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Better Off in a Shelter?

A Year of Homelessness & Housing among Status Immigrant, Non-Status Migrant, & Canadian-Born Families

Emily Paradis, Sylvia Novac, Monica Sarty, & J. David Hulchanski

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Executive Summary

One significant segment of Canada's unhoused population is families with children. Within this group are many immigrant and refugee families. Homelessness and shelter life impose great stress on mothers and their children. For immigrants who are also undergoing the stress of adapting to a new environment and a new culture, which may include learning English, the stress is compounded. A better understanding of the way in which discrimination contributes to homelessness among immigrant and refugee families with children can improve public policy and programs for immigrant families, thereby reducing family homelessness.

The study focused on Toronto, where almost half of all immigrants settle after their arrival in Canada. Toronto is also one of the highest-cost housing markets in Canada and the city where newcomers face the greatest affordability problems, and therefore the greatest risk of home-lessness.

This report contains the results of a panel study that followed 91 women-led homeless families divided into two groups: (1) homeless immigrant and refugee families, and (2) Canadian-born homeless families. Each woman was interviewed three times. The first interview was retrospec-tive and focused on the women's housing pathways and life experiences up to that time. The second was shorter and investigated changes in their circumstances since the previous inter-view. The third, completed about a year after the first interview, was an in-depth discussion of their lives and housing situation since the first interview, to identify changes and the reasons for those changes. In particular, we asked about perceived discrimination and other sources of in-dividual and family stress.

We expected to find notable differences between the immigrant and Canadian-born women; but during the first analysis, there appeared to be few notable differences. However, when we broke down the results for the immigrant women into those who had achieved permanent resi-dent status and those who were still without status, certain trends began to emerge.

We found that women without status − whether they are temporary workers awaiting resolution of a refugee claim, or living "underground" − are extremely vulnerable, often living in conditions of deep poverty, housing instability, danger, and exploitation. They have limited access to so-cial assistance, health care, and other social benefits, and often rely on under-the-table em-ployment or informal networks to secure housing. For these women, pregnancy and childbirth represent a crisis, making employment impossible, incurring health care costs, and disrupting precarious housing arrangements. Most enter family shelters where they are required to try to regularize their status, although many will not qualify as refugees. Some are deported, while others wait years and spend substantial sums on fees and legal counsel before they and their families can enjoy a life of stability.

A second finding is that family shelters, which were intended to function as a crisis intervention of last resort, are in fact functioning as transitional and supportive housing for certain types of families. In particular, the long shelter stays of non-status migrant women suggest that they would be better served by a housing program in which they could live with their children while undergoing the status regularization process.

Another group whose shelter stays may indicate a need for a more appropriate residential program is that of mothers involved with child protection services. Some mothers in this study were told by child protection authorities that to maintain or regain custody of their children, they had to leave housing that the authorities considered unsafe. The use of crisis shelters to fill a specific need for high-support, intensively supervised housing for mothers and children at risk suggests the need for targeted services for this group.

Finally, we found that in some respects, women were often better off in the shelter than they were in their own homes. Before entering the shelter, the women's housing was unaffordable, unsafe, inadequate, isolating, or in poor condition. Most women could not afford to provide for a better home or other necessities, and many did not have access to needed services such as childcare, advocacy, and housing search assistance.

Unfortunately, for most women, their housing, income, and service access situations after leaving the shelter represent only a partial improvement. Both before and after staying in the shelter, women were faced with difficult trade-offs: dangerous locations in exchange for affordable accommodation, poor housing conditions in exchange for lack of discrimination from neighbours and landlords. Even the shelter itself may represent a trade-off: overcrowding in exchange for food security; regimentation in exchange for safety; lack of autonomy in exchange for access to services.

Shelters generally offer an environment of relative safety and stability in which women and children may recover from crises and violence, gain access to services, and search for new homes. At the same time, what does it mean for women and children to be, at times, "better off" in a shelter than in their own homes? What are the ramifications of forcing women to "choose" between autonomy and access to services? What are the long-term prospects for stability for families who leave the shelter, but continue to face the same barriers of poverty, inadequate and unaffordable housing, discrimination, violence, and lack of access to childcare and other services, which caused them to become homeless in the first place?

The report concludes with recommendations for service providers, including shelters, social assistance and child welfare authorities, the provincial and municipal governments, and human rights organizations. Perhaps the most important recommendations concern the need for dedicated transitional and supportive housing programs for non-status migrant women and their families, and for women who are involved with child protection agencies. These women and their families often end up in shelters because of a lack of appropriate services to meet their specific needs.

Authors

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Sylvia Novac is research manager at Toronto Community Housing, the largest social housing provider in Canada, and the second largest in North America. She is responsible for managing research projects and partnerships and overseeing in-house evaluation. She is also an independent research consultant specializing in gender and housing issues. As a consultant since 1988, she has conducted policy-relevant research on the topics of women's, youth, and family homelessness; Canadian housing policy; women's housing status; housing issues of older women and racialized and immigrant women in Canada; housing discrimination; violence against women; evictions; and supportive, transitional, co-operative, and public housing.

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Acknowledgements

1. Introduction

> "I was better off financially living in the shelter than I am now." – a mother of two, living on social assistance, in her own place after spending six months in a shelter

Although family homelessness has been the subject of numerous major research projects in the United States, few Canadian studies have examined this phenomenon. Fewer still have followed families in shelters over an extended period of time, to see how their housing and income situations change. And none has compared the experiences of immigrant families in homeless shelters with those of families headed by parents who are Canadian-born.

This study originated as an effort to examine the relationships between homelessness, immigration, and discrimination. We intended to interview 100 mothers − half of whom were born in Canada, and half of whom had been in Canada between one and five years − three times over the course of a year.

Ninety-one mothers were recruited from homeless shelters, where many of them were staying with their dependent children, and sometimes with their partners as well. We recorded information about respondents' arrival and settlement in Toronto, their history of housing and homelessness, their employment and education, their income, their experiences and perceptions of discrimination, their housing search, their assessment of the shelter and other services, and their well-being, as well as about their children's health, happiness, access to childcare, school achievement, and absences from school. After the initial interview, respondents were interviewed again after about two months, and again after about one year. Many families had left the shelter by the time of the second interview, and by the final interview almost all families in the study had moved into places of their own.

This study reaffirms the conclusions of many other studies about homelessness, poverty, families, and immigration: low incomes and lack of affordable housing are key causes of homelessness; violence, especially partner abuse, precipitates homelessness for many women and families; discrimination in housing and job markets limits access to adequate housing for lone mothers, immigrants, and racialized people; and homelessness is deeply stressful, having lasting effects on people's sense of belonging in society, their well-being, their family relationships, and children's schooling and development.

This study also provides insight into the long-term intersections of homelessness, poverty, and discrimination among families headed by immigrants and those headed by Canadian-born women. It also reveals for the first time the causes and effects of homelessness for women living without legal immigrant status in Canada.

Our findings suggest that crisis shelters are increasingly functioning as *de facto* transitional housing for specific groups − among them, families fleeing abuse, families without status, and families involved with child protection agencies − indicating that these groups require dedicated supportive and transitional housing programs to meet their needs.

Perhaps the most disturbing conclusion of this study is that, in some respects, mothers and families living in poverty are actually "better off" in shelters than they are in their own homes. Although women in the study stated that shelter life was stressful and difficult, they and their children were often safer, more stable, better fed, better served, and living in better physical conditions in shelters than they had been in their pre-shelter housing and even in the housing they found after leaving the shelter.

Respondents were usually happier in their own homes than they had been in the shelter, but reestablishing housing in the community did not represent an unambiguously "happy ending" for most of them. Many were still facing the conditions that had caused them to become homeless in the first place: deep poverty; lack of childcare and employment; lack of permanent status in Canada; violence from partners and ex-partners; discrimination from landlords and employers; and housing that was unaffordable, unstable, and in poor condition.

The report concludes with recommendation to help ensure that families are always "better off" housed than homeless, and presents recommendations in the areas of income support, housing, services, childcare, immigration and human rights.

2. What We Know: A Literature Review

2.1 Demographic Characteristics of Homeless Families

2.1.1 Gender and single parenthood

It is commonly reported that single-parent families, especially women-led single-parent families, make up the majority of families in North America's shelter systems (Cairns and Hoffart, 2005; CCSD, n.d.; Culhane et al., 2007; Decter, 2007; Klodawsky et al., 2005a; Kraus and Dowling, 2003; Laird, 2007; Nunez and Fox, 1999). Indeed, much of the research on this topic focuses, in full or in part, on the prevalence of women-led families living in poverty, in core housing need, in hidden or in visible homeless situations (examples include Anstett, 1997; Callaghan et al. 2002; Levan et al., 2006; Neal, 2004; NWAC, 2007; Shinn et al., 2008). Two-parent families are less common but do exist, particularly among immigrant and refugee families in shelters (City of Toronto, 2001; Kraus and Dowling, 2003). During the 1990s, when the number of families using shelters in Toronto was growing, nearly one out of four family admissions to a shelter was by a single parent (Springer, Mars, and Dennison, 1998).

Single parenthood among women also intersects in many and complex ways with other characteristics that may contribute to the increased risk or likelihood of homelessness (race, age, education, family size, location, employment, etc) (CCSD, 2000, in Neal, 2004, 32). Although single mothers are predominant in Canada's immigrant and refugee families that have experienced homelessness, these women are more likely than their Canadian-born counterparts to be married, separated or widowed (Klodawsky et al., 2005a; Thurston et al., 2006). Single-parent families, most often mother-led, make up a large proportion of Canada's homeless families because of their increased vulnerability in labour and housing markets, and changes in governmental policies, as well as their roles and requirements as caregivers and partners (Neal, 2004; Novac, 2006; Nunez and Fox, 1999). While two-parent families are not precluded from poverty and economic vulnerability (UWGT, 2007), Neal (2004) writes:

> Women's roles and activities as divorced and separated wives, single mothers and
> adult caregivers and their dependence on either men or the welfare state to assist
> them in carrying out their unpaid work combine with discriminatory biases against

low-income women. Inadequate housing is often a direct consequence of women's poverty (p. 26).

2.1.2   Age range of parents in homeless families

Although current research shows a broadening range in the age of parents and caregivers of homeless families (Kraus and Dowling, 2003), research demonstrates that young mothers (generally considered to be 25 to 30 or under) make up a large proportion of the heads of homeless families (for example, Culhane et al., 2007; Decter, 2007; Manji, 2006; Novac et al., 2006; Nunez and Fox, 1999).

A 2003 CMHC study of 59 previously homeless families and 74 service providers in 10 Canadian cities states that most homeless families are led by single parents, many of whom are young mothers (Kraus and Dowling, 2003). Young mothers are also among the groups of women considered to be particularly vulnerable to poverty and homelessness, as they are disproportionately affected by changes in federal and provincial policies and programs (Callaghan et al., 2002).

A longitudinal panel study based in Ottawa compared the experiences of Canadian-born and foreign-born homeless individuals (with adults in families as one of the five sample groups[1]). The foreign-born group was further broken down into immigrants and refugees (40 percent of immigrants and 75 percent of refugees were without Canadian citizenship at the time of the interviews). This study found that Canadian-born respondents were more likely to be young (under 30), although each of the subsets that strongly represented women with children[2] included some young respondents (Klodawsky et al., 2005a, 22).

Further examples of the large number of young mothers heading homeless families was found in a Toronto-based study of the impacts of shelter living on children's education in which 60 percent of the parents were 35 or under and almost 14 percent were 25 or under (Decter, 2007, 2).

An early New York City−based comparative study of 704 homeless to 524 housed families (95 percent of all families were led by women and all of them received income assistance) concluded that, on average, homeless mothers were younger, with 44 percent under 25 years of age and only 4 percent over 40. Further, this study found that "having a baby before age 18 (as had 37 percent of homeless women and 24 percent of housed women) was significantly related to homelessness but family size was not" (Weitzman, 1989, 175).[3] As well, homeless women who had recently given birth were younger than their counterparts who had not experienced a recent birth (177).

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1   The other four sample groups are unattached adult males and females and unattached female and male youths in homeless shelters in Ottawa (Klodawsky et al., 2005a).

2   This was due to sampling methods and coupled with reports of the high incidence of foreign-born women with children in the populations of women and families in Ottawa's shelter system. Therefore, "the researchers identified a stratification of 40 percent non-Canadians among the adults in families … and 25 percent non-Canadians among adult women alone" (Klodawsky et al., 2005a, 15).

3   The probability of seeking shelter among young mothers who had children before the age of 18 was 5 percent while that among women who had their first child at 18 or older was 3%. This difference was statistically significant at the 0.05 level of probability (Weitzman, 1989, 175).

2.1.3 Age ranges and number of children in homeless families

Given that homeless families are often led by young mothers, it is not surprising that many studies of children in homeless family shelters find that these children are often very young in all types of shelters that house families (CMHC, 2001; Decter, 2007; Krane and Davies, 2002).[4] Of course, children of all ages are found in homeless families. According to the *Toronto Report Card on Homelessness, 2001*, there was a 130 percent increase in the number of children in the shelter system between 1988 and 1999; one-third were under 4 years old and over half between the ages of 5 and 14 (City of Toronto, 2001; UN Special Session on Children, 2002).

Foreign-born participants in the Ottawa Panel Study were more likely to have four or more children than Canadian-born participants (20 percent versus 9 percent). Likewise, refugees were more likely than immigrants to have four or more children − 39 percent versus 6 percent of matched groups from all samples (Klodawsky et al., 2005a).[5]

A survey by Canada Mortgage and Housing Corporation of 112 shelters (33 emergency shelters, 64 family violence shelters, and 15 municipal programs that house families in motels) across Canada's cities reported that "Over half of the children were under the age of 5, almost 30 per cent were between the ages of 5 and 12 and less than 15 per cent were teenagers" (CMHC, 2001, 1). Further, 20 percent of children in municipal housing programs, 13.9 percent in family violence shelters, and 18.2 percent in emergency shelters were less than 1 year old. The older groups of children (10-12 year olds, 13-15 year olds, and 16-18 year olds) were more highly represented in municipal housing programs that predominantly housed families in motels (15, 10, and 10 percent of children in this type of facility, respectively), perhaps reflecting a need for families with older male children to be housed outside emergency family violence shelters.

A Toronto-based study (Decter, 2007) studied 36 mothers with a total of 96 children and found that the number of children in families ranged from one to six, with 28 percent of mothers having four or more children, 22 percent three, 30 percent two, and 19 percent one. The ages of the children ranged from seven months to 22 years, although not all of them lived in the shelters. At least half of the staff interviewed reported that the shelters they worked in were admitting more young mothers and more pregnant women.

2.1.4 Race, ethnicity, and immigration status

Canada's homeless families are of all races and ethnicities, although some racial and ethnic groups are clearly over-represented (McLaren et al., 2005; Nunez and Fox, 1999). The high proportion of some racial and ethnic groups may be indicated in one or another urban centres or regions but not in others.

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4   One reason for this may be the separation of male children over a certain age from their mother's care because of admitting regulations in emergency and family violence shelters or the choice made by some families with male children over a certain age to seek alternative arrangements, such as hotels, motels, or other temporary and insecure accommodations.

5   This may be due in part to the finding that refugees were also more likely to be married, separated, divorced, or widowed (Klodawsky et al., 2005a, 39).

Aboriginal families

Disproportionate numbers of Aboriginal people are found among all types of homeless groups[6] (singles, women, youth, families), in all places in Canada, including urban centres, as well as ru- ral, remote, and Northern areas (Beavis et al., 1997; Callaghan et al., 2002; Laird, 2007; NWAC, 2007), and among groups with intersecting vulnerabilities for family homelessness, such as poverty, deinstitutionalization, single-parenthood, and larger-than-average families (Beavis et al., 1997; City of Ottawa, 2005; Morris et al., 2007). More specifically, Aboriginal women with children are considered to be especially vulnerable to certain forms of homelessness, such as those in which they pay an extraordinarily high portion of their income on poorly maintained and unsafe housing at the cost of food and other necessities (Beavis et al., 1997; Miko and Thomp- son, 2004; UN Special Session on Children, 2002).

Further, Aboriginal women and families are considered "higher-risk populations" for homeless- ness. Studies of remote and northern regions in Canada show how great a problem homeless- ness and housing crises are for Aboriginal populations in these areas (Cairns and Hoffart, 2005; Laird, 2007, 24; Levan et al., 2006; Neal, 2004; UN Special Session on Children, 2002). Abo- riginal households in all provinces and territories in Canada are proportionally over-represented in the general population of households in core housing need (CMHC, 2004).

A 2003 study commissioned by CMHC, Family Homelessness: Causes and Solutions (Kraus and Dowling, 2003), is perhaps the only cross-national study of family homelessness in Canada to date. This qualitative study includes data from interviews with 59 families (33 of whom were formerly homeless and 26 of whom were experiencing homelessness at the time of the inter- view7) from 10 Canadian cities and regions. Most families were led by single mothers and most of the study participants were not from a visible minority group; of these, most were Aboriginal (although this finding may reflect regional and municipal differences in the populations).8 One study of families in eight different shelters in Toronto showed that, on average, 4.6 percent of families were of First Nations origin, with a range of 0 to 10 percent (Decter, 2007, 51).

Racialized groups and visible minorities

Racialized groups, in both Canada and the United States, are more highly represented in the homeless family and at-risk populations (Cairns and Hoffart, 2005; Decter, 2007; Kraus and

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6   One study in Winnipeg noted that over 75 percent of homeless people counted in shelters were Aboriginal (Laird, 2007, 46) and approximately 5,052 or 16 percent of homeless individuals counted in Toronto in June 2006 were Aboriginal (Laird, 2007, pg 41). In the 2006 homeless count in Edmonton, 986 of 2,600 homeless individuals (38 percent) enumerated self-identified as Aboriginal (Laird, 2007, pg 51). According to one study, there is a higher proportion of women in the Aboriginal homeless population (35 percent in the Greater Vancouver Regional Dis- trict) than in the non-Aboriginal homeless population (27 percent in the GVRD) (NWAC, 2007, 1).

7   Not all families had children with them at the time of their homelessness; for example, in the province of Quebec, children of homeless families are automatically taken into social care (Kraus and Dowling, 2003).

8   This sample is not representative of the characteristics of homeless families in general. Indeed, Klodawsky et al. (2005) note that: "One reason for this low level of recognition [of racial diversity in Canada's homeless families] appears to be the fact that the extent of the problem varies widely from municipality to municipality. For example, researchers of an exploratory 10-city study of family homelessness noted that "close to three quarters of the fam- ilies were not a visible minority, but among those who were, most were Aboriginal" (CMHC, 2003c). However, the study also reported that, in Toronto, the number of families using emergency shelters declined after September 11, 2001 because of changes in immigrant and refugee policies. In Ottawa, as in Toronto, the family homeless shelters include many foreign born and visible minority households. " (8).

Dowling, 2003; Morris et al., 2007; Neal, 2004; UN Special Session on Children, 2002). This is particularly true in large urban centres such as New York, San Francisco, Chicago, Toronto, and Vancouver (Callaghan et al., 2002; Kraus and Dowling, 2003).

In a study of children in family shelters in Toronto, "79 percent of parents reported they or their children were members of racialized communities" (Decter, 2007, 2).

A 1999 U.S.−based study of 10 cities found that 58 percent of parents in homeless families were African-American and 22 percent were white; the former group were vastly over-represented and the latter under-represented compared with the general population. Latino and Native Americans were also over-represented in the sample (Nunez and Fox, 1999).

Although racialization is important in any discussion of homelessness, given the over-representation of racialized people in all homeless populations, this discussion is often replaced by or folded into that of homelessness among immigrants and newcomers in Canada. Indeed, even within studies and reports of immigrant homelessness, race is often an under-analysed characteristic. Some research suggests that services for homeless families also fail to pay attention to race and racism as factors in homelessness. For example, in an article on mothering in a family violence shelter in a Canadian city, Krane and Davies (2002) note that, though guided by a feminist service philosophy, shelters tend to treat residents as fixed while "other facets of [their] social location – mothering status, race, religion, and so forth – are neither featured nor understood" (186). The authors suggest that this approach stifles the mother's opportunity for empowerment and change.

Immigration, status, and country of origin

Immigrant- and refugee-led families, especially newcomers to Canada, are more likely to become homeless than families led by Canadian-born parents (Ballay and Bulthius, 2003; Callaghan et al., 2002; Kraus and Dowling, 2003; Klodawsky, 2005a; Laird, 2007; McLaren et al., 2005). Newcomers to Canada who have no legal standing upon arrival, as well as those without established social networks, are vulnerable to homelessness because of restricted access to employment or government sources of income or informal places to stay (Ballay and Bulthius, 2003; Murdie, 2005). This is especially true for women in sponsorship relationships (Thurston et al., 2006). Many, if not most, of these families arrive in large urban centres: for example, approximately 80,000 new immigrants arrive in Toronto each year: 10 percent are refugees, and 50 percent of these refugees arrive without sponsorship (Access Alliance, 2003, 18). According to Murdie (2008), immigrants arriving after 2001 were more likely than ever to settle in Canada's largest urban areas, with 40 percent settling in Toronto alone, and 90 percent settling in Canada's 10 largest census metropolitan areas.

The Ottawa Panel Study suggests that, for immigrants and refugees, visible homelessness is more prevalent among families than among single adults. Of all foreign-born respondents in that study, more than half (52.5 percent) were adult heads of families, compared to only 10 percent of Canadian-born respondents (Klodawsky et al., 2005b).

Immigration status is an important factor in homelessness among immigrant and refugee families. According to a Toronto study (City of Toronto, 2001), among the reasons the families gave for their shelter use, refugee claimant status was the most highly reported at 24 percent − one

indicator of the high number of refugee claimants in Toronto's shelters at the time.[9] The propor-
tion who cited refugee claimant status as the reason they had sought shelter increased from 21
percent in 1998 to 27 percent in 2000. The claimants at this time could not access federal set-
tlement programs. Today, however, claimants for refugee status receive an acknowledgement
of claim letter from the federal government, allowing their families to receive health care and so-
cial assistance for housing and enrol children in school until their claim is decided.

Anecdotal reports from shelter staff in Toronto are ambiguous. While shelter staff in Toronto's
east end reported seeing fewer immigrant newcomer families since the 2001 changes to immi-
gration laws, staff in west end shelters were seeing more newcomer families, especially those
without status (Decter, 2007, 39). In one study of immigrant and refugee women experiencing
homelessness because of domestic abuse in sponsor relationships, the status of homeless
women interviewed in Ottawa and Vancouver was 58 percent landed immigrants, 22 percent
Canadian citizens, and 20 percent refugee claimants (half of whom had successful claims at the
time of the interview) (CCSD, n.d.).

In the Ottawa Panel Study, 51 percent of foreign-born respondents in emergency shelters ar-
rived between 1990 and 2000 and 32 percent arrived after 2001. Refugees were more likely
than immigrants to be newcomers: 48 percent of refugees arrived between 2001 and 2003,
compared to 17 percent of immigrants in matched samples (Klodawsky et al., 2005a, 21-22). Of
the 52 adults in families in that study, 35 percent came as immigrants, 37 percent as refugees,
and 29 percent as refugee claimants (Klodawsky et al., 2005b). Among the foreign-born re-
spondents in the sample,[10] 40 countries of origin were noted (Klodawsky et al., 2005a, 38-39)
with 55 percent of 99 respondents from Africa; 11 percent from Central or South America; 16
percent from Asia and the Middle East; and 9 percent from Europe and North America respec-
tively. Respondents with refugee experiences were more likely to be from African countries, par-
ticularly Somalia (Klodawsky et al., 2005a, 20).

A Toronto-based study (Decter, 2007) reported data that showed the citizenship status of fami-
lies in eight shelters were, on average: 39 percent Canadian citizens (range of 5 to 77 percent);
25 percent landed immigrants (range of 3 to 50 percent); 14 percent without immigration status
(range of 5 to 20 percent); 10 percent refugees (range of 0 to 20 percent); and 4 percent per-
manent residents (range of 0 to 20 percent).

2.1.5   Childhood histories of family separation or physical or sexual abuse

It is difficult to ascertain whether childhood histories of foster care placements or family separa-
tion and childhood histories of physical and/or sexual abuse are common in the homeless family
population or typical causes of homelessness later in life. However, each of these experiences
are prevalent and noted in the literature on family homelessness (for example, ICP, 1997; Kraus
and Dowling, 2003; Neal, 2004; Novac, 2006).

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9   Other reasons given for shelter use were: eviction (18 percent); women fleeing abuse (11 percent); newcomer to
     the city (9 percent); general homelessness/no reason given (7 percent); and family breakdown (3 percent) (City
     of Toronto, 2001).

10   Includes all five sub-groups: adults in families, male adults, female adults, male youth, and female youth.

Family separation and foster care placement

In one U.S.−based study that compared homeless single mothers to housed single mothers, both groups relied on social assistance and were therefore poor. The only notable difference was that homeless single mothers reportedly "had more disrupted childhoods" and were more likely to have been in foster care or to have experienced some sort of family separation as children (Kraus and Dowling, 2003; Weitzman, 1989).

In literature on Aboriginal homelessness in Canada, family separation and foster care are common themes related to the histories of residential school placements – these are often seen to give rise to or exacerbate individual, familial, and community problems such as violence, family dysfunction, mental health problems, and substance abuse – further interacting with structural and personal vulnerabilities to homelessness (Cairns and Hoffart, 2005; Levan et al., 2006; Menzies, 2005; NWAC, 2007). Poor housing conditions among Aboriginal families also often lead to the "increased risk of losing their children to social service agencies" (NWAC, 2007, 2).

Childhood abuse

In a U.S.−based study that compared homeless single mothers to poor single mothers with homes, both groups reported high rates of childhood physical abuse (60 percent of homeless and 54 percent of housed) and childhood sexual abuse (42 percent of homeless and 50 percent of housed) (Shinn and Weitzman, 1996).

In the study of 46 homeless women from three Canadian cities, 72 percent reported having experienced violence during childhood in their parental homes, foster homes, or in child welfare settings. Eleven women experienced both violence from their partners and violence in childhood (Neal, 2004).

Little is known about the adverse childhood experiences of immigrant and refugee families that become homeless in Canada, although Ballay and Bulthius (2003) note that "the particular difficulties faced by refugees in the existing homeless infrastructure [are] in part due to their prior experiences of trauma in their countries of origin and in part due to the adaptation challenges they face" (Ballay and Bulthius, 2003).

2.1.6   Poverty, sources of income, and education

Income sources

Homeless families receive income from various sources, but most rely to some extent on government income assistance (CMHC, 2001; Culhane et al., 2007; Nunez and Fox, 1999). Many families have employment income before homelessness, but must rely on assistance during and after homelessness (Decter, 2007; Kraus and Dowling, 2003). Although Kraus and Dowling (2003) found that poverty and the receipt of social assistance were predominant in homeless families interviewed, they noted that "informants indicated that there has been an increase in the number of households with income from employment, including part-time employment" (18). Precarious, minimum-wage, and part-time work arrangements are also associated with poverty, especially for women (CSPCT/FSAT, 2004; Morris et al., 2007; Neal, 2004).

In a non-representative sample of previously homeless immigrant and refugee women, the majority were unemployed (76 percent), on social assistance (73 percent), and poor (CCSD, n.d.).

An analysis of quantitative data from a family violence centre in Calgary showed that immigrant women "were least likely (when compared with Aboriginal and Canadian-born women) to be receiving government income assistance and were the only women to have no income or to be living on their savings" (Thurston et al., 2006, 37) but these savings can also stand as barriers to accessing subsidized housing and childcare.

In a large U.S. study (Nunez and Fox, 1999), of 777 homeless parents, 79 percent were unemployed for an average of one year, while 72 percent had been employed at some point in their careers and 28 percent had never been employed. Common reasons for unemployment identified in the study included lack of childcare; lack of a permanent address; lack of transportation; illness; substance abuse; and disability (Nunez and Fox, 1999).

Neal (2004), reports that of 46 women interviewed in three Canadian cities:

> Most of the women rely on social assistance benefits when they finally qualify for them. The majority who collect public disability pensions are collecting the maximum entitlement. While a few have just begun collecting [benefits] others have only the money that they can get on the streets or receive from friends or shelters. Prostitution has been a source of income for a minority of women (3).

Education

Generally speaking, many young, single, and Canadian or U.S.−born mothers in homeless families have not completed high school, while many immigrant and refugee parents in homeless families have some post-secondary education (Kraus and Dowling, 2003). Although those in the immigrant and refugee sample previously mentioned were mostly poor and on social assistance, the majority (60 percent) held a college degree (CCSD, n.d.).

Poor and/or homeless immigrant mothers are also noted as having, in general, higher educational attainment levels than Canadian-born women in families (Decter, 2007; Klodawsky et al., 2005a; Morris et al., 2007; Thurston et al., 2006). In the Ottawa Panel Study, the level of education among homeless family heads showed that 38 percent did not finish high school; 41 percent had completed high school, 5 percent had trade or apprentice certificates; 7 percent had college certificates, and 9 percent had university degrees (Aubry et al., 2007).

Among the matched sample of foreign-born and Canadian-born respondents in all sub-groups, Canadian-born respondents were less likely to complete high school (55 percent had Grade 11 or less, compared to 35 percent of foreign-born respondents), and foreign-born respondents were more likely to have pursed some form of postsecondary education (27 percent versus 9 percent of Canadian-born). The matched sample of foreign-born respondents with immigrant experiences compared with those with refugee experiences indicate more subtle differences in comparisons of those with Grade 11 or less (27 percent of immigrants and 34 percent of refugees); high school completion rates (33 percent of immigrants and 40 percent of refugees); and university degree holders (9 percent in each); and substantial differences in the rates of those with some trade, university, or college education (30 percent of immigrants and 15 percent of refugees) (Klodawsky et al., 2005a).

In Canada's territories, 35 percent of the adult population have not completed high school; the graduation rate in the Northwest Territories is 40 percent, compared to the national rate of 74 percent. These factors are seen to contribute to the problem of homelessness in women in these areas (Levan et al., 2006). In a sample of 66 homeless women, 81 percent of whom were mothers, 11 percent had attended college, 19 percent had completed high school; 3 percent had vocational training; 31 percent did not complete high school, and 36 percent had no high school education (Levan et al., 2006). In the Kraus and Dowling sample of parents in homeless families, 50 percent of the participants had not completed high school (2003).

A large study from the United States (Nunez and Fox, 1999) noted, "Between 30 and 44 percent of homeless parents in each region said they left school because of pregnancy." Having a high school education was found to be a strong determinant of employment (Kraus and Dowling, 2003). Young parenthood, education, employment, and housing status are clearly linked.

2.1.7   Housing history of homeless families

Not much is known about the housing histories of families that become homeless in North America. There is some evidence that moving a number of times during childhood is common among parents in families in housing shelters. In the CMHC study, "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" (Kraus and Dowling, 2003, 36).

Histories of informal living arrangements with others are also common among families that become homeless; many parents in shelters have never been a primary lease holder (Nunez and Fox, 1999; Klodawsky et al., 2005a; Kraus and Dowling, 2003; Thurston et al., 2006). Such informal arrangements are subject to breakdown when problems arise with roommates, friends, or family members – strains that are often exacerbated by unsafe, overcrowded housing conditions and a lack of resources (Access Alliance, 2003; Ballay and Bulthius, 2003; Levan et al., 2006; McLaren et al., 2005; Neal, 2004). In an early comparative study of homeless mothers, younger mothers were more likely to have lived in informal accommodations with friends or family before seeking social housing placements (Weitzman, 1989).

2.1.8   Other common characteristics

Other common characteristics of homeless parents include mental health issues of varying degrees (Cairns and Hoffart, 2005; Kraus and Dowling, 2003); disability; alcohol and drug addiction; and histories of medical or correctional institutionalization and deinstitutionalization (Cairns and Hoffart, 2005; Culhane et al., 2007; Kraus and Dowling, 2003; Levan et al., 2006; Morris et al., 2007; Novac et al., 2006; NWAC, 2007). These and other characteristics are generally found in combination with structural characteristics and risk factors in homeless families.

2.2   Systemic and Individual Causes of Family Homelessness

2.2.1   *Poverty, the "affordability gap," access to housing, and discrimination*

Although no type of family is exempt from the possibility of experiencing poverty and homeless-ness, parents with the characteristics noted above are more likely than others to have one or more housing crises in their lives (Colour of Poverty Campaign, 2007; CSPCT/FSAT, 2004; Morris et al., 2007).

In the study of homeless women in the Northwest Territories, the researchers wrote, "There is one thing that the women in this study were unanimous about: income support programs simply do not provide enough income to meet basic needs" (Levan et al., 2006, 9). Social assistance is inadequate across Canada's provinces and territories (Access Alliance, 2003; Callaghan et al., 2002; CRIAW, 2007; Morris et al., 2007), both in large cities where rental markets are tight and average monthly rates are high, as well as in towns and remote areas where employment and rental markets can be even tighter and the costs of heating and other necessities may be pro-hibitive (Callaghan et al., 2002; Levan et al., 2006; NWAC, 2007). The "affordability gap" (Cul-hane et al., 2007) is commonly cited as the primary reason for poverty and homelessness among Canada's families (Kraus and Dowling, 2003; Laird, 2007; Neal 2004).

A report by the City of Toronto cites one of many similar examples of Canada's affordability gap: the large discrepancy between the 2005 shelter component of Ontario Works,[11] which is $527 for a single adult with one child and $621 for two adults with two children, and the 2005 average rents per month in Toronto, which are $889 for a one-bedroom, $1, 060 for a two-bedroom, and $1,265 for a three-bedroom unit (City of Toronto, 2006). This explains why many families must choose between rent and other needs (such as food) and also why many families live in tenu-ous and overcrowded conditions, or are forced to rely on social networks for housing and finan-cial support (Cairns and Hoffart, 2005; City of Toronto, 2001; Levan et al., 2006).

Affordability is also an issue in terms of access to homeownership or subsidized housing in Canada's cities and regions. A family's ability to buy a house and obtain a mortgage, especially for women-led families or newcomer immigrants and visible minorities (Ballay and Bulthius, 2003; Callaghan et al., 2002; McLaren et al., 2005; Murdie, 2005), is often hampered by income level, regardless of the source of their income or proof of the family's ability to make payments above a certain percentage of their income (Callaghan et al., 2002). For example, many immi-grant and refugee families arrive in Canada without having secured housing and most end up in rental accommodations (74 percent).

A long waiting list for social housing, along with alleged discrimination in the allocation of units, also limits access to affordable rental units from a limited stock (Access Alliance, 2003; Cal-laghan et al., 2002; McLaren et al., 2005). For example, as of the end of 2007, there were 49,478 households (of whom 16,540 included dependents) on the active wait list for social housing in Toronto; only a small proportion (4,336) were housed in the same year (Housing Connections, 2008).

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11   Ontario's income assistance program for employable single adults and parents.

Single mothers face these affordability and access issues, and may be further hampered by discriminatory practices on the part of landlords based on factors such as: youth; family size; low income or receipt of social assistance; race, ethnicity, or language proficiency; lack of references; and the need for low-cost sanitary, safe, and maintained environments for their children.

Aboriginal women and their children often face housing difficulties, including discrimination, for these and other reasons. The Northwest Territories study (Levan et al., 2006) found that Aboriginal women are often forced out of social housing units because of the death of or their separation from a male partner who is the primary tenant or because of damage to units by others, which often ruins their chances of obtaining social or market housing afterwards. This report also found that nepotism and unfair and unregulated allocation of housing were also problems in some small communities where Band Councils allocate housing.

Housing discrimination on the basis of race and other grounds disproportionately affects racialized women in Canada.[12] In a study of perceived housing discrimination among immigrant groups in Toronto (Dion, 2001), Jamaican and Somali respondents perceived greater levels of discrimination on a range of grounds (including race, income, immigrant status, religion, and family size) than did Polish immigrants; Somalis reported the highest levels of group and personal discrimination, and women from these groups perceived the highest levels of all.

For decades, studies employing a range of methods − from reviews of human rights complaints, surveys of landlords and real estate agents, and "audits" in which researchers pose as potential tenants − have revealed consistent racist discrimination in the rental and ownership housing markets in Canada (Darden, 2004; Novac et al., 2002). Since the advent of human rights protections against discrimination in housing, overt racial discrimination by landlords and real estate agents has not disappeared; instead, it has been replaced by subtler and more hidden forms (Darden, 2004)

2.2.2   *Family and partner violence*

Family and partner violence is one of the most commonly cited causes of homelessness for women and their children in a variety of social contexts (Cairns and Hoffart, 2005; CCSD, n.d., Davis, 2001; Kraus and Dowling, 2003; Novac, 2006; NWAC, 2007; Sev'er, 2002; Thurston et al., 2006). The Report of the Mayor's Homelessness Action Task Force (City of Toronto, 1999) found that family violence or family breakdown had precipitated 14 percent of homeless episodes for families and that half of women with children leaving situations of domestic violence were staying in emergency shelters (City of Toronto, 2001).

Neal (2004) reports that of the 46 homeless women interviewed in three Canadian cities, 23 had reported partner violence. In one study of 777 homeless families in 10 American cities by Nunez and Fox (1999), reviewed in the CMHC study of family homelessness, up to 57 percent of

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12   "Racialized" refers to persons negatively marked by socially constructed categories of race, including persons of Aboriginal, African, Asian, Caribbean, Arab / Middle Eastern, or Latin American descent. "Non-racialized" refers to persons for whom stigma is not ascribed on the basis of "race" − mainly those of European descent. The negative social process of racialization is not the same as a person's own positive identification with racial, ethnic, cultural, or national categories such as woman of colour, African woman, Jamaican-Canadian woman, Aboriginal woman, etc. Racist discrimination is directed at someone on the basis of racialization, not on the basis of their identity or heritage.

women with children who had been living with a spouse or partner had left because of abuse. These women had suffered violence because of household financial problems, social isolation or dependence, or when their outside-of-home work had been sabotaged by their abusers.

Women and children fleeing violent homes include those living in small and remote communities (such as many Aboriginal women); those without language skills or established social networks (such as many immigrant and refugee newcomers); and those with limited education or without recent employment histories (such as many mothers of young children, young mothers, or women with disabilities). These women are extraordinarily vulnerable when fleeing abuse from their homes (Braun and Black, 2003; CLEO, 2007; CCSD, n.d.; Dumont and Miller, 2000; Novac, 2006; NWAC, 2007; Thurston et al., 2006).

Immigrant status, racialization, and region intersect with abuse and homelessness. Analysis of data from a family violence shelter in Calgary showed that both immigrants (35 percent) and Aboriginals (almost 30 percent) were disproportionately represented among women admitted to the shelter. Immigrant women were more likely than others to report experiencing violence during pregnancy (Thurston et al., 2006). In the Ottawa Panel Study, 20 percent of 99 foreign-born respondents reportedly left home because of family conflict and 18 percent did so to flee abuse (Klodawsky et al., 2005a). In the Northwest Territories, admission of abused women into shelters was found to be eight times the national rate (Levan et al., 2006).

Leaving home because of violence may affect the pattern of homelessness and re-housing. The 2001 City of Toronto report found that women fleeing abuse were the most likely to be episodically homeless (33 percent with six or more shelter stays in a year). Laird (2007) noted that in Iqaluit, women experiencing abuse often return to live with abusers because of severe housing shortages and the fact that there are no homeless shelters for women in the area.

2.2.3   Precipitating events or triggers

Research into the causes of homelessness for families often differentiates between general risk conditions and the events that immediately precede a homeless episode. The latter are called "triggers" and often include events such as eviction; divorce/separation; violence or conflict; loss of employment or changes to household income; sudden illness or injury; pregnancy or recent childbirth; relocation to a new country or community; or conflict with the primary tenant. These triggers are neither mutually exclusive nor separable from more general conditions such as poverty; lack of a social network; lack of access to housing, employment, and daycare; discrimination and social marginalization (Cairns and Hoffart, 2005; Kraus and Dowling, 2003; Klodawsky et al., 2005a; Levan et al., 2006; Weitzman, 1989).

For families living on low minimum wages or inadequate social assistance, changes in income may often require choosing between food and rent, between employment and childcare, or between the emergency shelter and living in abusive or overcrowded conditions.

In Toronto in 2005, over 30,000 formal eviction applications were made, of which 86 percent were attributed to arrears in rental payments (City of Toronto, 2006).The relationship between reduced social assistance levels and the increase in family homelessness are also well documented in the Canadian literature (Anstett, 1997; Callaghan et al., 2002; City of Toronto, 2001;

City of Toronto, 2003; Colour of Poverty Campaign, 2007; CRIAW, 2007; CSPCT/FSAT, 2004; Morris et al., 2007; Neal, 2004).

Differences in reasons for current homelessness between foreign- and Canadian-born respondents (including all subgroups) were reported by Klodawsky et al. (2005a), with foreign-born homeless individuals more likely to attribute their homelessness to: housing cost (26 percent); issues related to refugee status (10 percent); and family conflict (24 percent of foreign- versus 13 percent of Canadian-born). Alternatively, Canadian-born respondents were more likely to cite eviction and "other housing matters"; substance abuse and deinstitutionalization from medical or correctional facilities (15 percent of Canadian-born versus 4 percent of foreign-born). The researchers noted:

> Foreign-born respondents appear to be quite distinct from the other individuals who were interviewed for the Panel Study. Their reasons for being homeless appear to be more readily attributable to a series of external barriers, such as insufficient affordable housing, or restrictions on their ability to compete for employment, or inadequate childcare supports, than is the case for many of the respondents who were born in Canada. This latter group, on the whole, appears more vulnerable in terms of health status, educational attainment and problems with substance abuse. (40)

These findings are supported in other literature on immigrant and newcomer homelessness (Access Alliance, 2003; McLaren et al., 2005). This trend of primarily economic causes of homeless, which is reportedly more common among homeless families than it is among other homeless populations is often seen as constituting a type of "new homelessness" (Laird, 2007; Neal, 2004, Novac, 2006), that includes "families, women, new Canadians, students and children – a broad demographic whose common trait is poverty" (Laird, 2007, 10).

2.3   Experiences of Family Homelessness

2.3.1   *Experiences of homelessness and social service and policy recommendations*

Clearly, the varying experiences of families in need of housing supports, either before or during homelessness, are closely tied to differential access to social services and the benefits of the labour market. Although no family of any kind is immune from the risk of a housing crisis, some experience the precariousness of their housing arrangements more acutely than others. Most of the recommendations in the literature argue for some combination of preventative and responsive efforts to reduce the incidence of family homelessness.

In the Northwest Territories, 16 percent of all households are in "core need" – a number which rises to almost 30 percent outside the more populated areas (Levan et al., 2006). Clearly, access to affordable and suitable housing in Canada's North, and in other tight housing markets, requires the investment of funding from federal, provincial, and regional/municipal governments. Other recommendations aimed at preventing homelessness among Canada's at-risk families include: changes in the number of and allocation process for social housing units; the use of less restrictive housing subsidies; the extension of mortgage insurance and housing repair programs

to low-income households; increased investment in rent banks; and increases in and changes to social income assistance payments (Callaghan et al., 2002).

Another example of precarious housing experiences is that of foreign-born women who depend upon controlling partners, friends, or family members because of immigration process and relations (Thurston et al., 2006). In a CCSD report (n.d.), the role of sponsorship agreements, in which a (usually male) spouse agrees to provide for a (usually female) immigrant for three years, is seen to reinforce the woman's vulnerability in a new country and allows for partner abuse in many forms – financial, emotional, and physical. Poverty, discrimination, lack of employment (often owing to unrecognized foreign credentials), lack of secure housing, and language or cultural barriers may all reinforce the social isolation of immigrant women, especially where status is tied to an abusive partner.

Women who arrive as visitors or as refugees are in even more precarious positions in housing, employment, access to resources, and social integration (Ballay and Bulthius, 2003; CCSD, n.d.; Fiedler et al., 2006). "Unfortunately, many immigrant and refugee women are unaware of the social support services that are designed to help them. And in many cases, the social services that are available are insufficiently sensitive to the unique needs of this population" (CCSD, n.d., 6).

These issues, and the need to correct them through the adaptation of best practices in social service agencies for homeless immigrant families, along with the need for structural changes in immigration policy and governmental funding strategies, is clearly and repeatedly noted in the literature (for example: Cairns and Hoffart, 2005; CCSD, n.d.; Thurston et al., 2006). The changes required to prevent homelessness among newcomer women and their children include language proficiency training in English or French; the dissemination of information about women's rights and resources for women in Canada; and "cultural competency" and anti-discrimination training in social service agencies (CCSD, n.d.).

Another example of a group at especially high risk of homelessness is one-parent families who, according to a Toronto-based report on poverty and income changes, make up 30.4 percent of all families in the City of Toronto in 2005, have falling median incomes (from $26,200 in 1995, to $23,000 in 2000, to $21,700 in 2005), and are mostly (over 50 percent) living on low incomes in 2005 (with 37 percent of low income one-parent families living on social assistance and 36 percent receiving some employment income).[13]

Eviction applications in the Toronto area due to payment arrears also rose by 26 percent between 1999 and 2006 and "the City of Toronto reports that eviction is the second major reason, after domestic violence, for families seeking emergency shelter in the city" (UWGT, 2007, 53). This data, based on tax files, excludes many of Toronto's families, including newcomers, groups generally considered to be at high risk for housing problems (Access Alliance, 2003; Fiedler et al., 2006; McLaren et al., 2005). Almost every report reviewed reiterates the need for long-term investment, by all levels of government, in the prevention of family homelessness and in affordable housing, as well as the need for policy changes that help families secure affordable housing and earn living wages.

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13   Two-parent families in the City of Toronto also had lower median incomes compared to those in the Greater Toronto Area or those in Ontario as a whole (UWGT, 2007), indicating higher poverty levels in the City.

Investment in emergency and family violence shelters and services for currently homeless families is also called for in the literature to provide a continuum of care that meets emerging needs (Levan et al., 2006). While many families require only affordable housing to alleviate their homelessness, others need more supportive or transitional housing. Many studies recommend a "housing-first" policy for families with less complex issues in combination with more service-intensive housing and resource-based programs for families with more complex needs (Cairns and Hoffart, 2005; Culhane et al., 2007; Laird, 2007). Most policy recommendations seek to "address…immediate needs while also working toward systemic change" (Levan et al., 2006, 22). These discussions are more advanced in the American literature (Bassuk, 2007; Culhane et al., 2007) than in Canada, presumably because Canada has no long-term strategy to deal with homelessness (Laird, 2007).

2.3.2   Experiences of hidden homelessness among families

For many, if not most, families in Canada the admission to emergency shelters is preceded by a period in "core housing need" (i.e., living in unaffordable and/or unsuitable conditions) and then by one or more temporary stays in hotels/motels or with friends or family – social supports that may eventually break down or become untenable (Anstett, 1997; Callaghan, 1999; Kraus and Dowling, 2003; Laird, 2007, Levan et al., 2006; Nunez and Fox, 1999). The extent of this kind of "hidden homelessness" among Canadian families is not known, so it is difficult to gather systematic information about the full population of homeless and at-risk families (Kappel Ramji, 2002; Kraus and Dowling, 2003).

2.3.3   Experiences of visible family homelessness

<u>Shelter stays</u>

Most studies that gather information from participants on family homelessness draw upon the input, knowledge, experiences, and records of parents (mostly women) with children identified through shelter admissions. Quite often this data is enriched by the information gathered from shelter workers. Much research, however, shows that homeless families' pattern of shelter use is different from that of homeless individuals, with many families staying in a shelter only once (Klodawsky et al., 2005a; Kraus and Dowling, 2003; Neal, 2004). In general, about 30 percent of families in shelters had been homeless before their participation in a given study. This finding is echoed in a Toronto-based study where 70 percent of families were homeless for the first time and most stays were between 4 to 6 months (Decter et al., 2007).

In a cluster analysis of over 10,000 parents who were admitted to shelters in one of three U.S. cities or one state, Culhane et al. (2007) identified three distinct groups. The first made up 72 to 74 percent of all families; these families stayed in the shelter once only and for a brief period. The second group, about 20 to 22 percent of families, used an emergency shelter an average of 1.5 times and stayed for longer periods than the first group. The third, about 5 to 8 percent of families, entered the shelter on numerous occasions and stayed for brief periods. This third group also used the greatest number of services, including foster, psychiatric, and treatment care, while the second group was more likely to have income from employment. The average

length of time spent in the shelter among all families was approximately 4 to 6 months, with larger families having longer stays (Culhane et al., 2007).

Some exceptions in Canadian research, however, are notable. In a CMHC study of family homelessness, two-thirds of the 59 families had been homeless before their participation in the study, with 14 families homeless twice before, four families three times or more, and two families reportedly being episodically homeless (Kraus and Dowling, 2003). In a Toronto-based study, 30 percent of families in shelters reported being homeless a number of times before the study (Decter, 2007). In the Ottawa Panel Study (Klodawsky et al., 2005a) the matched sample indicated that Canadian-born respondents were somewhat more likely than foreign-born respondents to have been homeless more than once before (61 percent of Canadian, 69 percent of foreign) and immigrants were more likely than refugees to have been homeless before (58 percent of immigrants and 46 percent of refugees). These trends reflect the finding that 37 percent of homeless families in a United States study had been homeless more than once before (Nunez and Fox, 1999).

In 2001, family stays in city-run shelters were found to be increasing in length (an average of four times longer as compared to the late 1980s), with one-parent families staying an average of one to two months and two-parent (mostly immigrant) families staying longer still (City of Toronto, 2001). It is not clear if longer stays were related to the large number of newcomer, two-parent families in Toronto's shelter system before changes in immigration policies. Nor is it clear whether or how these trends among newcomer families experiencing homelessness have changed.

Reports from families living in shelters demonstrate their ambivalence about the staff, the services, the food, and the conditions of shelters (Access Alliance, 2003). Many mothers appreciated the shelter and the staff, but disliked the rules and the food. Overcrowding, bad sanitation, and the disruptive behaviour of other clients were also common complaints (CMHC, 2001; Decter, 2007; Kraus and Dowling, 2003). Of course, length of shelter stay and satisfaction are related to regulations on how long families can stay and on the type of shelter the families were staying in. Neal (2004) states some of these differences succinctly:

> There are two distinct kinds of shelters with two admittance experiences. The first is restrictive and protective of residents. The second has a policy of shelter for all. The first [experience] of shelter life for women and children particularly in shelters for battered women fleeing abusive homes is often protective and sometimes over-regulated. The second experience of night residence (where shelter is provided only for the night-time hours) is dangerous, crowded and distinctly uncomfortable. It also means the women have to be on the streets during the day (20).[14]

Shelter experiences affect both parents and children in different ways over both the short and long term. It remains to be seen whether these differences can be systematically typified in a meaningful way.

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14 In Toronto, parents with dependent children do not use night-only shelters that force them out during the day.

2.3.4   Parents

Health

Homelessness among pregnant women is associated with malnutrition, substance abuse, and exposure to violence (Little et al., 2005). In Toronto, 300 babies are born to homeless mothers each year (OWHC, 2002). Homeless pregnant women often lack appropriate prenatal care and suffer the effects of malnutrition and violence (Khandor and Mason, 2007; OWHC, 2002). As well, individuals on the street and in shelters are more likely than other Canadians to experience chronic health problems, ranging from mental health and substance abuse issues to respiratory and heart problems. Other common health problems among the homeless population in Canada include malnutrition, sleep deprivation, and health problems related to the feet and skin (Khandor and Mason, 2007; OWHC, 2002). Such health problems are further complicated by the fact that homeless individuals often do not have appropriate and regular access to health care (Frankish, et al., 2003; Khandor and Mason, 2007; OWHC, 2002).

Physical and mental health issues, however, may be experienced before people become homeless and may limit parents' access to housing and employment; they are thus part of the reason for a family's homelessness. "It is, indeed, difficult to separate the impacts of homelessness from its determinants, as these two sets of factors are often cyclical" (Levan et al., 2006, 10).

Immigrant women in homeless families are, in general, healthier than their Canadian-born counterparts (Thurston et al., 2007). The physical health of foreign-born respondents in Klodawsky et al. (2005a) was better than the "U.S. norm" and their mental health status scores were lower. However, both the physical and mental health scores of Canadian-born respondents were much lower than that of the U.S. norm or foreign-born respondents. Further, Canadian-born respondents were more likely than foreign-born ones to have mental health problems requiring hospitalization, to use drugs or alcohol, and to smoke. They were also more likely to experience asthma, chronic bronchitis, or emphysema; arthritis or rheumatism; and back problems. These comparisons, however, are among all groups of respondents, and may reflect prevalent trends among homeless adults and youth unaccompanied by children than among adult heads of homeless families, who are generally in better health.

Homeless women are also likely to experience violence before and after becoming homeless, resulting in an elevated risk of psychological trauma; they are also at higher risk of contracting AIDS and sexually transmitted diseases (Goodman et al., 1991; OWHC, 2002). A report on women's homelessness in three Canadian cities notes some differences in the health outcomes of older and younger respondents, with many women between 40 and 59 experiencing disabilities, mental illness, chronic health problems, and alcohol and/or substance abuse, while most women in their late teens or early twenties were "relatively healthy, though over time this will likely change if they cannot find permanent homes" (Neal, 2004, 8).

Parenting

Parenting within shelters may be hampered by shelter rules, regulations, and conditions (Decter, 2006; Krane and Davies, 2002; Weitzman, 1989). Concerns about the effects of overcrowding, the absence of home-cooked meals, and the lack of culturally appropriate food or food that

children are willing to eat are often mentioned as reasons for parental stress (Anstett, 1997; Neal, 2004). In the study of women's homelessness in the Northwest Territories, Levan et al. (2006) wrote: "Women with children were particularly hard on themselves. Feeling as though they had failed at motherhood was the most painful emotion they endured and often led them into severe depression" (12). In addition to the stress associated with homelessness itself, parents may also have to adapt to a relocation from a different country, region, or neighbourhood to an unfamiliar urban environment; cope with the temporary or complete loss of their possessions; and worry about actual or potential separation from their children (Kraus and Dowling, 2003; Levan et al., 2006; Manji, 2006; Neal, 2004; Novac et al., 2006).

<u>Family separation</u>

Families become separated for a number of reasons when they become homeless (Cowal et al., 2002; Novac et al., 2006). For example, many parents arrange for their children to stay with family or friends when they become homeless, so the children can remain in their own schools and neighbourhoods. Also, many shelters, especially family violence shelters, do not admit male children over a certain age (Kraus and Dowling, 2003). Often, however, children of homeless parents are apprehended by child protection authorities because of family violence, housing problems, mental health diagnoses, or substance use issues (Cowal et al., 2002; ICP, 1997; Kraus and Dowling, 2003; Novac et al., 2006; Shinn et al., 2008). Housing problems and homelessness are factors in one out of five cases of child apprehension in Toronto (Chau et al., 2001). The fear of apprehension often pushes families into or keeps them in situations of hidden homelessness or unsafe or overcrowded situations (Neal, 2004).

One study in the U.S. found that "crisis nurseries," where homeless and in-crisis families can put their children into free 24-hour care for up to 72 hours without losing custody, and later access resources and supports, help families stay intact. The costs of such programs in New York City were compared to the costs of individual and group home placements − the former was up to 20 times higher and the latter up to 50 times higher than the cost of the crisis nurseries (ICP, 1997). Because of loss of eligibility for income assistance and social housing tied to children, mothers who do not have children in their care also face further problems leaving the shelter system and securing appropriately sized, maintained, and affordable housing (Cowal et al., 2002; Novac et al., 2006). The lack of appropriate housing is then a further barrier to family reunification (Chau et al., 2001).

2.3.5   Children

Homelessness negatively affects the health, education, behaviour, and sense of well-being of children; these negative effects are often compounded by the occurrence of family violence, and parental substance abuse or mental health problems, before the experience of homelessness (Decter, 2007).

<u>Education</u>

Children in homeless families experience disruptions in their schooling and housing, and difficulty finding places to study or play in overcrowded housing or shelters (CMHC, 2001; Decter, 2007; ICP, 1997; Krane and Davies, 2002; Kraus and Dowling, 2003; Shinn et al., 2008; Weitz-

man, 1989). In a study of 41 children in family shelters in Toronto, 58 percent had attended three or more different schools (Decter, 2007).

<u>Health, behaviour, and well-being</u>

Not only homelessness, but poor housing conditions (especially overcrowding) are associated with the increased likelihood of anxiety, aggression, asthmatic episodes, and developmental delays in motor, social, and language skills in children (Jackson and Roberts, 2001). The physical effects of homelessness on children can include malnutrition, sleep disorders, and slow development in speech and language capacities (Decter, 2007). Some U.S. studies did not find significant differences in the long-term health and behaviour outcomes of homeless and other poor children, but attribute negative outcomes in previously homeless children to the mental health of, or their separation from, the primary caregiver (Huntington et al., 2008; Shinn et al., 2008). The age of the child during homelessness is also said to be important in assessing long-term outcomes – children who were infants or toddlers at the time of the shelter stay were more likely than children of other ages to have negative outcomes, likely due in part to their attachment to their mothers at this stage (Shinn et al., 2008).

Negative effects on the sense of safety, security, self-esteem, behaviour, school performance, and social skills have been identified in children from homeless families (Decter, 2007; Gewirtz et al., 2008). Other reports indicate the increased short-term and long-term likelihood of experiencing mental health issues, particularly depression and aggression (Karim et al., 2006).

In an article on decades of American research into the long-term impacts of homelessness on children, Buckner (2008) identifies two historical and policy-related factors that have affected findings on the impact of homelessness on children over time. One is the changing conditions of family shelters and the U.S. shelter system over the years, which have become more responsive to the unique needs of families, but also more crowded (Culhane et al., 2007). The other is the long-term impact of affordable housing crises, in which the most vulnerable families (experiencing extreme poverty, violence in the home, and problems with substance abuse or mental health) became homeless more quickly in response to changes in economic conditions, whereas sustained economic and housing crises would affect families with less complex (primarily money-related) issues. Past findings on the impacts of homelessness in childhood may not fully account for other conditions such as family vulnerability and shelter resources and thus may not reflect the more complex systemic underlying economic changes affecting homeless families and their children.

2.4   Housing After Homelessness Among Families

Housing for families after they have lived in a shelter can take many forms. It can be stable or unstable, subsidized or market rent, satisfactory or unsatisfactory.

In the CMHC study (Kraus and Dowling, 2003), 33 of the 59 homeless and previous homeless families were housed at the time of the interview. Although they occupied a mix of subsidized and market-rent accommodations in 10 Canadian cities, which they had either found independently or with the help of agency and outreach workers, half were paying more than 50 percent of their income towards rent. In general, family heads reported being happier, less stressed and

more stable in their own space, and that their children were on a schedule and were pursuing employment or education opportunities. Difficulties were related to stress levels and the number of hours that family members needed to work. Families that were satisfied with their units noted feeling safe and secure in their homes and neighbourhoods, and said that their housing was affordable, and that it was in a convenient location. Families that were not satisfied cited rent increases, small apartments, poor maintenance, and noise and crime in the neighbourhood.

In a longitudinal study of immigrant women fleeing abuse (Thurston et al., 2006), 70 percent of the 37 women interviewed were housed by the time of the follow-up interview six months after the first; most were in subsidized housing.

According to the Ottawa Panel Study (Aubry et al., 2005), families are more successful in exiting homelessness and achieving housing stability than the lone men and women or the youth that they interviewed. This finding may be related to the ability of families that had lived temporarily in shelters to more easily or quickly access subsidized housing. At the follow-up interview, 97 percent of the families in the study had been housed for 90 days, and 77 percent of 55 housed families were living in subsidized housing. In terms of housing form, 37 percent of families were in apartments; 35 percent in townhouses; 13 percent each in co-op or subsidized housing; and 2 percent in transitional or group housing. These accommodations were, on an average, described as between "somewhat good" to "good." Housed families had a higher number of average days housed (613 days) than all other housed subgroups, and their average number of moves in the two years following their initial shelter stay, at 1.86 (with a median of 1), was lower than all other subgroups. Families were the least likely to experience housing instability after their shelter stays, although the researchers noted that 18 percent experienced homelessness after being housed. While difficult to assess due to the variation of household sizes among families, it appeared that families were spending a greater proportion of monthly income on rent than singles. The researchers concluded that housing costs represent a high percentage of expenditures for housed participants on social assistance, putting them at risk for future episodes of homelessness (Aubry et al., 2005).

3. Talking to Homeless Women: Method

3.1 Sample

3.1.1 Eligibility Criteria

We sought a convenience sample of 100 mothers who were staying in shelters with their dependent children − half of them Canadian-born and half recent immigrants. The 91 study respondents we did recruit were women over 18 years of age, living in a shelter with at least one dependent child under the age of 19. Respondents were either born in Canada, or had migrated to Canada one to five years before the interview date. This criterion was used to avoid confounding homelessness among newcomers with the common experience of brief shelter stays during the immediate arrival and settlement period, while still capturing the particular housing-related difficulties reported by immigrants and refugees during their early years in Canada. Because of difficulties finding the planned quota of 50 respondents born outside Canada, the time frame for arrival in Canada was extended to 10 years over the course of the recruitment period. Even so, time constraints forced us to close the study sample with only 41 immigrant women and 50 Canadian-born women.

3.1.2 Recruitment and Informed Consent

Respondents were recruited through six family shelters in downtown Toronto, east Toronto, and Scarborough. Three shelters were under the direction of the City of Toronto Shelter, Support and Housing Administration, and three were operated by a non-profit agency. The shelters ranged in capacity from 50 to 160 people, and differed from each other in several ways. Some offered each family a private room, while others had some shared rooms. Some provided space and funds to enable families to purchase, store, and prepare their own food, while others served prepared meals in a shared dining area. Some provided a range of on-site services including nursing, primary care, counselling, housing help, educational programs for children, and childcare, while in others, shelter staff provided referrals to these services off-site.

The study coordinator contacted the administration of each shelter for permission to recruit participants. The recruitment process varied between shelters. In some shelters, staff provided in-

formation about the study directly to residents, interviewers were invited to address residents' meetings, or meetings were held specifically to inform residents about the study. In others, posters were simply placed in common areas or distributed to residents. Potential participants could call a cellphone that was answered directly by the research coordinator. As the study progressed, many participants approached interviewers while they were at the shelters conducting interviews.

More than three-quarters of respondents were recruited at City-run shelters. Some specialized programs of the shelters affected the composition of the sample − most notably one shelter's program for young pregnant women involved with child protection agencies.

After confirming participants' eligibility, interviewers met with them at a time and place of their choosing. Interviewers provided participants with a plain-language letter of consent and orally summarized each section of it, outlining the purpose of the study, the terms of consent, and the limits of confidentiality. At each subsequent interview, the consent letter was reviewed and participants were reminded of their right to withdraw at any time. Participants were assured that neither information about their participation in the study, nor information they shared during the interview, would be communicated to shelter staff or anyone else, without their explicit consent.

3.2   Interviews and Questionnaire

Respondents were interviewed three times over the course of one year. The first interview (T1) was followed by a second a few months later (T2), and a third about one year later (T3). The T1 and T3 interviews were conducted in person, lasting about one hour. The T2 interview was conducted by phone or in person, and lasted about 20 minutes. Most respondents opted to be interviewed in a private area at the shelter where they were staying at T1, and in their own homes at T3; some preferred to meet interviewers at locations such as libraries or coffee shops.

The structured interview schedule for the T1 interview included open-ended and closed-ended questions about respondents' background, education, immigration and settlement, employment history, housing search, previous experiences of homelessness, and income, as well as their children's health, happiness, school attendance, school performance, and access to daycare. A detailed housing history was gathered using a grid based on the "housing resume" (Kissoon, 2000), in which respondents provided information on the location, form, size, household composition, length of time, level of satisfaction, and reason for leaving each place they had stayed in over the previous two years. The questionnaire also included a self-report measure of symptoms of stress. Finally, major life events of discrimination, and perceived frequency of experiences of everyday discrimination, were measured using questionnaires modified from Williams et al. (1997).

The T2 interview recorded any changes in housing or income since T1, and repeated the stress measure and the questions about respondents' children. The T3 interview repeated the housing history grid for the past year, updated information on respondents' children, income, and employment, repeated the measurement of stress and discrimination and incorporated open-ended questions about changes in the respondents' lives over the course of the year of the study.

3.3   Retention

Longitudinal studies of homeless people generally have very poor retention rates because of the disruptions and stresses that beset respondents' lives, although studies of homeless families tend to fare somewhat better than those of persons unaccompanied by children. In order to maximize retention rates, this study employed a range of methods recommended by Aubry et al. (2004) in the Ottawa Panel Study.

Interviewers phoned respondents once a month, to update contact information and remind respondents of the date for the next interview. These contacts also enabled interviewers to build rapport and maintain respondents' sense of connection to the study. At the first interview, in addition to recording respondents' contact information, interviewers asked them to provide names and numbers of service providers, family members, or friends who would be able to help us locate them if they left the shelter. Through an agreement with the City of Toronto Social Services Department, respondents at T1 were also asked to consent to allow the study coordinator to obtain recent contact information for them from social assistance case rolls, in case they were lost to follow-up for other reasons. When interviewers' telephone messages were not returned, a letter was sent to the address provided by the Department of Social Services.

In spite of these measures, the retention rate was 63 percent.[15] Some respondents who did not complete the final interview informed their interviewers that they were withdrawing due to time constraints. Most, however, were lost to follow-up when their addresses and phone numbers changed, or they failed to respond to interviewers' messages and letters. Interviewers noted that this sometimes occurred because of respondents' problems with immigration, the law, or child welfare.

Most respondents who did not complete the study were lost between the T2 and T3 interviews. T2 interviews were conducted 1.5 to 7 months after T1, with 90 percent conducted within four months. Retention at this stage was excellent: 84 women (92 percent) completed the T2 interview. Final interviews were conducted 8 to 18 months after the second interview, with three-quarters conducted within one year. Many respondents were lost in this period: only 57 (63 percent) completed the final interview. The retention rates differed by place of birth: 78 percent of immigrant respondents completed Time 3 interviews, while only 50 percent of Canadian-born respondents did.

Comparisons of the sample at T1 to the group remaining at T3, however, reveal few important differences between the two groups, therefore the study's findings do not appear to be influenced by retention bias in most respects. The most striking difference between the group of women who started the study and those who completed it is that immigrant women were much more likely than Canadian-born women to complete a T3 interview.

3.4   Data Analysis and Limitations of Study

Data were analyzed using SPSS software. Although we performed tests of significance to examine the strength of some relationships, we cannot generalize on any findings of significance

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15 This is similar to the one-year retention rate for families in the Ottawa Panel Study (Aubry et al., 2004).

because the sample was small and not random. The findings in this report highlight associations and differences that were found to be statistically significant, or close to significant. In some cases, however, non-significant relationships are noted because of their descriptive or explanatory value.

The sample was self-selected, and participants often referred their friends to the study, resulting in bias in the sample (one example of this is the over-representation of women from the single small country of St. Vincent). Because we lacked funding for translation in multiple languages, all women interviewed spoke English. As a result, the study does not reflect the additional barriers and stresses facing immigrant and non-status migrant women who do not speak English.

This report presents an initial, mainly descriptive analysis of the data. Given the complexity and number of variables in the study, many relationships went unexplored due to constraints in time and budget. Notably, the specific characteristics and experiences of Aboriginal women − who made up about 10% of the sample and 20% of the Canadian-born women − were not explored.

The study compares the responses of participants who were Canadian-born, immigrants with status, and migrants without status. On certain variables, the experiences of racialized women are compared with those of women who are not racialized. The intersections of (im)migration and racialization, however, were not analyzed; nor were issues specific to racialized women who were born in Canada.

Finally, the responses of women with partners were not systematically compared with those of women who were lone mothers. Given our findings, these associations and intersections merit closer study in future.

4. Learning from Women's Experiences

4.1   Background and Demographic Variables

4.1.1   Country of origin, race, and age

Table 1 shows that the proportions of immigrant and Canadian-born women in the study reversed between Time 1 (T1) and Time 3 (T3). Most respondents were racialized (that is, they were of Aboriginal, African, Caribbean, Asian, or Latin American descent). Most racialized women were immigrants, and most non-racialized women were Canadian-born. Nevertheless, at both T1 and T3, about one-third of Canadian-born women were racialized, and one in five Canadian-born respondents (and about one in 10 of the whole sample) were of Aboriginal descent. This finding is noteworthy, since none of the shelters were operated by Aboriginal community agencies and only 1.8 percent of Toronto's population identify as Aboriginal. The over-representation of Aboriginal women in this study is consistent with other recent research on homelessness in Toronto (City of Toronto, 2006; Khandor and Mason, 2007), in which about 15 percent of respondents were of Aboriginal descent. It contrasts, however, with the findings of a study of children in homeless family shelters (Decter, 2007), in which fewer than 5 percent of respondents identified as Aboriginal.

Table 1: Place of birth, race, and age at Time 1 and Time 3

	Time 1		Time 3	
	Number (N=91)	%	Number (N=57)	%
Immigrant	41	45	32	56
Canadian-born	50	55	25	44
Racialized	52	57	35	61
Aboriginal	10	11 overall, 20 Canadian-born	5	9 overall, 20 Canadian-born
Age range	19 – 48		21 - 48	
Median age	26.5		27	
Over 30	Canadian-born: 21	42	Canadian-born: 12	48
	Immigrant: 13	32	Immigrant: 11	34

The age range of respondents remained stable from Time 1 to Time 3. Immigrant women did not differ very much in median age from Canadian-born women, but were less likely to be over 30.

4.1.2   Place of birth and immigration status

At the time of the first interview, of those born in Canada, 33 were from Toronto, 10 from other municipalities in Ontario, and 7 from other provinces. Those born outside Canada came from 22 different countries of origin. Half (21) were from countries in the Caribbean, nine from Africa, six from Asia, three from Europe, and two from Latin America. Three-quarters (31 or 76 percent) had been in Canada five years or less, with the average being 4.7 years. Time in Canada ranged from less than one year to 14 years. Women's average age of arrival in Canada was 23.5 years, with a range of 9 to 40 years.

Most immigrant respondents (63 percent) had arrived in Canada with uncertain status, including 32 percent who arrived as refugee claimants, 24 percent who came as visitors, and 7 percent who had had no status at all. More than one-quarter (27 percent) had been sponsored by a spouse or family member. None had entered Canada as independent immigrants or temporary workers. At the time of the first interview, 20 (49 percent) of the immigrants were still without permanent status in Canada, while 21 (51 percent) were permanent residents or citizens.

Of 31 immigrant women who completed the study, 16 had permanent status and 15 were without permanent status at Time 1. Data about current immigration status were not systematically gathered at T3, but a case-by-case review provides some information. Of those without status, at least seven were still awaiting resolution of the process by the time of the third interview, while at least two had received their documents of landing. One was awaiting deportation. At least one immigrant woman who did not complete the study was known to have been deported.

4.1.3   Education and occupation

In contrast with other research indicating low levels of educational attainment among the heads of homeless families, most women in the sample had at least completed secondary school. Immigrant women, especially non-status migrant women, reported more education and credentials than Canadian-born women. Women from both immigrant groups (20 percent for each group) were more likely to have completed postsecondary education than women born in Canada (4 percent). While about two-thirds of Canadian-born women and status immigrant women had no credentials, fewer than one-quarter of non-status migrant women had none. More non-status women reported having vocational credentials (22 percent) and community college degrees (28 percent) than Canadian-born or status immigrant women (about 10 percent each for community college, and less than 10 percent each for vocational).

There were clear differences in occupation between the three groups, as shown in Table 2; these may have been due at least in part to differences in the questions posed to women born in Canada and immigrant women. Those born in Canada were asked, "What do you do for a living?" while immigrant women were asked, "Before coming to Canada, what did you do for a living?" Canadian-born women were much more likely to report "Mothering" as their primary occupation than women in either immigrant group. Non-status migrant women were more likely than

those in the other groups to work in the service sector or in vocational occupations, while status immigrant women were more likely than other groups to report having worked in a professional capacity.

Table 2: Occupation by immigration status

Occupation (T1 Variable)	Group	Time 1: Respondents		Time 3: Respondents	
		Number	%	Number	%
Mothering	All	35	39	18	33
	Canadian-born	32	64	15	60
	Status immigrant	3	8	3	18
	Non-status migrant	0	0	0	0
Service (restaurant, retail)	All	13	15	8	15
	Canadian-born	8	16	4	16
	Status immigrant	0	0	0	0
	Non-status migrant	5	28	4	31
Vocational/skilled labour (electrician, hairdresser)	All	13	15	9	16
	Canadian-born	2	4	2	8
	Status immigrant	4	19	3	18
	Non-status migrant	7	39	4	31
Professional (engineer, nurse)	All	4	5	4	7
	Canadian-born	0	0	0	0
	Status immigrant	3	14	3	18
	Non-status migrant	1	6	1	8
Total Respon-dents	All	89	100	55	100
	Canadian-born	50	100	25	100
	Status immigrant	21	100	17	100
	Non-status migrant	18	100	13	100

4.2   Income

4.2.1   Annual and monthly incomes at Time 1 and Time 3

As shown in Table 3, respondents' median annual incomes for the year before the interview did not change much over the course of the study. While the income range at Time 3 did not drop to $0 as in Time 1, the proportion of respondents with very low annual incomes ($5,000 or less) did not change. Almost all respondents at Time 1, and all respondents at Time 3, had annual household incomes that, considering their family size, fell below the 2005 low-income cut-off (LICO), and a large majority had incomes that were less than half of their family size LICO.[16]

Unlike annual incomes, incomes for the month immediately preceding the interview did improve from Time 1 to Time 3. At Time 1, 61 percent of respondents had a most recent monthly income below $600; by Time 3, this proportion had decreased to only 7 percent. Meanwhile, there was an increase in the proportion of respondents with monthly incomes over $900, from 23 percent at Time 1 to 83 percent at Time 3.

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16   Source: National Council on Welfare fact sheet, *Adequacy of 2005 Welfare Incomes*, viewed 21 Feb. 2007 at
      http://www.ncwcnbes.net/htmdocument/reportWelfareIncomes2005/FactsheetsENG/WI2005FactSheet06ENG.pdf.

Table 3: Annual and monthly income

Income	Time 1	Time 3
Annual income: range	$0 - $60,000	$3,000 – $37,900
Annual income: median	$10,750	$12,106
% annual income $5,000 or less	12	13
% annual income below LICO	95	100
% annual income less than 50% of LICO	73	70
Monthly income: range	$0 - $2,000	$201 - $3,600
Monthly income: median	$470	$1,119
% with monthly incomes below $600	61	7
% with monthly incomes above $900	23	83

Interpreting women's estimates of annual household income is complex. In some cases, household incomes at Time 1 and Time 3 reflect a partner or cohabitant's income as well as the respondent's. At Time 1, some women who had been financially supported by a male partner did not know his income or did not have any access to money of their own; this was particularly common in the case of women who had left home because of partner violence. It is also notable that for women receiving social assistance, the annual income reported at T3 was somewhat inflated by their receipt of Community Start-Up Benefit (CSUB), an extra benefit available to assist people on social assistance in re-establishing housing in the community after homelessness or institutionalization. CSUB payments vary, but generally include a lump-sum payment for first and last month's rent, moving expenses, and limited furniture costs, amounting to up to $2,500 for some respondents − the equivalent of about three months' worth of normal welfare payments for a single parent with one child.

The extent to which changes in income relate to homelessness and re-housing is also difficult to assess. Certainly, living in a shelter tends to radically reduce income, especially for people receiving social assistance, whose income while in a shelter consists of partial benefits (minus the shelter portion). Those with no source of income receive the Personal Needs Allowance (PNA), a very small weekly cash stipend. The change in monthly income from Time 1 to Time 3 reflects this reduction. However, since the majority of respondents had been in a shelter for at least one month when first interviewed, and had spent less than six months in total in a shelter, the very low annual incomes reported at both Time 1 and Time 3 include substantial amounts of time spent in independent housing in each year.

While it is difficult to draw firm conclusions, it appears that most families who become homeless had extremely low annual incomes before losing their homes; that homelessness causes a further sharp drop in monthly income; and that annual incomes remain low after families re-establish housing.

Income comparison between groups

At Time 1, migrant women without permanent status were much more likely to report very low incomes than Canadian-born women or permanent residents: one out of three non-status migrant women had annual incomes below $5,000, compared to only about one out of 20 permanent residents and Canadian-born women. To control for non-status women's smaller family sizes, we compared groups on the relationship of their income to the LICO for their family size.

At Time 1, almost half of non-status migrant women (44 percent) had an annual income that was less than 25 percent of the LICO for their family size, compared to one-third of Canadian-born women (33 percent), and one-tenth of status immigrant women (11 percent). The trend of very low incomes among non-status women held true for monthly incomes at Time 1 as well: 60 percent of non-status women reported monthly incomes below $300, compared to 32 percent of Canadian-born women and only 10 percent of permanent residents.

By Time 3, there were no important differences in annual or monthly incomes between groups, though Canadian-born women (17 percent) were much less likely to report very low annual incomes below 25 percent of their family size LICO than were immigrant women with status (40 percent) or non-status migrant women (33 percent).

4.2.2   Income sources at Time 1 and Time 3

<u>Employment</u>

As shown in Table 4, most respondents had received household income from employment in the year preceding the first interview. Almost one-third reported income from full-time employment during that period, while about one in six reported casual employment and about the same number reported that a household member was working part-time. Overall employment rates dropped from Time 1 to Time 3, with just over one-third of respondents reporting income from employment during the year of the study. Rates of full-time employment also fell, with only one in seven respondents reporting income from full-time work, while rates of part-time employment declined only slightly. Rates of casual employment, however, increased in this period: one in four respondents reported income from casual work at Time 3.

At Time 1, almost three-quarters of status immigrant women had household income from employment, compared with about half of Canadian-born and non-status migrant women. Although there were few differences in employment type between groups, rates of full-time employment were higher than average for both immigrant groups, and lower for Canadian-born women. Status immigrant women were more likely to report part-time employment, and Canadian-born women more likely to report casual work.

By Time 3, rates of employment had declined for all groups, with little difference between groups, although Canadian-born women were least likely to report income from employment. Rates of full-time employment had declined for both immigrant groups, and were similar to the rate for Canadian-born women. While no Canadian-born women reported part-time employment at Time 3, the rate stayed consistent for immigrant women with status, and increased for non-status migrant women. Non-status women's rate of casual employment increased slightly between Time 1 and Time 3.

Table 4: Respondent's household income for the previous year from various sources

Source	Group and status	Time 1		Time 3	
		Number	%	Number	%
Employment	All	51	56	22	39
	Canadian-born	25	50	8	32
	Non-Canadian-born	26	63	14	44
	Status immigrant	15	71	7	41
	Non-status migrant	11	55	7	47
Casual employment	All	14	16*	14	25
	Canadian-born	10	20	5	20
	Non-Canadian-born	4	10	9	28
	Status immigrant	1	5	3	18
	Non-status migrant	3	16	6	40
Part-time employment	All	15	17	7	13
	Canadian-born	8	16	0	0
	Non-Canadian-born	7	18	7	23
	Status immigrant	5	25	4	24
	Non-status migrant	2	11	3	21
Full-time employment	All	27	30*	8	14
	Canadian-born	12	24	4	16
	Non-Canadian-born	15	39	4	13
	Status immigrant	8	40	2	12
	Non-status migrant	7	37	2	13
Ontario Works/welfare	All	46	52*	39	68
	Canadian-born	34	68	19	76
	Non-Canadian-born	12	31	20	63
	Status immigrant	8	40	12	70
	Non-status migrant	4	21	8	53
Personal needs allowance	All	53	60*	22	39
	Canadian-born	28	56	10	40
	Non-Canadian-born	25	64	12	38
	Status immigrant	11	55	5	29
	Non-status migrant	14	74	7	47
Employment insurance	All	11	12*	2	4
	Canadian-born	9	18	1	4
	Non-Canadian-born	2	5	1	3
	Status immigrant	1	5	1	6
	Non-status migrant	1	5	0	0
Child Tax Benefit	All	26	29*	21	38**
	Canadian-born	19	38	12	50
	Non-Canadian-born	7	18	9	28
	Status immigrant	6	30	9	53
	Non-status migrant	1	5	0	0
Child support	All	7	8*	9	16
	Canadian-born	4	8	3	12
	Non-Canadian-born	3	8	6	19
	Status immigrant	1	5	3	18
	Non-status migrant	2	11	3	20

Source	Group and status	Time 1		Time 3	
		Number	**%**	**Number**	**%**
Other income (income of partner or roommate, worker's compensation, illegal activity, OSAP, etc.)	All	25	28	16	28
	Canadian-born	14	28	5	20
	Non-Canadian-born	11	27	11	34
	Status immigrant	7	33	5	29
	Non-status migrant	4	20	6	40
Total Respondents	All	91	100	57	100
	Canadian-born	50	100	25	100
	Non-Canadian-born	41	100	32	100
	Status immigrant	21	100	17	100
	Non-status migrant	20	100	15	100

*n=89 for these variables.
**n=56 for these variables
Note: variable categories are not exclusive and, therefore, group category percentages do not add up to 100%.

It is clear that overall, homelessness is associated with a decrease in the rate of household income from employment, and that unemployment associated with homelessness continues even once families have left the shelter and found housing. This data reflects other research showing that job loss causes homelessness for families. The decrease in full-time employment accompanied by an increase in casual employment also suggests that homelessness creates longer-term barriers to finding and maintaining a steady job.

Nevertheless, these changes in employment also suggest different interpretations for different groups of women. For instance, more than 40 percent of respondents had lived with a partner in their last stable home, and one in four had left their last stable place because of abuse by a partner. Many had lived with other adult family members and friends before leaving home, as well. Some of the change in rates of income from employment may therefore reflect the loss of this source of household income upon separation from a partner or family breakdown, rather than the loss of a respondent's own employment. This may particularly be the case for immigrant women with status, who were especially likely to report income from full-time employment, and also more likely to have lived with a partner and to have left home because of abuse.

On the other hand, for most non-status migrant women, the story is probably quite different. Most of these women had no legal access to social assistance and did not live with partners before becoming homeless. Homelessness for many non-status women was precipitated by the loss of an informal job, often because of pregnancy or the birth of a child. Once in a shelter, most began the long and uncertain process of seeking permanent status in Canada; at different points in this process, claimants' eligibility for social assistance, work permits, and other benefits may change. In many cases, casual employment may have been the only option available to new mothers of infants with uncertain status.

Social assistance

About half of all respondents had received income from Ontario Works (OW) − Ontario's social assistance plan for non-disabled adults and parents − in the year before the first interview. This rate had increased to more than two-thirds of respondents by Time 3. Most women at Time 1 had received Personal Needs Allowance (PNA); this rate declined at Time 3, reflecting the fact that many women had been housed for the better part of a year by the third interview.

There were large differences between groups that were receiving social assistance. More than two-thirds of Canadian-born women had received OW at Time 1, and this rate increased to three-quarters at Time 3. Fewer status immigrant women had income from OW at Time 1, but by Time 3 their rate was similar to that of women born in Canada. Non-status migrant women were least likely at both times to have received OW, because most were ineligible for it. At Time 1, only one in five had received it; by Time 3, just over half had.

<u>Federal benefits</u>

National Child Benefit and Supplement

Another source of income for many respondents was the National Child Benefit and Supplement (NCBS), an income-tested benefit paid monthly to low-income families, but clawed back from parents who are receiving social assistance. This clawback, in addition to depriving the poorest children of a federal benefit intended to reduce child poverty, also had the effect of making it more difficult for mothers in the study to manage their monthly budget, because the amount is deducted from welfare cheques that arrive at the beginning of the month when rent is due, but NCBS cheques do not arrive until the third week of the month.

Considering that all respondents were low-income women with at least one dependent child in their care, the rate for receiving this benefit was surprisingly low at Time 1. Even at Time 3, just over one-third of respondents were receiving this benefit.

Rates of receiving NCBS also differed substantially by group. Canadian-born women and status immigrant women received it at similar rates at Time 1 and Time 3, and the rate of receiving NCBS increased for both groups, so that by the end of the study about half received it. By contrast, only one non-status migrant woman had received the NCBS at Time 1, and none were receiving it at Time 3, probably because they were ineligible for the benefit, and because many had only recently given birth to their first child.

Employment Insurance

Employment Insurance (EI), a federal program to which all employees contribute, was a source of income for just over one in ten respondents at Time 1. Surprisingly − considering that more than half of all respondents had income from employment in the year before Time 1, and many of these were no longer employed at Time 3 − rates of receiving EI actually declined: only two respondents had income from this source at Time 3. It is probable that most women's part-time and casual jobs did not provide enough insured hours for them to qualify for EI.

At Time 1, all but two respondents with household income from EI were Canadian-born, even though women in immigrant groups were more likely to report income from employment.

<u>Other income sources</u>

Child support

Although all respondents were mothers with dependent children in their care, and at least 81 percent were separated from their children's fathers, only 8 percent had received income from child support in the year preceding the first interview. By Time 3, the rate had increased somewhat, to 16 percent overall. Though groups did not differ widely in their rates of receiving child

support, non-status migrant women were most likely to have income from this source at both Time 1 and Time 3.

Other sources

More than one in four respondents overall reported income from sources other than those listed above, at both Time 1 and Time 3. These included the income of another household member, worker's compensation benefits, student loans, provincial or federal disability benefits, and illegal activity.

Canadian-born women's rates of receiving other sources of income declined from Time 1 to Time 3, while rates for non-status migrant women increased.

A large majority of respondents received income from more than one source. Open-ended comments provide some insight into the ways in which these sources intersect, yielding incomes which are not only too low to provide for necessities, but precarious and complicated to manage. At Time 3, one Canadian-born respondent explained:

> [My income for the month is] $1,200. I get $775 total from welfare and my rent is $800 so I pay my whole cheque on the 1st of the month. When my baby bonus [NCBS] of $268 comes on the 20th I have to take $25 out of it for rent. Welfare says I'm supposed to get $155 per month child support but [my younger child's father] gives it to me in little bits throughout the month and they don't enforce it. Often I don't get the full amount. I used to get special diet allowance but they changed the program and I no longer qualify. Even though my son [eldest child, now in the custody of respondent's mother] is in my care a portion of the time, I get no social assistance for him at all.

Meanwhile, a non-status migrant mother without access to social assistance had this to say at the final interview:

> [My income for last month was] $2,000, but it varies widely month by month. Some months I make as little as $600 or as much as $1,500 [cleaning houses] and my baby's father gives varying amounts.

4.3   Children

4.3.1   Number of children and family size

As Table 5 shows, at the time of the first interview, more than half of the mothers were accompanied by one child at the shelter, one-quarter were with two children, 13 percent had three, and 6 percent had four, for a total of 150 children. Two respondents were at the shelter without their children. Three respondents were pregnant.

Family size differed among the three groups. Non-status migrant women were more likely than the other groups to have only one child with them at the shelter, and none had more than two children. Meanwhile, about one-quarter of status immigrant women and Canadian-born women had three or four children. The mean number of children for the non-status group was 1.25, lower than the Canadian-born (1.78) and status immigrant (1.80) groups.

Table 5: Number of children under 19 years old living with respondent

Number of children	Group and status	Time 1		Time 3	
		Number	%	Number	%
Zero	All	2	2	2	4
	Canadian-born	2	4	2	8
	Non-Canadian-born	0	0	0	0
	Status immigrant	0	0	0	0
	Non-status migrant	0	0	0	0
One	All	49	54	28	49
	Canadian-born	22	44	9	36
	Non-Canadian-born	27	66	19	59
	Status immigrant	12	57	9	53
	Non-status migrant	15	75	10	67
Two	All	23	25	17	30
	Canadian-born	14	28	8	32
	Non-Canadian-born	9	22	9	28
	Status immigrant	4	19	5	29
	Non-status migrant	5	25	4	27
Three	All	12	13	7	12
	Canadian-born	8	16	4	16
	Non-Canadian-born	4	10	3	9
	Status immigrant	4	19	2	12
	Non-status migrant	0	0	1	7
Four	All	5	6	3	5
	Canadian-born	4	8	2	8
	Non-Canadian-born	1	2	1	3
	Status immigrant	1	5	1	6
	Non-status migrant	0	0	0	0
Total Respondents	All	91	100	57	100
	Canadian-born	50	100	25	100
	Non-Canadian-born	41	100	32	100
	Status immigrant	21	100	17	100
	Non-status migrant	20	100	15	100

4.3.2   Age of children

At Time 1, the children ranged in age from 2 weeks to 18 years. As Table 6 shows, the majority were under school age, and about one in five were infants under one year old. About three out of four respondents had at least one child below school age, and more than one-third had babies one year old and under. Canadian-born women were less likely than women in either immigrant group to have a child below school age.

Table 6: Age of children

Age categories	Respondent group and status	Time 1		Time 3	
		Number	%	Number	%
Less than 1 year	All	33	22.0	7	7.3
	Canadian-born	17	19.1	3	6.7

	Non-Canadian-born	16	26.2	4	7.8
	Status immigrant	8	22.2	2	6.7
	Non-status migrant	8	32.0	2	9.5
1 to less than 6 years	All	56	37.3	50	52.1
	Canadian-born	30	33.7	16	35.6
	Non-Canadian-born	26	42.6	34	66.7
	Status immigrant	17	47.2	20	66.7
	Non-status migrant	9	36.0	14	66.7
6 to less than 10 years	All	32	21.3	18	18.8
	Canadian-born	21	23.6	11	24.4
	Non-Canadian-born	11	18.0	7	13.7
	Status immigrant	8	22.2	4	13.3
	Non-status migrant	3	12.0	3	14.3
10 to less than 15 years	All	19	12.7	13	13.5
	Canadian-born	13	14.6	8	17.8
	Non-Canadian-born	6	9.8	5	9.8
	Status immigrant	2	5.6	3	10.0
	Non-status migrant	4	16.0	2	9.5
15 to less than 19 years	All	10	6.7	7	7.3
	Canadian-born	8	9.0	7	15.6
	Non-Canadian-born	2	3.3	0	0.0
	Status immigrant	1	2.8	0	0.0
	Non-status migrant	1	4.0	0	0.0
19 years or more	All	0	0.0	1	1.0
	Canadian-born	0	0.0	0	0.0
	Non-Canadian-born	0	0.0	1	2.0
	Status immigrant	0	0.0	1	3.3
	Non-status migrant	0	0.0	0	0.0
Total Children	All	150	100.0	96	100.0
	Canadian-born	89	100.0	45	100.0
	Non-Canadian-born	61	100.0	51	100.0
	Status immigrant	36	100.0	30	100.0
	Non-status migrant	25	100.0	21	100.0

By the time of the third interview, there were 98 children in the study, ranging in age from two weeks to 19 years. There were seven children under one year old (that is, born since the beginning of the study), and more than half the children were below school age. Almost all immigrant women had a child below school age, while just over half of Canadian-born women did. About one in seven children of Canadian-born women were 15 or over, while no non-status migrant or status immigrant women had children of this age with them.

4.3.3 Childcare access

Since most women had children under school age, the availability and adequacy of childcare is an important factor affecting women's access to employment and education, and their ability to search for housing. The percentage of respondents with children under 12 who had access to

daycare declined from Time 1 to Time 3: at the first interview, 62 percent of respondents with children under 12 had access to daycare, while at Time 3, 51 percent did. Of women who had children under school age, 73 percent had all of their pre-school-aged children in daycare at Time 1, whereas only 59 percent did at Time 3.

In part, this is related to the availability of childcare at some of the shelters at which respondents were staying at Time 1. Several respondents commented favourably on the availability of child-care at the shelter as one of the services they most valued. When women returned to living in the community, some lost access to this valuable resource. Others relied upon informal child-care arrangements, while still others sought subsidized spaces at regulated childcare centres.

Like the requirement that women rent an apartment before they can receive social assistance, eligibility requirements for childcare subsidy function as a barrier: women must demonstrate that they are employed or registered in a training program before they can qualify for subsidy. One woman explained her frustration with this requirement:

> It's backwards, I need daycare so I can find a job.

At Time 1, the groups did not differ very much in their access to childcare, but by Time 3 differ-ences had increased. Changes in daycare access from Time 1 to Time 3 were strikingly differ-ent among the groups. Canadian-born women with children under 12 experienced a substantial drop in their access to childcare over the course of the study; likewise, a substantially smaller proportion of Canadian-born women with children under 6 had all of their preschool aged chil-dren in daycare at Time 3 than at Time 1. Immigrant women with status experienced a slight drop in access to daycare both for school-aged and preschool children. Non-status migrant women, however, slightly increased their access to daycare, with a larger percentage having all of their school-aged and preschool children in daycare at Time 3 than at Time 1.

4.3.4   *Children's health, happiness and social behaviour*

It is widely reported that homelessness adversely affects children's physical health, emotional well being, and social functioning (Decter, 2007; Jackson and Roberts, 2001). To assess these effects in this study, we asked respondents to rate each child's health, happiness, and social behaviour on four- or five-point scales ranging from poor to excellent.

Respondents reported comparatively low rates of negative effects in response to these ques-tions. Mothers rated 14 (9 percent) children as being in generally fair or poor health, and 21 children (14 percent) as being somewhat unhappy or unhappy. Only 4 percent of children were said to have frequent or constant problems getting along with other children. Ratings for chil-dren's health, happiness, and social functioning did not change substantially at Time 3, though they did improve slightly. Only four children (4 percent) were in fair health and none in poor health, and only four (4 percent) were rated as somewhat unhappy or unhappy. Fewer than 3 percent had frequent or constant social problems. Children of Canadian-born, status immigrant, and non-status migrant mothers did not differ remarkably on ratings of health, happiness, and social functioning.

While these results might seem to suggest that homelessness does not have as many adverse effects for children as other studies have indicated, the findings must be placed in context. Many

respondents were involved with child welfare agencies, and all were living in shelters where staff are required to report to child welfare authorities any circumstances in which children may have been at risk, such as family violence. Interviewers remarked that the respondents tended to answer very quickly that their children were happy, in good health, and doing fine socially. Interviewers believe that in some cases, women's rapid assurances may have been in response to a perceived threat of scrutiny, criticism, or child welfare involvement.

This analysis is underscored by the fact that most open-ended comments accompanying mothers' ratings include a caveat about negative effects of homelessness on children's functioning. For example, a parent who rated her child as "happy" added, "but she doesn't like it here that much." In other words, it seemed that mothers wished to convey that their children were generally happy, healthy, and sociable, and that any variations from this were due to current circumstances beyond the mother's control.

Responses to an open-ended question at the beginning of the children's section at Time 1 may provide a more complex picture of how homelessness affects children's well-being. The question, "How has losing your housing affected having your children with you?" was intended to capture issues of family separation, but many women used it as an opportunity to explain how homelessness and shelter life were affecting their family. Most of these comments (and more than one in three responses to this question) described negative effects on children's behaviour, happiness, health, and family relationships:

The most common concern women expressed was the effect sharing a single room had on family relationships:

> We're all really cramped, not enough space, kids bicker more.

> It is brutal. Constant arguing with the kids, living in one room, all three of us is impossible, no space. Kids are not used to this.

> My kids and I are stressed because there is not enough room for them. We share a bed.

> Privacy and space. The children feel there is not enough space to run and they must sleep together. Their lives have become limited.

Some mothers commented that the shelter's social environment affected their children's behaviour and well-being:

> Privacy, interaction with him is more difficult – he follows other kids' behaviours – sometimes he does feel bad living here. All of those things affect us. It is quite difficult for me.

Others described developmental concerns and behavioural reactions related to shelter life and homelessness:

> More stressful, closer quarters, we have to share one TV, they don't have their toys, regression with the children – back to diapers, sucking thumb.

> My daughter is frightened and cries not to leave her alone. She has nightmares and sleepwalks.

> It has been very difficult because my child is a baby and I cannot provide proper care for her, such as food preparation and space for her development.

> It is a bit difficult for my daughter (12) because of lack of privacy. School. The neighbourhood is not very good and she doesn't like to go outside.

Some mothers explained that homelessness affects physical health in pregnancy and among children:

> I lost a baby [miscarriage] due to shelter conditions.

> My child has asthma. In addition to the stress of having little privacy, the place is dusty, cold and damp.

> Huge change [seven month old] – crying, diarrhoea, uneasy, very difficult for him.

Finally, some described the emotional impacts of losing their home on children and families:

> My children don't talk about it, but they are not happy. For me, not to have food and housing, and have my children is very hard, difficult to live as a family.

> I've lost everything, the children often remember things and ask about belongings.

> I feel that I failed my children. I feel they think it is my fault that we are here. It's hard to be optimistic all the time. It's stressful. There is never a peaceful week. They are always in crisis mode and so am I.

A small number of women said that being in a shelter had been beneficial for their children. In most cases, these responses seemed to reflect the isolation and harm children had experienced in homes where there was family violence:

> I feel it was for the better of the children. Here they have other kids to play with. They are happy here.

> We are safe [in the shelter] so I am better than having "everything."

4.3.5   School performance and attendance

As with ratings of health, happiness, and social functioning, parents' ratings of children's school performance were high compared to the findings of other studies of homeless children. At Time 1, of 72 children who were in school, about three-quarters were said to be doing well or very well in school, while only 10 (14 percent) were said to be doing poorly or very poorly. By Time 3, of 48 children in school, about two-thirds were said to be doing well or very well, while only one was said to be doing poorly, and none were doing very poorly.

The number of children in school varied widely between groups. At Time 1, 51 (71 percent) children in school had Canadian-born mothers, while only 11 (15 percent) had status immigrant mothers and 10 (14 percent) had non-status migrant mothers. By Time 3, the gap had narrowed considerably, with 26 (57 percent) of the children in school having Canadian-born mothers, 13 (28 percent) status immigrant mothers, and 7 (15 percent) non-status migrant mothers. Differences between groups in ratings of academic performance are difficult to assess for this reason.

Children's absences from school did not change noticeably from Time 1 to Time 3. At Time 1, a large majority (70 percent) of school-aged children had had at least one absence from school in the previous month, while about one in four had been absent more than five times in that period. At the third interview, when almost all children had been housed for some time, about two-thirds had nevertheless been absent from school at least once in the previous month. The proportion who had been absent more than five times decreased to 20 percent. At Time 1 and Time 2, children of status immigrant women were considerably less likely than those of Canadian-born and non-status mothers to have been absent: at both times, only about one-third had missed any school. By Time 3, however, rates of absence did not differ remarkably between groups.

Though rates of absence did not change very much from the time children were homeless to the time they were housed, reasons for absence did change. At Time 1, one-quarter of school absences were due to moving, instability, shelter life, and other factors relating to homelessness; another 10 percent were because the mother could not pay for bus fare or lunch. The rate of absences for reasons related to homelessness declined to 13 percent at Time 2, and 0 at Time 3; and at Time 3, only one child missed school due to lack of money.

4.3.6   Family separation and homelessness

Almost one in five respondents (19 percent) were separated from one or more of their children at the time of the first interview. Status immigrant women were less likely (10 percent) to be separated from children than immigrant women without status (20 percent) or Canadian-born women (22 percent). Some women had other children who were still in their countries of origin. Several other respondents had children in Canada who were in the custody of the mother's parents, partners or ex-partners, or child protection agencies, or had been made wards of the state. Some adolescent children were living apart from their mothers during the episode of homelessness. Over the course of the study, about one in four respondents lived separately from a child at some point. This was less common among status immigrant women (14 percent) than non-status migrant (25 percent) or Canadian-born (28 percent) women.

Open-ended comments revealed some of the complex ways in which homelessness is connected with family separation. Many women discussed the ways in which child welfare involvement is linked with homelessness:

> Previously, I lost eight kids to CAS at birth because I had no housing and had problems with addiction. […] I am pregnant now and due in a few days. CAS told me to go into a shelter if I want to keep my baby.

> The first time [I was homeless] was worse than this. Finally I called Central Family Intake and went to [a shelter] for a more stable place to raise my son. Now CAS is involved because without money for breakfast and lunches, my son wasn't going to school.

> My daughter is on the waiting list to go to [a youth treatment centre] and I'm afraid once she goes there I am going to lose her.

> CAS gets involved extremely quickly and they think you're an unfit parent because you don't have housing.

I'm in the process of getting [custody of] my daughter back. And my ex is refusing me seeing my son because I'm in a shelter.

I have been involved with CAS since February when I left my housing because my daughter was being sexually abused [there]. I worry about scrutiny from shelter workers.

I had to leave my housing to get my child back. I didn't care that I lost my housing. I wanted my child back.

Research shows that homelessness and housing problems are a factor in one out of five cases of child apprehension (Cohen-Schlanger, 1995). Mothers' stories in this study show that women may lose custody of children due to homelessness, but they may also be required to leave their housing and become visibly homeless in order to regain or maintain custody. Even women who currently have custody are concerned about the risk of becoming involved with child welfare agencies, due in part to the scrutiny and lack of privacy they experience in shelters. Finally, some of these stories indicate that child welfare involvement may be precipitated not only by homelessness and housing inadequacy, but also by other difficulties facing low-income mothers, such as food insecurity.

Several mothers explained that their homelessness had precipitated homelessness for their adolescent children:

Since I don't have a place, I have two kids who are homeless because I'm homeless. They're at [a youth shelter].

Yes [being homeless has affected having my children with me]. My older daughter relapsed [into drug use]. My daughter quit school when we came to the shelter, then left the shelter. I don't know where she is now.

Two have left home because they can't handle being in a shelter, not eating properly, not having privacy.

These comments hint at the effects of family homelessness on some homeless youth. Just as many seemingly "single" homeless women are in fact mothers separated from their children, it is apparent that some youth in homeless shelters are separated from their homeless families.

4.4   Housing

4.4.1   History of homelessness

Many of the women (43 percent) had been homeless in Toronto before, while this was the first experience of homelessness for 57 percent of respondents. The Canadian-born women were much more likely than the immigrants to have been homeless before: 65 percent of Canadian-born women had been homeless, compared to 44 percent of immigrants. Immigrant women with and without status were equally likely to have previously experienced homelessness. This finding is in contrast with that of an Ottawa study, in which non-status migrant women were more likely to have been homeless before (Klodawsky et al 2005, p.28). Women who had previously been homeless were less likely to complete the study than those who had not.

4.4.2 Housing history

Respondents reported considerable housing instability in the previous two years, having lived in an average of four places, including the shelter where they were interviewed. Some respondents had moved as many as eight times in two years. The average number of times women had moved did not differ between the Time 1 sample and the Time 3 group, which means that women who had more unstable housing histories were *not* more likely to have been lost in the course of the study.

As shown in Table 7, housing instability differed somewhat by place of birth and immigration status. Immigrant women with status were more likely than non-status migrant women or Canadian-born women to have very stable housing before becoming homeless: one in three had lived in only one home in the previous two years, compared to fewer than one in five Canadian-born women and only one in ten non-status women. Non-status women were most likely to report unstable housing: two-thirds had lived in four or more places in the previous two years.

Table 7: Housing history

Range of number of places in past two years (including interview shelter)		1-8
Average number of places in past two years (including interview shelter)		4
Lived in only one place before interview shelter	Number	%
All	18	20
Canadian-born women	9	18
Immigrant women with status	7	33
Migrant women without status	2	2
Lived in four or more places in previous two years (including shelter)		
All	48	53
Canadian-born women	27	55
Immigrant women with status	9	43
Migrant women without status	12	64

4.4.3 Last stable place

Through a case-by-case review, we identified the place that appeared to be respondents' last "home" before their current episode of homelessness. This "last stable place" was the last residence that was not a homeless shelter or situation of hidden homelessness, such as a temporary short-term stay in the home of family or friends. Nevertheless, the characteristics of the "last stable place" often suggest fairly precarious housing arrangements: many of these places were short-term or inadequate dwellings in which respondents lacked security of tenure.

Characteristics of last stable place

Housing form

Most respondents had lived in a self-contained dwelling such as an apartment or house at their last stable place, while a few had lived in a hotel or motel room or some other shared form of housing. Almost half (47 percent) had lived in above-grade apartments. Immigrant women with

status were more likely than the other groups to have lived in a house, and less likely to have lived in a basement apartment.

Homes ranged in size from zero to eleven bedrooms. The most common unit size was a two-bedroom unit (38 percent), though almost half of non-status migrant women (47 percent) had lived in one-bedroom units. Many respondents' homes appeared to be overcrowded, with many three-person households living in bachelor and one-bedroom apartments, and most large households of five to seven people living in two- or three-bedroom units.

Household composition

Most respondents (79 percent) had lived with their dependent children in their last stable place. Forty percent had lived with partners, 15 percent had lived with friends or family, and 6 percent with roommates. Two had worked as live-in nannies, and a few had lived alone. Some respondents' descriptions of their living arrangements at their last stable place reveal that they were living in the home of a family member or friend.

Household composition at the last stable place differed by place of birth and immigration status. Immigrant women overall were more likely than Canadian-born women to live with roommates, family, and friends; as a result, they were more likely to live in households with three or more adults. Immigrant women with status were somewhat more likely than the other groups to have lived with a partner (48 percent, compared to 39 percent of Canadian-born women and 37 percent of women without immigrant status). Non-status women were less likely to have lived with their children (68 percent) than either immigrant women with status (86 percent) or Canadian-born women (80 percent).

Length of stay

About half of all respondents had stayed in the last stable place from one month to less than a year. Length of stay was quite evenly distributed throughout the sample, with similar proportions of respondents staying one to four months, four to seven months, seven months to one year, one year to less than two years, and two years or more. Immigrant women with status (33 percent) were somewhat less likely to have stayed less than seven months than non-status migrant women (42 percent) or Canadian-born women (43 percent).

Reasons for leaving last stable place

Abuse

Women's most common reason for leaving their last stable place was abuse: 27 women (30 percent) had left because of abuse. Of these, 22 women (24 percent) were abused by their partners, and 5 (6 percent) reported that they or their children were abused by others, such as parents, landlords, or roommates. A few others had left their most recent place for other reasons, but had left a previous home due to abuse in the last two years.

Immigrant women with status were more likely than other groups to have left their last stable place because of abuse by a partner: this was the reason for leaving for 38 percent of immigrant women with status, compared to 20 percent of Canadian-born women and migrant women without status. Women who had left home because of abuse remained in the study at a higher rate than the overall retention rate: 82 percent completed the third interview. This is not due to con-

flation with the higher retention rate among immigrant women: Canadian-born women who had experienced abuse also make up a larger proportion of the sample at Time 3 than at Time 1.

Other reasons for leaving home

Other common reasons for leaving included bad housing conditions (11 percent) and affordability problems (10 percent). Only a few respondents had been evicted by landlords, but many were told to leave by roommates and other cohabitants. Overcrowding, crime and violence, bad physical conditions, and family conflict were also frequently cited as reasons for leaving.

Some women's reasons for leaving suggest the particular difficulties of women who are pregnant or caring for children in finding and keeping housing. Some respondents who could not afford their rent reported that this was due to having lost a job because of their pregnancy, while others were asked to leave by cohabitants or landlords because they were pregnant or because their children were noisy. Both women who had worked as live-in nannies were evicted by their landlord-employers because they were pregnant or had children. Several women were told by child protection authorities that they had to move to shelters in order to maintain or regain custody of their children. Others decided to leave conditions they considered unfit for their children or the babies they were expecting, and then were unable to find suitable housing.

While abuse is a prevalent reason for leaving home for all groups of respondents, an analysis of open-ended comments about the reasons for leaving the last stable place reveals some patterns that differentiate the three groups.

Although abuse was the reason that one in five non-status migrant women had left their last stable places, another reason affected even more women in this group. For almost one in three, leaving home was related to pregnancy or the presence of children: some lost their jobs when they became pregnant, while others were told to leave their homes. This problem intersects with another common precipitator of homelessness for non-status women: the sudden termination of shared housing arrangements, for example, when the women were asked to leave by the people in whose homes they were staying. Other concerns included crime, overcrowding, lack of privacy, and exploitation or abuse by landlords and cohabitants. None of the non-status respondents had been formally evicted.

Meanwhile, although status immigrant women were more likely than other groups to have left home because of abuse, 60 percent had left for other reasons. Many related to sudden or short-term crises. Some lost their housing when a layoff or injury left them or their partners unable work and pay rent. Others moved to the shelter when their homes were damaged by fire or some other form of damage, and one planned to return to her subsidized housing unit once it was repaired. The termination of shared or temporary housing arrangements was much less common among immigrant women with status than among those without, while three cited formal eviction as their reason for leaving. Only one lost her housing because of discrimination due to pregnancy. Other concerns included family conflict and overcrowding.

Canadian-born women, on the other hand, often left their homes due to bad housing conditions: about one in five cited this as their main reason for leaving, and almost all respondents who left for this reason were Canadian-born. Many also left home when shared housing arrangements fell apart, but unlike non-status migrant women, these respondents were usually sharing with their parents. Not surprisingly, then, many Canadian-born women cited family conflict as a rea-

son for leaving home. Pregnancy and parenting were implicated in some women's loss of housing, but unlike non-status women, Canadian-born women usually left their last stable place because they, or a child protection agency, considered it unfit for children. A few also cited housing problems related to their own use of drugs and alcohol, or that of family members or cohabitants.

Satisfaction with last stable place

Overall, a slight majority (56 percent) of respondents were not satisfied with their last stable place, and there was little difference between groups. The most common rating for the last stable place was "very unsatisfied," with 40 percent of respondents overall reporting this. Canadian-born women were somewhat more likely to choose this rating (45 percent) than were immigrant women with status (29 percent) or without (32 percent).

Open-ended comments, though, show that satisfaction sometimes had little to do with the adequacy of the housing. Of open-ended comments on their last stable places from 77 respondents, only 24 (31 percent) say something positive, compared to 44 percent who said they were satisfied. Women who had been happy with their homes usually described them as clean, well-maintained, affordable, large enough, private, in good neighbourhoods, and/or close to schools and transit:

> Good area, multicultural, people from my country and other newcomers.

> My own place! Clean, not too expensive.

> Privacy, peace, yard for my kid to play.

> Nice apartment with balcony, nice neighbourhood.

And sometimes, the best thing about the last stable place was that it wasn't a shelter:

> Privacy, I could come and go, no sign-in or sign-out.

In many cases, these positive qualities came at a cost. Several positive comments also specify something negative, revealing the trade-offs facing low-income families in their search for adequate housing:

> The landlord lived in and was doing drugs, but I loved the house.

> Waited a long time for repairs, but the neighbours didn't complain about the baby.

> Well-maintained building, but too small with three kids, and not a nice neighbourhood.

Most respondents, however, had nothing good to say about where they had lived before becoming homeless. Most (53 percent) described bad conditions including infestations, disrepair, overcrowding, noise, and crime:

> Bed bugs, lost all furniture.

> Cockroaches, lack of heat, rent increase.

Rats, repairs not done on fridge and stove.

Safety issues: hole on balcony, loose railing, no screens.

Very crowded, no privacy, no room outside unit.

Fighting and yelling, loud music, roaches and worms, broken door, drugs and prosti-
tution, falling ceiling.

Other respondents (16 percent) cited problems with landlords, family members or roommates:

A lot of family problems, mother stressed with mental health issue.

E. coli in the water sent me into active labour at 28 weeks [pregnant], doors fell off,
rude and invasive landlord.

Problems with communal living, roommates not paying rent.

That almost half of the respondents said they were satisfied with these places is not so much a
reflection of their intrinsic quality, as it reflects the difference relative to even more deplorable
living conditions in which respondents have found themselves at other times.

What would have helped maintain housing

In spite of the wide variation in women's reasons for leaving their last stable place, and the
questionable adequacy of the places they had left, answers to the open-ended question, "What
would have helped you stay adequately housed?" were remarkably consistent. Almost three-
quarters of respondents said that they needed more money (such as higher welfare rates and
better wages), while one-quarter said they needed affordable housing. Other needs included
decent housing, no abuse, status in Canada, better childcare, safer neighbourhoods, better
landlords, better settlement services, and freedom from drugs, but these were usually stated in
addition to the primary responses of more money and affordable housing. One woman said she
could not answer, because she had *never* been adequately housed.

After leaving the last stable place

Most women (71 percent) had moved directly into the shelter at which they were interviewed
from their last stable place, while 21 percent had stayed in another shelter or another form of
temporary accommodation before arriving at the current shelter, and a few had stayed in two to
six other temporary places since leaving home. Almost all immigrant women with status had
moved directly from their last stable place into the current shelter (91 percent), but Canadian-
born women (61 percent) and non-status migrant women (74 percent) were less likely to have
done so.

4.4.4   Current episode of homelessness and shelter use

Homelessness prior to staying at the interview shelter

As noted above, 29 percent of all respondents stayed in at least one place after leaving their
last stable home, and before moving into the shelter in which they were interviewed. Most

stayed in only one place, while a few stayed in two to six places. A small number had lived on the streets or slept in a different place each night, making it impossible to count the number of places they had stayed while homeless.

While the likelihood of moving directly from home into the shelter was strongly associated with place of birth and immigration status, it was not related to reasons for leaving home. Women who had left their last stable place because of abuse were *not* less likely to have stayed in other places after leaving home.

Most of the places respondents had stayed after leaving home were other shelters, many were situations of hidden homelessness (such as sleeping on a friend's couch), and some were institutional settings such as a treatment centre or a maternity home.

Household composition while homeless pre-shelter

One striking finding is that many women were unaccompanied by children while staying in these interim places. Compared to 79 percent of women who lived with their children at their last stable place, only 53 percent of women who stayed in one interim place kept their children with them. Women who stayed in two or more places were even more likely to be without children during this period. In some cases, women were pregnant during this transition period, and had children in their care only once they gave birth in the shelter in which the interviews took place. Also, women who had children in their care at their last stable place were more likely to go directly into a shelter than were women without children. Nevertheless, it is clear that in many of these cases, women were separated from their children during this period of homelessness.

Reasons for leaving

Women's reasons for leaving these situations depend on the type of place they were staying. Respondents often left shelters due to bad conditions. Those who left hidden homeless situations usually did so because they were told to leave by the primary residents. Several stated that they had left because they had found a spot at a shelter, suggesting that many families had to wait in inadequate situations, and sometimes separate, until space became available in a family shelter.

The interview shelter

Referral source

Most respondents were referred to the shelter in which they were interviewed by Central Family Intake[17] or by another agency (29 percent each overall, with little difference between groups). Canadian-born women (22 percent) were more likely than immigrant women with status (10 percent) or non-status migrant women (5 percent) to have been referred to this shelter by staff at a previous shelter, because most respondents who had stayed in another shelter before this one were Canadian-born. Most respondents were satisfied or very satisfied with the help they received (78 percent overall, with little difference between groups).

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17   A 24-hour hotline for families facing a housing crisis, Central Family Intake assesses families' needs, works with them to maintain their housing or find new homes, and where necessary, provides referrals to hostels for homeless families or shelters for women fleeing abuse by a partner.

Household composition

Almost all respondents had dependent children staying with them at the shelter at Time 1; two were due to give birth within days of the first interview, and had other children who were not at the shelter with them. Most non-status women (75 percent) had only one child with them, as did just over half of immigrant women with status (57 percent). Canadian-born women were much more likely than immigrant women to have more than one child with them (52 percent).

About one in five respondents (19 percent) were at the shelter with a male partner, compared with 40 percent who had lived with a partner at their last stable home. Immigrant women with status (14 percent) were somewhat less likely than Canadian-born or non-status migrant women (20 percent each) to have a partner with them in the shelter, even though they were more likely to have lived with a partner before leaving home. This reflects the greater likelihood of immigrant women with status having left home because of abuse by a spouse or partner.

Satisfaction with interview shelter

At the time of the first interview, more than three out of four of respondents said they were satisfied or very satisfied with the shelter they were in; immigrant women with status were the most likely to be satisfied, although differences between groups were small. As with satisfaction ratings for past housing, however, open-ended comments sometimes tell a different story. Of 86 comments about shelters, only 49 percent are completely positive, while 12 percent are mixed and 35 percent are negative.

Interestingly, both positive and negative comments most often referred to the shelter's staff and level of cleanliness. Many women said that staff were kind and helpful, while slightly fewer said that staff were unsupportive, uncaring, and not doing enough to help them find housing:

> Staff are very fair, aware of my needs.

> I didn't like the way the kitchen staff treated us, they looked at us as women without ambition, very degrading.

Likewise, a large number of women said they found the shelter clean, while fewer said that it was not clean enough.

Women were also divided on their opinions about the shelter's residents and location. While some women found other residents helpful, many others said they had problems with other residents. A couple of women were pleased with the area the shelter was in, while a few others did not like the shelter's location.

Women also appreciated that the shelter met their material needs and that they had access to childcare. Other positive attributes included safety, comfort, privacy, and independence.

> I am independent, I can go out when I want, they give me money so I can buy what I need. I can go to my mother's house every day.

Meanwhile, many women expressed dissatisfaction with the shared rooms, crowded conditions, and noise of shelter life, and several were unhappy with the quality of the food.

> Crowded, noisy, food is not good, no special food for children.

Length of shelter stay

Only two respondents were still in the same shelter at the time of the final interview. The vast majority of the others had stayed in the shelter for less than one year, with respondents about evenly divided among those who stayed from one to three months, four to six months, and seven months to less than a year.

As Table 8 shows, shelter stays differed by place of birth and immigration status. While almost half of the Canadian-born women stayed at the shelter for three months or less, this was true of only about one-third of immigrant women with status and only one-fifth of non-status migrant women. Meanwhile, no Canadian-born or status immigrant women stayed in shelters for more than one year, while more than one quarter of non-status women did. Of the two respondents who were still in the interview shelter at Time 3, one was an status immigrant woman and the other was a non-status migrant woman.

Table 8: Length of stay in interview shelter

Length of stay	Immigrant women with status		Migrant women without status		Canadian-born women	
	Number (n=16)	%	Number (n= 15)	%	Number (n=25)	%
1 week to less than 1 month	1	6	0	0	1	4
1 to less than 4 months	4	25	3	20	11	44
4 to less than 6 months	5	31	4	27	7	28
7 months to less than 1 year	6	38	4	27	6	24
1 year to less than 2 years	0	0	3	20	0	0
More than 2 years	0	0	1	7	0	0

Total time spent in shelters

Many respondents had stayed in another shelter before entering the interview shelter. A smaller number moved to one or more different shelters after leaving the interview shelter. At Time 3, five respondents (one a non-status migrant, and two each from the other two groups) were still in a shelter, including three who were in shelters other than the interview shelter. Canadian-born women (64 percent) were much more likely than immigrant women (40 percent of women without status, 35 percent of those with status), to have stayed in shelters other than the interview shelter, and only Canadian-born women had stayed in more than three shelters in total (including the interview shelter).

Table 9: Total consecutive shelter stay

Total time spent in shelters	Immigrant women with status		Migrant women without status		Canadian-born women	
	Number (n=16)	%	Number (n= 15)	%	Number (n=25)	%
Less than 6 months	9	56	6	40	15	60
6 months to one year	6	38	4	27	9	36
More than one year	1	6	5	33	1	4
Mean shelter stay in months	6.5*		9.8*		5.5*	

*significant based on one-way ANOVA at 0.05 level of probability.

More than half the women (54 percent) had spent less than six months in shelters, and almost all (88 percent) spent less than a year. But, as Table 9 shows, the total time spent in shelters differed among groups: non-status migrant women were less likely to have spent a short period in shelters, and much more likely to have spent a very long time there, than were Canadian-born women and immigrant women with status.

Non-status migrant women had the longest mean shelter stay (9.8 months, with a range of 3 to 26 months), followed by immigrant women with status (6.5 months, ranging from 0.5 to 18 months). Canadian-born women had the shortest mean stay of all groups (5.5 months, with a range of 0.75 to 15), even though they were more likely to have stayed in multiple shelters.

4.4.5   New Housing

Housing at Time 2

By the time of the second interview, 34 (41 percent) respondents had moved into their own place, and 13 (16 percent) had plans to move in the near future. Of these, 13 (16 percent of all respondents) were known to have moved or waiting to move to subsidized housing, while 14 (17 percent) were in or planning to move to market rent apartments. Information about subsidies was not available in the remaining 20 (24 percent) cases. Those planning to move to subsidized housing include two respondents who had entered the shelter as subsidized housing tenants and were awaiting transfers: one to escape abuse, the other because of fire damage to her previous unit. The rest had newly obtained subsidized housing.

Canadian-born women (68 percent) were more likely than immigrant women with status (45 percent) or without (42 percent) to have found a new place (whether or not they had moved into it yet) by Time 2, and were much more likely to be living in their own place by this time. About one in three immigrant women with status had obtained subsidized housing, compared with about one in seven Canadian-born women, and only one in 20 non-status migrant women. However, this difference is partly due to the fact that both subsidized housing tenants awaiting transfers were status immigrant women, and does not account for those whose housing type was unknown.

Interim housing before Time 3

By Time 3, all respondents but two (96 percent) had left the shelter. Most (67 percent) were still in the first place they had moved to from the shelter, while 23 percent had moved once since then, and a few had moved several times. Non-status migrant women had more stable post-shelter housing: all but those still in a shelter (93 percent) had stayed in one place, while 65 percent of status immigrant women and only 52 percent of Canadian-born women had. Though non-status women as a group had the longest shelter stays, the difference in post-shelter housing stability was not explained by the amount of time women had spent in the shelter, or the length of time they had been out of it.

Housing form

The two respondents who had moved multiple times between Time 1 and Time 3 were fleeing abuse, and had moved from shelter to shelter for safety reasons. With the exception of those two cases, almost all the interim housing that the women found was in apartments, not shelters. In most places, the woman appeared to be the primary tenant, though in a few cases, women stayed temporarily with friends and family members.

Household composition

About one-quarter of the women who stayed in interim housing were with a partner in those places. Although most women kept their children with them, two had no children with them in their interim housing. Some post-shelter moves, on the other hand, were due to women reuniting with children, for which they required a larger apartment.

Reasons for moving

Bad conditions were the most common reason for leaving interim places. Some women left because they were asked to do so by the primary occupants, or because of the temporary nature of the places, or for safety reasons, or because of eviction. A few moved because they had secured better places, including three who moved into subsidized housing.

Current place at Time 3

Referral source

Although all the women had stayed at a shelter, only one in three women had received help from shelter staff in finding her current place. One in four had been assisted by a housing help centre or subsidized housing provider, about one in ten by another agency, and about one in ten by a friend, partner or family member. One in five had found her housing herself.

Groups differed somewhat in their sources of housing search assistance. Canadian-born women were the only group to have been assisted by other agencies such as child protection and mental health agencies (24 percent), and were less likely than the others to have received help from shelter staff. Only 6 percent of status immigrant women had found their current place themselves, compared to about one in four women in the other groups. They were more likely than the other two groups to have been helped by a partner, friend or family member.

Most women (84 percent) were satisfied or very satisfied with the assistance they had received. Non-status migrant women (70 percent) were less satisfied than the other two groups (93 percent of status immigrant women, and 84 percent of women born in Canada).

Housing form

At the time of the final interview, two-thirds of the women were housed in above-grade apartments, while some were in basement apartments (11 percent) or houses (9 percent). A few were in other forms of housing, including transitional housing. Three were staying in the homes of family members, but most appeared to be the primary tenants. Although the type of housing was unknown for 39 percent of the women, we determined that about one-third (32 percent) had obtained subsidized housing, and 20 percent were paying market rent.

Canadian-born women (52 percent) were somewhat less likely than the other groups (immigrants with status 77 percent; immigrants without status 80 percent) to be living in above-grade apartments, and somewhat more likely to be in houses or basement apartments.

Housing size differed among groups, with non-status migrant women living in much smaller homes. Most non-status women (69 percent) had one-bedroom apartments, while most Canadian-born women (57 percent) and status immigrant women (53 percent) lived in two-bedroom units. About one-third of Canadian-born and status immigrant women lived in places with three or four bedrooms, but no non-status women did. Just over one-third of respondents appeared be living in crowded conditions, with many households of three and four people living in one- or two-bedroom apartments; a few large households of five or six were sharing a three-bedroom unit.

At the time of the final interview, five women (9 percent) were staying in a shelter: two were still in the interview shelter, and three were in a different shelter. Two of the women in shelters at Time 3 were Canadian-born, two were status immigrants, and one was a non-status migrant. Of the three women in a shelter other than the interview shelter, one had returned to a shelter after being housed for eight months, and the others had moved from one shelter to another. Two of the women who were still in shelters had plans to move, one to a subsidized unit.

Household composition

Almost all women (96 percent) were living with their children at their current place: only two Canadian-born women did not have their children with them; this information was missing for two respondents. One in four respondents were now living with a partner. This represents a decrease compared with 41 percent who had done so in their last stable place, but an increase compared with 12 percent (of those respondents still in the study at Time 3) who had lived with a partner in the shelter. The rate of living with a partner was slightly higher for the non-Canadian-born groups, but the increase was most striking among Canadian-born women, 33 percent of whom lived with partners in their current place, compared with only 12 percent who had done so in the shelter. It is unclear whether this increase represents families who separated during the episode of homelessness, or women who had formed new relationships since leaving the shelter. Of 16 women who had left home because of abuse, only one was living with a partner at Time 3, which suggests that women did not return to situations of abuse.

One-quarter of Canadian-born women for whom information was available and just over one-fifth of status immigrant women were living with their parents, roommates, friends and family members, or other cohabitants. No non-status migrant women lived in these types of shared housing arrangements, except for one who lived with a roommate. This represents a change from the last stable place, where a number of non-status women lived in other people's homes.

Household size varied by group. While about three-quarters of women in each immigrant group were the only adult in their household, almost half of Canadian women (48 percent) lived with one other adult. Two-thirds of non-status migrant women had only one child living with them, while most Canadian-born women (64 percent) and status immigrant women (59 percent) lived with more than one child. More immigrant women had small households, and more Canadian-born women had large households. Although about half of both immigrant groups lived in households of two, only 21 percent of Canadian-born women did. And 42 percent of Canadian-

born women lived in households of four or more, compared to 27 percent of status immigrant women and 20 percent of non-status women.

Length of time in current place

Most women had been in their current place seven months or more. In spite of their longer shelter stays, non-status migrant women (80 percent) were more likely than status immigrant women (65 percent) or Canadian-born women (60 percent) to have been in their current place at least seven months.

Satisfaction with current place

Most Canadian-born women (80 percent) said they were satisfied or very satisfied with their current place, as did somewhat fewer status immigrant women (71 percent). Non-status migrant women, however, were much less satisfied with their housing: none said they were very satisfied, and fewer than half said they were satisfied.

As Table 10 shows, housing satisfaction improved from the last stable place to the current place: only 44 percent overall were satisfied or very satisfied with their last stable place, while 68 percent found their current place satisfactory. Status immigrant women were slightly more likely to be satisfied with their last stable place than the other groups, while Canadian-born women had the highest satisfaction ratings in their current place. Non-status migrant women's satisfaction increased only slightly from the last place to the current place. Rates of being very dissatisfied, however, plummeted for all three groups.

Open-ended comments about respondents' current places reveal some of the complexities underlying the satisfaction ratings. Out of 57 comments overall, 37 percent were entirely negative, 35 percent were mixed, and 25 percent were entirely positive. These proportions were different for each group, with non-status women, again, most likely (60 percent) to have nothing positive to say about their current place.

Most negative comments from all groups reflected women's concerns about poor maintenance, disrepair, infestations, and other bad conditions in their current housing:

Table 10: Satisfaction with last stable place and current place

Satisfaction with current place	Group and status	Last stable place (%)	Current place (%)
Very satisfied	All	19	23
	Canadian-born women	30	28
	Immigrant women with status	14	35
	Migrant women without status	0	0
Satisfied	All	25	46
	Canadian-born women	11	52
	Immigrant women with status	33	35
	Migrant women without status	41	47
Unsatisfied	All	16	21
	Canadian-born women	11	4
	Immigrant women with status	24	29
	Migrant women without status	24	40
Very unsatisfied	All	40	11

Canadian-born women	48	16
Immigrant women with status	29	0
Migrant women without status	35	13

> Flooding, entrance too narrow to move furniture in, damp and dark.

> Old house, everything is falling down.

> No lights in hallways, building is dirty.

Neighbourhoods that were dangerous, or too far from amenities and support networks, were also cause for concern for several immigrant women with status and migrant women without status:

> Vandalism in building, difficult area.

> No one at our community, no mosque in area.

Other areas of concern included high rents, places that were too small or overcrowded, and problems with landlords, neighbours and cohabitants:

> Landlord discriminates, says bad things about kids, puts our things in garbage.

> Noisy, nosey neighbours.

> Been very hard, too small for all of us, hard living with partner for first time.

Most often, women cited multiple concerns covering several of these areas:

> Roaches and rats, raised rent by $70 – more than 10 percent.

> Gunshots, roaches, drugs.

> No control of temperature, landlord comes into apartment.

As in the last stable place, the mixed comments illustrate the compromises low-income women are forced to make when searching for housing: trading bad conditions for affordability, infestations for space, high rent for a good neighbourhood, and often simply trading many housing criteria just to have a place of their own:

> Backyard, good transit, rent geared to income, but poor maintenance, mould, structural problems.

> Apartment clean and spacious, but roaches. My first real place with my kids since coming to Canada.

> Good neighbourhood, clean, but too expensive.

> Livable for now, affordable, but no windows.

> Not bad, better than it was [in shelter], but [they] don't fix things, have to keep phoning them.

> Can't complain, some things need to be fixed, but at least I have a roof over my head.

Positive comments reflected the things respondents value most in housing: good conditions, cleanliness, safe neighbourhoods, proximity to amenities, and affordability. The many comments about privacy, quiet, and space suggest that women are comparing their new homes to the shelter, and in some cases women explicitly state that the best attribute of their housing is that it belongs to them.

> Clean, central, quiet.
>
> Everything is close, it's cheap.
>
> Like the neighbourhood, multicultural and safe here.
>
> Clean, private, good location, bigger space.
>
> OK, my own house to live in.
>
> [It's] better living alone with [my] children.

Ironically, some of the most positive comments came from women who were still in shelters or transitional housing:

> Helpful, easy to talk to, child is getting along well.
>
> Can come and go as you please, support, women are great.

4.4.6   Summary: Housing and Homelessness Differences Between Groups

The picture that emerges from this data suggests important differences in housing stability, housing adequacy, precipitators of homelessness, and shelter use between respondents who were Canadian-born, immigrants with status, and non-status migrants.

<u>Canadian-born women</u>

Most Canadian-born women had been homeless in the past, and most had lived in at least four places in the preceding two years. Their last stable places were often in such poor condition that it was their reason for leaving. About half were very dissatisfied with their last homes, the lowest satisfaction rating of all groups. Many were forced to leave home due to family conflict with parents, or in order to secure a safer, drug-free environment for themselves and their children.

Once homeless, Canadian-born women moved around more than the other groups. Most stayed in more than one shelter during the current period of homelessness. Nevertheless, they spent less time homeless than immigrant women. Almost half stayed in the interview shelter less than four months, and most had moved into or secured a place of their own by the time of the second interview, although they were more likely than the other groups to have moved again by Time 3. This may explain the finding that they were more likely than the other groups to have found their current place with the assistance of an agency, and less likely to have been helped by a shelter. Of all groups, they were least satisfied with the interview shelter, although almost three-quarters were satisfied.

At the time of the third interview, women born in Canada lived in the greatest variety of housing forms, mostly above-grade apartments, but also basement apartments or houses. Most lived in

units that were two bedrooms or larger, and their households were the largest of the three groups: many lived with a partner, half of them lived with at least one other adult, and most had more than one child. A large majority were satisfied or very satisfied with their current places, although many cited concerns with bad conditions and poor maintenance. They were more likely than the other groups to have problems with their current landlords, and less likely to be unhappy with their neighbourhood.

Status immigrant women

Immigrant women with status tended to have a history of more stable housing, with fewer moves in the preceding two years. Although most had lived in places that were overcrowded, they were more likely than Canadian-born or non-status migrant respondents to live in a house, and less likely to live in a basement. About half had lived with partners. Many had left their homes because of partner abuse or crises such as job loss or fire. Almost all had moved directly from their last stable home into the current shelter, without periods of hidden homelessness or other shelter stays.

Once in the shelter, status immigrant women were somewhat less likely to be with a partner than women in the other groups. Their shelter stays were somewhat longer than those of Canadian-born women, but most spent less than six months in shelters. They had the highest shelter satisfaction rating of any group. They were less likely than the other groups to have found their new housing on their own, and more likely to have received housing search help from family, friends, or partners. Almost all were satisfied with the help they had received.

At the time of the third interview, most were living with more than one dependent child, in above-grade apartments with two or more bedrooms. Though information on subsidized housing is incomplete for many respondents, the information available suggests that status immigrant women were more likely than other groups to have moved out of the shelter into subsidized housing. Like Canadian-born women, a strong majority were satisfied or very satisfied with their new homes, though many had concerns about physical conditions.

Non-status migrant women

Immigrant women without status had the most unstable pre-shelter housing of the three groups: two-thirds had moved four times or more in the preceding two years. Their last "stable" homes were often characterized by short-term, informal arrangements with acquaintances or extended family members, in which they lacked security of tenure, and they were vulnerable to sudden eviction, exploitation, and invasion of privacy. They were less likely than the other groups to have lived with a dependent child at their last stable place, and considerably more likely to have been forced from their precarious homes due to pregnancy.

Non-status women had the fewest, and youngest, children of all groups: three-quarters had only one child with them in the shelter, none had more than two children, and many had a baby under one year old. They stayed in the shelter much longer than the other groups, with one-third staying in the interview shelter more than one year.

Non-status women's households and unit sizes were smaller than those of any other group at the time of the third interview. Compared with Time 1, they were now least likely to live with

friends or family members, and the majority were the only adult in their households. Most lived in one-bedroom apartments, and none lived in places with three bedrooms or more. At first, it appears that non-status women's post-shelter housing was more stable than that of the other groups: none had stayed in any other places between the interview shelter and their current place at Time 3, and many had been in their new place for at least seven months. Their satis-faction ratings, however, suggest that lack of options might be a more accurate explanation than stability: unlike the other groups, most were unsatisfied with their current place.

4.5   Discrimination

The questionnaire included three measures of perceived discrimination.

1. Dealings with other people: respondents rate the frequency with which they believe they have been treated in negative ways by others in the past year.

2. How society views me: respondents agree or disagree with five statements about their sense of belonging in Canadian society and general societal attitudes towards them.

3. Life events: respondents identify specific events of discrimination experienced in the past year in housing, employment, and social services, and the grounds for that discrimination.

4.5.1   Dealings with other people

As Table 11 shows, at Time 1, negative dealings with other people were a regular occurrence for most respondents. Three-quarters said they had been treated with less courtesy than others, more than once a month for the past year. More than two-thirds said they had been regularly treated with less respect than others, and that others acted as if they were better than them-selves. More than half said that others regularly acted as if they were not smart, and that they had been threatened or harassed.

Table 11: Treatment by others

Statement	Group and status	Time 1		Time 3	
Frequency		**More than once per month**	**Almost every day**	**More than once per month**	**Almost every day**
Treated with less courtesy than other people.	All	67 (74%)	22 (24%)	25 (44%)	2 (4%)
	Canadian-born	39 (78%)	12 (24%)	10 (40%)	0 (0%)
	Status immigrant	15 (71%)	5 (24%)	7 (41%)	1 (6%)
	Non-status migrant	13 (65%)	5 (25%)	8 (53%)	1 (7%)
Treated with less respect than other people.	All	63 (69%)	19 (21%)	23 (40%)	2 (4%)
	Canadian-born	36 (72%)	9 (18%)	8 (32%)	0 (0%)
	Status immigrant	15 (71%)	7 (33%)	9 (53%)	2 (12%)
	Non-status migrant	12 (60%)	3 (15%)	6 (40%)	0 (0%)
People acted as if they were better than you.	All	62 (68%)	32 (35%)	29 (51%)	8 (14%)
	Canadian-born	32 (64%)	16 (32%)	9 (36%)	2 (8%)
	Status immigrant	16 (76%)	10 (48%)	10 (59%)	4 (24%)
	Non-status migrant	14 (70%)	6 (30%)	10 (67%)	2 (13%)
People acted as if	All	57 (63%)	26 (29%)	20 (35%)	6 (11%)

they thought you were not smart.	Canadian-born	31 (62%)	13 (26%)	4 (16%)	1 (4%)
	Status immigrant	15 (71%)	6 (29%)	9 (53%)	3 (18%)
	Non-status migrant	11 (55%)	7 (35%)	7 (47%)	2 (13%)
Threatened or harassed.	All	46 (51%)	21 (23%)	8 (14%)	4 (7%)
	Canadian-born	27 (54%)	12 (24%)	4 (16%)	3 (12%)
	Status immigrant	9 (43%)	4 (19%)	1 (6%)	1 (6%)
	Non-status migrant	10 (50%)	5 (25%)	3 (20%)	0 (0%)
Called names or insulted.	All	52 (57%)	19 (21%)	10 (18%)	2 (4%)
	Canadian-born	32 (64%)	12 (24%)	5 (20%)	2 (8%)
	Status immigrant	9 (43%)	3 (14%)	3 (18%)	0 (0%)
	Non-status migrant	11 (55%)	4 (20%)	2 (13%)	0 (0%)
Received poorer service than others at restaurants or stores.	All	38 (42%)	10 (11%)	11 (19%)	2 (4%)
	Canadian-born	20 (40%)	4 (8%)	1 (4%)	1 (4%)
	Status immigrant	9 (43%)	3 (14%)	3 (18%)	0 (0%)
	Non-status migrant	9 (45%)	3 (15%)	7 (47%)	1 (7%)
People acted as if they were afraid of you.	All	24 (26%)	7 (8%)	5 (9%)	1 (2%)
	Canadian-born	16 (32%)	4 (8%)	3 (12%)	1 (4%)
	Status immigrant	3 (14%)	3 (14%)	0 (0%)	0 (0%)
	Non-status migrant	5 (25%)	0 (0%)	2 (13%)	0 (0%)
People acted as if they thought you were dishonest.	All	28 (31%)	7 (8%)	6 (11%)	1 (2%)
	Canadian-born	18 (36%)	5 (10%)	1 (4%)	0 (0%)
	Status immigrant	9 (43%)	1 (5%)	1 (6%)	0 (0%)
	Non-status migrant	1 (5%)	1 (5%)	4 (27%)	1 (7%)
Total	All	91 (100.0%)		57 (100.0%)	
	Canadian-born	50 (100.0%)		25 (100.0%)	
	Status immigrant	21 (100.0%)		17 (100.0%)	
	Non-status migrant	20 (100.0%)		15 (100.0%)	

These occurrences were not only regular; for some respondents, they were daily. More than one in three respondents reported at Time 1 that almost every day they found that others acted as if they were better. Almost as many said that people acted as if they were not smart almost every day. More than one in five reported that they were daily treated with less courtesy than others, threatened or harassed, called names or insulted, and treated with less respect.

One year later, overall ratings for regular occurrences of all forms of negative treatment by others had declined. Ratings for daily occurrences decreased especially sharply, with very few women reporting daily negative interactions. Most notably, none reported daily threats and harassment, though almost one in four had reported this at Time 1.

The decline in reports of regular negative treatment suggests a number of interrelated explanations. First, while homeless, women may be treated in a negative fashion by others due to their homeless status. As well, the conditions of homelessness and shelter life − such as congregate living and round-the-clock contact with staff − may expose women to more frequent negative interactions. Finally, women's perceptions of negative treatment may decrease once they are living in situations that are less stressful, more autonomous, and less stigmatized.

Immigration status

Canadian-born, status immigrant, and non-status migrant respondents reported regular negative treatment in most categories at similar rates at Time 1. Rates mainly declined for all three

groups at Time 3. The most striking exception is that at Time 1, only 5 percent of non-status women said they were regularly treated as though they were dishonest, compared with large numbers of Canadian-born and status immigrant women. But, by Time 3, more than one-quarter of non-status women reported that they had this experience regularly, while the rates had dropped well below 10 percent for the other two groups. Though the reasons for this are unclear, it may be that at Time 3, most non-status women were in the process of applying to regularize their status in Canada, a process involving a great deal of intrusive questioning.

Racialization

Racialized and non-racialized women reported similar rates of regular negative treatment at Time 1. Rates for non-racialized women, however, declined at Time 3 more in most categories than did rates for racialized women. Most strikingly, racialized women at Time 3 reported regularly receiving poorer service, and people regularly acting as if they were better than them, at rates similar to those for non-racialized women at Time 1.

Although there considerable overlap between the racialized and immigrant groups, as well as between the non-racialized and Canadian-born groups, the smaller decline in rates of negative treatment is much clearer between groups divided on the basis of racialization. This suggests that racism is a key factor in the negative treatment some homeless women experience, and that for racialized women, the experience and perception of negative treatment continue at elevated levels even when they are housed.

4.5.2   How society views me

The majority of respondents felt excluded from or judged by society in some way. As Table 12 shows, at Time 1, more than half agreed with the statements, "I feel that I am consistently judged by society on the basis of things other than my abilities or personality," and, "I feel that I am viewed negatively by society because I use/used a shelter (or don't have a regular place of my own)." Agreement with the second statement was probably even higher than recorded; open-ended comments revealed that some respondents disagreed only because nobody knew they had been in a shelter, indicating that they expected that others would view this negatively.

Table 12: How society views me

Agree with statement	Group and status	Time 1	Time 2	Time 3
Feel that I am consistently judged by society on the basis of things other than my abilities or personality.	All	53 (58%)	45 (54%)	30 (53%)
	Canadian-born	32 (64%)	25 (57%)	14 (56%)
	Non-Canadian-born	21 (51%)	20 (50%)	16 (50%)
	Status immigrant	11 (52%)	11 (55%)	8 (47%)
	Non-status migrant	10 (50%)	9 (45%)	8 (53%)
Feel that I am viewed negatively by society because I use/used a shelter (or don't/didn't have a regular place of my own).	All	50 (55%)	44 (52%)	28 (49%)
	Canadian-born	33 (66%)	23 (52%)	13 (52%)
	Non-Canadian-born	17 (42%)	21 (53%)	15 (47%)
	Status immigrant	9 (43%)	12 (60%)	8 (47%)
	Non-status migrant	8 (40%)	9 (45%)	7 (47%)
Feel that I am not given opportunities that are gen-	All	36 (40%)	35 (42%)	20 (36%)*
	Canadian-born	21 (42%)	16 (36%)	9 (36%)

erally available to others.	Non-Canadian-born	15 (37%)	19 (48%)	11 (37%)*
	Status immigrant	3 (14%)	9 (45%)	4 (25%)*
	Non-status migrant	12 (60%)	10 (50%)	7 (50%)*
Feel that Canadian society discriminates against me.	All	36 (40%)	33 (39%)	25 (44%)
	Canadian-born	20 (40%)	20 (46%)	13 (52%)
	Non-Canadian-born	16 (39%)	13 (33%)	12 (38%)
	Status immigrant	6 (29%)	7 (35%)	5 (29.4%)
	Non-status migrant	10 (50%)	6 (30%)	7 (47%)
Feel that I don't belong in Canadian society.	All	18 (20%)	20 (24%)	12 (21%)*
	Canadian-born	11 (22%)	8 (18%)	4 (16%)
	Non-Canadian-born	7 (17%)	12 (30%)	8 (26%)*
	Status immigrant	2 (10%)	6 (30%)	4 (24%)
	Non-status migrant	5 (25%)	6 (30%)	4 (29%)*
Total	All	91 (100%)	84 (100%)	57 (100%)
	Canadian-born	50 (100%)	44 (100%)	25 (100%)
	Non-Canadian-born	41 (100%)	40 (100%)	32 (100%)
	Status immigrant	21 (100%)	20 (100%)	17 (100%)
	Non-status migrant	20 (100%)	20 (100%)	15 (100%)

More than one in three agreed with the statements, "I feel that Canadian society discriminates against me," and, "I feel that I am not given opportunities that are generally available to others." And one in five agreed with the statement, "I feel that I don't belong in Canadian society." There was little change across the three interviews in overall rates of agreement with these statements. This suggests that whether homeless or housed, women's sense of social exclusion remained consistent.

Immigration status

Most differences between Canadian-born, status immigrant, and non-status migrant women were not statistically significant, and their rates of change across the interviews were generally similar. There were some patterns of interest, however.

Status immigrant women were less likely than the other groups to agree with the last three statements at Time 1, but by Time 2 their ratings no longer differed noticeably. This suggests that the experience of homelessness and shelter life have increased their sense of social exclusion. On the third and fifth statements, non-status women had the highest ratings of any group in all three interviews, while Canadian-born women's rates of agreement were highest in the interviews for the first two statements, but these differences generally were minor.

Rates of strong agreement were similar between groups and did not change very much across the time of the study, with two exceptions. At Time 3, non-status migrant women indicated stronger agreement than the other groups on two items. More than one in three non-status women (much more than the other two groups) strongly agreed with the statement, "I feel that I am not given opportunities that are generally available to others." More than one in four strongly agreed that "I feel that I am consistently judged by society on the basis of things other than my abilities or personality." These rates of strong agreement represent a substantial increase for non-status women compared with the previous interview results. This difference may be owing to the fact that non-status women at Time 3 were coping with obstacles to employment and

other opportunities due to their lack of status, and most were undergoing the difficult process of applying for permanent residency.

Racialization

Racialized women's rates of agreement were slightly higher than those of non-racialized women on most items across the three interviews. This may suggest that the differences between racialized and non-racialized women on the Dealings with Others measure were related more strongly to ongoing incidents of negative treatment at Time 3 than to respondents' ongoing perception of mistreatment.

4.5.3   Life Events

While the first two discrimination measures reflect some impacts of homelessness on women's interactions with others and society, the Life Events measure also suggests how discrimination can cause or exacerbate homelessness. At Time 1 and Time 3 women were asked whether, in the previous year, they had experienced unfair treatment from landlords, employers, social services, police, educators, or neighbours. If women had been unfairly treated, they were asked about the grounds on which they believed the discrimination was based.

Perceived housing discrimination

Discrimination by landlords and their agents is the form of discrimination most directly related to homelessness, and it is not surprising that many women reported this. Almost one in three respondents said that, in the year preceding the study, they had been unfairly prevented from moving in to a neighbourhood because the landlord or agent refused to rent the apartment (see Table 13). For many, this refusal likely led directly to their shelter stay. Almost one in four women also said they had been prevented from moving into a house or apartment for discriminatory reasons at some time during the year of the study. In other words, discrimination interfered directly in their attempts to secure their own housing and move out of the shelter.

Table 13: Perceived housing discrimination

Agreement with statement	Group and status	Time 1		Time 3	
		Number	%	Number	%
Unfairly prevented from moving into a neighbourhood because landlord or agent refused to rent house or apartment.	All	28	31	13	23
	Canadian-born	17	35	6	24
	Non-Canadian-born	11	27	7	22
	Status immigrant	5	24	1	6
	Non-status migrant	6	30	6	40

Grounds for housing discrimination

Rates for grounds of discrimination were quite consistent between Time 1 and Time 3 (see Table 14). At both interviews, the most common grounds women cited for housing-related discrimination was income: in almost half of the cases, landlords refused to rent to women because their incomes were too low, or because they received social assistance. In more than one-third of cases, landlords discriminated on the basis of family status (that is, women's marital status,

pregnancy, or the presence of children). About one in five cases involved discrimination on the basis of race or ethnicity, and one was on the basis of country of origin or immigration status.[18] Several respondents cited more than one reason for discrimination.

About one in five cases involved other reasons not prohibited by law; of these, the most common was bad credit. Although they are not prohibited by law, credit checks have the discriminatory effect of denying low-income women housing, even though credit problems in other areas do not necessarily signal a risk of rent default (Callaghan et al., 2002). In fact, research suggests that most low-income women will incur debt and reduce expenditures in all other areas in order to meet rent payments (Callaghan et al., 2002) A history of unpaid utilities bills, for example, might in fact demonstrate the sacrifices a woman has made in order to pay rent.

Table 14: Grounds for housing discrimination

Reason landlord or agent refused to rent unit	Group and status	Time 1		Time 3	
		Number	%	Number	%
Race/ethnicity	All	6	17	2	12
	Canadian-born	2	10	0	0
	Non-Canadian-born	4	27	2	20
	Status immigrant	3	33	0	0
	Non-status migrant	1	17	2	22
Immigration/country of origin	All	1	3	1	6
	Canadian-born	0	0	0	0
	Non-Canadian-born	1	7	1	10
	Status immigrant	0	0	0	0
	Non-status migrant	1	17	1	11
Family status (pregnancy or presence of children)	All	11	31	5	29
	Canadian-born	8	38	2	29
	Non-Canadian-born	3	20	3	30
	Status immigrant	3	33	0	0
	Non-status migrant	0	0	3	33
Income or receipt of social assistance	All	13	36	6	35
	Canadian-born	7	33	3	43
	Non-Canadian-born	6	40	3	30
	Status immigrant	3	33	0	0
	Non-status migrant	3	50	3	33
Other	All	5	14	3	18
	Canadian-born	4	19	2	29
	Non-Canadian-born	1	7	1	10

18 Respondents were not always told the landlord's reasons for refusing an apartment, so these likely represent underestimates of the actual rate of housing discrimination, as well as underestimates of discrimination on certain grounds. Family status and receipt of social assistance are the most common grounds of housing discrimination in cases reported to the Ontario Human Rights Commission (2008); however, landlords are often unaware that these grounds are prohibited. They are therefore more likely to openly refuse on the basis that an applicant has too many children or is on social assistance, than they are to openly admit that they are refusing on the basis of race, for example.

Status immigrant	0	0	1	100
Non-status migrant	1	17	0	0

Women's comments about grounds for discrimination reveal the multiple and complex obstacles low-income women may face in their search for housing:

> They said I had too many children.

> I owe money to another subsidized housing provider, but they wouldn't take a repayment by instalment.

> The landlord demanded a co-signor because I'm on welfare.

> The landlord wouldn't sign the welfare form – wanted money first.[19]

> [They refused to rent to me] when they found out I was in a shelter.

> [The landlord discriminated because of my] accent on the phone – the apartment wasn't taken when I had my Canadian friend call back.

> [Landlords discriminated because of] colour, no SIN number, income, and I'm a single mom.

Differences in housing discrimination: Immigration status and racialization

Status immigrant, non-status migrant, and Canadian-born respondents did not differ very much in their reports of housing discrimination at Time 1. At Time 3, however, there were differences between groups. Status immigrant women (who had reported the lowest rate at Time 1) had a lower rate than the other groups: in fact, only one status immigrant woman reported that she had experienced housing discrimination over the year of the study. This may be related to the finding that status immigrant women appeared to be more likely to have found a place in social housing by Time 3; if that is the case, more women accessed housing through social housing waiting lists and not by approaching landlords who might apply discriminatory criteria. While the rate for Canadian-born women declined somewhat at Time 3, that for non-status migrant women increased, and this group reported a higher rate of housing discrimination at Time 3 than the other groups.

Grounds for discrimination also differed somewhat between groups. At Time 1, status immigrant women were equally likely to have been discriminated against on the basis of race, family status, and/or income, with 60 percent of these women reporting all three forms of discrimination. Half the non-status migrant women, meanwhile, had been discriminated against on the basis of income. For Canadian-born women, family status was the most common grounds for discrimination. At Time 3, when 40 percent of non-status women reported housing discrimination, their most common reasons were family status and income, while for Canadian-born women the most common reason was income.

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19 People are not eligible to receive welfare until they have a fixed address. Therefore, when a woman is homeless, she is required to have a prospective landlord sign a "promise to rent" form in order to begin receiving welfare. This requirement is understandably a difficult one to meet when women have no money to offer a potential landlord up front, and exposes women to sexual and other forms of exploitation.

Rates of housing discrimination did not differ at either interview between racialized and non-racialized women. There were some striking differences in grounds at Time 1, however. The most common reasons for discrimination against racialized women were income, family status, and race, and racialized women were much more likely than non-racialized women to report discrimination based on income (and, of course, race). Meanwhile, the most common reasons for discrimination reported by non-racialized women were "other" reasons that are not prohibited by law, but no racialized women reported these reasons.

That racialized women reported higher rates of discrimination based on all prohibited grounds reflects research showing that landlords tend to discriminate more against people who are racialized on all grounds, not only race – or that they are masking racist discrimination with seemingly race-neutral explanations (Dion, 2001). Moreover, more than one out of three non-racialized women who reported housing discrimination said that it was for reasons not prohibited by law, making the rate of legally defined discrimination much lower for that group. Though the pattern of racialized women reporting higher rates of discrimination on most illegal grounds continues at Time 3, the differences between groups are smaller.

Unfair treatment from neighbours

Respondents were asked whether they had moved into a neighbourhood where neighbours made life difficult for them or their families. Almost 30 percent overall reported that this was the case at Time 1, but the rate declined to 16 percent at Time 3. Canadian-born women and non-racialized women were much more likely than the other groups to report this at both interviews. Overwhelmingly, this was for "other" reasons, many of which were related to the poor housing conditions in which low-income women live, such as poor soundproofing and dangerous neighbourhoods. In several cases, women also specified difficulties with their "neighbours" (that is, co-residents) in the shelter, or concerns about safety in the neighbourhood in which the shelter was located.

Perceived employment discrimination

Employment discrimination has a direct effect on women's income, and thereby on their ability to maintain or obtain housing. Indeed, several women cited affordability problems as the reason they lost their last stable place, and a few directly attributed this to losing a job. At Time 1, one in four respondents said they had been unfairly fired or denied a promotion in the previous year, while one in five said they had been not hired for a job for unfair reasons. Overall, almost one in three respondents had experienced some form of employment discrimination in the previous year (see Table 15).

Not all respondents had been employed in the year preceding the study: women who were fired or denied a promotion made up 29 percent of those who reported employment as a source of household income in the past year. At Time 3, the rate of being not hired showed little change, but the overall rate of being unfairly fired decreased substantially. Altogether, about one in four women had been discriminated against in employment at Time 3.

Table 15: Employment discrimination

Form of discrimination	Group and status	Time 1	Time 3

		Number	%	Number	%
Unfairly fired or denied a promotion.	All	21	23	5	9
	Canadian-born	10	20	0	0
	Non-Canadian-born	11	27	5	16
	Status immigrant	4	19	4	24
	Non-status migrant	7	35	1	7
Unfairly not hired for a job.	All	18	20	10	18
	Canadian-born	9	18	2	8
	Non-Canadian-born	9	22	8	25
	Status immigrant	3	14	2	12
	Non-status migrant	6	30	6	40
Unfairly fired and unfairly not hired	All	29	32	13	23
	Canadian-born	14	28	2	8
	Non-Canadian-born	15	37	11	34
	Status immigrant	6	29	4	24
	Non-status migrant	9	45	7	47

It is important to read the rate of firing in the context of the rate of employment, which decreased while women were homeless. Those unfairly fired represented 18 percent of women who reported household income from employment during the year of the study.

Grounds for employment discrimination

In 40 percent of cases at Time 1, family status − usually pregnancy − was the reason for which respondents were fired or denied a promotion. While a small number of respondents also reported being fired based on country of origin or race, almost half reported "other," non-prohibited reasons for unfair firing. Although these reasons may not constitute prohibited grounds of discrimination, many open-ended comments reveal unfair and unlawful labour practices:

> Because I am a union rep.

> Because the employer did not want to pay beyond the temp agency fee.

> Because I claimed worker's compensation.

> I made a complaint to the manager and was fired as a result.

By Time 3, only five women reported this form of employment discrimination. Two of these appeared to be on prohibited grounds: one on the basis of age, and the other on the basis of the woman's inability to work night shifts due to her family status.

At both interviews, the largest proportion of cases of being unfairly not hired were based on "other" reasons, followed by country of origin, race, and family status, respectively. Women's comments about reasons for not being hired reveal some barriers that render women ineligible for jobs, and the obstacles and unfair treatment women may encounter in the job market:

> Literacy issues.

> Education – didn't have Grade 11.

> They said my computer skills were not good enough.

Criminal record from seven years ago.

Age and appearance.

Medical problems.

Because I'm a stay-at-home mom, scheduling problems.

Race and my weight.

Foreign credentials, refugee status.

Volunteer work was supposed to lead to a job, but didn't.

Differences in employment discrimination

Of the three groups, non-status migrant women reported the highest rates for not being hired for unfair reasons at Time 1 and Time 3, and for being fired unfairly at Time 1. Their rate of overall employment discrimination was higher than those of the other groups at Time 3.

While overall rates of employment discrimination declined from Time 1 to Time 3, the rate of unfair firing increased for immigrant women with status, as did the rate of unfairly being not hired for non-status women. This is related to differences in employment status among groups: status immigrant women were more likely than the other groups to report household income from employment in the year preceding the first interview, non-status women had higher employment rates at Time 3, and both groups substantially increased their rates of casual employment from Time 1 to Time 3.

Grounds for discrimination in employment differed among the three groups. No Canadian-born women reported either form of employment discrimination based on race at either time, while no status immigrant women reported family status as the grounds for employment discrimination. At Time 1, half of non-status migrant women and half of Canadian-born women reported being fired because of their family status, while for three-quarters of status immigrant women it was for other reasons. Only "other" reasons were reported by any group at Time 3. At both times, non-status women were most likely not to be hired because of their immigration status or country of origin.[20] At Time 1, the primary reason for status immigrant women was race, while for Canadian-born women it was other reasons. At Time 3, only two women of each of these groups reported this form of discrimination.

Racialized women reported higher rates of all types of employment discrimination than non-racialized women at both times, except for the rate of not being hired for unfair reasons at Time 1, which was almost identical for the two groups. Rates of unfair firing were higher for racialized women at Time 3. There were some differences in reasons between groups: non-racialized women reported employment discrimination based on family status and other reasons, while racialized women, cited race and country of origin in addition to family status and other reasons. However, "other" reasons were most commonly cited overall by both groups.

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20 By law, employers must refuse to hire women without status who do not have a work permit. Though not a prohibited grounds of discrimination, this barrier to employment severely limits non-status women's access to income and exposes them to an elevated risk of exploitation in employment.

<u>Unfair treatment in other domains: Social services, policing, education</u>

Other items in the Life Events questionnaire asked respondents about unfair treatment in social services, policing, and education (see Table 16). Responses in these areas did not generally suggest legally prohibited discrimination.

Social services

The question "Have you ever been refused services, or received a lower quality of service, at a shelter, a housing help centre, a welfare office, or other such agency?" garnered the most affirmative responses of any question on the Life Events questionnaire: 37 percent overall reported this at Time 1, and 40 percent did at Time 3. This was the only item for which rates increased at the second interview. Canadian-born women reported the highest rate overall, but differences between groups were minor. Racialized women also did not differ from non-racialized women in their rates of unfair treatment in social services.

Table 16: Unfair treatment in other domains

Life events over past year	Group and status	Time 1		Time 3	
		Number	%	Number	%
Unfairly stopped, searched, questioned, physically threatened, or abused by the police.	All	21	23	4	7
	Canadian-born	16	32	3	12
	Non-Canadian-born	5	12	1	3
	Status immigrant	3	14	1	6
	Non-status migrant	2	10	0	0
Unfairly discouraged by a teacher or counsellor from continuing education.	All	15	17	7	12
	Canadian-born	9	18	2	8
	Non-Canadian-born	6	15	5	16
	Status immigrant	2	10	2	12
	Non-status migrant	4	20	3	20
Unfairly refused services, or given a lower quality of service, at a shelter, a housing help centre, a welfare office, or other such agency	All	34	37	23	40
	Canadian-born	20	40	12	48
	Non-Canadian-born	14	34	11	34
	Status immigrant	6	29	6	35
	Non-status migrant	8	40	5	33

Several non-status migrant women reporting this unfair treatment said it was due to their immigration status, which rendered them ineligible for certain services such as social assistance. A few Canadian-born women stated that they were treated unfairly because of their family status. A small number of racialized women said they were discriminated against on the basis of race. Overwhelmingly for all groups, though, women cited "other" reasons for which they considered the treatment they received in social services to be unfair. These responses reflected respondents' sense of injustice at unfair rules and practices in the shelter, social assistance, child welfare, and social housing systems:

> Here at the shelter they say I don't qualify for many kinds of help.

> Ontario Works doesn't give enough money.

> Welfare discriminated because I was homeless and had no birth certificate.

> I was denied welfare even though I had a promissory note from a landlord, because I had made a Worker's Compensation Board claim.

> Ontario Works refused to give me money, said I had to get [support payments] from my ex-partner.

> Welfare takes my Child Tax Benefit and this is unfair.

> Because I was a kid in the Children's Aid Society, CAS doesn't trust me as a parent.

> Housing Connections didn't help when CAS told me to move after my son's fall [off a dangerous balcony].

Almost one-third of these "other" responses referred to specific incidents of disrespectful, demeaning, rude, or uncaring treatment by workers in these systems:

Workers act superior because they have a job and are not on welfare.

I am sometimes treated with disrespect by shelter workers.

It seemed as if services staff look down on you.

I was treated rudely by the intake worker at the welfare office.

Housing Connections worker didn't appear to care, didn't explain waiting list.

Shelter worker got upset at me for asking for aspirin.

Workers look down on recipients, don't inform us of full entitlements.

Most respondents did not specify that this treatment was in response to their race, country of origin, or family status; instead, it appears that they were singled out for negative treatment simply because they were poor, homeless, and in need of support.

Policing

At Time 1, almost one in four respondents reported that they had been unfairly stopped, searched, questioned, physically threatened, or abused by police for unfair reasons in the past year. Only four women in total reported this at Time 3.

At Time 1, Canadian-born women were much more likely than the other groups to report interactions with police, and non-racialized women also reported unfair treatment by police at a higher rate than racialized women. A very small number of racialized women reported that unfair police treatment was due to their race or income. In most instances, though, women cited cases of mistaken identity, said they were stopped unfairly because they were already known to police, or described being unfairly accused or badly treated.

Education

About one in seven respondents at each interview said that they had been unfairly discouraged by a teacher or counsellor from continuing their education in the preceding year. Non-status migrant women reported the highest rate (20 percent) at both times, although differences between groups were minor.

At Time 1, respondents attributed this discrimination to their family status (especially pregnancy), other reasons, or race. At Time 3, a large majority said it was due to other reasons, while country of origin and income were cited by one woman each. Numbers among subgroups are too small to allow for any conclusive analysis of differences between groups.

4.6   Health and Stress

As Table 17 shows, many women reported experiencing unpleasant physical symptoms at least once per week while in the shelter. Most had trouble sleeping, and often felt tired. Almost half reported having headaches or losing their appetite. In addition to these physical symptoms of stress, women also reported cognitive and affective effects of stress: more than one-third of respondents said they experienced repeated unpleasant thoughts, and felt hopeless about the future. Overall rates for all symptoms declined across the time of the study, although more than

one third of respondents still reported frequent trouble sleeping, feeling tired, and headaches at Time 3.

Groups differed in some respects in the symptoms of stress they reported, and in changes over time. Canadian-born women were more likely at all three times to have had trouble sleeping. Non-status migrant women, meanwhile, reported the lowest rates of all three groups for most symptoms at Time 1; in some cases, rates for this group were much lower than for the others. While the overall trend of decreased rates of symptoms from Time 1 to Time 3 held true for Canadian-born and status immigrant women, non-status women reported increased rates for two symptoms at Time 3. Particularly notable was the increase in this group's rate of frequent feelings of hopelessness.

Table 17: Frequent health problems

Health Symptom	Group	Time 1		Time 3	
		Number (N=91)	%	Number (N=57)	%
Had trouble sleeping	All	55	61	23	41
	Canadian-born	36	72	12	50
	Non-Canadian-born	19	46	11	34
	Status immigrant	10	48	6	36
	Non-status migrant	9	45	5	33
Felt tired for no reason	All	52	57	2	38
	Canadian-born	31	62	9	38
	Non-Canadian-born	21	51	12	38
	Status immigrant	13	62	6	35
	Non-status migrant	8	40	6	40
Had a headache	All	42	46	21	37
	Canadian-born	26	52	11	44
	Non-Canadian-born	16	39	10	31
	Status immigrant	13	62	6	35
	Non-status migrant	3	15	4	27
Lost appetite	All	36	40	12	21
	Canadian-born	23	47	7	28
	Non-Canadian-born	13	32	5	16
	Status immigrant	9	43	3	18
	Non-status migrant	4	20	2	13
Had repeated unpleasant thoughts	All	35	39	11	20
	Canadian-born	18	36	7	28
	Non-Canadian-born	17	42	4	13
	Status immigrant	12	57	1	6
	Non-status migrant	5	25	4	30
Felt hopeless about the future	All	23	36	17	17
	Canadian-born	17	35	8	32
	Non-Canadian-born	16	39	9	29
	Status immigrant	9	43	3	18
	Non-status migrant	7	35	6	43

4.7   Changes in Life

At the end of the third interview, respondents were asked to comment on significant changes in their lives over the course of the study: What had changed? What had improved? What had worsened?

4.7.1   What improved in the previous year

Housing

Almost three out of four respondents said that their housing situation had improved in the previous year. Status immigrant women (82 percent) were more likely to report improvements in housing than Canadian-born (71 percent) or non-status women (64 percent). For many women, finding adequate housing was the most important change for themselves and their children:

> I am living independently in housing with my two children. My children and I are much happier with less pressures from being in the shelter.

> Life is much better with housing, housing has helped a lot, not living in a shelter, not changing children's school because of moving from one place to another.

Women who had subsidized housing reported that this was especially important in ensuring their safety and stability:

> My rent is only $100, everything included. Nobody knows me here, my husband does not know we are here.

> I have stable housing, low subsidized rent, a happy and safe neighbourhood.

Though relieved to be living in their own places, some women expressed reservations about the cost or safety of the homes they had found:

> I moved to a place of my own with my two children, I feel they are more happy here. Even though it is a nice building and beautiful neighbourhood in which I feel safe with my children, it is extremely expensive for me.

> I have moved to my own place. Even though I am 100 percent happy here, there are drug problems in the building. But my daughter is much happier here than in the shelter, and I advanced to level 6 in my E.S.L.

Family and Community

Many women also reported improvements in family (35 percent) and community (27 percent). These were often closely related to improvements in housing:

> My daughter's school, my housing and neighbours are better, my daughter has good friends, [this place is] an improvement from the first apartment after the shelter, and the next move will be better too.

> Since we got housing, the kids love their school and area, they have friends here, I'm close to my relatives and friends.

Some women had regained custody of children or had reunited with their partners or families:

> Everything is better. I don't have to look over my shoulder, don't have to worry about where I'm getting my next fix, don't have to worry about CAS keeping my daughter.

> I gave birth, I reunited with my daughter and she's living with us now, I moved out of the shelter.

> I moved too many times, I'm grounded now. I've reconsidered my relationship with my husband and put my family back together.

For others, separating from an abusive partner had restored their well-being and enabled them to get on with their lives:

> I'm in my own house, my decisions are my own. I'm confident now about me. I was scared before to do new things, now I do everything on my own. I don't need an interpreter. I have my freedom, before I was in a cage. My mother takes care of my children so I can do the things I need to do.

Finally, some women reported that their own parenting and their children's behaviour had improved with the move to their own homes:

> Everything has improved and I have a lot of support from friends and family. I am learning to be more calm and patient with my son.

> I've learned to become me again. My kids are listening better.

Income, Employment and Education

One in five respondents reported improvements in income, and the same number said they were pursuing their education. About one in seven said their employment situation had improved.

There were notable differences between groups in reported improvements in these areas. Overall, Canadian-born women were much less likely to report these improvements than other groups. Status immigrant women (35 percent) were more likely to report income improvements than were non-status migrant (14 percent) and Canadian-born (13 percent) women. Meanwhile, more than one in three non-status migrant women (36 percent) reported improvements in employment, but few status immigrant (12 percent) or Canadian-born (4 percent) women did. While one-third of all women born outside Canada (32 percent) were improving their education, only one Canadian-born woman (4 percent) was. Immigrant women with and without status were equally likely to be pursuing an education.

Women's comments demonstrated how improvements to income and employment make a difference in almost every area of life:

> My husband is working full-time so I don't have to answer to a welfare case worker any more. I have an improved quality of life and am out in the community. The children are active, we've joined a gym. We're getting to know Canada and Toronto, getting out across the GTA and Ontario more.

Some comments revealed some of the employment barriers and emotional challenges women face when trying to re-establish themselves in the workforce:

> I got back into sewing, now I'm nervous about going forward with it. I used to be a designer, but now am doing piecework. I have to gain confidence and self-esteem before I can go forward. I hope by next year to be making dresses. But I'm working, in my own place, and off welfare.

> I found work and then had to leave because the school called me frequently to pick up my daughter.

Pursuing an education was linked to a sense of possibility:

> I went to ACCESS and did a 10-week life skill and computer course and I'm taking my GED [General Educational Development]. I feel a little better emotionally.

> I feel more comfortable and happier about the general quality of my life. [...] I want to apply to finish my [Personal Services Worker certificate] and nursing.

Health and Well-Being

Finally, as seen in many of the comments above, most women reporting other improvements also said that their well-being had improved in the past year. Women described feeling happier, more hopeful, less stressed, and more confident and independent, compared to how they had felt when homeless:

> I am living by myself with my child, making the smartest choices on everything. I am better myself. I will start training [for drywall installation] in April. I feel more confident with myself.

Notably, many women, when asked about improvements in their own lives, also said that their children were happier, in better health, and doing well in school. Like most mothers, women in this study often made no distinction between their children's well-being and their own:

> Being able to move back to my home with my family has been very important, this is my home. My children are much happier being back in our home.

4.7.2   What got worse in the previous year

While almost all respondents reported improvements in their lives, nearly everyone said that some things had gotten worse, as well.

Harassment by Ex-Partners

One of the most common concerns among women in the study was threats and stalking by ex-partners. Many respondents had left home due to family violence. Now that they were no longer in a shelter with a confidential address and round-the-clock staff and security, many were dealing with increased unwanted and threatening contact by their ex-partners:

Last year my ex-partner started to threaten me, so I had to call police. I will have to go to court for it and get a restraining order against him. He was sent to jail for a few months for the death threat against me.

In some cases, ex-partners had used access to children as a way of re-inserting themselves into women's lives:

My ex-husband, with the excuse of seeing [our daughter], started coming often and started harassing me, so I called police. He was put in jail but he is out now and he still bothers me. He has a two-year restraining order, but he doesn't comply.

Research shows that women's risk of being seriously injured or killed by a violent ex-partner actually increases in the year following separation (Sev'er, 2002). For women in this study, deep poverty, lone parenthood, and unstable and inadequate housing further increased their vulnerability. It is also of great concern that the legal measures available appeared to be of little use in stopping the threatening behaviour.

Housing Problems

Some women were unhappy with their new housing. Common concerns included poor maintenance and dangerous neighbourhoods:

Housing situation in a very dangerous area.

Dealing almost day by day with the building management on repairs and good maintenance of building premises, elevator, etc.

Some women also reported that their housing was too far from amenities:

Problems with not living in our community. My husband has to go to the mosque five times a day. The closest mosque is at Lawrence and Midland.

Financial and Employment Problems

As noted above, some women encountered barriers trying to re-enter the labour market:

I cannot find a stable job, and not in my area of expertise. Plus, as a woman and single parent, I do not want to depend on social assistance.

Some respondents commented that their apparent increase of income from personal needs allowance to welfare benefits was completely consumed by housing and other necessities, making it more difficult to provide for their children than it had been in the shelter:

I now face financial issues. I was better off financially living in the shelter than I am now. My rent is $1,079, my welfare cheque is $963. When I first moved out of the shelter, my welfare worker had discriminatory attitudes. She assumed I was doing something fraudulent, because it was impossible to survive on what they were giving me. I found the most affordable three-bedroom I could, but she would say, "Why don't you pick up the paper and find a cheaper place?" I found it infuriating that she didn't think that my children and I are worthy of a decent standard of living. We didn't leave a shelter, sharing a room, to go and live together in a one-bedroom.

<u>Loss of Services</u>

Finally, several women noted that since moving into their own homes, they had lost access to services they still required:

> I don't have the help I need to find an apartment I want. In the shelter I would have gotten the help I need to find an apartment.

> I was told that my counsellor from [the shelter] would remain in touch and do follow-up, but I've never heard from anyone since I moved away from that shelter.

4.7.3   Changes in citizenship status

The citizenship status of most non-status migrant women had changed in the past year, and was still in flux. A few had been approved for landed immigrant status or had become citizens; several others had been denied at one stage of claiming status and were trying to become residents through a different process. At least one woman who did not complete the study was known to have been deported after her claim was denied. The women's comments reveal the complexities of the process of attempting to regularize one's status in Canada.

Some women were still in shelters since their lack of status restricted their access to social assistance, employment, and subsidized housing:

> My situation is the same. I'm still in a shelter, I'm still a single mom, still waiting for my immigration. I can't work or go to school.

Once women's applications for refugee status had been registered, they were able to anticipate staying in Canada throughout the decision process:

> Now I have an application for landed status and so now I can stay while the case is decided.

With a claim under consideration, women became eligible for employment and some benefits:

> My refugee claim was denied, but the Refugee Board is investigating to see if I qualify for government protection so I'm still here, have SIN [social insurance number], work permit, and OHIP [Ontario Health Insurance Plan]. I'm going to school for advanced computers, looking for a job. Now I'm eligible for, and receive, social assistance.

> I applied for permanent residency. I have been told I qualify. Once all the documents are completed, I should be okay. We'll hear later this month. I moved into stable housing which has been good. I've had two jobs (both temporary) and hope I'll be able to get more permanent work soon.

Many women moved slowly through a maze of hearings, assessments, denials, and appeals stretching over many months. Meanwhile, their lives went on. As they found housing, formed relationships, got jobs, went to school and expanded their families, they lived with constant uncertainty about whether they would be able to stay in Canada:

> I have a brand new baby girl. My Pre-Removal Risk Assessment was denied, but I am applying for refugee status under Domestic Violence.

I moved and now I'm having to move again. My application for Refugee Claimant was refused, so my lawyer is appealing. I'm taking GED [General Educational Development] classes, [and I've] met a boyfriend.

I was denied permanent residency while I was at [the shelter]. I appealed the ruling. I feel things are going well with the appeal, there will be a ruling next week. We moved in to more stable and affordable housing. My husband now has a permanent position with [the City].

I'm moving out of the shelter and into my own place. In February, immigration decided not to approve my Humanitarian and Compassionate application. There will be a hearing in 12 to 18 months.

I'm moving into an apartment with my partner and children, still waiting for my Humanitarian and Compassionate Immigration hearing. They could deport me at any time, even before the hearing.

Even when women were finally accepted for permanent residency, they still faced financial barriers to obtaining needed documents:

I was accepted as a refugee; now I'm waiting for my landed papers. It took me four months to save the $575 to get my permanent residency. [Note: She was on welfare and living in a market rent apartment with an infant while trying to save this money to complete her permanent residency status. If she failed to pay the money and get the documents within a fixed number of months, her status would be revoked.]

A few women achieved landed status and citizenship during the course of the study, and were finally able to contribute fully to their communities and society without fear of being deported:

I got my landed immigration status! I have housing, started school to get my GED [General Educational Development], going to church. I'm in the choir.

I'm going back to school to study [to be a] social services worker. My daughter and myself became Canadian citizens. My son has to apply separately due to his age. I moved into this apartment, subsidy makes it affordable for me.

5. Conclusions and Recommendations

In some respects, this study reflects findings from other research on homelessness, immigration, and discrimination.

Like other research on homelessness among many populations including families, we found that the fundamental causes of homelessness are low incomes, high housing costs in the private rental market, and insufficient subsidized housing to meet the needs of people living in poverty.

Like others who have studied poverty and homelessness among women and families in particular, we found that women's incomes from employment and social assistance are often too low to provide for adequate, safe, stable housing for themselves and their children, and that lone mothers' low incomes and lack of access to housing are exacerbated by discrimination in housing and job markets.

This study confirms the fact that violence, and especially partner abuse, is a significant precipitator of homelessness among women, and that inadequate housing and employment prospects also expose women to the risk of further abuse and sexual exploitation. It reinforces links that have already been identified between poverty, housing problems, homelessness, and involvement with the child protection system. It also reminds us that violence, threats, and stalking continue to affect women's safety and housing stability even after they separate from violent partners. Finally, this research shows once again that homelessness and inadequate housing place considerable stress upon families, affecting women's sense of belonging in society, their well being, family relationships, and children's development.

Along with other studies of poverty and homelessness among immigrant and racialized communities, this one found that immigrants' incomes are lower even when their levels of formal education are higher, and their housing is often unaffordable, overcrowded, and in poor condition. This study also confirms that people who are racialized encounter more discrimination by landlords than non-racialized people, not only on the grounds of race but also on other grounds, including income and family status.

The unique contribution of this research, however, was to trace over time the complexities and intersections of the above factors in the lives of homeless families. Out of this deeper analysis, a number of new insights have emerged.

First, this study systematically analyzed for the first time the causes and effects of homelessness for women living in Canada without permanent resident status. Toronto is not only Canada's largest immigrant reception centre, it is also an important destination for refugee claimants, many of whom spend years here before their claims are decided, and some of whom will never be granted permanent status. Likewise, Toronto and its surrounding areas are home to a large percentage of people admitted to Canada as temporary workers. Temporary workers account for about half of all people admitted to Canada each year, but most never become permanent residents, and many are subject to severe limitations in their employment options, housing, and access to social benefits (Sharma, 2005). Finally, as a large metropolitan area, Toronto is also home to many people who live and work in Canada with no legal status, though their numbers cannot be known.

This study showed that women without status − whether they are temporary workers, awaiting resolution of a refugee claim, or living "underground" − are extremely vulnerable, often living in conditions of deep poverty, housing instability, danger, and exploitation. Because they have limited access to social assistance, health care, and other social benefits, non-status women must rely on under-the-table employment or the compassion of others to secure housing. Pregnancy and childbirth thus represent a crisis for non-status women, making employment impossible, incurring health care costs, and disrupting precarious housing arrangements. Having nowhere else to turn until they are able to return to work, non-status women are forced to enter family shelters with their babies and young children, who may be Canadian-born. Once there, they are required to try to regularize their status, although many will not qualify as refugees, and their cases for Humanitarian and Compassionate status are generally considered weak. Some are deported, while others wait years and spend substantial sums in legal and administrative fees before they and their families can enjoy a life of stability.

The status regularization process is so protracted and complex that few mothers in this study reached the end of it by the time of the final interview. Some of the findings, though, hint at the benefits and costs of this process for many non-status women. On the one hand, women and their children gained access to social assistance, health care, work permits, and other social benefits that improved their incomes and stability. On the other hand, the study also revealed that migrant women experienced decreased levels of employment, increased perceptions of discrimination, and reduced mobility while attempting to gain status in Canada.

A second important finding of this study is that family shelters − intended as a crisis resource of last resort − are instead functioning as *de facto* transitional and supportive housing for specific groups of families for whom dedicated housing programs are needed. This critique often has been made about shelters for women and families fleeing violence, and critics have long asserted that a shelter is not a home.

In this study, it appeared that homeless shelters were functioning in a similar way for other groups. Non-status migrant women may demonstrate a strong ability to maintain housing and employment, sometimes for years, without access to services of any kind; but when pregnancy, childbirth, violence, and other crises disrupt their precarious jobs and housing arrangements, they have nowhere to turn but shelters. Their long shelter stays suggest that they would be better served by a housing program in which they could live with their children while undergoing the status regularization process. Such a program should be more home-like than a shelter, incor-

porating separate living quarters, food preparation space, and less regimentation, so that families may maintain autonomy. This program need not be as resource-intensive and costly as a shelter, which requires round-the-clock staffing.

Another group for whom shelter may indicate a need for a more appropriate residential program is that of mothers involved with child protection services. Some mothers in this study were told by child protection authorities that to maintain or regain custody of their children, they had to leave housing that was considered unsafe. While for non-status migrant women, the intensive staffing and regimentation of the shelter are intrusive and unnecessary, these qualities of the shelter are what child protection agencies are looking for when women are told to leave their homes. Again, the use of crisis shelters to fill a specific need for high-support, intensively-supervised housing for mothers and children at risk suggests the need for dedicated services.

Finally, we found that in some respects, women were often better off in the shelter than they were in their own homes. Women's pre-shelter housing was often unaffordable, unsafe, inadequate, isolating, and in poor condition; women lacked adequate incomes to provide for a better home or other necessities; and many women did not have access to needed services such as childcare, advocacy, and housing search assistance.

Unfortunately, for most women, their post-shelter housing, incomes, and service access represented only a partial improvement. In both pre- and post-shelter housing, women were faced with trade-offs and compromises: dangerous locations in exchange for affordability, poor physical conditions in exchange for lack of discrimination from neighbours and landlords. The shelter itself sometimes represented a trade-off: overcrowding in exchange for food security; regimentation in exchange for safety; lack of autonomy in exchange for access to services.

Shelters represent an invaluable service, offering an environment of relative safety and stability in which women and children may recover from crises and violence, gain access to services, and search for new homes. At the same time, we must consider what it means for women and children to be, at times, "better off" in a shelter than in their own homes. What are the costs, both financial and human, of using shelters as a catch-all for families with widely varying needs and capacities? What are the ramifications of forcing women in poverty, women without status, and other vulnerable groups to "choose" between autonomy and access to services? How are mothers and children affected, psychologically and socially, when they are forced to reside for extended periods in situations of overcrowding, scrutiny, and the stigma of the label "homeless"? And what are the long-term prospects for stability for families who leave the shelter, but continue to face the same barriers of poverty, inadequate and unaffordable housing, discrimination, violence, and lack of access to childcare and other services, which caused them to become homeless in the first place?

Homelessness is neither inevitable nor natural. Each time a family becomes homeless represents a failure of services and supports to keep them housed, and suggests a gap which must be filled. The following recommendations suggest some initiatives which could begin to fill some of the gaps that led to homelessness for families in this study.

Income support

As other reports and studies have noted, income increases − through measures such as increasing social assistance rates and minimum wages to reflect the cost of living − are necessary to prevent homelessness. In addition to these basic measures, the findings of the study suggest certain specific measures for homeless families.

First, most women in the study received no child support from the fathers of their children. Those who did receive it sometimes did not receive the full amount on a regular basis, even though the amount they were supposed to receive was clawed back from their social assistance entitlement. Authorities must strengthen enforcement, and ensure that children and their mothers have access to their full monthly income entitlement, whether or not the fathers make the required payments.

Second, most families in the study had multiple income sources. Some mothers became homeless because their student loan entitlements were insufficient, but rendered them ineligible for welfare. Families' complicated incomes from multiple sources underline the need for a guaranteed income benefit that tops up all other income sources to a level that is adequate for sustaining stable housing, food security, childcare, and other necessities.

In addition to making the changes recommended above, the provincial government should:

- Keep drug benefits, clothing allowances, and other social assistance benefits available to families living in poverty, even when their incomes from other sources exceed the guaranteed monthly amount.
- Provide access to adequate income for parents pursuing education and training.

Housing

Many studies have noted the inadequate supply and quality of rent-geared-to-income housing in Toronto. All levels of government must act quickly to increase the supply of subsidized housing. We also found that many women in the study expressed dismay that they were offered housing in neighbourhoods they considered dangerous. And we found that crisis shelters have become *de facto* transitional housing for specific groups who require long-term residential and other supports. Instead of being forced to live in overcrowded conditions in crisis shelters, these families need access to appropriate housing to meet their needs. Therefore, Toronto agencies providing housing and supports should:

- Offer more subsidized housing in neighbourhoods that are safe for women and children and close to amenities.
- Designate transitional, high-support housing for pregnant and parenting women of all ages and citizenship status involved with child protection agencies.
- Designate transitional housing for non-status migrant mothers, which should be home-like, private, and independent. Women must have the right to access this service without fear of deportation.

Human Rights

Housing is recognized as a human right in international treaties to which Canada is a signatory. Recent extensive consultations conducted by the Ontario Human Rights Commission (2008), found that discrimination on the basis of income, family status, race, and other prohibited grounds interferes with access to rental housing. The findings of our study support and extend the recommendations of that report. In particular, we learned that women often knew that they had experienced discrimination in housing, but were not aware that they could pursue remedies. In a few cases, respondents were not even aware that some common landlord practices − such as applying rent-to-income ratios − constitute discrimination. At the same time, some landlords may not be aware that refusal to rent on the basis of grounds such as family status or receipt of social assistance is prohibited by law. Therefore The Human Rights Commission and housing organizations should:

- Improve programs to educate prospective tenants on their rights, increase ease of reporting housing discrimination, and strengthen remedies for human rights abuses.

- Educate private market landlords to avoid discrimination on the basis of income, receipt of social assistance, and family size as well as race, gender, and country of origin.

In addition, administrative decision-making bodies such as the Landlord-Tenant Board and Ontario Works should:

- Consider the primacy of the human right to housing and to an adequate income when making decisions, for example, on evictions and cuts to individuals' social assistance benefits.

Services

Although most of the women we spoke to were satisfied with their shelter stay, many respondents stated that they had been treated unfairly in shelters, welfare offices, and other services. In order to address women's concerns about how they are treated, shelters and services should work to:

- Ensure that women are informed about all benefits available to them and the means to request them (social assistance and housing).

- Provide mandatory sensitivity training for front-line service providers, based upon input of service users.

- Designate board and other positions for people with lived experience of homelessness.

- Develop mechanisms for service user input into development of policies, programs, and practices.

- Shift from service-provision to capacity-building model.

Respondents also stated that they did not have access to services they needed, or lost access to services once they were housed. In order to improve the quality and relevance of services, family shelters should:

- Offer direct housing search and accompaniment services.

- Provide follow-up for at least one year while families re-establish housing in the community.

- Host onsite follow-up programs.

- Offer psychological evaluation and counselling to parents and children who have experienced homelessness.

- Create a mentorship network where mothers now back in housing support those still living in shelters.

Immigration

Women living without status encountered barriers as they attempted to make a stable home for themselves and their children. Increasingly, advocates for non-status and temporary workers recommend that the federal government regularize status and ensure access to services for all persons living and working in Canada. They also recommend that labour protections and benefits extend equally to all workers, including temporary workers; and that non-status persons have access to all health, crisis, and other services without fear of being reported to immigration authorities. Many non-status women in the study said that they had been exploited by underground employment agencies, and stated that they required access to a non-profit agency that could provide information on labour rights, training, and employment opportunities. In addition, the following initiatives by community and health organizations would directly address some of the concerns identified in this study:

- Provide a centralized source of information and advocacy for persons seeking to regularize their status.

- Ensure that family planning services and prenatal, delivery, and postnatal care are available free to all mothers, whatever their status.

Childcare

Access to childcare is vital to ensure that women can take up opportunities for employment and education. Childcare as it is currently structured doesn't meet the needs of low-income women whose jobs are often temporary, part-time, casual, shift work, or home-based. The federal, provincial and municipal governments should therefore work to:

- Provide a childcare subsidy to women seeking housing or employment, as well as to women already employed.

- Increase availability of licensed, subsidized childcare spaces throughout the city.

- Improve flexibility in childcare (part-day, part-week, before- and after- hours, drop-in).

- Improve flexibility in the childcare subsidy: allow parents to maintain subsidy through periods of unemployment, and allow parents to use childcare as needed instead of requiring parents to use full-time year-round childcare in order to qualify for subsidy.

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