence, gambling or substance abuse treatment. Families have access to 24-hour emergency on-call support and are connected to existing crisis services as well.

Support to address family violence. In Calgary, the YWCA Family Violence Prevention Centre and Sheriff King Home have built a 14,000 square foot addition to the existing Sheriff King Home to create a critically needed family violence counseling centre. The goal is to assist entire families. This project has involved converting administrative space into new client bedrooms, thereby allowing for additional crisis housing in Calgary. Counselling programs are more efficient, effective and accessible and the facility is also safer and more accessible. To date the facility has been able to provide an increase of 3,650 bed-nights per year due to the increase in available beds, and has been able to serve an extra 270 clients each year (an increase of 36%), and an additional 3,000 non-residential clients and families.

2.3.3 Initiatives aimed at preventing family homelessness

The City of Toronto has supported a shift in emphasis from a “crisis” response to homelessness to prevention and longer-term measures. Strategies include measures to help prevent families from becoming homeless (e.g. eviction prevention), to help families find and keep affordable housing, and to ensure that emergency shelter services fit the needs of homeless families. The following initiatives are described in the Toronto Report Card on Homelessness 2001.⁴

⁴ A study of hostel users in Toronto (all hostel users, not just families), a minimum of 12% were using the hostel system because of evictions. Most of these evictions were the result of arrears which account for an estimated 75% to 85% of evictions, and most of the arrears were the result of short term emergencies such as job layoffs, accidents, medical problems or family breakdowns (Lapointe Consulting Inc. 1998).

Centre for Equality Rights in Accommodation (CERA) Early Intervention Program. This initiative was tested as a pilot in 1999 and is now funded by the city as an ongoing program. CERA gets a weekly list of eviction applications from the Ontario Rental Housing Tribunal. Trained volunteers contact tenants with information on their rights under the Tenant Protection Act. More than 20,000 households, (including families who are newcomers and for whom English is not a first language) have been contacted by CERA and been given information about the Tribunal as well as relevant community services. Early intervention has helped tenants keep their housing through negotiations with the landlord, referrals to the Rent Bank and Shelter Fund to pay for rental arrears, and referrals to legal clinics. Several of the interventions resulted in successful hearings at the Tribunal. In addition, CERA offers referrals to housing help groups so that evicted tenants can make the transition to another home without resorting to emergency shelter.

The Rent Bank. This initiative helps prevent families with children who are at imminent risk of eviction from becoming homeless. The program is operated through a partnership of agencies. Supports include short-term counselling, legal advice and referrals regarding eviction, negotiation with landlords, help to find new housing, and where appropriate, interest-free loans to pay off rental arrears and stop the eviction process.

A total of \$200,000 is available for loans. Between 1999 and October 2000, 177 families received loans from the Rent Bank. Of these, 169 families (a success rate of 95%) managed to keep their housing and stabilize their housing situations.

Shelter Fund. The Shelter Fund, set up in 1999, uses the municipal savings from the National Child Tax Benefit to help families receiving social assistance to maintain their housing (e.g. pay arrears). In 2000, more than 2,000 families per month were given assistance through this fund. The program has been expanded to support families leaving emergency shelters. Families receive funds for shelter costs for three months after leaving the shelter, to help them maintain their new housing.

3. Literature from the United States

3.1 Overview and trends

3.1.1 Extent of Family Homelessness

In the United States, families are the fastest growing subgroup among the homeless population (National Coalition for the Homeless 1999). According to the U.S. Conference of Mayors, the proportion of the homeless population that are families with children in 29 cities increased from 27% to 36.5% between 1985 and 1995 (Crook 1999). In New York City alone, it is estimated that the number of homeless families grew by 500% between 1985 and 1995, reaching nearly 6,000 families (Crook 1999). According to the U.S. Conference of Mayors 1998, requests for emergency shelter by families with children in 30 U.S. cities increased by an average of 15% between 1997 and 1998. At the same time, 32% of requests for shelter by homeless families were denied in 1998 because of a lack of resources. The vast majority (88%) of the cities surveyed expected the demand for emergency shelter by families with children to increase in 1999 (National Coalition for the Homeless 1999).

The most recent studies of the extent of family homelessness in the U.S. estimate that families with children constitute about 40% of people who become homeless in the U.S. (National Coalition for the Homeless 1999 and Shinn and Weitzman 1996).⁵ This does not include the many women and men in

⁵ Using figures based on estimates of people who are homeless at a single point in time, it is estimated that about 20% of people who are homeless on any given night are homeless with their families (Shinn and Weitzman

shelters for single adults who are parents but no longer have their children with them. For example, a survey in New York City found that 60% of residents in shelters for single adults (61% of men and 51% of women) had children who were not with them. In 71% of cases, the youngest child was below the age of 14 (Shinn and Weitzman 1996). A survey of 30 U.S. cities found that in 1998, children accounted for 25% of the homeless population (National Coalition for the Homeless 1999).

Families made up an even larger percentage of the number of homeless persons in cities such as New York, which reported that 76% of its homeless were families, and Seattle, Philadelphia and Portland, which claimed 50% or more of their homeless were families (VanRy 1993).

3.1.2 Characteristics of homeless families

Based on information from shelters, homeless mothers are young, poor, and often from ethnic minority groups. A survey in ten cities of 777 homeless parents with 2,049 homeless children found that the typical homeless family in America consists of a single mother, about 30 years old, with 2 or 3 children averaging 5 years old. Over 80% of the homeless parents in the survey were between 20 and 39 years old, with a median age of 29. The vast majority of the families were headed by single mothers (78%). Nineteen percent were two-parent families, and 3% were headed by single fathers (Nunez and Fox 1999).

Nunez and Fox also found that while 75% of persons 25 and over in the general population have completed high school, 68% of homeless parents age 25 and over had completed high school. This is not a significant difference. However, when all homeless parents were included, including those over and under the age of 25, 63% had graduated from high school.

More than half (53%) of homeless parents who first had children while in their teens did not complete their high school education. On average, those who did not complete high school left in grade ten. Teen pregnancy was one of the leading explanations for not completing high school. Between 30 and 44% of homeless parents in each region said they left school because of pregnancy.

Nearly four out of five (79%) of the homeless parents were unemployed at the time of the survey. However, the vast majority (72%) had worked at some point in the past. More than one in four (28%) had never worked. Those who had previously worked had been unemployed for an average of one year, and 12% had been unemployed for over two years. Some of the barriers to employment among the homeless families included lack of child care or pregnancy, not being hired for the jobs applied for, lack of a permanent address, lack of transportation, illness, disability and substance abuse.

Having a high school education was a strong determinant of employment. Seventy-nine percent of homeless parents who were employed had at least a high school education. About one third (34%) of parents who were employed were working only part-time or in temporary positions. Median incomes from employment were 86% of the federal poverty level for a family of three.

According to the Women's Institute of Housing and Economic Development, young single parents are a rapidly growing segment of the homeless population representing nearly one-quarter of the homeless persons nationwide. Many of these young women have dropped out of school, are disconnected from services, have no skills and frequently end up on welfare.

Studies have found that single parent mothers in homeless families are similar to single parent mothers in other poor families. They have more in common with other poor families than with homeless single adults who are not part of family units (Shinn and Weitzman 1996). For example:

- Employment histories - Several studies have shown that mothers in homeless families differed little from housed poor mothers in terms of their employment history.
- Education - Most studies have found that homeless and housed poor mothers had similar rates of high school graduation, which ranged from 35% to 58%.⁶
- Mental illness and substance abuse - There is evidence that mental illness and substance abuse are more prevalent among homeless families compared to housed families that are poor, but that only a minority of homeless families have these problems. On the other hand, a study of 220 homeless and 216 low income housed mothers receiving public assistance found that homeless and housed mothers had similar rates of psychiatric and substance use disorders (Bassuk 1998). It has also been observed that parents in homeless families are far less likely than single homeless adults to have been hospitalized with a psychiatric disorder, and homeless parents report substance abuse far less often than homeless individuals (Shinn and Weitzman 1996).
- Social networks – There are differences among studies that compare the relative quality of social networks and social supports among homeless and housed mothers. Some studies indicate that homeless families have weak social networks and few people to rely on. Other studies have indicated that homeless families relied on families and friends before becoming homeless but eventually “used up” their reservoir of goodwill (Shinn and Weitzman 1996).
- Disruptive experiences – Mothers in homeless families have had more disrupted childhoods than mothers in poor but housed families. For example, in a study in Boston 69% of homeless mothers and 57% of poor housed mothers reported a major family disruption during childhood (e.g. divorce or death of a parent). However, homeless women have had more stable childhoods than women in shelters for single adults. In several studies, foster care and other forms of separation from the family in childhood were more common among homeless than among housed mothers in studies. However, two studies in New York City found that 10% of respondents in homeless families had been in foster care as children. This compares to 2% among housed poor mothers. The percentage of women in shelters for single adults who had been in foster care as children was significantly higher (17%) (Shinn and Weitzman 1996).
- Violence and abuse - Some studies have found that homeless mothers were more likely to have been battered as adults compared to housed mothers. On the other hand, a New England study of 50 homeless and 50 housed mothers receiving government Assistance to Families with Dependent Children found no significant differences in the prevalence of partner physical abuse. However, rates were high for both groups. Sixty-four percent of the homeless respondents and 70% of the housed mothers had experienced some form of partner physical abuse (Goodman 1991). This study also found that 60% of homeless and 54% of the housed respondents had experienced some form of physical abuse in their childhoods, and 42% of the homeless and 50% of the housed mothers had experienced some form of child sexual abuse.

For many families homelessness is not a brief isolated episode. According to Nunez, more than one third (37%) of homeless families nationally have been homeless more than once, with the percentage of those returning to a shelter for at least a second time ranging from a low of 20% to a high of 63% (Nunez and Fox 1999). Another study of 564 homeless adults in California also found that more than one-third of the families that exited homelessness experienced another homelessness episode (Wong et al. 1998). While a study in New York found that 50% of New York City’s formerly homeless families return to the shelter system (Nunez 1996).

⁶ Note that this differs from the percentages in the Nunez and Fox study that reported on homeless parents.

3.2 Causes of family homelessness

The literature cites poverty and the lack of affordable housing as the principal causes of family homelessness as described below. (National Coalition for the Homeless 1999, Shinn and Weitzman 1996, Culhane et al. 1996, Crook 1999 and McChesney 1990).

Poverty. Over the past two decades, poverty has increased among Americans at the bottom of the economic ladder. The number of poor people increased 41% between 1979 and 1990 (National Coalition for the Homeless 1999). There has been enormous growth in both the numbers of very poor families and the depth of their poverty. Women with children have been disproportionately affected (Shinn and Weitzman 1996). In 1993, single parent female-headed households represented 53% of poor families. This is due in part to low wages. For example, in 1994, women earned 72% of the wages of the male counterparts. Another reason for increased poverty is the inadequacy of government financial assistance. In 1996, the federal government replaced the Aid to Families with Dependent Children (AFDC) program with a block grant program called Temporary Assistance to Needy Families (TANF). As of 1999, TANF benefits and Food Stamps combined were below the poverty level in every state. The median TANF benefit for a family of three is approximately one-third the poverty level. Yet, families that move from welfare to work find that they do not fare much better due to low wages, and in some communities, increasing numbers of former welfare families appear to be experiencing homelessness (National Coalition for the Homeless 1999)

Lack of housing. Between 1974 and 1979 the supply of low income housing stock in the US sharply declined, and there was a net loss of 1,800,000 rental units, most of which were low income/low-income units. Factors contributing to this loss include the declining federal subsidies for both tenants and developers, neighbourhood opposition to public housing, and property taxes encouraging owner abandonment of public housing. SROs, which once offered cheap housing to poor families and individuals, were eliminated in the wake of urban renewal. Since the 1980s there has been a sharp decline in federal assistance for low income housing and almost every area of the country has long waiting lists of applicants eligible for federal housing subsidies (Crook 1999). Families with children represent 40% of households with “worst case housing needs” (National Coalition for the Homeless 1999). Many of these families pay more than half of their income for rent and utilities, or live in substandard housing. With less income available for food and necessities, “these families are only an accident, illness, or paycheck away from becoming homeless.” (National Coalition for the Homeless 1999).

Domestic violence. Domestic violence is also considered a major contributing factor to homelessness. This is because women who leave abusive relationships often have nowhere to go. It is estimated that as many as 50% of all homeless women and children in the US are fleeing domestic violence (Krishnan 1998). They may go either to a domestic violence shelter or a homeless shelter. In one study of 777 homeless parents in 10 cities, 22% said they left their last place of residence because of domestic violence. Among parents who lived with a spouse or partner, domestic violence was cited by more than 57% as a reason for leaving. In addition, 46% of cities surveyed by the U.S. Conference of Mayors identified domestic violence as a primary cause of homelessness. (Nunez 1999 and National Coalition for the Homeless 1999).

According to the San Diego Regional Task Force on Homelessness, women who experience domestic violence are particularly susceptible to homelessness because:

- They tend to be in households with financial problems- even though they are in every income level;
- The primary goal of the batterer is often to isolate the victim and make him or her dependent on

- the abuser for support; and
- Abusers often sabotage their victim's employment efforts by causing them to be late or absent or harassing them so they quit or are terminated.

Domestic violence can also affect the ability of women to maintain employment. A longitudinal study of 285 extremely poor women in Massachusetts found that women who had experienced recent physical aggression/violence by a male partner were less than half as likely to work at least 30 hours per week for 6 months or more during the subsequent year compared to women who had not experienced partner aggression/violence. Women with full time jobs who had experienced recent physical aggression/violence were only about one fifth as likely to work full time for 6 months or more during the following year compared to women who had not experienced partner aggression (Browne 1999).

Childhood histories of physical and sexual abuse. Among those who experience episodes of multiple homelessness, some of the causes appear to be related to the short and long term effects of childhood histories of physical violence and sexual abuse. In other words, physical violence, especially during childhood, may be associated with a woman's ability to remain housed in the community. In addition, childhood sexual abuse is a strong predictor of repeated or chronic homelessness. Some of the reasons for this are that childhood sexual abuse commonly leads to long-term adverse emotional and medical outcomes. Many women who have been victimized have difficulty trusting and sustaining supportive relationship that help buffer stress. Furthermore, they are more likely to develop post-trauma responses characterized by dissociation, sleep disturbances, anxiety and depression, and high levels of emotional distress. It is not uncommon for these women to self-medicate with substances, such as cocaine, that numb painful memories and dull intrusive memories. Such long-term adverse effects of childhood sexual abuse are exacerbated by the clustering of problems arising from family turmoil and disruption during childhood (Bassuk 2001).

Young mothers. Young mothers are particularly vulnerable to becoming homeless. They have a difficult struggle because of their youth, lack of preparation for motherhood, reliance on welfare, and negative public attitudes (Hanna 2002).

Prior housing conditions. There is a strong association between family homelessness and prior doubling up. Studies have found that a large percentage of families entering the homeless shelter system have been evicted by a primary tenant and "have exhausted their social networks". (Nunez and Fox 1999). By the time a family has arrived in a shelter, they have usually experienced multiple residences of varying lengths with a number of friends and relatives (Thrasher 1995). This should not be surprising given this description from a homeless child:

The apartment we used to live in – my cousins' had a lot of people in it. There were 11 people in two rooms: me, my mother, my sisters, my uncles, my grandmother, my cousins. It was really uncomfortable. I slept in my own bed. My sisters slept on the floor with my mother, on pillows. My grandmother slept on one sofa; and my aunt, on the other one; and my cousin's family slept three people in one bed. With all those people it got dirty and messed up fast, so I used to clean it up a lot. We would fight all the time (Berck 1992)

Among the precariously housed, a shelter admission is most likely to occur after a household crisis. These crises can include loss of job, marital separation, termination of benefits, disconnection of utilities, hospitalization, incarceration, family conflict, conflict with landlord, and eviction. It is estimated that over one-fifth of homeless families, whether living alone or with others, make the final move from housed living to homelessness because of an eviction or some other landlord or rent problem (Lindblom 1997).

The Nunez and Fox study of 777 homeless parents in 10 U.S. cities found the following reasons for leaving their last residence:

Among all homeless families

- Disagreement with someone else in the household (31%)
- Domestic violence (22%)
- Overcrowded living quarters (19%)
- Job loss or reductions in public assistance (16%)
- Physical housing problems such as substandard housing or a fire (7%)

Among parents who lived with a spouse or partner, domestic violence was cited by 57% as a reason for leaving their last residence.

Among those who lived doubled-or tripled up with friends or family, 74% cited a combination of a disagreement with a member of the household (50%), overcrowding (33%), or domestic violence (13%).

3.4 *Impacts of homelessness*

3.4.1 Impact on children

Studies have shown that homeless children have worse health, and more developmental, emotional and educational problems compared to poor housed children. The risk among homeless children for health problems can start before birth. Compared to mothers in public housing, homeless mothers are less likely to receive prenatal care and more likely to have low-birth-weight babies. Rates of infant mortality among children born to women in shelters are one and a half times higher than among children born to families in public housing.

Homeless children are more likely than other poor children to be hospitalized, to have delayed immunizations, and to have elevated levels of lead in their blood. Studies have found that homeless children experience high levels of upper respiratory infections, asthma, minor skin ailments, ear infections, gastrointestinal disorders, chronic physical disorders, diarrhea, and infestation ailments. The poor health of children may be due to poor nutrition, communicable diseases spread in congregate living environments, inadequate sanitary facilities, noise and light that disrupt sleep. Shelters in many cities require families to leave during the day, making it difficult for young children to nap or for sick children to recuperate (Shinn and Weitzman 1996).

Homeless children are also more likely to experience delays in development, more anxiety, depression, behavioural problems (including aggression), and mental health and emotional problems compared to poor housed children. Studies in Boston and Philadelphia showed that homeless children were more likely than housed poor children to experience delays in language, in reading, in personal and social development, and in motor development. (Shinn and Weitzman 1996 and Nunez 1994).

Homeless children of school age suffer educational impairments relative to housed poor children or general population samples. In several studies they had poorer school attendance, and were more likely to repeat grades and to drop out of school. Homeless children scored lower on tests of educational achievement and had lower expectations for future educational and occupational attainment. Some of the barriers include the logistics of getting kids to school, which can often be insurmountable for mothers who lack childcare and transportation. In addition, children often have to change schools when they become homeless and then again when housed. As was reported by one child:

How many schools have I been in this year? Hmmmm....let me see. My first school, I was living in our own apartment in Brooklyn. Then we had to move out, so we went to live with my grandmother and I went to another school. And then we went to this shelter, so I went to another school. So this is my third school. We're moving again next week. I don't know where I'll go to school (Berck 1992).

Being homeless can make it difficult for children to study. They lose touch with their friends. In summary, the experience of being homeless can leave permanent scars on the education performance of children and on their self-esteem (Berck, 1992).

There is also evidence that adverse childhood experiences are powerful risk factors for homelessness as adults. In fact, many younger parents were homeless as children. One study found that those who were 21 years of age or younger were three times more likely to have been homeless as a child compared to those who were over the age of 21. These parents were "young enough to have been swept up in the rising tide of homelessness in the early 1980s. For them, coming to a shelter is like coming home." (Nunez 2001). Also, homeless parents 21 years of age or younger were twice as likely to have a history of foster care compared to those who were over the age of 21 (14% compared to 7%) (Eberle et al. 2001a and Nunez 2001).

3.4.2 Impact on families

Several reports have noted that one of the consequences of homelessness is the break-up of families (National Coalition for the Homeless 1999, Shinn and Weitzman 1996, and Susser 1993). One of the main reasons for this is that most shelters have regulations concerning the age and gender of children permitted to reside there (e.g. mothers with daughters under 18 and sons under 12). Mothers may be forced to give up their boys to foster care or to relatives or they may choose to leave children with relatives to spare them the ordeal of homelessness or to permit them to continue to attend their usual school (Susser 1993 and Shinn and Weitzman 1996). Some shelters permit men only if they can prove their legal marriage to the woman or paternity of a child. Otherwise, some shelters permit men to visit a shelter at certain hours, but never in the women's rooms, and other shelters have no visiting hours for men. Therefore, families are often split up at the point of applying for shelter. The men are sent to a shelter for single adults, and older boys are placed in foster care or with relatives.

It has been noted that for some women, homelessness was sometimes perceived as a solution to major crises and part of what they needed to go through to reestablish households and stabilize their families (Johnson 1999, Styron 2000). For them, homelessness was not the defining event in their lives, but was one of a series of events that led them to enter an emergency shelter. The lives of some of these women were "a remarkably constant stream of distressing and spirit-breaking encounters" beginning in early childhood and leading all the way up to being homeless. The experience of homelessness per se paled in comparison to the epic and tragic nature of these women's ongoing difficulties (Styron 2000).

3.5 Solutions

Solutions to family homelessness in the U.S. have focused on building emergency shelters and transitional housing. However, homelessness has also been seen as a structural problem that can only be remedied when the supply of affordable housing is enough to meet demand (Bassuk 2001). The literature also cites the need to increase minimum wage and expand the number and types of jobs that are required to pay at least this amount, to provide more effective job training programs with the guarantee of job placement, to enforce payment of child support, and to guarantee access to high quality day care and health care (Shinn and Weitzman 1996). The need for prevention services has

also been documented.

3.5.1 Crisis Services

Emergency shelters. The number of shelters serving families in the U.S. increased from 1,900 to over 5,000 between 1984-1989⁷, and family shelters represent the most common shelter type across the nation. A survey of a sample of family shelters indicates that there is a wide variety among emergency shelters which range greatly in capacity, staffing patterns, types of service provided, and resident restrictions (Rog et al. 1995a).

Many shelters offer a wide range of services. Most conduct assessments of families for a broad range of needs and shelters often serve as a link to services available in the community. Follow-up services are becoming more common, with 47% of the shelters providing case management services for some period of time after a family has left a shelter (Rog et al. 1995a).

It has been noted that some emergency shelters are more helpful than others. Small, homelike, community-based shelters have been found to provide women with the support, nurturing, and sense of community that they need to move on to permanent housing. Some women have found their shelter stay to be a respite – a safe place – a place to recover - and a chance to get back on their feet and make plans for the future (Johnson 1999). It has been found that some shelter environments are positive places that facilitate women's growth and development.

Other shelters, however, have been criticized for policies and practices that negatively affect family functioning and disrupt fragile support networks that helped families survive before they became homeless. Parents in a shelter often feel like they lose control over their families. Although it is recognized that some rules are necessary, some shelters have been criticized for:

- Applying the same rules that applied in shelters serving single adults (e.g. some shelters require homeless mothers have to leave the shelters each day at 7:00 a.m. and are not allowed to return until 5:00 p.m. regardless of weather);
- Being group, rather than family centred – leaving families with the feeling that their authority was usurped;
- Policies and programs that break families apart (by not permitting teenage boys or fathers to remain with the families);
- Inflexibility and making it difficult for children to participate in after school programs (e.g. one family left a shelter when one of the children was refused entrance to the shelter after an athletic program went later than anticipated, even though the coach accompanied the boy to explain the delay (VanRy 1993); and
- Offering programs that don't make sense e.g. exercises in budgeting on incomes of \$60,000 per year.

3.5.2 Longer-term interventions

Transition housing. In addition to emergency shelters, family transitional housing has become more available, particularly for those needing greater support. This type of housing is also known as bridge housing or "second stage" housing. It is multi-family housing that has a range of supports on site as well as linkages to community services.

Transition housing is different from emergency housing in that it generally offers smaller facilities, more privacy and more intensive services with greater expectations for participation. Transitional

⁷ It is recognized that this is dated, but nothing more recent was found on this point.

programs almost always extend beyond meeting survival needs. This form of housing tends to be coordinated by case managers and is geared toward helping residents define goals and achieve greater independence. Programs vary widely from high demand to low demand in terms of available services. Transitional programs at the high demand end usually serve individuals and families with multiple problems. The amount of time permitted for length of stay is always limited and can vary from 4 months to as long as 2 years (Rog et al. 1995a and Barrow and Zimmer 1998).

There are differences of opinion regarding the value of transitional housing versus offering permanent housing from the start. Those who support transition housing view it as the best way to ensure homeless families get the services that will enable them to attain and sustain self-sufficiency as well as permanent housing. Some studies report that for some individuals, housing alone is not enough. For example, histories of violence, especially during childhood, may affect a woman's ability to retain housing after an episode of homelessness, and childhood sexual abuse may be a marker for chronic homelessness (Bassuk 2001).

However, concerns have also been identified with this form of housing. Research suggests that highly structured facilities which double as treatment programs for people with severe mental illness and/or substance abuse problems improve housing and clinical outcomes for those who remain until they graduate, but they also have extremely high attrition rates. For most who enter them, they are not a route out of homelessness (Barrow and Zimmer 1998).

Transitional housing is also controversial because critics view it as stigmatizing, de-stabilizing, and a drain on resources better used for permanent housing (Barrow and Zimmer 1998). Several studies have demonstrated that for most families, homelessness is a temporary state that can be ended with the provision of subsidized housing, even without support services, and regardless of factors such as mental illness, substance abuse, health problems, education, work history, and family histories (Shinn 1997, Shinn and Weitzman 1996 and Wong et al. 1997). For example, a longitudinal study of 564 homeless families in New York City found that at the time of the follow-up interview (3 to 5 years after the families had been in a shelter), of those who had received subsidized housing, 97% were in their own homes and 80% had achieved housing stability (i.e. they had been living in their own apartments for at least the previous 12 months).

The following are two examples of transitional housing alternatives.

The American Family Inn. The American Family Inn was developed as an alternative to the shelter system. The need was identified for more effective long term answers that provide educational, employment and social services to address the underlying causes of homelessness (Nunez 1996). According to Nunez, while emergency shelters may address immediate needs, a homeless family most often leaves a shelter no better off than when they arrived. The problems that caused their homelessness are still dangerously in tact, sometimes with new ones added. The goal of the Inn is to provide "one-stop shopping" where all the necessary services can be provided under one roof. The Inns provide furnished private rooms, private bathrooms and individual kitchens or family style dining. Residents may remain for one year and also receive one year of after care. On site services include child development centres for infants and preschool children, accelerated after school programs, family literacy programs and alternative high school for adults, independent living skills workshop, employment services and job readiness programs, training apprenticeship and job placement services. Family support services are also provided, including respite care for children at risk of abuse or neglect, family counseling, intensive case management for families confronting substance abuse and child abuse. Tenants are also assisted with job searches, referral and placement and transition to permanent housing and after-shelter services to help them adapt to a new home and job circumstances. The goal is to help families achieve long term stability. At the time of writing the book, over 9600 families with 21,000 children had been served in the Inns. Approximately 94% of

those who graduated from these facilities and moved to permanent housing were still living independently over 24 months after leaving the facility (compared to the 50% return to shelter rates for New York City) (Nunez 1996 and Carter 1998)

Homeless Families Program - services enriched permanent housing. Services-enriched housing typically refers to permanent housing where residents are linked through a case manager to a variety of needed services. Services can include child care, social supports (e.g. self help groups), job services, health care, mental health care, substance abuse counseling and treatment, transportation assistance, and programs that address the needs of children (e.g. Head Start). Although a few model programs have existed over the last decade, services-enriched permanent housing options for families have been rare. Of the services-enriched housing programs for homeless families that do exist, few have been documented and evaluated. In 1990, the Homeless Families Program (HFP) launched a five-year demonstration initiative to assist nine cities in the development of services-enriched housing for homeless families. The goal was to create community-wide systems of comprehensive health services, support services, and housing assistance for homeless families with multiple and complex problems.

Based on a sample of 924 families, an evaluation of the HFP initiative in 1994 found that generally, the HFP projects were fairly successful in providing families access to services. Sixty-six percent of families were reported to have had access to one or more employment, vocational and adult education services. Over three quarters of the families (78%) were provided access to some type of health services while they were in the program, most commonly treatment for injuries or illnesses or regular medical care. Two thirds of the families (67%) received some sort of mental health or substance abuse services. Several sites brought mental health counselors into their projects because their families typically did not have severe mental illnesses and thus were not a priority for treatment from the regular mental health service providers. The greatest single proportion of families across the HFP sites (86%) received one or more support services, including child care (50%), transportation assistance (45%), and parenting or family planning services (42%). The vast majority of HFP families were still in their housing at the 18 month follow-up. The findings suggest that immediate placement in permanent housing is a workable option even for families with multiple or severe needs.

3.5.3 Prevention

The U.S. literature recognizes the role that prevention can play in helping most at-risk families and individuals avoid homelessness. These include:

1. Preventing evictions by:
 - Encouraging tenants facing informal eviction to make landlords go through the formal court proceedings
 - Informing tenants of their rights under the formal eviction process and telling them where they can get help
 - Providing legal assistance to tenants
 - Providing cash assistance programs to help pay arrears
 - Implementing direct payment and voucher programs where rent is paid directly to landlords
2. Helping to keep people in shared housing by providing family counselling or mediation to help resolve conflicts.
3. Helping people who have been displaced from condemned or destroyed buildings. Measures could include providing some temporary/transition assistance (to help displaced individuals and families make a successful transition into replacement housing) and giving tenants more advance

warning if a building is to be condemned. Another alternative would be increase efforts aimed at preserving low cost housing.

4. Providing general transition assistance to new housing. This could include providing security deposit guarantees, information and referral services, and ongoing transition assistance. An example of this is the Los Angeles Early Intervention Demonstration Project for Recently Homeless and At-Risk Families (EIDP). This initiative coordinates government and community-based resources in the Los Angeles area to stabilize at-risk or recently homeless families in permanent housing. This program explicitly targets families that need more than one-time emergency assistance. Besides providing crisis intervention to address immediate needs, EIDP also provides 12 months of intensive case management and other assistance. EIDP works to establish families quickly in permanent housing. The children are placed in neighbourhood schools and the program aims to make sure the families meet their neighbours, make friends, and become part of the new community.
5. Developing prevention strategies for people released from institutions (e.g. mental hospitals).
6. Making changes to the foster care system by:
 - Training foster care parents better to prepare youths to be on their own,
 - Providing more family counseling and mediation to prevent early departures that put foster youths on the streets utterly unprepared,
 - Developing ways to strengthen constructive relationships foster children have maintained with natural parents or other relations
 - Raising the maximum age of emancipation to 21 so that foster parents and other foster care facilities can continue receiving compensation for housing and caring for foster youths beyond their 18th birthdays,
 - Providing at least 2 years of comprehensive independent living skills training (e.g. money management, job search skills, cooking and health care).

4. Literature from Europe

Based on a preliminary review of some of the European literature, very little has been written about homeless families. Most of the information on this group has been found in reports about homeless women. The reason for this appears to be that homeless families do not exist to any great degree in Europe. One of the main reasons appears to be that the social safety net, especially housing and social policies, favour families with children. Some of these policies include:

- Legislation aimed at keeping families together;
- Priority for families to obtain housing;
- An adequate supply of social housing;
- Welfare policies that include rent subsidies, family allowances, and support for children;
- Social programs including good quality affordable day care; and
- Other services geared to supporting families.

It has been noted that the safety net is not perfect, and homeless shelters do include women who have lost their children. Domestic violence has been noted in almost every country as one of the main reasons for family homelessness. In Germany, while domestic violence is an issue, battered women who flee abuse are not considered homeless. Some additional factors associated with family homelessness include very young teen mothers and issues regarding ethnic minorities.

United Kingdom	<p>Very little is known about homeless women and their children in the U.K. because of a lack of research on this topic. In theory, the homeless persons legislation requires that families should not be split up, and adults with dependent children are supposed to receive priority for housing. It was believed that a comprehensive safety net would ensure that mothers and children would remain together even during periods of homelessness. However, evidence from a study of 77 women (20 of whom had children who were not with them) found that the safety net was not always sufficient to keep families together. Some of the women had asked that their children be placed in care. Some mothers who were victims of domestic violence, left their children behind when they left the abuser. Other mothers left their children with relatives temporarily while they looked for housing. There is evidence that women remain in unacceptable conditions in order to keep their children in a safe place (which may not be safe for the woman). Domestic violence was the single most quoted reason for having become homeless by women aged 30 or over. For young women (16-19), the primary reason for becoming homeless was the breakdown of family relationships (Aldridge 2000).</p>
Denmark	<p>In Denmark, studies have focused on homeless women. There is very little information on homeless families. In spite of welfare policies which include rent subsidies, child support, and other social support programs, single parents can find themselves in difficult situations due to poverty. However, women with children always receive priority for housing. Violence is seen as one factor that can explain the increase in homeless women, and it is felt that “statistics on homelessness should without doubt focus on violence in the family”. For women on the edge, it is believed that their children have a stabilizing affect on their lives and prevent them from becoming as excluded as men. On the other hand, if children are removed from the mother, the trauma may cause them to use drugs. A study in Copenhagen found that there were more homeless women with children than previously thought. Interviews with women in three different shelters found that some of the causes of homelessness included domestic violence, drugs, problems from a troubled childhood, break up of relationships and financial problems. A large group of people sheltered at one facility were foreigners who came as whole families (Munk et al.2000).</p>
Netherlands	<p>While there is relative prosperity in the Netherlands, there is also poverty. However, homelessness is not considered to be a problem. There has been no increase in homelessness and the proportion of women in shelters and on the street has remained constant at about 7-9% of the homeless population. There is no indication that poverty and homelessness are related because adequate housing and rent subsidies are available. Domestic violence has been identified as one key reason why women ask for help. There are shelters for women, and they are seeing women with more complex problems (e.g. battered and addicted), more very young teenage mothers or pregnant women, and more ethnic minorities. (De Feijter 2000).</p>
Finland	<p>The proportion of poor people in Finland is very small and the risk of poverty among single parents is not much higher than average- 5%. Social benefits include good quality, flexible and affordable day care. It is estimated that there are 1,800 homeless women, but there is no data on whether these women have children. If there is a marriage break-up, the woman usually stays in the family home. Single mothers receive priority for social housing. Municipalities estimate that there are 800 homeless or houseless households with more than one person waiting for</p>

	housing. The demand is mostly for very small or very large apartments because most housing in Finland is medium-sized (Karkkainen 2000).
Sweden	In Sweden, poverty among single mothers has increased and single mothers are over-represented among welfare recipients. For example, in 1997/98, single mothers constituted 3.6% of households but 15.5% of welfare recipients. Single mothers have seen their incomes decrease in absolute terms and compared to other types of households while at the same time childcare costs and rents have increased. At the same time, very few single parents are homeless. This is because single parents receive priority for housing. Social workers and even landlords will try to arrange housing for single mothers in order to avoid referring children to shelters, or splitting the family. However, the shelters do include mothers who have lost their children. This is due to the fact that if mothers do become homeless, the authorities may place their children in foster care. Also, if women leave their housing due to abuse and do not have their children with them, they will lose their privileged position in the competition for housing (Sahlin and Thorn 2000).
Belgium	Most of the information available is from the Dutch community. Within the French community there is no systematic registration of homelessness. There is increasing poverty among women, particularly single parents. It is estimated that about 3,400 women accompanied by 2,300 children use "reception houses" annually. Data from the Dutch speaking community from 1997 to 1998 shows that the number of women and children in residential facilities dropped since the early 1990s, although the length of stay has increased. The average stay is 38-42 days. About one third of the women came with at least one child and 1.1% came with a partner and child. Problems with a relationship or partner were the primary causes of homelessness. Housing and financial reasons were also cited (De Decker 2000).
France	A wide range of support services and the supply of public housing make it unlikely that mothers with children will become "on the street". It is believed that children often prevent their families from becoming homeless because of the social safety net which includes family allowances, minimum revenue, the family support allowance, and an allowance for "isolated" parents. However, there is evidence that family homelessness exists. It is believed that homelessness among women is increasing and homeless women often have children. Conjugal violence is one of the causes of homelessness among women. One study in Paris found that 35% of women in an emergency shelter were there for this reason. A safety net is available for these women, including temporary housing for up to 6 months, and legal, psychological and administrative help (Tartinville 2000).
Germany	Unlike other countries in Europe, in Germany, shelters for battered women and their children fleeing abuse are independent from and not connected with the support system for homeless people. Therefore, battered women who flee abuse are not considered homeless. One of the reasons for this is that the women's movement and shelters for battered women do not support the definitions and regulations of the Federal Welfare Act that provide the framework for receiving assistance (i.e. they must fall within the definition of "persons with social difficulties which they are not able to overcome without support from others"). There has been some discussion on single homeless women, but only recently has the issue of homeless women and children emerged. It is believed that most homelessness among women is hidden. The typical homeless woman "is not the woman living on the street but the woman who tries to conceal her homelessness at all costs, and in doing so risks dependencies and violence" (Enders-Dragasser

	2000).
Italy	Family homelessness does not appear to be an issue in Italy because of the strong support provided to families. The welfare system has been characterized as “conservative-familistic”. Over 90% of public expenditures on social welfare consist of income transfers to families. Protection for single mothers with dependent children is also well developed and provided for by state and private welfare services. Services for battered women began to appear in the 1980s. This support to families is seen as a fundamental factor in the prevention of poverty and homelessness. One of the consequences, however, is the growth of female poverty, which is due in part to increasing fragility of the family and family networks (Tosi 2000).

5. Summary and conclusions

Overview and trends

The information obtained in this literature review has demonstrated that:

- Family homelessness is an issue of major concern in the United States. Families are the fastest growing sub group in the homeless population and it is estimated that families with children constitute about 40 % of people who become homeless.

In Canada, family homelessness has also emerged as an issue of concern. In Toronto, families are among the fastest growing groups of shelter users. Outside of Toronto, little is known about the extent and nature of homeless families, but there is evidence that it is a growing concern in many urban centres. There is also evidence that a high proportion of families are at risk of homelessness, which raises the question of what lies ahead.

- In Europe, family homelessness does not appear to be present to any great degree. One of the main reasons appears to be the social safety net – housing and social policies that favour families with children.

Causes

The underlying causes of family homelessness in Canada and the United States include poverty, the dismantling of social programs, a lack of affordable housing, domestic violence, and teen pregnancies. Being a member of an ethnic minority or an immigrant also appears to be a factor.

In Europe, domestic violence, teen pregnancies, and being a member of an ethnic minority are also factors that cause women to seek emergency housing assistance. However, poverty and a lack of housing are not generally associated with homelessness, particularly in countries where housing and social policies favour families and children.

The literature makes it clear that there are differences of opinion about whether or not victims of domestic violence are in fact homeless. For example, in Quebec and Germany, women who are fleeing abuse are not considered homeless. This appears to be an important issue, given the prevalence and extent of domestic violence and the degree to which it is cited as a reason for being homeless in other jurisdictions. As one author stated “The connection between male violence against women and homelessness has not been well understood”, and perhaps further debate is needed on the issue of whether abused women should be considered homeless in order to develop appropriate solutions.

Solutions

It is clear from the literature that solutions to homelessness must address the need for affordable housing, adequate incomes, and support. Measures to prevent homelessness must also be part of this continuum. This is particularly evident given the review of literature from Europe where the incidence of family homelessness appears relatively low because of access to affordable housing and appropriate income supports.

Although the need for crisis services has been recognized, some concerns have been raised about emergency shelters. There are also differences of opinion regarding the value of transitional housing versus offering permanent housing from the start. Those who support transition housing view it as the best way to ensure homeless families get the services they need to attain and sustain self-sufficiency and permanent housing. However, others believe that for families, homelessness is a temporary state that can be ended with the provision of subsidized housing.

Bibliography

CANADA

Cairns, Dr. Kathy and Neera K. Datta. 2001. *Families in Transition (FIT), Evaluation Report*. Calgary: Aspen Family and Community Network Society.

Calgary Homeless Foundation. 2001. *Housing Our Homeless Update: A Stakeholder Consultation Assessing Shelter Needs in Calgary*. Calgary: Calgary Homeless Foundation.

Calgary Three Year Plan to Address Homelessness. A Community Stakeholder Consultation. 2000. Calgary: Calgary Homeless Foundation.

Canadian Council on Social Development. 1987. *Homelessness in Canada*. Ottawa: Canadian Council on Social Development.

Canadian Housing and Renewal Association, Sylvia Novac, Luba Serge, Margaret Eberle and Joyce Brown. 2001. *On Her Own: Young Women and Homelessness in Canada*. Ottawa: Status of Women Canada.

City of Calgary. 2002. *The 2002 Count of Homeless Personst*. City of Calgary.

City of Calgary. 2000. *Homelessness – Year 2000 Count*. City of Calgary.

City of Toronto: 2001. *The Toronto Report Card on Homelessness 2001*. Toronto: City of Toronto.

City of Toronto Mayor's Homelessness Action Task Force. 1999. *Taking Responsibility for Homelessness: An Action Plan for Toronto*. Toronto: City of Toronto.

City of Victoria. 2001. *Community Action Plan on Homelessness*. Victoria: City of Victoria.

Centre for Equality Rights in Accommodation, Women's Housing Program. 2002. *Women and Housing in Canada: Barriers to Equality*. Toronto: Centre for Equality Rights in Accommodation.

Community Action on Homelessness Steering Committee. 2000. *Halifax Community Action Plan on Homelessness*. Halifax: Community Action on Homelessness Steering Committee.

Davis, Lyn. 2001. *Homeless Parents and Their Children: From Isolation to Support. A Project Conducted by the Burnside Gorge Community Association*. Victoria: Burnside Gorge Community Association.

Eberle, Margaret, Deborah Kraus, Luba Serge, and David Hulchanski. 2001a. *Homelessness: Causes and Effects. Volume 1. The Relationship between Homelessness and the Health, Social Services and Criminal Justice Systems: A Review of the Literature..* Victoria: British Columbia Ministry of Social Development and Economic Security and BC Housing Management Commission.

Eberle, Margaret, Deborah Kraus, Luba Serge, and David Hulchanski. 2001b. *Homelessness: Causes and Effects. Volume 2. A Profile, Policy Review and Analysis of Homelessness in British Columbia..* Victoria: British Columbia Ministry of Social Development and Economic Security and BC Housing Management Commission.

Eberle, Margaret, Deborah Kraus, Luba Serge, and David Hulchanski. 2001c. *Homelessness: Causes*

and Effects. Volume 4. Background Report. A Profile and Policy Review of Homelessness in the Provinces of Ontario, Quebec and Alberta. Victoria: British Columbia Ministry of Social Development and Economic Security and BC Housing Management Commission.

Federation of Canadian Municipalities. 1999. *National Housing Policy Options Paper, A Call to Action, Municipal Profiles*. Ottawa: Federation of Canadian Municipalities.

Fleming, Thomas O'Reilly. 1992. The Politics of Poverty: Homeless Women and Children in Canada. *Canadian Women Studies*. 12(4) 21-25.

Fournier, Louise, Julie Gaudreau et Isabelle Laurin. 1996. Les familles. *L'itinérance selon la documentation scientifique* (Louise Fournier et Céline Mercier eds), Centre de recherche Philippe Pinel, Montréal.

FRAPRU (Front d'action populaire en réaménagement urbain). Communiqué de presse, *470 ménages sans-logis... à trois mois de la date fatidique du 1^{er} juillet, Le FRAPRU presse le gouvernement Landry d'«AGIR»*, le 10 avril 2002, <http://www.frapru.qc.ca/Comm/Comm135.html>)

Jim Woodward and Associates Inc., Margaret Eberle, Deborah Kraus, Lisa May and Judy Graves. 2002. *Profile of People At Risk of Homelessness and Homeless in Greater Vancouver*. (3 volumes). Burnaby: Greater Vancouver Regional District.

Laberge, Danielle, Daphné Morin et Shirley Roy. 2000. L'itinérance des femmes : les effets convergents de transformation sociétales. *L'Errance Urbaine*, Danielle Laberge (ed.) Les Éditions MultiMondes, Sainte-Foy.

Laberge, Danielle, Daphné Morin, Shirley Roy et Marielle Rozier. 2000. "Capacité d'agir sur sa vie et inflexion des lignes biographiques: le point de vue des femmes itinérantes. *Santé mentale au Québec*. 25(2): 21-39.

Lapointe, Linda. 1998. *Options for Eviction Prevention*. Prepared for the City of Toronto Mayor's Homelessness Action Task Force. Toronto: City of Toronto.

Lenon, Suzanne. 2000. Living on the Edge: Women, poverty and homelessness in Canada. *Canadian Women Studies*. 20(3): 123-126.

Miller, Karen-Lee and Janice Du Mont. 2000. Countless Abused Women: Homeless and Inadequately Housed. *Canadian Woman Studies*. 20(3): 115-122.

Ministère de la Main-d'œuvre et de la Sécurité du revenu Direction de la recherche. 1988. *Les sans-abri au Québec, Étude exploratoire* Gouvernement du Québec, février.

MOSAIC. 2002. *A Survey on the Extent of Substandard Housing Problems Faced by Immigrant and Refugees in the Lower Mainland of British Columbia, Summary Report*. Vancouver: MOSAIC Settlement Services.

National Housing and Homelessness Network. 2001. *State of the Crisis, 2001*. National Housing and Homelessness Network. Online: <http://www.tao.ca/~tdrc/news/stateofcrisis2001.htm>

Novac, Sylvia, Joyce Brown and Carmen Bourbonnais. 1996. *No Room of Her Own: A Literature Review on Women and Homelessness*. Ottawa: Canada Mortgage and Housing Corporation.

Novac, Sylvia, Joyce Brown and Gloria Galland. 1999. *Women on the Rough Edge: A Decade of Change for Long-term Homeless Women*. Ottawa: Canada Mortgage and Housing Corporation.

Racine, Guylaine. 1991. Les femmes sans abri: des concepts à réviser. *Intervention*. Vol. 87, Janvier.

Social Planning Council of Winnipeg. 2001. *A Community Plan on Homelessness and Housing in Winnipeg*. Winnipeg: The Community Partnership for Homelessness and Housing and The Aboriginal Reference Group on Homelessness and Housing.

Springer, Joseph, J. Mars and M. Dennison. 1998. *A Profile of the Toronto Homeless Population*. A Study for the Homelessness Action Task Force. Toronto.

Violence Prevention Council of Durham Region. 2002. *Durham Response to Woman Abuse*. Durham Region. Violence Prevention Council of Durham Region. Online at <http://www.durhamresponsetowomanabuse.com/report/execsumm.htm>

Woodward, Jim, Margaret Eberle, Deborah Kraus and Michael Goldberg. 2001. *Regional Homelessness Plan for Greater Vancouver*. Burnaby: Greater Vancouver Regional Steering Committee on Homelessness.

UNITED STATES

Anderson, Elaine A. and Sally A. Koblnsky. 1995. Homeless Policy: The Need to Speak to Families. *Family Relations* 44(1): 13-19.

Bach, Victor and Renee Steinhagen. 1987. Alternatives to the Welfare Hotel: Using Emergency Assistance to Provide Decent Transitional Shelter for Homeless Families. New York: Department of Research, Policy and Program Development....Community Services Society of New York.

Banyard, Victoria L. and Sandra A. Graham-Bermann. 1995. Building and Empowerment Policy Paradigm: Self-Reported Strengths of Homeless Mothers. *American Journal of Orthopsychiatry*. 65(4): 479-491.

Barrow, Susan and Rita Zimmer. 1998. Transitional Housing and Services: A synthesis. *The 1998 National Symposium on Homelessness Research*.

Bassuk, Ellen L., Joohn C. Buchner, Jennifer N. Perloff, and Shari S. Bassuk. 1998. Prevalence of Mental Health and Substance Use Disorders Among Homeless and Low-Income Housed Mothers. *American Journal of Psychiatry*. 155(11): 1561-1564.

Bassuk, Ellen L., Jennifer N. Perloff, and Ree Dawson. 2001. Multiply Homeless Families: The Insidious Impact of Violence. *Housing Policy Debate*, Fannie Mae Foundation. 12 (2): 299-320.

Berck, Judith. 1992. No Place to Be: Voices of Homeless Children. *Public Welfare*. 50(2): 28-33.

Browne, Angela. 1999. The Impact of Recent Partner Violence on Poor Women's Capacity to Maintain Work. *Violence Against Women*. 5(4): 393, 34p.

Carter, Tom. 1998. Review Essay: Perspectives on Homelessness – Characteristics, Causes and Solutions. *Housing Studies*. 13 (2): 275-281.

- Crook, Wendy P. 1999. The New Sisters of the Road: Homeless Women and their children. *Journal of Family Social Work*. 3(4): 49-64.
- Culhane, Dennis P., Chang-Moo Lee, and Susan Wachter. 1996. Where the Homeless Come From: A Study of the Prior Address Distribution of Families Admitted to Public Shelters in New York City and Philadelphia. *Housing Policy Debate* 7(2): 327-365.
- Dansec, Evangeline R. and Wayne E. Holden. 1998. Are there different types of homeless families? A typology of homeless families based on cluster analysis. *Family Relations*. 47(2): 159-165.
- Dunlap, Katherine M. and Sandra Fogel. 1998. A Preliminary Analysis of Research on Recovery from Homelessness. *Journal of Social Distress and the Homeless*. 7(3): 175-188.
- Egan, Jennifer. To Be Young and Homeless. *The New York Times*. March 24, 2002.
- Glasser, Irene, Louise Fournier, and Andre Costopoulos. 1999. Homelessness in Quebec City, Quebec, and Hartford Connecticut: A Cross-National and Cross-Cultural Analysis. *Urban Anthropology*. 28(2): 141-163.
- Goodman, Lisa A. 1991. The Prevalence of Abuse Among Homeless and Housed Poor Mothers: A Comparison Study. *American Journal of Orthopsychiatry*. 61(4): 489-500.
- Hanna, Barbara. 2002. Negotiating Motherhood: The Struggles of Teenage Mothers. *Journal of Advanced Nursing*. 34(4): 456-464.
- Johnson, Alice K., Kay Young McChesney, Cynthia J. Rocha, and William H. Butterfield. 1995. Demographic Differences Between Sheltered Homeless Families and Housed Poor Families: Implications for Policy and Practice. *Journal of Sociology and Social Welfare*. 22(4): 5-22.
- Johnson, Alice K. 1999. Working and Nonworking Women: Onset of homelessness within the context of their lives. *Journal of Women and Social Work*. 14(1): 42-78.
- Kelly, Jean F. , Kim Buehlman, and Kathryn Caldwell. 2000. Training Personnel to Promote Quality Parent-Child Interactions in Families who are Homeless. *Topics in Early Childhood Special Education*. 20(3): 174-185.
- Krishnan, Satya P. and Judith C. Hilbert. 1998. In Search of Sanctuary: Addressing Issues of Domestic Violence and Homelessness at Shelters. *Women's Health Issues* 8(5): 310-316.
- Lindblom, Eirc N. 1997. Toward a Comprehensive Homelessness-Prevention Strategy. *Understanding Homelessness: New Policy and Research Perspectives*. Edited by Dennis Culhane and Steven Hornburg. Washington: Fannie Mae Foundation.
- Lindsey, Elizabeth W. 1996. Mothers' Perceptions of Factors Influencing The Restabilization of Homeless Families. *Families in Society*. 77(4): 203-215.
- Lindsey, Elizabeth W. 1997. The Process of Restabilization for Mother-Headed Families: How Social Workers Can Help. *Journal of Family Social Work*. 2(3): 49-72.
- Lindsay, Elizabeth W. 1998. The Impact of Homelessness and Shelter Life on Family Relationships. *Family Relations*. 47(3): 243-253.

- Lyman, Kate. 1999. A "Trial" Curriculum on Homelessness. *Education Digest*. 64(7): 42-46.
- Masten, Ann S. Arturo Sesma, Jr., Rekheth Si-Asar, Catherine Lawrence, Donna miliotis, and Jacqueline A. Dionne. 1997. Educational Risks for Children Experiencing Homelessness. *Journal of School Psychology*. 35(1):2 7-46.
- McChesney, Kay Young. 1990. Family Homelessness: A Systemic Problem. *Journal of Social Issues*. 46(4): 191-205.
- National Coalition for the Homeless. 1999. Homeless Families with Children. NCH Fact Sheet #7. Online at <http://www.nationalhomeless.org/families.htm>
- National Coalition for the Homeless. 1999. Domestic Violence and Homelessness. NCH Fact Sheet #8. Online at <http://nch.ari.net/domestic.htm>
- Nunez, Ralph da Costa. 1994. Access to success: Meeting the Educational Needs of Homeless Children and Families. *Social Work in Education*. 16(1): 21-30.
- Nunez, Ralph da Costa. 1996. The New Poverty: Homeless Families in America. New York: Homes for the Homeless, Inc.
- Nunez, Ralph. 2001. Family Homelessness in New York City: A Case Study. *Political Science Quarterly*. 116 (3): 367-379.
- Nunez, Ralph and Cybelle Fox. 1999. A Snapshot of Family Homelessness Across America. *Political Science Quarterly*. 114 (2): 289-307.
- Rog, Debra J., C. Scott Holupka, Kimberly L, McCombs-Thornton. 1995a. Implementation of The Homeless Families Program: 1. Service Models and Preliminary Outcomes. *American Journal of Orthopsychiatry*. 65(4): 502-513.
- Rog, Debra J., Kimberly L. McCombs-Thornton, Ariana M. Gilbert-Mongelli, M. Consuelo Brito, and C. Scott Holupka. 1995b. Implementation of the Homeless Families Program: 2. Characteristics, Strengths, and Needs of Participant Families. *American Journal of Orthopsychiatry*. 65(4): 514-528.
- Report of the Manhattan Borough President's Task Force on Housing for Homeless Families. 1987. A Shelter is Not a Home. New York.
- San Diego Regional Task Force on the Homeless. Online at <http://www.co.san-diego.ca.us/rtfh/victims.htm>
- Shinn, Marybeth and Beth C. Weitzman. 1996. Homeless Families are Different – Chapter 10. P.109-122. In *Homelessness in America* . Edited by Jim Baumohl. For theNational Coalition for the Homeless. Oryx Press. Phoenix Arizona.
- Shinn, Marybeth. 1997. Family Homelessness: Stait or Trait? *American Journal of Community Psychology*. Vol 25(6): 755-769.
- Shinn, Marybeth, James R. Knickman, David Ward, Nancy Lynn Petrovic, and Barbara J. Muth. 1990. Alternative Models for Sheltering Homeless Families. *Journal of Social Issues* 46(4): 175-190.
- Styron, Thomas H. , Ronnie Janoff-Bulman, and Larry Davidson. 2000. "Please Ask Me How I Am":

Experiences of Family Homelessness in the Context of Single Mothers' Lives. *Journal of Social Distress and the Homeless*. 9(2): 143-165.

Susser, Ida. 1993. Creating Family Forms: The Exclusion of Men and Teenage Boys from Families in the New York City Shelter System, 1987-91. *Critique of Anthropology* 13(3): 267-283.

Swick, Kevin J. 1996. Teacher Strategies for Supporting Homeless Students and Families. *Clearing House*. 69(5): 293-297.

Thrasher, Shirley P. and Carol T. Mowbray. 1995. A Strengths Perspective: An Ethnographic Study of Homeless Women with Children. *Health and Social Work*. 20(2): 93-101.

VanRy, Meredith. 1993. *Homeless Families, Causes, Effects, and Recommendations*. New York: Garland Publishing Inc.

Weinreb, Linda F. and Ellen L. Bassuk. 1990. Substance Abuse: A Growing Problem among Homeless Families. *Family and Community Health*. 13(1): 55-64.

Weitzman, Beth C., James R. Knickman, and Marybeth Shinn. 1990. Pathways to Homelessness Among New York City Families. *Journal of Social Issues*. 46(4):125-140.

Williams, Jean Calterone. 1996. Geography of the Homeless Shelter: Staff Surveillance and Resident Resistance. *Urban Anthropology*. 25(1): 75-113.

Women's Institute for Housing and Economic Development. 1991. Homelessness: A Growing Problem for Pregnant and Parenting Young Women. *Women's International Network News*. 17(1): 24.

Wong, Yin-Ling Irene, Irving Piliavin, and Bradley R. Entner Wright. 1998. Residential Transitions Among Homeless Families and Homeless Single Individuals: A Comparison Study. *Journal of Social Service Research*. 24(1-2): 1-27.

Wong, Irene Yin-Ling, Dennis Culhane, and Randall Kuhn. 1997. Predictors of Exit and Reentry among Family Shelter Users in New York City. *Social Services Review*. 71(3) :441-462.

EUROPE

Aldridge, Robert. 2000. *Women and homelessness in the UK* National Report 1999-2000: UK FEANTSA, Brussels

De Decker, Pascal. 2000. *Women, exclusion and homelessness, Access to services and opportunities* National Report 1999: Belgium FEANTSA, Brussels

De Feijter, Henk. 2000. *Homelessness in the Netherlands: The case of women in the street, in shelters and refuges* National Report 1999: Denmark FEANTSA, Brussels

Enders-Dragässer, Uta. 2000. *Women, exclusion and homelessness in Germany* National Report 1999: Germany FEANTSA, Brussels

Kärkkäinen, Sirkka-Liisa. 2000. *Women, social exclusion and homelessness in Finland* National Report 1999: Finland FEANTSA, Brussels

Munk, Anders, Inger Koch-Nielsen, Mette Raun & Tobias Borner Stax. 2000. *Women and homelessness* National Report 1999: Denmark FEANTSA, Brussels

Sahlin, Ingrid and Catharina Thörn. 2000. *Women, exclusion and homelessness* National Report 1999: Sweden FEANTSA, Brussels

Tartinville, Stéphane. 2000. *Les femmes sans abri* Observatoire européen des sans-abri: Rapport pour la France 1999, FEANTSA, Brussels

Tosi, Antonio. 2000. *Women, exclusion and homelessness in Italy* National Report 1999: Italy FEANTSA, Brussels

Vostanis, Panos, Elenor Grattan and Stuart Cumella. 1998. Mental Health Problems of Homeless Children and Families: Longitudinal Study. *British Medical Journal*. 316(7135):899-902.

Family Homelessness: Causes and Solutions

Interview Guide – Agency Key Informants

May 28, 2002

I. Background

This research on family homelessness is being conducted for Canada Mortgage and Housing Corporation. It is a national study, and the study will focus on 10 communities across the country. The consulting team includes:

- The Social Planning and Research Council of British Columbia;
- Deborah Kraus (responsible for Vancouver, Victoria, Calgary, and Winnipeg); and
- Paul Dowling (responsible for Halifax, Saint John, Toronto, Peel, Montreal and Quebec City).

The purpose of this study is to learn more about:

- Factors that contribute to families becoming homeless; and
- Programs, services and other initiatives that may prevent family homelessness or help families once they become homeless.

Our method includes:

- A literature review (which we have completed);
- Telephone interviews with agencies/individuals who are knowledgeable about family homelessness in their communities; and
- Face-to-face interviews with families that are currently and formerly homeless.

The purpose of the interviews with agencies is to obtain information about:

1. The services you provide to families that are homeless or at risk of becoming homeless.
2. Trends that are affecting the number of families that are homeless or vulnerable to homelessness.
3. Factors that make families vulnerable to homelessness.
4. Observations on the immediate or longer-term impacts of homelessness on children in families that experience homelessness.
5. The adequacy of current services available to families that are homeless or vulnerable to homelessness.
6. Identification of service gaps for families who are homeless or at risk of homelessness.
7. Identification of solutions required to address gaps in services for families who are homeless or at risk of homelessness, including those designed to prevent family homelessness.
8. Identification of new initiatives and solutions that are being planned or are underway to address family homelessness, including those designed to prevent homelessness.
9. Local community partnerships and collaborative efforts that are or should be in place to address family homelessness.

It is expected that the interview will last approximately 45 minutes. Attached is a list of the questions. If you have any questions or concerns, please do not hesitate to contact Deborah Kraus at 604-221-7772 or dkraus@dowco.com.

II. Definition of Family Homelessness

For the purpose of this project, a homeless family is defined as a family with at least one parent, or a legal guardian, and one or more children under the age of 18, and where the family is:

- living and sleeping outside/on the street;
- sleeping in an emergency shelter, hostel, or transition house for women fleeing violence or abuse;
- living in transitional or second stage housing;
- double up and staying temporarily with others to avoid being out on the streets or in shelters (e.g. couch surfing); or
- renting a hotel or motel room by the month.

This definition is intended to be sufficiently broad to include both the “visible” and “hidden” homeless population.

Families who are at risk of homelessness include those who are:

- living in housing that is unsafe, inadequate or insecure (e.g. housing that does not meet basic health and safety standards and does not provide for security of tenure), and costs more than 50% of total household income or significantly more than the amount provided for under the shelter component of income assistance; or
- in receipt of a notice to terminate their tenancy.

Thank you for agreeing to participate in this research project on Family Homelessness.

III. Contact Information

Name of person interviewed _____

Position _____

Name of organization _____

Address _____ Town/City _____

Postal Code _____ Email _____

Phone _____ Fax _____

IV. Questions

1. What is your organization's/department's involvement with family homelessness?
2. What kind of services/programs does your agency/organization/department provide to:
 - a) Families who are homeless; and/or
 - b) Families who are at risk of becoming homeless?

Please describe.

3. Would you say your services/programs are geared to:
 - ☐ Preventing families from becoming homeless?
 - ☐ Helping homeless families who are in crisis?
 - ☐ Helping families to achieve long-term stability?
 - ☐ Other?
4. Approximately how many families used your services in the past 12 months (May 2001- May 2002)?
 - a) Total number of families who were homeless or at risk
 - b) Homeless families
 - c) Families who were at risk of becoming homeless
5. Have you noticed any changes in the families that have been using your services over the past 5 years? For example:
 - Changes in the numbers of families that use your services? (Increase or decrease)
 - Changes in the age of the families
 - Changes in family composition (more or fewer children, more or fewer single parents)
 - Changes in ethnicity
 - Changes in income level
 - Change in nature or level of assistance required
 - Change in health
 - Change in their housing (e.g. type of housing or condition of housing)

6. I would like to ask you about some of the causes of homelessness.
- What do you think are the individual family circumstances that cause families to become homeless? Include:
 - ☐ Underlying family circumstances that cause families to become homeless.
 - ☐ Immediate events that trigger homelessness (i.e. the last straw)
 - What do you think are some of the underlying factors that cause families to become homeless?
7. What do you think are some of the trends [current events/policies] that might be affecting:
- The number of families who are homeless; and/or
 - The number of families who are at risk of becoming homeless?
8. In your experience, what are the immediate or longer-term impacts of homelessness on children in families that experience homelessness?
9. a) Do you think that existing services in the community are meeting the needs of families who are homeless: ☐ Very well ☐ Well ☐ Not well. Please comment.
- b) Do you think that existing services in the community are meeting the needs of families who are at risk of becoming homeless? ☐ Very well ☐ Well ☐ Not well. Please comment.

Question	Families who are homeless	Families at risk of becoming homeless
i) Is there a need for more of the same types of services? [Increase capacity?]		
ii) Should some services be replaced?		
iii) Are there some gaps in the types of services that are needed?		
iv) Is there a need for other types of services? If yes:		
v) What additional services/programs/initiatives do you think are needed in your community (municipality) to address the needs of families that are homeless or at risk of becoming homeless?		
vi) Do families face barriers in accessing existing services? If yes, please explain.		

10. What programs or services are there in your community to **prevent** homelessness?
- a) Short term – If these exist, how well are they working?
 - b) Long term – If these exist, how well are they working?
11. Do you think there should be new or additional services to (unless already answered in 9 and 10 above):
- ☐ Prevent families from becoming homeless? ☐Yes ☐No If yes, what kind would you suggest?
 - ☐ Help families in crisis? ☐Yes ☐No If yes, what kind would you suggest?
 - ☐ Help families who have experienced homelessness achieve long-term stability?
☐Yes ☐No If yes, what kind would you suggest?
 - ☐ Other
12. Have there been any local community partnerships or collaborative efforts/initiatives that are addressing family homelessness? Or are in the planning stages to address family homelessness? [Who was/is involved? What is the initiative?]
13. Can you think of any ways in which partnerships or collaboration could help address family homelessness? [Who would be involved? What would they do?]
14. Are you aware of any local reports that document the number of families who are homeless or at risk of homelessness? If yes, what are they? What methods are being used to obtain information about family homelessness? Obtain copy if we do not already have.
15. Do you have any other comments about family homelessness in your community?
16. Is it OK if your name and contact information appear in the final report?

Thank you for participating in this project. We will provide your mailing address to CMHC so that you can be sent a copy of the final report.

Family Homelessness: Agency Key Informants

Region	Agency Type	Contact Name, Organization, and Mailing Address	Phone/Fax Number	Email Address
British Columbia				
Victoria				
	Transition and 2 nd Stage Housing	Marlene Goley, Coordinator Transitional Services Cridge Centre for the Family 1190 Kings Road Victoria B.C. V8T 1X7	Phone: 250-995-6420 Fax: 250-384-5267	mgoley@cridge.org
	2nd Stage Housing and Community Agency	Candice MacDonald, Housing Coordinator Prostitutes Empowerment Education Resource Society (PEERS) Suite 211 - 620 View Street Victoria, B.C. V8W 1J6	Phone: 250-388-5386 Fax: 250-388-5324	candice@shaw.ca
	Community Agency	Colleen Kasting, Community Housing Coordinator Burnside Gorge Community Association 484 Cecilia Road Victoria B.C. V8R 2Y9	Phone: 250-388-5251 Fax: 250-388-5269	Colleen-bcga@shaw.ca
	Community Agency	Leni Hoover, Executive Director Blanshard Community Centre & Downtown Blanshard Advisory Committee 901 Kings Road Victoria, B.C. V8T 1W5	Phone: 250-388-7696 Fax: 250-388-7607	leni@blanshardcc.com
	Community Agency	Edie Copland, Executive Director and/or Winnie Egan, Counselor Single Parent Resource Centre 602 Gorge Road East Victoria, B.C. V8T 2W6	Phone: 250-385-1114 Fax: 250-361-3554	ecopeland@islandnet.com
	Community Agency	Wilma Van Wiltenburg Program Coordinator Women's Supportive Housing Network 4345 Ridgewood Crescent Victoria, B.C. V8Z 4Z6	Phone: 250-727-9604 Fax: 250-727-9604	wiltenburg@telus.net

Region	Agency Type	Contact Name, Organization, and Mailing Address	Phone/Fax Number	Email Address
	Community Agency	Andree Jove Mum Reach Program YM-YWCA of Greater Victoria 880 Courtney Street Victoria B.C. V8W 1C5	Phone: 250-386-7511 Fax: 250-380-1933	outreach@island.net
	Local Government	Wendy Zinc, Manager Community Development Division, Department of Parks, Recreation and Community Development City of Victoria 633 Pandora Avenue Victoria, B.C. V8W 1N8	Phone: 250-361-0290 Fax: 250-361-0385	wendyz@city.victoria.bc.ca
	Provincial Government	Lori Mist, Regional Executive Officer & Leelane Asher, Business Manager, South Vancouver Island Ministry of Human Resources 1827 4 th Street Victoria, B.C. V8B 1X9	Phone: 250-952-5210 Fax: 250-952-4346	Lori.mist@gems7.gov.bc.ca Leelane.asher@gems9.gov.bc.ca

Region	Agency Type	Contact Name, Organization, and Mailing Address	Phone/Fax Number	Email Address
British Columbia				
Vancouver				
	Emergency Shelter	Trudy Shymka, Coordinator, Women & Children's Programs Powell Place 329 A Powell Street Vancouver, B.C. V6A 1G5	Phone: 604-606-0401 Fax: 604-606-0309	tshymka@sjcss.com
	Emergency Shelter	Irina Goga, Administrative Assistant Vi Fineday House	Phone: 604-736-2423 Fax: 604-736-2404	
	Emergency Shelter	Terri Anderson-Gaetz, Director, Homestead, Emergency Shelter for Women and Children in Crisis Jan Meeks, Family Development Worker, Homestead Salvation Army 975 West 57 th Avenue Vancouver, B.C. V6P 1S4	Phone: 604-266-9696 Fax: 604-266-7461	

Region	Agency Type	Contact Name, Organization, and Mailing Address	Phone/Fax Number	Email Address
	2 nd Stage Housing	Lisa Rupert, Program Manager YWCA Munroe House P.O. Box 29036 RPO Delamont Vancouver, B.C. V6J 5C2	Phone: 604-734-5722 Fax: 734-0741	lrupert@ywca.org
	Transition and 2 nd Stage Housing	Ms. Bernie Whiteford, Executive Director Helping Spirit Lodge Society 3965 Dumfries Street Vancouver, B.C. V5N 5R3	Phone: 604-872-6649 Fax: 604-873-4402	Helping_spirit@telus.net
	Community Agency	Nancy Cameron, Manager, Community Programs YWCA Crabtree Corner 101 East Cordova Street Vancouver, B.C. V6A 1K7	Phone: 604-689-2808 Fax: 604-689-5463	ncameron@ywcavan.org
	Community Agency	Alison Emond & Linda Gradnitzer Teen Parent Counsellors Nisha Family Services Suite 201, 2830 Grandview Hwy Vancouver, B.C. V5M 2C9	Alison Emond Phone: 604-660- 6845, Fax: 604-412- 7951 Linda Gradnitzer Phone: 604-709-5720	zernda@excite.com
	Local Government	Judy Graves, Coordinator Tenant Assistance Program Housing Centre City of Vancouver 453 West 12 th Avenue Vancouver, B.C. V5Y 1V4	Phone: 604-873-7488 Fax:	Judy_graves@city.vancouver.bc.ca

Region	Agency Type	Contact Name, Organization, and Mailing Address	Phone/Fax Number	Email Address
Prairies				
Calgary				
	Emergency Shelter	Teresa McDowell, Program Manager Inn From the Cold Society 117 - 7th Avenue SW Calgary, Alberta T2P 0W5	Phone: 403-263-8384 Fax: 403-263-9067	inn@telusplanet.net
	Emergency Shelter	Evelyn Vanderschaeghe, Director of Residential Services Salvation Army, Centre of Hope 420 - 9 th Avenue SE Calgary, Alberta T2G 0R9	Phone: 403-410-1155 Fax: 403-410-1092	evelyn_vanderschaeghe@can.salvationarmy.org

Region	Agency Type	Contact Name, Organization, and Mailing Address	Phone/Fax Number	Email Address
	Transition Housing	Carolyn Goard, Director YWCA Family Violence Centre & Sheriff King Home 2003 - 16 th Street SE Calgary, Alberta T2G 5B7	Phone: 403-294-3660 Fax: 262-1743	cgoard@ywcaofcalgary.com
	Community Agency	Colin Penman, Program Manager Aspen Family and Community Network, Families in Transition Program #13 - 2115 – 27 th Avenue NE Calgary, Alberta T2E 7E4	403-219-3477	cpenman@aspenfamily.org
	Community Agency	Carlene Donnelly, Assistant Director CUPS Community Health Centre and Family Resource Centre 128 - 7 th Avenue SE Calgary, Alberta T2G 0H5	Phone: 403-221-8787 Fax: 403-221-8791	cups.donnelly@shaw.ca
	Community Agency	John Desautels, Coordinator Canadian Red Cross, Calgary Office Housing Support Program 4 th Floor, 737 - 13 th Ave. SW Calgary, Alberta T2R 1J1	Phone: 403-541-4439 Fax: 541-4444	john.desautels@redcross.ca
	Local Government	Katie Black, Research Social Planner Community Strategies City of Calgary #8116 P.O. Box 2100 Station M Calgary, Alberta T2P 2M5	Phone: 403-268-5155 Fax: 403-268-5765	katie.black@gov.calgary.ab.ca
	Provincial Government	Susan Easton, Policy Advisor Alberta Human Resources and Employment 855 - 8 th Avenue SW Calgary, Alberta T2P 3P1	Phone: 403-297-7341 Fax: 403-297-6365	susan.easton@gov.ab.ca

Region	Agency Type	Contact Name, Organization, and Mailing Address	Phone/Fax Number	Email Address
Prairies				
Winnipeg				
	Emergency Shelter	Major Heather Darrach Salvation Army Men's and Women's Services 180 Henry Avenue Winnipeg, Man. R3B 0J8	Phone: 204-946-9462 Fax: 204-943-8898	heatherdarrach@sawcars.org
	Emergency Shelter	Joan Dawkins, Executive Director Main Street Project Shelter 75 Martha Street Winnipeg, Man. R3B 1A4	Phone: 204-982-8240 Fax: 204-943-9474	jdawkins@mainstreetproject.ca
	Transition House	Jocelyn Greenwood, Executive Director Ikwe-Widdjiitiwin P.O. Box 1056 Winnipeg, Man. R3C 2X4	Phone: 204-987-2780 Fax: 204-774-5784	jgreenwoodikwe@mb.sympatico.ca
	Housing	Marilyn Tanne, Tenant Liaison Kanata Housing Corporation Suite 202 -- 2055 McPhillips Street Winnipeg, Man. R2V 3C6	Phone: 204-338-6327 Fax: 204-338-6540	kanata@mts.net
	Housing	Ed Lafreniere, General Manager Aiyawin Housing Corp. Unit J, 1079 Wellington Ave. Winnipeg, Man. R3E 3E8	Phone: 204-985-4242 Fax: 204-783-6850	
	Housing	Hary Lehotsky, Director New Life Ministries and Lazarus Housing 514 Maryland Street Winnipeg, Man. R3G 1M5	Phone: 204-775-4929 Fax: 204-779-9896	lehotsky@escape.ca
	Community Agency	Sharon Taylor, Executive Director, Wolseley Family Place Lower Level, 691 Wolseley Ave. Winnipeg, Man. R3G 1C3	Phone: 204-788-8081 Fax: 204-772-6035	sharon.taylor@mts.net
	Community Agency	Shannon Watson, Executive Director Spence Neighbourhood Association 430 Langside Street Winnipeg, Man. R3B 2T5	Phone: 204-783-0292 Fax: 204-986-7092	sdpark@mb.sympatico.ca

Region	Agency Type	Contact Name, Organization, and Mailing Address	Phone/Fax Number	Email Address
Prairies				
Winnipeg				
	Community Agency	Heather Block, Program Manager Andrews Street Family Centre 220 Andrews Street Winnipeg, Man. R2W 4T1	Phone: 204-589-1721 Fax: 204-589-7354	asfc@escape.ca
	Local Government	Karen Mitchell, Administrative Coordinator of Social Support and Development Community Services Department, City of Winnipeg 6 th Floor, 395 Main Street West Winnipeg, Man. R3B 3N8	Phone: 204-986-5610 Fax: 204-986-8112	kmitchell@city.winnipeg.mb.ca
	Local Government	Jacque East-Ming, Coordinator, Winnipeg Housing and Homelessness Initiative #100 – 233 Portage Avenue Winnipeg, Man. R3B 2A7	Phone: 204-940-3074 Fax: 204-940-3077	jeastming@gov.mb.ca

Region	Agency Type	Contact Name, Organization, and Mailing Address	Phone/Fax Number	Email Address
Ontario				
Peel Region				
	Regional Government	Sue Ritchie, Manager, Community Programs Ontario Works in Peel/ Social Services Department 6715 Mill Creek Drive, Unit 1 Mississauga, ON L5N 5V2	905 793 9200 x 8605 Fax 905 826 9801	ritchies@region.peel.on.ca
	Emergency Shelter	Afshan Ghafoor, Intake Worker Family Life Resource Centre Salvation Army 535 Main Street North Brampton, ON L6X 3C9	905 451 4115 Fax 905 451 4245	flrc@sympatico.ca
	Regional Government Housing Project	Bob Yamashita, Coordinator of Homelessness Initiatives Region of Peel 5 Wellington St. East Brampton, L6W 1Y1	905 453 1300 X2930 Fax 905 453 5002	Robert.yamashita@region.peel.on.ca

Region	Agency Type	Contact Name, Organization, and Mailing Address	Phone/Fax Number	Email Address
Ontario				
Peel Region				
	Homelessness Prevention Program	Christianne Commons Family Services Worker Homelessness Prevention Program, Salvation Army 115 West. Drive Brampton, ON L6T 2J6	905- 451-8840 X 37 Fax: 905 451-8846	christianne_commons@can.salvationarmy.org
	Outreach	Jacqueline Henry Family Transitional Outreach Worker Peel Outreach Team 2 Copper Rd Brampton, ON L6T 4W5	416 254 8808 Fax: 905 456-8709	
	Community Agency – Advocacy	Tom Triantafillou Program Director Family Services of Peel 151 City Centre. Dr. Suite 501 Mississauga, ON L5B IM7	905 270 2250 Fax: 905 270-2869	ttriantafillou@fspeel.org
	Emergency Shelter	Angela Moylett Supervisor, Peel Social Services Ontario Works 21 Coventry Rd Brampton ON L6T 4V7	905 793 9200 X 8274 Fax: 905 793-0485	moylett@region.peel.on.ca

Region	Agency Type	Contact Name, Organization, and Mailing Address	Phone/Fax Number	Email Address
Ontario				
Toronto				
	Local Government	Fiona Murray, Policy Development Officer, City of Toronto, Shelter Housing and Support, Hostel Services Unit 55 John Street, Toronto, ON M5V 3C6	Phone: 416-392 4534 Fax: 416-392-8758	fmurray@city.toronto.on.ca
	Emergency Shelter	Leslie Jardine Manager, Family Residence City of Toronto, Shelter Housing and Support, 4222 Kingston Road, Toronto, ON M1E 2M6	Phone: 416-397 1318 Fax: 416 397-1394	ljardine@city.toronto.on.ca

Region	Agency Type	Contact Name, Organization, and Mailing Address	Phone/Fax Number	Email Address
Ontario				
Toronto				
	Emergency Shelter	Chris Watt ,Manager, Robertson House City of Toronto, Shelter Housing and Support, 291 Sherbourne Street Toronto, ON M5A 2R9	Phone: 416-392-5082 Fax: 416 392-3897	cwatt@city.toronto.ca
	Homelessness Prevention	Gladys Wong Executive Director Neighbourhood Information Post 269 Gerrard Street East Toronto,ON M5A 2G3	Phone: 416-924 2543	
	Homelessness Prevention	Mary Roufail, Housing Advocate Early Intervention Project Committee for Equality Rights in Accommodation Suite 315 – 517 College Street Toronto, ON M6G 4A2	Phone: 416 944 0087 X27 Fax: 416 944 1803	mary@equalityrights.org
	Emergency Shelter	Sybil Longley, Executive Director Red Door Family Shelter 875 Queen Street East Toronto, ON M4M 1J2	Phone: 416 469 3457 Fax: 416 469-3414	reddoor.family@sympatico.ca

Region	Agency Type	Contact Name and Organization	Phone/Fax Number	Email Address
Quebec				
Montreal	Community Agency - Advocacy	Mlle. Claude Chapdeleine Directrice Réseau d'aide aux personnes seules et itinérantes de Montréal 105 rue Ontario Est, Suite 204 Montreal, H2X 1G9	514-879-1949 Fax: 514-879-1948	rapsim@qc.aira.com
	Local Government	Louise Hébert Directrice des communications L'office municipal de l'habitation de Montreal 415 rue St. Antoine Ouest Montreal, PQ H2Z 1H8	514-872-8322 Fax: 514-872-6965	lhebert@omhm.qc.ca

Region	Agency Type	Contact Name and Organization	Phone/Fax Number	Email Address
	Local Government	Norma Drolet Conseilliere Regie regionale de Montreal- Centre 3725 rue St-Denis Montreal, H2X 3L0	514-286-6500 Fax: 514-286-6540	norma_drolet@ssss.ouv.qc.ca
	Local Government Housing Provider	Suzanne Laferriere Conseilliere en developpement et prevision de l'habitation sociale et a but non lucrative Direction de l'habitation Ville de Montreal 303 rue Notre-Dame Est, 4e etage Montreal, H2X 3Y8	514- 872-5897 Fax: 514-872-9237	slaferriere@ville.montreal.qc.ca
	Community Agency	François Saillant Coordonnateur Front d'action populaire en réaménagement urbain 12/5 rue de la Visitation, 104 Montreal, H2R 3B5	514 522-1010 Fax: 514 527 3403	frapru@cam.org
	Local Government	Esther Tordjman Coordinator of Individual Services Project Genesis 4735 Cote Ste-Catherine Montreal, H3W 1M1	514-738-2036 Fax: 514-738-6385	esther@genese.qc.ca

Region	Agency Type	Contact Name and Organization	Phone/Fax Number	Email Address
Quebec				
Quebec	Community Agency	Mounir Ishak Conseiller Archipel d'Entraide 729 Cote d'Abraham Quebec G1R 1A2	418-649-9145 Fax: 418-649-7770	
	Community Agency	Yolande Dumontier Directrice Carrefour familles monoparentales de Charlesbourg 7260 boul. Cloutier Charlesbourg, G1H 3E8	418-623-4509 Fax: 418-623-7659	
	Community Agency	André Gérin, Directeur Corporation Dignité-Travail 35 ans et plus 7260 boul. Cloutier, bureau 25 Charlesbourg, G1H 3E8	418-626-8911 Fax: 418-626-8260	cdt35plus@globetrotter.net

Region	Agency Type	Contact Name and Organization	Phone/Fax Number	Email Address
	Community Agency	Marie-Hélène Arsenault Maison Kinsmen Marie-Rollet C.P. 20004, Succursale Belvedere Quebec, G1S 4Z2	418-688-9024 Fax: 418-688-4539	mkmr@citynet.net
	Homelessness Prevention	Line Croteau Centre des femmes 3A 270 5e rue Quebec, G1L 2R7	418-529-2066 Fax: 418-529-1938	
	Community Agency	Cheryl Ann Dagenais Coordinatrice Comite de logement, developpement et femmes 1090 rue de Liege, Local 221 Ste Foy, Quebec G1W 4Z8	418-651-0979 Fax: 418-658-4473	cldf@globetrotter.net

Region	Agency Type	Contact Name and Organization	Phone/Fax Number	Email Address
Atlantic				
Saint John				
	Provincial Government	Mike Mc Menamon Regional Director Housing Division Family and Community Services Province of New Brunswick P.O Box 5001 Saint John NB, E2L 4Y9	506 658 5151 Fax: 506 658-5171	mike.mcmenamon@gnb.ca
	Emergency Shelter	Dorothy Dawson, Treasurer Homeless Women's Shelter Service Inc. 368 Douglas Ave Saint John, NB E2K 1E7	506 693 4981 Fax: 506 642-2691	dawbrodc@hotmail.com
	Housing Provider	Narinder Singh General Manager Saint John Non Profit Housing 14 Kings Square South Saint John NB E2L 1E5	506 658 2933 Fax: 506 649-6079	narinder@nbnet.nb.ca
	Second Stage Housing	Elaine Stewart, Executive Director Second Stage Housing P.O Box 3339 Stn.B Saint John, NB E2M 4X9	506 632 9289 Fax: 506 672-8619	refuge@nb.aibn.com
	Community Agency	Kit Hickey Executive Director Housing Alternatives Inc 57 King St, Suite 401 Saint John NB E2L 1G5	506 632 1781 Fax: 506 632 1785	khickey@nb.aibn.com

Region	Agency Type	Contact Name and Organization	Phone/Fax Number	Email Address
	Community Agency	Brenda Murphy Coordinator Urban Core Support Network 116 Cobourg St Saint John NB E2L 3K1	506 642 9033 Fax: 506 632-5539	ucsnsj@nbnet.nb.ca

Region	Agency Type	Contact Name and Organization	Phone/Fax Number	Email Address
Atlantic				
Halifax	Provincial Government	Donna Smith Department of Community Services and Housing Employment Support and Income Assistance 2131 Gottinger Street, Suite 501 Halifax, NS B3J 3P7	902 424 3652	smithdl@gov.ns.ca
	Emergency Shelter Housing Provider	Marilyn Berry Executive Director Adsum House 2421 Brunswick St Halifax, NS B3K 2Z4	902 425 3466 Fax: 902 423-9336	mberry@hfx.eastlink.ca
	Shelter and Recovery House	Joanne Bernard Project Coordinator The Marguerite Centre 6955 Bayers Rd, Suite 205 Halifax, NS B3L 2B8	902 455 0970 Fax: 902 455-0265	margueritectr@ns.sympatico.ca
	Community Agency	Patricia Richards Community Coordinator Community Action on Homelessness 2020 Gottinger St Halifax, NS B3K 3A9	902-420-2186 Fax 902 420 6038	patriciar@hfx.eastlink.ca
	Housing Provider	Angela Power Executive Director Alice Housing P.O Box 333 Dartmouth, NS B2Y 3Y5	902 466 8459 Fax: 902 466-9808	a.power@ns.sympatico.ca
	Community Agency	Sister Joan O'Keefe Coordinator Single Parents Centre 3 Sylvia Ave Halifax, NS B3R 1J7	902 479 3031 Fax: 902 477-2257	single-parent@ns.sympatico.ca

Family Homelessness: Causes and Solutions

Approach to Conducting Interviews with Families who are Currently and Formerly Homeless

July 2, 2002

1. Introduction

The purpose of this study is to learn more about:

- Factors that contribute to families becoming homeless; and
- Programs, services and other initiatives that may prevent family homelessness or help families who are homeless to achieve long term social, economic and housing stability

Our method includes:

- A literature review (which we have completed);
- Telephone interviews with agencies/individuals who are knowledgeable about family homelessness in their communities; and
- Face-to-face interviews with families that are currently and formerly homeless.

The purpose of the interviews with families is to obtain information about the types of services, policies and practices that might have helped prevent the family from becoming homeless and find out what would help to break the cycle of homelessness. More specifically, the consultants will obtain information as follows:

- Demographic and personal characteristics of the families (e.g. cultural or ethnic background, educational attainment, source and level of income);
- Physical and mental health issues, including issues regarding addictions;
- Stressful life events (including issues from childhood);
- Informants' views on the immediate and longer term affects of homelessness on their children, and whether the children are living with the parents or elsewhere;
- Past housing experiences and how the needs of the family were met (or not met);
- Key reasons for being homeless, including immediate reasons (the trigger for the homelessness episode) and longer term factors – (to obtain information on both individual circumstances and structural or systemic causes);
- Length of time homeless (current and/or past);
- Programs, services, policies and practices (including prevention, crisis intervention and transitional strategies) that have helped or would have helped with present or past experiences of homelessness.

2. Definition of Family Homelessness

For the purpose of this project, a homeless family is defined as a family with at least one parent, or a legal guardian, and one or more children under the age of 18, and where the family is:

- living and sleeping outside/on the street;
- sleeping in an emergency shelter, hostel, or transition house for women fleeing violence or abuse;
- living in transitional or second stage housing;
- doubled up and staying temporarily with others to avoid being out on the streets or in shelters (e.g. couch surfing); or
- renting a hotel or motel room by the month.

This definition is intended to be sufficiently broad to include both the “visible” and “hidden” homeless population.

3. Method

The method and approach for conducting interviews with families is outlined below.¹

3.1 Number of interviews

The consultants plan to obtain in-depth qualitative information from a total of 60 families. This will involve interviews with 6 families in each of the following municipalities:

- Victoria
- Vancouver
- Calgary
- Winnipeg
- Toronto
- Peel Region
- Montreal
- Quebec City
- Halifax
- Saint John

¹ This method is based on the report prepared by Jim Woodward and Associates Inc., Eberle Planning and Research, Deborah Kraus Consulting, Lisa May Communications, and Judy Graves, for the Greater Vancouver Regional District, entitled: *Greater Vancouver Research Project on Homelessness, A Methodology to Obtain First Person Qualitative Information from People who are Homeless and Formerly Homeless*, April 2002.

3.2 Families to be interviewed

The consultants plan to interview both families that are currently homeless and families that experienced homelessness in the past. However, we plan to focus mostly on formerly homeless families. An attempt will be made to interview families that have their children living with them as well as families that have children in foster care, and we plan to interview both single parent and two-parent households.

When interviewing two-parent families, the consultants (with help from the recruiting agencies) will find out which parent would like to be the main spokesperson. Both parents may be present during the interview if they wish, (but only one will be the spokesperson).

3.3 Interviewers

It is recognized that the skills of the interviewers will be critical to obtaining accurate and credible information. Interviewers must:

- Be familiar and comfortable with people who are homeless or living in the deepest poverty. People being interviewed will immediately sense if the interviewer is fearful, awkward, remote, condescending and not comfortable with them;
- Be compassionate, feeling, patient, and flexible;
- Feel and show genuine respect for the people being interviewed;
- Be good listeners and interested in what the interviewees have to say;
- Be curious and enjoy one-on-one conversation;
- Have a sense of humour;
- Be accepting and willing to suspend judgement and blame;
- Be able to establish a sense of trust and good rapport;
- Recognize and have some knowledge of substance abuse, mental illness, and physical or medical disabilities;
- Be comfortable making eye contact and giving non-verbal and verbal affirmation;
- Be able to manage confidentiality
- Pose no risk to people on the street;
- Be able to make an interview feel like a conversation, while keeping the interviewee on track and maintaining their critical faculties;
- Be able to stay focused and synthesize and interpret what is being said in the interview; and
- Have experience in conducting qualitative interviews.

Interviewers may also include individuals who have had personal experience of homelessness and individuals who are familiar to and trusted by potential interviewees. For example, interviewers could include well-liked and trusted outreach workers or service providers; and experienced volunteers/staff at organizations that work with people who are homeless or living in poverty, including churches, mental health agencies, drop-in

centres, and drug and alcohol programs.

Interviewers should not include individuals who are currently providing services to interviewees. However, it may be possible to include interviewers who are employed by an agency that is providing services, depending on the nature of the services. The prime consideration is to avoid any real or perceived conflicts or concerns among participants that their participation may affect access to services. It is also necessary to avoid any potential discomfort about disclosures to a worker in a position of authority or on whom the participant may need to rely for assistance.

The consultants will undertake most of the interviews themselves in Vancouver, Toronto and Peel Region. In other areas, the following agencies have agreed to [or are in the process of agreeing to] be responsible for conducting interviews:

Victoria – Burnside Gorge Community Association

Calgary – University of Calgary

Winnipeg – Social Planning Council of Winnipeg

Montreal

Quebec City

Halifax – Housing Alternatives

Saint John

3.4 Training

All interviewers will be required to participate in a training session (to take place by telephone) to review the purpose of the study, the goals of the interviews, the method and approach, and the interview questions.

Training will also address issues such as the role of the researcher, confidentiality, anonymity, body language, clothing, compensating the interviewee, recording and note-taking, and protocol for reporting child protection concerns.

3.5 Locating/recruiting families for interviews

The consulting team will rely on agencies in each participating municipality to assist in recruiting families to participate in the interviews. We plan to interview both currently and formerly homeless families, and to interview families in different situations or circumstances. An attempt will be made to interview families who have their children living with them, families who have children in foster care, and single and two-parent households. Where families are identified and recruited who do not speak English (or French in Quebec), the consulting team will pay for the services of a translator. The translator will be instructed to translate verbatim and not to interpret the information being provided by the family.

3.6 Ethical Concerns

In approaching families to participate in an interview, the consultants (and recruiting agencies) will ensure that the families understand that their participation is completely voluntary and that the participant may end the interview at any time if he/she is uncomfortable. Participants will also be assured that the information will be kept confidential and will be reported on in such a way as to protect their identity and privacy.

3.7 Interview guide

A copy of the Introduction and Consent Form and Interview Guide are attached in Appendix “B” and “C”. The purpose of the interview guide is to learn more about the life experiences of families who become homeless, about what might be done to prevent families from becoming homeless, and about what families need to achieve long-term social, economic, and housing stability. The introduction and preliminary information provided should be as brief as possible.

A few pilot interviews will be conducted to ensure that the interview guide can achieve the objectives of this study.

When printing the interview guide, interviewers will use a large font to make it easier to follow the questions, and plenty of space will be left after each question for the interviewer/recorder to take notes.

3.8 Protection of privacy

It is necessary to respect and protect the privacy of study participants. Participants will be asked to provide their initials, and the report will use made up names when describing individual situations. The interviewer will advise participants how confidentiality will be handled in reporting the research findings.

3.9 Location of interviews

Interviews will take place where the person being interviewed will be most comfortable and where both the participant and the interviewer feel safe. For example, the interviewer could invite the interviewee to a coffee shop for a coffee or snack. Another possible location may be in the offices of a recruiting agency. Ideally, the location should be safe, reasonably quiet, private and offer few distractions.

3.10 Recording of interviews

Interviewers will record interviews by taking hand-written notes during the interview. If interviewers wish to have a second person with them to assist with note-taking this will need to be accommodated within the allocated budget.

3.11 Honorariums

A budget has been set to provide each participant with an honorarium of \$25 per interview - to show respect for the time and information provided by the participant. Additional amounts spent for refreshment or a small snack will be reimbursed. (A maximum amount to be determined).

3.12 Photographs

Photographs will not be taken of any of the people who are interviewed.

PART I. INTRODUCTION & CONSENT

A. Approach by Recruiting Agency

The Federal Government, (Canada Mortgage and Housing Corporation) is doing research on family homelessness. The purpose is to learn more about the causes of family homelessness, about what might be done to prevent families from becoming homeless, and about what families need to achieve long-term stability. It is hoped that the information will be used to help shape government policies and programs.

The researchers want to interview a few families who are homeless now or who have experienced homelessness in the past.

For the purpose of this project, a homeless family is defined as a family with at least one parent, or a legal guardian, and one or more children under the age of 18, and where the family is:

- living and sleeping outside/on the street;
- sleeping in an emergency shelter or hostel;
- staying in a transition house for women fleeing violence or abuse;
- living in transitional or second stage housing;
- doubled up and staying temporarily with others to avoid being out on the streets or in shelters (e.g. couch surfing); or
- staying in a hotel or motel room on an ongoing basis. .

Some important points about this research are that:

- Your participation is entirely voluntary.
- The researchers will not ask you your name, so your identity will be anonymous. They will ask you to make up a name.
- You can choose not to answer any question or can stop the interview at any time.
- Your participation does not affect your use of services in any way.
- Your interview will be kept anonymous. (All notes from your interview will be stored securely in the researcher’s office and destroyed when the report is completed.)
- You will be given \$25 to compensate you for your time and expertise to complete an interview.
- The interview is expected to take between 1 and 1 and a half hours.

Would you be willing to participate?

Let them know where the interview will be held. The recruiting agency will identify the date and time to meet at the agency’s office, and the interviewer and participant can then decide if the interview will take place there or in a nearby coffee shop.

B. Introduction by Interviewer

Hello, my name is _____ [and this is my associate if applicable]_____.

1. We are doing research for the Federal Government (Canada Mortgage and Housing Corporation) on the issue of family homelessness.
2. We are interviewing families who are currently homeless or who have experienced homelessness in the past.
3. For the purpose of this project, a homeless family is defined as a family with at least one parent, or a legal guardian, and one or more children under the age of 18, and where the family is:
 - sleeping in an emergency shelter, hostel, or transition house for women fleeing violence or abuse;
 - living in transitional or second stage housing;
 - literally out on the street;
 - doubled up and staying temporarily with others (e.g. couch surfing); or
 - staying in a hotel or motel room on an ongoing basis. .

Does this [Did] this apply to you [at some time in your life]? [If so] We would like to interview you.

☐ Currently homeless

☐ Formerly homeless

Offer some sort of refreshment (small snack or coffee)

4. The research will take about 1 hour to 1 hour and a half of your time. I will ask the questions, and [my partner] will write down your responses.
5. We will give you \$25 as compensation for your time and expertise.
6. Your participation is entirely voluntary, and you can stop the interview at any time.
7. We will protect your privacy and not release your identity to anyone.
8. Do you agree to participate: Yes ☐ No ☐

9. I will sign my name to indicate that that you have agreed to participate as set out above, and would ask that you provide your initials. (We are not asking you to sign your name so your identity can be kept confidential and anonymous.)

10. Would you like to make up a name (Pseudonym) to put on your survey so that we can both identify you?

Date

Researcher

Participant's initials

11. If you have any questions, concerns or complaints about the research or researchers, please contact: _____

Name

Organization
Recruiting Agency

Phone Number

12. Give a business card – This will be the card of the person responsible at the local recruiting agency. If problems or concerns arise, the agency will be expected to follow up with the Consulting Team Leader, Michael Goldberg, Social Planning and Research Council of B.C.

Pseudonym _____

PART II. DEMOGRAPHIC INFORMATION

I'm going to start by asking you a few questions about your age and background. We are asking everyone these questions so we can describe the range of different people we interviewed in our study. We are not going to ask you your name, so the information will be anonymous.																												
1. Gender of main spokesperson (Parent #1)	<input type="checkbox"/> Male <input type="checkbox"/> Female																											
2. Marital status	<input type="checkbox"/> Married or Common Law <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Never married or common law																											
3. If married or common law, is spouse living with the family	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, please elaborate.																											
4. Age of Parent #1	_____																											
5. Information about family members living with you	<p>a) Parent #2 (if 2nd parent living with family) Age: _____</p> <p>b) Children</p> <table border="0"> <thead> <tr> <th></th> <th>Age</th> <th>Sex</th> </tr> </thead> <tbody> <tr> <td>Child #1</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Child #2</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Child #3</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Child #4</td> <td>_____</td> <td>_____</td> </tr> </tbody> </table> <p>c) Are there any other family members living with you? <input type="checkbox"/> Yes <input type="checkbox"/> No. If yes:</p> <table border="0"> <thead> <tr> <th>Relationship</th> <th>Age</th> <th>Sex</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </tbody> </table>		Age	Sex	Child #1	_____	_____	Child #2	_____	_____	Child #3	_____	_____	Child #4	_____	_____	Relationship	Age	Sex	_____	_____	_____	_____	_____	_____	_____	_____	_____
	Age	Sex																										
Child #1	_____	_____																										
Child #2	_____	_____																										
Child #3	_____	_____																										
Child #4	_____	_____																										
Relationship	Age	Sex																										
_____	_____	_____																										
_____	_____	_____																										
_____	_____	_____																										

	<p>d) Are there any other adults living with you? <input type="checkbox"/> Yes <input type="checkbox"/> No. If yes:</p> <table border="0"> <thead> <tr> <th>Relationship</th><th>Age</th><th>Sex</th></tr> </thead> <tbody> <tr><td>_____</td><td></td><td></td></tr> <tr><td>_____</td><td></td><td></td></tr> <tr><td>_____</td><td></td><td></td></tr> </tbody> </table>	Relationship	Age	Sex	_____			_____			_____					
Relationship	Age	Sex														

<p>6. Do you have any other children who are not living with you?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If Yes - Age and Sex</p> <table border="0"> <thead> <tr> <th></th><th>Age</th><th>Sex</th></tr> </thead> <tbody> <tr><td>Child #1</td><td>_____</td><td>_____</td></tr> <tr><td>Child #2</td><td>_____</td><td>_____</td></tr> <tr><td>Child #3</td><td>_____</td><td>_____</td></tr> <tr><td>Child #4</td><td>_____</td><td>_____</td></tr> </tbody> </table>		Age	Sex	Child #1	_____	_____	Child #2	_____	_____	Child #3	_____	_____	Child #4	_____	_____
	Age	Sex														
Child #1	_____	_____														
Child #2	_____	_____														
Child #3	_____	_____														
Child #4	_____	_____														
<p>7. What is your ethnic background or nationality?</p>	<p>Parent #1</p> <p><input type="checkbox"/> Not a visible minority <input type="checkbox"/> Visible minority</p> <p>Ask respondent to self identify (e.g. Aboriginal, Black, Europe, Asian etc.) _____</p> <p>Parent #2</p> <p><input type="checkbox"/> Not a visible minority <input type="checkbox"/> Visible minority</p> <p>Ask respondent to self identify (e.g. Aboriginal, Black, Europe, Asian etc.) _____</p>															
<p>8. What is your first language?</p>	<p>Parent #1</p> <p><input type="checkbox"/> English <input type="checkbox"/> French <input type="checkbox"/> Other _____</p>															

	Parent #2 <input type="checkbox"/> English <input type="checkbox"/> French <input type="checkbox"/> Other
9. Where did you spend most of your time growing up?	Parent #1 City/town _____ Province _____ Country _____ Parent #2 City/town _____ Province _____ Country _____
10. How long have you lived in municipality where the study is taking place	How long has the family lived here _____
11. Where did the family live before that?	City/town _____ Province _____ Country _____

PART III. QUESTIONS – Families who are currently homeless (according to our definition)

A. Current living situation

I am now going to ask you some questions about your current living and sleeping situation.

1. Where did you stay/sleep last night?

Probe: In a shelter, at a friend's place, in your car, other _____

2. How long have you been staying there?

Probe: A few nights? A few weeks? Longer?

3. Where did you live before that?

Probe: In a shelter, at a friend's place, in your car, other _____

4. How long did you live there?

Probe: A few nights? A few weeks? Longer?

5. When was the last time you (as a family) had a place that you considered home where you lived for 3 months or more?

Probe: How long ago?

6. What type of housing were you living in at the time?

Probe: Apartment? House? Room?

7. Did you have your own place or were you sharing – e.g. living with friends or family? Describe.

8. a) Were you living there for free or did you pay rent? (Note: could be a mortgage).

b) If paid rent (or a mortgage), how much did you pay per month?

9. How long did you live there?

10. Tell me a bit more about your life at that time?

Probe: Did you have a job?

Were you in school?

- 11. a) What was your source of income?
- b) What was your monthly income?
- c) What is your current source of income?
- d) What is your current monthly income?

B. Causes of homelessness

12. Tell us what happened – what were the circumstances that led to your moving out?

Probe: (e.g. Couldn't afford the rent, evicted, relationship ended, housing condemned, issues with landlord, other...)

13. Then what happened - how did you end up without a place to live?

Probe: What happened?

14. What would you say was the “last straw” or immediate crisis (may be more than one thing) that caused you to become homeless?

15. Have there been other times when you (as a family) didn't have a place to live? If yes, tell me about it.

Probe: How long ago?

How long was it before you found a place to stay?

Where did you find to live?

16. What would you say are the main reasons why you don't have a stable or permanent place of your own to live in right now?

Probe: Examples might include issues with landlord, lack of housing, low income, lack of support networks, lack of references, discrimination....

17. Are there any factors related to your health or lifestyle that have affected your housing situation?

Ask about:

- a) Physical health - describe
- b) Mental health - describe
- c) Addictions – describe

- d) Domestic violence - describe
- e) Other - describe

C. Prevention

- 18. a) Did you go to anyone or an agency for help before you lost your housing?
b) If yes, what did they do?
- 19. What do you think might have prevented you from becoming homeless or might have helped you to keep your place?
- 20. When you first lost your housing, what do you think might have helped you to **get another** place to live?

D. Need for services

- 21. Since you have been without your own place, (or permanent place to live) has anyone helped or tried to help you:
 - a) Get a place to live? If yes, who and what happened?
 - b) Has anyone helped or tried to help you with income assistance? If yes, who and what happened?
 - c) Has anyone helped or tried to help you in any other way? If yes, who and what happened?
- 22. What kind of assistance or services are you using right now?
- 23. a) What would you say is helpful, and what would you say is less helpful?
b) Do you have any suggestions for improvements?
- 24. Are there some other kinds of services that you think would help you right now?
- 25. What would you say are some of the barriers/hassles that keep you from getting these services?
- 26. Do you think there should be more or different types of services to:
 - a) Prevent families from becoming homeless? ☐Yes ☐No If yes, what kind would you suggest?
 - b) Do you think there should be more or different types of services to help families in crisis? ☐Yes ☐No If yes, what kind would you suggest?
 - c) Do you think there should be more or different types of services to help families who have experienced homelessness obtain stable or secure housing? ☐Yes ☐No If yes, what

- kind would you suggest?
- d) Are there other kinds of services that are needed?

E. Services or other type of help needed/wanted

27. What would you need to get a place for your family to live?
28. If you had housing, what do you think would help you KEEP it?

F. Impact of homelessness on children

29. What do you think are some of the ways that being without your own stable home have affected your child(ren)?
30. Did your child(ren) have to change schools?
31. Have there been any changes at school in terms of grades, activities, friends or behaviour? Describe.
32. Have there been any changes in terms of how they behave with you?

G. Background

I have just a few last personal questions.

33. To the best of your memory, how often did you or you and your family move when you were growing up. Do you think it was:
- ☐ 1 or 2 times ☐ 3-5 times ☐ 6-10 times ☐ more than 10 times
34. Were you ever in foster care as a child? ☐ Yes ☐ No
35. What is the last grade of school that you completed?
36. a) Do you have any pets? ☐ Yes - What kind? ☐ No
- b) If yes, does having a pet create any difficulties in getting housing?

☐ **Ask if any comments about the interview process/questions**

Thank you very much for your time

☐ ***Pay honorarium***

Signature of interviewer to confirm payment of honorarium

Initials of participant to confirm receipt of honorarium

H. Interview and Note-Taker Comments

Record observations, thoughts, impressions, or questions arising from the interview.

PART III. QUESTIONS – People who are formerly homeless**A. Current living situation**

1. I would like to know about where you currently live. (Reminder that all answers will be strictly confidential).

a) What kind of housing do you have?

Probe for interviewer:

- ☐ Unit in an apartment building
- ☐ Basement suite in a house
- ☐ Townhouse
- ☐ Duplex
- ☐ Other. Please specify _____

b) Does your family share this housing with anyone else?

2. How long have you been living there?

3. Where did you live before that?

4. What is your current source of income?

- ☐ Employment
- ☐ Income Assistance
- ☐ Other

5. What is your monthly income?

6. a) How much is your monthly rent (or mortgage)?

b) Do you get a subsidy to help pay the rent? ☐ Yes ☐ No ☐ Don't know

7. a) How satisfied are you with your current housing?

☐ Very satisfied ☐ Satisfied ☐ Not satisfied

b) What do you like about it

c) What don't you like about it?

B. Time when homeless

I appreciate that this may have been a difficult period in your life, but would like to ask you about the time when your family did not have your own fixed address – or place that you considered a permanent home and (according to our definition) would have been homeless.

8. Did this happen to you as a family:

☐ Once ☐ Twice ☐ Three or more times ☐ On and off for a while?

9. How long were you without your own fixed address or homeless?

Probe: Days? Weeks? Months? Years?

	Length of time
First time	
Last time	
If ongoing (e.g. homeless on and off), how long did that last	

10. During that time (when you didn't have a place you considered a permanent home), where did you stay most of the time?

Probe: Shelters? Abandoned buildings? Couch surfing? Other

C. Causes of homelessness

11. Where was your family living before you became homeless? What type of housing was it?

Probe: Apartment? House? Room? Other?

12. Did you live there alone or did you share (e.g. with family or friends)?

13. I know that this is personal, but in our study, we are trying to learn more about some of the causes of family homelessness. We would appreciate if you would tell us how you lost your housing - what happened – what were the circumstances that led to your moving out?

Probe: (e.g. Couldn't afford the rent, evicted, relationship ended, housing condemned, issues with landlord, other...)

14. Then what happened? How did you end up without a place to live?

Probe: What happened?

15. What would you say was the “last straw” or immediate crisis (may be more than one thing) that caused you to become homeless?

16. What would you say were the main reasons why you became homeless?

Probe: Were there any other reasons?

Examples might include issues with landlord, lack of housing, low income, lack of support networks, discrimination.

17. Were there any factors related to your health or lifestyle that were a cause of your homelessness?

Ask about:

- a) Physical health - describe
- b) Mental health - describe
- c) Addictions – describe
- d) Domestic violence - describe
- e) Other - describe

D. Prevention

18. Did you go to anyone or an agency for help before you lost your housing? If yes, what did they do?

19. What do you think might have prevented you from becoming homeless or might have helped you to keep your place?

20. When you first lost your housing, what do you think might have helped you **get another place to live**?

Probe: Is there anything that you wish could have been done to help you at that time?

E. Moving Back Into Housing

21. During the time when you didn’t have your own place, did anyone help or try to help you:

- a) Get a place to live? If yes, who and what happened?
- b) Did anyone help or try to help you with income assistance? If yes, who and what happened?
- c) Did anyone help or try to help you in any other way? If yes, who and what happened?

22. What kind of services or assistance did you use when you were homeless?
23. a) What would you say was helpful, and what would you say was less helpful?
- b) Do you have any suggestions for improvements?
24. What kind of services do you think would have helped you at that time?
25. What would you say were some of the barriers/hassles that prevented you from getting these services?
26. What were the factors that helped you find stable housing?

Probe: Did something specific happen?

What was the turning point?

Did you get any help?

What type of help?

Where did this help come from? Who from?

27. Looking back, was there anything that could have made it possible for you to get your own place sooner?

Probe: If yes, what?

28. How did you find the place you are currently living in?

F. Services or other type of help needed/wanted

29. Do you think there should be more or different services to:
- a) Prevent families from becoming homeless? ☐Yes ☐No If yes, what kind would you suggest?
 - b) Do you think there should be more or different services to help families in crisis? ☐Yes ☐No If yes, what kind would you suggest?
 - c) Do you think there should be more or different services to help families who have experienced homelessness get permanent or stable housing? ☐Yes ☐No If yes, what kind would you suggest?
 - d) Are there other kinds of services that are needed?
30. What would you say are the most important things that you needed to be able to get permanent housing? (Probe for 3 things?)
31. What would you say are the most important things you will need to be able to keep the housing you currently have?

32. How would you describe your life now that you have permanent housing?

Probe: Working? School? Arts? Music?

G. Impact of homelessness on children

33. What do you think are some of the ways that being homeless affected your child(ren)?

34. Did your child(ren) have to change schools?

35. Were there any changes at school in terms of grades, activities, friends or behaviour?
Describe.

36. Have there been any changes in terms of how they behave at home?

H. Background

I have just a few last personal questions.

37. To the best of your memory, how often did you or you and your family move when you were growing up. Do you think it was:

☐ 1 or 2 times ☐ 3-5 times ☐ 6-10 times ☐ more than 10 times

38. Were you ever in foster care as a child?

39. What is the last grade of school that you completed?

40. a) Do you have any pets? ☐ Yes – what kind? ☐ No

b) If yes, does having a pet create any difficulties in getting housing?

☐ **Ask if any comments about the interview process/questions**

Thank you very much for your time

☐ ***Pay honorarium***

Signature of interviewer to confirm payment of honorarium

Initials of participant to confirm receipt of honorarium

I. Interview and Note-Taker Comments

Record observations, thoughts, impressions, or questions arising from the interview.

Appendix “E”

City Profiles

Appendix “E” includes profiles for each of the 10 municipalities included in this study. The profiles focus on changes and trends in family homelessness that have been observed over the past 5 years. Information on existing programs aimed at preventing family homelessness is also included, unless the information would simply repeat what is already contained in the main body of the report. Gaps in services, barriers and what is needed to address family homelessness is very similar in all 10 municipalities. Key informants in all 10 municipalities have identified inadequacies in the continuum of housing, income and support. A discussion of these needs is included in the main body of the report.

Victoria

1. Changes in family homelessness

Agency key informants in Victoria were asked if they have noticed any changes in the families that have been using their services over the past 5 years. The purpose of these questions was to help determine possible trends in family homelessness.

1.1 Numbers of families accessing services

Most of the key informants indicated that they have noticed an increase in the number of families who have been using their services in the past 5 years. One key informant noted a big jump in the number of families accessing their services since announcements were made in April 2002 to restructure the income assistance program. Another key informant stated that there is increasing demand to help women (with or without children) who have experienced mental health issues requiring hospitalization to find housing. One key informant provided anecdotal information that agencies that used to focus on “down and out adult males” are reporting seeing more women with children. In the last 18 months, they have seen a significant increase in the number of families using their services. Some of the churches have also reported that more families are attending church dinners that used to be attended primarily by single people.

1.2 Characteristics of families accessing services

a) Age

Key informants indicated that there is a growing range in the ages of families who are accessing services. Some agencies have observed an increasing demand for services from younger mothers with children, while others report seeing more older parents and grandparents.

b) Family composition

Several comments were made regarding trends in the number of children in families accessing services. One agency is seeing more women but fewer children. The key informant speculated that women with children may be less likely to leave their spouses for fear of losing their children and concerns that their children might be considered at risk. On the other hand, another key informant reported seeing families with “too many” children (e.g. more than four) because it is difficult for these families to obtain permanent housing. It was noted that many children of women with mental health issues (who have required hospitalization) are in temporary care. It was further noted that the number of single parent families has increased in the past 5 years and the vast majority of households in receipt of income assistance are single parents.

c) Ethnicity

It was noted that most of the families accessing services are white and First Nations. Two agencies reported an increased use in services by immigrant families (e.g. from Europe, Africa, China and South East Asia).

d) Income among families accessing services

Almost all the key informants indicated that they serve families with low incomes, and many are in receipt of income assistance. Three key informants indicated that their clients had experienced a drop in their incomes due to changes in income assistance (e.g. loss of food allowance and elimination of earnings exemption).

e) Nature or level of assistance required

Key informants reported the following trends regarding the nature or level of assistance required:

- Need for more advocacy re child protection issues;
- Need more help with basic necessities (e.g. food and shelter); and
- Anticipation that clients will require more assistance.

f) Health issues

Three key informants indicated that their clients seemed to be experiencing more health issues, including diabetes, developmental delays, less stability with mental health, and more health problems due to an aging population. Two key informants expect that the health of their clients will get worse. One explanation was that it is increasingly difficult for their clients to obtain food and a place to cook it. One key informant stated that their agency is becoming more aware of health issues and symptoms of co-occurring disorders. They used to think that their clients had “bad” behaviour, but now understand that they are exhibiting symptoms of a disorder.

1.3 Trends affecting family homelessness

When asked about trends, current events or policies which might be affecting the number of families who are homeless or at risk of becoming homeless, key informants in Victoria provided the following comments.

a) Lack of affordable housing. Key informants commented on the reduced supply of affordable housing due to:

- Low vacancy rates;
- Increasing rents;
- More conversions of rental housing to condominiums;

- Recent issues regarding leaky condominiums, which have had a negative impact on new construction of condominiums that could be used for rental housing;
- Low income assistance rates that have not kept up with rising rents and are not enough for families to be able to afford housing on the private market; and
- Growing waiting lists for subsidized non-profit and public housing (because increasing numbers of households are seeking affordable housing and fewer tenants are moving out of subsidized housing).

The result is that low income families are forced to couch surf, double up, live in substandard “flopouses”, or stay in housing that costs too much (and use their food money to pay rent). In addition, some families are unable to access the limited supply of affordable rental housing because landlords can afford to be choosy about their tenants. They have a pecking order about which tenants are “desirable” and some families, such as young mothers with children, are low on the list.

b) Changes to welfare policies. Most key informants commented that the recent changes in the income assistance program in BC will affect the number of families who are homeless and/or at risk of becoming homeless. Some of the changes noted by key informants include:¹

- Appointment and Enquiry procedures are to be completed three weeks prior to an application for assistance to enable applicants to complete an employment search and orientation process.
- Requirements for single parents with children over the age of three to seek work or participate in employment-related activities to remain eligible for assistance.
- Earnings exemptions of \$200/month have been eliminated for all households eligible for assistance except for individuals in receipt of Disability 2 benefits.
- The \$100 family maintenance exemption was eliminated.
- New security deposits are subject to immediate recovery at the rate of \$20 per month, which is deducted from the support portion of the income assistance payment until recovered.
- Changes in eligibility for dietary allowances.
- The support allowance component for single parents was reduced by \$51/month.
- The maximum monthly shelter component of income assistance was reduced for some families. For example, the rate for families with 3 persons was reduced by \$55 from \$610 to \$555, and the rate for families with 4 persons was reduced by \$60 from \$650 to \$590 per month. Rates were unchanged for single and 2 person families

¹ Based on key informant interviews and the British Columbia Ministry of Human Resources BC Benefits Manual, Manual Amendment Letter No. 1 2002/2003. Online at <http://www.mhr.gov.bc.ca/publicat/VOL1/MAL/2002-2003/16-03-01.htm>

Concerns were expressed that applicants must be work-ready and doing job search. However, it was noted that some clients are not job ready and so are not eligible for assistance. This has been identified as an issue for sex trade workers who are then forced back to the streets in order to survive. Concern was also expressed that some families who are in crisis are not able to access emergency funds because they have to wait three weeks. Finally, it was noted that some families are “giving up” because of the recent changes to income assistance. They are exhausted and tired of trying. They could barely manage before, and now will get even less. It is expected that many families will lose their housing as a result.

- c) **Job market and unemployment.** Key informants expressed concern about growing unemployment, which will affect the number of families at risk of becoming homeless. There are also fewer jobs available for unskilled workers. The employment situation creates stress on families, which in turn may also affect the incidence of domestic abuse and sponsorship breakdown.
- d) **Increase in IV drug use.** Key informants commented on increasing IV drug use. There are more young people using the needle exchange program. Drugs are cheap and accessible.
- e) **Political will/attitude.** Key informants also commented on the new political attitudes. There is a growing sense that politicians do not care about the growing numbers of people, including families who are homeless or at risk of becoming homeless. The result is that more households are being pushed into homelessness and new households are being put at risk.
- f) **Increasing stress.** There is a sense that families are increasingly stressed and unable to deal with all the stresses.
- g) **Increasing difficulties accessing services.** Concern was expressed that clients tend to get shuffled from one agency to another and it is difficult for them to access some of the services they need.
- h) **Proposed changes to landlord/tenant legislation.** Concerns were expressed that changes might be made to existing landlord/tenant legislation to require larger damage deposits. How will families be able to pay this?

2. Programs and Services to Address Family Homelessness

Agency key informants commented that none of the agencies providing services are focused solely on prevention. Agencies are multi-faceted and geared to helping people in general, whether they are homeless or at risk. However, the following programs and services are geared to helping prevent family homelessness:

- Groups that work against poverty, including advocates, and outreach programs offered through the YM-YWCA and Burnside Gorge Community Centre;

- Community centers that provide food and community meals, and programs to provide life skills education, budgeting, meal planning on a shoestring, changing attitudes about self-worth, and learning skills on “how to make it”.
- Community chests that are being implemented by some of community centres. For example, one community centre has a program where local businesses are contributing funding for the centre to provide to families to help pay arrears or moving costs. Another community centre is also making funds available to lend to families for damage deposits.
- The Pacifica Housing Advisory Association has been working to develop a pilot program in Victoria to help families in subsidized housing achieve self-sufficiency.

Vancouver

1. Changes in family homelessness

Agency key informants in Vancouver were asked if they have noticed any changes in the families who have been using their services over the past 5 years. The purpose of these questions was to help determine possible trends in family homelessness.

1.1 Numbers of families accessing services

Almost all the key informants indicated that they have noticed an increase in the number of families who have been using/requesting their services in the past 5 years. This includes all three emergency shelters that serve families. One of these shelters has noticed an increase in the past year. The main reasons for the increased demand are believed to be the lack of affordable housing, increased rents (without a corresponding increase in the amount of assistance provided to families for shelter), and growing waiting lists for subsidized housing. Second stage housing providers have also been receiving more phone calls and applications for housing. Another agency that provides a variety of services to low income families has experienced a recent and significant jump in requests for assistance for items such as food vouchers, bus tickets and diapers. One of the reasons is believed to be changes announced to the income assistance program in April 2002. One agency noted that they are able to serve fewer families because of budget cuts and staff layoffs.

1.2 Characteristics of families accessing services

a) Age

Most of the key informants reported that they are serving mothers with young children. Two agencies observed that there is increasing demand for assistance from younger mothers, including mothers between the ages of 16 and 19. Another key informant reported an increase in the number of grandparents who are looking after their grandchildren.

b) Family composition

Key informants reported that they work mostly with single mothers with one or two children. One agency reported that they are serving more children and single parents. An agency that works with young families reported that they are serving more couples with children.

c) Ethnicity

Most agencies are serving a significant proportion of Aboriginal families. Several agencies noted an increase in demand for services by a variety of cultures, including Aboriginal families, women of colour and Asian women. One agency noted that more refugee claimants are seeking services as a result of sponsorship breakdowns.

d) Income among families accessing services

Half the key informants reported that their clients seem to be worse off than they were a few years ago. They are experiencing deeper levels of poverty and are finding it increasingly difficult to cope. Some of the explanations given for this are the growing gap between incomes and housing costs, and recent cuts to income assistance benefits. One emergency shelter reported that in the last two years, working parents have started coming for assistance.

e) Nature or level of assistance required

Key informants reported increasing levels of need among the families they serve. One agency reported seeing more families who have been homeless for longer periods of time and commented that the longer the family is homeless, the longer it takes to help them. It was also reported that:

- More families are seeking help to access housing, and it is taking longer for their clients to find a place to live;
- More advocacy is required with government agencies and social workers to help their clients access services, including housing and income assistance;
- There is increasing demand for services from refugee and sponsorship breakdown clients who need help to connect to multi-cultural organizations; and
- There is greater demand for food, from food banks and meal programs.

f) Health issues

Half the key informants reported that the health of the women they are seeing is getting worse. More women are in wheelchairs, have fibromyalgia, are HIV positive and have Hepatitis C. Key informants are also seeing an increase in the number of children who have asthma, allergies, respiratory problems, and other health problems due to environmental causes.

More of the families receiving services are malnourished and run down, and key informants are seeing more secondary illnesses that come with being malnourished. One of the reasons given for this is that families are using their support money for rent and they have less money for food. They are living on bread and Kraft Dinner as they can't afford fruits, vegetables, or meat.

Concern was expressed that health issues might get worse as agencies expect fewer families will be eligible for dietary supplements. On the other hand, some key informants reported that women are becoming increasingly aware of health issues and are paying more attention to their health. One agency reported that the health of their clients improves as a result of the agency's work regarding life skills education for young parents.

1.3 Trends affecting family homelessness

When asked about trends, current events, or policies might be affecting the number of families who are homeless or at risk of becoming homeless, key informants in Vancouver expressed concerns about the following:

- a) **Lack of affordable housing.** All the key informants noted that the housing condition of their clients has been getting worse over the past 5 years due to rising rents and the growing gap between people's incomes and the costs of housing. The result is fewer housing choices and fewer decent units that families can afford. Whereas 10 years ago a single mother could afford to live with her child in a decent one-bedroom apartment, now, she can't afford even a bachelor unit. Key informants also reported that it is increasingly difficult for their clients to access subsidized non-profit or co-op housing because waiting lists have grown so long. Some housing providers have closed their lists and refuse to accept new applications.

The result is that increasing numbers of families are living in overcrowded conditions or in dark, damp, dirty and leaky basement suites that don't meet basic health and safety standards. Some families have reported rats and cockroaches. Others have reported unsafe conditions where family members have been assaulted and/or where drugs are sold on the premises. Some women have reported being sexually harassed by their landlords.

In an effort to obtain decent housing, some families are paying more than they can afford. It was noted that even two-parent families in service sector jobs are unable to afford adequate housing that would meet the National Housing Standards (e.g. number of bedrooms required for the household size). In addition, there are not enough large units to accommodate larger families, a problem that is affecting mostly immigrant and First Nations families. These situations are creating a great deal of instability among clients who must move often to escape their housing situations which are intolerable, either because of the condition of the housing or because they cannot afford it.

Finally, it was reported that children are being taken into care temporarily because of inadequate housing conditions. Then, once they are in care, the family's income assistance is cut, which makes it even more difficult for the family to find appropriate/acceptable housing, and to get their children back.

- b) **Changes to welfare policies.** Almost all key informants expressed concern that changes to the BC income assistance program, effective April 1, 2002, will affect the number of families who are homeless and/or at risk of becoming homeless. It was noted that families were barely making ends meet before the cuts, and the changes will be the "last straw". The changes noted by key informants were the same as those identified by key informants in Victoria.

Key informants also expressed concern that not only will the changes result in deeper poverty for their clients, but the appointment and enquiry procedures (3 week waiting

period) is forcing more families into emergency shelters. Moreover, the combination of having to wait 3 weeks for assistance and the 30-day maximum length of stay in shelters makes it impossible for families to secure housing while they are in the shelter.² It was also noted that the changes assume that applicants are work-ready and able to conduct a job search, which is simply not realistic for some individuals, including parents with young children who may be in crisis (e.g. fleeing abuse) or who may be unable to find child care that they can afford.

- c) **Program cuts.** Key informants expressed concerns that funding cuts to services and programs will contribute to an increase in family homelessness and hinder the ability of homeless families to access and maintain housing. Cuts are being felt in shelters, food banks, addiction services, parenting programs, mental health support, homemaker services, family support workers, day care subsidies, legal aid, and in the ability to help with transportation (e.g. bus tickets). Families must have severe problems before they can get any help. Agencies are forced to react more to crises instead of focusing on prevention, and child and family service agencies are geared more to protection instead of support.
- d) **Job market and unemployment.** Concerns were expressed about the introduction of new “training wage” of \$6/hour, which in effect has resulted in a reduced minimum wage, particularly for women. It is increasingly difficult to find a job, and people are becoming homeless faster if they lose their job. It has also been noted that many people are under employed and there are fewer jobs available for unskilled workers.
- e) **The general “political” climate.** Key informants commented on the general climate that it is “unacceptable to be poor”. Poor people are being stereotyped as freeloaders and bums. They are told to “get a job”. If they are poor, it means they are lazy and not trying hard enough. There is no recognition of the realities of being poor. This can result in feeling isolated and unaccepted in the community.
- f) **Other**
 - It was also noted that increasing numbers of Aboriginal people moving from the reserves to Vancouver and that this can put a strain on their extended families who have the cultural obligation but not the resources to support their relatives.
 - Concern was expressed about the potential impact of the Olympics on Vancouver if the city is successful in its bid to host the next winter Olympics.

2. Programs and Services to Address Family Homelessness

Agency key informants stated that most programs aim to have a prevention component, however, no agencies define prevention as their mandate, and none of the programs are able to offer financial assistance. The following programs were identified as helping to prevent homelessness:

² It should be noted that it may be possible for an assessment to be conducted in less than 3 weeks in an emergency situation, however, key informants indicated that this has not been their experience.

- Programs that help families and individuals with their tenancy issues (e.g. Tenants Rights Action Coalition (TRAC) and tenant hotlines);
- Housing society policies that aim to support tenancies and prevent evictions for residents prone to homelessness;
- Programs that offer life skills and that are geared to helping individuals with school, employment, parenting, problem solving, and dealing with drug and alcohol issues;
- Programs that support young mothers and pregnant young women with pre-natal and parenting issues;
- Social workers who help young mothers;
- Outreach workers who help connect people to services;
- Programs that assist visible minorities;
- Agencies that help families and individuals find a place to live;
- Food banks and meal programs;
- Public health nurses;
- Advocacy groups that help people access services, including income assistance and housing, and help people facing evictions (e.g. Downtown Eastside Residents Association).

Calgary

1. Changes in Family Homelessness

Agency key informants in Calgary were asked if they have noticed any changes in the families that have been using their services over the past 5 years. The purpose of these questions was to help determine possible trends in family homelessness.

1.1 Numbers of families accessing services

Almost all the key informants indicated that they have noticed an increase in the number of families who have been using/requesting their services in the past 5 years. There is general consensus that agencies are receiving more calls for assistance. One emergency shelter has witnessed a significant increase in the number of families using its services since 2000. For the period January – March 2002, they estimate that they helped 116% more families compared to the same period in 2001. The Family Resource Centre had 1,690 families registered in 2001 compared to 1,221 in 2000, representing a 38% increase. It has also been noted that more families are participating in community meal programs. In addition, the Calgary homeless count found 42 homeless families in shelters on the night of May 15, 2002, representing a 40% increase in family homelessness compared to 2000. The consensus appears to be that family homelessness has only recently emerged as an issue, but it is increasing. There is also a sense that the number of families at risk of homelessness is also increasing as more families are one pay cheque away from becoming homeless.

1.2 Characteristics of families accessing services

a) Age

According to the information provided, the majority of parents in homeless families are between 30 and 40 years old. However, one key informant observed that his agency has begun serving more single mothers who are 25 years old and younger.

b) Family composition

Most of the key informants have not noticed any change in the composition of families using their services. One agency is serving increasing numbers of single parents. About 60% of the clients are single parents and 40% are dual parent families. On average, these families have about three children per household.

c) Ethnicity

Three key informants indicated that they are serving increasing numbers of Aboriginal families. One agency reported an increase of 5% in Aboriginal families between 2000 and 2001, and a 10% increase between 1997 and 2001. Four key informants also indicated that they are serving more immigrant and refugee families. One of these key informants stated while their numbers are starting to increase, immigrant families are

only a small percentage of the families they serve (approximately 8.5%), whereas Aboriginal families represent about 15%-20% of their clients.

d) Income among families accessing services

Most of the key informants are serving poor families who are in low paying jobs or are receiving income assistance. One agency (an emergency shelter) indicated that they are serving more working poor families, and close to one quarter of the homeless families they work with are employed. Another key informant indicated that some families using services have no income at all. It was noted that the gap between what social assistance provides for shelter and actual rental costs is increasing because welfare rates have not changed in several years.

e) Nature or level of assistance required

When key informants were asked about changes in the nature or level of assistance required by their clients, they reported that most of the needs of families relate to inadequate income to pay for housing costs. For some families, the only help they need is income related. Increasing numbers of families need help with damage deposits, utility costs, rent and utility arrears. However, some families have more complex needs because of a lack of resources and cutbacks in a variety of services, such as child welfare and food banks. It was noted that some families have more issues with family dynamics and addictions. There are also more immigrants and new Canadians who need help dealing with the system and issues related to cultural differences. .

f) Health issues

Three key informants indicated that homelessness is affecting the health of the families they serve. One agency has observed increased demand for prescription drugs for a variety of illnesses, including asthma. Two agencies commented that nutrition was a concern as poor families can't afford good food, including fruits and vegetables. It was noted that the working poor are at a very high risk of poor health.

Key informants also noted that they are seeing an increase in Fetal Alcohol Syndrome (FAS) among adults and children, and are seeing the second generation of children with FAS.

1.3 Trends affecting family homelessness

When asked about trends, current events or policies which might be affecting the number of families who are homeless or at risk of becoming homeless, key informants in Calgary commented on the following:

- a) Lack of affordable housing.** All the agency key informants in Calgary indicated that the housing situation is a significant cause of homelessness in that city. Key informants reported that the booming economy is placing increasing pressure on the housing stock. The City is experiencing rising rents, conversions of apartments to upscale condominiums, a loss of rooming houses, and low vacancy rates. The result

is that it is increasingly difficult for families to find decent housing that they can afford. In addition, long waiting lists make it difficult to access subsidized housing. To deal with this situation, increasing numbers of families are doubling up, living in overcrowded situations, living in basement suites, or living in inadequate, unsafe, and unhealthy housing. Sometimes, the only housing that families can afford is in environments where drug use is prevalent. Concerns were also expressed that landlords can afford to be “choosy”. They may have a “no kids” policy and may refuse to rent to single parents or families with pets. This is making it difficult for families to find appropriate housing. What they can afford is often unsuitable, with the result that their housing situation is unstable, and they may need to move often.

- b) **Growing gap between housing costs and income.** Key informants expressed concern that while housing costs have been increasing, there has been no increase in the shelter component of income assistance for several years. Some families are paying between 50% and 80% of their incomes to rent and they cannot afford food or utilities. The result is that increasing numbers of families are becoming homeless because their incomes are inadequate to support a family.

It was also noted that the minimum wage in Calgary is insufficient for families, given the cost of housing. Many families are finding it difficult to manage even if both parents work full time. The majority of single mothers are able to earn only minimum wage, and it is nearly impossible for them to make ends meet.

Several key informants also commented that some homeless families are the second or third generation of families who grew up on social assistance. It is difficult for these families to break out of the cycle of poverty and families who might have been able to manage in the past are ending up homeless.

- c) **Cutbacks in social programs.** Key informants also expressed concern about the cutbacks in social programs over the past 10 years. Agencies have fewer resources to work with and are forced to deal with crises instead of prevention. Although prevention would save money in the long term, it is not a high priority. It is difficult for families to get help unless they are absolutely homeless, and there are long waiting lists for treatment centres.

Concern was also expressed about the child welfare system which is seen to focus on protection instead of prevention, even though foster care is more expensive and not as beneficial to the children. It was also noted that families may be assessed as needing services, but there are no services available. Families may be told that they need to go to counseling, but the system won't pay for this.

- d) **Migration to Calgary.** Migration to Calgary was another issue raised by several key informants as contributing to family homelessness. For example, many families are coming from other parts of Canada in the hopes of finding a good paying job, but are not prepared for the high cost of housing. In addition, increasing numbers of Aboriginal families are moving to Calgary from the reserves, but they are not prepared for city-life. For instance, they may have no experience with the requirement to pay rent.

2. Programs and Services to Address Family Homelessness

Agency key informants identified the following programs or services in their community that are available to prevent homelessness:

- The Red Cross Community Crisis Assistance Program offers one-time financial assistance for security deposits, one-time payments towards rent arrears for people in danger of losing their housing, and assistance with utility or gas payments when disconnection is pending or has occurred. This agency is also developing a proposal with CUPS to investigate the feasibility of a security bond fund in Calgary. The goal is to establish a one-time bond of approximately \$500,000 for a permanent security deposit program. It is also proposed that landlords and other key stakeholders in the city would agree that money could be withdrawn from the fund only at the end of a tenancy, instead of prior to tenancy. In this way, it may be possible that interest accrued in the interim could be sufficient to offset any potential damage deposit losses.
- The United Way funds numerous programs that focus on children and youth, homelessness, economic well-being, and the needs of Aboriginal people. Many of these programs could help prevent family homelessness.
- The Calgary Urban Project Society (CUPS) provides a variety of programs that assist people who are marginalized. Some of these include the One World Child Development Centre. The philosophy of this program is “to provide a nurturing, caring, educational environment that assists children who live in poverty to reach their full potential and to provide parents with opportunities to develop new skills that increase self-esteem for both parents and child”.³ Other CUPS programs geared to families include the Family Resource Centre, Health Clinic, Outreach and Referral.
- Aspen Family and Community Network Society provides several programs, including Families in Transition (FIT) which provides subsidized, supported living environments to families at risk of absolute homelessness. The Agency also provides a moving assistance program to help marginalized people move.

Other services that were identified include:

- Services geared to preventing family violence (e.g. YWCA Family Violence Prevention Centre);
- Food banks;
- Community kitchens that help people buy food, including fresh produce, in bulk;
- Day care centres that target poor families;
- Programs that help families find employment, increase skills, and provide education and assistance with budgeting;

³ Calgary Urban Project Society (CUPS). 2001 Annual Report.

Winnipeg

1. Changes in family homelessness

Agency key informants in Winnipeg were asked if they have noticed any changes in the families that have been using their services over the past 5 years. The purpose of these questions was to help determine possible trends in family homelessness.

1.1 Numbers of families accessing services

Almost all the key informants, including all four emergency shelters indicated that they have noticed an increase in the number of families who have been using/requesting their services in the past 5 years. Key informants have also observed an increase in the number of families who are homeless and at risk. Increasing numbers of families are applying for subsidized housing, and more women are trying to access shelters for abused women, even though they do not meet the eligibility criteria.

1.2 Characteristics of families accessing services

a) Age

Key informants indicated that the range in ages of the families they serve is growing wider. Some agencies are seeing more older people and more young mothers, including some parents as young as 15 or 16 years old. One key informant indicated that most of the mothers they served in the past were between 25 and 30, but now they are seeing more mothers as young as 19.

b) Family composition

Key informants indicated that they are serving more single parents and more single parents who are couch surfing temporarily with friends and relatives. Some key informant agencies are seeing more children, while others are seeing families with fewer children. One key informant commented that more families are losing children to foster care, and another noted that large families often have some children in foster care. It was also observed by one key informant that they are seeing more families where the father has custody of the children.

c) Ethnicity

Most of the key informants indicated that a significant proportion of their clients are Aboriginal. Two key informants indicated that they are seeing increasing numbers of Aboriginal people as the Aboriginal population in Winnipeg is increasing. Two key informants indicated that they are serving more immigrants, and one key informant indicated that minorities in general are at risk. One key informant advised that increasing

numbers of non-Aboriginal women are accessing the services of her emergency shelter for women fleeing abuse.

d) Income among families accessing services

Most of the key informants are serving poor families who are in low paying jobs or are receiving income assistance. Two key informants indicated that their clients are getting poorer (growing gap between rich and poor), and that poverty is more pronounced.

e) Nature or level of assistance required

Two key informants indicated that they are seeing families who have more issues and dysfunction. For them, homelessness is not just a matter of paying the rent. They believe that more of their own issues are keeping them “stuck”. They need counseling and help with long term planning. At the same time, however, there is increasing pressure on the system, and it is increasingly difficult for agencies to provide the level of services that they could in the past. One key informant advised that her agency is doing more advocacy on behalf of women who need legal services (e.g. for compliance with protection/restraining orders). Another key informant advised that her agency is noticing more people getting cut off welfare, which impacts crime and the sex trade.

f) Health issues

Key informants have observed the following health trends among families who use their services:

- More mental health issues.
- More parents have physical health issues, including hepatitis, HIV/AIDS, diabetes, and tuberculosis.
- More families are coming to Winnipeg for dialysis due to kidney failure and diabetes.
- More diseases are occurring because of substandard housing
- More children with Attention Deficit Hyperactivity Disorder.

At the same time, one key informant has observed a growing interest among the participants in her program to become healthier.

1.3 Trends affecting family homelessness

When asked about trends, current events, or policies that might be affecting the number of families who are homeless or at risk of becoming homeless, key informants in Winnipeg commented on the following:

- a) Lack of affordable housing.** Almost all the key informants stated that it is becoming increasingly difficult for families to find a decent place to live. The housing stock in Winnipeg is very old, is deteriorating, and is in very poor condition. This is forcing low income families to live in very poor quality homes (e.g. damp walls, crooked

steps, a lack of insulation, no heat, and plumbing problems). Some buildings are 100 years old. Landlords are unwilling or unable to make the necessary improvements. At the same time, older buildings are being demolished, and the City is losing its least expensive units. In addition, apartments that would be suitable for families are being subdivided into rooming houses. The result is that families have fewer housing options to choose from. Units that are better quality are less accessible to families because of the relative decline in their incomes. Several rehabilitation initiatives are underway, however, homes that are renovated tend not to go to the clients of agencies interviewed for this study. To be eligible, it is necessary to have steady income from employment.

- b) **Increasing poverty.** Several key informants identified the growing gap between rich and poor due to inadequate income assistance rates and a low minimum wage. Even if parents are working and earning minimum wage it is hard to afford current market rents. It was noted that more and more people are living below the poverty line.
- c) **Migration and transience.** Key informants reported that families are traveling across the country, both east and west to find work. Sometimes they get “stuck” in Winnipeg (e.g. if their car breaks down or things don’t work out). Aboriginal families are also moving from the reserves to the city. One of the reasons for this move is the overcrowding in the communities and a lack of services. Families come to Winnipeg for health, education and employment reasons. Winnipeg is a major service city for medical treatment. Diabetes in the communities is getting worse due in part to poor diets. When families arrive in Winnipeg, it is a shock. They do not know how to access housing, income assistance or schooling. Some have mental health issues. They feel unwanted, may begin to use substances, and may become homeless. Some Aboriginal people come and visit their relatives in Winnipeg in the summer and may end up on the street.
- d) **Inadequate funding for support service.** Agency key informants reported that cutbacks are forcing agencies to be more restrictive about who they serve. Staff are carrying high caseloads and are unable to provide the level of service needed. Workers are dealing with crises and are unable to focus on prevention, which leads to more crises. It was noted that there is a lack of support to people with mental health issues in the community. The senior levels of government wanted deinstitutionalization, but did not provide enough services in the community for this to work. There is also a lack of support for parents with children who are challenged or hyperactive.
- e) **Discrimination and racism.** Key informants raised issues about discrimination and racism. It was noted that systemic discrimination exists everywhere towards Aboriginal people, including in the courts and when dealing with the police. This impacts on self-esteem and what people think they can do. The Aboriginal population is deeply marginalized. Racism and discrimination make it harder for them to get housing and jobs.

f) Other. Other trends that are affecting family homelessness include:

- Family violence. Children witnessing domestic abuse are likely to grow up to be abusers themselves if they don't get the proper help.
- Long term effects of abuse. Abuse among Aboriginal people from the reserves – It was noted that some Aboriginal women feel safer working in the sex trade on Main street than on the reserve. It was estimated that 95% of children have been sexually molested by the time they are 5 years old. Shelter staff see this when kids try to molest other kids in shelters.
- Lack of training for skilled jobs. More jobs require training and there are fewer entry-level jobs.
- The general “political” climate and attitudes. Key informants noted the attitude that “I made it and they can too”. Related issues are government downsizing and privatizing, and governments getting out of rental housing, without the private sector coming in.

2. Programs and Services to Address Family Homelessness

Agency key informants reported that no one agency in Winnipeg is targeting homeless families as their exclusive mandate. Some agencies focus on homelessness, but families are not their prime mandate. However, agency key informants identified the following programs or services that are geared to preventing family homelessness:

- The city takes a proactive role to help people who lose their housing.
- The Manitoba Urban Native Housing Association is working to prepare youth to live independently.
- SEED Winnipeg is working to combat poverty and assist in the renewal of Winnipeg's inner city. SEED provides micro-enterprise supports, community business development services and community economic development technical assistance.
- Family centres help families find out about housing and how to deal with their children, relatives, workers and landlords.
- Community development programs are geared to help break the cycle of poverty.

Peel Region

1. Changes in family homelessness

Agency key informants in Peel Region were asked if they have noticed any changes in the families who have been using their services over the past 5 years. The purpose of these questions was to help determine possible trends in family homelessness.

1.1 Numbers of families accessing services

Peel Region is an area of rapid growth. Within the growing population there are a number of people facing homelessness. At the same time, social services are not growing as rapidly as the population.

The number of homeless families in the region is increasing. The Region's main family shelter, the Salvation Army's Family Life Resource Centre, is usually full to capacity. When this family shelter is full the Region has used a local hotel, the Rosetown Inn as an overflow area. The use of the Rosetown Inn has been increasing consistently each year from 865 nights in 1999, to 1148 nights in 2000 to 2243 in 2001.

1.2 Characteristics of families accessing services

a) Age

Several key informants reported that families that are accessing services are getting younger, including more very young mothers.

b) Family Composition

There is no clear consensus among agency informants about whether family size is increasing or decreasing. Many agencies report that the number of single parent families is increasing and now represents the majority of homeless families.

c) Ethnicity

Peel Region is a highly multicultural community. While many agencies struggle to broaden their capacity to address needs in a variety of languages; language and cultural barriers continue to reduce the opportunities for service participation by minority populations.

Because the Toronto international airport is located in Peel Region, there are always a large number of refugees and refugee claimants in the Region. Agencies report an increase in ethnic minorities in the homeless population, including South Asians,

d) Income among families accessing services

While most agencies reported no change in the income of agencies experiencing homelessness, two agencies reported seeing more families on income assistance and one reported more working poor.

e) Nature or level of assistance requires

Agencies reported that homeless families have more complex and multifaceted needs and increased intensity of needs.

f) Health issues

While most agencies reported no change in health characteristics of homeless families, some reported an increase in mental health issues and more chronic health problems.

1.3 Trends affecting family homelessness

When asked about trends, current events or policies which might be affecting the number of families who are homeless or at risk of becoming homeless, agency key informants in Peel identified the following issues:

- a) Lack of decent affordable housing.** All the agencies noted that the lack of affordable housing is contributing to homelessness. Construction of new homes for ownership is booming in the region, while rental housing development has been virtually non-existent since the provincial government ended the construction of social housing in 1995. Agencies report a huge underground housing market of basement apartments and illegal apartments.
- b) Welfare policies.** Almost all agency informants cited cuts to welfare rates as a factor contributing to the number of people who are homeless. As well, concerns were expressed that changes in welfare policy are punitive, including lifetime ban for fraud, ineligibility if fired or quit job and the claw back of the National Child Benefit
- c) Landlord and Tenant Law.** Agencies cited changes to landlord and tenant law in Ontario as contributing factors in family homelessness. Under the Tenant Protection Act, landlords can increase rents without limit on vacant units, this is driving up the cost of rental housing. It is also believed that the law regarding vacancy decontrol has contributed to increased eviction rates. It is also believed that the Tenant Protection Act makes it easy for landlords to evict tenants.
- d) Employment.** Several agency respondents commented on the difficulty faced by people in low income jobs in a relatively affluent community. Industrial jobs are giving way to low paying service sector employment.

2. Programs and Services to Address Family Homelessness

Peel Region is viewed by outsiders as a suburban community without the problems and the resources typical of the large urban centre. In fact, the region is quite large and has large pockets of poverty and a relatively high level of homelessness. The Regional government is seen by agencies to be quite progressive. Collaborative efforts involving the three human service departments have supported the development of shelters for singles, expansion of the opportunities for homeless families and development of a facility for homeless youth which will provide a range of housing and support options.

In response to the continued use of the Rosetown Inn to accommodate homeless families, the Regional Government recently purchased a local hotel to serve as a more permanent location for a family shelter.

Outreach provides intensive support to families that are homeless to help them access needed resources. The outreach worker has helped families to deal with eviction, including finding a new place to live or providing assistance to access the shelter system.

The family transition project includes agencies and all three levels of government along with formerly homeless families to look at a framework for addressing the needs of the population.

Peel Region is quite large in a geographic sense as well as in terms of population. As a “suburban” municipality, Peel is spread over many square miles and includes large expanses of industrial and agricultural land as well as urban densities and residential subdivisions. Public transportation is decentralized to the three local municipalities that make up the region; as a result, transportation, especially between municipalities, is poor.

A community coalition called Fair Share for Peel has developed the case to demonstrate that the region is under serviced relative to the adjacent City of Toronto. The relative shortage of health and social services and facilities is further exacerbated by the poor public transportation system.

Homelessness prevention initiatives have been introduced only recently in the Region. The Salvation Army operates a program which is funded by the Region. The program will provide one month rent money to enable families to access or maintain housing. In 2001, the program served 79 families of whom 40 were homeless and 39 were at risk for homelessness. Increased funding for the program was identified as one gap in services needed to prevent homelessness

Agency respondents remarked on the level of leadership provided by the Regional Government in addressing homelessness and the degree of cooperation between a wide range of community agencies.

Toronto

1. Changes in family homelessness

Agency key informants in Toronto were asked if they have noticed any changes in the families who have been using their services over the past 5 years. The purpose of these questions was to help determine possible trends in family homelessness.

In most other cities the phenomenon of family homelessness is relatively recent and is seen to be growing. The history of family homelessness is of longer duration and many of the changes and trends documented in other centres have been observed here for some time.

1.1 Numbers of families accessing services

The number of homeless people in families in the Toronto hostel system declined from 1,821 in May of 2001 to 1,155 in May of 2002. This is a short term reversal in a long period of growth. The numbers of homeless families in Toronto had climbed dramatically over the previous years to the point where in 2000 more than 700 families at a time were accommodated in motel rooms.

The Department of Housing, Shelter and Support attributes the decrease in homeless families to enhanced security and visa requirements by Canada Immigration after September 11, 2001. Refugee families at one time made up 27% of all family households in the shelter system. This number of new refugee claimant applicants declined dramatically after September 2001, falling from 107 new families in November 2001 to 34 new families in April 2002.

This is supported by the pattern of family occupants at the end of 2001.

September 2001	2113 occupants
October 2001	2091 occupants
November 2001	1810 occupants
December 2001	1588 occupants

The agencies that operate family shelters all reported a similar decline. The Rent Bank has observed some month-to-month fluctuation in people accessing their services but no specific trend.

The overall decline in refugees may be reflected in a decline in the proportion of two parent families, since agencies report that refugees are predominantly two parent families. In fact one shelter operator indicated that single parent families now represent fully 50% of family shelter users.

1.2 Characteristics of families accessing services

a) Age

All of the shelter operators reported that they are serving more young mothers. One agency reported that there are a small number of families with dependent seniors and at least one older woman with a dependant adult son that have stayed at the shelter recently.

b) Family composition

While both single parent families and two parent families have increased dramatically over the past few years, it appears that the number of single parent families has now equaled the number of two parent families once again. There is no trend noted in the number of children in each family.

One agency has adopted a particular focus on the needs of young women on the street that are pregnant. A report to the City to the City of Toronto Board of Health reported that in 1998 more than 300 children were born to women who were either homeless or marginally housed. The report by the Young Parents No Fixed Address Working Group also estimated that half of these children were taken from their mothers before they reached two years of age.

c) Ethnicity

The ethnic makeup of the population of homeless families in Toronto has been affected by the waves of immigrants and refugee claimants over the past few years. In 1997 there were a large number of Roma from Czechoslovakia and immigrants from Somalia, in 2001 the refugee claimants were predominantly Hungarian Roma. One agency reported that most clients are young Caribbean women, while another remarked that despite significant immigration from China, there are no Chinese families in the shelter. Agencies interviewed did not report significant numbers of Aboriginal families.

d) Income of families accessing services

While most homeless families are living on social assistance, several agencies reported an increase in the proportion of families with income from employment, mostly part-time employment. The City reported an increase in employed families from 8% in 2000 to 14% in 2002.

e) Nature or level of assistance required

While most families are reported to need primarily economic assistance there is a small but increasing proportion of the population which has complex needs including mental health issues and lack of life skills.

It was reported that families are staying longer in the system than previously. The City of Toronto's Report Card on Homelessness in 2001 compared the length of stay in 2000 with that in the 1980's and found that families were staying in shelters four times as long.

Some families stayed as long as one year. The length of stay was attributed to the difficulty in finding appropriate affordable housing.

The report card also showed an increasing tendency to “episodic homelessness” defined as staying in a shelter more than 5 times in a year. The largest number of families experiencing episodic homelessness are women fleeing abusive partners.

f) Health issues

While the agencies reported that the people in the shelter system have chronic health problems, including mental health issues, they were not certain that there was any change. One agency, in reporting the observation of more mental health issues, commented that these issues may have always been present, but are now more apparent because the families stay longer in the shelter.

1.3 Trends affecting family homelessness

When asked about trends, current events or policies which might be affecting the number of families who are homeless or at risk of becoming homeless, agency key informants in Toronto identified the following issues:

- a) Lack of decent affordable housing.** All the agencies noted that the housing condition of their clients is bad, several said that it is “still bad”. Rents are not affordable and, as a consequence people are obliged to live in housing that is substandard, either overcrowded or poor condition or both. While there was no consensus that the conditions were worsening, there is unanimity that conditions are bad.

The City’s Report Card on Homelessness describes an ongoing chronic shortage of new rental housing completions to keep up with a growing population. Between 1984 and 1994 there were 2,000 to 3,000 new rental units completed each year. This number began to decline in 1995 after the new provincial government cancelled development of new social housing units. By 1998, the number had fallen to near zero.

As of November 2000 there were more than 63,000 households on the waiting list for assisted housing in Toronto, 30,500 of them families. An average of 348 households were housed each month.

- b) Welfare policies.** Almost all agency informants cited cuts to welfare rates as a factor contributing to the number of people who are homeless. As well, concerns were expressed that changes in welfare policy are punitive, including lifetime ban for fraud, ineligibility if fired or quit job and the claw back of the National Child Benefit.
- c) Landlord and Tenant Law.** At the same time as new supply of rental housing was dwindling, changes to rent control provisions removed rent controls on vacant units. This means that while a tenant remains in the rental unit, rent

increases are limited to a prescribed amount but on unit turnover the landlord has the opportunity to raise the rent as high as the market will bear. This has led to a general loss of affordable housing. Some agency key informants believe that “vacancy decontrol” has led to higher rates of eviction as landlords seek any opportunity to achieve higher rents and are less likely to be accommodating with existing tenants.

As well, the process for filing eviction notices has changed so that if the tenant does not contest the notice in a prescribed time frame the landlord receives a judgment “in default”. Almost half of tenants do not contest the eviction, according to the city’s report card. The reasons for this may include not receiving the notice, literacy issues and failure to understand what is required. One of the agencies interviewed is providing a service to contact all tenants against whom an eviction order has been filed to ensure that they have access to information and legal advice.

2. Programs and Services to Address Family Homelessness

Because family homelessness has long been a phenomenon in Toronto, there has developed over time a comprehensive network of initiatives to address family homelessness. This includes programs and services operated directly by the city as well as services operated by community based non-profit organizations with funding from various government and charitable sources including the City of Toronto.

Working in partnership with the provincial and federal governments, the City of Toronto has funded a range of new programs and enhanced funding to existing programs to broaden the range of responses to homelessness for all types of households, including families. The City of Toronto has administered \$53 million of federal funding under the Supporting Communities Partnership Initiative over a three year period. A significant proportion of the funding (40%) will contribute to developing long term solutions in the form of transitional housing, while other funds are directed to services to homeless people and research to identify longer term solutions.

A brief overview of the service system follows.

- a. **Affordable Housing.** The City of Toronto has the largest portfolio of assisted housing in Canada. Both housing owned and managed by the City through a municipal housing corporation and housing owned and managed by non profit and cooperative housing organizations. The Toronto Community Housing Corporation has more than 60,000 assisted units while a further 60,000 are owned by others.

The social housing programs under which the bulk of the assisted housing was produced are no longer in operation. The City of Toronto has established a unit in its housing department whose work is to facilitate development of new affordable

housing. Using funds provided by the city and surplus city land the Let's Build initiative is working with community based groups to develop 400 to 500 new housing units per year. The Let's Build staff are also responsible for administration of SCPI funds for transitional housing and are combining resources from these two sources to maximize the amount of new development.

- b. **Emergency Shelters.** Because people move in and out of the shelter system for varying periods of time, the City of Toronto reports shelter use by the number of users. The annual number of users of the shelter system is in excess of 30,000 people. The capacity of the system on any given night is significantly less than that; in 2002 the number of beds available is around 3150 per night, with about 1200 for families. As noted above this is a decline from a peak of 2113 families in September of 2001.

Emergency shelter beds include beds in 3 city-owned family shelters and 7 shelters operated by community based agencies and funded through a purchase of services agreement with the city. As well, the city contracts for about 300 motel spaces, down from over 1000 at the peak.

One of the city owned shelters specializes in providing shelter for high risk pregnant women, providing 6 rooms and intensive support. A recent high profile death of a newborn child in a shelter situation has lead to calls for an expansion of services for street involved mothers and pregnant women.

In addition to the emergency shelter system, there are 380 beds in Toronto in the abused women's shelter system. Funds have been provided by CMHC under the Shelter Enhancement Initiative to repair and improve several of the shelters in this system and to increase the capacity.

- c. **Other Services to Homeless Families.** A full spectrum of services is available to address the needs of families who are homeless or at risk of homelessness, include food banks, rent banks, a respite programs for young parents without supports, life skills support, housing help centres, landlord mediation and eviction prevention. In the City of Toronto there is no lack of types of programs to address homelessness; however, most services are working at or beyond capacity and key informants point to the need for long term solutions, including increased income and a greater supply of affordable housing.

Montreal

Definition

All agencies interviewed for the study had difficulty with the definition of family homelessness. The concerns include:

- Should include families sharing housing on a temporary basis
- Women victims of violence should not be included (3 agencies)
- Definition should include households that don't know if they will have an address in the next 60 days
- The notion of homeless families does not exist in the City of Montreal or elsewhere in the Province of Quebec

1. Changes in family homelessness

1.1 Numbers of families accessing services

The law designed to protect youth and children (Loi de la protection de la Jeunesse) provides for children whose families do not have adequate housing to be taken into care. As a result, few homeless households are defined as families and few resources are provided for homeless families.

The City of Montreal recognizes that there is a problem and creates emergency solutions at times of crisis such as July 1st the date on which all rental leases expire in the Province of Quebec. At times like this families that do not have a fixed address are accommodated in hotel rooms, school gymnasiums and other makeshift shelters. Usually these temporary arrangements are only needed for a short time, until permanent accommodation is found. In recent years, however, agency informants say that it has taken longer to find permanent housing and some families remain without permanent housing for several months.

Where families become homeless and cannot find permanent housing they sometimes are forced to double up with other families and share an apartment or house intended for one household. In other cases parents arrange for their children to stay with other family or friends and some families see their children taken in to care by the child welfare authorities.

All agencies in Montreal reported that the numbers of homeless families are increasing. The number of families without permanent housing on July 1, 2001 was 417 families. On July 1 2002 there were 1,019 homeless families

1.2 Characteristics of families accessing services

a) Age

Two agencies in Montreal commented that the homeless families they are seeing are young families, in their 30's, with young children.

b) Family composition

One agency reported seeing more single mothers. Several agencies noted that families are larger, one commented that the larger housing units are scarcer, meaning that larger families are more likely to be displaced.

c) Ethnicity

Recent immigrants and refugees are reported to make up a significant proportion of the homeless families seen in Montreal. Depending on the source of recent immigration, the ethnic mix will vary. Families from the Caribbean, South Asia and North Africa were identified as being among those served.

d) Income of families accessing services

While generally income levels are reported to be declining, some agencies report that higher income families are now beginning to find themselves homeless, particularly around July 1, when all leases come up for renewal.

e) Nature or level of assistance required

One agency commented that families are more fractured and rootless and are consequently unable to rely on family and social networks in times of need.

f) Health issues

Agencies generally reported declining health of families; one agency mentioned an increase in mental health issues.

1.3 Trends affecting family homelessness

When asked about trends, current events or policies which might be affecting the number of families who are homeless or at risk of becoming homeless, key informants in Montreal provided the following comments.

- a) July 1.** In the Province of Quebec all rental leases expire at the same time, July 1st. As a result all newly built housing is targeted to be available on this date and all people choosing to move to new housing give their notice for this date. The result is a form of “musical chairs”.

Historically, there has been an adequate supply of housing in Montreal, however as the vacancy rate has declined and the supply has tightened, the annual July 1 turnover has become problematic. The City of Montreal has put in place measures to deal with households temporarily displaced on July 1, including assistance to find new housing. As well, hotel rooms and a gymnasium were provided for people who had no housing.

- b) **Housing situation.** The vacancy rate in Montreal is now 0.6%. Because of the shortage of housing, landlords are able to be selective and several agencies report that landlords discriminate against large families, low income families and newcomers.

Rents are reported to be increasing; as a result, more families are paying a high proportion of their income for housing.

- c) **Welfare policies.** Agency informants cited cuts to welfare benefits. Although there was recently a small increase to the cash payment, other benefits including prescription drugs were cut. As well, new penalties are being imposed on welfare recipients for leaving a job.

2. Programs and Services to Address Family Homelessness

Agencies suggested that there is a need for some form of collaboration to address the July 1 issue. As well, it was suggested that there is a need for an evaluation of youth protection services.

Quebec City

1. Changes in family homelessness

1.1 Numbers of families accessing services

As is the case in Montreal, the law designed to protect youth and children (Loi de la protection de la Jeunesse) provides for children whose families do not have adequate housing to be taken into care. As a result few homeless households are defined as families and few resources are provided for homeless families.

Almost all agencies in Quebec report that the numbers are increasing. One agency said that it is not getting worse but there are no services to address the needs.

1.2 Characteristics of families accessing services

a) Age

While several agencies reported that they are serving younger families, one agency said that they are serving mostly families between 45 and 50 years old. Homeless families are also said to include more youth, younger children and more seniors.

b) Family composition

Two agencies reported that there is an increase in single parent families. There was a split between agencies, with some reporting larger families and others reporting smaller families.

c) Ethnicity

Ethnicity was not an issue identified by most agencies. One agency identified an increase in the number of refugees served.

d) Income of families accessing services

Most agencies reported a decline in family income. One agency attributed the loss in family income to family breakdown. Other agencies pointed to the fact that social assistance rates have not kept pace with rising costs, particularly rent costs.

e) Nature or level of assistance required

Agencies reported that homeless families have more complex and multifaceted needs and increased intensity of needs. As well, several agencies reported an increase in mental health issues.

f) Health issues

Almost all agencies identified increases in mental health issues. One agency identified poor diet as a health issue.

1.3 Trends affecting family homelessness

When asked about trends, current events or policies which might be affecting the number of families who are homeless or at risk of becoming homeless, key informants in Quebec City provided the following comments.

- a) **Lack of shelter and support for homeless families.** The law designed to protect youth and children provides for children whose families do not have adequate housing to be taken into care. As a result, few homeless households are defined as families and few resources are provided for homeless families.
- b) **July 1.** In Quebec all rental leases expire at the same time, July 1st. As a result, all newly built housing is targeted to be available on this date and all people choosing to move to new housing give their notice for this date. The result is a form of musical chairs. One agency reported that 460 people phoned for help and 140 households were given temporary housing under the July 1st temporary measure.

While the July 1 problem is generally seen as only a temporary displacement, some agencies are concerned that the tightening housing market means that some households remain without permanent housing for an extended period of time.

- c) **Housing Situation.** Agencies report that apartments are more deteriorated and unsanitary. Agencies report that landlords discriminate against families, single parents, immigrants and people on assistance.

A concern was expressed about the requirement that households be resident in the city for a year to qualify for assisted housing. This requirement particularly disadvantages new immigrants and refugees.

- d) **Welfare policies.** One agency expressed a concern about the income assistance policy which cuts the housing allocation to parents when their children turn 18 years of age.

2. Programs and Services to Address Family Homelessness

Agencies suggested that there is a need for a more comprehensive approach to providing housing than the emergency response provided to the July 1 issue. The service needs to be available year round. As well, it was suggested that there is a need for public education for people at risk of becoming homeless to know what services are available and how to access social housing.

Saint John

1. Changes in family homelessness

Agency key informants in Saint John were asked if they have noticed any changes in the families who have been using their services over the past 5 years. The purpose of these questions was to help determine possible trends in family homelessness.

1.1 Numbers of families accessing services

Homelessness is not seen as a highly visible community problem. The number of literally homeless families in the city is not high; however, many more households are considered to be at risk. One respondent commented that the situation of homelessness is not getting any worse, that any growth in homelessness is linked to growth in the population

1.2 Characteristics of families accessing services

a) Age

Several key informants reported that families that are accessing services are getting younger, including more young mothers. At the same time one agency reported seeing more families with older children

b) Family Composition

Several agencies report that the number of single parent families is increasing while some agencies report a decrease in the size of homeless families.

c) Ethnicity

Most agencies report no change in the ethnic composition of homeless families in Saint John. Most families are white and locally born. At the same time there is an observed increase in the multicultural makeup of the population, including some African, Arabic and Aboriginal families.

d) Income among families accessing services

While most agencies reported no change in the income of agencies experiencing homelessness, two agencies reported seeing more families on income assistance and one agency reported that income assistance rates are the lowest in the country.

e) Nature or level of assistance required

Agencies reported that homeless families have more complex and multifaceted needs and that there is a greater demand for support with life skills and budgeting.

f) Health issues

While most agencies reported no change in health characteristics of homeless families, some reported an increase in mental health and addiction issues and more chronic health problems.

1.3 Trends affecting family homelessness

When asked about trends, current events or policies which might be affecting the number of families who are homeless or at risk of becoming homeless, agency key informants in Saint John identified the following issues:

- a) Lack of decent affordable housing.** There are 1000 families living in social housing in the city, approximately 250 to 300 new households are accommodated each year on turnover. The waiting list is fairly constant at 500 to 600 households.

All agencies believe that housing problems in Saint John are caused more by housing condition than by affordability. The agencies report that rental housing is old and run down. Landlords do not have enough money to maintain their housing adequately. Housing advocates are lobbying for tougher laws to respond to neglected housing; current legislation to ensure appropriate building conditions is seen to be weak.

- b) Welfare policies.** Social assistance rates are low, not high enough to cover rents. The policy that determines the amount of assistance that a household may receive does not support sharing of housing by unrelated persons.
- c) Family violence.** The view was expressed that the justice system does not work to protect women from family violence. It was suggested that second stage housing should be provided for abusive men so that women and their children could stay in their homes.

Women and their children leaving abusive situations are given priority on the waiting lists for assisted housing.

- d) Employment.** While the Saint John economy is seen to be picking up, unemployment and underemployment is a problem.
- e) Personal responsibility.** One agency representative that was interviewed expressed the view that people need to accept more responsibility for themselves. "They know that if they whine and cry they can get what they want." "They need to learn how to take care of the things they are given."

More than one agency made reference to the fact that some households are the 3rd generation on social assistance. One respondent pointed to education as a factor in the cycle of poverty; education is not a priority for poor people who are

preoccupied with daily survival; they don't understand that education is the way out of poverty.

2. Programs and Services to Address Family Homelessness

The YMCA has operated a shelter for homeless families and women with children. The Y is building a new building and will then go out of the accommodation business.

The Saint John Business Community Anti Poverty Initiative has been recognized as an innovative and excellent initiative involving major businesses in combating poverty..

The second stage housing provider is always full and has a waiting list of people wanting to get in. As well, they regret that they are unable to provide follow up support to former residents or to do outreach to those unable to access the limited resource.

Halifax

1. Changes in family homelessness

Agency key informants in Halifax were asked if they have noticed any changes in the families who have been using their services over the past 5 years. The purpose of these questions was to help determine possible trends in family homelessness.

1.1 Numbers of families accessing services

There are not perceived to be a significant number of families that are literally homeless. At the same time, there is no family shelter as such in Halifax. There are shelters for women and their children leaving abusive situations, but no facility that will provide shelter for boys over 9 years of age. As a result of the lack of facilities, some women send their children to live with relatives or put them into temporary care, so that they can access shelters or second stage housing. Sometimes families are accommodated temporarily in hotels.

One agency said that family homelessness is becoming the city's biggest problem. They are now beginning to see 2nd and 3rd generations of homeless families

1.2 Characteristics of families accessing services

a) Age

Several key informants reported that families that are accessing services are getting younger.

b) Family Composition

Two agencies reported that the number of single parent families is increasing, while one reported seeing more two parent families, one reported that there are more children and one reported an increase in the number of elder abused couples.

c) Ethnicity

Informants identified a significant increase in African Canadians and Aboriginal people among those who are homeless or at risk of becoming homeless.

d) Income among families accessing services

Most agencies reported that family incomes are declining. One agency said that Halifax has the biggest gap between rich and poor in Canada. Two agencies reported seeing more families that are working part time.

e) Nature or level of assistance required

Agencies reported seeing an increase in housing costs while there is less money available from income assistance.

f) Health issues

Agencies reported an increase in mental health and addiction issues and more chronic health problems.

1.3 Trends affecting family homelessness

When asked about trends, current events, or policies which might be affecting the number of families who are homeless or at risk of becoming homeless, agency key informants in Halifax identified the following issues:

- a) Lack of decent affordable housing.** Respondents pointed to an erosion of decent, safe affordable housing in the city. People are being pushed out of the inner core of the city by construction of new upscale condos. At the same time no new affordable housing is being built.

There is an extremely low vacancy rate and rents are very high relative to the income of many households. As a result there is the possibility of discrimination by landlords against families based on income, family status, and the presence of children in the household.

The quality of the housing is deteriorating. Housing standards are not enforced; crowding, and safety and security concerns are commonplace. There are not enough inspectors to enforce housing standards. People stay in substandard housing because they have no choice; better housing is not affordable, so they have no access to better quality housing.

Several respondents identified concerns related to utilities. Electricity is reported to be relatively expensive, sometimes low income families have to choose between paying the rent or the hydro bill. If the utility bill is not paid the power is cut off and the family has to vacate the unit. In the future the family is unable to access housing because the power company conducts a credit check and finds a bad payment record.

Households are also unable to access housing because they lack the money for a damage deposit.

- b) Poverty.** Respondents reported that Halifax has the second largest rich poor gap in Canada. While employment has remained good in spite of the recession too many of the jobs are low paying service sector jobs.

At the same time, agencies report an erosion of mental health services and other government programs which are overstretched and under pressure.

- c) **Welfare policies.** Concerns were voiced about reduced social assistance benefits and changes to Provincial eligibility rules for social assistance. People who are recent arrivals from another province are only eligible for a bus ticket home. The National Child Benefit is being clawed back through a reduction in social assistance.

Young people, including young parents, are unable to access social assistance for housing. Persons under 19 years of age can't sign lease and are not eligible for the shelter portion of income assistance. Support agencies have, however been able to get women into public housing as young as age 17 by advocating with the public housing authority.

- d) **Societal attitudes.** One agency felt strongly that there is a need to focus on the preservation of the family, to become a kinder healthier, less self centred society.
- e) **Child welfare.** Concern was expressed about policies that drop children from the child welfare system at the age of 16 years. Youth are not able to care for themselves at this age, yet some have children of their own. An innovative program has been put in place to address the needs of young parents through a comprehensive support system.

When young people are dropped from the child welfare system and may not qualify for social assistance they are at serious risk for homelessness.

3. **Programs and Services to Address Family Homelessness**

Concerns were expressed that there are not enough shelter options available for homeless families. As well there are not enough programs which focus on prevention. Metro Non profit has a support centre that helps to keep people housed. There is a need for a one stop shopping approach with a centralized place to go to access a continuum of supports.

It was suggested that there is a need for professional to go into the schools to both educate young people about homelessness and to identify people who may be at risk.

Strong partnership between community agencies and government agencies came together in 1999 to develop a Community Plan for Homelessness. As a result, the community has access to more than \$5 million in SCPI funds to support community initiatives.