The Politics of Keeping Space: A Multi-Method Study of the Housing Stability of 'Hard to House' Persons

by

Uzoamaka Anucha

A thesis submitted in conformity with the requirements for the degree of Doctor of Philosophy

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Doctor of Philosophy, 2003

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ABSTRACT

This multi-method study focused on the housing stability of formerly homeless persons who live in two housing programs for 'hard to house' people in Toronto. Specifically, this study answered the following questions: 1) How do "hard to house" tenants who are in the process of being evicted experience and understand their planned evictions? What are their struggles with maintaining housing stability and where do they plan to go if they get evicted? 2) What factors distinguish 'hard to house' tenants in alternative housing who have housing stability from those at risk of being evicted? 3) What resources, programs and policies do the tenants and community housing workers think would increase the housing stability of 'hard to house' tenants in alternative housing?

Study methods include long interviews at two points in time with twelve tenants who are in the process of being evicted and two focus groups with fifteen housing workers in the housing programs where the tenants live. A cross sectional survey sampled one hundred and six tenants, fifty-nine with stable housing and forty-seven with unstable housing. The survey questionnaire included standardized measures of quality of life, empowerment, social support, program satisfaction and meaningful activity.

One of the central themes from the long interviews was the challenges participants experienced in the shared housing model and the impact of these on participants' well being. Findings from the focus groups illuminated the challenges of working within an empowerment

model in a shared housing model. Although analyses of survey data showed no significant differences between the stable and unstable housing groups on demographics and other variables, a multiple logistic regression model identified social support and quality of life (satisfaction with living situation) as significant predictors of housing stability ($p < 0.05$) when controlling for age, gender, income, race, empowerment and use of community services and support. Findings from the long interviews confirmed those from the survey, deepening and extending our understanding of why those two variables are significant predictors of housing stability. Implications of the findings for policy and practice include the need for more subsidized housing units integrated with the creation of more job opportunities, increased income supports and large-scale efforts to improve health, education and employability.

Permanent solutions to homelessness must also prevent people from re-becoming homeless.

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CHAPTER ONE: INTRODUCTION

Background and Overview

Homelessness has grown into a major social and political problem in North America over the past two decades. In Toronto, the extent of this problem is evident in City Council's declaration that homelessness is a disaster that requires emergency relief efforts. Tremblay and Ward (1998) in a report for the City of Toronto, describe homelessness as a continuum of the actual current housing situation of the individual. This continuum, they suggest is from sleeping rough to day and night drop-ins to shelters to rooming housing to unstable housing to stable housing. Tremblay and Ward point out that the goal of "any homelessness strategy is to move people from the left side to the right side of the spectrum, from sleeping rough to stable housing" (p.7). The second major task, the authors point out is developing strategies that will ensure people do not lose their housing.

Tremblay and Ward's point is a salient one, particularly when considered against the backdrop of research findings that indicate that a majority of homeless persons are episodically homeless rather than chronically homeless. That is, they move from the left side of the homelessness continuum to the right side and back to the left side in a pattern that reoccurs frequently. The 'homeless career' of an episodically homeless person is frequently made up of several exits and returns to homelessness interspersed with periods of housing (Wong and Piliavin, 1997; Sosin, Piliavin and Westerfelt, 1990). Episodically homeless persons are considered by homeless workers as 'hard to house'.

It is pertinent to point out that as people move from the right side of the continuum i.e. from stable housing to sleeping rough, they are more likely to move from 'adequate

housing' to 'inadequate housing', from housing to homelessness and from inhabiting 'private space' to inhabiting 'public space'. However, these continua are contentious and the boundaries are often gray and not clear-cut. Particularly contentious is the issue of whose values and agenda should inform criteria that are used in determining what adequate housing is, when a homeless person can rightly be said to have been 'housed' and is therefore no longer homeless and what is private as opposed to public space. Despite the controversies and gray boundaries on the above continua, the fact that the majority of homeless people fall into the episodic rather than the chronic homeless group has important policy, practice and research implications that have not been fully capitalized on in the literature.

Because the majority of homelessness is of the episodic rather than the chronic type, Wright, Rubin and Devine (1998) suggest that a large part of the solution to the homelessness problem is to prevent episodes of homelessness among the at-risk population rather than trying to attend to the multiple and often severe problems of chronically homeless individuals. As episodically homeless persons find themselves acceptably housed from time to time, an important goal of policy should be to extend these periods of housing.

However, in the literature, there is a paucity of research that can support such proactive policies and practices aimed at assisting the episodically person stay housed. The majority of studies have focused on the chronically homeless and efforts to get them off the street. For example, pathways to homelessness and the macro-structural factors that contribute to it have been traced (Goering et al., 1997; Dixon et al., 1995), ethnographic studies of homelessness have produced detailed descriptions of street and shelter life

(Koegel, 1992; Liebow, 1993) and descriptive studies have produced demographic characteristics of the homeless.

As important as these studies are to a better understanding of homeless people, there is a need to explore and understand processes and dynamics during periods when they have housing. For example, what factors and resources are associated with housing stability and risk of returning to homelessness for this population? The urgency for research to examine 'what works' for this group in remaining housed and in reducing the risk of homelessness is underscored by the fact that the cost, time and effort required to re-house them when they lose housing is far greater than measures geared towards assisting them maintain housing (Shern et al., 1997).

This study addresses this knowledge gap by studying episodically homeless persons who have extensive histories of homelessness and are currently housed in alternative housing programs. The goal was to identify important factors associated with housing stability. The identification of such factors will not only inform programming efforts of housing providers but would allow proactive efforts aimed at supporting homeless persons when they have housing.

Study Objectives

The purpose of this phenomenological study is to describe the experiences of housing stability and understand what variables are associated with it for formerly homeless tenants who are currently in housing. Specifically, this study's objectives are to:

1. Illuminate the experiences of formerly homeless tenants who are currently housed but are at risk of eviction.

2. Learn what factors make homeless persons who exit homelessness vulnerable to returning to homelessness.
3. Learn what factors are associated with their maintaining housing stability.
4. Learn what resources will make it 'easier' for both these formerly homeless tenants and housing staff that work with them.

Relationship of Thesis to an Affiliated Study

This research study is an independent study that builds on another study funded by Canada Mortgage and Housing Company titled: "Where do they come from, why do they leave and where do they go – a study of tenant exits from housing for chronically homeless people". The researcher (Uzo Anucha) is a co-investigator in that study and was involved in the project development and proposal writing for funding. She had sole responsibility for constructing the interview guide, the qualitative data collection, analysis, interpretation and writing of findings. The researcher was also responsible for recruiting, training and supervising of the three research assistants that participated in the quantitative data collection.

Organisation of the Thesis

This thesis is organized into eight chapters. The first chapter lays out the study focus of the paper and examines ways that homelessness in general and episodic homelessness in particular has been conceptualized and described in the literature. This chapter closes with a definition that integrates the salient dimensions of homelessness. The

second chapter reviews the theoretical literature and discusses three groups of theories that have been put forward to explain homelessness. The third chapter provides a review of the research literature in two main areas. The first is a review of the research literature on exits and returns to homelessness or what some term 'homeless career' while the second is a review of the research literature on factors that are correlated with these homeless exits and returns. At the end of this chapter, a conceptual model for understanding episodic homelessness is presented. This conceptual model is multidimensional and integrates the salient points that the analyses of the research and theoretical literature raise. Chapter four describes the theories that frame the study design and the methods that were employed to answer the research questions. The findings are presented in chapters five, six and seven according to the three research questions. Chapter eight discusses and interprets these findings with reference to the literature and outlines their implications for policies and practices that have the potential of increasing housing stability among the episodically homeless.

Defining and Conceptualizing Episodic Homeless

Homelessness research in the past decade indicates that there is no such thing as a 'typical' homeless person but that there is great diversity among homeless persons. Daly (1996) suggests that homeless persons can be differentiated along the following dimensions - demographic and familial characteristics (age, gender, work history, race, disabilities, etc.); presumed causes or precipitating causes of homelessness (accidental, structural, economic, political or social); on a continuum of support needs (from those that only need housing to those that have complex support needs to be able to live in

housing); according to the duration of homelessness (chronic homelessness, periodic or episodic homelessness or temporary homeless) or according to the degree of vulnerability or 'risk' (single mothers with children who are doubled up, frail elderly people, refugees, roomers and lodgers unprotected by law).

Snow and Anderson (1993) on the other hand, describe three dimensions that distinguish homeless persons and help clarify the differences among them. These dimensions are a residential dimension (i.e. absence of conventional permanent housing); a familial-support dimension (i.e. the degree to which the homeless lack familial support which might vary from weakened familial bonds to no familial supports) and a role-based dignity and moral-worth dimension (public perception of the extent to which homeless persons are responsible for their plight and the threat they are seen as posing to the safety and welfare of other citizens).

Some other researchers draw attention to the ambiguities surrounding the term 'homelessness' and suggest replacing the term with 'houselessness' (Hulchanski, 2000; Springer, 2000). Springer (2000) distinguishes three categories of 'houselessness' for research and policy purposes. The first – absolute houselessness includes people sleeping rough or using public or private shelters: this group is generally referred to as the literal homeless. Springer notes that this definition of 'houselessness' excludes characteristics that vary by geographical regions or culture. The second category - concealed houselessness include people who are temporarily housed with friends and family or what is termed 'double-up housing (Hopper, Susser, Conover, 1985 & Jencks, 1994).

Wright et al. (1998) distinguish between voluntary and involuntary doubled-up housing. They note that when doubled-up housing is voluntary, people live together for

various romantic, social or economic reasons of convenience. Involuntary doubled-up housing, on the other hand, occurs when people take others in because they have no place to stay because of financial or social difficulty. This form of doubled-up housing warrants research consideration because of the strong correlation with homelessness/houselessness (Bassuk, 1990; Link et al., 1995; Sosin, Piliavin, & Westerfelt, 1990). The third category of houselessness is the 'at risk' group and includes people who are at risk of losing their housing because of eviction, expiry of lease with no possibility of alternate housing or discharge from institutions i.e. jails and hospital.

Yet other researchers distinguish between 'old homelessness' and new homelessness' and point out that changing demographics of homeless people has resulted in a vast difference between today's homeless and the traditional white male "skid row bum" of past years. The new homeless are younger, better educated and include more women and families than in the past (Burt, 1992; Hoch,& Slayton, 1989). However, some researchers reject this distinction and point out that the vast majority of contemporary homeless population continues to be single men (Buam & Burnes, 1993). One of such researchers is Bahr who is well-known for work on skid row men. Bahr (1977) asserts that "the 'new' homelessness is much like the old. Most homeless people are still multi-problem men".

What dimension one selects as a lens for understanding, characterizing and describing homeless people is not just an academic exercise but has implications for policy, practice, research and the shaping of public perceptions and understanding of homelessness. Burt (1996) aptly points out that: "definitions are absolutely critical to policy decisions about homelessness" (p. 20) while Daly (1996) notes that:

> "Definitions reflect different purposes, values, ideologies, and political agendas. Some government agencies use narrow demarcations, ignoring people who are not on the streets or in emergency shelter " (p.7).

For example, when the dimension of 'at risk' is excluded in defining homelessness, the result maybe a very narrow definition of homelessness that excludes those in need of assistance or on the verge of homelessness. Such a definition will not gear public resources towards preventative measures that are more cost effective but only towards assisting 'literal' homeless persons on the streets. However, when the definition of homelessness is very broad, it is more difficult to target resources at a group that has 'specialized' needs.

The role-based dignity and moral-worth dimension proposed by Snow and Anderson is a particularly important dimension in constructing public perceptions of homeless people that help to shape or constrain the response of government and the voluntary sector towards the homeless. Frequently, there is a distinction made between the 'deserving homeless', for example, families with young children and the 'undeserving homeless', for example, single men. While some of the dimensions proposed by Daly (1996) and Snow and Anderson (1993) focus on the lack of 'home' or the 'houselessness' of homeless persons i.e. the residential and the duration of homelessness dimensions, some of the other dimensions proposed by the authors (i.e. a familial-support dimension) rightly recognize and acknowledge that homelessness is not only about the lack of housing but might include the lack of other important markers of citizenship like jobs, connections to social institutions etc.

One dimension, the duration of homelessness dimension (chronic homelessness, periodic or episodic homelessness or temporary homelessness), appears to have been

largely ignored in much of the research literature. This is despite the enormous significance and potential this dimension holds for proactive policies and practices that can break the cycle of street-shelter-housing that is a pattern in the homeless careers of many homeless persons. Research indicates that the majority of homeless persons fall into the episodic group. Snow and Anderson note that there is

> "considerable looping in the career trajectories of the homeless. Their career paths are frequently filled with movement ostensibly toward extrication from street life, followed by return to the streets and increasing physical, social and psychological engulfment in homelessness. As Ron Whitaker told us succintly, ' my problem is not getting off the streets, it's staying off them'. *One common pattern of homeless careers, then, is episodic homelessness"* (p.276).

Snow and Anderson (1993) go on to identify five possible career trajectories for the homeless. These are brief careers on the street, a pattern of episodic homelessness, permanent embeddedness in a liminal plateau (i.e. in an institutional niche that provides a place off the streets on the outside of conventional society), chronic unrelieved homelessness and permanent/relatively long term, extrication from street life and return to conventional society. The authors describe two patterns of episodic homelessness that they witnessed in their research of the homeless in Austin, Texas.

The first, what they term end-of-month homelessness, involves living in Single Room Occupancy (SRO) hotels or other cheap housing that is paid for on a daily or weekly basis during the first part of the month followed by homelessness when money runs out towards the end of the month. They found this arrangement quite common with older persons whose incomes were small but regular from first of the month pensions or Social Security checks. The second pattern of episodic homelessness that Snow and Anderson (1993) found to be the most common pattern among the homeless in their

research is intermittent homelessness. In this type of episodic homelessness, homeless persons get off the streets on an irregular basis but usually return to the streets. The authors cite several recent research findings that support their observations that this pattern of episodic homelessness is relatively high among the homeless. In a study of the poverty level of families, Anderson (1987) found that nearly 81 percent of the homeless families had experienced homelessness before. Also, Sosin et al. (1988) found in their Chicago survey that approximately half of the homeless respondents in their sample had experienced episodic homelessness an average of eight years with a mode of four episodes.

Other research studies have also found this pattern of high levels of episodic homelessness (Farr et al., 1986; Morse et al., 1985; Pilivian and Sosin, 1987- 88 and Rossi, 1989) although a research study by Freeman and Hall (1986) found that on the contrary, once people became homeless, they spent an average of 96 percent of their time in that state. Wright, Rubin and Devine (1998) argue that chronicity is part of the stereotype of homelessness because it is often more convenient to think of "the" homeless as:

> "a fixed, stable, identifiable group within the larger population...homelessness, however, is less a stable state or condition than a process of social marginalization that produces untoward housing outcomes. People who are homeless today may have housing tomorrow, and of course vice versa. Thus, "the" population of homeless people is ever-changing; its composition is dynamic, not static" p.15

Thus, the analogy by Hopper, Susser and Conover (1985) to homelessness not being an end point but a recurring waystation for the very poor is quite apt and fitting. Most homeless people who fall into the episodic group are generally considered by community housing workers as the 'hardest to house', a term Anderson (1998) defines as

> "including people living on the streets (e.g., park benches, ravines, under bridges), people living from hostel to hostel with periods of time on the street, people on the barred lists of existing shelters, people released from institutions, e.g., consumers/survivors of the mental health system, and people who may have been severely debilitated by conditions of homelessness".

What is the relevance of these research findings that show that the majority of homeless people fall into the episodic homeless group to future research in homelessness and housing? The main issue is that there is a need for more research studies that go beyond exploring and analyzing the demographic characteristics of the homeless or those that track pathways into homelessness or that document the efforts of the homeless to get off the street and the personal and institutional resources that assist them in this struggle. As important as these studies are to better understanding of the homeless, there is also a need to explore and understand the processes and dynamics that aid and abet their staying housed or reentering homelessness. In addition, Wright, Rubin and Devine (1998) point out that the high rate of episodic homelessness has implications for any estimates or counts of homeless people and whether to use point-prevalence or a period-prevalence estimate. The authors note that the fact that the majority of homelessness is of the episodic rather than the chronic type also has important policy implications:

> "It implies, for example, that a large part of the solution to the homelessness problem is to prevent episodes of homelessness among the at-risk population, a far different matter than trying to attend to the multiple and often severe problems of chronically homeless individuals. By definition, episodically homeless people find themselves acceptably housed at least from time to time. An important goal of policy should therefore be to extend the periods during which this is the case" p.15

What relevance does the diversity of dimensions of homelessness proposed by Daly, Snow and Anderson and others have for a definition of homelessness? Hulchanski (1987) points out that a definition of homelessness and who is or is not homeless does

have political ramifications. A narrow definition that focuses only on the lack of housing and ignores the role of societal institutions in the making of homelessness will be inadequate as a foundation for praxis that has the potential of assisting the literal homeless to get off the streets and preventing the 'at risk' to stay of the streets. An example of an adequate definition is that proposed by Brandt (1987), a definition that has shaped some of the progressive ways of conceptualizing and tackling homelessness in Denmark in particular and Europe in general. This definition suggests that:

> "A person is homeless when he or she does not have a place to live that can be considered to be stable, permanent and of a reasonable housing standard. At the same time, this person is not able to make use of society's relations and institutions (understood in the broadest sense, such as family networks and private and public institutions of all kinds) due to either apparent or hidden causes relating to the individual or to the way in which society functions"

The main challenge of Brandt's definition is reaching an agreement on what constitutes housing that is of 'reasonable standard' or 'adequate'. However, Hulchanski (1999) disagrees with critics who claim that the right to 'adequate housing' is impossible to define and hence unenforceable. The author points out that while 'adequate housing' needs to be examined within the context of social, economic, cultural, climatic, ecological, and other factors (UN Committee on Social and Cultural Rights, 1994), there are, nonetheless, certain aspects of adequate housing that needs to be considered in any particular context. These are: legal security of tenure; availability of services, materials, facilities and infrastructure; affordable; habitable; accessibility; location and culturally adequate.

Despite this apparent challenge of Brandt's definition, it does capture many of the dimensions that are critical in understanding and preventing homelessness i.e. the

concepts of stability, tenure (permanence), adequacy, social inclusion and individual and structural causes of homelessness.

Summary of Chapter One

Homelessness research in the past decade indicates that there is no such thing as a 'typical' homeless person but that there is great diversity among homeless persons. Different researchers have proposed various dimensions for describing them and clarifying these differences. For example, some of these dimensions include demographic and familial characteristics; presumed causes or precipitating causes of homelessness; on a continuum of support needs; the duration of homelessness or the degree of vulnerability or 'risk'. Other dimensions that distinguish homeless persons include a residential dimension; a familial-support dimension and a role-based dignity and moral-worth dimension. Yet other researchers distinguish between 'old homelessness' and new homelessness' and point out that changing demographics of homeless people has resulted in a vast difference between today's homeless and the traditional white male "skid row bum" of past years. However, some researchers reject this distinction and assert that 'new' homelessness is made up of multi-problem men just like 'old' homelessness was.

Which of these dimensions one selects as a lens for understanding, characterizing and describing homeless people is not just an academic exercise but has implications for policy, practice, research and the shaping of public perceptions and understanding of homelessness. One dimension, the duration of homelessness dimension (chronic homelessness or episodic homelessness) appears to have been largely ignored in much of the research literature despite the enormous significance and potential this dimension

holds for proactive policies and practices. This omission is also important as research indicates that the majority of homeless persons fall into the episodic group. Most homeless people who fall into the episodic group are generally considered by community housing workers as the 'hardest to house'.

This chapter closes by adopting a definition of homelessness (Brandt, 1997) that captures many of the dimensions that are critical in understanding and preventing homelessness, for example, the concepts of stability, tenure (permanence), adequacy, social inclusion and individual and structural causes of homelessness. Brandt's definition will guide the next two chapters' synthesis of theoretical and research findings into a conceptual framework for understanding episodic homelessness.

CHAPTER TWO: REVIEW OF THE THEORETICAL LITERATURE

There is a marked absence of theoretical models that provide an explanation of why episodically homeless persons who exit homelessness (those who have moved from the left side of the homelessness continuum to the right side i.e. from sleeping rough to stable housing) return to homelessness again (move back to the left side of the continuum i.e. from stable housing to sleeping rough). In view of this gap, the review of theoretical perspectives will primarily focus on theoretical frameworks that address initial vulnerability to homelessness. Such frameworks do offer some useful perspectives because factors associated with the first episode of homelessness may also be associated with subsequent episodes.

In borrowing these theoretical explanations, it is necessary to frame them within a stance of 'uncertainty' because of two pertinent potential problems that Piliavin, Wright, Mare and Westerfelt (1996) point out. The first problem is that these theoretical explanations for entry into homelessness have not been adequately tested. The second reason, the authors aptly point out, is the possibility that the

> "conditions that influence the likelihood of initial homelessness need not be relevant to homeless spells and exits" (p.36).

In light of such caution, the theoretical explanations that will be included for review are ones that have, in various forms and versions, been part of a vigorous discourse within the homelessness and housing literature. They fall into three large groups – explanations that explain homelessness based on individual deficits vs. structural frameworks of homelessness, those that focus on problematic relational issues such as disaffiliation/entrenchment (Grigsby, Baumann, Gregorich & Roberts-Gray,

1990) and those that focus on social exclusion/empowerment and social capital (Marsh & Mullins, 1998).

The Individual vs. Structural Framework

There is a continuing discourse on the extent to which homelessness is due to individual problems of the homeless or to structural conditions underlying homelessness. Those who explain homelessness as being due to individual factors see it as arising from the personal circumstances or the 'fault' of those who are homeless as in the case of mental illness and addiction which make such individuals unwilling to work. The high prevalence of psychiatric disorders among the homeless generally reinforce such a position. Marcuse (1987) points out that this approach to homelessness and housing is "specialism" which assumes that

> "housing problems are the aggregate of the special problems of particular groups within a generally well-functioning housing system. Its research focus is on the characteristics of the ill-housed: the elderly, the poor, large families, ethnic minorities, single-parent households, women. At worst, this approach blames the victim; at best it conceals the general systemic problems of housing under the collection of separate and individual problems" (p. 233).

Such research studies, which make up of the bulk of research studies on homelessness, have concentrated on detailing demographic and diagnostic categories of homeless persons who have mental illness. Snow, Anderson and Koegal (1994) point out that most of the research and policies on homelessness is framed by "a language of disability" which formulates homelessness as a social phenomenon that is caused by individual deficiencies (p.467). There has been criticism that such research has diverted attention from tests of the structural conditions underlying homelessness while few

studies have empirically examined the effect of multiple factors on homelessness (Elliot and Krivo, 1991). The exceptions would be an emerging, small collection of studies on homeless exits and returns which go beyond demographic characteristics and examine the structural factors that predict exits and returns to homelessness (Dworsky & Piliavin, 2000; Wong, Culhane, Kuhn, 1997; Wong and Piliavin, 1997).

Bogard et al. (1999) note that the assumption that the personal problems of the homeless had caused their homelessness is implicit in the goals and character of "service-intensive" shelters which primarily attempt to ameliorate the psychological problems of the homeless. These individual factors range from mental illness to personality "defects". Wright, Rubin and Devine (1998) rightly argue that studies and analyses that focus on the individual deficits of homeless persons mistake the characteristics of people who are homeless for the causes of homelessness. The authors go on to note that such analyses:

> "mistakes the needs that homeless have, which include mental health and substance abuse treatment, with the reason they are homeless, which has more to do with poverty, housing, and related structural conditions than with personal disabilities and dysfunction" (p.6).

The individual deficit explanation has been most fervently embraced by Baum and Burnes (1993) who in their controversial book " A Nation in Denial" accuse those who reject the individual explanations of homelessness for structural explanations of encouraging "denial" of the "true" causes of homelessness. Such denial, the authors claim, deprive homeless individuals of the rehabilitative and treatment services they require so they can maintain housing stability. Refuting the suggestions that structural factors like lack of affordable housing are the primary causes of homelessness, the authors argue that:

> "policymakers and the public must address the disabilities that make maintaining stable housing impossible before making the issue of affordable housing the central issue for today's homeless....focusing solely on affordable housing without first addressing the disabling conditions of the vast majority of the homeless is analogous to simply providing a walking cane to someone who has suffered a broken foot without first resetting the bones in the foot and encasing the foot in a cast....In the case of homelessness, permanent, affordable housing is appropriate only after the immediate disabling conditions that prevent independent living have been treated". P. 138

Some others disagree that individual deficits are to blame for high homelessness rates but instead argue that structural factors, the primary one being inadequate income, have created conditions that literally destine many people to be homeless and that homelessness is a reflection of the organization and distribution of society's resources. Common structural factors that are often cited include: lack of low-cost housing; high poverty rates; poor economic conditions; lack of community mental health care facilities. While some structural analysts emphasize the housing aspects in creating homeless, others emphasize the income aspects or the reduction of unskilled, entry level employment. Marcuse calls the approach of analysts who only see the income aspects of homelessness as "economism". Their approach explains the lack of adequate housing as a simple function of the distribution of income: "if everyone had enough money, the "housing problem" would be solved" (p.233).

Jahiel (1992) argues that homeless does not occur in a social vacuum but is a side effect of socially condoned activities of certain individuals in the society. Jahiel suggests broadening the homelessness discourse into the areas of housing, income production, healthcare, and family life where people that initiate and control the events that make people homeless are situated. In each of these sectors, the author identifies "homeless-making processes" which are the social processes that make people homeless, "pressures

toward homelessness" which are social pressures that build or magnify the homeless making processes and "homeless makers" who are people and institutions that initiate and carry out these processes and pressures.

Jahiel suggests that a synthesis of how society contributes to homeless-making in each of the sectors of housing, income production, healthcare, and family life as well as an understanding of what benefits "homeless-makers" reap from homelessness is essential in the development of effective strategies that prevent homelessness. Jahiel rejects arguments that homeless people might also be homeless-makers as their decisions or health status contribute to their becoming homeless. The author dismisses this suggestion that individual explanations are involved in homeless-making processes pointing to numerous research evidence that support the structural explanations.

This division between individual and structural explanations has been rightly criticized as overly simplistic (Neale, 1997). While structural explanations do not satisfactorily explain the large numbers of people with mental illness and addictions within the ranks of the homeless that research studies show, individual explanations, on the other hand, ignore the 'well-developed body of scholarship" that suggests that there is a relationship between economic and societal conditions and homelessness. (Koegal, Burnam, Baumohol, 1996). As a number of theorists point out, it may be that

> "both perspectives are needed to understand contemporary homelessness. Structural factors determine why pervasive homelessness exists now while individual factors explain who is least able to compete for scarce housing" (Koegal, Malamid and Burnham 1995: 1642).

Fitzpatrick, Kemp & Klinker (2000) note that although the key factors contributing to homelessness have been identified as adverse housing and labour market trends, cuts in social and security benefits, rising levels of poverty and family

restructuring, not everyone who are affected by these factors become homeless. They go on to point out that the selection of who becomes homeless is not a random process but that individual problems and circumstances significantly increase people's risk of becoming homeless. Their views have also been echoed by other homelessness researchers (Burrows, 1998; Smith et al., 1998). This interconnectedness between individual and structural factors in homelessness is well articulated by Koegal, Burnam & Baumohol (1996) who point out that:

> "The lives of all people, disabled or not, are embedded in circumstances shaped as much by structural factors as personal and biographical ones...in a permissive environment full of cheap flops and undemanding work, even outcasts largely remain housed" p. 26.

The Disaffiliation/Affiliation Explanations of Homelessness

One of the explanations for understanding homelessness is the disaffiliation model which is based on the concept of institutional disaffiliation originally proposed by Bahr and Caplow (1973). The disaffiliation model argues that homelessness is largely due to a process of increasingly loosening of an individual's ties to mainstream society. Wolch, Dear, & Atkita (1998) point out that events that are immediate precipitators of homelessness i.e. eviction, discharge from an institution, loss of a job, divorce or domestic violence and removal of welfare support, not only mean a loss of housing, but also loosen connections to social ties. Grigsby, Baumann, Gregorich & Roberts-Gray (1990) point out that disaffiliation can have deleterious effects on health and well-being as does the loss of food and shelter. Social isolation is associated with stress-related illness such alcoholism and psychopathology. The homeless are not only without housing

but also without many markers of citizenship that flow from connections to formal institutions. Baum and Burnes's (1993) point out that:

> "The term "homeless" is actually a misnomer that focuses our attention on only one aspect of the individual's plight: his lack of residence. In reality, the homeless have no job, no function, no role within the community; they generally have few (if any) social supports. They are jobless, penniless, functionless, and supportless as well as homeless" (p.11).

The presence, extent and structure of social ties also affect power which might be defined as the ability of a person to achieve her/his will over the wishes of others. Fischer (1982) notes that "whom we know and whom we can depend on influences our success in life, our security and sense of well-being and even our health". Thus, while affiliation invests one with access to scarce resources and power by extension, disaffiliation cuts one off from valued resources and power. Gory, Ritchey & Fitzpatrick (1991) note that though different theories within sociological discourse (Durkheim's anomie theory, 1897 & 1951; Collin's theory of ritual chains, 1988; Burt's structural theory of action, 1982) conceptualize social ties slightly differently, all suggest that they are important to personal efficacy and hence power. Bahr (1973) also postulates this connection between affiliation and power based on extensive work with skid row men and suggests that people are homeless because of their lack of social ties.

Some researchers (Lee, 1987; Rossi, Fisher and Wallis, 1986) suggest that this lack of social ties or detachment from social institutions or informal networks is not just the cause of homelessness but also a consequence of it. People become homeless from lack of social ties which means they cannot receive instrumental or expressive assistance in a crisis. Once they are homeless, their placelessness works against their maintaining communication with formal institutions or friends. However, some researchers disagree

that homeless people do not have social ties and point out that their social ties/networking are often missed by outsiders. Gory, Ritchey and Fitzpatrick's (1991) findings on homelessness and affiliation confirm this line of argument. The authors found that the homeless do have social ties though these might differ from those of the general population. For example, ties with relatives, while a major source of close friendships for the general population, is only an insignificant source for homeless people. Similarly, Wagner (1993), in a study of the homelessness in new England, laments that most of the literature on homelessness seem to focus on the disempowerment, marginality and isolation of homeless people rather than focusing on their sense of community, collective strategies and resistance.

Grigsby, Baumann, Gregorich & Roberts-Gray (1990) suggest that another path open to people new to homelessness is reaffiliation whereby they seek to replace the loss of bonds with neighbors and family by establishing social relations with others who are facing the hardships of homelessness. The authors postulate that this reaffiliation with other homeless people offers some material support, sense of belonging, psychological well-being and some protection from the hardships of street life to homeless people. However, it may also be a pathway to entrenchment in homelessness and consequently to chronic homelessness.

The authors propose a model of disaffiliation and entrenchment that flows from how and whether homeless people choose to reaffiliate. This model identifies three groups of homeless people based on size of social network, level of psychological functioning and time spent homeless. However, in discussing this model, this paper will only limit itself to size of social network and time spent homeless. The first group – the

recently dislocated have been on the streets for a short time and have only a moderate number of people to call on for material and emotional support as the adverse events that led to their homelessness also weakened their social network. The second group includes people who have been on the streets for an extended period of time and are experiencing continued loss of social support while the third group, like the second group, also includes people who have been on the streets for a while. The difference between the two groups, the authors suggest, is mainly that individuals in group three have replaced traditional social supports with non traditional or "street" support. This affiliation with street people has broadened the size of their social networks and therefore made it larger than that of group two and probably, group one too.

Although this model of disaffiliation may shed some light on the processes that contribute to chronic homelessness, it offers little towards our understanding of homeless people who fall outside this group, particularly the episodic homeless group who research indicates make up a large proportion of the homeless. In addition, this model is weakened by it's conceptualization of social support as a discrete condition. Rather, as Gory, Ritchey and Fitzpatrick's (1991) suggest, social support might be better viewed as multidimensional and continuous (Cohen & Sokolovsky, 1989; Lin, Dean and Ensel, 1986).

Social Exclusion/Inclusion Explanation of Homelessness

In contrast to the disaffiliation/affiliation explanation of homelessness that conceptualizes a homeless person's lack of social ties and bonds to formal institutions as an individual deficit and thus indirectly holding the homeless responsible for choosing to

'disaffiliate or not affiliate', social exclusion offers a structural explanation of how disadvantaged groups are 'shut out' of formal structures and institutions of the economy, society and the state.

It is worthwhile examining the social exclusion concept in some detail before attempting to see if it is an appropriate tool for understanding and conceptualizing homelessness. Marsh & Mullin (1998) note that the 'idea' of social exclusion has emerged over a short period to assume centre stage in political and popular debates about social disadvantage. This discourse is now an essential policy concern in many European states. Blanc (1998) points out that the struggle against social exclusion and the reduction of 'social fracture' was a major feature of Chirac's presidential campaign and had a popular and consensual appeal. Subsequently, the law against social exclusion was adopted in July 1998.

In Britain, Marsh & Mullin (1998) note that in 1997, the Labour Government established a Social Exclusion Unit that reports directly to the Prime Minister with the aim of improving Government action to reduce exclusion by improving understanding and promoting solutions. Three of the Unit's identified priorities were truancy and school exclusions, rough sleeping and worst estates. In North America, social exclusion has also recently witnessed a revival as can be seen in it's emergence in the discourse on social issues and more importantly, in recent funding requests.

Marsh & Mullin (1998) trace the beginnings of the discourse on social exclusion in earlier debates in France, Britain and the US on exclusion, poverty and 'the underclass'. While these earlier debates in both Britain and France were framed by a

structural analysis, the authors point out that the American debate on the underclass took a different form that emphasized the

> "putative characteristics and behaviors of disadvantaged groups: the more recent emphasis on processes of social exclusion has been partly a reaction to this earlier notion of an underclass responsible for its predicament" (p.3).

This analysis of the differences between North American vs. European conceptualizations of social exclusion are consistent with other criticisms that a majority of North American research studies on homelessness have attracted for focusing on individual disabilities and relational difficulties of the homeless. Wagner (1993) points out that much of the homelessness research is focused on the disempowerment of the homeless and the poor, their marginality, their illnesses both mental and physical, their isolation and their vulnerability.

With the current resurgence of interest in social exclusion, there have been attempts at clarifying what social exclusion is and what differentiates it from poverty as both concepts overlap. Room (1995) points out that while:

> "the notion of poverty is primarily focused on distributional issues, the lack of resources at the disposal of an individual or a household....social exclusion focus primarily on relational issues in other words inadequate social participation, lack of social integration and power" (p.105).

Marsh and Mullins (1998) suggest that the emphasis of social exclusion on processes and the multidimensional nature of disadvantage are key notions that makes it quite distinct from poverty that focuses mainly on static outcome and income. In addition, the focus of social exclusion on social participation suggests that the concept of social exclusion can be linked to debates about citizenship, particularly to "the notions of the political, civil and social rights of citizenship" (p.3). Some other

researchers disagree that the concepts of poverty and social exclusion can be clearly differentiated and point to the breadth of poverty literature as indication that there might be some overlap between the two concepts (Walker, 1997). For example, the poverty literature includes concern with the relational character and compound nature of poverty, its persistence over time and it's impact on social integration (Oppenheim (1996). In addition, Marsh and Mullins (1998) point out that both poverty and social exclusion literature both emphasize the importance of using a longitudinal framework in studying disadvantage as it is something that persists over time.

Sommerville, (1998) disagrees and points out that social exclusion is socially constructed and that the meanings of social exclusion are produced by interactions of economic, social and political processes. These processes consequently produce a variety of socially excluded groups. The author goes on to note that despite this diversity of socially excluded groups:

> "What all these groups have in common, and what lies at the heart of all processes of social exclusion, is a sense of social isolation and segregation from the formal structures and institutions of the economy, society, and the state. Social exclusion in general, therefore, is not so very different from poverty, construed in relational terms rather than absolute or relative term" (p.2).

From the brief review on social exclusion, it is evident that social exclusion and disaffiliation/affiliation both focus on the relational capacity of individuals and the processes that hinder their accessing institutional resources. However, while disaffiliation/affiliation examine this notion from the individual deficit perspective, social exclusion takes the structural perspective making it easier to link social exclusion to political, economic and social rights of citizenship. Conceptualizing homeless people as citizens with all the rights therefore has the potential for empowering praxis. Byrne

(1999) noting that social exclusion not only focuses on social systems but on human agency, points out that the challenge is to explore a way to integrate macro-level analysis of systemic processes in society with micro-level analyses of individual biographical trajectories.

Sommerville (1998) makes the following pertinent observations on the relationship between housing and homelessness and social exclusion. First, because housing is a set of relations (including characteristic networks and patterns of activity), housing processes can be looked at as types of processes that either promote social inclusion or contribute to social exclusion. Sommerville provides an example of the relationship of social exclusion to housing planning as when there is a failure to design and build housing that is accessible to people with disabilities therefore ensuring their isolation and dependence on others in basic everyday activities. Another example is 'nimbyism' that is used as a strategy by powerful residents to exclude housing for lower-income people from certain areas, thereby segregating and isolating them only to other areas.

The second observation is, that although homelessness is associated with social exclusion, it cannot be equated with it, particularly because in certain instances, rather than homelessness being the problem to which housing is the solution, housing is the problem (or the location of the problem) and homelessness is the solution. Examples of this include women fleeing abusive partners and children/youth escaping abusive care-givers. The author suggests that a better understanding of the dynamics of the domestic economy is needed to explain key housing processes as leaving home, becoming homeless and returning home.

Summary of Chapter Two

A review of the theoretical literature shows that explanations of homelessness fall into three large groups: explanations that frame homelessness as an individual deficit or as a structural issue; those that focus on problematic relational issues that cause homeless people to loose connections to social and institutional ties and/or to affiliate with other homeless people and explanations that focus on systemic issues that socially exclude homeless people and prevent them from accessing the full benefits of citizenship.

Certain individual and structural factors that the individual/structural framework identifies as contributing to making homelessness a recurring "waystation" for many people include presence of mental illness and/or addictions, certain demographic characteristics including race, little or no employment history and a long standing history of dislocation from home i.e. foster placements. Some structural factors that the researchers who lean towards structural explanations favor include the lack of subsidized housing and supports in the community, inadequate income and trends within the economy. A review of the individual and structural explanations for homelessness reveal that either explanation by itself is inadequate to explain contemporary homelessness, particularly, as both factors interweave to determine who ends up without a home.

From the review of the disaffiliation/affiliation theory of homelessness, it is obvious that the lack of ties to institutional and informal sources of resources leave many homeless people without support. However, as some critics of this explanation point out, many homeless people are able to build alternate sources of support for themselves.

A review of social exclusion as a possible explanation for homelessness, show that researchers in North America have not yet adequately explored this concept.

However, it does offer another perspective within which one can understand, from a structural standpoint, the processes that isolate and marginalize homeless people (and other groups that experience disadvantage) and prevent them from participating in society as full citizens. Despite some challenges of working with the concept of social exclusion i.e. the overlap with poverty, it offers a useful and alternate perspective of understanding homelessness and housing.

CHAPTER THREE: REVIEW OF THE RESEARCH LITERATURE

The review of research literature focuses on two bodies of literature. The first is a relatively new and small collection of research literature that has focused on the processes and dynamics underlying exits from and return to homelessness or what is generally termed a 'homeless career'. Synonymous with the role exits and returns to homelessness are, of course, exits and returns to housing or housing transitions. The second body of literature includes studies that have examined various factors that increase the vulnerability of people to initial homelessness. These factors fall into two large groups. The first group – individual factors include factors such as mental illness and/or addictions while the second group - structural factors include factors such as lack of affordable housing.

Exits and Returns to Homelessness

Community wide snapshot surveys of homeless people underlie the fact that homelessness is dynamic and that a significant number of homeless people may have experienced multiple episodes of homelessness (Piliavin et. al., 1993; Wright & Weber, 1987). In addition, research that tracked the homelessness/housing transitions of the homeless point to this dynamic nature of homelessness (Wong, Culhane & Kuhn, 1997).

Attempting to gain a clearer understanding of these transitions from and to homelessness/housing, Piliavin, Wright, Mare and Westerfelt (1996), using data from a longitudinal study of homeless individuals in Minneapolis, seek to describe in detail the processes of exits and returns to homelessness by predicting these transitions based on four theoretical models that explain initial vulnerability to homelessness. Their study

warrants a detailed review and analysis, not necessarily because of their findings, but because their study is one of the few systematic attempts at thoroughly identifying indicators from various theoretical models that explain vulnerability to homelessness and empirically examining the nature of their relationship to homeless transitions. The data from this study has also generated most of the published research on homeless exits and returns.

The first of these models is the institutional disaffiliation model initially proposed by Howard Bahr and Theodore Caplow who argued that homeless men, in contrast to domiciled men, were much more likely to have severed or not even experienced relationships with members of a broad range of social institutions and thus were more likely to have no bonds to conventional society. For example, the majority of homeless men in their sample had never been married, had meager employment earnings, had no friends or family contacts. Piliavin et al. assess institutional disaffiliation in their study by using measures that tap marital history, parental status, current family arrangement, extent of current contacts with family members, foster care placement and criminal involvement. They hypothesize that the rate of exit from homeless spells will be lower and the rate of return will be greater for individuals who exhibit any of the following characteristics: were in foster care during childhood; have engaged in felony crimes; were never married nor had children; are currently living alone and have no contact with relatives.

The second theoretical model that they draw from in explaining exits and returns to homelessness is the human capital deficiencies theory – a theory that assumed increased significance after the Great Depression when vulnerability to homelessness

became linked to human capital deficiencies such as deficient education and training. Burt and Cohen (1989) found overwhelming evidence of this link in eight of nine studies that investigated relevant data. Piliavin et al. propose that homeless exits and returns is associated with four indicators: two that deal with training (educational attainment, occupational skill training) and two with employment (overall work histories, recent employment experiences). They hypothesize that the rate of exits from homelessness spells will be lower while the rate of returning to homelessness will be greater among individuals have less education, have no educational training, have spent a greater part of their adult life unemployed and have had fewer working days during the 30 days before the study.

The third theoretical model they draw from is the long-running discourse on the role of personal disabilities (physical and mental health conditions as well as addictions) in reducing job opportunities and increasing the probability of unemployment and vulnerability to homelessness. The authors cite supporting data from studies by Rossi (1991), Wright (1989), Robertson (1991) any many other researchers whose findings show that the homeless population have a higher incidence of physical and mental disabilities, alcoholism and drug use relative to the general population. Piliavin et al. assess personal disabilities by using self reports of general health, symptoms of severe alcohol abuse, prior psychiatric hospitalization and experience with drug use. They hypothesize that the rate of exit from homeless spells will be lower and rate of returns to homelessness greater for individuals who report past psychiatric hospitalization, poor health, alcohol and drug abuse.

The fourth theoretical model that Piliavin et. al base their fourth hypothesis on is the acculturation to homelessness theory which focuses on the persistence of homelessness. This theory suggests that homeless individuals assimilate a street culture (knowledge, values and lifestyle preferences) as a survival strategy. The assimilation of these values and skills, though a requirement for life on the streets, acts to keep them entrenched in that society. (Anderson, 1965; Snow & Anderson, 1993 and Caplow, 1970). The authors hypothesize that the rate of exit from homeless spells is lower and the rate of returns to homelessness greater for individuals who view themselves as having much in common with other homeless people, consider it easy to obtain food and drink on the streets, and have had more contact with homeless friends in the previous 30 days.

These four hypotheses were examined using data from a longitudinal study of homeless individuals in Minneapolis that studied two samples of homeless persons ages 18 and older. The first sample was the "recently homeless" and included 113 individuals whose homeless spells had begun within 14 days of their wave 1 interview. The second sample was the "cross section sample" and was made up of 338 homeless individuals who were present at the time the research team visited social agencies that serve the homeless in the downtown area of Minneapolis. The two samples were similar in their demographic characteristics (on average – early thirties, predominately male, lived alone, limited education and sparse employment histories). The research team was able to locate 65 individuals in the "recently homeless sample" and 200 members of the "cross section sample" for interview at wave 2.

To avoid certain methodological ambiguities that earlier studies had experienced with regard to lack of clarity on definitions of exits and duration of exits, Piliavin et al. clearly define a homeless exit as:

> "a departure from the streets to conventional housing such as apartments, houses and hotels. We do not treat transitions to hospitals, prisons or group homes as exits because their implication and the conditions under which they arise are quite different from those of exits to conventional housing" (p.41).

In addition, exits had to be (at a minimum) of 30 days continuous residence in any of the types of housing specified in the definition of what constitutes a homeless exits. The authors also differentiate between two types of exits: independent exits, which they define as those to conventional housing that are the study participants own housing or dependent exits, which is an exit to housing provided by family or friends. The authors employ a competing-risk model based on proportional hazard regression estimation to examine whether individual attributes and experiences linked to disaffiliation, human capital deficiencies, personal disabilities and acculturation are associated with exits and returns to homelessness. Analysis of data was based on data from 83 participants who exited homelessness to conventional housing for at least 30 days between the first and second interviews. Out of the 83 individuals who moved into conventional housing, 31 percent returned to the streets before the second interview.

Overall, findings showed only marginal support for the theoretical frameworks that guided the study hypotheses. A significant finding was that individuals who had spent larger percentages of their adult life employed had smaller hazard rate of return to homelessness. No significant association was found for institutional ties in terms of subjective alienation from family, the workplace, and other conventional institutions,

although there was an unexpected finding that welfare receipt was a significant predictor of exits. This finding suggests that accessing and maintaining institutional support might increase the likelihood of exits from homelessness as previously suggested by Rossi (1989).

In an exploratory study that examines the conditions that affect the duration of homeless careers rather than initial vulnerability to homelessness, Piliavin, Sosin, Westerfelt and Matsueda (1993) test four hypotheses using the same data from Minneapolis that Piliavin, Wright, Mare and Westerfelt (1996) used in the previous study. The first hypothesis is that homeless career lengths are longer for individuals who have experienced childhood foster care placement, have been involved in serious crime, have not formed families, have little current family contact, and currently live alone. The second hypothesis proposes that homeless career lengths are longer among individuals who have experienced prior psychiatric hospitalization and currently abuse drugs. The third hypothesis suggests that homeless individuals who have not invested time in education and previous work are more likely to have longer homeless careers while the fourth hypothesis posits that homeless individuals who are more adapted to the streets, more knowledgeable about street life and more adapted to other homeless persons will have longer homeless careers. The four hypotheses the authors posit also flow from similar theoretical frameworks as those that Piliavin, Wright, Mare and Westerfelt (1996) based their study on.

Analysis of data using structural equation modeling reveals four main findings. The first is that childhood placement in foster care substantially increases length of homeless careers. Secondly, contrary to the study's second hypothesis that proposed that

homeless career lengths are longer among individuals who have experienced prior psychiatric hospitalization and currently abuse drugs, findings indicate that pre homeless psychiatric hospitalization reduces the length of homeless careers. The third finding was that time worked reduces the length of time homeless while the fourth finding suggests that several important determinants of homeless careers have little effect on career length, particularly alcohol.

Although the authors explore various reasons to explain the contrary finding that pre homeless psychiatric hospitalization reduces the length of homeless careers, one explanation they miss is the possibility that their operationalization of psychiatric disorders as being equivalent to previous hospitalization might be faulty. Rather than looking at previous hospitalizations only, other studies have included current diagnosis. Secondly, the authors did not examine the role that supports play in mitigating the effects of psychiatric disorders and in helping prevent a return to the streets. Results from the McKinney demonstration projects in United States of America indicate that housing stability is an attainable goal for many individuals with psychiatric disorders when appropriate supportive services are available.

Sosin, Piliavin and Westerfelt (1990) report on another study based on the same longitudinal data set from Minneapolis. In this study, the authors focus on three sets of issues suggested by existing descriptive characterizations of the homelessness. The first set of issues is the dispute over the duration of homeless periods, the frequency of exits and whether and how quickly individuals who have escaped return to homelessness. The second set of issues that the study examines is the variations in the nature of obtained

dwellings and how they are financed. Finally, the study looks at whether one episode of homelessness affects the probability of future and more lengthy spells of homelessness.

Findings contradict prior suggestions in the literature that homeless individuals remain in that status for a long continuous time (Freeman and Hall, 1987; Rossi et al., 1986) or that homelessness is a short crisis period (Main, 1983). A large proportion of newly homeless participants (80%) exited to some dwelling within the six-month period over which the study traced patterns (54% exited within 30 days) the authors also found that homelessness was not a brief crisis since 60% of those who exited became homeless a second time. However, most of these exits were superficial because 79 percent of those who exited paid no rent. Only 17 percent of the sample obtained a dwelling where they paid all or some of the rent. In contrast to the view that homelessness involves a series of episodes that culminate in permanent homelessness, the proportion of the cross-sectional sample (made up of more chronic and more frequently examined homeless individuals) was only 4 percent lower than the figure noted for the recent arrival group.

Variations among exit destinations (divided into four categories: semi-independent exits which are exits to dwellings in which individuals pay rent; private dependent exits which includes situations in which individuals live with others without paying rent; public dependent exits which includes stays in Minneapolis board-and-lodging facilities and institutional stays in psychiatric hospitals, treatment programs and jails) were also examined. Proportionally fewer individuals left the semi-independent dwellings (those dwellings where individuals pay rent) by the second interview. Public dependent exits, on the other hand were the least stable. Although some methodological weakness in this study such as ambiguities in the definition of an exit, sample size and

lack of follow-up beyond six months call for considerable caution in generalizing the significance of the findings, the authors rightly point out that:

> "the typical pattern of homelessness seems to be one of residential instability rather than constant homelessness over a long period. This pattern implies that there is some inadequacy in the research that focuses on the nature of homelessness by measuring traits of those who do not have a dwelling at one point in time; studies also need to examine the off-street lifestyles of individual, rather than simply studying them when they lack a dwelling' (p.171).

Unlike most studies on exits and returns to homelessness that have typically focused on single men and women, Wong and Piliavin (1997), using data from a longitudinal study in Alameda county, California, examines within and between group differences in the homeless-housing transitions of female family heads, single women and single men. Using variables derived from the individual deficit framework (foster care placement, education, prior work history functional health status, current diagnosis of serve mental disabilities, alcohol and drug abuse) and the institutional resource framework (wages from working, receipt of social assistance from social service agencies, receipt of housing subsidies and financial support from friends and families), the author examine possible gender and family status differences in the homeless exit and returns. The study provides a detailed and clear account of their sampling strategy, definitions and operationalization of key concepts and terms.

Findings show that female family heads reported receiving more resources from formal systems of support such as AFDC and social service programs. There were no statistically significant differences across the three groups in informal sources of support. Nearly all female family heads exited their homeless spells within one year of the baseline interview compared to 82 percent of single women and 65 percent of single men

who did so. Family status was also associated with all institutional resource variables with the exception of informal financial support. Female family heads were also more likely than single female and male adults to have access to subsidized housing and to be enrolled in cash benefits programs primarily AFDC. Female family heads were however, less likely than single adults to be employed. While the majority of female heads exited their homeless spells, a third of those that did so did not keep their housing. However, returns to homelessness were more frequent among single women (56%) and single men (68%). The average length that female family heads, single female and single men maintained housing was 7.6 months, 5.3 and 4.4 months respectively.

Findings on first returns to homeless spells were similar to that on first exits. Single men and women had significantly higher return rates than female family heads. Individual deficit variables had no significant effect on return rates while some institutional resource variables did affect the rates of return. When within group results were examined, for the two subsamples of women, certain behavioral health status variables are associated with exits from a homeless spell. Among female family heads, diagnosis of an alcohol problem was associated with a lower exit rate while among single females, diagnosis of a drug problem was associated with a lower exit rate. However, diagnosis of severe mental disabilities were associated with a higher rate of exit. Among single men, work history and race had negative effects on exit rates - single men who have been employed less than fifty percent of their adult lives generally had a lower exit rate than men with longer work histories. African Americans have a significantly lower rate of homeless exit than other racial groups. For both female family heads and single women, amount of cash benefits received is associated with a higher exit rate while

receipt of financial support from either relatives or friends positively predicts a higher rate for single men. For female family heads and for single women, access to government housing subsidies was associated with a lower rate of returning to homeless. In addition, case management and advocacy services was also associated with a lower rate of return to homelessness.

The findings from this study underscore the position of many homelessness advocates who point out that it is the absence of institutional resources like subsidized housing, financial resources and appropriate support services that make people vulnerable to homelessness rather than individual deficits. The finding that African American males do experience lower exit rates and higher return rates is supported by findings by Uehara (1994) who points out that even among those viewed as "severely and persistently mentally ill", differences in ascribed characteristics such as race and gender may be associated with differential success in the housing market. In a study that draws upon clinical, demographic and housing data for 517 African American and White psychiatric consumers/survivors of publicly-funded mental health services, Uehara found that race and gender were significant in explaining differential rates of low-quality housing among clients with severe and persistent illness. White male clients and African American clients of both genders were more disadvantaged than white females. These findings are supported by Baker (1994) who also found that, relative to Latinos, Asians or ethnic Whites, African Americans continued to experience high levels of housing discrimination.

Although the studies reviewed on exits and returns to homelessness all included exit destinations in their study variables, none of these studies examined it in detail. Thus,

little is known about the potential relationship between homeless spell exit destinations and the likelihood of homeless spell returns. Dworsky and Piliavin (2000) address this shortcoming of previous studies by building on the longitudinal studies of Piliavin et al. (1996) and Wong, Culhane and Kuhn (1997) in examining the relationship between the type of homeless spell exit destinations and the likelihood of returns to homelessness. Their study also address methodological concerns that have plagued earlier studies such as sample selection bias. Although their analysis is based on the same data set from the three wave study of homelessness persons in Alameda County in California as Wong and Piliavin (1997) used in their analysis, Dworsky and Piliavin distinguish among different types of homeless spell exit destinations rather than treating all homeless spell exits as a single event. The authors distinguish between five homeless exit categories for sample members who exit wave 1 homeless spell: private residence; doubled up in the home of friends or family members; a hotel, motel or SRO; placement in transitional housing run by a social service agency and a fifth category for members who did not exit their wave 1 homeless spell during the observation period.

Their findings identify three factors that distinguish between sample members who exit from their wave 1 homeless spell to their own private residence rather than to any other exit destination. These factors are recent employment, mental illness and social service worker accessibility. While recent employment and access to a social service worker increases the likelihood of exiting to own residence, meeting the DSM-III R diagnostic criteria for a major mental illness decreases that likelihood.

An important finding was that even when conditions that predict exit types were controlled for, sample members who exited wave 1 homeless spells to their own

residence were significantly less likely to become homeless again than those that either doubled up or moved into a motel, hotel or SRO. This study also suggests that sample members who reported no history of prior homelessness and those who reported receiving some form of housing assistance were less likely to return to a subsequent homeless spell during the observation spell.

The most important finding from Dworsky and Piliavin's (2000) study is that the type of housing situations which sample members exit to significantly affects the likelihood of their becoming homeless again. The authors speculate that there is something about living in one's own private residence that reduces the likelihood of experiencing a subsequent homeless spell. The implication that type of housing that homeless persons exit to is critical in determining whether they will remain housed or return to another homeless spell strongly argues for further consideration of what might be different about a private residence and other types of exit destinations.

Findings from surveys of housing preferences of people with mental illness (Carling, 1993; Carling & Tanzman, 1996; Tanzman, 1993) suggest that they frequently identify choice, privacy, autonomy and control as the qualities they desire in their housing. Most also report that they prefer to live alone, or with a partner in a house or an apartment while some want to live with friends and family. The majority do not want group homes or SRO units. Traditionally, mental health professionals assumed that people with mental illness require supervised, treatment-oriented, group living arrangements. However, housing preference surveys indicate that they neither need or want to live in such settings and that the two most important qualities of housing they want are autonomy and privacy which are not offered in group living situations. Further

evidence of this finding is found in a study by Yeich et al. (1994) that studied housing preferences' of people with mental illness and concluded that they generally prefer:

> "normal living arrangements, similar to other adults in our society. Housing arrangements in individual apartments or homes - not group homes or other congregate settings – are undoubtedly the desired options for most." (p. 84).

The housing qualities that the housing preferences survey repeatedly identify are those that are generally associated with private residences rather than the other three exit destinations that Dworsky and Piliavin (2000) identified in heir study. Research also indicates that people do better and are more able to maintain housing stability when they are in housing of their choice (Yeich, 1994; Anthony et al. 1991).

Although most of the longitudinal research on the dynamics of homelessness have focused on single homeless adults, a few studies have explored exit and returns to homelessness among families. In one such study, Wong, Culhane and Kuhn (1997) examine the process of exit and reentry to public shelters for homeless families in New York City. Their study specifically explores the significance of type of housing placement as a predictor variable for shelter reentry. The analysis for their study was based on the New York City Family Shelter System database, the Homeless Emergency Referral System (Homes). Information tracked in HOMES includes demographics of families and family members and entries and exits from the shelter system, readmission as well as types of housing placements obtained on discharge. The authors defined an exit as a departure that lasted a continuous 30 days or longer (in keeping with exit definition used in previous studies such as Sosin, Piliavin & Westerfelt, 1990). The study distinguished between four types of exits: subsidized housing, apartments found by

families or to family's former residence and other exits which includes involuntary exits, exits to shared lodging and discharges to shelters for victims of domestic violence.

Findings indicate that certain family demographic variables significantly predicted readmission to the homeless shelter such as number of adults in the family, number of children and age of family head. Consistent with other studies that show the increased vulnerability of African Americans to longer homeless spells and reentry to homelessness, the present study also found that controlling for the effects of other variables, the hazard rates for readmission for African-Americans and Hispanic families were about 2.7 and 2.1 times that, respectively, of other racial and ethnic backgrounds. When the relationship between type of housing upon exit and the hazard rate of reentering the shelter is examined, families that left to subsidized housing had the lowest rate of readmission than those that left to other types of housing.

The findings that race and accessibility of subsidized housing have a significant impact on housing outcomes has important policy implications particularly as these findings have been consistently confirmed by many other research studies (Baker, 1994; Belcher, 1992; Burt, 1992; Dworsky & Piliavin, 2000; Uehara, 1994; Wong & Piliavin, 1997) which have pointed out that racial exclusion, housing segregation and discrimination are all important variables that contribute to our understanding of vulnerability to homelessness.

Correlates of Housing/Homelessness Exits and Returns

Research indicates that certain individual and structural factors are associated with homeless spells and returns. One such individual factor which research has

frequently implicated is psychiatric disorders and/or addictions. A major study of Toronto shelter users (The Pathways to Homelessness study by The Mental Health Policy Research Group) found that 11 percent of shelter users have severe mental illness (six per cent have psychoses, mainly schizophrenia, while five per cent have mania). When other categories of serious disorders are included, about two-thirds of shelter users and people on the street have a lifetime diagnoses of mental illness. This prevalence dramatically goes up to 86 percent when substance abuse is combined with mental illness.

Research from other parts of the world, particularly the United States of America, also confirm the disproportionate number of individuals with psychiatric disorders found among the homeless. Haugland et al. (1997) compared the prevalence of mental illnesses, alcohol / drug abuse and the residential histories of homeless individuals identified as having a mental illness and individuals who are not so identified. The sample consisted of single persons applying for shelter over a 12-week period in a suburban county in a New York state. The sample of 201 persons (89 percent male, with a mean age of 37) represented 11 percent of consecutive single shelter applicants in a single-point-of-entry system over the study period. Information from an intake assessment was augmented by a semi-structured interview to reconstruct subjects' residential histories for the last five years, including the periods of homelessness and time in institutions. Analysis of the results showed that twenty-one percent of the sample was classified as having mental illness. Persons with a mental illness also experienced homelessness of some kind over a significantly longer period (a mean of seven years versus a mean of three years for other subjects) and they spent almost twice as many weeks during the previous five years literally homeless. Based on their finding, the authors concluded that

> "Not only is residential instability heightened among shelter users with mental illness, but over time public institutions play a critical role in their accommodations. For some persons with mental illness, the circuit of shelters, rehabilitation programs, jails and prisons may function as a makeshift alternative to inpatient care or supportive housing and may reinforce the marginalization of this population".

In Britain, George, Shanks and Westgate (1991) undertook a study to determine the utility of the delusions-symptoms-states inventory in a sample of homeless men and the prevalence of psychiatric symptoms in this group. They administered the inventory to 55 homeless men in a reception centre (the British equivalent of Canada's shelters for the homeless) in Sheffield. The results showed that nearly half of the men obtained scores on the inventory suggesting that they had psychiatric symptoms. There was an overlap of syndromes, particularly among those with severe psychiatric illness. For example, seven men had all four classes of psychiatric illness. The authors note that the findings support the contention that reception centers and other similar accommodations are repositories for homeless mentally ill people.

From the studies reviewed, it appears that estimates on the prevalence of mental illness among the visibly homeless vary from study to study. Several researchers explain these variations as related to differences in methods of estimating the number of homeless people with psychiatric disorders and definitions of homelessness (Breakey & Fischer, 1990; Bogard et al., 1999). In addition, none of the studies indicate if homelessness leads to a higher prevalence of psychiatric illness (Lamb & Lamb, 1990) or if having a psychiatric illness predisposes people to homelessness (Cohen & Thompson, 1992). Fran (1996) notes that both explanations are probably true. For example, being homeless can lead to depression and depression can lead to work disability, leading to poverty that results in chronic homelessness. Homelessness, on the other hand, frequently

leads to a worsening of existing psychiatric illness. Grunberg & Eagle (1990) have described a process called shelterization that is similar to earlier accounts of learned helplessness in psychiatric hospitals. The authors describe shelterization as being marked by decreased interpersonal responsiveness, neglect of personal hygiene, increased passivity and increased dependence on others. Research studies that include such behaviors as characteristic of mental illness rather than of homelessness will tend to overestimate the number of homeless people with mental illness (Koegal & Burnam, 1995).

In addition, more than half of homeless persons with psychiatric disorders also have a co-occurring substance use disorder (Fischer and Break, 1991) with accompanying functional limitations which make it difficult for them to maintain housing stability in the community. The combination of both disorders presents a challenge with common characteristics including greater psychiatric symptomatology, denial of mental illness and substance abuse and refusal of treatment and medication; antisocial, aggressive and sometimes violent behavior and refusal of treatment and medication; and high rates of suicidal behavior and ideation (National Resource Center on Homelessness and Mental Illness, 1994). Few treatment programs exist for persons with psychiatric disorders with co-occurring mental illness and substance use disorders, which means that even individuals motivated to get help may be unable to find it. Without treatment, they are likely to be poor tenants. Few housing providers, including private landlords, mental health agencies and non-profit developers are likely to rent to psychiatric consumers/survivors who are actively abusing substances. They may also be unwelcome in structured, supervised residences and many may be willing to live by the rules and

treatment requirements of some group living facilities. Their behaviors place them at high risk for eviction.

Solomon and Draine (1999) examined the rate and extent of homelessness among persons with psychiatric disorders who are in the probation and parole units of a psychiatric hospital. Their results showed that holding all other variables constant i.e. socio-demographic variables, a person with psychiatric disorder in the probation unit was nearly four times more likely to have ever been homeless if they report both an alcohol and drug problem.

If research has not resolved whether psychiatric illness leads to homelessness or vice versa, it does show that with the right type of housing and support services, formerly homeless people with serious mental illness can indeed move on to housing and remain housed. Susser et al. (1997) investigated recurrent homelessness among individuals with severe mental illness by providing a bridge between institutional and community care. The sample was made up of ninety-six men with severe mental illness who were entering community housing from a shelter or an institution. The participants were randomized to receive nine months of "a critical time" intervention plus usual services or usual services only. The primary analysis compared the mean number of homeless nights for the two groups during the 18-month follow-up period. To find out time trends, survival curves were used. The results showed that over the 18-month follow-up period, the average number of homeless nights was 30 for the critical time intervention group and 91 for the usual services group. Survival curves showed that after the 9-month period of active intervention, the difference between the two groups did not diminish.

Another factor that research has identified as critical in preventing homelessness and increasing housing stability for individuals with psychiatric disorders is the availability in the community of support services. Despite the great strides that have been made in making these services available within the last decade, uncoordinated, fragmented service systems persist. One agency may look at a homeless person with psychiatric disorders as a shelter resident, another as a mental health client and a third agency may look at the same person as a substance abuser. The federal Task Force on Homelessness and Severe mental illness (1992) noted that most agencies do not address the full array of needs of individuals with psychiatric disorders in a coordinated and cohesive manner.

Despite the dismal picture that most homeless research paint of the homeless psychiatric person and the challenge of getting them off the streets, results from the McKinney demonstration projects in United States of America indicate that housing stability is an attainable goal for many persons with psychiatric disorders when appropriate supportive services are available. Across the five McKinney research demonstration projects, 78 percent of participants had a history of psychiatric hospitalization and one quarter had been hospitalized five or more times. Three-quarters of the participants had been homeless one year or longer while 15 percent had experienced 10 or more years of homelessness (Center for Mental Health Services, 1994). In Boston, one of the five sites of the McKinney demonstration projects, 75 percent of projects participants remained in community housing after 18 months while 60 percent of participants in the San Diego project lived in the same setting after 12 months.

One particular form of community support that research indicates is effective in assisting people with psychiatric disorders maintain housing is Assertive Community Treatment teams (ACT). This service assists psychiatric consumers/survivors in coordinating multiple service systems and accessing basic services and supports (Dixon et., 1995). In a meta-analysis of studies on different models of case management, Mueser et al. (1998) found that 75% of controlled studies (9 out of 12 studies) indicated that ACT improves housing stability.

Research also suggests that certain structural factors increase the vulnerabilities of people to homelessness and act as an inhibitor to their exiting homelessness. One structural factor that research evidence points to as important in helping people exit homelessness is the accessibility of subsidized housing. In both Canada and the United States of America there is a crisis in the affordable housing. In Toronto, the Toronto Social Housing Connections, the agency that coordinates all the subsidized applications for the city had over 60, 000 applications on the waiting list for the month of November, 2001 creating a situation where more groups are competing for dwindling housing resources. For the same month, the agency was only able to offer 340 applicants on the waiting list housing. Currently, the waiting period for someone to go from the waiting list to housing is from 5 years to 10 years.

The shortage of affordable housing for people with mental illness is also due in part to mental health agencies that have traditionally focused on offering clinical and case management services rather than housing. In addition, the housing community has not been eager to develop housing for people with special needs. When housing is available in the community for people with mental illness, it is often unsafe, in disrepair or located

far from services and public transportation (Drake & Wallach, 1979). Trainor (1998) speaking on the affordable housing crisis notes: "Very few mentally ill people given a chance at a reasonable place, will select to be homeless....the central truth is affordable housing" (p.11).

Shinn and Weitzman (1998) provide evidence on the importance of affordable housing in helping people exit homelessness in their longitudinal study of 564 homeless families that stretched over a five-year period. The authors examined how social disorders affect homeless families' ability to find their way out of homelessness. Findings showed that 80 percent of homeless families that were given subsidized apartments were able to remain stable despite their problems. The authors point out that if given housing first, homeless families will become stable and remain housed. The main limitation of their study is the non-inclusion of single homeless adults, for whom incidents of mental illness and substance abuse tend to be more serious and widespread.

More evidence on the effects of structural factors on the homelessness rate is found in a study by Elliot and Krivo (1991) who examined the effects of several structural conditions on rates of homelessness on U.S. metropolitan areas. The authors had five hypotheses relating to their independent variables. The first was that lack of low cost housing operationalized as percent of renter-occupied units renting at $150 or below will have a negative effect on homelessness rates. The second and third hypotheses were that poverty defined as the number of persons below poverty level in 1979 and economic conditions operationalized as percent of persons unemployed in 1980 and percent of persons employed in unskilled jobs in 1989 will both have a positive effect on homelessness rates. The fourth hypothesis was that mental health care operationalized as

per capita expenditure on beds for mentally ill individuals in the community (1981) and total state mental health agency expenditures (in dollars) on all mental health services (1981). The fifth hypothesis was that demographic composition defined as percent of the population that is black, percent of the population that is Hispanic and percent of the population that are headed by a single female will have a positive effect on homelessness rates.

Findings show that low rent housing, low skilled jobs and residential mental health expenditures all have the predicted effects on homelessness. More widely available low rent housing and greater expenditures on residential mental health care are related to substantially lower homelessness rates. On the other hand, a greater concentration of unskilled jobs is related to significantly higher homelessness rates. Results also indicate that more widely available mental health care services of all types also appear to prevent people from becoming homeless.

Economic resources affect people's ability to exit homeless and stay off the streets. Schoeni and Koegel (1998) examined the economic resources of homeless adults and concluded that: "while the causes of homelessness are extraordinarily complex, homeless people almost unilaterally share some form of difficulty in accessing the economic resources needed to sustain housing". This is particularly so in the case of people who have psychiatric disorders – a condition that can have dire economic consequences. They are often unable to work in the competitive marketplace without special supports which seriously restricts their chances of earning adequate income to meet their basic needs. In Ontario, although most qualify for the Ontario Disability

Support Plan, people with psychiatric disorders are disproportionately represented in the group of people who are "poor" or below the poverty line.

Pat Capponi, in her book, The War At Home, An Intimate Portrait of Canada's Poor, vividly describes the poverty that circles individuals with psychiatric disorders in a country where the social safety net is unraveling. She writes:

> "it's like standing in a place that's all dust and grime and you can taste it in your mouth. It's the barrenness and the sameness that's in everything. It's the clothes that don't fit properly, the feet that are constantly tired, the sun that burns, the empty hours that have to be endured. There are no expectations on you. Everything around reflects the fact that you're a loser and that you're going to continue to be a loser...If we as a society had set out on a deliberate strategy to create, reinforce and maintain environments ...where various reactive pathologies could take root and flourish, we could not have achieved more success...Some Canadians are more equal, more worthy than others. The rest are in another country, not quite Canada, not quite civilized, certainly not developed".

In a report prepared for the Anne Golden Task Force on Homelessness, Novac and Quance (1998) correctly point out that part of the housing 'grid-lock' for the homeless is worsened by discrimination. The 'creaming' for 'more desirable' tenants by the private sector particularly affects those with special needs such as psychiatric consumers/survivors. As Porter (1989) correctly notes:

> "The homeless are not just people who cannot find housing they can afford. They are also people who are refused housing and denied choice" (p.6).

Another form of discrimination that occurs at the neighborhood level is NIMBY (not in my backyard). This type of discrimination is directed at social housing projects despite research evidence that indicates that the siting of special housing projects in a neighborhood does not decrease property values (Novac and Quance, 1998) and that neighbors' expectations of negative effects are always worse than what in reality happens

(Cook, 1997). Another factor that research indicates contributes to homeless careers/housing transitions is evictions, particularly evictions of 'hard to house' individuals as their housing options are very limited. In a local survey in San Francisco, Bueno et al (1997) found that fifty-seven percent of their homeless sample had been recently evicted. Once someone is evicted, it is very difficult to secure a new place to live because of the lack of affordable housing and the cost of coming up with the first and last month's rent that landlords' usually require.

A Multidimensional Model of Factors Associated with the Homeless Careers of Episodically Homeless Persons

The review of theoretical and research literature suggests that exits and returns to homelessness are determined by a complex interaction of multiple factors. This study proposes a multidimensional model, (illustrated in Figure 1) which synthesizes these factors and their impact on the homeless careers of episodically homeless persons into a framework. Essentially, this model identifies four dimensions within which multi-layered factors are located.

The first dimension – the private market sector includes housing and job market realities. Factors layered within this dimension include vacancy rates, cost of rental units, trends within the economy, availability of skilled and unskilled jobs, etc. When opportunities within the rental market is low, it is much harder for the homeless to access housing and exit a homeless spell. Similarly, when unemployment rate is high and there is unavailability of unskilled jobs, it is harder for the homeless to find a job to earn the income needed for rent. The second dimension – the State includes systemic factors within the social, political and economic realms. This dimension rightly recognizes the

differential impact the policies of countries or even regions have on homelessness. Examples of factors layered within this dimension are social welfare and housing policies (and impact on availability of subsidized housing), amount and eligibility criteria of income maintenance programs, health care system and availability of support programs. When income maintenance programs are generous and supports are in place in the community, people with disabilities (i.e. psychiatric consumers/survivors) are more likely to be able to access and maintain a home. Frequently, in the absence of these supports, homelessness becomes a 'recurring waystation' with many of them falling into chronic homelessness.

The third dimension is civil society and includes social economy, non-profit sector, non-governmental organizations and social service agencies. Layered within this dimension are factors such as community participation, resources in the community, social inclusion, social capital, etc. The fourth dimension is household or individual characteristics, preferences and resources and includes factors such as socio-economic status, disabilities, ethnicity, race, migrant status, age, etc.

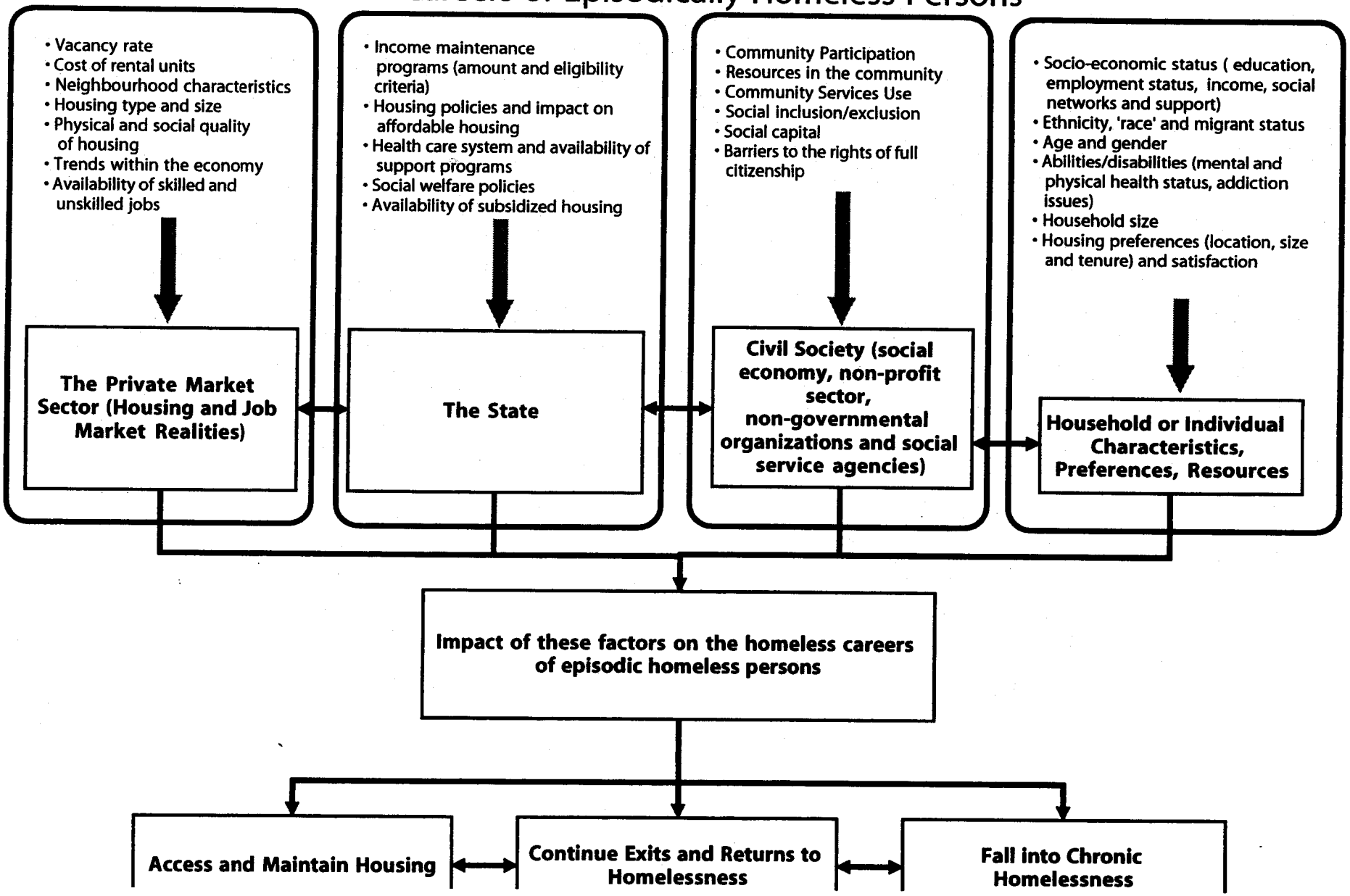
These multi-layered factors interact and interweave, impacting on the homeless careers of episodically homeless persons. The outcome is a continuum of housing to homeless conditions that include access and maintain stable housing, continuous exits and returns to homelessness or falls into chronic homelessness. The multidimensional nature of this model underscores the fact that exits and returns to homelessness, for episodically homeless persons, are not determined by factors within one sector of society or dimension but is frequently a complex interaction of factors within the four

dimensions identified. The model draws our attention to possible leverage points in preventing the reoccurrence of homelessness.

This study examined the relationship of housing stability and various variables from the third and fourth dimensions of the multidimensional model of factors associated with the homeless careers of people that are episodically homeless (figure 1). The variables within the third dimension are social capital, community participation and social inclusion/exclusion and were tapped by measures of empowerment, use of community services and meaningful activity. Variables from the fourth dimension are social support, quality of life, housing satisfaction and socioeconomic status variables such as income, age, employment, education, gender and race.

A major consideration in choosing what variables within the third and fourth dimension this study focused on was a preference for factors that have not been adequately examined in the literature, particularly within the Canadian literature. While a great deal of information (although sometimes contradictory) exists on the impact of mental health and addictions on exits and returns to homelessness as discussed in chapters two and three of this thesis, not much is known about the impact of factors such as community participation, empowerment, satisfaction with living situation on housing stability. These factors which have not received much consideration in the research literature might potentially contribute to a better understanding of processes that facilitate or inhibit exits and returns to housing and homelessness.

FIGURE 1
A Multidimensional Model of Factors Associated with the Homeless Careers of Episodically Homeless Persons



Summary of Chapter Three

A review of the research literature indicates that while it is impossible to point to a single set of factors as a cause of homelessness, research evidence support some of the theoretical explanations of homelessness. Research findings do point to a higher prevalence of mental illness and/or addictions within the homeless population compared to the general population. However, some findings suggest that the condition of being homeless might contribute to this higher prevalence. One unequivocal finding is on the role of subsidized housing in helping homeless people stay off the streets.

Research findings from studies on exits and returns to homelessness overwhelming show that receipt of subsidized housing is the best predictor of who exits homelessness and stays housed. In addition, research findings indicate that support services might help some people exit homelessness. The role of appropriate support services is particularly important for homeless people with mental illness. Research findings indicate that the illness maybe secondary in predicting the likelihood of their maintaining housing tenure in the community. More important indicators include housing that affords them the privacy and autonomy that they, like other members of society, desire. Support services that appropriately target their needs are also important. Findings also suggest that type of housing that homeless people exit to is an important predictor of the return of a homeless spell with those that exit to independent apartments having the lowest return rate.

Research Questions

This phenomenological study focused on formerly homeless persons who live in two alternative housing programs run by Toronto agencies that have a long history of providing innovative housing and related services for 'hard to house' persons. While some of these tenants have done well in these housing programs and have achieved housing stability, some have not and are at risk of being evicted. This research investigated what helps these tenants maintain housing stability and what puts them at risk of losing housing. Specifically, this study sought to answer the following questions:

1. How do "hard to house" tenants who are in the process of being evicted experience and understand their planned evictions? What are their struggles with maintaining housing stability and where do they plan to go if they get evicted?
2. What factors distinguish 'hard to house' tenants in alternative housing who have stable housing from those at risk of being evicted?
3. What resources, programs and policies do the major stakeholders (tenants and community housing workers) think would increase the housing stability of 'hard to house' tenants in alternative housing?

The answers to these questions will provide policy analysts, program designers and service providers with specific insights into the experiences and needs of formerly homeless tenants who are considered 'hard to house'. In addition, the identification of important variables associated with housing stability would allow proactive efforts to at supporting tenants 'at risk' of evictions.

CHAPTER FOUR: RESEARCH METHODOLOGY

Research Design – A Phenomenological Approach

The phenomenological approach to research is primarily concerned with describing, understanding and interpreting the "lived experience" of individuals. This focus on the "lived experience" is such a defining characteristic of phenomenology that Van Manem (1997) insists that the "lived experience is the starting point and end point of phenomenology" (p.38). With historic ties to the philosophical traditions of the German mathematician Edmund Husserl, phenomenology strives to understand how individuals construct and give meaning to their actions in concrete social situations (Denzin & Lincoln, 1998).

Creswell (1998), describes Husserl's phenomenological approach to research as being underlined by four main tenets. The first and second tenets propose an "essential, invariant structure (or essence)" of experience where such experience is made up of both outward appearance and inward consciousness referred to as "intentionality of consciousness". The third tenet proposes that phenomenological data analysis involves reduction and analysis of statements and themes. The last tenet is a requirement that the researcher "bracket" prejudgments and experiences, a process referred to as "epoche".

Although these four tenets are at the core of any inquiry that is framed by phenomenology, there are different camps with varying emphases and approaches, for example: transcendental phenomenology (Moustakas, 1994); hermeneutic phenomenology (Van Manen, 1997) and empirical phenomenology that Creswell (1998) also refers to as psychological phenomenology.

The psychological phenomenological approach focuses on individual experiences and then draws out general or universal meanings. Framed by this approach, the present study sought an in-depth description and understanding of the experience of housing stability by 'hard to house' tenants who are at risk of evictions. To allow for the incorporation of multiple perspectives at different levels, this study was carried out using mixed methods – both qualitative and quantitative research methods. Mixed methods combines multiple, varied methods thereby allowing for triangulation (convergence and confirmation) or contradiction (which can potentially generate novel insights). This study employed sequential triangulation with the quantitative method supplementing the qualitative methods. While the qualitative methods in this study were particularly appropriate for understanding and generating deeper insights into the processes and dynamics that are associated with housing stability, the quantitative method allowed for a broader understanding of these issues.

The qualitative research section was made up of long interviews at two points in time with the tenants who were in the process of being evicted. The interviews at the first point in time focused on their housing history, why they thought they were facing potential eviction and their housing plans if the eviction went through while the second interview was to find out if the eviction went through or not and what their experiences were.

The qualitative research section also included two focus groups with community housing workers who work in the housing programs where the tenants lived. The quantitative section was made up of a cross sectional survey of tenants who had stable housing and those who had unstable housing. The long interviews were conducted first

followed by the cross sectional survey and lastly, the focus groups with community housing workers. This sequence was chosen so that the 'deeper' understandings from the long interviews could inform and contribute to the choice of variables and measures that the cross sectional survey focused on. The use of focus groups, in addition to providing information that assisted in answering the fourth research question of this study, was also an opportunity to set the findings from both the long interviews and survey within context by getting the perspectives of the housing workers who work in these settings and who therefore have a thorough understanding of the issues that this study focused on. Thus, the two focus groups were held after the initial analysis of data from both the Long interviews and cross sectional survey were carried out.

All the research methods of this study were approved by the University of Toronto Ethics Review Office as conforming to the guidelines for research with human subjects (approval letter is attached as appendix J).

Definition of Terms

Housing Stability

Central to this study is the concept of housing stability. In a study by Bebout et al. (1997), participants were characterized as having stable housing if they had high quality housing with no negative moves, such as a loss of housing by force (e.g., eviction). The operational definition by Bebout et al. (1997) acknowledges the importance of both quality of housing and type of housing exit on housing stability. Unplanned or forced exits frequently put 'hard to house' tenants at risk of returning to homelessness as their

housing options are limited and forced exits do not usually give them sufficient time to find housing. For this study, tenants who have received an eviction notice (N4 for rent arrears or N5 for behavioral reasons) are classified as having unstable housing.

'Hard to House'

Anderson (1998) defines the hard to house as "including people living on the streets (e.g., park benches, ravines, under bridges), people living from hostel to hostel with periods of time on the street, people on the barred lists of existing shelters, people released from institutions, e.g., consumers/survivors of the mental health system, and people who may have been severely debilitated by the conditions of homelessness". For this study, 'hard to house' persons are those whose homeless careers include several exits and returns to homelessness interspersed with periods of housing. For many hard to house persons, homelessness is not just about economics but is complicated by many other issues such as a lack of social supports or disabilities.

Alternative Housing Programs

Samples for both the qualitative and quantitative research sections were drawn from the housing programs of the Fred Victor Centre (Keith Whitney Housing Society) and Homes First Society (Strachan House). Keith Whitney Housing Society has about 190 tenants while Strachan House has about 70 tenants. Both housing programs are governed by the Landlord and Tenant Act and are considered "alternative housing programs". Novac and Quance (1998) describe alternative housing as "subsidized housing projects

for the most marginalized, those who have experienced homelessness and may also have mental and physical health problems, and suffer from severe economic disadvantage, long-term unemployment, violence and abuse, and profound social isolation. The primary concern of alternative housing providers is the provision and maintenance of stable housing and community development more than the provision of medical or psychosocial services or programs " (p.6).

In Depth Interviews

The qualitative research section is made up of long interviews at two points in time with tenants who are at risk of evictions and focus groups with community housing workers who work in the housing programs where the participants live.

Long Interviews

The long interview (McCracken, 1988) is a descriptive and analytic qualitative technique that allows researchers to illuminate the 'life world' of participants and the content and pattern of their everyday experiences. The long interview gives researchers "the opportunity to step into the mind of another person, to see and experience the world as they do themselves" (McCracken, 1988: p. 9). The Long interview was chosen as the main analytical strategy in this study to allow an exploration and understanding of the "lived experience" of tenants who are facing eviction. Letting these tenants act as "consultants" on their own personal histories provided this study with unique perspectives on housing experiences that may not have be available from other approaches.

As part of preparations to conduct the long interviews, McCracken suggests that a researcher needs to undertake a 'cultural review' (also known as epoche in the phenomenological tradition) in addition to a review of theoretical and empirical literature. In keeping with this important step of the long interview, I undertook a review of personal attitudes, values, experiences and beliefs that might impact on this research. As McCracken notes: "The object of this step is to give the investigator a more detailed and systematic appreciation of his or her personal experience with the topic of interest. It calls for the minute examination of this experience" (p.32).

My cultural review included a review of my housing experiences, especially since moving to Canada where I am considered a 'visible minority immigrant'. This review revealed that there was an association in my mind with being considered a member of this marginalized group and certain negative housing experience I have had in the past. As the participants of this study are also considered marginalized, reviewing my own housing experiences helped me listen better to their housing experiences. An awareness of what my housing issues are helped me avoid the assumption that these issues were coming from participants rather than from me. As McCracken rightly points out, in the cultural review, "the investigator listens to self in order to listen to the respondent".

My review also included a review of my professional experiences both with 'hard to house' tenants and in the mental health system. This involved examining what I expected to be the 'issues' that should come up for participants. I also examined my perceptions around the role of mental illness and addiction in housing and homelessness. This process helped me to identify the pros and cons of a thorough familiarity with my research topic and explore ways to harness the pros while reducing the cons. This review

of both my personal and professional experiences with my research topic was helpful in creating the critical distance that McCracken suggests is essential in data collection.

Sampling and Data Collection for Long Interviews

The sample for the Long interviews was 12 tenants who lived at both Fred Victor housing program and Homes First Society and were at risk of losing their housing. These 12 tenants have been given a notice that signifies intent to evict by the housing programs. The eviction notices are either an N-4 (an eviction notice for rent arrears) or N-5 (an eviction notice for behavioral reasons). The plan was to interview the 12 participants at two points, in time making a total of 24 interviews. Although McCracken suggests that eight participants is adequate for most qualitative research projects as saturation is reached by the seventh interview, this study chose a higher sample size to accommodate for any attrition between the first and second interviews.

In keeping with qualitative research traditions, sampling of participants was purposive rather than random (Miles and Huberman, 1994). Specifically, a criterion sampling technique was used. All potential participants had to be at risk of eviction. The managers of the housing programs identified and short-listed potential participants who have been given a notice of eviction. The managers excluded tenants with notices of eviction that were not considered serious enough to lead to evictions. For example, although tenants with rent arrears of only one month are routinely sent an N4 at the beginning of each month, such tenants were not included as potential participants as the eviction process will not normally kick in for rent arrears of only one month. To respect confidentiality, the names of potential participants were not released to the researcher

without their consent but rather the managers of the housing programs approached them and asked if they wanted to participate in the study. In requesting their participation, the managers made it clear that the study was a university study that had nothing to do with the housing programs and that their agreement or refusal to participate would not affect their housing. Tenants who indicated an interest in participating signed consent form (Appendix A) that authorized the housing office to release their names to the researcher. Because of confidentiality issues, I have no way of knowing if there were differences between those who agreed to participate and those that refused.

Six participants from each housing program (for a total sample of 12) were interviewed at two points in time. The interviews were conducted wherever tenants felt most comfortable. Most of the interviews took place in a private office in the housing programs while two were in tenants' rooms and one in the researcher's car in a parking lot. Regardless of where the interviews took place, I aimed at creating a relaxed and comfortable atmosphere necessary for initiating a trusting relationship.

In keeping with the standards of ethical research involving humans, at the beginning of all the interviews at the two points in time, I explained the purpose of the study, what participation involved and their rights as research participants (i.e. confidentiality, the right to refuse to answer questions & the right to withdraw at any time). Participants were given an information letter explaining the study and were required to sign a consent form (information letter and consent form are attached as Appendix A).

Guided by interview schedules (Appendix B), the interview sessions were geared towards allowing participants to describe details of their housing experiences, as they

perceived them. The interviews at the first point in time focused on their housing history, why they thought they were facing potential eviction and their housing plans if the eviction went through. The average interview time was about one hour. Three to six months after the first interview, I attempted to contact all 12 participants for an interview at the second point in time. The main goal of this second interview was to find out if the eviction went through or not and what their experiences were (details on the disposition of the eviction notices of all 12 participants are provided in chapter five, page 113). Five participants had been evicted or left the housing program voluntarily. I was successful in tracking down four for the second interview. Interview questions for these participants who had left the program focused on their new housing or homeless situation. Seven were still in the housing program. One participant had resolved the eviction notice and six participant's eviction notices were still current but on 'hold'. Out of these seven participants, six consented for a follow-up interview. Interview questions for these participants focused on what resources and persons helped them prevent eviction and remain housed. All interviews were tape-recorded.

Tracking and Locating 12 participants for follow-up interviews

As has been documented in previous research studies with homeless people tracking and locating under-housed and homeless persons for follow-up interviews can be quite a challenge (Cohen et al., 1993; Holden et al., 1993; Hough et al., 1996). These studies have documented a few strategies that increase the likelihood of locating participants, for example, the use of incentives, anchoring, outreach as a model, etc.

This research study used the following strategies to retain participants for the second interview: 1) Participants were paid $20 for each interview. Payment of a small honorarium to participants with little resources is generally accepted as the norm. Hough et al. (1996) discuss both sides of the issue of cash incentives in research and note that not paying homeless persons for participation may appear condescending. 2) During the recruitment and first interview, I invested a lot of time and energy in building trust with the participants beyond what would have been required in a study that only has interviews at one point in time. Many of the participants were eager to share their stories of struggles, past successes and missed opportunities and I listened, sometimes after the tape recorder was shut off. Establishing trust with participants has been unanimously agreed to be crucial in recruiting and retaining them in research projects (Hough et al., 1996; Martin, 1995). 3) I worked closely with housing outreach workers at both housing programs who usually help evicted participants get into alternative programs like detox programs, shelters, etc. They kept me informed when evictions occurred and where participants moved to. This use of "anchor points" for information to locate a participant has also been documented as useful (Cohen et al., 1993).

Focus Groups

Focus groups are group interviews that rely not only on a researcher's questions but also on group interactions. Focus groups are useful both as a self-contained means of collecting data or as supplement to both quantitative and other qualitative methods. Two focus groups with community housing workers who work in the housing programs from which the study sample was drawn were conducted. The focus groups took place after the

long interviews and the cross sectional survey and were an opportunity to clarify emerging themes and findings from both. The primary goal of the focus groups was to 'triangulate' information from the long interviews and survey in answering the third research question which is: "what resources, programs and policies do the major stakeholders (tenants and community housing workers) think would increase the housing stability of 'hard to house' tenants in alternative housing?" The focus group method was a particularly appropriate method to answer this question because focus groups produce useful data with relatively little direct input from a researcher. In addition, this particular research question benefited from group discussions (Morgan, 1989).

Sampling and Data Collection for Focus Groups

Two focus groups, one at each housing site, were conducted with community housing workers. Strachan house has a full-time staff complement of ten in addition to a manager while Keith Whitney Housing Society has a full-time staff complement of nine. To minimize any scheduling conflict as both staff teams work rotating schedules, the focus groups took place before the start of a previously scheduled staff meeting that all staff are required to attend. However, participation in the focus groups was voluntarily and up to individual staff members.

One focus group had seven participants while the other had eight participants. Morgan (1989) suggests a lower and upper boundary of 4 – 12 participants with a more favorable boundary of 6 – 8 participants. The mid-sized sample of the focus groups was a benefit for the study because it provided all participants with sufficient opportunity to contribute their expertise. Every staff member that volunteered for the focus groups was

included to allow for as much diverse and comprehensive input as possible. I decided not to personally facilitate the two focus groups because of my concerns that my presence may inhabit frank and open discussions. I worked at both housing sites before undertaking doctoral studies and since leaving paid employment with the two housing sites have kept up my relationship with the management staff. In addition, a former colleague who is now a doctoral student in a workplace where many do not have any 'paper qualifications', could be potentially intimidating for staff participants.

I therefore trained two research assistants (who were also involved in conducting the cross sectional survey) to conduct the focus groups with one facilitating and the other taking verbatim notes as a backup to the tape recorder. The research assistant who facilitated the groups has previously co-facilitated focus groups with me for other research studies. The information letter and consent form are attached as Appendix C while the information form that focus group participants completed is attached as Appendix D.

At the start of the focus groups, the lead facilitator gave a brief presentation on the study context. The focus groups were guided by two main questions:

- From your experience as a community housing worker who works with tenants who are considered 'hard to house', what do you think helps them maintain housing? What things make them vulnerable to evictions?
- What resources (things or people) make life easier for tenants in the housing you work in? What other things would make life easier for them?

During the focus groups, participants also provided feedback on the main findings from the long interviews and cross sectional survey, helping set these findings within context.

Analysis of Long Interview and Focus Group Data

The long interviews were audio taped and transcribed verbatim by a paid transcriber. The use of a transcriber was to avoid gaining the type of familiarity with the data that McCracken warns blunts investigators' analytical skills. Although the focus groups were also audio taped, verbatim transcribing was not possible due to the poor sound quality of the tapes. I listened to the sessions several times and used the copious notes that were taken during the focus groups as sources of data.

I analyzed the data from both the Long interviews and focus groups following the method described by Miles & Huberman (1994) with the research questions guiding the analysis. While I did come to the analysis informed by prior literature, I was also "prepared to glimpse and systematically reconstruct a view of the world that bears no relation" to these reviews (McCracken, 1988: p. 42).

The analysis was made up of three stages that built on each other: data reduction, data display and conclusion drawing/verification. During data reduction, I repeatedly reviewed interview transcripts and literally transformed the transcripts into written field notes. As recommended by Miles & Huberman, I wrote reflective notes on margins of transcripts. All transcripts were analyzed line by line to ensure that nothing was missed. Glasser (1978) recommends this approach as it "minimizes missing an important category, produces a dense rich theory and gives a feeling that nothing has been left out" (p. 58). During this process, I identified major themes and sub themes or 'emerging codes'. These codes as Huberman & Miles (1994) note, could be descriptive, interpretative or explanatory. At the end of the first round of analysis of the long

interview data, I ended up with the preliminary themes and sub themes listed in Appendix E.

During the data display phase, I chose to manage data manually using Microsoft Word rather than a qualitative data management software that assist researchers in sorting data under codes and memos that the researcher identifies. Although I am familiar with such software and have used NUDIST in previous research projects, I was confident that the small sample size of the present study made it quite feasible for the data to be managed manually. During this phase, I cut and pasted segments of texts from the transcripts and sorted them under the preliminary themes and sub themes.

The last stage of data analysis was conclusion drawing/verification. According to Huberman & Miles, this involves the researcher noting themes, patterns, explanations, contradictions and possible propositions that arise from the data. During this stage, the preliminary themes and sub themes were revised, refined and collapsed and in some cases expanded into the final themes and sub themes presented as findings in chapter five and seven of this dissertation. I also noted frequency of codes and relationships among the variables.

Reliability and Validity of In Depth Interviews

In quantitative research, internal and external validity, reliability and objectivity are the criteria used to judge the quality of research. In qualitative research, these are inappropriate criteria and instead credibility, transferability, dependability and confirmability are alternative criteria used to judge the trustworthiness of qualitative research (Lincoln & Guba, 1985). Credibility was ensured in this study by prolonged

engagement. Prolonged engagement is the investment of sufficient time to learn the "culture" of the participants and build trust. Prolonged engagement helps a researcher understand a phenomenon in reference to the context in which it is embedded. In this study, I conducted all 12 long interviews and the follow up interviews. I attended several tenant meetings at the housing sites. In addition, as an ex-staff of both housing sites, I have a good understanding of the contextual issues within the programs. The focus groups were facilitated by two research assistants who also took part in the cross sectional survey and were familiar with the two housing programs.

Member checking is another technique that ensures credibility. This procedure requires the researcher to take the "data and the interpretation back to the participants in the study so that they can confirm the credibility of the information and narrative account" (Creswell & Miller, 2000, p.127). Unfortunately, this criteria could not be adhered to as the participants in the tenant study declined the opportunity to look over their transcripts, emerging findings and interpretations citing 'lack of time'. The study did not have a budget to pay honorariums for their time and so did not have an incentive to offer them. Presenting findings and interpretations to staff at the two focus groups to ensure that these were within context, consultations with research assistants and peers throughout the research process and triangulation of data collection methods are other ways that contribute to the credibility of the findings.

Transferability was ensured by a thick description of participants' experiences. Findings include copious quotes from the transcripts of the interviews and focus groups. Confirmability and dependability were ensured by an 'audit trail' that traces the

organization and analysis of data from the long interviews and focus groups (Erlandson, Harris, Skipper and Allen, 1993).

Cross Sectional Survey

The quantitative part of this study was made up of a cross-sectional survey with tenants who live in the same housing programs from where the sample for the Long interviews was drawn from. The survey sought an answer to research question two: what factors distinguish 'hard to house' tenants in alternative housing who have housing stability from those who are at risk of being evicted? The factors that the survey examined the relationship to housing stability were chosen from the third and fourth dimensions of the multidimensional model (figure 1 on page 57). For example, empowerment and meaningful activity and use of community services which are linked to various factors such as social capital, community participation and social inclusion/exclusion in the third dimension. Other factors that the study focused on include social support, quality of life (living situation subscales) and sociodemographic variables such as income, age, gender and race which are located within the fourth dimension. The relationship of these factors to housing and homelessness, unlike factors such as mental health and addictions, have not been the focus of much research studies.

Sampling and Data Collection

The original target sample size for the survey was 120 tenants, 60 tenants with stable housing and 60 with unstable housing. Sample size estimation was based on the

requirements of multivariate logistic regression analysis – the main analytical strategy that the study planned to employ in building a model that answers the third research question. It requires a minimum of 10 cases per predictor variable. This study originally proposed including 10 predictor variables in the model necessitating a minimum sample size of 100. The larger target sample size of 120 was to guard against missing values from incomplete questionnaires. The final sample collected was 110 but four questionnaires did not meet certain criteria (three participants had lived in the housing programs for less than three months while one participant took the survey twice – the repeat questionnaire was disqualified) and were removed reducing the sample size to 106. There were 59 participants with stable housing and 47 with unstable housing.

At each housing program, the manager with the assistance of a community housing, worker sorted all tenants who fit the sampling criteria (have lived in the housing program for at least three months) into two groups. Originally, group one – tenants with stable housing was proposed as tenants who have no rent arrears, no current or past eviction notices while group two – tenants with unstable housing was proposed as tenants with rent arrears, current or past eviction notices. During the initial sorting process, it became obvious that these criteria were too stringent for a population with tenuous housing histories and for whom housing stability was more intermittent than constant. A majority of tenants in both houses ended up in group two. The sorting criteria were subsequently adjusted. For Group one, tenants with stable housing, the criteria became: tenants with no current eviction notices, no eviction notices within the past year, no arrears or arrears of not more than one month rent. For group two, tenants with unstable housing, the criteria were the reverse of group one's criteria.

At the time of the survey, Strachan house had 67 tenants but 65 who met the three-month length of stay requirement for participation. Group one had 34 tenants while group two had 31 tenants. Keith Whitney housing program has about 193 tenants but 175 tenants who met the three-month length of stay requirement for participation. Group one had 120 tenants while group two had 55 tenants. Roughly proportional to the population of each housing program, the target sample for Strachan house was 40 (20 in each group) while the target for Keith Whitney housing program was 80 (40 in each group), for a total sample size of 120 tenants.

The original sampling plan proposed by this study was for random selection of participants. Every other consecutive tenant on the lists for group one or group two was to be contacted by the researcher and if they provide consent, included in the study until the required sample size target was reached. The researcher attended tenant meetings to introduce the study and an abbreviated version of the information letter was sent to all tenants telling them when the interviewers would be in the housing programs. The four interviewers that assisted in this phase of the study had research experience with under housed and homeless individuals and had the necessary comfort level and patience required to track down tenants according to the random selection procedures planned for this study. Honorarium for participation was ten dollars.

Once the survey started, randomization was not feasible. The difficulty was not refusals but getting hold of participants in the structured manner that randomization would have required. Participants were hardly ever in their rooms when the interviewers went knocking but were mainly out of the building or about the building in the lounge. Even when participants were in their rooms, they would not answer their doors. In one

building where tenants had buzzers, most of the buzzers were usually turned off. During interviews, when participants were asked why tenants do not answer their doors, they explained that some co-tenants are in the habit of knocking on people's doors and disturbing them. Some participants with rent arrears explained that they thought it was staff knocking to remind them to pay rent. These anecdotal explanations might also shed light on why it was even more challenging to track down group two tenants (those with unstable housing) compared to group one tenants (those with stable housing).

The researcher and interviewers expended considerable time trying to follow the random selection procedures with little success before the researcher was forced to move more towards a convenience sample - interviewing participants based on availability and willingness rather than randomly. Interestingly, Novac and associates (1996) also report difficulties with randomization in a housing study with a similar population.

In Strachan house, where there were 65 tenants eligible to participate in the study, 16 tenants refused to do so (nine with stable housing and seven with unstable housing). However, in Keith Whitney house where there were 175 tenants who were eligible to participate but tenants had to be buzzed in their apartments thereby making contact extremely difficult, there were only 4 refusals (all were tenants in the unstable housing group) by tenants that contact was made with. These refusals could not be compared to the survey sample because of confidentiality concerns. Comparison with the study sample would have required staff to provide the researcher with demographic and other personal information of tenants without their consent.

Procedure

The survey was conducted over a three-week period in the month of August. Administration of the survey questionnaire was face-to-face and took an average of one hour. The range was between 45 minutes and one and half hours. At the beginning of the interview, the researcher or an interviewer explained the purpose of the study, what participation would entail and the participant's rights as a research participant (i.e. confidentiality, the right to refuse to answer questions, the right to withdraw at any time). In addition, the researcher or the interviewer stressed that the study was independent of the housing program and no information collected would be seen by the housing office. This assurance was particularly important so that participants could honestly answer questions on income without fearing that their rent would be reassessed upwards.

Participants were given an information letter that clearly explained the study and were requested to sign a consent form (information letter and consent form are attached as appendix F). The interviews at both sites took place in a small private office in the housing programs. Although interviews were structured, the researcher or the interviewer aimed at creating a relaxed and comfortable atmosphere for participants.

Dependent and Independent Variables

The dependent variable was participants' housing status. The two categories for this variable were either 'stable' or 'unstable' housing. Participants who had not received an eviction notice within the past year, had no current eviction notice and no arrears or if they had arrears, not more than one month rent were deemed to be stably housed. These

participants were assigned to group one while all other participants who did not meet group one criteria were deemed to have unstable housing and assigned to group two.

The independent variables were various variables from the third and fourth dimensions of the multidimensional model (figure 1 on page 57) quality of life (satisfaction with living situation), social support, empowerment, community participation, income, race, age and gender.

Measures

The survey questionnaire had twelve sections that contained questions that tapped the different independent variables chosen from the third and fourth dimensions of the multidimensional model (figure 1 on page 57). The questionnaire also had questions that tapped four elements of housing that Fuller-Thomson, Hulchanski and Hwang (2000) identified as critical to quality of life and well-being: the house (physical characteristics); the home (psychosocial characteristics); the neighborhood (immediate physical environment) and the community (social characteristics of a neighborhood). Findings from the qualitative interviews that were done prior to the survey also provided additional information that guided the selection of measures.

The survey questionnaire was made up of questions from measures that have been used in three previous studies in Toronto with samples that are similar to this study's sample. The first study is the Community Mental Health Evaluation Initiative (CMHEI), a large-scale multi-site study in Toronto (Goering et. al., 1999). The second study is a survey of rooming house residents by Hwang, Hulchanski and Tolomiczenko in Toronto titled "Determinants of Health Status in Inner City Rooming House Residents" and the

last study is another study in Toronto that looked at the housing experiences of new Canadians. (Murdie et al., 1996). The sample characteristics of the three studies are comparable to this present study's sample – participants have low income; have previous experience of homelessness and underhousing and majority are single with little formal education.

By choosing measures that have been standardized, validated and used successfully with similar samples, this study minimized the time and resources that were needed for validation and measurement of reliability. There was also a preference for measures that were not lengthy and unwieldy considering the study population. Prior to the start of the study, the questionnaire was assessed by three professors who were members of the researcher's thesis committee and was consequently revised to incorporate their feedback. The revised questionnaire was pre-tested with three tenants from a comparable housing program to ensure ease of comprehension. The survey questionnaire is attached as appendix G.

1) **Demographics:** Participants were asked to provide demographic data such as gender, age, ethnic self-identification (using Canadian Census categories), education, marital status, etc. the questions in this section are similar to those used by the Rooming House Study by Hwang et al.

2) **Homelessness and Housing History:** Participants were asked to provide details on their homeless careers: homelessness history in section 2 and housing history in section 3. The questions in this section are modeled after those used by Murdie et al. (1996).

3) **Sense of Home:** Participants were asked to rate how much of a home their current residence was. Qualitative interviews indicated that the participants felt that their current housing was lacking 'home-like' qualities. This section is also from the study by Murdie et al. (1996).

4) **Employment and Income:** This section asked questions about employment history, income and income source. The questions in this section are from the Rooming House study by Hwang et al.

5) Social Support: To measure social support, a measure currently being used by the Community Mental Health Evaluation Initiative (CMHEI), a large-scale multi-site study in Toronto (Goering et. al., 1999) was adapted. This self-report measure includes sub-scales from two instruments and additional items constructed by the investigators of the CMHEI study. Six items from the Catrona and Russel (1987) Social Provision Scale tap the participants' perceptions of social support available. The six items are rated on a 4 point scale. The measure also contains items from the Humphreys and Noke (1997) scale that measures participants' friendship networks. Additional items ask about providing support, frequency of family contact, family conflict and composition of support network. The CMHEI study reports a good reliability for this scale – an alpha of 0.80.

6) **Empowerment:** To measure empowerment, the study used a measure also being used by the CMHEI. This is a self-report measure that combines the Rosenberg (1965) self-esteem scale and items from the power/powerlessness, community activism and autonomy sub-scales of the Making Decisions Scale (Rogers et al., 1997). The

Rosenberg Self-Esteem scale has 10 items that are rated on a 4-point response scale and scores can be summed or averaged to produce an overall rating. As noted by the CMHEI team, empirical evidence supports reliability and construct validity as well as responsiveness (Shahani et al., 1990; Hagborg, 1993; Morse et al., 1992). All items on the Making Decisions Scale are also rated on a 4 point Likert scale and an average score is calculated. The CMHEI reports good reliability for this scale – an alpha of 0.84.

7) **Meaningful Activity**: A four-item self-report scale was used as an index of community participation. Participants rated how often they take part in activities which help them meet a job, educational, or career goal; which helps them achieve a personal goal; which uses the person's social skills or talents and which contributes to the goals of a group or organization which they believe in (Maton, 1990).

8) **Community Participation and Community Services Use:** Additional questions were asked on community participation and community services use. Questions in this section asked participants if they use community services, what type of services they use and frequency of use. The questions in this section are adapted from the Rooming House Study by Hwang et al.

9) **Quality of Life Measure:** To measure quality of life, the study used a measure also being used by the CMHEI. This is a self-report measure made up of 11 items from the brief version of the Quality of Life Inventory (QOLI) by Lehman et al., (1997). The 11 items are rated on a 7 point Likert scale from terrible to delighted. There are three subjective scales (safety, living situation and daily activities) and one global item. The

QOLI is widely used in mental health research and a number of studies have demonstrated its reliability and validity (Lehman, 1988; Lehman et al., 1991; Rosenfeild, 1992) Le. The three sub-scales scores are reported individually and global score can also be quality of life score can also be calculated.

10) **Program Satisfaction:** Participants' satisfaction with their housing program was measured using another CMHEI measure. This measure is made up of three global items from the member survey of the Psychosocial Rehabilitation Tool Kit Canadian version (1998) and two items fro a measure by Roth et al. (1997). The CMHEI report good reliability for this scale – an alpha of 0.79.

11) **Housing Stability Assessment:** This section asks questions on length of stay in current housing program and details (if any) of eviction notices received. Participants who couldn't remember details of past eviction notices signed a consent form for such information to be collected from the housing staff (consent form is attached as appendix G).

12) **Recommendations:** Participants were asked four open-ended questions on what strategies and resources will enhance the housing stability of formerly homeless persons. Their responses to these four questions contributed in answering the third research question.

Analysis of Cross Sectional Survey Data

All analyses were conducted using the Statistical Package for Social Sciences (SPSS) version 11.0. Bivariate statistical analyses: t-tests and chi-squares were used to

summarize sample characteristics and check for any significant differences between the two groups. One-way ANOVAS were used to examine relationships between variables. Multiple Logistic Regression was used to understand which factors predicted the differences between the two groups of tenants. This is a statistical analysis used to estimate the relationship between one or more predictor variables and the likelihood that an individual is a member of a particular group. This analytical technique also gives the probability associated with each prediction. Although discriminant analysis can also predict group membership, it requires assumptions about data that are more restrictive than those for logistic regression (Wright, 1997).

Logistic regression is used primarily with dichotomous dependent variables, like the one in this study and requires a minimum of 10 cases per predictor variable (Norman and Streiner, 1998). This study has less than ten predictor variables and a sample size of 106 thereby satisfying this requirement. Another assumption of Logistic regression is that the categories under analysis must be mutually exclusive and collectively exhaustive (Wright, 1997). The categories under analysis in the study are mutually exclusive as one cannot have stable and unstable housing at the same time.

Table 1: **Summary of Research Questions and Methodology**

Research Questions	Method
1. How do "hard to house" tenants who are in the process of being evicted experience and understand their planned evictions? What are their struggles with maintaining housing stability and where do they plan to go if they get evicted?	Long interviews with 12 tenants who are in the process of being evicted at two points in time. Audio taped interviews transcribed and analyzed for themes.
2. What factors distinguish 'hard to house' tenants in alternative housing who have stable housing from those at risk of being evicted?	Cross-sectional survey of 106 tenants: 47 with unstable housing and 58 with stable housing. Bivariate statistical analysis (t-tests, Chi-squares and one-way ANOVAS) used to examine relationships between variables. Logistic Regression used to identify which of the independent variables (age, gender, race, income, social support, empowerment,quality of life(living situation), use of community services and support.)
3. What resources, programs and policies do the major stakeholder (tenants and community housing workers who live and work in these housing programs) think would increase the housing stability of 'hard to house' tenants in alternative housing?	Long interviews with 12 tenants who are in the process of being evicted at two points in time. Four open-ended questions in the questionnaire (section 12) of the cross-sectional survey of 106 tenants. Two focus groups with community housing workers.

CHAPTER FIVE: EXPERIENCES OF TENANTS WITH EVICTION NOTICES

This chapter presents findings from the two waves of qualitative long interviews with tenants facing eviction. These findings answer the first research question of the study: how do "hard to house" tenants who are in the process of being evicted experience and understand their planned evictions? What are their struggles with maintaining housing stability and where do they plan to go if they get evicted?

First, the characteristics of the 12 long interview participants are summarized. Secondly, their experiences with homelessness and housing are presented and then lastly, the disposition of their notices of eviction and the strategies and resources participants who did not get evicted said helped prevent their eviction are presented.

Table 2 summarizes the characteristics of the 12 participants that made up the sample for the long interviews. These characteristics were gathered from the first and second interview transcripts of participants. Information on age is missing for one participant who declined to provide her age. From the table, the 12 participants varied in terms of socio-demographics: There were eight women and four men and seven whites and five blacks. Age range was from 28 years to 57 years. At the time of the interviews, two participants had alcohol issues, four had drug issues, two had both alcohol and drug issues while four participants had no alcohol or drug issues. One participant had physical health issues while one participant had severe mental health issues. Participants also varied on their income source and employment status: I participant had employment income, I had income from Employment Insurance (EI), four participants' income was from the Ontario Disability Program (ODSP), four from Ontario Works (OW), 1 from Canada Pension Plan while I participant had no income and refused to go on welfare.

Table 2: **Characteristics of Long Interview Participants (N=12)**

Characteristic	Frequency
Age	
25 - 34	1
35 - 44	5
45 or over	5
Unknown	1
Gender	
Male	4
Female	8
Race	
White	7
Black	5
Income Source	
ODSP	4
OW	4
CPP	1
EI	1
Employment	1
None	1
Employment	
Full Time Work	0
Part Time Work	2
Individual Vulnerabilities	
Severe Mental Health Issues	1
Physical Health Issues	1
Alcohol and Drug Issues	8

Homeless Careers: Homelessness and Housing Histories

The homeless careers of majority of the participants (11 out of 12) included previous episodes of homelessness. During such episodes, three of the participants experienced absolute homelessness (without any form of shelter). Danielle, describes sleeping in an abandoned car in an underground garage for about half a year out of the five years she was homeless:

> *Danielle: Yeah. I had been living in an abandoned car in an underground in Regent Park....I had been there for about seven months, six or seven months. Basically I had been homeless for about five years.... I had pneumonia. I was very very sick. I was basically unconscious for about thirty-two hours in the car. I was dehydrated and I made it up to the ground level and got some water. I was out on the street for about twelve hours. Then I went back down and I was out another eighteen hours.*

Another participant, Nicole, a woman with both mental health issues and substance use issues said she was on the street after fleeing her mother's house to escape abuse:

> *Interviewer: When you moved out of your mother's house where did you go?*
>
> *Nicole: I went on the street.*
> *Interviewer: You went on the street?*
>
> *Nicole: Yeah cause my mom said choose the life you want. So I chose the street because I want to be who I am. Because I know one day I will change, right. I couldn't live with my mom anymore because my mom said it's too much and took the biggest one, it's the last baby and she can't hit them because if she hit them they are going to hit her back. My mom beat on me like I am a kid. One day I had to call this woman in detox and asked them to call the cops. She fling knife up and my mom is very dangerous and she want to kill me.*

Although only three participants experienced absolute homelessness during their homeless careers, eleven of the participants have experienced shelter stays. Helen,

describes how she was shuffled from one women's shelter to another so as not to exceed the maximum period one can stay in one shelter within a given period which typically ranges from three months to six months. Her experiences in the hostel system led her to call it "the hostile system" rather than the hostel system. Helen speaks:

> *Helen: I first went to Evangeline [women's shelter] and then I went to Fred Victor [women's shelter] across the road. I have also been to Rendu [women's shelter] and Mary's Home [women's shelter]...*
>
> *That's right. That's how it goes. That is why you call it the hostile system. I mean sometimes the staff can be very hostile. They are supposed to be there to help you and everyone who has been in the hostel system will tell you this. They are on power trips and have attitudes, which compounds the problems for the residents. Then you have your fellow residents to deal with you know there is no peace, no privacy, and there are all kinds of problems. That whole system should be changed and revamped as well. But that's another story I am going off on a tangent.*

Another participant, Jennifer who has stayed in shelters expresses a preference for a particular shelter if she ends up being evicted noting that "there are a lot of problems" in the other shelters. Jennifer speaks:

> *Jennifer: I was staying at the Fred Victor hostel on Lombard. I stayed there for three months... No the only place I would have to go to would be back to the hostel. Unless I could get another housing and the only one [shelter] I would go back to would be the one in Lombard. To me the other ones, there are a lot of problems, but with Fred Victor, just the atmosphere and the way staff treated you made me feel really comfortable, not scared or nervous at all.*

In addition to periods of shelter stay during the course of participants' homeless careers, there were periods of doubled-up housing where family and friends took in participants. These frequently preceded a homeless episode. Kim speaks of staying with a cousin and

her boyfriend and being sexually harassed by him and also staying with a sister from where she went into the shelter system.

> *Kim: I stayed at a cousin's house on their couch. Emotionally knowing there were no supports... My cousin was single I was staying on the couch and her boyfriend basically harassed me because I was single.*
>
> *...by Friday my sister says by June 26th you need to move we had this agreement. I had nowhere to go. I called every shelter around the city, all over Brampton. January 1998 I moved into my sister's and it was a case of being booted out. June 25, 1998...*

Another participant, Jennifer, speaks of moving in with a friend when she had to escape an abusive marriage and from there moving to a shelter when she wore out her friend's welcome:

> *Jennifer: So I ended up going to a friend's and I stayed there for three years but it got to be too much friction because it was a very small place. Ya so in order to save our friendship we decided it was better that I moved out...It was a very small apartment and was causing a lot of friction. She helped me out when I left my husband because I had nowhere to go, so basically I went and stayed with her. When I left her I went to hostel to shelter, stayed in there for three months, then I found a place and I moved there.*

For another participant, doubled-up housing was an opportunity to escape the street and get a break from 'hooking'. She explains how acquaintances she met at a bar took her in:

> *Venus: I quit grade twelve when my mother left the country and came on the streets to pay rent. I recall her telling me don't tell anyone I have left the country. I didn't know what else to do, I have an older brother and an older sister...*
>
> *My older brother was in jail and my sister just moved out with her Jamaican boyfriend and didn't say dog or cat where she was going (laugh). So I was on my own at seventeen. I hooked on the street and prostituted myself for a year and then I came to the Parkdale area and I met some people in a bar and they let me stay with them.*

Yet for another participant, Andrew, taking someone into his basement was a prelude to getting evicted himself and having to enter the shelter system. He explains:

> *Andrew: I ran into problems with the landlord. I went to Tilsonburg to see my daughter and ah it was wintertime. I knew this guy and I let him stay there. I left him the keys and he went out and got drunk up and I guess locked the keys inside so he kicked in both doors, the outside door and the inside door. I replaced the doors and that but the landlord said "since you invited him in, it's your responsibility".*

The majority of participants have experienced living in substandard housing frequently basement apartments, during their homeless careers. Jennifer describes her experience in one such housing:

> *Jennifer...it was like a big room, almost like a bachelor but I didn't really check it out when I moved in. When I moved in I discovered all the flaws. It was like mice city, something like a Steven King movie. There were mice everywhere and the landlord just kept saying I bought mousetraps I bought this and that what more do you want. They didn't care and the mice were going everywhere. I phoned Shanette in tears and I said I couldn't live like this. I am afraid to go to bed at night because there is so many mice it is scaring me. She said pack your stuff up, come back here, stay here and we will try and get you into Fred Victor.*

Pathways out of Homelessness into Housing

Participants described how they found their way out of their last homeless episode into their current housing and what resources were crucial in this transition. For Anna, getting accepted to a methadone program was an opportunity to be connected to counselors who could link her to shelter and housing programs:

> *Anna: Through my Methadone program. First they sent me to Woman's Road and I didn't like it, so one of the counselors called here.*

Danielle, on the other hand, was turned down by a detox but was then helped by a drop-in staff to get current housing. She explains:

> *Danielle : I went to 416 and I stayed there the whole day. When it closed I was desperate and didn't want to go back to the car. I had nowhere to go. So I called the Works. I had been dealing with her since we first started, from the very beginning. So I went there and Debbie, one of the staff, at this point I was so desperate I figure I am going to get into a what do you call it - Yeah detox. We called up a few places and I couldn't believe it because honestly I had been sick that week so I didn't do my normal amount of drugs. I was told I hadn't consumed enough drugs to be eligible to go there. I couldn't believe it. So she called this housing program and just on a fluke they said call back in an hour and I got the room.*

Another participant, Peter describes his tenaciousness in looking for alternative housing while he was being evicted from his previous housing and how this secured him his current housing. Peter explains:

> *Peter: Actually I applied here in November during the eviction. I just kept on checking in and I applied to other places. I went to that central office, housing connections, I put my name in and twenty-three places I applied to. I kept on checking here once a month and around June I got accepted by the staff at Ecuhomes [another housing program]. They sent me to two or three homes and in the meantime they accepted me at Fred Victor. It didn't work out with Ecuhomes, They asked personal questions, I wasn't what they wanted...So I took a place here at the end of July.*

Another participant, Helen, expresses her dismay that although she is an intelligent adult, she needed the support of a worker when her term was up at the shelter to navigate the system and secure her current housing. Helen speaks of this disempowering experience:

> *Helen: Yeah I actually had some difficulty. My term was up at Lombard and the pressure was on to get my own place. I wanted to get my own place but there are not that many options. I just got a job after three years, which added to my frustration. I didn't see the light at the end of the tunnel. Anyway, I finally got a job. I had just started. My term was up at Lombard and I applied here and the person I spoke with at the time, the staff were*

very nice. I called the person but they didn't get back to me. I kept calling and leaving messages and they didn't get back to me. The pressure was on and I thought what is going on, I am supposed to leave here, why can't I get a place here?

Anyway, I had to get in touch with the housing worker over there, Corrine and this disturbed me because I am an adult person, looked after myself all my life and now I can't get housing by myself. I have to have a support worker, I have to be treated like I was a little girl. Corrine got on the phone to the person I saw here and said what's the problem you are not even returning her calls. Long story short she got me in here. If it wasn't for Corrine getting on the case I don't know what the situation would have been for me. I probably would have been moved to another hostile....

Another participant, John, appears to have had an easier time getting housing. When he separated from his wife, the experience was so traumatic that he couldn't cope with a job he had had for seven years and was let go. One week after he left the Co-op he shared with his wife and two children, he was accepted into his current housing. John speaks:

John: When I left the co-op, when I had this problem with my ex-wife, it also affected me so badly that I had to quit my job, and that job I had had for seven years. I said that's it, it must have been emotional thing.

For Patrick, his path to his current housing was through a drug treatment program although he quickly explains that he applied for the housing on his own and the treatment program only helped out with reference letters. For a lot of homeless people, the requirement of references by prospective landlords (both private and non-profit) is an impediment to getting housing. Having someone who could vouch for Patrick's character was one less barrier to accessing housing. Patrick speaks:

Patrick: Before I was accepted in here I went through rehab. I went through a detoxification program and then I went into a treatment program and then from the treatment program here.

No, I applied for the housing on my own. They only helped me with the letters of reference. You know this man is a fine upstanding man; he is staying true to himself while he is in treatment. When they moved me in they said you are going into a unit that has a history of alcohol problems and of drug problems but I didn't think my neighbors lives were going to affect mine.

Kim's path to her current housing was an indirect one. She was about to be 'evicted' from her sister's place and had been desperately calling shelters in Peel with no success. Kim explains how she learnt of her current housing:

Kim: ... June 25, 1998 I moved to this housing program and that was on the basis of calling shelters in Brampton, Mississauga, Oakville and everywhere. There was no space .... I just called the shelters. I didn't call this housing program I called this lady in Toronto and she said there is one place and it is for hard to house homeless. I said I am homeless, my sister was serious she started packing my things; my mother is in Florida I have nowhere to go. My brother was still in University of Guelph and my other brother was in Ottawa, both in school. I have nowhere to go. I said I don't care what kind of place it is, it is shelter.

Experience of Violence and Abuse among Female Participants

Seven of the eight female participants had experienced abuse or violence. In three of the eight cases, the abuse precipitated a tenuous housing situation. Jennifer moved in with a friend to escape abuse by her husband while Kim moved in with a cousin to escape abuse from her father and was then harassed by her cousin's boyfriend. Both Kim and Jennifer describe their experiences:

Kim: My cousin was single I was staying on the couch and her boyfriend basically harassed me because I was single

Jennifer: I was married before and it didn't work out.

Interviewer: For how long?
Jennifer: Two years but it didn't work out. He used to abuse me and that. So I ended up going to friends and I stayed there for three years but it got to be too much friction because it was a very small place.

Venus packed up from a previous housing and became homeless when a neighbor harassed her and the police couldn't stop it. Venus speaks:

Venus: He was breathing heavy and trying to push open the door. So I told the police and I showed them letters, the notes I was receiving under my door. They said there is nothing they can do until he does something. So I moved, I left... that is how I ended up moving to Parkdale.

Three participants have experienced violence in their current housing. Anna describes a physically abusive relationship with another tenant that continued even after the perpetrator was evicted. Anna describes her ordeal:

Anna: I had a relationship with this guy; he moved in here, he was in detox, so when I first came here he wasn't here. I should have listened to his wife because she said he was abusive and stuff ...I wouldn't go to sleep when he wanted to go to sleep and he hauled off and hit me. They evicted him, threw him out. I should have not seen him, the following night I went and seen him and I got twenty-four stitches. He chased me down the street with two beer bottles. I really had no intention on even staying here cause I loved this guy, I thought he was the love of my life.

In two of the three cases, participants said they were wrongly accused by housing staff of being the perpetrators although they were the victims. Venus describes being harassed by a co-tenant whom then wrongly accused her: Venus narrates her story:

Venus: ...They [housing staff] didn't see a girl that doesn't like me. [I] had the police called on her twice for assaulting me, one Native girl, she would kick my door, yell things, turn the TV off when I turn it on, yell at everyone. I am a very territorial person you know. So I feel like she just lied and told the staff I pulled her hair when I didn't. She [housing staff]

told me one day so and so said you pulled her hair, we are going to have to give you a form [an eviction notice].

...They told me you got this form don't get in any more trouble. So I have been here three years and here I go with this form. I couldn't believe it. I don't want to get in trouble and I know better. I don't like violence. Being in the streets for years the first time I had a fight was 1984 in high school and on the street and that was the last time. Then I moved here and there are some tough people. This girl sleeps in the bed about five times a month. Her life is on the street she panhandles. I have had people come to me and say this is her corner don't panhandle here; she's an aggressive one. One day I told the staff she is using racist remarks and this and that and she assault me in front of the staff, she doesn't care. She admitted "I pushed Venus but look at my face"; she had a black eye from the street.

Danielle's experience of abuse was not physical but equally traumatizing. She was sexually exploited for financial gain by an ex-husband who was also her pimp in what she described as a " a career of self-abuse":

Danielle: ..I was like thirty-one before I ever turned a trick. I met my husband of eight years – he just got deported. When I met him, I was working the street so he thought I was a prostitute so I became one. I am like a career criminal but I never turned to prostitution until much later in life. I called it a career of self-abuse you know but it got extended because of my husband. I never was a prostitute.

'Biographic Vulnerabilities'

Participants spoke at length about the individual vulnerabilities that contributed to their challenge of accessing and maintaining housing. For Helen, ill health and subsequent knee surgery meant she could not work and pay rent. Helen describes her struggles:

Helen: I have always worked, all my life, I have always worked. I cooked professionally. I had a number of different career switches in my life. I just have a passion for good food and good wine. I had every designer cookbook in the world. So I went to George Brown and I became a chef.

> *..Yeah I became a chef and I worked in some top-notch restaurants under star chefs. But that is how I developed my knee problems, long hours and general wear and tear. These things happen to people in that profession or any profession when they are on their legs a long time. It is on the top of the list stats wise it is the most stressful profession in the world. Most chefs become alcoholics and now they are into drugs, a sign of the times. A lot of burn out, wear and tear so there you go. So I had the knee surgery and now what, oh no, not another career what do I do now. Unfortunately, I have had back problems since I was twenty years old. I had a hysterectomy when I was thirty-two and as a result of that I have some osteoporosis in my back. This is what has developed into my not being able to pay my rent on time, its not that I am negligent.*

Although all participants, with the exception of one participant with severe mental health and substance use issues, had extensive employment histories albeit in low-skilled minimum wage type jobs, only one participant was working part-time at the time of the interview. A majority of the participants were quite hopeful of reentering the labor market and were actively seeking jobs. However, they were realistic about the small chance they had of finding full time work and making enough money to afford private housing considering how their employability skills and experience stack up in today's employment market. For Kim, coming to Canada as an older teenager and not having strong family support to see her through school means that she lacks the necessary educational qualifications to secure a job that pays enough for her to afford rent. Kim noted:

> *Kim: The problems started from there. From one thing to another, having no Canadian experience, not being able to get a job. I came up in high school. He wanted me to work in his business and he didn't want to pay me. I was like I am not going to be dependent on you; I want to make my own money. So those kind of initial problems, physical abuse, and then I went back and forth, I left to get a job and I hadn't moved out, and then he said stay where you are. I stayed at a cousin's house on their couch. Emotionally knowing there were no supports.*

...For myself if I get depressed it is not clinical depression it is just feeling hopeless, of not having options or knowing myself that I don't have a skill at my age.

Peter, a participant who has worked most of his adult life in various low paying technical jobs expressed his frustration that a lifetime of hard work isn't good enough:

Peter: I am not a model. I say in my life I have had about thirty jobs the longest was almost five years and the shortest was a couple of months. But usually I lasted around a year. That's when I start getting itching, or they are not paying me enough, or they want to move their company, you know how it is in Toronto. I don't want to move out of Toronto I have been here most of my life. I worked a year in the mines in Sudbury in 1971. I worked out in Vancouver for a year doing engine rebuilding with a friend of mine. I didn't like it out there, they hate the eastern people, don't like people from Toronto. I have had an interesting life. So I am poor, is it a crime that some people don't make big money, and make it in the world?

In addition to poor job prospects, substance use (alcohol and drugs) was a challenge for a majority (eight out of twelve) of the participants. For Anna, substance use means she cannot receive any support from her sister who insists that she stop using if she wants to live with her. Defiantly, Anna speaks of the irony of her 'little' sister's ultimatum to her:

Anna: When I choose to give it up I will stop doing it, like my sister says I can live with her and her husband if I give up [drugs] and if I do this. Here is my little sister telling me what to do. I am thirty-eight years old. I have been on my own for twenty-two years. When I decide to give it up I will, and until then she best keep her advice to herself. I am honest about all this. It is not like they haven't known what I have done all my life. I have been involved in drugs for eighteen years; I have been in and out of jail for it. So just because I am working the street now makes no difference from what I was doing before. As a matter a fact what I did before was much worse. I am very mellow right now compared to what I used to be. That's how I feel; everyone should mind their business. I do what I want and I will continue to do it until I stop.

Serena, a participant who has been to jail many times, speaks about how feelings of hopelessness contributed to her substance use which led to involvement with the criminal justice system:

> *Serena: Well at that time I was really intoxicated with drinking liquor every day and thinking nothing is going to work out for me. My mind wasn't there and I was smoking dope and going to the crack. So I'd get in trouble sometimes and I got in trouble with this man. Actually I was trying to help him but he turned on me, so I had to turn back on him to defend myself. I took a coat hanger and scratched him on his chin with it so I got two years. I did it in 1996. 1990 and 1986 I was in trouble with the law.*
> *I: So you have been in jail how many times?*
> *Serena: Maybe about six. It was West detention center when it opened. The first time I went to penitentiary was 1986.*

Three of the four male participants spoke of the struggles of being 'chronic' alcoholics. Despite treatment, Patrick admits that he did not get cured:

> *Patrick: Before I was accepted in here I went through rehab. I went through a detoxification program and then I went into a treatment program and then from the treatment program to here.*
> I: May I ask was that for alcohol or for drugs?
> *P: It was for both. I had a dependency on both. I still have a dependency on both. I never got cured.*

Andrew, who describes himself as a chronic alcoholic since youth refuses to seek anymore treatment claiming that he is "programmed" out. He astutely points out that the major work of quitting substance use has to be done by the user. He explains:

> *Andrew: I am a chronic alcoholic.*
> Interviewer: Okay. How long have you been drinking
>
> *Andrew: Since I was about thirteen years.*
> Interviewer: How old are you now?
> *Andrew: Fifty-seven.*

Andrew: I am programmed out. See ah I don't even enter the program most of the people just use me. Say a god high figure is three of them are going to go straight, and there is no guarantee. All they can do is give you the tools and tell you how to work them; this is what makes you quit. It has got to be in your own head to do it. Nobody else can do it. They can suggest things, you can think about them, but the bottom line is that its you who has to do it yourself.

For Danielle, substance use rather than being the cause of her misfortunes was the culmination of a string of misfortunes that radically caused her life to "fall apart". Danielle narrates her story:

Danielle: The last really good place I had was when I was twenty-one...In Streetsville, Mississauga it was a historical home and a beautiful fifteen room farm house...with my husband...And my first-born I guess was conceived there...Well we had our own business, janitorial and maid services was doing really well. I had six full time employees, five vehicles; we made about three hundred thousand a year in contracts. Within any two month period my best friend, my grandmother, my grandfather, my mother, my brother, my dog, the cats all died and I found out my husband was excessively (laugh), excessively cheating on me. Everything just kind of fell apart. Unfortunately my father's partner came to visit and he introduced me to heroine and the rest is history.

Relationship breakdown with partners or spouses contributed to tenuous housing situations for three participants out of the seven who were formerly married or lived in common-law relationships. For John, the only male participant who did not have any substance use issues, a traumatic separation from his wife left him psychologically depleted that he was unable to continue working. John speaks:

John: When I left the co-op, when I had this problem with my ex-wife, it also affected me so badly that I had to quit my job, and that job I had had for seven years. I said that's it, it must have been emotional thing.

When Andrew got divorced from his wife, she got their farm and Andrew headed for Toronto where he quickly went from one basement apartment to another and then fell into the shelter system. Andrew explains:

> *Interviewer: Before the basement apartment, where did you live?*
> *Andrew: Oh golly, Wasaga Beach, I had a farm there. I got divorced and my wife got the farm... Yeah well before that we had a couple houses in East end of Toronto and sold it and moved down East. I ran out of work there and we came back to Wasaga Beach.*
> *Interviewer: When you got divorced your wife got the farm and you had to leave?*
> *Andrew: I didn't have to leave I just had enough. She wasn't the greatest person in the world and I was bad then. I just packed up my clothes and left.*

Helen describes quite aptly the intersecting oppressions of sexism, ageism, marital status and disability and how these circumscribe the employment and housing options of participants like her, making it harder for them to exit a homeless spell:

> *Helen: The reason was I was working I developed a problem with my right knee. I had knee surgery I couldn't work I lost my apartment I lost everything and that's how I ended up in the hospital. I don't have any family really, here, I am a single woman on my own, middle aged now and its harder for anyone to get back on their feet if they are single and don't have family support. Particularly if you are a woman and particularly if you are middle aged. It is also difficult finding work because no one wants you after the age of thirty-five or forty.*

Helen further explains that the absence of family support is partly due to pride because she is unwillingly to let her family know she has fallen on hard times. Helen asks a rhetorical question:

> *Helen: No, do you think I wanted to contact my family in England and say I am in a shelter? There is no way and there is a lot of women like that who are in shelters and won't tell their families. There are a lot of women*

here, in my unit, that their families and their children don't know where they are because they are too proud. We don't have people come and visit us because we are embarrassed that we live here.

Serena echoes Helen's view and asserts emphatically that she is a grown woman who doesn't want to bother her family:

Serena: Yeah but I am on my own right now and I am going on forty, right. So I don't see no reasons why I should have to go to my own family when I have to fight my own battles. They got kids all grown up and I don't want to be hanging around.

The absence of family support was also a familiar one for other participants although the reasons why varied. For Anna, her family's disapproval of her substance use was the reason for the estrangement:

Anna: Yeah but I'm not close to them [family] because they don't like my lifestyle. I am sure a lot of people in here don't have family.

The story was similar for Patrick whose parents threw him out of their house in an effort to wean him off drugs:

Patrick: Yeah because they figure they try and straighten me out by taking my house key away from me. That made me even more rebellious and I figure I would do things on my own, my own way. My father said this is not your house to be doing things your own way.

Venus, whose mother abandoned her and left the country when she was only 17, remembers reaching out to her mother at a very low point in her life and being rebuffed once again. Venus tells of her heart-wrenching attempt to reconnect with her mother:

Venus: Years ago, I was living in a hotel they closed down called the Edgewater at Queen and Roncesvelle. When I found out my mother was

back in Canada, in Toronto, I called her around Easter time and I was tired of the street life. I couldn't breathe well, the drugs I was doing, the crack had my chest. The females wouldn't have been in that hotel like it was a home. No hot plate, nothing to cook, all they are doing is bringing men, doing drugs and not eating properly. That is not the life I want for myself. I call my mom: "Mom what are you doing", can I come home is what I wanted to say but before I could say that she said: "Sharon, I am going to church". She was saying, "I am busy" and just hung up the phone.

The Politics of Homelessness and Housing

Although participants spoke a length about how their individual circumstances impacted on their homeless and housing careers, they also very articulately pointed out the links that homelessness and housing have to broader issues like government policies. A participant, Anna, noted that while her addiction impacts on her housing, the same doesn't hold for people with money and power who have similar issues. Anna who works on the street to support her drug habits tells of an interesting experience she had to illustrate the politics of who ends up homeless and who doesn't:

Anna: So it's more politics than anything. Religion and politics I don't have a good time talking about. Again, do as I say not as I do. You know the first time I was ever arrested for communicating, you know who I was arrested with? _____ son also got arrested, he got away, but when I got arrested again because I didn't show up in court, they said they had no files on it. So that was wiped right off the files. A lawyer came in and told me I had to leave. I didn't call no lawyer, so you go figure.

Anna also points out the contradictions in the government legalizing alcohol and cigarettes that some might consider dangerous but then trying to stop drug use. Anna astutely remarks:

Anna: Look at people, drug dealers who have their own houses and the bank gives them a loan. They are driving around in fucking jeeps that are bought and paid for and they own houses in Jamaica. I know one guy who owns two hotels and owns his own houses here and he had got that all from dealing dope. So that is illegal and the banks are giving him a loan. Imagine one of us from here going to the bank and asking for a loan. We wouldn't even get an appointment. You know what I am saying. Again that is politics. They legal booze, they legalize cigarettes, so why not legalize dope; they are never going to stop it. They will never stop dope in this world, ever; as long as Columbia and all those places exist they will never stop the dope.

Helen points out that the homelessness crisis is not about inadequate resources for affordable housing but about government's misplaced priorities. Insightfully, Helen suggests that discussions on homelessness needs to shift from individuals to politics and the role of politicians:

Helen: We just need more money, more affordable housing, bottom line, everybody says this. I mean, they can come up with money for the Olympic bid, which we lost, so all that money was wasted. So that money could have been put towards housing. If they want something politicians find the money. So why can't they come up with money for affordable housing? North America is the richest in the world, this should have never happened. How did it get like this? Politics. We aren't able to discuss mismanagement, politicians not doing their job properly, not caring.

Taking issue with the term 'homeless' because of the stigma associated with it, Helen points out that homeless people are quite similar to homed people and the difference might only be 'an fortunate circumstance away". Helen speaks:

Helen: You know I really hate this term homeless. It's really degrading. Anyone can fall into unfortunate circumstances. Anyone and I discussed this many times with a lot of women, staff and residents. Most people today could find themselves in a hostile situation, living in a hostel. Everyone is a paycheck or an illness or separation or divorce, and if anything like that happens they can end up houseless or homeless. Most people we know these days are living paycheck to paycheck. What if

somebody lost their job, don't have assets, or savings, or family to tie them over.

Speaking further on why the term homeless is problematic, Helen points out the stereotypes associated with homelessness and notes that there are people who are homeless but differ from these stereotypes. Helen explains:

Helen: Sure you are put in the category and we all know the conception people have of someone who is homeless. You know the bum on the street, don't want to work, rather live off the system, lazy, into drugs or alcoholics, been in abusive situations and can't cope, mental health, lost it for some reason. No, no, no, there are a lot of people out there like me, had a middle class lifestyle. I mean I had my own home, more rooms then I knew what to do with. Traveled to Europe and all over the world. My own business and as I said two cars. So not everyone is what you think of as homeless.

Kim points out that social welfare programs need to balance the dual role of being a hand-out vs. a hand-up and notes that clawing back too much employment income from tenants in subsidized housing may inadvertently trap them in the 'system' by discouraging them from seeking more income. Kim further explains:

Kim: The principle of subsidized housing is a good one. Although it may seem intrusive to people to keep a check on them. It is like the whole social assistance. I don't believe in Mike Harris but the other people helped people to the extreme and now it's an extreme. There needs to be a check and a balance, even in subsidized housing that yes I am moving on with my life. I am intelligent enough to move on from subsidized housing. You have to live in a society where we don't want to be dependent on the system. Some don't want to earn more then a certain amount because all income will go to rent. On social assistance if there is no check and balance it can become a dependency but for the most part that is not the case.

Kim also pokes holes in the eviction process of the Tenant Protection Act (formerly known as The Landlord and Tenant Act) noting the ambiguity and lack of clarity on how tenants are required to respond:

> *Kim: The problem with the whole process of housing eviction is that it is not clear document and it is biased. It says we will contact you by October 31st and they give you the notice at the first part and say hearing is October 18th. On consecutive pages it gives you detailed information about your options and says you should respond within a certain amount of days. It says we may offer you mediation. I am thinking I have responded and they should get back to me about the mediation. My commonsense understanding is that you mediate because you don't want to do the formal hearing. You watch TV and see court and I notice these people aren't calling me back, so I call and they say by the way the hearing went by already and you didn't come. I said why would I think I had to go to a hearing if they said respond within five days and you didn't respond to me acknowledging it. They said you should still come to the hearing. I said it doesn't explain that.*

Echoing Kim's sentiments of not wanting to be dependent on the system, Patrick noted that that he would rather have a job than be on welfare:

> *Patrick: I prefer to be paying my own way. I tell you one thing; I don't like depending on the government for social assistance.*

Housed but Still Homeless: The Psychosocial Aspects of Home

Participants spoke about the different ways their current housing has affected their lives, the challenges of living there and hopes for 'home'. For many participants, the foremost advantage of their current housing was having their own space that provides the basic benefit of 'roof over my head'. This was particularly important for participants who came into their current housing from absolute homelessness where they were on the streets. One of such participants, Danielle, who lived in an underground garage for many

months before moving to her current housing had this to say when asked about what she thinks of her housing:

> *Danielle: I don't like it at all. It's a horrible place, a horrible place, but like I said, the alternative is a lot worse. I am terrified of being on the street again cause I won't survive. My health is really, really deteriorated. But it's a roof over my head. I mean I love to have a home you know. It's changed my life dramatically.*

Another participant, Anna who has been in shelters, doubled-up housing and the streets at different periods in her homeless career, appreciates the privacy her own space offers:

> *Anna: Because I have my own place. I can just walk in and close the door. I don't have to answer to nobody you know what I am saying. I have lots of men and all these people, oh I love you, I'll take care of you, move out. But you know what, once you get out it is a different story cause most of them are users too. I don't want to be with a user.*

Jennifer, who lived with her spouse in several private housing that they were continually getting evicted from because they couldn't afford the rent, points out that the affordable is a plus:

> *Jennifer: Financially it is not as stressful, you know that your rent is paid; you still have money left over for the month. You are not scraping and scraping for the month trying to get your rent. It is kind of a relief. When I was at the other place it was like oh I better not take a day off I won't be able to pay my rent. So all I could think of was I better not take a day off. Here it wasn't a big deal if I took a day off my rent was still covered because it was affordable.*

Beyond the sheer relief participants felt at having a roof over their heads, they all (with the exception of Nicole) unequivocally stated that their current housing model poses many difficulties. The model is an apartment style unit shared by an average of eight people with communal bathrooms, kitchen and living area but with private small

bedrooms. The challenges were such that all eleven participants felt like their housing wasn't really home. Although they were now housed, they were in fact still homeless as the challenges of the housing model deprived them from enjoying many of the benefits one usually associates with the notion of home. Danielle speaks of this feeling of not being 'homed' despite having lived in her current housing for over three years:

> *Danielle: No. I have always thought of it as temporary. I have been in so far four different rooms. I basically have never unpacked you know what I mean. It's like a motel room. It never felt like home but it is a home. Praise the Lord kind of thing; I have a roof over my head. But no, it has never felt like home.*

Patrick and Helen, with unintentional sarcasm, allude to this blurred line between homed and homeless when they note that the conditions in their units are not so different from when they stayed in shelters except that they are paying rent in this housing:

> *Patrick: It's my first time I have ever had to share one common area and share a washroom with anybody. So this is new for me. It's not a true statement because I lived in a hostel. But this is the only place I had paid for that I am living with them...and you are not paying for the roof that is over your head in shelters and hostels. This is housing and the problems that were going on in the shelter I am paying to see. I am paying to see these problems. But I need a roof over my head.*
>
> *Helen: I work, I am not on benefits. When I work, I work hard and I have to come home to all this? I am paying for this, I may as well go back to a shelter, I don't have to pay for it.*

Peter notes that the only private space that constitutes home in his current housing is his room with enough space for a little more than bed. Literally, for him and the other participants, home is bed: Peter speaks:

> *Peter: Yeah my room, I measured it with a tape, it is eight by twelve, not counting the closet. It is eight feet wide, twelve feet and a closet that is there. I got rid of my fridge. I put it outside because there is no room. I have a desk and I have a chair and that's it. Maybe that's my punishment. I was used to a room about six times that size at House Link [another housing program for consumers/survivors]. I got spoiled. I wanted a one bedroom. You can't always get what you want. I always wanted a one bedroom.*

Helen, frustrated by the space constrains, describes her home as a "box within a box" that was built more for expediency than anything else:

> *Helen: They just threw this building up years ago to get people off the street. This is ridiculous, who has ever heard of four or five people living in one big room. Then you have another little room, your own room within the big room. A box within a box. Complete strangers, you don't know who your next door neighbors is. If you come out of your room, what are you going to expect? Are they going to stab you in the back or something? You always have to have your faculties about you until you get to know the person. In our unit they are very careful to try and match people and to suit our unit. If they don't they don't last long.*

She points out that the communal bathrooms and kitchens move private everyday business into the public realm. Home, for many participants, lacks the kind of privacy usually associated with the notion of home:

> *Helen: Sharing a bathroom and common area, everyday little things, planning a meal, you plan it and some argument erupts and you just don't have any privacy to do everyday, ordinary things people do.*

In great detail, participants painted a picture of what life is like in the units they share with other tenants. Danielle, Peter and Jennifer's descriptions below are examples of the challenges participants experience in their units:

Danielle: Can you imagine, there is this big, fat woman who doesn't bathe and she farts and snores...Well that is who I live next to. She is driving me nuts. I mean I was actually borderline having a nervous breakdown. She would talk into a tape recorder like this, non-stop verbal diarrhea for sometimes five, six hours and then she'd play it back. So for twelve hours and you know you can see in the next room. So for twelve hours I am listening to this crap. I am begging her please stop. I tried every tactic I could and she just wouldn't. I was going crazy

Peter: What is it like with the other tenants? The first eleven months, up until last June, I never got any sleep. The lady next door had people in and they were sleeping in the common room. I complained about it. I was the only one who complained about it. They would throw them out and they would bring them back in. Finally, she fell into the same thing as me and didn't pay her rent. She was smoking marijuana and drinking. Finally, they evicted her and that room has been open since June and I get good sleep now. It is nice and quiet and I clean up. In fact new people moved in. There are only two people who have been there longer then me so you can guess there is a high turn over in this building. I see people just disappearing.

Jennifer: Well when I first moved in I had a hard time cause the first unit I moved into there was one girl giving everybody a hard time. It was really rough so we fought and took it to an RV and she ended up getting evicted and since she moved out the unit is really great. I wouldn't live anywhere else right now. Everyone comes and goes about their business. Everyone chips in to help keep it clean. It's a real happy home now, it's not the way it was.

Although one of the two housing programs the study sample was drawn from use apartment profiles to try and match tenants, nonetheless, majority of participants from both housing programs said they were in units with tenants with diverse issues. Danielle, who shares a unit with a tenant who have severe mental illness was particularly irked by what she perceived as double standards by housing staff who ignored the rules to accommodate this tenant. Danielle argues that staff should not sacrifice her rights as a rent-paying tenant in their quest to accommodate her unit mate:

Danielle: Yeah the concept I think is a great idea. There are certain flaws in it, like for example segregation of the mentally challenged. The reasons why are so obvious, those type of people are so vulnerable in this situation because of the criminal activity that goes on. If they get involved in drugs and such they just get taken advantage of. It is just amazing. Also the inconvenience like I said, if I played my stereo from six o'clock in the morning to eleven o'clock in the morning on ten for two weeks I wouldn't get away with it. If I stood at the front door, screaming at the top of my lungs even one morning, I'd get in trouble. Yet certain tenants the whole two years I have been here are allowed to go ahead and do that. Technically I am a rent-paying tenant and my rights are covered under the Landlord and Tenant Act. When you are denied your right to the enjoyment of life so to speak, do you know what I mean?

Kim and Helen, who also share units with tenants with mental health issues express sentiments similar to Danielle's:

Kim: One girl that was there literally tormented me and that was unfair about that. They said you are normal and she's not so you must be the one that is tormenting her.

Helen: First time they have put someone with mental health in our unit and its not easy for someone who is non-mental health. I feel like I am carrying her, like I am babysitting her, I am repeating myself everyday the same thing. I have had a meeting with housing, with one of housing staff plus her caseworker and these are just everyday little things. I shouldn't have to have this put on me, she is not my problem, I am not her problem whether she is mental health or not....No one is anyone's keeper. I've got my own life, my own problems without having this added problem. It has compounded my frustration in the unit. You have six complete strangers under one roof. The dynamics always change after someone moves out and someone moves in.

Another major source of conflicts within the units was different levels of personal hygiene among unit mates, a very important issue considering the shared bathrooms and kitchen. For Serena, the difficulties with the shared bathrooms and kitchen has made her decide not to fight the eviction notice she received:

> *Serena: Actually I don't want to stay in that building no more. I would like to leave and go because if I come out of the room and go cooking someone is there watching me. "What are you cooking, this and that, can I have some". ....No privacy at all or nothing. You have to stand and wait to use the washroom.*

John says he refuses to cook in the kitchen but rather eats out, further stretching his meager income.

> *John: Especially in my unit, I have a big problem; the problem is a hygiene problem. There are two guys who live next to me, on the other side of the unit, but the smell is so bad... it is bad because there is one guy up there who shits on himself and if you see him, even outside, you don't want to go close to him...on a scale of one to ten this is ten in the worst. It is affecting me cause I don't want to cook so I end up eating in a restaurant and if I have money I go in a big restaurant.*

Participants described how unwittingly their housing model constrains and limits their efforts to build a better life for themselves. Many of the participants spoke of being too ashamed of their home to invite people over who are not also 'down on their luck' like themselves. This makes it difficult for participants to build relationships with the type of people who can offer resources that can lift them out of the cycle of poverty and hopelessness.

> *Helen: My two best girlfriends, these are professional women, I have not invited them here once in three years cause I am embarrassed about living here. I can't invite them for a meal because the common area there is no privacy, coming and going, an argument will erupt or God knows what will happen at any moment and its embarrassing and they'd feel really bad and want to bail me out. I am not their responsibility.*

> *Danielle: It just grates on your nerves you know, and you never know what it going to happen from moment to moment. Do you know how embarrassing it is when you bring a visitor in and walking by the*

neighbor's room is this overwhelming smell of urine? You are apologizing for that and there is no ventilation in the room. I have no window. My room hasn't even got a ceiling fan you know what I mean. It's stuffy. It's cramped

Helen describes how the hygiene problems within the building further stigmatizes a population already stigmatized by the label "homeless":

Helen: I am embarrassed to come into this building. I am not the only one. I am embarrassed to leave this building and to come in. the traffic and people walking by, I am embarrassed when I take my keys out. I know people are looking and thinking what does someone like that do, does she live there?. Maybe it is in my mind people are thinking that but other people doing the same thing, they are embarrassed to leave and come in. The front door has been broken for the umpteenth time again. People have vomited in the front door, urinated, oh my God and sometimes the smell in the elevator is like someone hasn't bathed for years. You have to get in that elevator and hold your nose until you get to the fourth floor. Its like after I come home from work, this is what I have to come home to".

John, whose ex-wife has custody of their two young sons, dreams of finding another housing that offers more privacy so he can resume the interrupted role of father to his sons, something his present home won't let him be, John speaks:

John: ... This place that I am going to get is because of my kids. I want them to come visit me like on a Friday and stay until Sunday and then take them back to their mom. That is the hardest part right now, is not seeing my kids on a regular basis. I am missing the father son bonding.

In addition to their current housing limiting socialization with friends and family, participants complained that their housing was detrimental to their health and well being and contributed to mental health problems, addiction use and inability to focus on goals like going to school or finding employment. Andrew, during a second interview that took

place after he was evicted from housing remarked that ironically, since the eviction, his drinking has gone done considerably.

> *Andrew: ....I was not happy there from the day I moved in.*
> *Interviewer: You were not happy with your last housing?*
> *Andrew: No. Well, before that. So I drank and drank and drank just to cover up, I guess. It's not necessary or an excuse. I have been drinking for years but there were periods when I stopped. But I continuously drank the whole time I was there. It was too much, drug addicts in there [in the housing], dealers, and it goes on all night long. You can't get any sleep or anything else. I got in trouble in there with one of the dealers. He held a knife on me and I got charged.*

Patrick, who came into his present housing from a detox program and was determined to stay sober speaks about the role the unit he was assigned to played in his backsliding:

> *Patrick: Oh yeah. There was a strong opposition to me moving in by my neighbors. My neighbors didn't want me to move in because I was coming out of drug therapy, I'm clean, and my neighbor and the guy in my place were drinking buddies. So he figured he had another drinking buddy moving in but when he heard he said this is a bad environment for this man to be living in. Little did I know.*

Home, for many participants wasn't a safe refuge where they can recoup but a place that drains them of motivation and energy. Kim says that moving into her present housing robbed her of the will to continue fighting to lift herself out of poverty:

> *Kim: A place is what you make it. I am a survivor. I am tough. No matter what it is I can take it but for the first nine months I crashed, couldn't do anything, and the fact that there were mice there. Oh my God, I crashed, I was an emotional wreck, I just went through the motions. I didn't unpack anything, I didn't organize my clothes, I just did nothing. I was on social assistance, went to church and did whatever I could. I was totally devastated.*

Helen describes the distractions that make their home inappropriate for studying and focusing:

> *Helen: I am really desperate to get out of here because I have courses coming up in the New Year that I want to take. It makes it very hard around here to study because there are all kinds of interruptions and you never know when all hell is going to break loose. The last month and a half we have had pounding on the roof because they are doing something with the roof. Seven thirty in the morning they came yesterday they woke us up, on the weekend pounding, hello. You don't get any sleep. There are all kinds of noises around the building, people shouting, noises, drunks, drug addicts you know it's hard to get sleep.*

Housing (In)Stability – Reasons for Current Eviction Notices and Disposition of Notices

Table 3 summarizes the housing profile of participants. Prior to moving to current housing, four participants were in shelters, two in detox programs, one in a psychiatric hospital, two were literally homeless and one was in jail. One participant lived in a coop apartment with his wife and their two children while one participant lived with her sister. All 12 participants had an eviction notice pending at the time of the first interview. Eight of these notices were for rent arrears (N 4) while four were for 'behavioral reasons' (N 5). At the time of the second interview, five participants had been evicted or had voluntarily left housing before the sheriff was called. Out of these five participants, one participant was back in the shelter system, two moved in with friends or family, one went to a detox program and one participant's move was unknown. Out of the seven participants that were still in housing at the time of the second interview, one had resolved the issue that led to an eviction notice while six participants had the eviction notice still pending but were on a payment plan.

At the first interview, participants spoke about the events that led to their current eviction notices and their feelings at the possibility of being evicted and having to move again. They also discussed their options if eviction proceeds. During the follow-up interviews, participants who were evicted spoke about their new housing situations. Participants' experiences allude to the thin line between stability vs. instability for people who straddle the poverty line, are under housed and have personal vulnerabilities. Any misstep of their making or misfortune of other people's making could blow them off the edge of stability to instability. Helen, who has an eviction notice for rent arrears, illustrates how tenuous the housing stability of participants is when she describes why she fell behind on her rent:

> *Helen: Yes I am not on any benefits. If I don't work I don't get paid.... When I first started with the company I was making a lot more because I was working between part to full time hours. Then what happened was I needed dental work? I hadn't seen a dentist in a long time and I was having serious dental problems. So then I started seeing a dentist, which I have to pay for myself. Sometimes it would be a question of do I pay the rent or pay the dentist. It's like that poster you see on the subway do I pay the rent or feed my kids first. You are caught in that dilemma. So sometimes I get behind and it's not that I didn't want to pay my rent but sometimes I just have to pay the dentist. If you are in pain you know. I would get in rental arrears but then I would always catch up. They know this about me, frequently, from time to time I'd get notices from the housing people but I'd always manage to catch up.*

Table 3: **Housing Profile of Participants (N=12)**

Last residence before housing	**n**
Shelter	4
Detox/treatment program	2
Psychiatric hospital	1
Street/abandoned car/parking garage	2
Own apartment	1
Doubled-up housing	1
Jail	1
Reason for current eviction notice	
Rent arrears	8
Behavioral reasons	4
Disposition of eviction notice	
Moved in with friends/relatives	2
Moved to shelter	1
Moved to detox/rehab program	1
Moved to unknown destination	1
Stayed in present housing - eviction notice resolved	1
Stayed in present housing - eviction notice still pending	6

Two other participants, John and Peter, describe the circumstances that led to the eviction notices they received for rent arrears

> *John: What happens is one time I lost my wallet and had all my money in there, about four hundred dollars I lost. Welfare is the only source of my income right now so when I lost the money I couldn't pay the rent and the problem began. Usually I am on time.*
>
> *Peter: I have a garnish on my wage from income tax I owed in '99. I got a settlement from CPP and I had to pay tax on it and I didn't know. When I got the income tax in 2000 I was going to appeal it, so I could make a payment plan with them. My stuff was in a duffle bag and it got stolen at the hostel, you can't trust nobody at the hostel. You turn your back. I have had stuff stolen I have just gone out to go to the washroom and where you sleep in the dorm. So eventually last year they put a garnish on my wage so it was hard paying rent. I was paying two, thirty-nine and my income was only five something. You know I got to live and eat and stuff like that. So my mother borrowed some money off me. My sister got divorced and they didn't have a place to go. My mother and one of my sisters lived together. They were just going to buy another house from the settlement from my brother in law cause he kept the house they were living in. So she borrowed two hundred dollars off me that I had saved. So I couldn't pay my rent first couple of months.*

Interpersonal conflicts, a by-product of the shared-living housing model, led to eviction notices for two participants. Venus and Serena discuss the circumstances surrounding their eviction notices:

> *Venus: It was a conflict situation where this lady had grabbed some money out of my hand and I went to talk to her about it and she slammed me on the ground. It was violently like a wrestler and I basically threw her off on top of me. In doing that, I scratched her face accidentally when I threw her off me. I just wanted to ask where she thinks she is going with my forty dollars. I didn't understand.*
>
> *Serena: Well, they are trying to evict me because I was drinking and I got in an incident with these people. I got in an incident with one or two people. But I don't start it first, someone else starts it, so they let them go and all the attention is on me. Then its like they said well the final answer as why I am getting evicted was why because I have a highly temper and I am violent. But they didn't actually bring that up to me. They said this place is no good for a person like me. This place is no good for me. That is what the main chorus is about.*

Andrew, who described himself as a "chronic alcoholic", acknowledged that his drinking contributed to his eviction:

> *Andrew: Violence, abuse.*
> Interviewer: Violence with other tenants?
> *Andrew: Yeah and abuse sometimes, been abusive to some of the staff... Well as I said I am a chronic alcoholic. When I am sober I am very quiet. When I get a few in me I am a miserable, miserable person. I got into too many arguments with staff and people that live here. So this is great housing here. The only problem I had, well I was the biggest one, and the second one is most of people never leave this building. They are together twenty-four hours a day and that'd be problems. I am a loner. I prefer to be alone.*

Although majority of participants vehemently disliked the shared housing model they lived in and were quite definite that it was not an ideal place to pull themselves out of whatever particular circumstances contributed to their homeless careers, they were quite distraught at the possibility of losing that housing. Considering that 11 out of 12 participants came to their current housing after a series of episodic homelessness and that all 12 participants have very limited income, it is obvious that participants were aware that they had few housing options. Helen points out how few their options are:

> *Helen: So we are caught between a rock and a hard place you know and its very frustrating position because most of the time you are ripping your hair out and there's no channels, there's nowhere to go, so you are stuck in this.*

When asked about her housing plan if eviction proceeds, she says she will go to a shelter as the subsidized waiting list takes several years:

> *Helen: I probably would go back across the street to Lombard to the hostile system* [hostel system]. *What else, there is no other choice. There is no other choice. Everyone knows the waiting list for housing is beyond*

> *belief....Five to ten years, in the meantime people can drop dead, pass away. For people over forty-nine, it seem to be a bit easier, doesn't take quite so long. But still there could be a two, three year waiting list or longer. Meantime you have to suffer living in inhumane conditions.*

John and Jennifer concur with Helen that their only option would be the shelter:

> *John: Well, I definitely will be homeless. I would end up going to a shelter. I am the kind of person to get out of trouble as soon as possible.*
>
> *Jennifer: No, the only place I would have to go to would be back to the hostel.*

Patrick, with a touch of humor, notes he might end up on the streets:

> *Patrick: Probably in front of somebody's doorstep who doesn't want me here. That is probably where I will end up.*

Three months after the first interview, three participants had been evicted while one participant moved out without contesting the eviction notice and one participant 'abandoned' her room. Andrew, one of the participants that got evicted, got into a detox program and then went to a rehab program. At the time of the second interview, he was still frantically looking for housing. Andrew spoke about what his plans are:

> *Andrew: I moved out on the twelfth or thirteenth. Sandi [a housing worker] helped me get into Donlands detox. The guy who ran it came back from holidays and he asked me if I was going for treatment. I said no, I am treated out; I have had too much treatment. "Well, we have already detox'd you so you can leave". I tried to explain to him, I even had a doctor's letter that I am not strong enough, I am not ready to leave. He said, dictated to me you have to leave tonight or tomorrow and I said better tonight. I stayed at a friend's that night and the next day I went over and saw Sandi [the housing worker] and she made arrangements for me to come here [rehab program] because I wasn't ready to go out there yet.*

When Andrew was asked where he would go after the short stay at the rehab program, he spoke of his determination not to go to a shelter or another shared housing type situation but to find housing that will provide him some privacy and dignity. Andrew speaks:

> *Andrew: No I don't want a shelter. I am out everyday three or four hours trying to find housing, High Park and everywhere. I am trying to find housing. Friday is my payday, I will have the money to pay it but to find it. I have to have either a bachelor or a one bedroom so I have my privacy and my dignity. Besides that when I shop, I shop once a month and if I am sharing a fridge with someone I can't do that. Once I get that, that will be pretty well everything off my mind. I have no urges to drink now. I was not happy there from the day I moved in...If I can't get that I will just take a room and keep looking. I'm not a quitter; otherwise I wouldn't be sitting here right now.*

Another participant, Nicole, who was evicted, went back to the shelter. She was very emotional during the interview and distraught that she lost her housing. Nicole speaks:

> *Nicole: Now I have to go (crying) back to the shelter and (sobbing) I don't like to talk about it you know. It hurts (sobbing) because I didn't do anything to get out of here.*

Ingredients for Stability: Resources and Strategies that Help Participants Stay Housed

Participants, who had been in housing for more than a year at the time of the first interview and those who were still in housing at the time of the second interview, described the different ways they resourcefully and creatively dealt with the eviction notices and stabilized their housing situations. Jennifer, a participant whose eviction notice for rent arrears was 'on hold' by the time the second interview took place, described how she felt when she received the eviction notice. She pointed out how

critical it was to have a support worker in 'her corner' when she had to deal with welfare bureaucracy and negotiate the system:

> *Jennifer: I was upset because I had just got in and it bothered me and I tried everything I could to work something out. Staff here are really good, really obliging, very helpful. It means a lot because when stuff happens and you don't expect it, it is a shock. You don't know what your best options are. I was lucky because I had Angela* [support worker] *behind me too, my housing counselor. She gave me a lot of advice and some of the other people don't have that extra edge I have. I was so into that and had her behind me and helped me verbally because I am not really good at expressing business stuff. Personal things I can talk about but to go do something I don't know how to approach it. I was there but she basically spoke for me. It worked to my benefit...*
>
> *Angela* [housing worker] *has really done a lot for me, support wise. It is nice to know that you have somebody there you can count on if you have a personal problem or something wrong. When I lost my job they put fired. When I phoned welfare they gave me a hard time. They said oh well we can't give it to you for three months. I got all upset, I can't go three months, what about my rent. Helen said she talked to staff and if that is the case don't worry about rent your housing will be safe. When you get UIC you get four or five cheques and can catch up. I said that' s not the point I don't want to go further into the hole. So she phoned welfare and they phoned my employer and he said the secretary made mistake because I may get called back. When they called him straightened it out I got welfare the next day. It took her calling and pushing because I didn't know how to deal with it. I was just so upset when I got this girl on the phone saying you are not getting it for three months, what am I going to do. I was really really frantic, she helped me calm down and deal with it. We went to welfare office, talked to them, they called my employer and secretary should have put other but she didn't she put fired. Everything got straightened out.*

Another participant, Patrick whose eviction notice was also 'on hold' at the time of the second interview, described how a payment plan option offered by the housing program allowed him to stabilize his housing and avoid eviction for rent arrears:

Patrick: So around June they told me that this was enough. I was four months behind in my rent so I said okay I will sign a settlement and pay one hundred dollars more.

John, another participant who did not get evicted, identified his involvement with the social recreational programs offered by the housing program as contributing to his overall quality of life and indirectly making his housing more secure.

John: I think I have some positives here especially this past summer at baseball tournament, small things like bingo.

Two participants that had eviction notices for behavioral reason (fighting with co-tenants) said that they have been able to maintain housing by getting involved with activities in and out of the house:

Venus: Staff are trying to help me but I am trying to help myself by going to Tenant's First employment, one of the agencies they [the housing program] *have to job hunt on the Internet. There are opportunities to do stuff in here; they have support for tenants like honorarium as far as cooking, cleaning, and pay*

Now I have a phone in my room, I can keep in touch with my sister. She takes me to her house in Markham and visits me and takes me to her house for barbecuing. I am feeling a lot better. Staying clean, off drugs is a major thing.

Serena: Going to school, taking advice from one or two of the staff who was helping me...Staying in my room. Watching TV and trying to study. Going out with the guy that I am with now. My friend, Michael, staying at his house and getting away from up when I have no school or on the weekend. I take a set of clothes and I go and dress down there. I have been doing that for a long time because that place just happens to get to me.

Helen, a participant with rent arrears describes how she avoided eviction by getting an emergency loan from a family member in exchange for doing their housekeeping:

Helen: I got some help from a family member [how much did you get?]. *Well it would depend, it would vary cause they don't have a lot of money so it would depend on what they could afford to let me have. In lieu of that I would help them out, I do some shopping for them, a little house keeping or something you know cause I don't like to take money from anybody for nothing. But I am hoping when things get a bit better financially I want to repay them of course cause they don't have a lot of money. So there you are, I am fortunate I have someone to give me help that way, or a loan, or whatever you want to call it, a lot of people don't.*

Peter and John, whose evictions have not gone through but have not been successfully resolved either, insisted that they were hopeful of stabilizing their life despite ups and down:

Peter: It goes in streaks, first I am okay, and then the shit hits the fan. I have been with another organization and doing well there for other things. Like I was in a play and this and that. So I am trying to keep busy. I do the drop-in operating, I get an honorarium and that's about it. I am trying okay, that's all I can say, I am worthwhile helping.

John: Experience has been up and down. But I am always hopeful for the future you know.

Peter and John's determination was quite common among participants who refused to give up. Venus' summary of her family history and all she has been through and overcome epitomizes the will to survive that came through participants' stories:

Venus: but I don't believe we were all wanted (laugh). But she [her mother] had my brother when she was sixteen, my sister when she was eighteen, and me when she was twenty. She lost her youth so its hard for her but its also hard for me, knowing I have an older brother, an older sister that never got past the first year of high school. I get to grade twelve and she leaves the country. So she is here in Canada now but I just really don't know what to say because look at how it ended. I ended up prostituting, I ended up in the psychiatric institution, I ended up smoking drugs and this was not what I wanted for my life. I am not on drugs now, I am not prostituting, I am not on any medication but it took so long. It took so much.

Andrew, who was in a rehabilitation program after his eviction, astutely pointed out the links between homelessness and the futility of working with homeless people on their addictions without working with them on bigger underlying issues like housing:

> *Andrew: Change the program* [the rehab program] *to help you get housing, it is very important to everybody. Nobody wants to walk out of here and sleep on a park bench, which I have never done in my life, thank God and I don't plan on starting now. A lot of these people do and if they don't have housing they will leave feeling really great, sleep on the park bench, meet their old friends they used to party with before and be right back where they started.*

Participants' Perspectives on Keeping Space

When asked what would improve their housing and help them stay housed: all 12 participants unequivocally stated that subsidized bachelor apartments would be the ideal housing that would help them break the cycle of homelessness and work their way out of the difficult circumstances that have constrained them to poverty. Again, participants pointed out the limitations and challenges of the shared housing model of their current home. Helen, Serena and Patrick pointed out that the model must have been driven by economic and political expediency:

> *Helen: They should have built bachelor units.....Yes. Like an apartment building, bachelor units. At that time it probably cost too much money and this was obviously cheaper thing for housing to do, just throw up this. Herd everyone into a big room, it is inhumane, not practical, it doesn't work, it does cause conflicts by the nature of the setup. Who is going to take their turn to clean this place? Someone will do a better job, someone refuses. It may sound small but on a daily basis. People bringing guests in at all hours, who are they, do they do drugs, sit and drink beer? But not in our unit.*

> *Serena: I would say a place where it would be nice for everybody to have their own kitchen, and own bathroom, and their own bedroom. It would be nice for someone to have. But someone else's privacy. You come out of the dorm and people are starring at you and someone is on the other side*

> *cooking. In a way some people would like it but everyone would like to have their own privacy. It's not like someone waiting outside the washroom and when they are done you run right in and go. Certain people can have certain infections from others, people are untidy*
>
> *Patrick: I'd like my own little bachelor apartment; everything is there for me, self-containe,d everything...I don't want to have to hear my next door neighbor bringing a woman up to his place at two in the morning or having the hookers go back and forth all night long, or having the dealers come into the unit to visit somebody else. That is not housing. That is not housing.*

Andrew, a participant who had been evicted and was temporarily in a rehabilitation program at the time of the second interview pointed out the link between individual vulnerabilities like addiction to homelessness noting that adequate housing is the key to breaking the cycle of drug and alcohol addiction:

> *Andrew: Change the program* [the rehab program] *to help you get housing, it is very important to everybody. Nobody wants to walk out of here and sleep on a park bench, which I have never done in my life, thank God and I don't plan on starting now. A lot of these people do and if they don't have housing they will leave feeling really great, sleep on the park bench, meet their old friends they used to party with before and be right back where they started.*

Some participants recommended that their housing programs should have less rules and more flexibility complaining that there were too many rules that did not 'fit' the tenant population. Anna explains:

> *Anna: They are just too strict because they know the type of people they are housing. They are housing working girls, housing people that do drugs. This is not something new to them. Come on, lets be realistic, this is the 20th century, its reality. They know, they are not fucking stupid, you don't think they know when sign in dates for ten minutes and then they are back out. They know what is going on they are not stupid. So why have all these rules if they are going to let these people live there. Do you understand what I am saying?*

Other participants said that more special needs housing were needed to accommodate psychiatric consumers/survivors who have been displaced because of deinstitutionalization and subsequent closure of hospital beds. Helen explains:

> *Helen: Well you know okay we all know that in the hostels are a lot of people with mental health, God bless them and we all know how they are there because of the Harris cutbacks, facilities have been closed and these people were kicked out and put on the street which is absolutely despicable. It is bad enough these people have mental health and have to go through life like this. Then to end up on the street with no housing, I mean these people on a daily basis need support work. Some people don't even know how to take a shower. We need affordable housing for the working poor, which I am one. We cannot seem to dig our way out, we are buried, and we need housing for people with mental health or physical disabilities, perhaps with a twenty-four hour staff along the lines of a nursing home. Not a nursing home but do you know what I mean? ...Yes so people can take them out and help them buy clothes, help them to take a bath and get about their daily lives. They are dropped off and left to flounder here on their own.*

Participants also recommended that tenants should have access to programs and services that support them in addressing the issues that contributed to their past tenuous housing histories:

> *Kim: Supports, community health supports for drug addiction, counseling, case management, training .... on the basis of this housing program it would have to be case management, check and balance with the staff, like when you have staff who are not used to doing that it creates animosity ....People need housing and support. They need to deal with the root issues of things. Providing social housing is just providing a band-aid. People who are alcoholics are not paying their rent. That used to happen to me. If they are on social assistance, are studenst, getting the money and not giving the rent. There has to be some system in place that rent is being paid.*

Serena, a participant with a history of drug use when asked after her eviction if she had received any help in past housing programs she lived in noted:

> *Serena: No, I don't think they supply that. They don't have, they didn't have that and they should be ... They don't have staff who can work with you ...Yeah and they should be. I find it's a difficult thing. They work in*

these places where they are supposed to be helping people. They aren't helping them, they are just walking away from the problems that the people have and its' getting worse.

Summary of Chapter Five

The findings from the long interviews illuminated the different pathways to homelessness by the participants; their experiences while homelessness; the tensions and negotiations that they must make to live in their current housing and various factors that contribute to housing instability. One of these factors is unemployment and subsistence living on very meager income from welfare through various income maintenance programs. Even when employed, participants had jobs that were temporary and insecure, which paid very low wages and had no benefits. Such jobs tended to increase participants' housing instability due to their lack of job security. Findings also showed that because participants were so precariously situated on the economic ladder, small misadventures often had disastrous consequences for them.

Other factors that findings indicated jeopardized participants' housing stability include 'being stuck' in a shared living situation that participants describe as deleterious to their health and well-being but being unable to move on because of shortage of subsidized, self-contained and independent units. Participants' difficult physical environments frequently sabotaged their efforts to work on personal vulnerabilities that impact on housing like addiction or improving their employability skills through training. Participants' difficult living conditions deprived them of the key qualities normally associated with home and left them feeling homeless although they were housed.

CHAPTER SIX: FACTORS ASSOCIATED WITH HOUSING STABILITY

This chapter presents findings from the cross sectional survey of 106 tenants, 47 with unstable housing and 59 with stable housing. These findings answer this study's second research question: what factors distinguish 'hard to house' tenants in alternative housing who have stable housing from those at risk of being evicted?

First, demographic and other descriptive information on both groups are presented followed by findings from bivariate analyses of relationships between the independent variables and lastly, findings from multivariate logistic regression analysis of data that looked at predictors of housing stability.

Sample Characteristics

Demographic characteristics of the sample are summarized in table 4. Tests of significance (Chi-square and independent-sample t-test) showed that there are no statistically significant characteristics ($P < 0.05$) that differentiate those with stable housing from those with unstable housing. Participants in both groups were in their mid-forties (mean age for total sample was about 45 years). The majority were male and their racial backgrounds were white. About half of them did not have high school education and had never been married.

The socioeconomic status of the majority of participants included very low incomes of less than $499 for the last 30 days that came mainly from Ontario Works or Ontario Disability Support Plan – both are income maintenance programs for unemployed adults. A majority had been unemployed for the last 30 days. The

socioeconomic status of this study sample is comparable with that of the sample of another Toronto study that looked at the characteristics of persons who are homeless for the first time and those who have experienced multiple homelessness (Goering, P. et al., 2002). In that study, 48% of participants with multiple episodes of homelessness did not complete high school (n=174); 72% were on public assistance for the last 12 months and about 70 percent had never been married.

Homeless Careers

Table 5 summarizes participants' homelessness history. A majority of participants in both groups (82%) reported that they had been homeless before. Of those reporting previous experience of homelessness, the mean number of episodes was almost four over their lifetime (SD = 4.68). This already high percentage might even be higher as a review of the housing history section of the questionnaires of the 19 participants who did not consider themselves to have been 'ever homeless' showed that seven listed shelter while two listed stays with friends as one of their last three 'housing type' and have therefore been homeless before. The number is even higher if one counts those who were in doubled-up housing with a family member as a homeless spell. Thus, it is probably safe to conclude that just less than ten per cent of participants have never been homeless.

The mean and median age at which participants experienced their first homeless episode was 32 years old with a standard deviation of 13 years (Table 5). The youngest age any participant reported a first homeless episode was three years and the oldest was 71 years. With the exception of these two extremes ages, the age distribution was fairly normal with a slight skew to the left.

Table 4: **Sample Characteristics of Cross-Sectional Participants**

Characteristic	Stable Housing (n=59)	Unstable Housing (n=47)	Total (N=106)
Age			
Mean	44.29	45	44.6
SD	11.52	10.35	10.97
Gender			
Male	59.0%	61.7%	60.4%
Female	40.7%	38.3%	39.9%
Race			
White	74.1%	59.6%	67.6%
Black	15.5%	27.7%	21.0%
Other	10.3%	12.8%	11.4%
Education			
< High School	50.8%	46.8%	49.1%
High School	22.0%	23.4%	22.6%
Some college/university	15.3%	19.1%	17.0%
College/university	11.9%	10.6%	11.3%
Marital Status			
Single	57.6%	57.4%	57.5%
Divorced/separation/ widowed/married	42.4%	42.6%	42.5%
Employment (Last 30 Days)			
No	71.2%	68.1%	69.8%
Yes	28.8%	31.9%	30.2%
Income (Last 30 Days)			
<$499	44.8%	42.6%	43.8%
$500 - $799	25.9%	21.3%	23.8%
$800 - $999	22.4%	19.1%	21.0%
>$1000	6.9%	17.0%	11.4%
Income Source			
OW	37.3%	46.8%	41.5%
ODSP	32.2%	29.8%	31.1%
CPP/EI/other	23.7%	6.4%	16.0%
Wages/salaries	6.8%	17.0%	11.3%

Tests of significance (Pearson chi-square for categorical variables and independent-sample *t* test for continuous variables) showed no significant differences ($p < 0.05$) on all characteristics between the two groups.

Table 5: **Homeless Careers**

Characteristic	Stable Housing	Unstable Housing	Total
Ever Homeless	(n=59)	(n=47)	(N=106)
No	23.7	10.6	17.9
Yes	76.3	89.4	82.1
Number of Times Homeless[a]	(n=44)	(n=42)	(N=86)
Mean	3.55	3.60	3.57
SD	5.38	3.90	4.68
Age when first Homeless	(n=44)	(n=42)	(N=86)
Mean	32.40	31.90	32.16
SD	14.11	11.17	12.96

Tests of significance (Pearson chi-square for categorical variables and independent-sample *t* test for number of times homeless and age when first homeless) showed no significant differences ($p < 0.05$) on all characteristics between the two groups.

[a]Number of times homeless and age when first homeless for those who said they have 'ever been homeless'.

Table 6 shows the locations (multiple responses) where participants slept during their last homeless episode. About half of participants reported having experienced literal homelessness during which they slept anywhere outside. More participants with unstable housing (60%) reported this than participants with stable housing (37%). This difference was statistically significant ($\chi 2 = 5.214$, df=1, $p < 0.05$). However, for the majority of participants, both for the stable and unstable group, an emergency shelter was the most likely place they slept in while homeless. This is similar to findings by Acosta and Toro (2000) in a study in Buffalo, New York that found almost two-thirds of their homeless sample utilized a shelter during a six month follow-up period.

Although the difference was not statistically different, more participants in the unstable housing group reported having slept in someone else's home (51%) than those in the stable housing group (37%). Also, almost half (about 43%) of the study sample reported having slept in a public institution (jail, hospital or detox) during the last homeless episode which is similar to findings by Haugland et al. (1997) who found that going through the circuit of such institutions may take the place of housing for some homeless people.

When participants where asked the sources they received help from during their last homeless episode (Table 7), a majority again reported receiving help from shelters/hostels (67%) while almost half (43%) said they received help from drop-in centers. About a third (37%) of participants reported receiving help from friends while about one quarter of participants reported receiving help from family. Although Chi-square showed that the difference was not statistical significant ($\chi 2 = 2.259$, df=1, p = 0.097), more participants in the unstable housing group (45%) compared to those in the

stable housing group (31%) reported receiving help from friends just as more of them had also indicated sleeping in a friend's place during a homeless spell. Participants in the unstable housing group also reported receiving help from all the sources of help more than those in the stable housing. When asked what events led to their last homeless episode (Table 8), almost thirty-percent of participants reported job loss, about twenty percent reported separation or divorce from spouse, twenty-six said they fell ill while about thirteen percent reported losing their benefits.

Table 6: **Location Where Slept While Homeless (Multiple Responses)**

Characteristic	Stable Housing (n=59)	Unstable Housing (n=47)	Total (N=106)
Emergency shelter	69.5%	78.7%	73.6%
Transitional shelter/housing	32.2%	27.7%	30.2%
Someone's residence	37.3%	51.1%	43.4%
Hotel/motel	6.8%	17.0%	11.3%
Jail	11.9%	17.0%	14.2%
Hospital/detox	27.1%	29.8%	28.3%
Anywhere outside	37.3%*	59.9%*	47.2%*
Other	1.7%	4.3%	2.8%

* Statistical significance ($c2 = 5.214$, $df=1$, $p < 0.05$)

Table 7: **Source of Help Received while Homeless (Multiple Responses)**

Characteristic	Stable Housing (n=59)	Unstable Housing (n=47)	Total (N=106)
Friends	30.5%	44.7%	36.8%
Drop-in center	37.3%	51.1%	43.4%
Street Patrol	22.0%	34.0%	29.0%
Family	23.7%	25.5%	24.5%
Shelter or hostel	61.0%	66.0%	67.0%
Other	13.6%	14.9%	15.0%

* Tests of significance (chi-square) showed no significant differences ($p < 0.05$) between the two groups on all sources of help received.

Table 8: **Reason for Last Homeless Episode (Multiple Responses)**

Reason	Stable Housing (n=59)	Unstable Housing (n=47)	Total (N=106)
Got evicted	22.0%	31.9%	26.4%
Lost job	27.1%	31.9%	29.2%
Separation/divorce	16.9%	25.5%	20.8%
Lost benefits	11.9%	14.9%	13.2%
Illness	23.7%	29.8%	26.4%
Voluntary or personal reasons	22.0%	23.4%	22.6%
Disaster - arson, fire	1.7%	2.1%	1.9%
Other	30.5%	42.6%	35.8%

* Tests of significance (chi-square) showed no significant differences ($p < 0.05$) between the two groups on reason for last homeless episode.

Housing Careers

Participants provided information on housing type, length of stay and reason for move from the last three places they lived before their current housing. Table 9a presents information on the housing type of these three places collapsed into three categories: own place (includes own apartment, own room, own shared room, own house and group home), doubled-up housing (includes living with friends or family) and homeless (includes shelter, literal homeless, prison, hotel/motel, hospital and detox). Prior to moving to their current housing, 40% of participants reported that they had their own place. Only about seven percent said they were in doubled-up housing while more than half of the participants said they were homeless (53%).

In the second most recent housing before their current one, more participants (57%) had their own place or were in doubled-up housing (14%) and less were homeless (30%). In the third most recent place before current housing, even more participants reported that they had their own place (68%) or were in doubled-up housing (20%) than said so for the most recent or second most recent place before current housing. Less participants also said they were homeless (13%).

Thus, with each move, participants' housing outcomes became increasingly poorer and more participants became increasingly vulnerable to homelessness indicating that the quality of moves was quite poor. Also, with each move the number of participants in doubled-up housing decreased suggesting that each move might have taxed their social support network and that the welcome mat was becoming worn out. Although a test of significance (chi-square) showed no significant differences in these poor housing outcomes with each move for those with stable and unstable housing, it

showed that there was a significant difference (table 9b) in how many participants were homeless during the most recent residence before present housing compared to those homeless during the third most recent residence ($\chi 2 = 4.077$, df = 1, $p < 0.05$). Also, there was a significant difference between the number of people homeless during the second most recent residence compared to those homeless during the third most recent residence (($\chi 2 = 5.203$, df = 1, $p < 0.05$).

Table 9A: **Housing Type of Last Three Residences**

Housing Type	Stable Housing	Unstable Housing	Total
Most Recent Residence	(n=58)	(n=46)	(N=104)
Own Place	34.5%	47.8%	40.4%
Doubled-up Housing	5.2%	8.7%	6.7%
Homeless	60.3%	43.5%	52.9%
2nd Most Recent Residence	(n=58)	(n=45)	(N=103)
Own Place	60.3%	51.1%	56.3%
Doubled-up Housing	12.1%	15.6%	13.6%
Homeless	27.6%	33.3%	30.1%
3rd Most Recent Residence	(n=49)	(n=38)	(N=87)
Own Place	65.3%	71.1%	67.8%
Doubled-up Housing	22.4%	15.8%	19.5%
Homeless	12.2%	13.2%	12.6%

* Tests of significance (chi-square) showed no significant differences ($p < 0.05$) between the two groups on reason for last homeless episode.

Table 9B: **Comparison of Partcipants Homeless During Last Three Residence**

Comparison Group	n	chi square (Value)	df	*p* (Value)
Most Recent Residence Compared to 2nd Most Recent Residence	104	0.476	1	0.490
Most Recent Residence Compared to 3rd Most Recent Residence	88	4.077	1	0.043*
2nd Most Recent Residence Compared to 3rd Most Recent Residence	87	5.203	1	0.023*

* Statistical significance ($p < 0.05$)

Housing Stability Assessment

Three criteria were used by the housing agencies to sort participants into two groups of stable and unstable housing. These criteria for tenants with stable housing were: no current eviction notices, no eviction notices within the past year and no arrears or arrears of not more than one month rent. For tenants with unstable housing, the criteria were the reverse of group one's criteria.

To find out whether participants would agree with the group they were assigned to by the programs, they were asked to self-assess themselves using the same criteria (listed in first paragraph). Table 10 summarizes findings from this self-assessment. While about eighty percent of participants in the stable housing group reported that they had never received an eviction notice, all participants in the unstable housing group reported having received an eviction notice before. This difference was statistically significant ($\chi 2 = 66.338$, df=1, $p < 0.001$). Out of the approximately twenty-one percent of participants with stable housing who said they have received an eviction notice before, none reported having a current eviction notice, confirming the sorting done by the agencies. Almost half (45%) of participants with unstable housing reported having received an eviction notice three or more times before while a majority (64%) of participants with stable housing reported they have only received an eviction notice once before ($p < 0.05$).

However, contrary, to the criteria that housing workers were supposed to have used in sorting participants, only about forty-nine percent of participants with unstable housing said they had a current eviction notice ($P < 0.001$). A possible explanation for this discrepancy might lie in the long period that it takes to dispose of eviction notices as evidenced by the eviction notices of the long interview participants that were not resolved

six months after they were given. The length of time an eviction notice stays current can be longer than a year. If an eviction notice is for rent arrears and a tenant is on some sort of payment plan and slowly paying off these arrears, it is common for such tenants to forget that though the eviction notice is 'not active' it is still current. Thus, the discrepancy might lie in a misunderstanding of the word 'current'.

Forty participants reported current eviction notices for rent arrears – three were from the stable housing group and 37 from the unstable housing group. About half of the unstably housed participants who reported rent arrears (48%), had arrears of under $299 and the rest (53%) had arrears of over $300 while the three participants in the stable housing who reported arrears had arrears of $300 or over. Thirty-one participants in the unstable housing group reported having an eviction notice for behavioral reasons while just one participant in the stable housing reported the same. Tenants can receive eviction notices for rent arrears and behavioral issues simultaneously.

There was an unanticipated significant difference in how long participants in the two groups had lived in current housing ($\chi 2 = 10.174$, df=4, $p < 0.05$). While about nineteen percent of participants in the stable housing group reported that they had lived in current housing for less than six months, no participant in the unstable housing group reported the same. The possible relationship between length of stay in housing and housing stability will be explored in chapter 8 – the discussion and conclusion section.

Table 10: **Housing Stability Assessment**

Housing Stability Indicator	Stable Housing	Unstable Housing	Total
Length of stay in present housing[a]	(n=59)*	(n=47)*	(N=106)*
< 6 months	18.6%	0%	10.4%
> 6 - 12 months	18.6%	21.3%	19.8%
> 12 - 24 months	13.6%	12.8%	13.2%
> 24 - 48 months	20.3%	27.7%	23.6%
> 48 months	28.8%	38.3%	33.0%
Ever received eviction notice[b]	(n=58)***	(n=47)***	(N=105)***
No	79.3%	0%	43.8%
Yes	20.7%	100%	56.2%
Times received eviction notice[c]	(n=11)*	(n=47)*	(N=58)*
Once	63.6%	27.7%	34.5%
Twice	27.3%	27.7%	27.6%
Thrice & more	9.1%	44.7%	37.9%
Current eviction notice[d]	(n=12)**	(n=47)**	(N=59)**
No	100%	51.1%	61.0%
Yes	0%	48.9%	39.0%
Rent arrears (N4)	(n=3)	(n=37)	(N=40)
< $299	0%	51.4%	47.5%
> $300	100%	48.6%	52.5%

[a] ($\chi 2$ = 10.174, df=4)

[b] ($\chi 2$ = 66.338, df=1)

[c] ($\chi 2$ = 6.323, df = 2)

[d] ($\chi 2$ = 9.624, df = 1)

* Statistical significance: ($p < 0.05$)

** Statistical significance ($p < 0.01$)

*** Statistical significance ($p < 0.001$)

Relationships between Variables

A test of significance – Independent-Sample t-test indicated that participants with stable housing and those with unstable housing did not differ on scores on standardized measures of social support, empowerment, quality of life (global, satisfaction with living situation and safety and legal issues subscales), meaningful activities and program satisfaction (Table 11). However, when participants who reported past eviction notices but no current eviction notices were compared to those with past and current eviction notices, they were significantly different ($p < 0.05$) in their scores on the Quality of Life (QOL) living situation subscale and the housing satisfaction measure (Table 12). Participants who self-assessed themselves as having no current eviction notices were more satisfied with their living situation ($p < 0.05$) and also reported higher program satisfaction ($p < 0.05$) than those who self-assessed themselves as having a current eviction notice. No significant differences were found between the two groups on social support and empowerment.

Female participants reported feeling less safe in their housing and neighborhood than male participants (table 13). They had significantly lower scores than men on the QOL safety and legal issues subscale ($p < 0.05$) just as many studies of homeless people have found that women report feeling less safe than men (LaRoque, 1994; Novac et al., 1998 and Wardhaugh, 2000).

Table 12: **Current Eviction Notice by Mean Standardized Scores (N=59)**

Measures & Current Eviction Notice	n	M	(SD)	*t*	*p* (Value)
Quality of Life - Living[a]					
Current Eviction Notice: No	36	12.72	5.08	2.571	.013*
Current Eviction Notice: Yes	23	9.26	5.02		
Program Satisfaction[b]					
Current Eviction Notice: No	36	10.50	4.99	2.45	.017*
Current Eviction Notice: Yes	23	7.30	4.70		
Social Support					
Current Eviction Notice: No	35	22.94	3.89	0.297	0.768
Current Eviction Notice: Yes	23	22.60	4.63		
Empowerment					
Current Eviction Notice: No	35	49.23	7.64	-0.235	0.815
Current Eviction Notice: Yes	23	49.70	7.02		

*Statistical significance ($p < 0.05$) (2-tailed)

[a] Quality of Life (Living Situation) was measured using a 7 point scale: 1 = terrible, 7 = delighted. Higher score indicates higher satisfaction.

[b] Program Satisfaction was measured on a four point scale: 1 = Note at all, 4 = All of the time. Higher score indicates higher satisfaction.

Table 13: **Independent Sample t-test for Gender and Quality of Life (Safety and Legal Issues) (N=106)**

Gender	n	M	(SD)	*t*	*p* (Value)
Female	42	10.33	4.35	-2.722	.008*
Male	64	12.80	4.68		

*Statistical significance ($p < 0.01$)

Quality of Life (Safety and Legal Issues) was measured using a 7 point scale: 1 = terrible, 7 = delighted. Higher score indicates more positive feeling of safety.

Table 11: **Scores on Standardized Measures for Participants with Stable and Unstable Housing**

Variable	Stable Housing (n=59)		Unstable Housing (n=46)	
	Mean	(SD)	Mean	(SD)
Social Support	21.75	4.16	23.19	4.21
Empowerment	50.3[a]	8.35[a]	49.35	7.94
Program Satisfaction	10.25	5.16	8.94	5.05
Meaningful Activities	7.19	4.82	8.15	3.90
Quality of Life: Global	4.12	1.75	4.45	1.46
Quality of Life: Living	12.98	4.77	10.45	4.79
Quality of Life: Legal and Safety Issues	11.69	4.71	11.98	4.72
Quality of Life: Daily Activities	18.79[b]	5.18[b]	17.57	5.00

* Independent-Sample *t* test showed no significant differences at ($p < 0.05$) between the two groups on the above standardized measures.

[a] (n=56)

[b] (n=58)

Logistic Regression Models

The dependent variable for the logistic regression model was housing stability. Unstable housing was coded "1" and was therefore the predicted group while stable housing was coded "2". As there were more than ten potentially relevant variables within the third and fourth dimensions of the multidimensional model of factors associated with the homeless careers of episodically homeless persons (Figure 1 on page 57) that could be included in a single logistic regression model, considering that a sample size of 106 limited the study to not more than 10 variables (logistic regression requires at least 10 cases for each predictor variable), three preliminary models were first built to identify a subset of variables that were then included in the main model (detailed model summaries for these three preliminary models are provided as appendix k). The first preliminary model included age, income, income source, race, education and gender. Income was a significant predictor of housing instability while age was approaching significance, therefore both were included in the final model. Race and gender were not significant predictors but were included as well in the main model as both are important socially constructed variables that the long interview findings indicated were associated with housing instability.

A second preliminary model included homelessness history variables: whether participants have ever been homeless, the number of times they have been homeless and length of the last homeless episode. None of these variables were significant predictors of housing instability and were therefore dropped from the final model.

A third preliminary model was built with psychosocial variables that tap concepts like social inclusion, social capital, social support and community involvement. The

following variables were included – social support, empowerment, meaningful activities, quality of life (satisfaction with living situation), program satisfaction, participation in activities in the housing program and use of community services and support programs. Social support and quality of life (satisfaction with living situation) were the only significant predictors of housing instability and were included in the main model. However, empowerment and use of community services and supports were also included as they were important concepts that the study was interested in.

Thus, the main logistic regression that sought to identify predictors of housing instability among 'hard to house' tenants included the following variables: gender (male was the reference group; income and age (measured as continuous variables); race (white was the reference group while black and other were entered as covariates); quality of life - satisfaction with living situation (measured using a 7 point scale: 1 = terrible, 7 = delighted. Higher score indicates higher satisfaction); social support (social support was measured on a four point scale: 1 = strongly agree, 4 = strongly disagree. Higher score indicates lower social support) and used community services and support (reference group was yes). The variables were first individually checked for any serious breach of the assumptions of logistic regression. Table 14 presents the results from this main logistic regression while the model summary including a correlation matrix is attached as Appendix K.

The variables were entered in three blocks. Block one included the socio-demographic variables: age, gender, race and income. Although Goodness of Fit indicators (-2LL was reduced) suggested that these variables explained some of the variance, none of the variables were a significant predictor of unstable housing in the

presence of the other variables. In the second block, social support and used community services and support in past year were entered with block one variables. Block two explained more of the variance than block one did but again, none of the variables was a significant predictor of unstable housing in the presence of the other variables.

In the last block, empowerment and quality of life (satisfaction with living situation) were entered with block one and two variables. Goodness of Fit indicators showed that the main model was a fairly good one. The –2LL was reduced when all variables were entered indicating that there was less variability in the model with the presence of these predictors. The Nagelkerke R Square indicates that the model explains about 26% of the variance (Figure 3).

Social support, and quality of life (satisfaction with living situation subscale) were significant predictors of housing stability ($p < 0.05$) in the presence of the other variables. Because lower scores on the social support scale indicate higher social support and social support was a positive predictor of housing instability, when controlling for the other predictors, participants who had lower social support were more likely to have unstable housing. Higher quality of life (living situation) scores on the other hand, indicate higher satisfaction with the living situation. Because it was a negative predictor of unstable housing, when controlling for the other predictor variables, participants who were more satisfied with their living situation were less likely to have unstable housing.

The classification accuracy of the model is presented in Table 15. Overall, the model correctly classified about sixty four percent of participants. However, the model was slightly more accurate in classifying participants with stable housing (70%) than those with unstable housing (57%).

Table 14: **Logistic Regression Model Predicting Unstable Housing (N=100)**

Variable	Coefficients	Odds Ratio	Wald	95% Confidence Interval	*p* (Value)
Age	0.36	1.036	2.202	0.989, 1.086	0.138
Gender	0.38	1.039	0.006	0.396, 2.722	0.938
Race					
Black	-0.226	0.798	0.103	0.201, 3.169	0.748
Other	0.67	1.953	0.665	0.391, 9.768	0.415
Income	0.001	1.001	2.846	1.000, 1.003	0.092
Social Support	0.137	1.147	5.012	1.017, 1.294	0.025*
Used Community Services/Support (last year)	-0.555	0.574	1.015	0.195, 1.690	0.314
Empowerment	0.006	1.006	0.040	0.949, 1.067	0.841
Quality of Life (Living Situation)	-0.158	0.854	7.954	0.765, 0.953	0.005**

* Statistical significance ($p < 0.05$)
Social Support was measured on a four-point scale: strongly agree to strongly disagree.
Higher score indicates lower social support.

** Statistical significance ($p < 0.01$)
Quality of Life (Living Situation) was measured using a seven-point scale: terrible to delighted.
Higher score indicates higher satisfaction.

Empowerment was measured on a four-point scale: strongly agree to strongly disagree.
Higher scores indicate higher feeling of empowerement.

Reference groups for categorical variables are as follows:
race - white; gender - male; used community services/support - yes.

Figure 2: **Logistic Regression Model Summary**

	-2 Log Likelihood	Nagelkerke R Square
Block 1	131.188	0.088
Block 2	126.162	0.149
Block 3	116.849	0.255

Table 15: **Percentage Accuracy Classification Table**

	Predicted Group		
Actual Group	**Stable Housing**	**Unstable Housing**	**Percentage Correct**
Stable Housing	38	16	70.4%
Unstable Housing	20	26	56.5%
Overall Percentage			64.0%

Summary of Chapter Six

Tests of significance (Chi-square for categorical variables and Independent-Sample t test for continuous variables) showed there were no distinguishing demographic characteristics of participants with stable housing when compared to those with unstable housing. In both groups, socioeconomic indexes indicated that majority of participants were unemployed within past 30 days, had very low income of $499 or less that was from public assistance. More participants with unstable housing (60%) reported having slept outside than participants with stable housing (37%) during their last homeless episode. Significantly more participants ($p < 0.05$) reported being homeless during their most recent residence before present housing than were homeless during the third most recent residence. Also, significantly more participants ($p < 0.05$) reported being homeless during the second most recent residence than were homeless during the third most recent residence.

Participants self-assessment of their housing stability using the criteria that the housing workers had used to sort them into the stable and unstable group, confirmed most of the criteria. While about eighty percent of participants in the stable housing group reported that they had never received an eviction notice, all participants in the unstable housing group reported having received an eviction notice before ($\chi 2 = 66.338$, df=1, $p < 0.001$). There was an unanticipated significant difference in how long participants in the two groups report that they have lived in current housing ($\chi 2 = 10.174$, df=4, $p< 0.05$). While about nineteen percent of participants in the stable housing group reported that they have lived in current housing for less than six months, no participant in the unstable housing group reported living in current housing for less than six months.

Participants with stable housing and those with unstable housing did not differ significantly on scores on standardized measures of social support, empowerment, quality of life (global, satisfaction with living situation and safety and legal issues subscales), meaningful activities and housing satisfaction. However, when participants who reported past eviction notices but no current eviction notices were compared to those with past and current eviction notices, there were significant differences ($p < 0.05$) in their scores on the Quality of Life (QOL) living situation subscale and the housing satisfaction measure (Table 12). Participants with no current eviction notices were more satisfied with their living situation ($p < 0.05$) and also reported higher housing satisfaction ($p < 0.05$) than those with current eviction notices score. Female participants reported feeling less safe in their housing and neighborhood than male participants. They had significantly lower scores than men on the QOL safety and legal issues subscale ($p < 0.05$).

Social support and quality of life (satisfaction with living situation subscale) were significant predictors of housing stability ($p < 0.05$). Because lower scores on the social support scale indicate higher social support and social support was a positive predictor of housing instability, when controlling for the other predictors, participants who had lower social support were more likely to have unstable housing. Higher quality of life (living situation) scores on the other hand, indicate higher satisfaction with the living situation. Because it was a negative predictor of unstable housing, when controlling for the other predictor variables, participants who were more satisfied with their living situation were less likely to have unstable housing.

CHAPTER SEVEN: STAKEHOLDERS SPEAK ON KEEPING SPACE

This chapter presents findings that answer the third research question: "What resources, programs and policies do the major stakeholder (tenants and community housing workers who live and work in these housing programs) think would increase the housing stability of 'hard to house' tenants in alternative housing"? To answer this question, findings from the open-ended section of the cross sectional survey with 106 tenants and findings from the two focus group sessions with community housing workers are presented.

Survey Participants' Perspectives on Keeping Space

In the open-ended section of the survey with tenants (section 13 of questionnaire), participants were asked the following four questions: what would improve your housing; what would improve your neighborhood; what do you think should be done to improve housing opportunities for tenants who live in this kind of housing and what kind of housing should be more available? Although many participants did not respond to some of these open ended questions, the answers of participants who did clearly articulate an understanding that their needs are more encompassing than 'just a roof over my head'. Their recommendations read like a blueprint for best practices in housing and related services for this population and are organized below under the four questions that participants responded to.

What Would Improve Your Housing?

Tenants identified various issues that would improve their current housing. These issues can be roughly grouped into three main categories although there are some overlaps. The first category includes building-related issues. Twenty-two percent of participants said they wanted more and better security around the housing buildings. A participant advised that the housing program

> "Should have security to keep the undesirable people out because it would make it a better and safer place to live. Hire tenants as security guards."

Twenty percent of participants identified various aesthetic and cleanliness issues that would improve their current housing such as painting, pest control upkeep every month and plants around. One participant recommends that the housing program should "hire somebody to come into the house 3 times a year to completely clean up" while another participant advises that the housing program should "Put some money into building". Tenants expressed a preference for bigger rooms and more space, nine percent wanted more privacy while six percent specifically mentioned that improved air circulation in their rooms and air conditioning would improve their current housing. The building-related issues identified by participants are summarized in Table 16. Percentages have been rounded up to the nearest whole number.

Table 16: Building-Related Issues (multiple responses)
(N=106)

Better/more security	22%
Aesthetic and cleanliness issues	20%
Bigger rooms/more space	13%
More Privacy, prefer self-contained unit	9%
Air-conditioning, Air circulation	6%

Participants identified various program and staff-related issues that would improve their housing. Participants wanted more staff support work one on one with tenants. A participant advises that the housing program should have:

> "More staff support – have scheduled meetings with tenants and help them set up vision/plan to reach goals".

However, thirteen percent of participants wanted not just more staff but more effective staff that is better trained. A participant expressed his frustration that staff cannot deal with the 'drug situation' in the building:

> "Staff does not do their job as effectively as they should especially pertaining to conflict resolution, and they repeatedly get told about the drug situation in the units but do nothing about it."

Participants wanted staff to have more training to deal with the kind of issues that tenants in these housing programs have:

> "More staff with experience working with mental illness/addictions/street youth"
>
> "More help for people with health or addiction problems"

Participants also said that if staff were more empowering, their housing would improve:

> "Having a little bit more say in what is done around here. Usually things are already decided before it gets to the tenants."
>
> "Staff needs to accept that they do not have all the answers. They need to respect that the tenants also have answers"
>
> "Have staff treat tenants as people, not just rent receipts."

Eleven percent of participants wanted tenants to be better matched within units and 'not mixing' people together (smokers and non-smokers, males and female, ill people and not ill people). The matching of tenants is a particularly important one because of the shared

housing model. Explaining this, a participant notes: "Living with six other people, we are not all compatible; it's stressful". Another participant in one of housing programs that uses an apartment profile to try and match tenants wished that staff would consistently use this process rather than assigning people haphazardly to units:

> "If they would follow the 'apartment profile' and not just shove people in to fill the rooms, it would be better but I can understand if someone needs the housing, what are you going to do?"

> "Staff needs to be more sensitive where they place people, re-shuffle people with time so that they're suitable".

Nine percent of participants wanted better screening of prospective tenants and tenant input in selection to assure a fit with the housing model. Below is a sample of participants' comments:

> "Better screening of applicants, e.g., background checks, references, history of drug and alcohol abuse".

Six percent of participants recommended more social and recreational programs and facilities, three percent recommended specialized programs and services such as on-call psychiatrist and three percent wanted fewer and more flexible rules particularly around guests. A participant wanted the housing program to have "Less restrictions, less bureaucratic, more personal". Table 17 summarizes program and staff-related issues that participants recommended would improve their housing. Percentages have been rounded up to the nearest whole number.

Table 17: Programs and Staff-Related Issues (multiple responses)
(N=106)

More staff support	18%
More effective staff with better training	13%
Better matching of tenants within units	11%
Better screening of new tenants	9%

Social and Recreational programs and facilities	6%
Specialized programs or services	3%
Fewer/more flexible rules	3%

Participants also listed several tenant related issues that would improve their current housing. Thirteen percent of tenants mentioned that if housing programs dealt with interpersonal issues between tenants and drug/alcohol use by other tenants, their housing would improve. Examples of interpersonal issues include personal hygiene by unit mates, tenants not taking responsibility for their pets and fighting between tenants. Nine percent expressed a wish to move while eight percent of participants are satisfied with their housing as it is. A participant explained that moving would be difficult because the staff and house are like family. Table 18 summarizes the tenant-related issues that participants said would improve their housing.

Table 18: Tenant-Related Issues (multiple responses)
(N=106)

Interpersonal tenant issues	13%
Drug/alcohol use by other tenants	13%
Want to move	9%
Satisfied with housing 'as is' (positive comments)	8%
Harassment by other tenants	5%
Undesirable visitors	4%
Want more say/input	2%

What would improve your neighborhood?

Participants identified three broad categories of issues that would improve their neighborhood. The first category is made up of issues related to crime and safety. Twenty-nine percent of participants said that dealing with drug dealing and use in their

housing would improve their neighborhood while a smaller number indicated that prostitution and concerns around general security and safety were issues. Below are some samples of participants' comments:

> "Deal with prostitution, drug dealers and traffickers."
>
> "More police presence to deal with drug problems".
>
> "More police patrols and the police to be more compassionate about the things we go through"

Table 19 summarizes the issues related to crime and safety that participants said interfered with the enjoyment of their neighborhood.

Table 19: Issues Related to Crime and Safety (multiple responses)
(N=106)

Drug dealing and use	29%
Prostitution	8%
General safety/security	2%

Eight percent of participants were concerned about the stigma they felt that their housing had within the community due to its reputation. Participants suggested that the stigma could be lessened by more knowledge by community members of who they are. Two participants explain:

> "Maybe neighborhood needs to get together so they are aware of and know each other. More community events."
>
> "More people in the neighborhood knowing what this house is about".

Participants indicated that they wanted the opportunity to be involved with their community and neighborhood. They also said that the availability of certain community programs and services particularly social and recreational ones like parks and swimming pools and those targeted to special needs like medical and health programs would

improve their neighborhood. A participant pointed out that job-related programs inevitably improves the neighborhood:

> "It's a case of improving the individual: by getting jobs, you improve the individual and it improves the neighborhood".

Table 20 summarizes the issues related to community involvement, programs and services that participants indicated would improve their neighborhood. Percentages have been rounded up to the nearest whole number.

Table 20: Community Involvement, Programs/Services (multiple responses)
(N=106)

Stigma, reputation in community	8%
Community/neighborhood involvement	7%
Social and recreational	6%
Special Needs	3%
Job-Related, Internet access	3%

The last category of issues that participants identified would improve their neighborhood were those related to the physical environment of their neighborhood. Participants said that noise; aesthetics such as garbage and the absence of trees/plants were concerns in their neighborhood. Table 21 summarizes the issues related to neighbor and the environment that were raised by participants. Percentages have been rounded up to the nearest whole number.

Table 21: Issues Related to Physical Environment of Neighborhood (multiple responses)
(N=106)

Noise	6%
Aesthetics e.g., garbage, lack of trees/plants	4%
Other e.g., transportation, traffic, proximity to slaughterhouse	4%

Satisfied with neighborhood (positive comments)	4%
Closer/Cheaper Supermarket	3%

What do you think should be done to improve housing opportunities for tenants who live in this kind of housing?

Participants' recommendations for improving housing opportunities for 'hard to house' tenants fell into three broad categories. The first recommendation was that housing accessibility should be increased and housing barriers reduced and ultimately removed. Participants suggested that this could be done by building more affordable housing outside of downtown and reducing waiting periods/lists for subsidized housing. They also suggested changing the Tenant Protection Act and having effective rent controls. Below are samples of participants' recommendations:

> "Better locations (outside downtown) would provide more employment opportunities."
>
> "Don't group subsidized/supportive housing together: disperse it, blend it throughout the city"
>
> "People have nowhere to go when they've been evicted".
>
> "Remove unnecessary bureaucracy, deal with people directly and address people's specific needs".

Participants, aware of the link between poverty and housing recommended education and employment support, life skills training and higher minimum wage to enable people afford the kind of housing that offers them some dignity. A participant remarked: "Raise the minimum wage so people can afford their own place and save money...". Participants also called for more housing options that are empowering. A participant emphasized that people needed "second chances" to sort themselves out.

The second category of recommendations were for more and better social services particularly services those that help people get and keep housing such as eviction protection services. Participants also called for outreach services, drug counseling, medical and financial services. They noted that it was important to help people deal with their specific problems and to also help them get into housing that meets their needs. Below are samples of participants' comments:

> "People should get help with their individual problems so it doesn't get to the point of eviction".
>
> "People should not have to lie about having addictions, but they feel that if they don't, they won't get the housing".
>
> "Need to get people into the right place that meets their needs (e.g., psychiatric)".

The third category of recommendations that will improve housing opportunities for 'hard to house' tenants is more and better quality housing. "Living in one room is demoralizing, like a jail". Participants recommended that slum" landlords should be dealt with and there should be better regulation of boarding homes. Participants advised:

> "More regulation of boarding/rooming houses (e.g., more inspectors). Need to crack down on slum landlords".
>
> "More funding for better housing, with larger rooms, common areas and recreational facilities".

Table 22 summarizes participants' recommendations for improving housing opportunities for 'hard to house' tenants. Percentages have been rounded up to the nearest whole number.

Table 22: Improving Housing Opportunities for 'Hard to House' Tenants (multiple responses)

(N=106)

Increase accessibility and remove barriers to housing	16%
More and better social services	11%
More and better quality housing	10%
Satisfied with housing opportunities 'as is' (positive comments)	4%

What kind of housing should be more available?

Participants' recommended three major housing types that should be more available. An overwhelming majority of participants recommended that more subsidized, public and/or affordable housing should be available. The majority specifically mentioned subsidized or public housing while some specifically mentioned affordable private housing or "normal" housing. Most participants indicated that they would prefer to have their own bachelor or one-bedroom apartment. Participants' pointed out the advantages of their preferred model, for example, housing that would feel like home, the opportunity to live with family and get involved in the community, home ownership, privacy, etc. Below are samples of participants' recommendations:

> "I would like to have a small bachelor apartment that feels like a *home*"
>
> "Habitat for Humanity type initiatives, where people have an opportunity to actually own homes".
>
> "Co-op housing, where family can have a good life and get involved in their community and have more say about where they live".
>
> "People should be given the opportunity to have privacy for an affordable price".

The second recommended type of housing was the type of housing participants currently live in – shared housing with some staff support. Many indicated that this type

of housing should be strictly transitional and not a permanent solution while some indicated that this type of housing would be better with fewer people per unit and/or in a better neighborhood.

> "More places like Fred Victor: it works well and helps people get back on their feet, and then there should be apartments for people to move in [to]".
>
> "More places like Fred Victor for transitioning people, but with 4 people in a unit instead of 6, with bigger common areas".
>
> "Move people faster to subsidized housing – waiting list is too long".
>
> "Get them out as fast as you can... because here they get settled, get on dope and don't want to move"

Participants also indicated that there was a need for special needs housing for the elderly, youth, people with mental health issues or addictions, people with physical disabilities and for gay and lesbian people.

> "Supportive housing for people with mental health issues. A lot of them are here but no staff really qualified to deal with their issues."
>
> "There are so many mentally ill people living here that should not be on their own and they get taken advantage of dearly".
>
> "More housing for the elderly or people with special needs".

Other housing types that participants recommended are women's shelters, housing for couples/families and housing with less rules/restrictions. However, many participants vigorously recommended that more shelters were not needed. A participant pointed out: "shelters wear you down." Table 23 summarizes the housing types participants' recommended. Percentages have been rounded up to the nearest whole number.

Table 23: What kind of housing should be more available? (multiple responses) **(N=106)**

Subsidized, public and/or affordable housing	70%
More places like current housing	20%
Special needs housing	12%
Other Housing Types	10%

Staff Perspectives on Keeping Space

Two focus groups were held with staff of the housing programs where the study sample was drawn from. The focus groups had eight and seven participants each, for a sample size of 15. There were seven females and eight males with an age range of 20 to 54. Seven of the participants were community housing workers with no administrative responsibilities, five were community housing workers with some administrative responsibilities while two were managers with only administrative responsibilities. Majority of participants had over five years experience in the social service field (11 out of 15 participants) while six participants had over five years working with 'hard to house' tenants.

Practices and Policies for Housing Stability

Participants described several practices and policies within their housing programs that are critical for 'hard to house' tenants to maintain housing stability. Participants at both focus groups unanimously agreed that having staff on site 24 hours, 7 days a week was necessary because of the shared housing model of their programs. Participants described this model as (ideally) a transitional model that should be

> "first stage housing so people can work towards their own unit down the road in an environment where there are people who can help them with the issues that have made it difficult for them to maintain housing in the past".

Participants pointed out that whenever possible, tenants need to be placed in the right unit but agreed that it "often just comes down to availability".

Participants discussed the importance of their role as staff in working with tenants to maintain housing. A participants described this role as that of someone tenants can "vent their frustrations" to and "get it all out". Another participant described how close staff contact with tenants allows them to facilitate tenants' access to available supports. To ensure this close contact, each staff member is assigned a house and works closely with the tenants in that house as well as facilitating their house meetings. Although staff are available, they try not to be "invasive". Participants stressed the importance of tenants having the proper supports before they move in so they can "get off on the right foot". They also stressed the importance of working from a harm reduction philosophy as being crucial in helping their tenants, many of whom have present or past experiences with addiction, maintain housing.

Participants described some of the innovative and creative programs in their housing that help tenants maintain housing. An example is an in-house Tenant Bank where tenants can pay rent, cash cheques and get help with budgeting. Having an onsite bank where tenants can cash their cheques and immediately pay their rent reduces the temptation of their rent money going towards something else. For example, during the mail strike a few years ago when tenants had to go out and pick up their cheques, there was a huge spike in rent arrears. The participant in charge of the rent bank described the challenges tenants, many of who do not have accounts at mainstream banks, face when

they use places like Money Mart to cash their cheques. Acknowledging that there are a lot of tenants who won't access services in the community, participants said that their housing programs bring "basic level services into the building (like Queen West harm reduction program, health bus and doctor visits)".

Participants noted that basic programs like trips and excursions for tenants is important for stable housing as it provides an opportunity for some tenants to leave the building as "being cooped up all the time makes people angry and frustrated". Other programs that staff described that improve the well-being and quality of life of tenants include a Meal Program where a tenant can get five meals in a week for as little as $25 per month or in exchange for help in the kitchen where they can learn cooking and other life skills. In house employment programs like Tenants First project and the Tenants On-call program also help tenants stabilize their housing

Participants stressed that because they recognize that their housing programs are "last chance housing for many people, the focus is always on how not to kick people out". Participants described specific procedures and processes the housing programs have in place to prevent eviction when tenants' housing situations become tenuous. An example is frequent staff meetings to ensure early identification and outreach, a key component of preventing unstable housing. During these meeting, staff go through their tenant lists to "see where they're at". Participants said that "understanding people's histories, knowing what they're up against" helps staff work more effectively with tenants.

Echoing this, another participant emphasized that staff "are very conscious of where people are at regarding addictions, mental health, etc. and always checking to see

if there are supports in place to allow people to function here". Another participant remarked that "a lot of tenants come with supports from other agencies and these would be brought in" to work with a tenant with tenuous housing.

Before any formal eviction notice is given, tenants are usually approached individually to discuss issues. Tenants are provided information regarding legal rights, names & telephone numbers of legal clinics and resources and are encouraged to access these resources. For tenants with rent arrears, a payment plan offers another opportunity to stabilize their housing while those with eviction notices for behavioral reasons, a conflict resolution process is available to resolve contentious issues. Participants noted that they often use the Tribunal to negotiate an agreement or reach a mediated settlement and then follow through on eviction only if tenants further break that agreement or settlement. A participant remarked: "if tenants demonstrate the desire to have another chance, we will mediate up to the last minute". Participants wondered whether in trying to prevent eviction staff are doing "too many things" or if "maybe we're too soft" because "we are always open to reconsider" eviction notices and give tenants a second chance.

Other eviction prevention practices are ongoing preventative conflict resolution, facilitated meetings and resolution boards. Flexibility regarding rent payment plans frequently help tenants maintain housing although a participant noted the challenge of balancing this as "we're not doing anyone a favor if they get into severe rent arrears because they can be charged with fraud by Ontario Works".

An Empowerment Model of Housing 'the Hard to House'

Participants described their approach to working with tenants as "a facilitative management approach" built on empowerment values and principles. Participants stressed that working within such an empowerment framework with tenants was necessary to "give them a voice" and " a sense of belonging" thereby enabling them to deal with other issues in their lives. Explaining further why an empowerment based approach is so crucial for working with tenants, participants emphasized that many marginalized people need support to take small steps like participating in unit meetings as they "feel dependent on the system and powerless". Participants argued that forums like Town Council biweekly meetings give tenants "a voice" and contribute to self-esteem, empowerment, some sense of control and skill building. Having tenant members on the board of directors and other advisory committees also empowers them.

Participants pointed out that a commitment to an empowerment model means that "staff don't solve problems, they help people sort things out for themselves". Although they attempt to engage with tenants and evaluate their initiatives to see if they are meeting their stated goals, the challenge is to resist falling into the trap of coming up with "easy answers" but staying focused on the "long haul of the facilitative process" and their role of bringing people together.

Participants stressed that working with tenants to build a sense of community counteracts social isolation. Participants at the focus group of the smaller housing program (70 tenants as compared to 193 tenants in the other program) pointed out that a building that is not too big was an advantage because "everyone knows each other, knows staff and feels safe to share their needs". Echoing this view, other participants

noted that "everyone pulls together", there is a "sense of family", "staff feel personal stake, take the initiative to check in with the tenants and do informal counseling". To illustrate this, a participant spoke of tenants who have had "a chance to move but choose to stay because they like not being alone".

Participants at both focus groups noted that working within an empowerment framework means that all decisions that impact on tenants are based on "community agreements" through house meetings, staff and tenant committees and other such forums. This commitment translates in practice to ensuring that tenants have input and involvement on the use of communal areas like the lounge, a social area for recreational programs as well as on important issues like safety, a constant concern. A participant summarized their role as staff within the empowerment model as "facilitating to create opportunities".

Barriers to Housing Stability

Participants identified several issues, on the individual, program and systemic levels, which compromise tenants' housing stability. On the individual level, difficulties with money management by tenants means they are frequently unable to stretch their limited income to the end of the month. Many participants identified substance use and other unhealthy habits as an issue that not only affects how tenants "think but also the way they interact with others making the environment unsafe for others". Such situations may lead to fighting and other behavioral issues that then lead to eviction notices. Participants pointed out that frequently, tenants with mental health and addiction issues

erroneously "believe they can cope but at some point they can't". A participant pointed out that when this happens:

> "feeding their addictions takes over, they lose focus; may lead to inability to pay rent or problem behaviors that compromise others' safety".

Because tenants know that the mandate of both housing programs is to house 'hard to house' people, they often misperceive this wrongly as meaning that their 'problematic behaviors shouldn't be an issue and that there should be no limits". A participant pointed out that for "folks who haven't had a lot of structure, any rules or external circumstances like having a lease may feel too restrictive". In addition, some tenants' lack of understanding and familiarity with The Tenant Protection Act and legal rights may jeopardize their housing stability. Participants noted that they frequently have to review these with tenants over & over again.

At the program level, staff identified certain areas that their housing programs need to review to more effectively support tenants in maintaining housing stability. One of such areas is better staff education regarding the "myriad forms of diversity around addictions, age, transgendered issues" so that tenants needs could be met. A participant remarked: "diversity is good, but difficult".

Another area that participants identified as needing improvement is the programming and community connections needs of certain segments of the tenant population. Participants noted that younger people tend not to do as well in these two housing programs probably because they need more involvement. Participants speculated that the big age gap between tenants might make younger tenants feel "talked down to, not taken seriously or dismissed".

Participants also red flagged numerous systemic level issues that are barriers to housing stability for 'hard to house' tenants. The first barrier is gaps in the system, particularly within the health care support system. Participants noted that shortage of treatment facilities for mental health, addictions or dual diagnosis exacerbates tenants' mental health and addiction issues. Participants pointed out that when tenants come to staff to ask for help, there are minimum two months waiting lists for most addiction services so they get frustrated and give up. When they do get in, the programs are usually short stay programs and "then they're right back here in this environment which is counterproductive" and there is no continuing plan of care or suitable 'dry house' for them to go to. Participants also noted that many tenants "lack consistent relationships" with healthcare providers thereby making it difficult for them to access services.

Participants decried the chronic under funding of social housing and related services by all levels of governments noting that this underscores the "little value placed on housing and supporting people". Participants pointed out that "shared accommodations are rarely anybody's first choice but it's the only housing available" and warned that densely shared environments like their housing programs can be a "powder keg" waiting to explode. Participants emphasized how the stressful environment and exposure to triggers means tenants need a legion of support staff to help "stabilize them" meanwhile the housing programs are seriously understaffed because of inadequate funding.

Participants noted that the level of poverty within their tenant population is "so acute and welfare so low" that a majority of tenants "lack any choice in housing" and that there are "no resources to help people move on to the next level". Compounding this

acute poverty is the bureaucracy of social service systems like welfare that frequently "cut tenants off for no reason". Participants noted that although tenants in their housing programs can get assistance in navigating complex social service systems, it is still very frustrating for many. As participants accurately pointed out: "so many layers, so many hurdles, so much bureaucracy," frequently just "wears people down". Participants reported that negotiating the system may seem like an "impossible task" for many tenants who "lose a sense of worth".

A participant gave the example of tenants who have lost custody and have zero access to their children but whose "children are their only source of meaning. Such a complicated process that people usually give up trying". Participants said that these issues are further constrained by lack of employment opportunities and lack of resources. A participant stressed that these difficulties are "so frustrating for tenants who look for hope but see dead ends".

Working the Boundaries: Challenges of the Shared Housing Model

In both focus groups, participants' discussions and reflections on policies and practices that foster housing stability acknowledged the challenges and complexities of working within a shared housing model with tenants with a "myriad of diversities and issues". As a participant astutely sums it up: "some of the same things that lead to stability for some of the tenants lead to instability for others". Participants described their work as an intricate act of balancing different interests and pointed out that many of the thorny decisions that they have to make as community housing workers do not have wrong and right answers but are fraught with contradictions and open to different interpretations.

Participants pointed to the harm reduction model as an illustration of this challenge. A commitment to this model means that tenants with addictions who may not otherwise maintain housing are able to do so because they have access to substances/alcohol. However, this access may create problems for other tenants who are fighting to stay clean and maintain housing.

Also fraught with difficulties and contradictions is their role as both landlord and support worker. As a landlord, participants are required to ensure that tenants pay their rent, keep the property in a reasonable standard and not interfere with the enjoyment of other tenants. If tenants fall foul of these, participants are required as a landlord to follow legal procedures and evict them. However, as a support worker to tenants, participants are required to work with them in keeping their housing. These two roles are often at odds with each other. In addition, participants said that it an ongoing struggle for staff to meet expectations of being 'professional' by setting boundaries and enforcing rules while still being 'personal' by being someone tenants can feel comfortable approaching and building a trusting relationship with.

Another challenge participants described is that of balancing communal rights and individual rights. Participants described their dual role of encouraging tenants to see the positive impact of community and that of giving them 'space' as a "very fragile situation". Participants noted that some tenants feel that even expectations such as apartment meetings infringe on their individual rights. A participant emphasized that this is a "huge struggle because what would be good for one person may not be good for the house/building". Participants used the example of tenants who are sex workers and want

to bring their 'clients' to their rooms in shared units as an example of where they have to negotiate communal rights over individual rights.

Working with tenants in negotiating interpersonal issues within their shared units is another tension that participants identified. Although tenants can be transferred internally if conflicts exist, in practice this is not always possible. Participants described the difficult balance they try to juggle between maintaining consistency versus taking exceptional circumstances into consideration when negotiating interpersonal disputes between tenants. In such situations, due to confidentiality, tenants may not have all the information participants have as staff and therefore may feel responses are unequal. Participants noted that although "matching" unit mates might cut down on some of the interpersonal conflicts, the priority is getting people housed. A participant remarked: "we don't have the luxury of matching, we have to assign based on availability. Another participant noted: "with so little housing, people will take anything, even if not an appropriate fit".

Integration of Tenant and Staff Perspectives on Keeping Space

Both tenants and staff agreed on various resources, programs and policies that would make it easier for tenants who are 'hard to house' to keep their housing. The first is more subsidized self-contained apartments. Majority of tenants said they would rather have their own self-contained apartment than the shared housing they are currently in. Staff described the challenges of trying to help tenants maintain stable housing in a shared housing situation where one tenant's issues may threaten another's housing

stability. Both tenants and staff suggested that the shared housing model should be strictly transitional and a first step housing for people exiting homelessness.

Both tenants and staff also agreed that more programs and supports were required to enable tenants work on the personal issues that threaten their housing stability. Some of the programs and services that tenants and staff specifically mentioned include eviction prevention services and addiction counseling. Although both tenants and staff agreed that the issue of drug dealing and use in the housing premises were significant ones, they diverged on what role staff should play in tackling these issues. Tenants wanted staff to deal more effectively with the presence of drugs within the housing while staff described the challenges that made it difficult to do so without threatening the housing stability of tenants involved in such activities. Both groups agreed that staff would benefit from more training in how to better support those with mental health and addiction issues.

Both tenants and staff agreed on the need to integrate the housing programs and tenants within the community but described several obstacles that stood in the way of achieving this. They both agreed that a better maintained building would reduce the stigma attached to the housing within the community thereby making it easier for the tenants to blend into the community. Both tenants and staff also made the links between systemic issues like poverty to housing stability and recommended education and employment support, life skills training and higher minimum wage to enable people afford the kind of housing that offers them some dignity.

Although staff described the housing model as being built on an empowerment model and staff practices as 'empowering' and based on a 'facilitative management

style', some tenants described it otherwise and said that their housing would improve if staff were *really* more empowering. Tenants spoke of wanting more control within the house and said that decisions appeared to have been made before tenants are consulted for their input, pointing to a discrepancy between 'described practices' and 'lived practices'. A tenant advised staff not to look at tenants as just 'rent receipts' but as people.

Also, although both tenants and staff agreed that matching unit mates would reduce some of the interpersonal conflicts within the units, tenants felt that staff were not committed to this but just 'shoved' people into units without any consideration of the tenants who are already in a unit. Staff conceded that they feel that matching unit mates was not as much a priority as filling units but explained that at a time when affordable housing is at such a premium and many people are homeless, matching unit mates seems like a 'luxury'.

Both tenants and staff agreed that housing was more than just a 'roof over my head' and emphasized the need for programs, such as social recreational activities, within the housing to reduce isolation and offer tenants social support. Overall, both tenants and staff recommended that resources within the housing and the community need to increase to better support 'hard to house' tenants particularly those with special needs such as addiction, mental health, and mobility issues.

Summary of Chapter Seven

Tenants recommended three main categories of things that what would improve their housing (the categories overlap). The first category includes building-related issues such as: more and better security around the housing; various aesthetic and cleanliness issues; bigger rooms and more space; more privacy, improved air circulation in rooms and air conditioning. The second category includes various program and staff-related issues such as: more staff support to work one on one with tenants; more effective staff; matching of unit mates; better screening of prospective tenants; more social and recreational programs and facilities; specialized programs and services and fewer, more flexible rules particularly around guests. The third category includes tenant related issues such as: mediation of interpersonal issues between tenants and drug/alcohol use by other tenants.

Tenants also identified three broad categories of issues that would improve their neighborhood. The first category is made up of issues related to crime and safety such as: drug dealing and use in the housing; concerns around prostitution, general security and safety. The second category includes issues related to tenants' yearning to be involved in the community, concerns around the stigma of their housing and recommendations on programs and services that would make the neighborhood a better place to live in. The last category of issues were those related to the physical environment of their neighborhood such as: noise; aesthetics like garbage and the absence of trees/plants.

Tenants' recommendations for improving housing opportunities for 'hard to house' tenants fell into three broad categories. The first category includes recommendations such as increasing housing accessibility; reducing housing barriers;

changing the Tenant Protection Act and effective rent controls. Aware of the link between poverty and housing, tenants also recommended education and employment support, life skills training and higher minimum wage to enable people afford the kind of housing that offers them some dignity. The second category of recommendations were for more and better social services such as eviction protection services, outreach services, drug counseling, medical and financial services while the third category includes more and better quality housing.

Participants' recommended three major housing types that should be more available. An overwhelming majority of participants recommended more subsidized, public and/or affordable housing. Most participants indicated that they would prefer to have their own bachelor or one-bedroom apartment. The second recommended type of housing was shared housing with some staff support but with fewer people per unit and/or in a better neighborhood. Participants also indicated that there was a need for special needs housing for the elderly, youth, and people with mental health issues or addictions, people with physical disabilities and for gays and lesbians. Other housing types are women's shelters, housing for couples/families and housing with less rules/restrictions.

Staff that participated in the two focus groups described several practices and policies within their housing programs that are critical for 'hard to house' tenants to maintain housing stability. The first is having staff on site 24 hours, 7 days a week because of the shared housing model of the programs. Staff described how close staff contact with tenants allows them to facilitate tenants' access to available supports. Staff stressed the importance of tenants having the proper supports before they move into

importance of working from a harm reduction philosophy in helping tenants maintain housing.

Staff described some of the innovative and creative programs that help tenants maintain housing such as: an in-house Tenant Bank; bringing basic level services into the building (like a harm reduction program, health bus and doctor visits); trips and excursions for tenants; Meal Programs and in house employment. Staff also described various eviction prevention practices that help tenants with tenuous housing such as providing information regarding legal rights, names & telephone numbers of legal clinics and resources to tenants who have received eviction notices and a payment plan for tenants with rent arrears. Other eviction prevention practices are ongoing preventative conflict resolution, facilitated meetings and resolution boards. Participants described their approach to working with tenants as "a facilitative management approach" built on empowerment values and principles. Participants noted that working within an empowerment framework means that all decisions that impact on tenants are based on "community agreements" through house meetings, staff and tenant committees and other such forums.

Participants identified several issues, on the individual, program and systemic levels, which compromise tenants' housing stability such as difficulties with money management by tenants; substance use and other unhealthy habits that may lead to fighting that then leads to an eviction notice. At the program level, staff identified that staff need better education around addictions, age, transgendered issues; programming and community connections needs of certain segments of the tenant population (such as younger people). Systemic level issues include gaps within the health care support

system; chronic under funding of social housing and related services by all levels of governments and shared accommodations.

Staff acknowledged the challenges and complexities of working within a shared housing model with tenants with a "myriad of diversities and issues" and described their work as an intricate act of balancing different interests and pointed out that many of the thorny decisions that they have to make as community housing workers do not have wrong and right answers but are fraught with contradictions and open to different interpretations.

CHAPTER EIGHT: DISCUSSION AND CONCLUSION

Using a multi-methods research approach, this study focused on formerly homeless persons who live in two alternative housing programs run by Toronto agencies that have a long history of providing innovative housing and related services for 'hard to house' persons. The main goal was to investigate what helps these tenants maintain housing stability and what puts them at risk of losing housing. Specifically, this study answered the following questions: 1) How do "hard to house" tenants who are in the process of being evicted experience and understand their planned evictions? What are their struggles with maintaining housing stability and where do they plan to go if they get evicted? 2) What factors distinguish 'hard to house' tenants in alternative housing who have housing stability from those at risk of being evicted? 3) What resources, programs and policies do the major stakeholders (tenants and community housing workers who live and work in these housing programs) think would increase the housing stability of 'hard to house' tenants in alternative housing?

The chapter begins with a summary that integrates the findings from the multi-methods (Long Interviews, focus groups and cross-sectional survey), illustrating how they converge and confirm or contradict each other. The summary also outlines the implications of these findings for policy and practice.

The chapter then discusses the findings from the three methods while referencing the research literature. Following this, implications of the findings for social work policy and practice are discussed and limitations of the study's methodology and suggestions for future research in this area are described.

Integration of Findings from Long Interviews, Survey and Focus Groups

The findings from the three methods employed in this study play different but complementary roles in describing and extending our understanding of the housing stability of 'hard to house' tenants. Metaphorically, the manner in which these methods complement each other can be likened to a courtroom where redress is being sought: survey findings flag and identify the issue for which redress is being sought but cannot provide all the details surrounding the issue; 'issues experts' from the Long Interviews then come in and lay out a multitude of evidence, 'baring all' and burrowing deep into exonerating circumstances surrounding the flagged issue thereby putting it into context. Finally, focus group participants who are not 'issues experts' but close enough to them to have a thorough knowledge of the issue, testify and bear witness to the impact of the issue and thus 'validate and confirm' the evidence that the 'issues experts' have presented. This convergence of findings from multiple sources then helps the court make an informed decision on what form the redress should take.

The findings from the multi-methods in this study, converge and complement each other in the manner described above. Table 24 summarizes these findings categorized into five broad issues. Under each issue, the table indicates what the findings are from the cross sectional survey and if the findings are confirmed or contradicted by findings from the Long Interviews. The table also summarizes how the Long interview 'thick descriptions' extend our understanding of the issue. The table then indicates what the findings are from the focus groups, where appropriate, and outlines the implications of the integrated findings for policy and practice.

Table 24: Integration of Findings from Multi-Methods & Policy/Practice Implications

Issue 1: Characteristics of Stably and Unstably Housed 'Hard to House' Persons			
Long Interview Findings	**Cross-Sectional Survey Findings**	**Focus Group Findings**	**Implication for Policy/practice**
Long interview participants' characteristics are comparable to that of survey sample; "lived experience" descriptions help situate these 'biographic vulnerabilities' within a socio cultural context, for example: unemployed but willing to work, lack of social support early in life, etc.	No difference between survey participants with stable and unstable housing. Majority of participants have very low income, are unemployed, are on 'welfare', did not finish high school and have never been married	Validation and confirmation that 'biographic vulnerabilities' are related to socio cultural disadvantages.	Needed: policies and practices that target both biographic and socio cultural vulnerabilities i.e. higher welfare rates, retraining for 'real jobs', better funded housing programs that can provide the mental health/addiction assistance people need.
Issue 2: The Housing Stability Continuum and Episodic Homelessness			
Long Interview Findings	**Cross-Sectional Survey Findings**	**Focus Group Findings**	**Implication for Policy/practice**
Descriptions of multiple episodes of homelessness and cycling through homelessness continuum, interspersed with periods of housing. Differences in how much rent owed by participants and behavioral issues indicates that instability is more of a continuum.	Multiple episodes of homelessness, cycling through continuum of homeless situations (shelter, doubled up housing, motels, institutions and literal homeless). Stability assessment indicates that unstably housed participants vary on the indicators: how many times they have received eviction notices, how much rent arrears they have, etc. also suggests that instability is more of a continuum than an end point.	Myriad of issue that threaten tenants' housing – some can be negotiated, some are difficult to because individual rights have to be balanced by communal rights.	Needed: policies and practices that facilitate 'hard to house' people to leave homelessness but also inhibit their losing housing. Examples of eviction prevention strategies: payment plans, 'matching of unit mates, mediation, appropriate services and supports.

Issue 3. Predictors of Housing Instability			
Long Interview Findings	**Cross-Sectional Survey Findings**	**Focus Group Findings**	**Implication for Policy/practice**
Descriptions extend our understanding of ways social support buffers participants from challenges of current housing and how dissatisfaction with housing might act as an indicator of instability.	Quality of Life (Satisfaction with Living Situation) and Social Support are predictors of housing instability.	Social support helps tenants navigate a complex social service system and a web of bureaucracy. Lack of funding for adequate staffing threatens housing stability.	More funding for programs that build in supports for tenants.
Issue 4. Adequate Housing for 'Hard to House' Persons			
Long Interview Findings	**Cross-Sectional Survey Findings**	**Focus Group Findings**	**Implication for Policy/practice**
Vivid descriptions of the problems and challenges of the shared housing model and how present housing constrains and limits participants' efforts to escape poverty.	Responses to the open-ended survey questions overwhelmingly recommend self-contained, independent, subsidized apartments.	Tensions/negotiations/challenges of working within an empowerment model with 'hard to house' within a shared housing model. In a shared housing model, "what helps someone keep housing may make another person loose housing".	More affordable self-contained housing; existing shared housing programs should adopt strategies to mitigate deleterious effects like reduced number of tenants within a unit.
Issue 5. Relationship Between Gender & Quality of Life - Safety and Legal Issues			
Long Interview Findings	**Cross-Sectional Survey Findings**	**Focus Group Findings**	**Implication for Policy/practice**
Seven of the eight female participants had experienced abuse or violence in different homelessness and housing situation Descriptions illuminate why female participants feel less safe in current housing.	Female participants had lower scores on Quality of Life (Safety and legal Issues) than men indicating lower feelings of safety in the housing.	N/A	Housing practices need to implement practices that address the safety concerns of female tenants

Characteristics of Stably and Unstably Housed 'Hard to House' Persons

There were no significant differences on demographic variables between survey participants with stable and unstable housing. This finding supports researchers who have called for a shifting of emphasis from the characteristics of homeless people to a focus on the processes by which they become and remain homeless (Blasi, 1990). Long interview participants who were all at risk of eviction and thus unstably housed shared with survey participants, similar individual vulnerabilities like meager income, limited education and unemployment. However, caution is needed in interpreting this lack of difference between participants with stable and unstable housing, particularly as this study deliberately chose not measure addiction, physical and mental health issues because the relationship between these variables and housing and homelessness have been overly focused on in the research literature.

The stories of the Long interview participants are very useful in situating these poor socioeconomic indices and other individual disabilities into a structural context or what Snow, Anderson and Koegal (1994) refer to as "biographic vulnerabilities in context". Although majority of participants were unemployed, they all expressed a desire to work and an unwillingness to stay on welfare. One of the participants, Kim, had rent arrears and was eventually evicted because she refused to 'go on welfare' and was holding out for a job that never materialized. Participants' stories detailed their continuing efforts, sometimes in the face of great challenges, to get back into the work force. The irony was that employment, frequently in low paying jobs that lack any job security, often left participants vulnerable to housing instability by limiting them to

inadequate housing which was only what they could afford. With no job security, sudden job loss also meant they were unable to pay rent.

Also, many participants' stories revealed the absence of family support very early in their lives, which contributed to the limited education of a majority of them. Participants' descriptions of why they are in rent arrears often illustrated how tenuous their life circumstances were. It was as if they were all literally on the edge of instability and who falls over is a mere "circumstance away" – an illness, lose of a wallet or a job or got cut off social assistance were some of the circumstances that participants described led to current eviction notices. Such interweaving and convergence of individual and structural vulnerabilities rightly support calls to avoid dichotomizing contributing factors to homelessness or returns to homelessness (Burrows, 1998; Smith et al., 1998; Fitzpatrick, Kemp & Klinker, 2000; Koegal, Burnam, Baumohol, 1996; Neale, 1997) as being caused by either individual or structural factors. As Koegal, Burnam, Baumohol (1996) aptly note: "The lives of all people, disabled or not, are embedded in circumstances shaped as much by structural factors as personal and biographical ones".

Predictors of Housing Instability

The survey findings did not find any significant differences on scores on the standardized measures of social support, empowerment, program satisfaction or any of the subscales of quality of life between participants with stable and unstable housing just as there were no distinguishing characteristics between the two groups. However, a multiple logistic regression model indicated two significant predictors of housing stability, social support and quality of life (satisfaction with living situation subscale),

when controlling for the other non-significant variables which were age, gender, income, race, empowerment and used community services and support past year.

The logistic regression model also indicated that social support was a predictor of housing stability - that those with more social support were more likely to have housing stability. This finding confirms various theoretical explanations of the role of social support in housing stability and homelessness. Sylvestre & al. (2001), in a conceptual paper on housing stability, point out that definitions of housing stability proposed by Appleby and Desai (1987) and Breakey and Fischer (1995) that introduce the idea that housing stability or residential stability is linked to the notion of alienation rightly recognizes that supportive ties can increase housing stability by not only offering support in coping with challenges of everyday life but also by acting as an advocate with landlords. Suggesting that housing instability does exist on a continuum, Breakey and Fischer (1995) postulate that housing instability may be associated with alienation from community life while Appleby and Desai (1987) suggest that instability such as homelessness is the end spectrum of a series of disengagements.

Findings from the qualitative interviews confirm some of these speculations and suggest that social support may be linked to housing stability by offering participants relief from their difficult shared housing situations. Participants when asked what has helped them stay in housing, mention social processes like being able to communicate and leave the buildings to socialize with family and friends or having school or volunteer work. The only participant who had resolved her eviction notice credited getting a phone in her room so that family and friends could reach her as a critical thing that helped her keep her housing.

Findings from this study also confirm previous findings by Wolch, Dear, & Atkita (1998) who point out that events that are immediate precipitators of homelessness such as eviction, discharge from an institution, loss of a job, divorce or domestic violence and removal of welfare support not only mean a loss of housing but also loosen connections to social ties. When asked what events led to their last homeless episode, almost thirty-percent of participants of this study reported job loss, about twenty percent reported separation or divorce from spouse and twenty-six said they fell ill.

Qualitative findings also confirm some researchers (Lee, 1987; Rossi, Fisher and Wallis, 1986) suggestions that lack of social ties or disengagements is not just the cause of homelessness but also a consequence of it. These researchers explain that people become homeless from lack of social ties which means they cannot receive instrumental or expressive assistance in a crisis but that once they are homeless, their placelessness works against their maintaining social ties. Participants spoke about the stigmatizing effect of their shared living situations and the accompanying shame which discouraged them from inviting friends and family over. A male participant with two young sons lamented that he was "missing the father-son bonding" because his housing was not an appropriate setting to bring them to. Staff participants confirmed the deteriorating physical conditions in the housing programs because of inadequate funding for maintenance noting that it did not foster any sense of pride in the tenants but rather encouraged vandalism.

Findings on what the source of the social support that survey participants indicate having confirm Gory, Ritchey and Fitzpatrick's (1991) findings on homelessness and affiliation that the social ties of homeless people might differ from those of the general

population. The authors found that ties with relatives, while a major source of close friendships for the general population, are only an insignificant source for homeless people. When asked number of times they had contact with friends and family within past month, only about twenty one percent of this study's survey participants reported contacts with family several times a week while about twice as many (44%) reported contacts with friends. The number that also reported no contact at all with family was higher (43%) than those who said the same for friends (31%).

Another predictor of housing stability identified by the logistic regression model was satisfaction with housing situation measured by the Quality of Life – living subscale. Participants who reported more satisfaction with their housing were more likely to have housing stability. In the tight housing market that currently exists within Toronto and other large metropolitan cities where homelessness is also on the rise, the provision of social housing for the 'hard to house' infrequently encompass discussions of quality of housing and satisfaction by occupants. The goal has frequently being to 'get people' off the streets into 'sheltered spaces' that often blur the lines between what is permanent housing and therefore home and what is temporary shelter.

Shedding more light on why satisfaction with housing by tenants is important, Fuller-Thomson, Hulchanski and Hwang (1998) in a review of housing and population health, note that there appears to be some support for an association between housing satisfaction and various health related measures. The authors cite researchers who have found such associations: Kearns et al. (1991) found housing dissatisfaction was a significant predictor of psychological distress; Saito et al. (1993) report poor psychological health status of women in Japan in aggregated dwelling units who were

dissatisfied with their housing plan or arrangement of rooms and Elliot, Taylor & Kearns (1990) report significant correlation between housing satisfaction and overall coping ability among clients with severe and chronic mental disabilities in Hamilton. Fuller-Thomson, Hulchanski and Hwang (1998) also report a study in New Zealand (Smith et al., 1993) that did not find any association between housing satisfaction and psychological distress but point out that this study had methodological shortcomings.

Despite the above strong associations between housing satisfaction and well-being, Glaster (1985) (cited in Fuller-Thomson, Hulchanski and Hwang, 1998) cautions against adopting residential satisfaction as an optimal social indicator that guides housing policy arguing instead for the use of a psychological construct of "marginal residential improvement priority" which ranks preferences for improvement of various elements of the residential environment.

Although bivariate analyses found no significant differences between participants with stable housing and those with unstable housing, there were significant differences between participants who reported current eviction notice and those who did not on scores on the Quality of Life (QOL) living situation subscale and the housing satisfaction measure. Participants with no current eviction notice were more satisfied with their living situation (and also reported higher housing satisfaction than those with current eviction notice. This finding indicates that within the unstable housing group, some may be more unstably housed than other thus suggesting a continuum of instability rather than a dichotomy of stable and unstable. In addition, the finding that satisfaction with housing on both the satisfaction scales used in this study differentiates those that report current eviction notice and those that do not strengthens the previous finding that satisfaction is a

predictor of housing stability.

This study found that only twenty-six percent of participants reported that eviction was the cause of their last homelessness episode compared to Bueno et al (1997) who found that fifty-seven percent of their homeless sample had been recently evicted. However, the percent of participants reporting eviction as a reason was higher though not statistically significant for those with unstable housing (32%). In addition, all participants in the qualitative research section who were evicted were homeless by the second interview. Therefore, eviction can be said to increase the risk of housing stability and subsequent homelessness for participants.

Relationship Between Gender and Quality of Life (Safety and Legal Issues)

Bivariate findings also indicate that female participants reported feeling less safe in their housing and neighborhood than male participants. They had significantly lower scores than men on the QOL safety and legal issues subscale. Descriptions of the violence and abuse experienced by female participants in the qualitative section contribute to our understanding of the continuing violence women frequently experience whether housed, under housed or homeless explaining why they will report feeling less safe than men in their current housing. This finding corroborates previous research that reported various safety and violence concerns by women (Breton and Bunston, 1992; Caragata and Hardie, 1998; CMHC, 1997; Hagan and McCarthy, 1998; Harris, 1991; LaRoque, 1994; Novac et al., 1998 and Wardhaugh, 2000). Marcuse (1987) points out that a housing situation where residents are constantly on the defensive and invest

extraordinary efforts for basic self protection is not only oppressive but might also have social and psychological impacts.

The Housing Stability Continuum and Episodic Homelessness

Findings from both the qualitative and quantitative methods show that majority of participants have experienced recurrent homelessness interspersed with periods of housing. The quantitative results show that participants have had an average of almost four previous episodes of homelessness. These findings corroborate prior research in this area that report high patterns of episodic homelessness rather than chronic homelessness (Farr et al., 1986; Morse et al., 1985; Piliavin et. al., 1993; Pilivian and Sosin, 1987- 88; Wright & Weber, 1987; and Rossi, 1989). The qualitative and quantitative findings corroborate Sosin, Piliavin and Westerfelt (1990)'s finding that the "the typical pattern of homelessness seems to be one of residential instability rather than constant homelessness over a long period". Long interview participants described a continuum of unstable living situations during the periods they were homeless. Qualitative findings also confirm prior research studies (Bassuk, 1990; Link et al., 1995 and Wright, Caspi, Moffit, Silva, 1998) that indicate that doubled-up housing often precedes a homeless episode. Many participants revealed that they entered the shelter system from a family member or friend's house.

Both the quantitative and the qualitative findings extend our understanding of what the key elements of housing stability are. This term, like its related counterpart – homelessness, has been defined in different ways by different research studies. In a review of these different definitions and operationalizations, Sylvestre et al. (2001) point

out that the various definitions not only indicate the central elements of housing stability but also the range of issues that must be included for a comprehensive understanding of the term. Findings from this study confirm previous research on what some of these core issues might be. Analysis of housing-type patterns of participants' last three residences before current residence reveal that with each move, participants' housing type moved more toward homelessness than stable housing indicating that the quality of moves were poor. For example, Prior to moving to current housing, forty percent of participants reported that they had their own place down from about sixty-eight percent of participants who reported they had their own place three residences before current housing. More than half of the participants said they were homeless (53%) prior to current housing dramatically up from the thirteen percent who said they were homeless three residences before current housing.

The finding that the quality and type of housing move is important to an understanding of housing stability confirms Bebout et al.'s (1997) definition of housing stability which includes quality of housing moves rather than just number of moves. In their study of adults with dual diagnosis, stable housing was operationalized to include continuous, high quality, no literal homelessness, no inadequate housing and no negative moves. Noting the importance of the inclusion of quality of moves in a definition of housing stability, particularly for psychiatric consumers/survivors, Sylvestre et al. (2001) stress that the introduction of a criterion of quality of housing mobility acknowledges that unplanned or forced exits can initiate instability because of minimal pre-planning, lack of support or information needed to find more appropriate housing.

The findings from both the qualitative and quantitative methods show that 'hard to house' tenants, even when they are unstably housed, find resourceful ways to hang on to housing that they are quite dissatisfied with for long periods of time. Qualitative findings shed light on this behavior – participants explained they are very much aware of their limited housing options and are fearful that their only option would be the streets. Participants resignedly noted that at least their current housing is "a roof over my head". In fact, their premonition that they would be homeless if they lost their current housing was accurate – the five participants that left or were evicted by the second interview all ended up homeless.

These finding reveals the shortcoming of definitions of housing stability that employ only length of stay in a particular housing setting as indicative of housing stability (Baier et al., 1996; De leon et al., 1999; Dickey et al., 1997; Shern, et al., 1997 and Srebnik et al., 1995). Underscoring this limitation is the finding that only one out of the seven Long interview participants that were still in housing, more than six months after they were served eviction notices, had resolved the reason that led to the eviction notice. Although the other six participants were still in housing, there were unstably housed. Length of stay as an indicator of housing stability would fail to capture the housing instability of these participants.

Adequate Housing for 'Hard to House' Persons

Findings from this study, particularly the qualitative long interviews, highlight some contentious issues in the provision of housing and related supports to 'hard to house' persons. Some of these issues include coming to terms on what adequate housing is for

'hard to house' people and whose values and agenda should inform criteria that is used in determining adequacy. Similarly, when can we rightly count a homeless person as 'housed' and therefore no longer 'homeless' and what is private as opposed to public space?

The importance of adequacy of housing is well-captured by Springer (2000) who points out: "an adequate shelter is not only a human right but the base for human relationships, the free development of the individual and for playing an active role in the social and cultural life of the community" (p. 475 – 484). Inferring from Springer's assertion, one can rightly say that adequate housing is necessary for full citizenship.

Also, Brandt's (1987) definition of homelessness, a definition that has shaped some of the progressive ways of conceptualizing and tackling homelessness in Denmark in particular and Europe in general notes that a person is homeless when they don't have housing which is "of a reasonable housing standard". Discussions within the homelessness and housing fields have therefore centred on what constitutes housing that is of 'reasonable standard' or that is 'adequate'. Hulchanski (1998) disagreeing with critics who claim that the right to 'adequate housing' is impossible to define and hence unenforceable, offers the following aspects of adequate housing that needs to be considered in any particular context: legal security of tenure; availability of services, materials, facilities and infrastructure; affordable; habitable; accessibility; location and culturally adequate.

A quick examination of participants' shared housing model shows that it did include all these aspects, although there might be some disagreement as to what extent or degree. Participants had legal tenure as they paid rent and were covered by the Landlord

and Tenant Act; services, materials and basic infrastructure were available; it was affordable, accessible, habitable and culturally adequate.

However, participants in this shared housing model were quite clear and definite that it was not an appropriate 'space' for them to "develop as individuals and play an active role in the social and cultural life of the community". Findings indicate that the major shortcoming of this model is the lack of privacy usually associated with notions of home – home that embodies expectations of refuge from the outside world. This shared housing model forced many participants to conduct private everyday business in public view. However, It should be mentioned that the concept of private and public space is also "susceptible to shifting understandings and interpretations" (Anderson, 1998) and has been problematized by some researchers (Baxter and Hopper, 1981; Bernard, 1998) who point out that what is private as opposed to public depends on context. Nonetheless, the findings of this study strongly suggests that privacy is an important aspect of adequate housing particularly for vulnerable populations like 'hard to house' tenants.

When asked what type of housing should be more available in the open-ended section of the survey, majority of participants (70%) recommended more subsidized and affordable self-contained units. This finding confirms previous findings by (Novac et al., 1998), in a housing survey of women's views on alternative housing, eight-seven percent of their sample (most of whom have previous experience sharing units) indicated a preference for self-contained units. However, participants and staff in this present study both noted that there was a role for the shared housing model, particularly as a first step housing for 'hard to house' people coming off homeless situations.

Dworsky and Piliavin (2000)'s finding that those that exit homelessness to their own private residence are less likely to return to homelessness rather than those that exit to SROs (Single room occupancy which usually require some sharing of amenities), hotels and motels indicates that there is a relationship between housing type and housing stability. The authors speculate that there is something about living in one's own private residence that reduces the likelihood of experiencing a subsequent homeless spell. Findings from surveys of housing preferences of people with mental illness (Carling, 1993; Carling & Tanzman, 1996; Tanzman, 1993) that suggest that they frequently identify choice, privacy, autonomy and control as the qualities they desire of their housing might offer some insight why one's own residence is more stabilizing. There might also be some health benefits to living in one's own residence. Fuller-Thomson, Hulchanski, & Hwang (2000) in their review on housing and health, found an association between overcrowding and poor mental and physical health.

Implications of Findings for Research, Policy and Practice

The use of a multi-methods approach in this study, incorporating both qualitative and quantitative methods, was particularly successful in understanding the experiences of 'hard to house' people from both a personal and a political perspective. While the quantitative method provided the numbers and statistics, the qualitative methods put faces on these numbers through participants' stories of strength and resilience. The multi-methods allowed the integration of the personal and political by highlighting both the individual and structural vulnerabilities that contributed to the housing (in)stability of participants. The methodology also illuminated the individual processes that allowed

participants to live within the constraining structures of the shared housing model and society. This integration of the personal and political avoids a "decontextualized analysis" that Snow, Anderson and Koegal (1994) rightly accuse many homeless researchers of being guilty of.

Allowed to speak, those labeled 'hard to house' said they need a multi-dimensional approach to the provision of housing and supports, rejecting arguments that only more housing is needed (Shinn and Weitzman, 1998) or that just more supports and programs are needed (Baum and Burnes, 1993). Underscoring the need for such holistic and integrated approach, Jahiel (1992) correctly point out: "Preventing homelessness means three things: keeping it from occurring in the first place; providing homeless people with stable homes and incomes, along with needed services, and keeping homelessness from recurring" p.315. Such a responsive and preventative approach will need policies and practices at both micro and macro levels.

Social work has traditionally had difficulties integrating micro and macro interventions, as many of its theories have been located in dichotomizations of individual and society as noted by Rossiter (1996) who points out: "we inevitably end up with social work theories that either focus on the individual, and hold the oppressed responsible for their victimization, or focus on the social, giving social work practitioners no space to think about complex, agentic people". Also reinforcing the limitations of dividing micro and macro practice, Ife (1997) argues that the separation of social work into macro – micro practice "must be seen as reflecting a political reality, or an ideological imperative, which is about separating the personal and the political, rather than reflecting the reality of good practice" (p.197). The findings of this study indicate that for many participants,

effective policies and practices will not be either 'people changing' or 'system changing' but a combination of both.

The cornerstone of effective macro policies and practices that can prevent recurrent homelessness is the development of more affordable housing units. However, although there is a great need for subsidized, self-contained models, there is also a need for a range of housing models that are responsive to people's issues rather than model specifications. For example, independent, self-contained units with onsite supports rather than the current notion of either independence or supports. More 'dry houses' are needed as the harm reduction model, though an effective one for many, does not work for some. These different housing models need to be anchored on an understanding that adequate housing is necessary for full participation of people in the community. There needs to be a wholehearted condemnation from service providers that "warehousing" 'hard to house' people or just "maintaining" them is not acceptable practice for a civilized society.

However, the building of more subsidized housing units must be integrated with the creation of more job opportunities, increased income supports and large-scale efforts to improve health, education and employability. The rent supplement of the Ontario Works is grossly disproportional to average rent in Toronto, making it almost impossible for the majority of 'hard to house' people to look for housing in the private market. As a short-term strategy, until more subsidized units are built, social workers and others need to explore, advocate and pressurize the government for rent subsidies. The living expenses component of Ontario Works, which is about $190 per month, is also inadequate to allow people access basic necessities like telephones that can strengthen their social support.

Micro level interventions that are needed include eviction prevention programs that work with both landlord and tenants in addressing the issues that threaten housing stability. Housing Again (2002), an internet bulletin published by community based groups in Toronto that are engaged in advocacy for homeless and under housed people, point out that Canada is a signatory to the United Nations Covenant on Economic and Socio-Cultural Rights of which General Comment 7 of the agreement says that signatories are to ensure that forced evictions must not result in homelessness. Canada, the advocates argue, has an obligation to ensure that any party that conducts evictions consults with the people who are affected and ensure that a re-settlement plan is in place. Policies are needed that implement such re-settlement plans as an essential part of any eviction process particularly for no-profit landlords. An example of an eviction prevention strategy that many participants strongly recommended is the rent bank – a service that provides emergency financial support with rent arrears and is currently being piloted by some community agencies in Toronto. Rent banks need to be widely available and eligibility broadened to allow all 'hard to house' access their services.

Coordinated discharge planning for people leaving institutions such as jails and hospitals is also essential to prevent recurrent homelessness. Many participants described leaving jails and hospitals and ending up on the streets because of inadequate discharge planning. As a matter of urgency, social workers, who are usually the professionals that bear the burden of coordinating discharge planning in many institutional settings, must recognize that discharging a client to NFA (no fixed address) is unethical and not good practice. This is quite aptly illustrated by the case of one of the Long interview participants who was evicted because of issues connected to his addiction, he went to a

detox but after treatment was discharged to a shelter without being provided any assistance with housing. This participant strongly advised:

> "Change the program [rehab program] to help you get housing, it is very important to everybody. Nobody wants to walk out of here and sleep on a park bench, which I have never done in my life, thank God and I don't plan on starting now. A lot of these people do and if they don't have housing they will leave feeling really great, sleep on the park bench, meet their old friends they used to party with before and be right back where they started".

Social workers and other human services professionals, need to cease defining their roles exclusively in terms of treatment while looking at housing as a social welfare problem of housing agencies. Clinical roles and models need to be expanded to encompass a recognition and understanding that adequate housing is a major determinant of health. As Prilleltensky, Rossiter, and Walsh-Bowers (1996) rightly point out: "failing to oppose or change oppressive conditions that ruin the mental health of our clients is a moral choice, one that supports the societal status" (p.294). The authors argue that challenging or supporting exploitative social structures that are deleterious to the mental health of clients, is a moral choice that is comparable to ethical standards like client confidentiality and informed consent. The authors insist that not advocating for social and organizational change is to ignore powerful social forces that impinge on the therapeutic relationship.

Macro and micro policies must deal with the multi issues of housing (in)stability by developing an individualized and negotiated approach to program planning and implementation. Avramov (1999) summarizes this well when he describes models of best practice for homeless people:

> "...They operate under the assumption that housing the homeless is indispensable but that it is not a sufficient tool for social integration of homeless people. They provide for homeless people into independent housing and social support and

> their aim is to resettle people into independent housing and to provide sufficient support and care so that they are able to stay in individual housing" p.22

Policies within housing programs need to specifically address the stigma and isolation of their tenants and seek for creative ways to connect their housing to the community. Participants expressed a yearning to be part of their communities. Shuldiner (2000) recommends a broader change from building housing for low-income people (or other special interest housing) to building communities but communities that include low-income people. The author warns that: "What starts out separated is all too soon isolated" (P. 3).

There is a need for research that focuses on the day-to-day processes and negotiations of living idealistic practice models like harm reduction, client self-determination, client choice and diversity within shared housing situations. Such research can act as sources of enlightenment for funding bodies who frequently equate housing for 'hard to house' people as mere bricks and mortar and therefore chronically under fund such programs. This under funding puts housing providers in the position of acting as just landlords who must of necessity see their clients as only "rent receipts". Findings from this study underscore that this approach is not working. Housing programs for 'hard to house' people need bigger programming budget so staff can address the multi issues that tenants have ranging from specialized support for mental health and addictions issues to organizing social recreational programs. Tenants in shared housing models will also benefit from lower density in the units and 'matching' of unit mates. More funding is needed for building maintenance to encourage tenants to build social relationships and avoid stigmatizing tenants within the community.

Limitations of Study

Although the multi-methods chosen for this study were appropriate for describing and understanding the housing stability of 'hard to house' tenants from multiple perspectives and levels, for example, the Long interviews allowed an understanding of the "lived experience" of housing stability of the tenants who are the "issues experts", the quantitative survey made it possible to understand what factors are critical for housing stability while the focus groups provided an understanding of the challenges of working with these tenants who are 'hard to house' in maintaining their housing, there are several methodological limitations. Lather (1996; quoted in Denzin and Lincoln, 2000, p.415) in an endorsement of self-critique in research, notes: "here the text turns back on itself, putting the authority of its affirmations in doubt". In a similar vein, I must critically examine these methods and the processes for where they fell short.

One limitation of the qualitative section is the short follow up period between the first and second interviews (three to six months). It turned out that it takes longer than this time period for eviction notices to be disposed of and therefore this study could not report on the disposition of eviction notices of six Long interview participants who were still in housing but still unstably housed when the six month period passed. In the last one to two years, the City of Toronto has funded a few agencies to carry out eviction prevention programs and one of the outcomes has been an increased awareness within housing programs of the role of evictions in pushing 'hard to house' people back into homelessness. Housing providers have consequently, adopted eviction prevention strategies, like a payment plan option for tenants with rent arrears and mediations for tenants with eviction notices for behavioral reasons. These efforts have extended the time

period from when a tenant receives an eviction notice and when eviction occurs. At the time of the second interview, only half of the eviction notices had been disposed of.

Considering how many participants were lost between the first interview and the follow up interview, a sample size of 12 may have been too small for a 'longitudinal' qualitative study even if it did exceed the suggested number of seven where saturation is supposed to occur as suggested by McCracken (1988).

Although Long interview participants were asked if they could be contacted to review interview transcripts and check emerging findings and interpretations, a step that builds in credibility into qualitative research, they all turned down the offer. On hindsight, the payment of an honorarium to the Long interview participants for reviewing the interview transcripts may have acted as an incentive for some of them to agree to be contacted for the third time.

On the other hand, certain qualitative research processes that I thought could be problematic were actually 'good'. For example, my decision not to personally conduct the focus groups because of concerns that participants will not feel "safe" turned out to be a way of building additional rigor into the study. Denzin and Lincoln (2000) point this out when they note that using multiple observers in a single study (also multiple methods, empirical sources, materials and perspectives) is a strategy that builds "rigor, breadth and depth to any investigation" (p. 119).

A major limitation of the cross sectional survey section was the non-random sampling of participants. The convenience sampling procedures employed may have been liable to recruitment and participant self-selection biases. Although the findings still offer a good description of the issues which persons with multiple episodes of homelessness

experience, this methodological weakness makes the study sample non-statistically representative and therefore it is impossible to generalize the findings to similar populations. In addition, because this study did not control for threats to internal validity such as extraneous variables, one cannot infer causality from the findings.

Another shortcoming of the cross-sectional survey is associated with the difficulty the study had of operationally representing housing stability as a continuum rather than a dichotomy, for example, stable vs. unstable housing. The research literature was not of much help in initial efforts to sort through the methodological challenge of operationalizing housing stability as a continuum. Also, housing stability has not been defined in any consistent manner in the literature and where an attempt has been made, it has usually emphasized "length of stay" in housing. However, my experience working with the study population suggested that reliance on "length of stay" as an indicator of housing stability was erroneous and could be misleading, as mere "holding onto space" does not tell us much about housing stability. In many instances, housing instability usually begins before a tenant loses 'space' and wasn't just an end point. Initial attempts to have a sort of continuum of housing stability by having three groups, stable housing, tenuous housing and unstable housing rather than two, were unsuccessful because of difficulties of 'objectively' deciding on what constitutes tenuous housing.

There was also some difficulty in deciding on criteria that was used in sorting participants into either of the two groups. Because of statistical considerations to have comparable numbers in the stable and unstable group, the sorting criteria that were initially chosen, had to be 'relaxed' as they sorted most participants into the unstable group meaning that the number of participants in the two groups were grossly unequal

and unbalanced. However, the relaxation of the sorting criteria may have reduced the distinctiveness of the two groups.

In, addition, the outcome measures that tapped the independent variables such as demographics, socio-economic status indices, social support, community participation, quality of life, etc may not have been sensitive enough to capture fine differences between the two groups who did not differ markedly from each other.

The open ended section of the questionnaire, while a useful format that contributed to an understanding of resources and programs participants think would help their quest for stable housing, was diluted by the low number of clients who completed it. The poor response rate might have had to do with the open-ended section coming at the end of the survey questionnaire, particularly as it took an average of one hour to complete and fatigue or boredom may have crept in.

Notes to Future Researchers

Although the homeless complain of 'being studied to death' due to the large number of research studies that have focused on homelessness in recent years, *more of a certain kind* of research is still needed partly because the majority of previous research like the present study, have been non-random cross-sectional surveys focusing mainly on one dimension – household/individual characteristics of the homeless. As useful as these are in providing a clearer picture of who the homeless are, longitudinal studies that explore the impact of factors within the other three dimensions (in the Multidimensional Model in chapter three) on exits and returns to homelessness are clearly needed. The beginnings of this is seen in the small collection of longitudinal studies on exits and returns to homelessness that have come out of the United States (Dworsky & Piliavin,

2000; Piliavin, Sosin, Westerfelt & Matsueda,1993; Piliavin, Wright, Mare & Westerfelt, 1996; Sosin, Piliavin & Westerfelt, 1990 and Wong & Piliavin,1997). Unfortunately, none of this particular kind of research has been done so far in Canada. Considering the differences in the social welfare systems in the two countries, future research studies in Canada are encouraged to attempt such studies.

Conclusion

This study has contributed to a better understanding of episodically homeless people by illuminating their experiences and identifying predictors that are associated with their housing (in)stability. This study also looked at possible "leverage" points in the fight against recurring homeless. Political will backed by narrow definitions of homelessness has always favored programs that target the literally homeless probably because they are more visible and promise results that translate into political gains. However, this strategy is flawed.

Lindblom (1998) points out that helping homeless people without preventing new entries or reentries is like bailing a boat without fixing the leaks – it might stop things from becoming worse but the problem will not be solved. The current loop-sided efforts weighted heavily towards alleviating literal homelessness have some similarities towards political actions that are only a fight against injustice (limiting hell) but not a contest for justice (attaining heaven). As Simon (1994) elaborates:

> "It makes a difference whether we describe our political actions as part of a fight against injustice (limiting hell), against other people's suffering, or as a contest for justice (attaining heaven). The two labels do not constitute different ways of talking about the same thing. Justice and injustice frameworks create different forms of politics. Justice beckons us to create the positive in the future whereas injustice frantically yells at us to eradicate the negative in the present". P.1

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Appendix A: Information Letters and Consent Forms for Long Interviews

Consent Form for the Housing Office to Release Name to Uzo Anucha for Research Purposes.

To the Housing Office

I hereby give permission for the housing office to release my name to Uzo Anucha from the Faculty of Social Work, University of Toronto. I understand that she will contact me for participation in a research study.

I know that I can refuse to participate in this study and may withdraw my consent at any time. I also understand that my refusal or agreement for my name to be released has nothing whatsoever to do with my housing.

I am fully aware of the nature and extent of my participation in this project as stated above and the possible risks from it. I hereby agree for my name to be released and for the researcher to contact me.

_____ _____

(Signature of participant) (date)

Information Letter for Long Interview Participants

[date]

Dear Participant:

The purpose of this research study is to find out what tenants who have bee given a notice of eviction and are facing possible loss of housing feel about their situation.

HOW WILL THE STUDY BE DONE AND WHAT IS MY ROLE?

There will be two interviews. The first interview will focus on what your life has been like since you got the notice of eviction from your housing office. I will ask questions about your housing situation and what your housing experience was before you came to this housing. I will also ask why you think you have been given the eviction notice, where you plan to go if eviction takes place and the issues you may have faced in trying to remain housed. The interview will last about one hour. The second interview will take place about three months after the first one and will be about 20 minutes long. This interview will focus on what has happened since the first interview: if you got evicted, where you are staying and if you did not, how you prevented eviction. There are no right or wrong answers. I want to know your feelings about these things. Both interviews will be audio taped.

WHY SHOULD I PARTICIPATE?

Your involvement in this study is very important because of the experiences and struggles you have gone through in trying to keep housing. Your participation in this study will help community housing workers and policy makers to understand and address the housing needs of people like you.

ARE THERE ANY RISKS TO MY PARTICIPATION?

There are no major risks. For some people, participation may cause some embarrassment or other uncomfortable feelings. Please remember that you do not have to answer any questions if you do not want. Your answers will be kept confidential, that is, private – no one other than the researchers will know your specific answers. Also, your answers will be combined with the answers of all the other people we will interview. My aim is to get an overall idea about what people feel is important in helping them maintain their housing. We have no direct connection with Homes First Society and nothing you say will ever be repeated to Homes First or to any of their staff. Also, we will maintain the privacy of your answers by never using your real name in the dissertation and other papers that will be written from the findings of this research.

DO I HAVE TO PARTICIPATE?

No. You do not have to participate. Participation in this study is voluntary. You can choose to refuse to answer any question. You may withdraw your agreement to participate at anytime without any threat to your housing or other services you receive, now or in the future. You will be paid an honorarium of $20 for each interview.

WHOM DO I CONTACT IF I HAVE QUESTIONS ABOUT THIS STUDY?

If you have any questions about your rights as a research participant, please contact Uzo Anucha of the Faculty of Social Work, University of Toronto at (416) _____.

Thank you for agreeing to be part of this research.

Sincerely,

Uzo Anucha, MSW
Doctoral Student
Faculty of Social Work
University of Toronto

INFORMED CONSENT

I have received a copy of the description of the study and I understand it in full. I have been assured that Uzo Anucha, Faculty of Social Work, University of Toronto will respond to any questions I may have.

I know that I can refuse to answer questions and may withdraw my consent at any time. If I withdraw my consent, I understand that any data already obtained will be destroyed.

I am fully aware of the nature and extent of my participation in this project as stated above and the possible risks from it. I hereby agree to participate in this project.

I hereby consent to participate in the study.

_____	_____
(Signature of participant)	(date)
_____	_____
(Printed name of participant)	(date)
_____	_____
(Signature of researcher)	(Date)

Appendix B: Interview Guides for Long Interviews

Interview Guide for Long Interview

Previous housing experiences:

- Before you moved in here, what other places have you lived in?
    - What was it like for you there?

      Prompts: what did you like there, what did you not like there, why did you decide to leave there?
        - What was the best place you ever lived in?
        - What was the worst place you ever lived in?
        - Why did you leave that housing?

Current housing:

- How did you decide to move in here?
- What's it like living here?

      Prompts: What is like with other residents, staff? Most of the time, do you like living here? What do you like here? What don't you like? What do you do here day to day? What would you change here if you could? What would you not change?

Reasons for eviction and plans for housing:

- Why are you leaving this housing and where will you be going?
- What does it feel like for you to be asked to leave this housing?
- What have you done to make it possible for you to continue staying here?

Resources – persons, structures, process that facilitate or inhibit the maintenance of housing:

- Who are the people that you work with to make it possible for you to stay in this housing?
- What do they do that help you stay here?
- What do they do that is not helpful?

The ideal housing:

- If you were asked to design your ideal housing, what would it be like?
- Where would it be located?
- What, if any, supports would it have that will help you maintain housing?
- What would it have to make you feel safe?

Interview Guide for Follow – Up Long Interviews

Current Situation

_____month(s) ago, you were served an eviction notice in the housing you are (were) in. What's the situation with that and what has happened?

(If eviction went through):

- Where are you living now and what is it like?

  Prompts: What is the same as your last housing? What is different from your last housing? Most of the time, do you like living here? What do you like? What don't you like?

(If eviction did not go through):

- How were you able to avoid eviction?

  Prompts: What did you do that was helpful? Did anybody help you with avoiding eviction? What did they do that was helpful?

Appendix C: Information Letter and Consent Form for Focus Groups

Information Letter & Consent Form for Focus Group Participants

Dear Participant:

The purpose of this research study is to learn about some of the factors that help 'hard to house' tenants live successfully in housing.

WHAT IS MY ROLE IN THIS STUDY?

We are asking you to participate in a focus group on what you as a community housing worker think helps tenants maintain their housing. You will be asked questions on what things or people make life easier for tenants in the housing you work in. There are no right or wrong answers. The focus group will take about 60 minutes. Your answers and that of other community housing workers will be analyzed to find out what helps tenants stay in housing and what kind of things will make this place a better place to live in.

WHY SHOULD I PARTICIPATE

Your involvement in this study is very important because of your experience in assisting 'hard to house' persons to access and maintain housing. Your participation in this study will help community housing workers and policy makers to understand and address the housing needs of 'hard to house' people.

ARE THERE ANY RISKS TO MY PARTICIPATION?

There are no major risks. For some people, participation may cause some uncomfortable feelings. Please remember that you do not have to answer any questions if you do not want. Your answers will be kept confidential and no one other than the researchers and others in the focus group will know your specific answers. You and all the other participants in the focus group agree to respect each other's confidentiality and not repeat anything said in the focus group or attribute anything said to any specific participant. The researchers undertake not to repeat anything said in the focus group to management or staff. Your answers will be combined with the answers of all the other community housing workers we will interview. Nothing you say will ever be repeated to management or staff. Also, I will maintain the privacy of your answers by never using your real name in the report that I write as a result of this research.

DO I HAVE TO PARTICIPATE?

No. You do not have to participate. Participation in this study is voluntary. You can choose not to answer any question. You may withdraw your agreement to participate at anytime without any threat to your employment.

WHOM DO I CONTACT IF I HAVE QUESTIONS ABOUT THIS STUDY?

If you have any questions about your rights as a research participant, please contact Uzo Anucha of the Faculty of Social Work, University of Toronto at (416) _____.

Thank you for agreeing to be part of this research.

Sincerely,

Uzo Anucha, MSW
Doctoral Student
Faculty of Social Work
University of Toronto

INFORMED CONSENT

I have received a copy of the description of the study and I understand it in full. I have been assured that Uzo Anucha, Faculty of Social Work, University of Toronto will respond to any questions I may have.

I know that I can refuse to answer questions and may withdraw my consent at any time. If I withdraw my consent, I understand that any data already obtained will be destroyed.

I am fully aware of the nature and extent of my participation in this project as stated above and the possible risks from it. I hereby agree to participate in this project.

I hereby consent to participate in the study.

_____ _____

(Signature of participant) (date)

_____ _____

(Printed name of participant) (date)

_____ _____

(Signature of researcher) (Date)

Appendix D: Information Form for Focus Group Participants

Information Form for Focus Group

Please check one box in each category

Age

- □ 20 – 34
- □ 35 – 44
- □ 45 – 54
- □ 55 – 64
- □ 65+

Gender

- □ Female
- □ Male

Current job assignment:

- □ Frontline
- □ Administrative
- □ Frontline & administrative

No. of years of experience in the social service field:

- □ Less than two years
- □ 2 to 4 years
- □ 5 to 7 years
- □ More than 7 years

No. of years of experience working with 'hard to house':

- □ less than two years
- □ 2 to 4 years
- □ 5 to 7 years
- □ More than 7 years

Thank you for taking the time to participate and provide this information

Appendix E: Preliminary Themes and Sub Themes from Long Interview Data Analysis

Preliminary Themes and Sub Themes from Long Interviews

Homeless Careers: Homelessness and Housing Histories

- Homelessness
- Inadequate housing
- Doubled up housing
- Intimate violence and homelessness
- Cycle of poverty and hopelessness
- Pathways to current housing

Feet of Clay: Mental Health, Physical Health, Addictions and other Vulnerabilities

Family and other Sources of Social Support

Where is Home? Adequacy of Current Housing

- Housing location and neighborhood
- Safety and security
- When home is bed
- Challenge of shared living with 'strangers'
- Interpersonal conflicts
- Advantage of shared living
- Housing is more than shelter

Why do they Leave? Reasons for Current Eviction Notices

- Types of eviction notices
- Feelings about possibility of eviction
- Plans and options if eviction goes through

Staying Housed: Resources and Strategies that help

The Politics of Homelessness/Housing

- Community rights vs. individual rights
- Contradictions Within the Hostel System:
- Contradictions Within the Housing System:
- The Affordable Housing Gridlock
- The socio-structural context of homelessness
- Hand-up vs. Hand-outs
- Intersecting Oppressions

Where Do They Go? Resolution of Eviction Notices

Hope and Strength in the Face of Adversity

Appendix F: 'Autobiographies' of Five Long Interview Participants

To give 'voice and face' to the life stories of the participants, autobiographies have been constructed piecing together snippets of interview transcripts. The autobiographies are in the words of the participants but names have been changed to protect their identities. Where necessary, clarifications have been added in square brackets. The autobiographies illustrate not only the diversity among the participants but also the richness of their experiences and the complexity of homelessness and housing.

Autobiography 1: Danielle

The last really good place I had was when I was twenty-one...In Streetsville, Mississauga. It was a historical home and a beautiful fifteen room farm house...with my husband...And my first-born I guess was conceived there...Well, we had our own business, janitorial and maid services was doing really well. I had six full time employees, five vehicles; we made about three hundred thousand a year in contracts. Within a two month period my best friend, my grandmother, my grandfather, my mother, my brother, my dog, the cats all died and I found out my husband was excessively (laugh), excessively cheating on me. Everything just kind of fell apart. Unfortunately my father's partner came to visit and he introduced me to heroine and the rest is history...

Yeah. I had been living in an abandoned car in an underground in Regent Park....I had been there for about seven months, six or seven months. Basically I had been homeless for about five years.... I had pneumonia. I was very, very sick. I was basically unconscious for about thirty-two hours in the car. I was dehydrated and I made it up to the ground level and got some water. I was out on the street for about twelve hours. Then I went back down and I was out another eighteen hours.

I was really, really sick. I thought I was dying. I went to 416 [a drop-in centre] and I stayed there the whole day. When it closed I was desperate and didn't want to go back to the car. I had nowhere to go. So I called the Works. I had been dealing with her since we first started, from the very beginning. So I went there and Gabrielle, one of the staff, at this point I was so desperate I figure I am going to get into a what do you call it....detox. We called up a few places and I couldn't believe it because honestly I had been sick that week so I didn't do my normal amount of drugs. I was told I hadn't consumed enough drugs to be eligible to go there. I couldn't believe it. So she called [the housing program] and just on a fluke they said call back in an hour and I got the room.

Autobiography 2: Helen

I was twelve and a half when my mother died at the age of thirty-seven of stomach cancer and my father remarried and the family immigrated to Canada [from Britain], all within one year, boom, boom, boom. It wasn't a happy situation and my stepmother and I didn't get on. I didn't want to go to Canada and I was young. I was brought here, I wasn't happy, school system and everything was different. I was mourning my mother's death and it was rough, really rough. Then the situation got worse at home and I finally couldn't take it, I had no choice and I left. On my sixteenth birthday I left, that's how I celebrated. Then you are legal age. I worked and psyched myself up for a year in advance I had made up my mind that I would go home and announce to my father and stepmother that I was leaving and that's what I did. I brought myself up in this country, on my own, no family, nothing. I always did very well. I always worked. I never resorted to the streets or drugs. At that time it wasn't the drug problem there is these days. So I don't have any immediate family here. I have always taken care of myself...

I first went to Evangeline [women's shelter] and then I went to Fred Victor [women's shelter] across the road. I have also been to Rendu [women's shelter] and Mary's Home [women's shelter]. The reason was I was working I developed a problem with my right knee. I had knee surgery I couldn't work I lost my apartment I lost everything and that's how I ended up in the hospital. I don't have any family really, here, I am a single woman on my own, middle aged now and its harder for anyone to get back on their feet if they are single and don't have family support. Particularly if you are a woman and particularly if you are middle aged. It is also difficult finding work because no one wants you after the age of thirty-five or forty...

I am fifty-five. I have all my faculties. I have more energy then people half my age. A lifetime of experience, I have had my own home, my own business, two cars, I have been married, I have traveled all over the world you know. I was born in England I have lived here for a long long time, worked, paid my taxes, contributed to society

...Don't have a criminal record. Done my bit and unfortunately circumstances happened and I was caught twice in the last two recessions where people lose their jobs and everything. You get knocked down you try to get back up and you get knocked down again and as I said being single and on your own things take longer. Its much more harder, much more frustrating, then you start having to look at things like retraining and then what. Lately on the news its no no no last few years everyone going into computers and now oh no they don't want people going into computers now, so now what. Become a nurse? Who wants to become a nurse these days with all the health care problems. Most of the nurses are leaving the province, going to the States, so it's not just me. It's everybody. It is the way our society is going.

Autobiography 3: Jennifer

I was married before and it didn't work out [for] two years but it didn't work out. He used to abuse me and that. We had a one-bedroom apartment but we moved around quite a bit because he was a heavy drinker. We never had money for rent so we were always getting evicted and stuff like that. So I ended up going to friends and I stayed there for three years but it got to be too much friction because it was a very small place. Ya so in order to save our friendship we decided it was better that I moved out. It was a very small apartment and was causing a lot of friction. She helped me out when I left my husband because I had nowhere to go, so basically I went and stayed with her. When I left her I went to hostel to shelter, stayed in there for three months, then I found a place and I moved there. I was paying five hundred a month and it was not a bad place. It was like a big room, almost like a bachelor but I didn't really check it out when I moved in. When I moved in I discovered all the flaws. It was like mice city, something like a Steven King movie. There were mice everywhere and the landlord just kept saying I bought mousetraps I bought this and that what more do you want. They didn't care and the mice were going everywhere. I phoned Shanette [shelter staff] in tears and I said I couldn't live like this. I am afraid to go to bed at night because there is so many mice it is scaring me. She said pack your stuff up, come back here [to the shelter], stay here and we will try and get you into Fred Victor [the housing program]. Shanette was my housing counselor at one time but she is also a good friend. So I used to go to her. When she referred me to Helen and now I have Helen as a counselor and she supports me and helps me.

Before that I lived at O'Connor and St. Claire and was there nine years on my own... In the same apartment. The only reason why I moved out was because it was an old building and a lot of things were going mechanically wrong. They decided in order to fix it they had to evict everybody. When they evicted everyone they raised the rent. There was no way I could afford to go back.

When I first moved in here [current housing], I had major, major debt over my head. I was concentrating on paying that off rather then paying my rent. I got behind a little bit. When he [housing worker] served me the papers [eviction notice], I talked to Todd, and tried to work out a payment plan because my other debt is all finished and I said I can concentrate now on just paying this and I can concentrate now on just paying this. I should have been more. I should have gotten rid of it but in the process I got behind here. I said I can clear it up I just need time to do it. So we worked out a payment plan and I was doing really well, I was paying it and then I got laid off. I said I can't win for trying. They were really nice and said just pay your rent. We will work it out when you get UIC or back to work. Just pay your rent don't go any further behind and that is what I have been doing. I have been working since I was sixteen. I go through stages, I'll work and then I'll be out of work. It's just the workforce, the way it operates. This job I had, I had for a year and I was happy for it. All of a sudden I got laid off because we were calling the States and selling to the States and everything that is going on there it is impossible to get through.

Autobiography 4: Patrick

I grew up in Ontario housing so I lived in subsidized housing all my life. Not all my life but growing up, my teen years and everything was all in Ontario housing. So I got to know the other side of life. I had a lot of Canadian friends, they were doing it, and so I started...No I do not have a high school education. ..I am not proud of it because I will tell you why because when we were still living in Ontario housing and I was still going to school but I was also holding down a job. Go to work, go to school, go to work, come home, go to sleep, go to school. That was my routine because my father, there was seven of us and the more money to come in the better life would be for us. It was all right but it wasn't good mentally. I started work when I was fourteen and I had a choice to quit when I was sixteen. At school I was sleeping at my desk. So my parents said you can go to school but you are not going to quit the job. So you either want to work. I couldn't handle both so I stayed employed. Like I said, when I started getting my own money my parents would take it from me. So I never really did learn the value of holding onto money because as soon as my pay cheque came in, bang they'd take it and give me five or ten dollars out of it. ..Drugs back in the late seventies were a lot cheaper then it is now. I remember back in those days buying an ounce for twenty-five dollars and now a days I hear an ounce is anywhere from two hundred to three hundred dollars. So it didn't take much. The more hours I would work, the more they would give me out of my cheque.

Before I moved in here, when I was living out West, I had my life under control; I lived in a small city, Port McMurray, population 28,000...I was renting a two-bedroom apartment. I had a two or three bedroom apartment back then and my rent was five fifty. I was working in unionized company. ..Because the wife wanted to come back to Toronto so I gave up my career to come back here to nothing. So there's a lot of resentment towards her...Then we had our falling out and went our separate ways. I was married for a good ten years. My marriage ended in 1990.

Before I ended up on the street I moved back home and lived with my parents...A couple of years. So my housing was pretty secure with them. Even if I messed up on my rent...Drugs, alcohol and my lifestyle, they didn't like it...Yeah they didn't like my lifestyle. ..Yeah because they figure they try and straighten me out by taking my house key away from me. That made me even more rebellious and I figure I would do things on my own, my own way. My father said this is not your house to be doing things your own way. ..I am forty-two years old yeah. I should have a shoulder on my head (laugh).

Before I was accepted in here I went through rehab. I went through a detoxification program and then I went into a treatment program and then from the treatment program here...It lasted a couple of months, two months...It was for both. I had a dependency on both [alcohol and drugs]. I still have a dependency on both. I never got cured...[before that] I was at Salvation Army, hostel, shelter...[for] three years.

Autobiography 5: Peter

When I was twenty-four I was on skid row before I had my nervous brake down I was at the Salvation Army. Since '75 I have never been homeless until 2000. I learned my lesson. I hated it....I'm fifty-two. I am right into sport. I follow sports. I play baseball at the park. ..I eat well and go to a lot of places that are free. It costs me a quarter up the street, a dollar at House Link on Tuesday and Wednesday. I move around.

I was engaged when I was thirty-five to a girl ten years my junior, she was twenty-five and we were about to get married and she died of an epileptic seizure... I never found anybody after that. Most of my life was just a struggle, working...I am a machinist. I have papers for a machinist. But I never made big money, maybe twenty-five to thirty thousand at most. I worked long hours, ten hours, nine dollars an hour. It kept me out of trouble and I had a brake down when I was twenty-five. I worked at an electrical company in my teenage years. I lost the job, screwed up somehow, missed a couple days here and there. Things happen.

I lived privately for five years from '85-90. Oh we had a deal, in the 80's it was easier, four eighty a month for a two bedroom, that's not bad. I was working and the other guy had a part time job and I met him through House Link...

No, I can never afford it. My father is dead now and I didn't get an inheritance but he had a home. Even if I had an inheritance I would need about two thousand dollars, liquid cash, to afford a one bedroom or move in with somebody. So I am pretty well sinked to social housing. I get along with the people. I have a small room. I would like to move out of the area. I don't want to die here. One thing I will tell you right now I did want to leave eight o'five. I was there ten years, it was a long time. Some of the characters, it was only twenty-four but you know some of them, you get stale. I have never lived more then five years in a place in my life up until 1990 to 2000. But I am not making an excuse, I shouldn't have gotten evicted.

I do a lot of athletic things. Basketball, I used to play football before, in high school, hockey, baseball, track and field. The only thing I do now is baseball. I was MVP here in '98. At forty-eight years old. Won the championship. Usually in sports you are done about thirty-five... I am not a model. I say in my life I have had about thirty jobs the longest was almost five years and the shortest was a couple of months. But usually I lasted around a year. That's when I start getting itching, or they are not paying me enough, or they want to move their company, you know how it is in Toronto. I don't want to move out of Toronto I have been here most of my life. I worked a year in the mines in Sudbury in 1971. I worked out in Vancouver for a year doing engine rebuilding with a friend of mine. I didn't like it out there, they hate the eastern people, don't like people from Toronto. I have had an interesting life. So I am poor, is it a crime that some people don't make big money, and make it in the world.

Appendix G: Information Letters and Consent Forms for Survey Participants

Information Letter and Consent Form for Participants of Cross Sectional Survey

(date)

Dear Participant:

HOW WILL THE STUDY BE DONE AND WHAT IS MY ROLE?

You will complete a survey with questions on what it is like to live here and things or people that make living here easier or harder. There will be questions about your housing situation and how you feel about things. There are no right or wrong answers. We want to know your feelings about these things. The survey will take about 60 minutes. Your answers and that of other participants will be analyzed to find out what helps tenants stay in housing and what kind of things will make this place a better place to live in.

WHY SHOULD I PARTICIPATE

Your involvement in this study is very important because of the experiences you have gone through living in this housing. Your participation in this study will help community housing workers and policy makers understand and address the housing needs of people like you.

ARE THEY ANY RISKS TO MY PARTICIPATION?

No. Your answers will be kept confidential and will be put together with the answers of all other people we interview to get an overall idea about what people feel is important in helping them maintain housing. It will be available only to the researcher and will be used for academic and research purposes only. To maintain confidentiality, your real name will not be used in the dissertation or any other paper that will result from this study. You will be paid an honorarium of $10 for your time.

DO I HAVE TO PARTICIPATE?

No. Participation in this study is voluntary. You may choose not to answer any questions at anytime. You may withdraw your consent to participate, or your consent for the use of the information you provide at any time without any threat to your housing or other services you receive.

WHOM DO I CONTACT IF I HAVE QUESTIONS ABOUT THIS STUDY?

If you have any questions about your rights as a research participant, please contact Uzo Anucha of the Faculty of Social Work, University of Toronto at (416) _____.

Thank you for being part of this research.

Sincerely,

Uzo Anucha, MSW
Doctoral Student
Faculty of Social Work
University of Toronto

INFORMED CONSENT FORM

I have received a copy of the description of the study and I understand it in full. I have been assured that Uzo Anucha, Faculty of Social Work, University of Toronto will respond to any questions I may have.

I know that I can refuse to answer questions and may withdraw my consent at any time. If I withdraw my consent, I understand that any data already obtained will be destroyed.

I am fully aware of the nature and extent of my participation in this project as stated above and the possible risks from it. I hereby agree to participate in this project.

I hereby consent to participate in the study.

_____ _____

(Signature of participant) (Date)

_____ _____

(Date)

(Printed name of participant)

_____ _____

(Signature of researcher) (Date)

Consent Form For Release of Information on
Rent Arrears and Eviction Notices from Housing Staff

[Date]

To the Housing Office

I hereby give permission for Uzo Anucha from the Faculty of Social Work, University of Toronto to collect information from the housing office about any rent arrears and eviction notices I have.

I understand that this information will be kept private by the researcher and my name will not appear on any report that will be written from it.

I know that I can refuse for this information to be collected and may withdraw my consent at any time. If I withdraw my consent, I understand that any data already obtained will be destroyed.

I am fully aware of the nature and extent of my participation in this project as stated above and the possible risks from it. I hereby agree to participate in this project.

_____ _____

(Signature of participant) (date)

Appendix H: Survey Instrument

A Study of Housing Stability

Instructions: Shade circles like this: ● Not like this: ⊗ ✓ For optimum accuracy, please print carefully and avoid contact with the edges of the box. The following will serve as an example: 0 3

For Office Use Only

Section 1: Demographics

1.1 What is your name? First Name:_____ **Last Name:**_____

1.2 What is your age? ☐☐ *Years*

1.3 What is your date of birth? **Day** ☐☐ **Month** ☐☐ **Year** ☐☐

1.4 Gender: (Fill by observation) ○ Male ○ Female

1.5 Were you born in Canada?
○ Yes - Skip to 1.8 ○ No ○ Don't know or refused

1.6 What country were you born in? _____

1.7 How old were you when you moved to Canada? ☐☐ *Years*

1.8 What is your preferred language? *Fill in only one*
○ English ○ French ○ Other - specify: _____

1.9 What is your race? *Fill in only one*
○ White ○ Aboriginal/native ○ Hispanic
○ Black, African-Canadian ○ Asian ○ Other - specify: _____

1.10 How much school have you completed? *Fill in only one*
○ Primary/elementary school (kindergarten to gr.8) ○ G.E.D. ○ Graduate studies
○ Some high school, NO DIPLOMA ○ Some college/university, but no degree ○ Other - specify: _____
○ High school graduate - high school DIPLOMA ○ College/university graduate ○ Don't know or refused

1.11 What is your marital status? Are you....? *Fill in only one*
○ Single; never married ○ Widowed
○ Divorced/separated ○ Married

1.12 Have you ever owned a home, apartment, or condo of your own? ○ Yes ○ No

1.13 How many times have you owned a home, apartment or condo of your own? ☐☐ *Number of times*

22927

Section 2: History of Homelessness

2.1 Have you ever been homeles(without regular housing) that is, not living in a house, apartment, room, or other housing for 30 days or more in the same place?

O Yes O No O Don't know or refused

2.2 How many times in your life have you been homeless (without regular housing)? *Code 88 for Don't know or refused*

☐☐ *Number of times*

2.3 How old were you the first time you were homeless?

Code 88 for Don't know or refused

☐☐ *Age*

2.4 How long were you homeless (without regular housing)? If more than once, use the most recent one.

Code 88 for Don't know or refused *Fill in only one*

Days ☐☐ Weeks ☐☐ Months ☐☐ Years ☐☐

2.5 How long ago did your LAST period of homelessness end?

Code 88 for Don't know or refused *Fill in only one*

Days ☐☐ Weeks ☐☐ Months ☐☐ Years ☐☐

2.6 When you were homeless did you ever sleep in.....? *Fill in all that apply*

O An emergency shelter

O A transitional shelter / housing

O Someone else's house, apartment, or house

O A hotel or motel (place with rooms that you pay for yourself)

O A jail

O An institution (hospital, detoxification centre)

O A transportation site (bus station, airport, subway station)

O A place of business (all night movie, bar, coffee shop, laudromat,etc.)

O A car, bus, van, truck, or other vehicle (including abandoned vehicle)

O Anywhere outside (on the street, in a park, under culvert, in a cardboard box, on a bench, in a campground, etc.)

O Somewhere else - specify_____

O Don't know or refused

2.7 What events led to your becoming homeless? *Fill in all that apply*

O Got evicted

O Lost job

O Separation/divorce from spouse/partner

O Lost benefits

O Illness

O Voluntary or personal reasons

O Disaster - arson, fire

O Other specify: _____

O Don't know or refused

2.8 When you were homeless, did you receive help from any of the following...? *Fill in all that apply*

O Friends

O Drop-in centre

O Street Patrol

O Family

O Shelter or hostel

O Other specify: _____

O Don't know or refused

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Section 3: Housing History

I will like to ask you about the last 3 places you lived before moving here, starting with the most recent one:

Place	City and Major Intersection	Length of Stay	Housing Type	Reason for Move
1	_____	FROM: Month ☐☐ Year ☐☐	*(Fill in only one)*	*(Fill in all that apply)*
	_____	TO: Month ☐☐ Year ☐☐	O Own apartment	O Got evicted
			O Own room (shared common areas)	O Was asked to leave
			O Shared rooms	O Lost job
			O With friends	O Separation or divorce
			O With family	O Lost benefits
			O Shelter	O Illness
			O Other - specify: _____	O Voluntary or personal reasons
				O Disaster - arson, fire
				O Other - specify: _____
				O Don't know or refused

Place	City and Major Intersection	Length of Stay	Housing Type	Reason for Move
2	_____	FROM: Month ☐☐ Year ☐☐	*(Fill in only one)*	*(Fill in all that apply)*
	_____	TO: Month ☐☐ Year ☐☐	O Own apartment	O Got evicted
			O Own room (shared common areas)	O Was asked to leave
			O Shared rooms	O Lost job
			O With friends	O Separation or divorce
			O With family	O Lost benefits
			O Shelter	O Illness
			O Other - specify: _____	O Voluntary or personal reasons
				O Disaster - arson, fire
				O Other - specify: _____
				O Don't know or refused

Place	City and Major Intersection	Length of Stay	Housing Type	Reason for Move
3	_____	FROM: Month ☐☐ Year ☐☐	*(Fill in only one)*	*(Fill in all that apply)*
	_____	TO: Month ☐☐ Year ☐☐	O Own apartment	O Got evicted
			O Own room (shared common areas)	O Was asked to leave
			O Shared rooms	O Lost job
			O With friends	O Separation or divorce
			O With family	O Lost benefits
			O Shelter	O Illness
			O Other - specify: _____	O Voluntary or personal reasons
				O Disaster - arson, fire
				O Other - specify: _____
				O Don't know or refused

Section 4: House and Home

4.1 Some people feel that a house is just a place to live in ("a roof over my head"). For others a house is also a "home". That is, it is comfortable, cosy, safe, enjoyable and relaxing place to be. How do you feel about here....?

Fill in only one

- O Not at all a 'home' (very dissatisfied)
- O Not much of a 'home' (dissatisfied)
- O A home to some extent (satisfied)
- O Very much a 'home' (very satisfied)
- O Don't know or refused

Section 5: Employment and Income

5.1 Did you do any PAID work at all during the last 30 days (anything that brings in money)? *Fill in only one*

- O Yes
- O No
- O Don't know or refused

→ Skip to 5.3

5.2.a What kind of work are you doing? (Free-response question)

5.2.b Is this work....? *(Read categories and fill in all that apply)*

- O A job you have had for 3 months or more with the same employer
- O A job you have had for less than 3 months, but you expect to continue for 3 or more months
- O A temporary job, non-farmwork (one you expect to last less than 3 months
- O A temporary job, farmwork
- O A day job or pick-up job that lasts only a few hours, or one or two days
- O Peddling such as selling books, clothes, other items on the street or collecting cans and bottles to exchange for money
- O Other - specify: _____
- O Don't know or refused

5.3 What kind of work did you do when you were last working / employed? (Free-response question)

5.4 Over the last 30 days, what was your total income from ALL sources?

Fill in only one

OR

$ ☐☐☐☐☐ .00

- O Less than $100
- O $100 to $299
- O $300 to $499
- O $500 to $699
- O $700 to $799
- O $800 to $999
- O $1000 to $1199
- O $1200 to $1499
- O $1500 to $1999
- O $2000 to $2499
- O $2500 to $2999
- O $3000 or more
- O Don't know or refused

5.5 What was/were the sources of the income above? *Fill in only one*

- O Welfare
- O Ontario Disability Support Plan (ODSP)
- O Disability
- O Canada Pension (CPP)
- O Old Age Pension
- O Employment Insurance (EI)
- O Worker Compensation
- O Wages & Salaries
- O Self-employment
- O Other - specify: _____

Section 6: Social Support

HAND RESPONDENT ANSWER KEY CARD. **I'm going to read you some statements about your relationships with others. For each, could you please tell me whether you strongly disagree, disagree, agree or strongly agree.**

Fill in the appropriate circle for each statement	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
6.1 If something went wrong, no one would help me.	O	O	O	O	O
6.2 I have family and friends who help me feel safe, secure and happy.	O	O	O	O	O
6.3 There is someone I trust whom I could turn to for advice if I were having problems.	O	O	O	O	O
6.4 There is no one I feel comfortable talking about problems	O	O	O	O	O
6.5 I lack feeling of intimacy with another person.	O	O	O	O	O
6.6 There are people I can count on in an emergency.	O	O	O	O	O
6.7 I provide support to my friends and / or my family.	O	O	O	O	O
6.8 I have a lot of serious disagreements and arguments with my family.	O	O	O	O	O

6.9 During the past month, how often have you been in contact with close friends? *Fill in only one*

- O Not at all
- O Once or twice
- O Once a week
- O Several time a week
- O No answer

6.10 During the past month, how often have you been in contact with anyone in your family (including spouses / partners)? *Fill in only one*

- O Not at all
- O Once or twice
- O Once a week
- O Several time a week
- O No answer

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Section 7: Empowerment

HAND RESPONDENT ANSWER KEY CARD. **I'm going to read you some statements about how you feel. For each, could you please tell me whether you strongly disagree, disagree, agree or strongly agree.**

Fill in the appropriate cirlce for each statement	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
7.1 I am usually confident about the decisions I make.	O	O	O	O	O
7.2 Most of the misfortunes in my life were due to bad luck.	O	O	O	O	O
7.3 People working together can have an effect on their community.	O	O	O	O	O
7.4 Making waves never gets you anywhere.	O	O	O	O	O
7.5 When I make plans, I am almost certain to make them work.	O	O	O	O	O
7.6 Usually, I feel alone.	O	O	O	O	O
7.7 Experts are in the best position to decide what people should do or learn.	O	O	O	O	O
7.8 I generally accomplish what I set out to do.	O	O	O	O	O
7.9 People should try to live their lives the way they want to.	O	O	O	O	O
7.10 You can't fight the government.	O	O	O	O	O
7.11 I feel powerless most of the time.	O	O	O	O	O
7.12 When I am unsure about something, I ususally go along with the group.	O	O	O	O	O
7.13 People have a right to make their own decisions, even if they are bad ones.	O	O	O	O	O
7.14 On the whole, I am satisfied with myself.	O	O	O	O	O
7.15 At times, I think that I am no good at all.	O	O	O	O	O
7.16 I feel that I have a number of good qualities.	O	O	O	O	O
7.17 I am able to do things as well as most other people.	O	O	O	O	O
7.18 I feel I do not have much to be proud of.	O	O	O	O	O
7.19 I certainly feel useless at times.	O	O	O	O	O
7.20 I feel that I'm a person of worth, at least on an equal basis with others.	O	O	O	O	O
7.21 I wish I could have more respect for myself.	O	O	O	O	O
7.22 All in all, I am inclined to feel that I am a failure.	O	O	O	O	O
7.23 I have a positive attitude toward myself.	O	O	O	O	O

Section 8: Meaningful Activity

Please fill in the circle as accurately as possible for each statment.
HAND RESPONDENT ANSWER KEY CARD.

	Not at all	Rarely	Sometimes	Often	Very Often
8.1 During the past week, how often did you take part in activities which help you achieve an important education, job, or career goal?	O	O	O	O	O
8.2 During the past week, how often did you take part in activities that help you achieve an important personal goal?	O	O	O	O	O
8.3 During the past week, how often did you take part in activities in which you used skills or talents that are important to you?	O	O	O	O	O
8.4 During the past week, how often did you take part in activities that contributed to the goals of a group or organization you believe in?	O	O	O	O	O
8.5 During the past week, how often did you take part in activities in which you helped someone in need or helped make someone happier?	O	O	O	O	O

Section 9: Community Participation and Community Services Use

9.1 Are you a member of any organization or associations, such as community centres, ethnic assocations, social clubs or church social groups?

O Yes O No

9.2 In the last 12 months, how often did you participate in meetings or activities sponsored by these groups? If you belong to many, just think of the ones in which you are most active? *Fill in only one*

O At least once a week O Once a month O 3 or 4 times a year O Not at all

9.3 Other than on special occasions (such as weddings, funerals or baptisms), how often did you attend religious services or religious meetings in the past 12 months? *Fill in only one*

O At least once a week O Once a month O 3 or 4 times a year O Not at all

9.4 Have you used community services and support programs in the last year?

O Yes O No — Skip to 9.6

9.5 If yes, please indicate the average number of times you have used such services in the last year.
(If no services used please enter "0")

☐☐ Social / recreational	☐☐ Housing	☐☐ Legal
☐☐ Vocational / educational	☐☐ Medical / therapeutic	☐☐ Other - specify: _____
☐☐ Crisis	☐☐ Community-based case management	

9.6 Do you participate in any of the activities that take place in this housing?
(Show client list of activities for either Strachan house or Fred Victor Centre's housing program)

O Yes O No

Please list the activities you participate in at _____ *(insert name of housing program).*

Section 10 - Quality of Life

Now I am going to ask you a series of questions about different areas of your life and your safisfication with them.
HAND RESPONDENT ANSWER KEY CARD.

This is called the "Delighted-Terrible Scale". For each item, please tell me which point on the scale best describes how you feel.

Fill in the appropriate cirlce for each statement	Terrible	Unhappy	Mostly dissatisfied	Mixed	Mostly satisfied	Pleased	Delighted	N/A
10.1 How do you feel about your life as a whole?	O	O	O	O	O	O	O	O
10.2 How do you feel about how safe you are on the streets in your neighbourhood?	O	O	O	O	O	O	O	O
10.3 How do you feel about how safe you are where you live?	O	O	O	O	O	O	O	O
10.4 How do you feel about the protection you have against being robbed or attacked?	O	O	O	O	O	O	O	O
10.5 How do you feel about the living arrangements where you live?	O	O	O	O	O	O	O	O
10.6 How do you feel about the privacy that you have there?	O	O	O	O	O	O	O	O
10.7 How do you feel about the idea of staying where you live for a long time?	O	O	O	O	O	O	O	O
10.8 How do you feel about the way that you spend your spare time?	O	O	O	O	O	O	O	O
10.9 How do you feel about the chances you have to enjoy pleasant or beautiful things?	O	O	O	O	O	O	O	O
10.10 How do you feel about the amount of fun you have?	O	O	O	O	O	O	O	O
10.11 How do you feel about the amount of relaxation in your life?	O	O	O	O	O	O	O	O

Section 11 - Housing Satisfication

We are interested in your honest opinions, whether they are positive or negative, about your involvement with _____(*name of program*). Please answer all the questions.

Fill in the appropriate cirlce for each statement	Not at all	Some of the time	Quite Often	All of Time	N/A
11.1 Overall, how satisfied are you with this program?	O	O	O	O	O
11.2 To what extent is the help offered at this program relevant to your needs?	O	O	O	O	O
11.3 Would you recommend this program to other people needing help?	O	O	O	O	O
11.4 Do you get enough support from this program when you need it?	O	O	O	O	O
11.5 Do you have enough say about the help you receive from this program?	O	O	O	O	O
11.6 Do people in this program really understand what you need?	O	O	O	O	O
11.7 Do you get too much support from this program?	O	O	O	O	O

Section 12 - Housing Stability Assessment

12.1 How long have you lived in this housing? *Fill in only one*

O Less than 6 months
O More than 6 months to 12 months
O More than 12 months to 24 months
O More than 24 months to 48 months
O Over 48 months

12.2 Have you ever received an eviction notice for rent arrears (N4) or behavioural reasons (N5)?

O Yes O No

12.3 If yes, how many times have you received an eviction notice? *Fill in only one*

O Once O Twice O Three times O More than three times

12.4 Do you currently have an eviction notice in effect?

O Yes O No

12.5 If you have an N4 for rent arrears, how much is the rent arrears? *Fill in only one*

O Less than $299 O $300- $599 O $600 - $899 O Over $900

12.6 If you have an N5 for behavioural reasons, for what reason(s)?*(Fill in all that apply)*

O Illegal activities
O Interfering with the reasonable enjoyment of others
O Damage to the rental unit
O Misrepresentation of income
O Overcrowding
O Other-specify:_____

Section 13: Recommendations

13.1 What would improve your housing?

13.2 What would improve your neighbourhood?

13.3 What do you think should be done to improve housing opportunities for tenants who live in this kind of housing?

13.4What kind of housing should be more available?

Appendix I: Summaries of Logistic Regression Models

Logistic Regression

Case Processing Summary

Unweighted Cases[a]		N	Percent
Selected Cases	Included in Analysis	104	98.1
	Missing Cases	2	1.9
	Total	106	100.0
Unselected Cases		0	.0
Total		106	100.0

a. If weight is in effect, see classification table for the total number of cases.

Dependent Variable Encoding

Original Value	Internal Value
0 SH1&FV1	0
1 SH2&FV2	1

Categorical Variables Codings

		Frequency	Parameter coding (1)	(2)	(3)
R5_5 Sources of Income: Collapsed Var	1.00 Welfare	43	1.000	.000	.000
	2.00 Ont Disability Support Plan	33	.000	1.000	.000
	3.00 Other Pension/Benefits	16	.000	.000	1.000
	4.00 Wages/Salary-Self-emp	12	.000	.000	.000
R1_9 What is your race: Collapsed Var	1.00 White	70	1.000	.000	
	2.00 Black	22	.000	1.000	
	3.00 Other	12	.000	.000	
Q5_1 Paid work in last 30 days	0 No	72	1.000		
	1 Yes	32	.000		
Q1_4 Gender	0 female	40	1.000		
	1 male	64	.000		

Block 0: Beginning Block

Classification Table[a,b]

Observed		Predicted: Sample Group: 2 Categories SH1&FV1	SH2&FV2	Percentage Correct
Step 0	Sample Group: 2 Categories SH1&FV1	57	0	100.0
	SH2&FV2	47	0	.0
	Overall Percentage			54.8

a. Constant is included in the model.

b. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	-.193	.197	.959	1	.328	.825

Variables not in the Equation

			Score	df	Sig.
Step 0	Variables	Q1_2	.226	1	.634
	Overall Statistics		.226	1	.634

Block 1: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	.227	1	.634
	Block	.227	1	.634
	Model	.227	1	.634

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	142.985	.002	.003

Classification Table[a]

Observed		Predicted: Sample Group: 2 Categories SH1&FV1	SH2&FV2	Percentage Correct
Step 1	Sample Group: 2 Categories SH1&FV1	55	2	96.5
	SH2&FV2	47	0	.0
	Overall Percentage			52.9

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	Q1_2	.009	.018	.226	1	.635	1.009
	Constant	-.578	.835	.479	1	.489	.561

a. Variable(s) entered on step 1: Q1_2.

Block 2: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	.006	1	.937
	Block	.006	1	.937
	Model	.233	2	.890

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	142.979	.002	.003

Classification Table[a]

Observed			Predicted		
			Sample Group: 2 Categories		Percentage Correct
			SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	55	2	96.5
		SH2&FV2	47	0	.0
	Overall Percentage				52.9

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	Q1_2	.009	.019	.231	1	.631	1.009
	Q1_4(1)	.033	.416	.006	1	.937	1.033
	Constant	-.605	.905	.448	1	.503	.546

a. Variable(s) entered on step 1: Q1_4.

Block 3: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	3.288	2	.193
	Block	3.288	2	.193
	Model	3.521	4	.475

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	139.690	.033	.045

Classification Table[a]

Observed			Predicted		
			Sample Group: 2 Categories		Percentage Correct
			SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	46	11	80.7
		SH2&FV2	29	18	38.3
	Overall Percentage				61.5

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	Q1_2	.019	.020	.897	1	.343	1.019
	Q1_4(1)	.171	.431	.156	1	.693	1.186
	R1_9			3.198	2	.202	
	R1_9(1)	-.503	.642	.615	1	.433	.605
	R1_9(2)	.409	.728	.316	1	.574	1.505
	Constant	-.849	1.059	.642	1	.423	.428

a. Variable(s) entered on step 1: R1_9.

Block 4: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	3.041	1	.081
	Block	3.041	1	.081
	Model	6.562	5	.255

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	136.649	.061	.082

Classification Table[a]

Observed			Predicted		
			Sample Group: 2 Categories		Percentage Correct
			SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	41	16	71.9
		SH2&FV2	28	19	40.4
	Overall Percentage				57.7

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	Q1_2	.020	.020	.947	1	.330	1.020
	Q1_4(1)	.137	.436	.099	1	.754	1.147
	R1_9			3.154	2	.207	
	R1_9(1)	-.400	.648	.381	1	.537	.670
	R1_9(2)	.539	.746	.521	1	.470	1.714
	Q5_4CONT	.001	.001	2.031	1	.154	1.001
	Constant	-1.493	1.145	1.699	1	.192	.225

a. Variable(s) entered on step 1: Q5_4CONT.

Block 5: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	13.608	3	.003
	Block	13.608	3	.003
	Model	20.170	8	.010

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	123.041	.176	.236

Classification Table[a]

			Predicted		
			Sample Group: 2 Categories		Percentage Correct
	Observed		SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	44	13	77.2
		SH2&FV2	18	29	61.7
	Overall Percentage				70.2

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	Q1_2	.041	.023	3.125	1	.077	1.042
	Q1_4(1)	.292	.474	.379	1	.538	1.339
	R1_9			3.167	2	.205	
	R1_9(1)	-.851	.732	1.352	1	.245	.427
	R1_9(2)	.034	.826	.002	1	.968	1.034
	Q5_4CONT	.002	.001	4.058	1	.044	1.003
	R5_5			9.237	3	.026	
	R5_5(1)	.314	.855	.135	1	.713	1.369
	R5_5(2)	-1.127	.795	2.008	1	.157	.324
	R5_5(3)	-2.731	1.058	6.668	1	.010	.065
	Constant	-2.538	1.552	2.673	1	.102	.079

a. Variable(s) entered on step 1: R5_5.

Block 6: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	2.193	1	.139
	Block	2.193	1	.139
	Model	22.364	9	.008

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	120.848	.193	.259

Classification Table[a]

			Predicted		
			Sample Group: 2 Categories		Percentage Correct
	Observed		SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	44	13	77.2
		SH2&FV2	19	28	59.6
	Overall Percentage				69.2

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	Q1_2	.043	.023	3.318	1	.069	1.044
	Q1_4(1)	.213	.481	.197	1	.657	1.238
	R1_9			3.100	2	.212	
	R1_9(1)	-.899	.749	1.440	1	.230	.407
	R1_9(2)	-.042	.840	.003	1	.960	.959
	Q5_4CONT	.003	.001	4.624	1	.032	1.003
	R5_5			10.319	3	.016	
	R5_5(1)	-.315	.961	.107	1	.743	.730
	R5_5(2)	-1.855	.968	3.672	1	.055	.156
	R5_5(3)	-3.548	1.236	8.245	1	.004	.029
	Q5_1(1)	.885	.614	2.082	1	.149	2.424
	Constant	-2.765	1.588	3.032	1	.082	.063

a. Variable(s) entered on step 1: Q5_1.

Logistic Regression

Case Processing Summary

Unweighted Cases[a]		N	Percent
Selected Cases	Included in Analysis	105	99.1
	Missing Cases	1	.9
	Total	106	100.0
Unselected Cases		0	.0
Total		106	100.0

a. If weight is in effect, see classification table for the total number of cases.

#2

Dependent Variable Encoding

Original Value	Internal Value
0 SH1&FV1	0
1 SH2&FV2	1

Categorical Variables Codings

		Frequency	Parameter (1)
Q2_1 Ever been homeless	0 No	19	1.000
	1 Yes	86	.000

Block 0: Beginning Block

Classification Table[a,b]

Observed			Predicted: Sample Group: 2 Categories		Percentage Correct
			SH1&FV1	SH2&FV2	
Step 0	Sample Group: 2 Categories	SH1&FV1	58	0	100.0
		SH2&FV2	47	0	.0
	Overall Percentage				55.2

a. Constant is included in the model.

b. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	-.210	.196	1.148	1	.284	.810

Variables not in the Equation

			Score	df	Sig.
Step 0	Variables	Q2_1(1)	3.192	1	.074
	Overall Statistics		3.192	1	.074

Block 1: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	3.331	1	.068
	Block	3.331	1	.068
	Model	3.331	1	.068

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	141.075	.031	.042

Classification Table[a]

Observed			Predicted: Sample Group: 2 Categories		Percentage Correct
			SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	58	0	100.0
		SH2&FV2	47	0	.0
	Overall Percentage				55.2

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	Q2_1(1)	-.983	.564	3.040	1	.081	.374
	Constant	-.047	.216	.047	1	.829	.955

a. Variable(s) entered on step 1: Q2_1.

Block 2: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	.002	1	.960
	Block	.002	1	.960
	Model	3.333	2	.189

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	141.073	.031	.042

Classification Table[a]

Observed			Predicted		
			Sample Group: 2 Categories		Percentage Correct
			SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	57	1	98.3
		SH2&FV2	47	0	.0
	Overall Percentage				54.3

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	Q2_1(1)	-.975	.588	2.752	1	.097	.377
	R2_2	.002	.046	.002	1	.960	1.002
	Constant	-.055	.272	.041	1	.840	.947

a. Variable(s) entered on step 1: R2_2.

Block 3: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	.163	1	.687
	Block	.163	1	.687
	Model	3.496	3	.321

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	140.910	.033	.044

Classification Table[a]

Observed			Predicted		
			Sample Group: 2 Categories		Percentage Correct
			SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	53	5	91.4
		SH2&FV2	45	2	4.3
	Overall Percentage				52.4

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	Q2_1(1)	-1.025	.600	2.912	1	.088	.359
	R2_2	.003	.046	.004	1	.952	1.003
	Q2_4	-.003	.007	.159	1	.690	.997
	Constant	-.005	.298	.000	1	.986	.995

a. Variable(s) entered on step 1: Q2_4.

Logistic Regression

#3

Case Processing Summary

Unweighted Cases[a]		N	Percent
Selected Cases	Included in Analysis	101	95.3
	Missing Cases	5	4.7
	Total	106	100.0
Unselected Cases		0	.0
Total		106	100.0

a. If weight is in effect, see classification table for the total number of cases.

Dependent Variable Encoding

Original Value	Internal Value
0 SH1&FV1	0
1 SH2&FV2	1

Categorical Variables Codings

		Frequency	Parameter (1)
Q9_4 Used community services and support programs last year	0 No	25	1.000
	1 Yes	76	.000
Q9_6 Participate in any activities in this housing?	0 No	36	1.000
	1 Yes	65	.000

Block 0: Beginning Block

Classification Table[a,b]

Observed		Predicted: Sample Group: 2 Categories SH1&FV1	Predicted: Sample Group: 2 Categories SH2&FV2	Percentage Correct
Step 0	Sample Group: 2 Categories SH1&FV1	55	0	100.0
	Sample Group: 2 Categories SH2&FV2	46	0	.0
	Overall Percentage			54.5

a. Constant is included in the model.

b. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	-.179	.200	.800	1	.371	.836

Variables not in the Equation

			Score	df	Sig.
Step 0	Variables	Q6_SS	2.504	1	.114
	Overall Statistics		2.504	1	.114

Block 1: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	2.536	1	.111
	Block	2.536	1	.111
	Model	2.536	1	.111

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	136.677	.025	.033

Classification Table[a]

Observed		Predicted: Sample Group: 2 Categories SH1&FV1	Predicted: Sample Group: 2 Categories SH2&FV2	Percentage Correct
Step 1	Sample Group: 2 Categories SH1&FV1	41	14	74.5
	Sample Group: 2 Categories SH2&FV2	29	17	37.0
	Overall Percentage			57.4

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	Q6_SS	.076	.049	2.452	1	.117	1.079
	Constant	-1.888	1.113	2.874	1	.090	.151

a. Variable(s) entered on step 1: Q6_SS.

Block 2: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	.333	1	.564
	Block	.333	1	.564
	Model	2.869	2	.238

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	136.344	.028	.037

Classification Table[a]

Observed			Predicted		
			Sample Group: 2 Categories		Percentage Correct
			SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	42	13	76.4
		SH2&FV2	29	17	37.0
	Overall Percentage				58.4

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	Q6_SS	.071	.049	2.054	1	.152	1.073
	Q7_EMP	-.015	.026	.333	1	.564	.985
	Constant	-1.003	1.882	.284	1	.594	.367

a. Variable(s) entered on step 1: Q7_EMP.

Block 3: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	.387	1	.534
	Block	.387	1	.534
	Model	3.256	3	.354

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	135.957	.032	.042

Classification Table[a]

Observed			Predicted		
			Sample Group: 2 Categories		Percentage Correct
			SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	39	16	70.9
		SH2&FV2	29	17	37.0
	Overall Percentage				55.4

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	Q6_SS	.069	.050	1.940	1	.164	1.071
	Q7_EMP	-.008	.029	.088	1	.766	.992
	Q8_MA	.031	.051	.384	1	.535	1.032
	Constant	-1.544	2.076	.553	1	.457	.214

a. Variable(s) entered on step 1: Q8_MA.

Block 4: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	9.369	1	.002
	Block	9.369	1	.002
	Model	12.625	4	.013

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	126.588	.118	.157

Classification Table[a]

Observed			Predicted		
			Sample Group: 2 Categories		Percentage Correct
			SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	37	18	67.3
		SH2&FV2	23	23	50.0
	Overall Percentage				59.4

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	Q6_SS	.136	.060	5.152	1	.023	1.146
	Q7_EMP	.002	.031	.005	1	.944	1.002
	Q8_MA	.018	.053	.108	1	.742	1.018
	QOLLIV	-.143	.050	8.122	1	.004	.867
	Constant	-1.837	2.294	.641	1	.423	.159

a. Variable(s) entered on step 1: QOLLIV.

Block 5: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	.265	1	.607
	Block	.265	1	.607
	Model	12.890	5	.024

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	126.323	.120	.160

Classification Table[a]

Observed			Predicted		
			Sample Group: 2 Categories		Percentage Correct
			SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	39	16	70.9
		SH2&FV2	20	26	56.5
	Overall Percentage				64.4

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	Q6_SS	.145	.063	5.323	1	.021	1.156
	Q7_EMP	.002	.031	.004	1	.952	1.002
	Q8_MA	.019	.054	.124	1	.724	1.019
	QOLLIV	-.126	.059	4.514	1	.034	.882
	Q11_HS	-.029	.056	.265	1	.607	.972
	Constant	-1.939	2.316	.701	1	.402	.144

a. Variable(s) entered on step 1: Q11_HS.

Block 6: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	.115	1	.735
	Block	.115	1	.735
	Model	13.005	6	.043

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	126.208	.121	.162

Classification Table[a]

Observed			Predicted		
			Sample Group: 2 Categories		Percentage Correct
			SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	38	17	69.1
		SH2&FV2	22	24	52.2
	Overall Percentage				61.4

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	Q6_SS	.146	.063	5.320	1	.021	1.157
	Q7_EMP	.001	.031	.001	1	.976	1.001
	Q8_MA	.016	.054	.090	1	.764	1.016
	QOLLIV	-.123	.060	4.163	1	.041	.885
	Q11_HS	-.033	.058	.335	1	.563	.967
	Q9_6(1)	-.161	.475	.115	1	.735	.851
	Constant	-1.835	2.338	.616	1	.433	.160

a. Variable(s) entered on step 1: Q9_6.

Block 7: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	.098	1	.754
	Block	.098	1	.754
	Model	13.103	7	.070

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	126.110	.122	.163

Classification Table[a]

Observed			Predicted		
			Sample Group: 2 Categories		Percentage Correct
			SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	37	18	67.3
		SH2&FV2	21	25	54.3
	Overall Percentage				61.4

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	Q6_SS	.145	.063	5.224	1	.022	1.156
	Q7_EMP	.001	.031	.002	1	.965	1.001
	Q8_MA	.015	.054	.071	1	.789	1.015
	QOLLIV	-.120	.061	3.910	1	.048	.887
	Q11_HS	-.033	.058	.331	1	.565	.967
	Q9_6(1)	-.146	.478	.093	1	.761	.865
	Q9_4(1)	-.164	.525	.098	1	.755	.849
	Constant	-1.822	2.343	.604	1	.437	.162

a. Variable(s) entered on step 1: Q9_4.

```
LOGISTIC REGRESSION VAR=group2
  /METHOD=ENTER q1_2 q1_4 r1_9 q5_4cont  /METHOD=ENTER q6_ss q9_4
 /METHOD=ENTER q7_emp qolliv
  /CONTRAST (r1_9)=Indicator  /CONTRAST (q1_4)=Indicator  /CONTRAST (q9_4
 )=Indicator
  /CLASSPLOT /CASEWISE OUTLIER(2)
  /PRINT=GOODFIT CORR CI(95)
  /CRITERIA PIN(.05) POUT(.10) ITERATE(20) CUT(.5) .
```

Final Model

Logistic Regression

Case Processing Summary

Unweighted Cases[a]		N	Percent
Selected Cases	Included in Analysis	100	94.3
	Missing Cases	6	5.7
	Total	106	100.0
Unselected Cases		0	.0
Total		106	100.0

a. If weight is in effect, see classification table for the total number of cases.

Dependent Variable Encoding

Original Value	Internal Value
0 SH1&FV1	0
1 SH2&FV2	1

Categorical Variables Codings

		Frequency	Parameter coding (1)	Parameter coding (2)
R1_9 What is your race: Collapsed Var	1.00 White	66	1.000	.000
	2.00 Black	22	.000	1.000
	3.00 Other	12	.000	.000
Q9_4 Used community services and support	0 No	26	1.000	
	1 Yes	74	.000	
Q1_4 Gender	0 female	39	1.000	
	1 male	61	.000	

Block 0: Beginning Block

Classification Table[a,b]

Observed			Predicted: Sample Group: 2 Categories: SH1&FV1	Predicted: Sample Group: 2 Categories: SH2&FV2	Percentage Correct
Step 0	Sample Group: 2 Categories	SH1&FV1	54	0	100.0
		SH2&FV2	46	0	.0
	Overall Percentage				54.0

a. Constant is included in the model.

b. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	-.160	.201	.639	1	.424	.852

Variables not in the Equation

			Score	df	Sig.
Step 0	Variables	Q1_2	.279	1	.597
		Q1_4(1)	.001	1	.980
		R1_9	2.284	2	.319
		R1_9(1)	2.025	1	.155
		R1_9(2)	1.946	1	.163
		Q5_4CONT	2.862	1	.091
	Overall Statistics		6.031	5	.303

Block 1: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	6.800	5	.236
	Block	6.800	5	.236
	Model	6.800	5	.236

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	131.188	.066	.088

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	7.985	8	.435

Contingency Table for Hosmer and Lemeshow Test

		GROUP2 Sample Group: 2 Categories = 0 SH1&FV1		GROUP2 Sample Group: 2 Categories = 1 SH2&FV2		
		Observed	Expected	Observed	Expected	Total
Step 1	1	7	7.120	3	2.880	10
	2	8	6.620	2	3.380	10
	3	7	6.403	3	3.597	10
	4	4	6.081	6	3.919	10
	5	6	5.695	4	4.305	10
	6	6	5.234	4	4.766	10
	7	2	4.991	8	5.009	10
	8	6	4.695	4	5.305	10
	9	4	4.264	6	5.736	10
	10	4	2.897	6	7.103	10

Classification Table[a]

Observed			Predicted		
			Sample Group: 2 Categories		Percentage Correct
			SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	38	16	70.4
		SH2&FV2	27	19	41.3
	Overall Percentage				57.0

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	Q1_2	.023	.022	1.102	1	.294	1.023
	Q1_4(1)	.163	.445	.135	1	.713	1.178
	R1_9			2.880	2	.237	
	R1_9(1)	-.342	.654	.272	1	.602	.711
	R1_9(2)	.570	.751	.576	1	.448	1.769
	Q5_4CONT	.001	.001	2.244	1	.134	1.001
	Constant	-1.700	1.207	1.983	1	.159	.183

Variables in the Equation

		95.0% C.I.for EXP(B)	
		Lower	Upper
Step 1[a]	Q1_2	.981	1.067
	Q1_4(1)	.492	2.816
	R1_9		
	R1_9(1)	.197	2.563
	R1_9(2)	.406	7.711
	Q5_4CONT	1.000	1.002
	Constant		

a. Variable(s) entered on step 1: Q1_2, Q1_4, R1_9, Q5_4CONT.

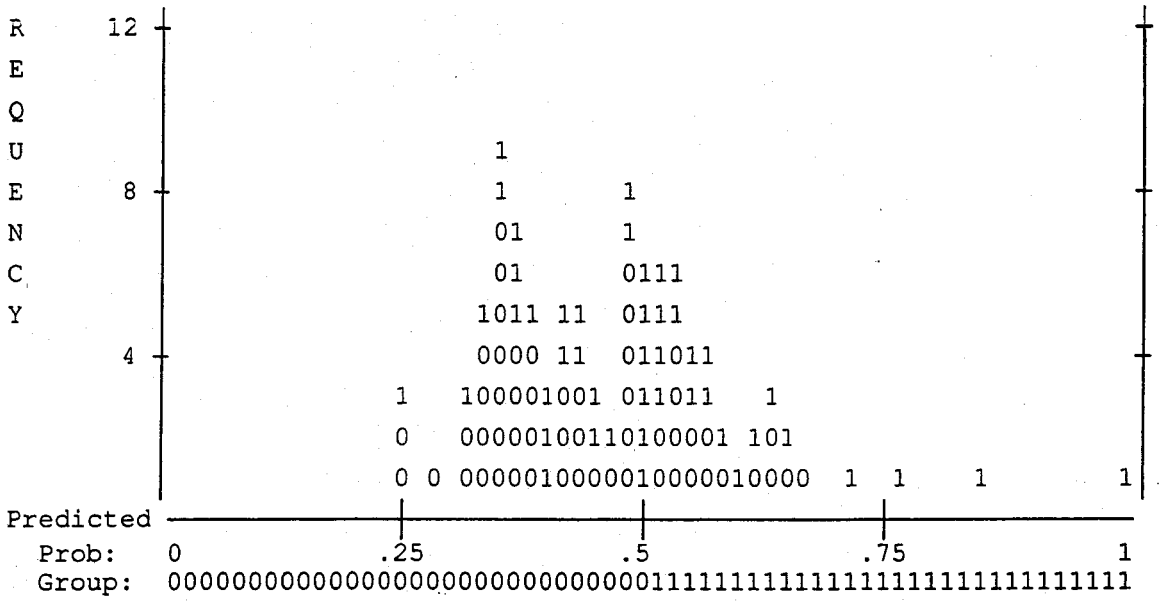
Correlation Matrix

		Constant	Q1_2	Q1_4(1)	R1_9(1)	R1_9(2)	Q5_4CONT
Step 1	Constant	1.000	-.782	-.276	-.358	-.497	-.373
	Q1_2	-.782	1.000	.230	-.145	.058	-.014
	Q1_4(1)	-.276	.230	1.000	-.149	-.006	.020
	R1_9(1)	-.358	-.145	-.149	1.000	.714	.140
	R1_9(2)	-.497	.058	-.006	.714	1.000	.208
	Q5_4CONT	-.373	-.014	.020	.140	.208	1.000

Step number: 1

Observed Groups and Predicted Probabilities

F



Predicted Probability is of Membership for SH2&FV2
The Cut Value is .50
Symbols: 0 - SH1&FV1
1 - SH2&FV2
Each Symbol Represents 1 Case.

Block 2: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	5.026	2	.081
	Block	5.026	2	.081
	Model	11.827	7	.106

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	126.162	.112	.149

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	2.363	8	.968

Contingency Table for Hosmer and Lemeshow Test

		GROUP2 Sample Group: 2 Categories = 0 SH1&FV1		GROUP2 Sample Group: 2 Categories = 1 SH2&FV2		
		Observed	Expected	Observed	Expected	Total
Step 1	1	8	8.096	2	1.904	10
	2	7	6.910	3	3.090	10
	3	5	6.509	5	3.491	10
	4	6	6.082	4	3.918	10
	5	6	5.711	4	4.289	10
	6	7	5.345	3	4.655	10
	7	5	5.009	5	4.991	10
	8	4	4.554	6	5.446	10
	9	4	3.600	6	6.400	10
	10	2	2.183	8	7.817	10

Classification Table[a]

			Predicted		
			Sample Group: 2 Categories		Percentage Correct
	Observed		SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	42	12	77.8
		SH2&FV2	24	22	47.8
	Overall Percentage				64.0

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	Q1_2	.030	.023	1.692	1	.193	1.030
	Q1_4(1)	.169	.458	.136	1	.712	1.184
	R1_9			3.230	2	.199	
	R1_9(1)	-.380	.678	.313	1	.576	.684
	R1_9(2)	.621	.785	.626	1	.429	1.862
	Q5_4CONT	.001	.001	2.126	1	.145	1.001
	Q6_SS	.075	.052	2.047	1	.152	1.077
	Q9_4(1)	-.799	.515	2.406	1	.121	.450
	Constant	-3.498	1.654	4.473	1	.034	.030

Variables in the Equation

		95.0% C.I.for EXP(B)	
		Lower	Upper
Step 1[a]	Q1_2	.985	1.077
	Q1_4(1)	.483	2.902
	R1_9		
	R1_9(1)	.181	2.585
	R1_9(2)	.400	8.673
	Q5_4CONT	1.000	1.002
	Q6_SS	.973	1.193
	Q9_4(1)	.164	1.234
	Constant		

a. Variable(s) entered on step 1: Q6_SS, Q9_4.

Correlation Matrix

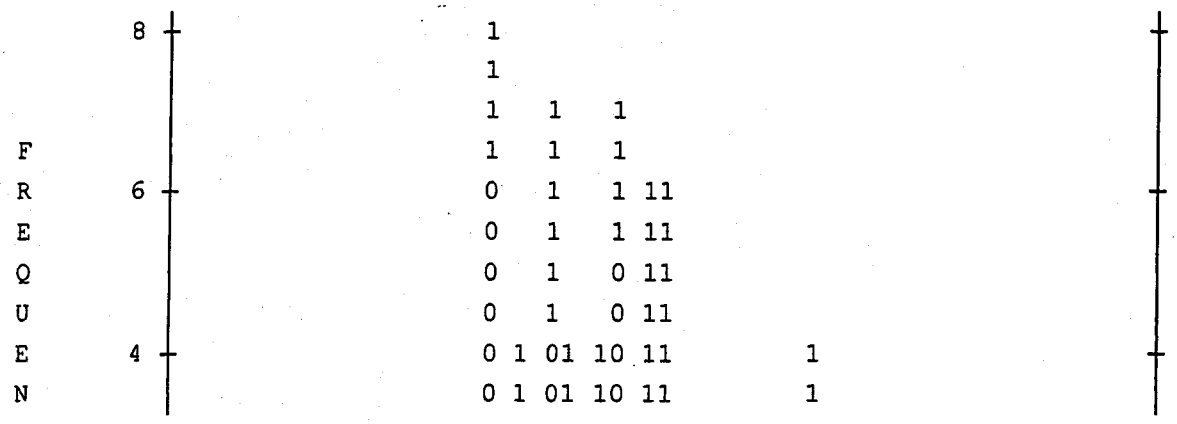
		Constant	Q1_2	Q1_4(1)	R1_9(1)	R1_9(2)	Q5_4CONT
Step 1	Constant	1.000	-.588	-.212	-.196	-.337	-.284
	Q1_2	-.588	1.000	.226	-.121	.098	.039
	Q1_4(1)	-.212	.226	1.000	-.148	-.011	.022
	R1_9(1)	-.196	-.121	-.148	1.000	.716	.164
	R1_9(2)	-.337	.098	-.011	.716	1.000	.246
	Q5_4CONT	-.284	.039	.022	.164	.246	1.000
	Q6_SS	-.642	-.024	.010	-.130	-.090	-.056
	Q9_4(1)	.113	-.238	-.012	-.067	-.149	-.150

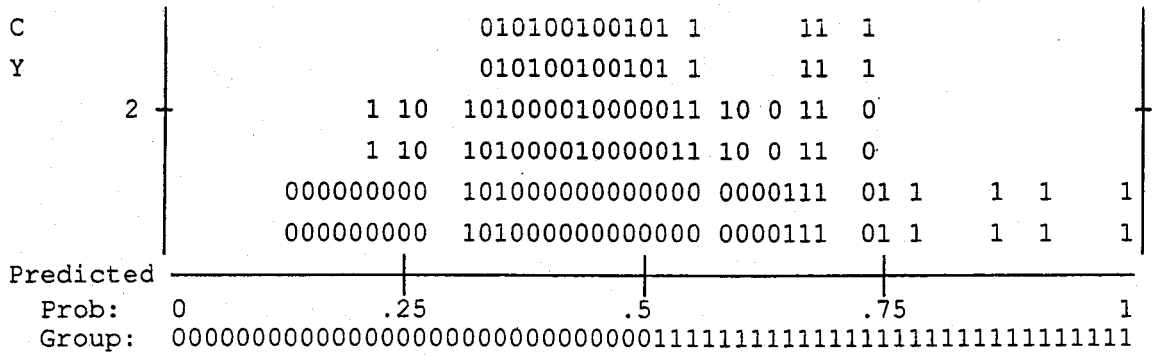
Correlation Matrix

		Q6_SS	Q9_4(1)
Step 1	Constant	-.642	.113
	Q1_2	-.024	-.238
	Q1_4(1)	.010	-.012
	R1_9(1)	-.130	-.067
	R1_9(2)	-.090	-.149
	Q5_4CONT	-.056	-.150
	Q6_SS	1.000	.036
	Q9_4(1)	.036	1.000

Step number: 1

Observed Groups and Predicted Probabilities





Predicted Probability is of Membership for SH2&FV2
The Cut Value is .50
Symbols: 0 - SH1&FV1
1 - SH2&FV2
Each Symbol Represents .5 Cases.

Block 3: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	9.313	2	.009
	Block	9.313	2	.009
	Model	21.140	9	.012

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	116.849	.191	.255

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	7.052	8	.531

Contingency Table for Hosmer and Lemeshow Test

		GROUP2 Sample Group: 2 Categories = 0 SH1&FV1		GROUP2 Sample Group: 2 Categories = 1 SH2&FV2		
		Observed	Expected	Observed	Expected	Total
Step 1	1	9	8.850	1	1.150	10
	2	9	7.937	1	2.063	10
	3	5	6.991	5	3.009	10
	4	6	6.277	4	3.723	10
	5	6	5.881	4	4.119	10
	6	4	5.252	6	4.748	10
	7	6	4.454	4	5.546	10
	8	6	3.786	4	6.214	10
	9	2	3.072	8	6.928	10
	10	1	1.500	9	8.500	10

Classification Table[a]

			Predicted		
			Sample Group: 2 Categories		Percentage Correct
	Observed		SH1&FV1	SH2&FV2	
Step 1	Sample Group: 2 Categories	SH1&FV1	38	16	70.4
		SH2&FV2	20	26	56.5
	Overall Percentage				64.0

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	Q1_2	.036	.024	2.202	1	.138	1.036
	Q1_4(1)	.038	.492	.006	1	.938	1.039
	R1_9			2.308	2	.315	
	R1_9(1)	-.226	.704	.103	1	.748	.798
	R1_9(2)	.670	.821	.665	1	.415	1.953
	Q5_4CONT	.001	.001	2.846	1	.092	1.001
	Q6_SS	.137	.061	5.012	1	.025	1.147
	Q9_4(1)	-.555	.551	1.015	1	.314	.574
	Q7_EMP	.006	.030	.040	1	.841	1.006
	QOLLIV	-.158	.056	7.954	1	.005	.854
	Constant	-4.091	2.505	2.667	1	.102	.017

Variables in the Equation

		95.0% C.I.for EXP(B)	
		Lower	Upper
Step 1[a]	Q1_2	.989	1.086
	Q1_4(1)	.396	2.722
	R1_9		
	R1_9(1)	.201	3.169
	R1_9(2)	.391	9.768
	Q5_4CONT	1.000	1.003
	Q6_SS	1.017	1.294
	Q9_4(1)	.195	1.690
	Q7_EMP	.949	1.067
	QOLLIV	.765	.953
	Constant		

a. Variable(s) entered on step 1: Q7_EMP, QOLLIV.

Correlation Matrix

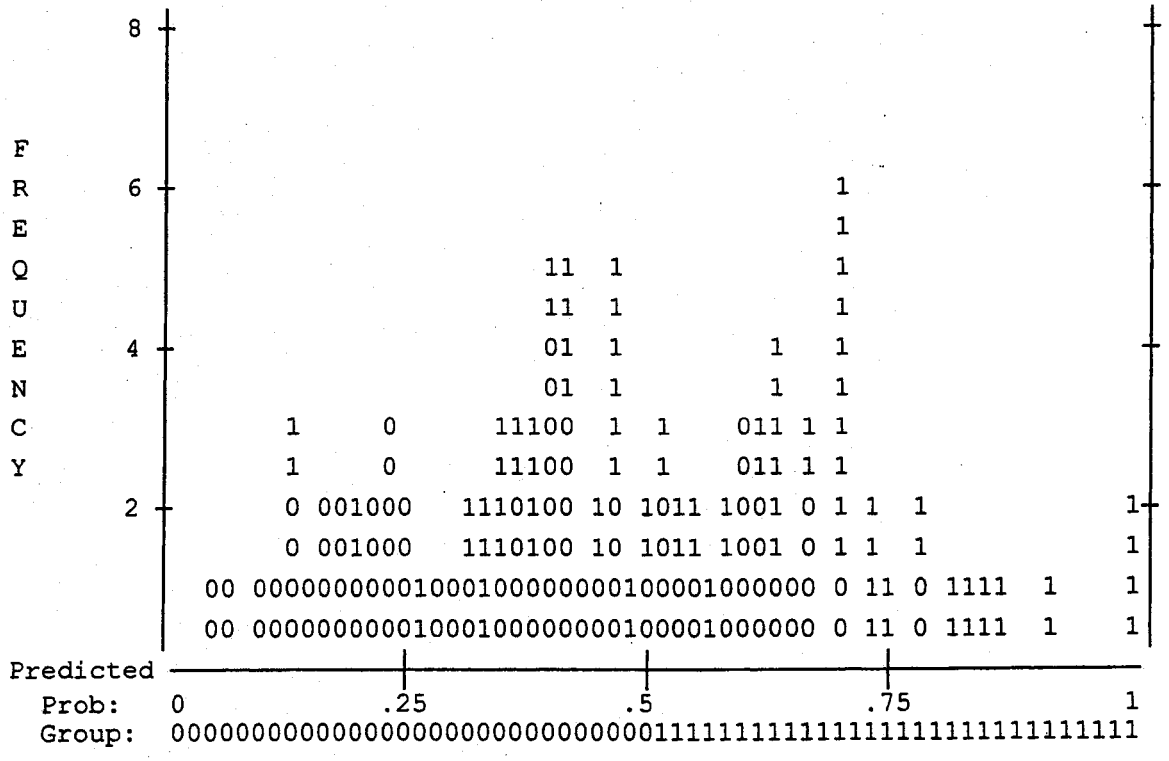
		Constant	Q1_2	Q1_4(1)	R1_9(1)	R1_9(2)	Q5_4CONT	Q6_SS
Step 1	Constant	1.000	-.379	-.271	-.131	-.290	-.300	-.581
	Q1_2	-.379	1.000	.217	-.125	.075	.019	.002
	Q1_4(1)	-.271	.217	1.000	-.147	.000	.022	.010
	R1_9(1)	-.131	-.125	-.147	1.000	.712	.235	-.099
	R1_9(2)	-.290	.075	.000	.712	1.000	.308	-.058
	Q5_4CONT	-.300	.019	.022	.235	.308	1.000	.065
	Q6_SS	-.581	.002	.010	-.099	-.058	.065	1.000
	Q9_4(1)	.117	-.171	-.006	-.077	-.156	-.174	.044
	Q7_EMP	-.723	-.026	.173	-.013	.084	.112	.237
	QOLLIV	.182	-.110	.072	-.070	-.063	-.288	-.427

Correlation Matrix

		Q9_4(1)	Q7_EMP	QOLLIV
Step 1	Constant	.117	-.723	.182
	Q1_2	-.171	-.026	-.110
	Q1_4(1)	-.006	.173	.072
	R1_9(1)	-.077	-.013	-.070
	R1_9(2)	-.156	.084	-.063
	Q5_4CONT	-.174	.112	-.288
	Q6_SS	.044	.237	-.427
	Q9_4(1)	1.000	-.059	-.095
	Q7_EMP	-.059	1.000	-.132
	QOLLIV	-.095	-.132	1.000

Step number: 1

Observed Groups and Predicted Probabilities



Predicted Probability is of Membership for SH2&FV2

```
The Cut Value is .50
Symbols: 0 - SH1&FV1
         1 - SH2&FV2
Each Symbol Represents .5 Cases.
```

Casewise List[b]

Case	Selected Status[a]	Observed GROUP2 Sample Group: 2 Categories	Predicted	Predicted Group	Temporary Variable Resid	Temporary Variable ZResid
93	S	1**	.132	0	.868	2.565

a. S = Selected, U = Unselected cases, and ** = Misclassified cases.

b. Cases with studentized residuals greater than 2.000 are listed.

Appendix J: University of Toronto Ethics Approval Letter

University of Toronto

OFFICE OF RESEARCH SERVICES

PROTOCOL REFERENCE #8667

July 29, 2002

Prof. David Hulchanski
Faculty of Social Work
246 Bloor Street West
University of Toronto

Ms. Uzo Anucha
Faculty of Social Work
246 Bloor Street West
University of Toronto

Dear Prof. Hulchanski and Ms. Anucha:

Re: Your research protocol entitled, "The Politics of Keeping Space: A Multi-Method Study of the Housing Stability of 'Hard to House' Tenants"

We are writing to advise you that the Health Sciences I Ethics Review Committee (membership list attached) has granted approval to the above-named research study.

The approved consent documents (Appendices 4, 5, 6, 7, 7A and 8) are attached. Participants should receive a copy of their consent form.

During the course of the research, any significant deviations from the approved protocol **(that is, any deviation which would lead to an increase in risk or a decrease in benefit to participants**) and/or any unanticipated developments within the research should be brought to the attention of the Office of Research Services.

Best wishes for the successful completion of your project.

Yours sincerely,

per Marianna Richardson
Assistant Ethics Review Officer

Enclosure

xc: Dr. A. Moore (Chair, REB)
Dr. U. George (Acting Dean, Faculty of Social Work)

University of Toronto

HEALTH SCIENCES I COMMITTEE – *July 2002*

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Prof. Carol Rodgers Faculty of Physical Education/Health University of Toronto	Ms. Deborah Berlin Dept. of Social Work Hospital for Sick Children
Ms. Marianna Richardson Administrative Contact Research Services University of Toronto	Dr. Paul Williams Dept. of Health Policy, Management & Evaluation University of Toronto
Mr. Joshua Liswood Legal Representative/Community Member	Ms. Michelle Moldofsky Legal Representative/Community Member
Dr. Philip Watson Faculty of Dentistry University of Toronto	Prof. Elizabeth Peter Faculty of Nursing University of Toronto
Dr. Thuan Dao Faculty of Dentistry University of Toronto	Prof. Joan Marshman Faculty of Pharmacy University of Toronto
Mr. Bryan Buttigieg Legal Representative/Community Member	