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RESEARCH REPORT

WHERE DO THEY COME FROM?

WHY DO THEY LEAVE?

WHERE DO THEY GO?

A STUDY OF TENANT EXITS FROM
HOUSING FOR HOMELESS PEOPLE

**EXTERNAL
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**Where do they come from?
Why do they leave?
Where do they go?**

**A study of tenant exits from housing
for homeless people**

by

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Canada Mortgage and Housing Corporation

February 2003

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Abstract

Using a multi-method research approach that included in-depth interviews, focus groups and a cross-sectional survey, this study focused on the housing stability of formerly homeless persons who live in two alternative housing programs for the “hard-to-house” in Toronto. A central theme from the in-depth interviews was the challenges that participants experienced in the shared housing model. Multivariate logistic regression analysis of data from the cross-sectional survey identified that social support and quality of life (satisfaction with living situation) were significant predictors of housing stability.

Executive Summary

Using a multi-method research approach, this study focused on the housing stability of formerly homeless persons who live in two alternative housing programs for the “hard-to-house” in Toronto. It was designed 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 are 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 major stakeholders think would increase the housing stability of “hard-to-house” tenants in alternative housing?

The research methods included two sets of in-depth interviews with 12 tenants who were in the process of being evicted; two focus groups with 15 community housing workers who work in the housing programs where the tenants live, and a cross-sectional survey of 106 tenants – 59 in stable housing situations and 47 in unstable housing situations. The survey gathered demographic information from the participants, as well as their housing and homelessness history, and assessed their housing stability. The questionnaire also contained standardized measures of quality of life, empowerment, social support, housing satisfaction, and meaningful activity.

The findings from the in-depth interviews illuminated the participants’ different pathways to homelessness; their experiences while homeless; the tensions they experience and negotiations they make to live in their current housing; and factors that contribute to housing instability. One such factor is unemployment and the meagre income available through income-maintenance programs. Even when employed, participants had jobs that were temporary and insecure, paid very low wages, and had no benefits. The lack of job security tended to increase participants’ housing instability. Findings also showed that because participants were so precariously situated on the economic ladder, small misadventures often had disastrous consequences.

Other factors that jeopardized participants’ housing stability include being “stuck” in a shared living situation that they described 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’ physical environments frequently sabotaged their efforts to conquer addiction or improve their employability through skills training. Participants’ difficult living

conditions deprived them of the key qualities normally associated with home and left them feeling homeless, even when they were housed.

The cross-sectional survey revealed no distinguishing demographic characteristics of participants with stable housing compared to those with unstable housing. In both groups, socio-economic indexes indicated that a majority of participants had been unemployed within the previous 30 days and had very low incomes of \$499 a month or less from public assistance. However, more participants with unstable housing (60 percent) reported having slept outside than participants with stable housing (37 percent) during their last episode of homelessness.

Participants with stable housing and those with unstable housing did not differ significantly 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. 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. Female participants reported feeling less safe in their housing and neighbourhood than male participants. They had significantly lower scores than men on the QOL safety and legal issues subscale ($p < 0.05$).

A multivariate logistic regression model with eight independent variables identified that social support and Quality of Life (satisfaction with living situation) were significant predictors of housing stability ($p < 0.05$) in the presence of these other variables: gender, age, income, race, empowerment, and community services used in the past year. Participants who had fewer social supports were more likely to have unstable housing, while participants who were more satisfied with their living situation were less likely to have unstable housing.

This study contributes to a better understanding of “hard-to-house” people by identifying predictors associated with their housing instability. These predictors are possible leverage points that suggest actions that would respond to or prevent recurring homelessness.

Key recommendations of this study include:

- development of more affordable, *self-contained* housing units;

- the building of more subsidized housing units, integrated with the creation of more job opportunities, increased income supports, and sustained efforts to improve health, education, and employability;
- larger programming budgets for programs for “hard-to-house” people, so staff can address tenants’ multiple issues – ranging from the need for specialized support for mental health and addictions issues to social and recreational programs that address social isolation and build social support;
- because housing is more than just shelter, policies within housing programs that specifically address the stigma and isolation of tenants and seek creative ways to connect them to the community.

**D'où viennent-ils ?
Quelles sont les raisons de leur départ ?
Où s'en vont-ils ?**

**Étude des locataires quittant les
logements pour sans-abri**

Sommaire

Exploitant de multiples méthodes faisant notamment appel à des entrevues approfondies, à des groupes de discussion et à une enquête ponctuelle, la présente étude est consacrée à la stabilité du logement d'anciens sans-abri qui vivent dans deux types d'habitations non traditionnelles destinées aux personnes « difficiles à loger » de Toronto. Les défis que les participants ont connus dans le modèle de logement-foyer constituaient le thème central qui s'était dégagé des entrevues approfondies. L'analyse de régression logistique à plusieurs variables des données provenant de l'enquête ponctuelle indique que le soutien social et la qualité de vie (satisfaction à l'égard des conditions de vie) constituent d'importants indicateurs de la stabilité du logement.

Résumé

Exploitant de multiples méthodes faisant notamment appel à des entrevues approfondies, à des groupes de discussion et à une enquête ponctuelle, la présente étude est consacrée à la stabilité du logement d'anciens sans-abri qui vivent dans deux types d'habitations non traditionnelles destinées aux personnes « difficiles à loger » de Toronto. Elle avait pour objet de donner suite aux questions suivantes : 1) Comment les locataires « difficiles à loger » en voie d'être évincés vivent-ils et comprennent-ils la situation ? Comment font-ils pour préserver leur stabilité de logement et où comptent-ils aller s'ils sont expulsés ? 2) Quels facteurs distinguent les locataires « difficiles à loger » des habitations non traditionnelles qui jouissent de la stabilité du logement des autres qui risquent d'être évincés ? 3) Quels sont, d'après les principaux intervenants, les ressources, les programmes et les lignes de conduite qui contribueraient à accroître la stabilité du

logement des locataires « difficiles à loger » vivant dans des habitations non traditionnelles ?

Les méthodes de recherche comportent deux jeux d'entrevues approfondies en compagnie de 12 locataires en voie d'être expulsés, deux groupes de discussion avec 15 travailleurs oeuvrant au sein des habitations visés par le programme où habitent les locataires, et une enquête ponctuelle menée auprès de 106 locataires – 59 vivant des conditions d'habitation stables et 47 vivant des conditions d'habitation instables. L'enquête a permis de recueillir des données démographiques des participants, de connaître leurs antécédents en matière de logement et d'itinérance, et d'évaluer leur stabilité de logement. Le questionnaire traitait également de mesures normalisées concernant la qualité de vie, la responsabilisation, le soutien social, la satisfaction à l'égard de leur logement et les activités d'importance.

Les résultats obtenus des entrevues approfondies ont mis en lumière les différents cheminements que les participants ont suivis avant de devenir des sans-abri; les tensions qu'ils ont subies et les négociations qu'ils mènent pour vivre dans leur logement actuel; et les facteurs aboutissant à l'instabilité du logement. Le chômage et le maigre revenu qu'offrent les programmes de maintien du revenu constituent une explication. Même lorsqu'ils avaient un emploi, les participants avaient un travail temporaire et peu sûr, touchaient un revenu très faible, sans avantages. L'absence de sécurité d'emploi contribuait généralement à accroître l'instabilité du logement. Les résultats révèlent également que parce qu'ils vivaient une situation si précaire sur le plan économique, des petites mésaventures avaient bien souvent des conséquences désastreuses.

Les autres facteurs portant atteinte à la stabilité du logement des participants sont le fait d'être « pris » dans une forme de cohabitation qu'ils jugent nuisible à leur état de santé et à leur bien-être, sans pouvoir en sortir en raison de la pénurie de logements autonomes subventionnés. L'environnement physique des participants sabotait fréquemment leurs efforts de vaincre la toxicomanie ou d'améliorer leur aptitude au travail par l'acquisition de nouvelles compétences. Les conditions de vie difficiles des participants les privaient des qualités essentielles qu'on associe généralement au chez-soi et leur donnaient l'impression d'être des sans-abri, même s'ils disposaient d'un logement.

L'enquête ponctuelle n'a révélé aucune caractéristique démographique distinctive parmi les participants selon qu'ils connaissaient une situation de logement stable ou pas. Dans les deux cas, l'indice socio-économique indiquait que la majorité des participants avaient été en chômage au cours des 30 jours précédents et avaient touché un revenu mensuel très faible de 499 \$ ou moins en prestations d'aide sociale. Par contre, davantage de participants connaissant une situation instable en matière de logement (60 %) ont signalé avoir couché à l'extérieur que les participants ayant indiqué avoir une situation de logement stable (37 %) au cours de leur dernier épisode d'itinérance.

Les participants ayant une situation de logement stable et ceux n'en ayant pas ne différaient pas beaucoup quant aux mesures normalisées de soutien social, de responsabilisation, de qualité de vie (satisfaction générale à l'égard des conditions de vie,

de la sécurité et des aspects juridiques), d'activités d'importance, de satisfaction à l'égard du logement. Par contre, lorsque les participants qui avaient signalé avoir reçu un avis d'éviction précédent, mais non courant, ont été comparés à ceux qui avaient reçu des avis d'éviction passés ou courants, il y avait des différences considérables ($p < 0,05$) quant aux notes attribuées à la qualité de vie et à la mesure de satisfaction à l'égard du logement. Les participants sans avis d'éviction courant se montraient davantage satisfaits de leurs conditions de vie ($p < 0,05$) et manifestaient aussi une plus grande satisfaction pour leur logement ($p < 0,05$) que ceux qui détenaient un avis d'éviction courant. Les participantes ont signalé se sentir moins en sécurité dans leur logement et leur quartier que les participants. Elles attribuaient des notes beaucoup plus faibles que les hommes aux questions de sécurité et aux aspects juridiques touchant la qualité de la vie ($p < 0,05$).

Le modèle de régression logistique comportant huit variables indépendantes a révélé que le soutien social et la qualité de vie (satisfaction à l'égard des conditions de vie) constituaient d'importants indicateurs de la stabilité en matière d'habitation ($p < 0,05$) en présence de ces autres variables que sont le genre, l'âge, le revenu, la race, la responsabilisation et les services communautaires utilisés au cours de la dernière année. Les participants qui bénéficiaient de moins de soutien social étaient plus susceptibles de connaître une situation de logement instable, alors que les participants qui éprouvaient plus de satisfaction à l'égard de leurs conditions de vie étaient moins susceptibles de connaître une situation de logement instable.

La présente étude contribue à mieux saisir la situation des gens « difficiles à loger » en caractérisant les indicateurs liés à leur situation instable en matière de logement. Ces indicateurs sont des points possibles à effet de levier qui proposent des actions susceptibles de donner suite à la situation des sans-abri ou d'empêcher qu'elle se produise.

Voici les principales recommandations de l'étude :

- Élaboration de logements *autonomes*, abordables.
- Construction d'un nombre plus élevé de logements subventionnés, en intégrant la création d'emplois, une hausse du soutien du revenu, et des efforts soutenus en vue d'améliorer l'état de santé, la formation et l'aptitude au travail.
- Budgets plus importants pour des programmes visant les gens « difficiles à loger » de sorte que le personnel puisse régler les multiples questions des locataires, allant du besoin de support spécialisé en matière de santé mentale et de toxicomanie jusqu'à des programmes sociaux et récréatifs qui visent à rompre l'isolement social et à créer un climat de soutien social.
- Vu que le logement représente bien plus que de l'hébergement, il est recommandé d'adopter à l'intérieur des programmes d'habitation des lignes de conduite qui tendent à éliminer le stigmate et l'isolement des locataires et trouver des moyens innovateurs de les relier à la communauté.



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1. Introduction: What are the issues?

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 the 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."

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, there is little research to support such proactive policies and practices aimed at assisting the episodically person stay housed. Most studies have focused on the chronically homeless and efforts to get them off the street (Dixon et al., 1995; Goering et al., 1997; Koegel, 1992; Liebow, 1993).

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).

The proposed research addresses this knowledge gap by studying “hard-to-house” persons who have extensive histories of homelessness and are currently housed in alternative housing programs. The goal is 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.

1.1 Study objectives

This study seeks to identify important variables associated with unstable and stable housing of formerly homeless tenants who are currently housed. Specifically, this study’s objectives are to:

- illuminate the experiences of formerly homeless tenants who are currently housed but are at risk of eviction;
- learn what factors make homeless persons who exit homelessness vulnerable to returning to homelessness;
- learn what factors are associated with their maintaining housing stability;
- learn what resources will make it “easier” for both these formerly homeless tenants and housing staff who work with them.

1.2 Organization of the report

This report begins with a review of the research literature on exits and returns to homelessness or what some term the “homeless career.” This is followed by a description of the methods employed to answer the research questions. Findings are presented according to the three research questions, followed by a discussion of how they relate to the literature. Based on the findings, the report makes program and policy recommendations and concludes by noting the limitations of the study and making suggestions for future research in this area.

2. What do we know?

Community-wide snapshot surveys of homeless people reveal 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 and Weber, 1987). In addition, research that tracked the homelessness/housing transitions of the homeless point to this dynamic nature of homelessness (Wong, Culhane and Kuhn, 1997).

To gain a clearer understanding of these transitions from and to homelessness and housing, Piliavin, Wright, Mare and Westerfelt (1996), using data from a longitudinal study of homeless individuals in Minneapolis, predicted exits and returns to homelessness using 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 to thoroughly identify indicators from various theoretical models that explain vulnerability to homelessness and to empirically examine the nature of their relationship to homeless transitions. The data from this study have also generated most of the published research on homeless exits and returns.

The first model that they draw on in explaining exits and returns to homelessness is that of institutional disaffiliation, initially proposed by Howard Bahr and Theodore Caplow (1973), who argued that homeless men, in contrast to domiciled men, were much more likely to have severed or not 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 meagre employment earnings, and had no friends or family contacts. Piliavin et al. assess institutional disaffiliation in their study by using measures that assess 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 spells of homelessness will be lower and the rate of return greater for individuals who exhibit any of the following characteristics: were in foster care during childhood; have engaged in felonies; were never married nor had children; are currently living alone; and have no contact with relatives.

The second theoretical model is the human capital deficiencies theory – a theory that assumed increased significance after the Great Depression, when vulnerability to homelessness became linked to factors such as deficiencies of 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 are 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 spells of homelessness will be lower and the rate of return greater among individuals who have less education; have no educational training; have spent a greater part of their adult life unemployed; and have worked for fewer than 30 days before the study.

The third theoretical model they draw from 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) and other researchers whose findings show that the homeless population has 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 spells of homelessness will be lower and rate of returns to homelessness greater for individuals who report past psychiatric hospitalization, poor health, and alcohol and drug abuse.

The model on which Piliavin et al. base their fourth hypothesis 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, keeps them entrenched in that society (Anderson, 1965; Snow and Anderson, 1993; Caplow, 1970). The authors hypothesize that the rate of exit from spells of homelessness is lower and the rate of returns 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 used two samples of homeless persons ages 18 and older. The first sample was the “recently homeless” and included 113 individuals whose spells of homelessness had begun within 14 days of the first round of interviews. 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 downtown Minneapolis. The two samples were similar in their demographic characteristics (on average, the participants were in their early thirties, predominantly male, living alone, and

had 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 the second round of interviews.

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) 30 days of continuous residence in any of the types of housing specified in the definition of what constitutes a homeless exit. The authors also differentiate between two types of exits: independent exits, which they define as those to conventional housing that are the study participant’s 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. They analyzed 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 proportions of their adult life employed had a smaller risk of returning 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 receiving welfare payments 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) had 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. 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 flow from similar theoretical frameworks as those on which Piliavin, Wright, Mare and Westerfelt (1996) based their study.

Analysis of data using structural equation modelling reveals four main findings. The first is that childhood placement in foster care is associated with longer homeless careers. Secondly, contrary to the study's second hypothesis, which proposed that homeless career lengths are longer among individuals who have experienced prior psychiatric hospitalization and currently abuse drugs, findings indicate that psychiatric hospitalization before becoming homeless reduces the length of homeless careers. The third finding was that time spent employed reduces the length of time spent homeless. The fourth 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 psychiatric hospitalization before becoming homeless appears to reduce the length of homeless careers, they miss the possibility that treating psychiatric disorders as 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 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 is the variations in the nature of dwellings obtained and the way in which 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 period (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 percent) exited to some dwelling within the six-month period over which the study traced patterns (54 percent exited within 30 days). The authors also found that homelessness was not a brief crisis, since 60 percent of those who exited became homeless a second time. However, most of these exits were superficial, because 79 percent of those who exited had paid no rent. Only 17 percent of the sample obtained a dwelling for which they paid all or some of the rent.

Exit destinations were divided into four categories: semi-independent exits, which are exits to dwellings in which individuals pay rent; private dependent exits, which include situations in which individuals live with others without paying rent; public dependent exits which include stays in Minneapolis board-and-lodging facilities, and institutional stays in psychiatric hospitals, treatment programs, and jails. When variations among exit destinations were examined, a lower proportion of individuals had left the semi-independent dwellings by the second interview. Public dependent exits, on the other hand, were the least stable. Although some methodological weaknesses in this study – such as ambiguities in the definition of an exit, sample size, and lack of follow-up beyond six months – call for caution in generalizing about 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 individuals, rather than simply studying them when they lack a dwelling (p.171).

Although most studies on exits and returns to homelessness have typically focused on single men and women, Wong and Piliavin (1997), using data from a longitudinal study in Alameda County, California, examined differences within and between groups in the homelessness-to-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 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 authors 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.

They found that female family heads reported receiving more resources from formal systems of support such as Aid to Families with Dependent Children (AFDC). There were no

statistically significant differences across the three groups in informal sources of support. Nearly all female family heads ended their spells of homelessness 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 spells of homelessness, a third of those who did so made another transition, although returns were more frequent among single women (56 percent) and single men (68 percent). The average length that female family heads, single women, and single men maintained housing was 7.6 months, 5.3 months, and 4.4 months respectively.

Findings on first returns to homelessness were similar to those for first exits. Single men and women had significantly higher return rates than female family heads. Individual deficit variables have no significant effects on return rates, while some institutional resource variables do affect the rates of return. When results within groups are examined for the two subgroups of women, certain behavioural health status variables are associated with exits from a homeless spell. Among female family heads, diagnosis of an alcohol problem is associated with a lower exit rate while among single females, diagnosis of drug problem is associated with a lower exit rate. However, diagnosis of severe mental disabilities was associated with a higher rate of exit.

Among single men, work history and race have negative effects on exit rates – single men who have been employed less than 50 percent of their adult lives generally have a lower exit rate than men with longer work histories. African-Americans have a significantly lower rate of exiting from homelessness than other racial groups. For both female family heads and single women, the 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 are 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 the absence of institutional resources like subsidized housing, financial resources, and appropriate support services 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 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 consumer/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 continue to experience high levels of housing discrimination.

Although these studies included exit destinations among the study variables, none examined them in detail. Thus, little is known about the relationship between the destinations of those exiting homelessness and the likelihood of returning to homelessness. 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 destinations and the likelihood of returns to homelessness. Their study also addresses methodological concerns that have plagued earlier studies such as sample selection bias. Although their analysis uses the same data set from the three-wave study of homeless persons in Alameda County, California, that Wong and Piliavin (1997) used in their analysis, Dworsky and Piliavin distinguish different types of exit destinations, rather than treating all exits from spells of homelessness as a single event. The authors distinguish five categories for individuals who exited a wave 1 homeless spell: private residence; doubled up in the home of friends or family members; a hotel, motel, or single-room occupancy dwelling (SRO); placement in transitional housing run by a social service agency; and a fifth category for those who did not exit their wave 1 homeless spell during the observation period.

They 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 access to a social service worker. Recent employment and access to a social service worker increase the likelihood of exiting to one's own residence, while 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, participants who exited wave 1 spells of homelessness to their own residence were significantly less likely to become homeless again compared to those who either doubled up or moved into a motel, hotel, or SRO. This study also suggests that participants 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 housing situations in which formerly homeless people find themselves immediately after exiting homelessness affect the likelihood of their becoming homeless again. The authors speculate that there is something about living in one's own residence that reduces the likelihood of experiencing a subsequent spell of homelessness. The implication that the type of housing a person inhabits after exiting homelessness is critical in determining whether that person will remain housed or experience another spell of homelessness strongly argues for further consideration of the differences between a private residence and other types of exit destinations.

Findings from surveys of housing preferences of people with mental illness (Carling, 1993; Carling and Tanzman, 1996; Tanzman, 1993) suggest that they frequently identify choice, privacy, autonomy, and control as desirable qualities in 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. Most do not want to live in group homes or SRO units. Traditionally, mental health professionals assumed that people with mental illness required 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 for them are autonomy and privacy, which are not possible in group living situations. Further evidence of this finding is found in a study by Yeich et al. (1994), which studied housing preferences of people with mental illness. Yeich concluded that these people 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 preferences survey repeatedly identified housing qualities that are generally associated with private residences rather than the other three exit destinations that Dworsky and Piliavin (2000) identified in their 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) examined the process of exit and re-entry 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 re-entry to a shelter. 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 and Westerfelt, 1990). The study distinguished between four types of exits: exits to subsidized housing, exits to apartments found by families, exits to the family's former residence, and other exits, including involuntary exits, exits to shared lodgings, 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 the number of adults in the family, the number of children, and the age of the family head. Consistent with other studies that show the increased vulnerability of African-Americans to longer spells of homelessness and re-entry to homelessness, this study also found that controlling for the effects of other variables, the rates of re-entry for African-Americans and Hispanic families were, respectively, 2.7 and 2.1 times those of families from other racial and ethnic backgrounds. When the relationship between type of housing upon exit and the rate of re-entering the shelter is examined, families that left to subsidized housing had lower rate of readmission than those who left to other types of housing.

The findings that race and accessibility of subsidized housing affect 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 and Piliavin, 2000; Uehara, 1994; Wong and Piliavin, 1997). These studies have pointed out that racial exclusion, housing segregation, and discrimination are all important variables that contribute to our understanding of vulnerability to homelessness.

3. What do we want to know?

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. 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 some tenants maintain housing stability and what puts others at risk of losing their housing. Specifically, this study sought to answer the following questions:

- 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?
- What factors distinguish “hard-to-house” tenants in alternative housing who have stable housing from those at risk of being evicted?
- 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 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 at supporting tenants who are at risk of eviction.

4. What methods did we use to answer our questions?

4.1 Research design

To allow for the incorporation of multiple perspectives, this study was carried out using mixed methods: in-depth interviews, focus groups, and a cross-sectional survey. Mixed methods allow for triangulation (convergence and confirmation) or contradiction, which can potentially generate novel insights. While the in-depth interviews in this study were particularly appropriate for understanding and generating deeper insights into the processes and dynamics associated with housing stability, the cross-sectional survey allowed for a broader understanding.

Two rounds of in-depth interviews were conducted with tenants in the process of being evicted and two focus groups held with workers in the community housing programs where the tenants live. A cross-sectional survey was conducted of tenants who have stable housing and those who have unstable housing. The in-depth interviews were conducted first, followed by the cross-sectional survey, and, lastly, the focus groups with community housing workers. The focus groups were an opportunity to set the findings from the in-depth interviews and the survey in context by confirming them with housing workers in these settings. Table 1 summarizes this study's research questions and the methods employed to answer them.

4.2 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 an involuntary loss of housing (e.g., eviction). The operational definition by Bebout et al. (1997) acknowledges the importance of both the 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. In this study, tenants who had received an eviction notice (N4 for rent arrears or N5 for behavioural reasons) were classified as having unstable housing.

“Hard-to-house”

Anderson (1998) defines the “hard-to-house” as “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.” In 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 other issues such as lack of social supports or disabilities.

Alternative housing programs

The samples for the three research methods of this study were drawn from the housing programs of Fred Victor Centre (Keith Whitney Housing Society) and Homes First Society (Strachan House). Keith Whitney Housing Society has about 190 tenants, and Strachan House has about 70 tenants. Both housing programs are governed by the Tenant Protection 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).

Table 1: Summary of Research Questions and Methodology

Research Questions	Method
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?	Two in-depth interviews with 12 tenants who were in the process of being evicted. Audiotaped interviews transcribed and analyzed for themes.
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 110 tenants: 47 with unstable housing and 60 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; use of community services and quality of life – satisfaction with living situation subscale) predict stable housing.
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?	In-depth interviews with 12 tenants who were 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.

4.3 In-depth interviews

The in-depth interviews used in this study were modelled after the Long Interview technique promoted by McCracken (1988), who describes it as a descriptive and analytic qualitative method that allows researchers to illuminate the “life world” of participants and the content and pattern of their everyday experiences. The author notes that 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 in-depth 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 been available from other approaches.

Sampling and data collection for in-depth interviews

The sample for the in-depth interviews was 12 tenants who lived in either the Fred Victor housing program or the Homes First Society program and were at risk of losing their housing. These 12 tenants had been given a notice that signified intent to evict by the housing programs. The eviction notices are either an N-4 (eviction for rent arrears) or N-5 (eviction for behavioural reasons). The plan was to interview the 12 participants at two points in time, for 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, the higher sample size was chosen to account for any attrition between the first and second interviews.

The managers of the housing programs identified and short-listed potential participants who had been given a notice of eviction. In selecting potential participants, 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 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 would not normally be initiated for rent arrears of only one month. To respect confidentiality, the names of potential participants were not released to the researcher without their consent. Rather, the managers of the housing programs approached individuals 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.

Six participants from each housing program were interviewed twice each. 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, the interviewer tried to create a relaxed and comfortable atmosphere necessary for initiating a trusting relationship.

At the beginning of all the interviews, the interviewer explained the purpose of the study, what participation involved, and the interviewee's rights as a research participant (i.e., confidentiality, the right to refuse to answer questions, and the right to withdraw at any time). Participants were given a letter explaining the study and were required to sign a consent form.

Guided by interview schedules, the interview sessions were geared towards allowing participants to describe details of their housing experiences, as *they* perceive them. The first round of interviews 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, attempts were made to contact all 12 participants for a second interview. The goal of this second interview was to find out if the eviction had occurred or not. Five participants had been evicted or had left the housing program voluntarily. Four of these participants were located for the second interview. Interview questions for participants who had left the program focused on their new housing or homeless situation. Of the seven participants who were still in the housing program, six consented to a follow-up interview. Interview questions for these participants focused on what resources and persons had 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 encourage participants to agree to a second interview:

1. Participants were paid \$20 for each interview. Payment of a small honorarium to participants with few resources is generally accepted as the norm. Hough et al. (1996)

discuss the issue of cash incentives in research and note that not paying homeless persons for participation may appear condescending.

2. During recruitment and the first interview, the interviewer invested time and energy in building trust with the participants beyond what would have been required in a study in which participants were interviewed only once. Many of the participants were eager to share their stories of struggles, past successes, and missed opportunities and the interviewer listened, sometimes after the tape recorder was shut off. Establishing trust with participants has been unanimously endorsed as crucial in recruiting and retaining them in research projects (Hough et al., 1996; Martin, 1995).
3. The researchers worked closely with housing outreach workers at both housing programs who usually help evicted participants get into alternative programs such as detox programs or shelters. The workers notified the researchers when evictions occurred and identified where participants had gone. This use of “anchor points” for information to locate a participant has also been documented as useful (Cohen et al., 1993).

Focus groups

Two focus groups with community housing workers in the two housing programs were conducted. The focus groups took place after the in-depth 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 in-depth interviews and survey in answering the third research question: “What resources, programs, and policies do the major stakeholders think would increase the housing stability of ‘hard-to-house’ tenants in alternative housing?” The focus group method was particularly appropriate 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: Focus groups

Two focus groups, one at each housing site, were conducted with community housing workers. Strachan House has a full-time staff of ten in addition to a manager, while Keith Whitney Housing Society has a full-time staff 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 voluntary and up to individual staff members.

One focus group had seven participants; the other had eight. Every staff member who volunteered for the focus groups was included, to allow for as much diverse and comprehensive input as possible. Two trained research assistants (who were also involved in conducting the cross-sectional survey) moderated the focus groups.

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?

Participants also provided feedback on the main findings from the in-depth interviews and cross-sectional survey, helping set these findings in context.

The in-depth interviews were audiotaped and transcribed verbatim by a paid transcriber. Although the focus groups were also audiotaped, verbatim transcription was not possible because of the poor sound quality of the tapes. The copious notes that were taken during the focus groups then became the main source of data.

Reliability and validity of in-depth interviews and focus groups

In quantitative research, internal and external validity, reliability, and objectivity are the criteria used to judge the quality of research. In qualitative research, such as in-depth interviews and focus groups, these are inappropriate criteria. Instead, credibility, transferability, dependability, and confirmability are used to judge the trustworthiness of the research (Lincoln and 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, prolonged engagement was achieved by having the researcher who conducted all 12 in-depth interviews and the follow-up interviews attend several tenant meetings at the housing sites. In addition, as an ex-staff member of both housing sites, she had a good understanding of contextual issues within the programs. Two research assistants who also took part in the cross-sectional survey and were familiar with the two housing programs facilitated the focus groups.

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 and Miller, 2000, p. 127). All 12 participants in the tenant study were offered the opportunity to look over their transcripts, emerging findings, and interpretations, but all declined. An alternative method of member checking was built in by presenting the findings and interpretations to staff at the two focus groups to ensure that they were within context.

The second technique that makes it more likely that credible findings and interpretations will be produced is peer debriefing. This is a process whereby a qualitative researcher talks to a peer in order to explore aspects of the inquiry that might otherwise remain implicit within the researcher’s mind. The debriefing frequently provides an opportunity to test working hypotheses that might be emerging in the researcher’s mind. In the Tenant Exits study, because there were two investigators, peer debriefing was an ongoing process. Both the principal and co-investigator discussed the research process with their colleagues within the Faculty of Social Work at the University of Toronto and answered questions pertaining to methodological or other relevant issues

Transferability was ensured by a comprehensive 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 traced the organization and analysis of data from the in-depth interviews and focus groups (Erlandson, Harris, Skipper and Allen, 1993).

4.4 The cross-sectional survey

The cross-sectional survey with tenants who lived in the same housing programs as the participants in the in-depth interviews sought an answer to the second research question: “What factors distinguish ‘hard-to-house’ tenants in alternative housing who have housing stability from those who are at risk of being evicted?”

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. The sample size estimate was based on the requirements of multivariate logistic regression analysis – the main analytical strategy that the researchers planned to employ in building a model to answer the third research question. It requires 10 cases for each 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 intended to guard against attrition from incomplete questionnaires. The final sample collected was 110, but four questionnaires did not meet certain criteria and were removed reducing the sample size to 106, of which 59 participants had stable housing and 47 had unstable housing.

At each housing program, the manager, with the assistance of a community housing worker, sorted all tenants who fit the sampling criteria (they had lived in the housing program for at least three months) into two groups. Originally, group one – tenants with stable housing – was defined as tenants who have no rent arrears, and no current or past eviction notices. Group two – tenants with unstable housing – was defined as tenants with rent arrears, or 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 often intermittent. Most tenants in both houses ended up in group two. The sorting criteria were subsequently adjusted. For group one, 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's rent. For group two, tenants with unstable housing, the criteria were the reverse of the group one criteria.

The original sampling plan proposed for the study was a random selection of participants. Every other tenant on the two lists was to be contacted and if they consented, would be 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 who 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. The honorarium for participation in this phase was ten dollars.

Once the survey started, randomization was not feasible. The difficulty was not that tenants refused, but that getting hold of them in the structured manner that randomization would have required proved to be impossible. Participants were hardly ever in their rooms when the interviewers arrived. Some were out of the building, others were in the lounge. Even when participants were in their rooms, they might not answer their doors. In one building where tenants had buzzers, most of the buzzers were turned off. When participants were asked why tenants did not answer their doors, they explained that some tenants are in the habit of knocking on people's doors and disturbing them. Participants with rent arrears explained that they thought it was staff knocking to remind them to pay rent. These explanations might also shed light on why it was particularly challenging to track down group two tenants (those with unstable housing) compared to group one tenants (those with stable housing).

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

Although the study documented refusals, this could not be compared to the survey sample because of the confidentiality concerns of the housing programs.

Procedure

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

Participants were given a letter that clearly explained the study and were asked to sign a consent form. The interviews at both sites took place in a small private office in the housing programs. Although interviews were structured, the interviewers aimed at creating a relaxed and comfortable atmosphere for participants.

Dependent and independent variables

The dependent variable was the participants' housing status. The two categories were "stable housing" or "unstable housing." Participants who had not received an eviction notice within the past year, had no current eviction notice, and had no arrears or arrears of not more than one month's rent, were deemed to have stable housing. These participants were assigned to group one. All other participants who did not meet these criteria were deemed to have unstable housing and were assigned to group two.

The independent variables were age, gender, income, race, social support, empowerment, quality of life (living situation subscale), and use of community services.

Measures

The survey questionnaire had thirteen sections containing questions that probed the different independent and dependent variables that formed the focus of this study (see Appendix). The questionnaire also had questions on four elements of housing that Fuller-Thomson, Hulchanski and Hwang (2000) identify as critical to quality of life and well-being: the house (physical characteristics), the home (psychosocial characteristics), the neighbourhood (immediate physical environment), and the community (social characteristics of the neighbourhood).

Most of the questions focused on measures that have been well standardized and validated, thereby minimizing the time and resources needed for validation and measurement of reliability. There was also a preference for measures that were not lengthy and unwieldy, considering the study population.

The questionnaire was pre-tested with three tenants from a comparable housing program to ensure ease of comprehension.

1. **Demographic data:** Participants were asked to provide information such as gender, age, ethnic self-identification (using Canadian Census categories), education, and marital status.
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.
3. **Sense of home:** Participants were asked to rate how much of a home they considered their current residence to be.
4. **Employment and income:** This section asked questions about employment history, income, and income source.
5. **Social support:** The researchers adapted measure currently being used by the Community Mental Health Evaluation Initiative (CMHEI), a large-scale multi-site study in Toronto (Goering et al., 1999). 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 provide information on the participants' perceptions of available social support. The six items are rated on a four-point scale. The measure also contains items from the Humphreys and Noke (1997) scale, which measures participants' friendship networks. Additional items include providing support, frequency of family contact, family conflict, and composition of support network.

6. **Empowerment:** To measure empowerment, the study used a measure also used by the CMHEI. This self-report measure combines the Rosenberg (1965) self-esteem scale and items from the power/powerlessness, community activism, and autonomy subscales of the Making Decisions Scale (Rogers et al., 1997). The Rosenberg Self-Esteem scale has 10 items rated on a four-point scale. 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 four-point Likert scale and an average score is calculated. The CMHEI team reports that the scale has demonstrated adequate internal consistency.
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 that help them meet employment, educational, or career goals; that help them achieve a personal goal; that use their skills or talents, and that contribute to the goals of a group or organization in which they believe (Maton, 1990). This measure has been used in studies with psychiatric consumers/survivors with good results.
8. **Community participation and community services use:** Additional questions were asked on community participation and community services use.
9. **Quality of life measure:** To measure quality of life, the study used another CMHEI measure. 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 seven-point Likert scale from “terrible” to “delighted.” There are three subjective scales (safety, living situation, and daily activities) and one global scale. The QOLI is widely used in mental health research and a number of studies have demonstrated its reliability and validity. The three subscale scores are reported individually.
10. **Housing satisfaction:** Participants’ satisfaction with their housing program was measured using another CMHEI measure, made up of three global items from the member survey of the Psychosocial Rehabilitation Tool Kit Canadian version (1998), two items from a measure by Roth et al. (1997).
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.
12. **Recommendations:** Participants were asked four open-ended questions on what strategies and resources would enhance the housing stability of formerly homeless persons. Their responses to these four questions helped answer the third research question.

Analysis of cross-sectional survey data

All analyses were conducted using the Statistical Package for Social Sciences (SPSS). Bivariate statistical analyses, t-tests, and chi-squares, were used to summarize sample characteristics and check for significant differences between the two groups. One-way ANOVAS were used to examine relationships between variables. Multivariate Logistic Regression was used to determine which factors best explain the differences between the two groups of tenants. This statistical analysis was 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, such as that used in this study, and requires a minimum of 10 cases per predictor variable (Norman and Streiner, 1998). This study has fewer than 10 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, because one cannot have stable and unstable housing at the same time.

5. What did we learn from the in-depth interviews?

This section presents findings from the two rounds of in-depth 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 in-depth interview participants are summarized. Second, their experiences with homelessness and housing are described. Third, the outcome of their notices of eviction and the strategies and resources that participants who had not been evicted said helped prevent their eviction are presented.

Table 1 summarizes the characteristics of the 12 participants who made up the sample for the in-depth 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 state her age.

The 12 in-depth interview participants varied in terms of socio-demographic backgrounds: there were eight women and four men; seven were White and five Black. The 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, and four had neither alcohol nor drug issues. One participant had physical health issues while one participant had severe mental health issues. Participants also varied according to their income source and employment status: one participant had employment income, one received Employment Insurance, four participants received income from the Ontario Disability Support Program, four from Ontario Works (Ontario Disability Support Program and Ontario Works are social welfare programs for unemployed adults), one from the Canada Pension Plan, and one participant had no income and refused to accept social assistance.

Table 2: Characteristics of In-depth 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

5.1 Where do they come from? Homelessness and housing histories

The homeless careers of 11 out of 12 participants included previous episodes of homelessness. During such episodes, three of the participants experienced absolute homelessness (lack of any form of shelter). Danielle described 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 had experienced absolute homelessness during their homeless careers, eleven of the participants had stayed in shelters. Helen described how she was shuffled from one women's shelter to another so as not to exceed the maximum period an individual is allowed to stay in one shelter within a given period, a time that typically ranges from three months to six months. Her experiences in the hostel system led her to call it "the hostile system."

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.

Jennifer, who had stayed in shelters, expressed a preference for a particular shelter if she ended up being evicted, noting that "there are a lot of problems" in the other shelters.

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 on 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 spoke of staying with a cousin and her boyfriend and being sexually harassed by him and also staying with a sister, after which 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...

Jennifer spoke 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. Yeah, 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 explained 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.

For another participant, Andrew, taking someone into his basement was a prelude to getting evicted himself and having to enter the shelter system.

Andrew: I ran into problems with the landlord. I went to Tillsonburg 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 had experienced living in substandard housing, especially basement apartments, during their homeless careers. Jennifer described her experience in one such arrangement:

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.

5.2 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 counsellors 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 counsellors called here.

Danielle, on the other hand, was turned down by a detox program, but was helped by drop-in staff to get her current housing.

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, described 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: 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 23 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.

Helen expressed 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. She considered this a 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....

John appeared 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 the 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: 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 explained 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: 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 neighbours' lives were going to affect mine.

Kim's path to her current housing was indirect. She was about to be asked to leave her sister's place and had been desperately calling shelters in Peel with no success. Kim explained how she learned 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."

5.3 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 left her housing and became homeless when a neighbour harassed her and the police couldn't stop it.

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 had experienced violence in their current housing. Anna described a physically abusive relationship with another tenant that continued even after the perpetrator was evicted.

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 perpetrators, although they were the victims. Venus described being harassed by a fellow tenant who then wrongly accused her of harassment.

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 turned it on, yelled 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 assaulted 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.

5.4 "Biographic vulnerabilities"

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

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 burnout, 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. It's not that I am negligent.

Although all participants, with the exception of one with severe mental health and substance use issues, had extensive employment histories, albeit usually in low-skilled, minimum-wage jobs, only one participant was working part-time at the time of the interview. Most participants were quite hopeful of re-entering the labour 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 their employability skills and experience and today's competitive employment market. For Kim, coming to Canada as an older teenager and not having strong family support to see her through school meant that she lacked the necessary educational qualifications to secure a job that pays enough for her to afford rent.

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, who had 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 eight out of twelve participants. For Anna, substance abuse meant she could not receive any support from her sister, who insisted that she stop using drugs if she wanted to live with her. Defiantly, Anna spoke of the irony of her "little" sister's ultimatum.

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 had been to jail many times, spoke about how feelings of hopelessness contributed to her substance use, which led to her 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.

Interviewer: So you have been in jail how many times?

Serena: Maybe about six. It was West Detention Centre 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 admitted 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.

Interviewer: May I ask was that for alcohol or for drugs?

Patrick: It was for both. I had a dependency on both. I still have a dependency on both. I never got cured.

Andrew, who described himself as a chronic alcoholic since youth, refused to seek any more treatment, claiming that he was “programmed out.” He astutely pointed out that the major work of quitting substance use has to be done by the user.

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. ... 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 it's you who has to do it yourself.

For Danielle, substance use, rather than being the cause of her misfortunes, was the result of a string of misfortunes that caused her life to “fall apart.”

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 \$300,000 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 heroin and the rest is history.

Relationship breakdown with partners or spouses contributed to tenuous housing situations for three participants out of the seven who had formerly been married or who had 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 so that he was unable to continue working.

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 divorced 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.

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 the 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 described how sexism, ageism, marital status, and disability circumscribed 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 [and] 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 it's 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 explained that the absence of family support is partly due to pride, because she was unwilling to let her family know she had fallen on hard times.

Helen: No, do you think I wanted to contact my family in England and say, "I am in a shelter"? There's no way and there's 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 echoed Helen's view and asserted emphatically that she was a grown woman who didn'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 problem for other participants, although the reasons 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'd try and straighten me out by taking my house key away from me. That made me even more rebellious and I figured 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: Years ago, I was living in a hotel they closed down called the Edgewater at Queen and Roncesvalles. When I found out my mother was back in Canada, in Toronto, I called her around Eastertime 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.

5.5 The politics of homelessness and housing

Although participants spoke at length about how their individual circumstances affected their homeless and housing careers, they also pointed out the links that homelessness and housing have to broader issues like government policies. Anna noted that while her addiction affected her housing, the same didn't hold for people with money and power who had similar addictions. Anna, who worked on the street to support her drug habit, told of an interesting experience she had 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? _____ [a famous politician's son]. I 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 pointed out the contradictions in the government's legalizing of alcohol and cigarettes, which some consider dangerous, while trying to stop drug use.

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 legalize 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 Colombia and all those places exist, they will never stop the dope.

Helen said that the homelessness crisis is not about inadequate resources for affordable housing, but about the government's misplaced priorities. Insightfully, she suggested that discussions on homelessness need 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 [place] 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 said that homeless people were similar to people with homes and the difference might only be “an fortunate circumstance away.”

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 paycheque 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 paycheque to paycheque. What if somebody lost their job, don’t have assets, or savings, or family to tie them over?

Speaking on why the term “homeless” is problematic, Helen pointed out the stereotypes associated with homelessness and noted that there were people who were homeless but who differed from these stereotypes.

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, doesn’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 than I knew what to do with. Travelled 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 said that social welfare programs need to balance the dual role of being a hand-out versus a hand-up and noted that clawing back too much employment income from tenants in subsidized housing could inadvertently trap them in the “system” by discouraging them from seeking more income.

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 [situation]. 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 criticized the eviction process under 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 a 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.

5.6 Housed but still homeless: The psychosocial aspects of home

Participants spoke about the different ways their current housing had 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, which provided the basic benefit of a "roof over my head." This was particularly important for participants who had come into their current housing from being on the streets. One such participant, Danielle, who had lived in an underground garage for many months before moving to her current housing, had this to say when asked about what she thought 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.

Anna, who had been in shelters, doubled-up housing, and the streets at different periods in her homeless career, appreciated 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 [saying], "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 had lived with her spouse in several private housing units, but they were continually being evicted because they couldn't afford the rent. She pointed out that affordability 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's kind of a relief. When I was at the other place, it was like, "Oh, I'd better not take a day off, I won't be able to pay my rent." So all I could think of was I'd 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 posed 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 that 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 of many of the benefits one usually associates with the notion of home.

Danielle spoke of this feeling of not having a proper home, 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, alluded to the blurred line between having a home and being homeless when they noted that the conditions in their units were not so different from their stays in shelters, except that now they were paying rent.

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... 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 noted that the only private space that constituted home in his current housing was his room, which had only enough space for a bed and a few other things. For him and the other participants, home was just a bed of their own.

Peter: 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 constraints, described 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 neighbour 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 to suit our unit. If they don't, they don't last long.

She pointed out that the communal bathrooms and kitchens move private “everyday” activities into the public realm. Home, for many participants lacked 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.

Participants painted a detailed picture of what life was like in the units they shared with other tenants. Danielle, Peter and Jennifer's descriptions are examples of the challenges participants experienced 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 than me, so you can guess there is a high turnover in this building. I see people just disappearing.

Jennifer: 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 a resident's meeting 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 used apartment profiles to match tenants, nonetheless, the majority of participants from both housing programs said they were in units with tenants with diverse issues. Danielle, who shared a unit with a tenant who suffered from severe mental illness, was particularly irked by what she perceived as a double standard on the part of housing staff, who ignored the rules to accommodate this tenant. Danielle argued that staff should not sacrifice her rights as a rent-paying tenant in their quest to accommodate her unit mate:

Danielle: 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 types 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 shared units with tenants who had mental health issues expressed similar sentiments.

Kim: One girl that was there literally tormented me and that was unfair about that. They [staff] 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 it's 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 had made her decide not to fight the eviction notice she had 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 said he refused to cook in the kitchen and ate out, further stretching his meagre income.

John: 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, 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 their housing unwittingly constrained and limited 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 made it difficult for them to build relationships with the type of people who could offer resources that could 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 [in] the common area there is no privacy, [people] coming and going, an argument will erupt or God knows what will happen at any moment and it's embarrassing. 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 is going to happen from moment to moment. Do you know how embarrassing it is when you bring a visitor in and walking by the neighbour'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 described how the hygiene problems within the building further stigmatized 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. It’s like after I come home from work. This is what I have to come home to.

John, whose ex-wife had custody of their two young sons, dreamed of finding other housing that offered more privacy so he could resume the interrupted role of father to his sons, something his present home wouldn’t let him do.

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 [I’ll] 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, and inability to focus on goals such as going to school or finding steady employment. Andrew, during a second interview that took place after he was evicted from housing, remarked that since the eviction, his drinking had gone down 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 necessarily 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 [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 had come to his present housing from a detox program and was determined to stay sober, spoke about the role the unit he was assigned to played in his backsliding.

Patrick: There was a strong opposition to me moving in by my neighbours. My neighbours didn't want me to move in because I was coming out of drug therapy. I'm clean, and my neighbour 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 could recoup, but a place that drained them of motivation and energy. Kim said that moving into her present housing had 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 described the distractions that made 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.

5.7 Why do they leave? Reasons for current eviction notices

Table 3 summarizes the housing profile of participants. Before moving to their current housing, four participants had been in shelters, two in detox programs, one in a psychiatric hospital, two had been homeless, and one had been in jail. One participant had lived in a co-op apartment with his wife and their two children and another had 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); four were for "behavioural reasons" (N 5).

At the time of the second interview, five participants had been evicted or had voluntarily left the housing before the sheriff was called. Out of these five participants, one participant had gone back to the shelter system, two had moved in with friends or family, one had gone to a detox program, and one participant's whereabouts were unknown. Out of the seven participants who were still in the original housing at the time of the second interview, one had

resolved the issue that led to an eviction notice, while for six participants the eviction notice was still pending, but they were on a payment plan.

Table 3: Housing Profile of In-depth Interview Participants (N=12)	
Last residence before housing	No.
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
Behavioural 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

At the first interview, participants had spoken about the events that had led to their current eviction notices and their feelings about the possibility of being evicted and having to move again. They also discussed their options if the eviction proceeded. During the follow-up interviews, participants who had been evicted spoke about their new housing situations. Their experiences suggest that there is a thin line between stability and instability for people who straddle the poverty line, are underhoused, and are personally vulnerable. Any misstep of their making or misfortune of other people's making could tip them over the edge of stability to instability.

Helen, who had received an eviction notice for rent arrears, illustrated how tenuous the housing stability of participants is when she described why she fell behind on her rent.

Helen: 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.

Two other participants, John and Peter, described the circumstances that had 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 \$400 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 garnishee on my wages 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 duffel bag and it got stolen at the hostel. You can't trust nobody at the hostel [when] you turn your back. I have had stuff stolen. I had just gone out to go to the washroom.... So eventually last year they put a garnishee on my wages, so it was hard paying rent. I was paying \$239 and my income was only five-something. You know, I've 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 \$200 off me that I had saved. So I couldn't pay my rent the 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 discussed 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 it's like they said, well, the final answer as to why I am getting evicted was because I have a high 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 had contributed to his eviction:

Andrew: Violence, abuse.

Interviewer: Violence with other tenants?

Andrew: Yeah, and abuse sometimes, [I've] 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 24 hours a day and that'd be a problem. I am a loner. I prefer to be alone.

Although most participants disliked the shared housing model and stated clearly that it was not an ideal place in which to pull themselves out of whatever particular circumstances they were in, they were distraught at the possibility of losing that housing. Considering that 11 out of 12 participants came to their current housing after a series of homeless episodes and that all 12 participants had very limited income, it is obvious that participants were aware that they had few housing options. Helen pointed out how limited their options were.

Helen: So we are caught between a rock and a hard place, you know, and it's a 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 the eviction proceeded, she said she would go to a shelter, as the subsidized waiting list is several years' long.

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 49, 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 concurred 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 humour, noted 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.

5.8 Where do they go? Disposition of notices

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

*Andrew: I moved out on the twelfth or thirteenth. Sandi [a housing worker] helped me get into Donlands detox. **[Should this be Donwood?]** 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 detoxed 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 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 situation, but to find housing that would provide him some privacy and dignity.

Andrew: No I don't want a shelter. I am out every day 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.

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

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.

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

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's and John's determination was quite common among participants who refused to give up. Venus's summary of what she had been through and overcome epitomizes the spirit to survive that came through participants' stories.

Venus: 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 it's hard for her, but it's 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.

5.9 Ingredients for stability: Resources and strategies

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 dealt with the eviction notices and stabilized their housing situations. Jennifer, 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 the welfare bureaucracy and negotiate the system:

Jennifer: I was upset because I had just got in and it bothered me. 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 counsellor. 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 [she] 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 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?" Angela said she talked to staff and if that is the case, don't worry about rent, your housing will be safe. When you get EI 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 a mistake because I may get called back. When they called him and 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 the welfare office, talked to them. They called my employer and the secretary should have put "Other," but she didn't she put "Fired." Everything got straightened out.

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, 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 who had received eviction notices for behavioural reason (fighting with co-tenants) said that they had 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 Tenants First employment, one of the agencies they [the housing program] have to [help people] 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, who had rent arrears, described how she avoided eviction by getting an emergency loan from a family member in exchange for doing housekeeping.

Helen: I got some help from a family member,

Interviewer: How much did you get?.

Helen: 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'd do some shopping for them, a little housekeeping 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.

6. What did we learn from the cross-sectional survey?

This section presents findings from the cross-sectional survey of 106 tenants, 47 with unstable housing and 59 with stable housing. 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.

6.1 Sample characteristics

Demographic characteristics of the sample are summarized in Table 4. Tests of significance (Pearson chi-square and independent-sample t-test) showed that there were 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 (the mean age for the total sample was about 45 years) and the majority were male. More than two-thirds self-identified as White (68 percent), while about half of all participants did not have a high school education and had never been married.

The socio-economic status of the majority of participants included incomes of less than \$499 for the previous 30 days that had come mainly from Ontario Works or the Ontario Disability Support Plan. Both are income-maintenance programs for unemployed adults. A majority had been unemployed for the last 30 days.

The socio-economic 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 episodes of homelessness (Goering et al., 2002). The researchers reported that 48 percent of participants with multiple episodes of homelessness did not complete high school ($n=174$); 72 percent were on public assistance for the last 12 months, while about 70 percent had never been married.

Table 4: Sample Characteristics of Cross-Sectional Survey Participants

Characteristic	Stable Housing (n=59)	Unstable Housing (n=47)	Total (N=106)
Age			
Mean	44.29	45	44.6
Standard Deviation	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/separated/ 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%

Homeless careers

Table 5 summarizes participants' homelessness histories. A majority of participants in both groups (82 percent) reported that they had been homeless before. Of those reporting previous experiences of homelessness, the mean number of episodes was almost four over the lifetime (SD = 4.68). This already high percentage might even be higher: 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 had listed "Shelter" while two listed "Stays with friends" as one of their last three "housing types." These nine people had therefore been homeless before. The number is even higher if one counts periods in doubled-up housing with a family member as a homeless spell.

The mean and median age at which participants experienced their first homeless episode was 32 years old, with a standard deviation of 13 years. The youngest age any participant reported a first homeless episode was three years and the maximum age was 71 years. With the exception of these two extremes, the age distribution was fairly normal.

Table 6 shows the locations (multiple responses) where participants slept during their last homeless episode. About half of participants reported having slept anywhere outside. More participants with unstable housing (60 percent) reported this than participants with stable housing (37 percent). This difference was statistically significant ($\chi^2 = 5.214$, $df=1$, $p < 0.05$). However, for the majority of participants, in both the stable and unstable groups, 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 reported that almost two-thirds of their homeless sample had used 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 percent) than those in the stable housing group (37 percent). Also, almost half (about 43 percent) of the study sample reported having slept in a public institution (jail, hospital, or detox facility) during their last homeless episode, a finding that 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 were asked about the help they received during their last homeless episode (Table 7), a majority reported having received help from shelters/hostels (67 percent), while almost half (43 percent) said they had received help from drop-in centres. About a third (37 percent) of participants reported receiving help from friends and about one-quarter reported receiving help from family members. Although Pearson chi-square showed that the difference was not statistically significant ($\chi^2 = 2.259$, $df=1$, $p = 0.097$), more participants in

the unstable housing group (45 percent) compared to those in the stable housing group (31 percent) 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 about the events that had led to their last homeless episode (Table 8), about two-thirds of participants with unstable housing (32 percent) and about one-quarter of participants with stable housing (22 percent) cited an eviction; almost 30 percent reported job loss; about 20 percent reported separation or divorce from spouse; 26 percent said they had fallen ill; and about 13 percent reported losing their benefits.

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.

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 ($\chi^2 = 5.214$, $df=1$, $p < 0.05$)

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 centre	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 (Pearson 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 (Pearson 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 for the last three places they had lived before their current housing. Table 8 presents information on the housing type of these three places sorted into three categories: own place (own apartment, own room, own shared room, own house or room in a group home); doubled-up housing (living with friends or family); homeless (shelter, sleeping on the streets, prison, hotel/motel, hospital, and detox facility).

Before moving to their current housing, 40 percent of participants reported that they had had their own place, about 7 percent said they had been in doubled-up housing, and more than half said they had been homeless (53 percent).

Before that (the second most recent place they had occupied), more participants (57 percent) had had their own place or had lived in doubled-up housing (14 percent) and fewer had been homeless (30 percent).

In the third most recent place before their current housing, 68 percent of participants reported that they had had their own place and 20 percent had lived in doubled-up housing and only 13 percent said they had been homeless.

There were no significant differences between those with stable housing and those with unstable housing in the housing type of the last three places before current housing.

Housing stability assessment

The housing agencies used three criteria 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, no arrears or arrears of not more than one month's rent. If tenants did not meet these criteria, they were put in group two, unstable housing.

Participants were asked to self-assess themselves using the above criteria. Table 10 summarizes findings from this self-assessment. While almost 80 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 21 percent of participants with stable housing who had received an eviction notice before, none reported having a current eviction notice, confirming the sorting done by the agencies. Almost half (45 percent) of participants with unstable housing reported having received an eviction notice three or more times before, while a majority (64 percent) of participants with stable housing reported they had received an eviction notice only once before ($p < 0.05$).

However, contrary to the criteria that housing workers were supposed to have used in sorting participants, only about 49 percent of participants with unstable housing said that they had a current eviction notice. A possible explanation for this discrepancy might lie in the long period that it takes to dispose of eviction notices: for example, several eviction notices given to the in-depth interview participants were still 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 the 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 (48 percent) of the

unstably housed participants who reported rent arrears, had arrears of less than \$299 and the rest (52 percent) had arrears of more than \$300. The three participants in the stable housing group who reported arrears, had arrears of \$300 or more. Thirty-one participants in the unstable housing group reported having an eviction notice for behavioural reasons, but only one participant in the stable housing reported the same. Tenants can receive eviction notices for rent arrears and behavioural 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 19 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.

Table 9: 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 (Pearson chi-square) showed no significant differences ($p < 0.05$) between the two groups on reason for last homeless episode.

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%	0.0%	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 and 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 ($\chi^2 = 10.174, df=4, p < 0.05$)
^b ($\chi^2 = 66.338, df=1, p < 0.001$)
^c ($\chi^2 = 6.323, df = 2, p < 0.05$)
^d ($\chi^2 = 9.624, df = 1, p < 0.01$)

6.2 Relationships between variables

Participants with stable housing and those with unstable housing did not differ significantly on scores for 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 (Table 10). However, when participants who reported past eviction notices but no current eviction notices were compared to those with past and current eviction notices ($p < 0.05$), there were significant differences in their scores on the Quality of Life (QOL) living situation subscale and the housing satisfaction measure (Table 11). 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. No significant differences were found between the two groups on social support and empowerment.

Female participants reported feeling less safe in their housing and neighbourhood than male participants. They had significantly lower scores than men on the QOL safety and legal issues subscale ($p < 0.05$).

No significant relationships were found between variables such as rent arrears and income or income source; sense of home and length of stay in current housing or current eviction notice; QOL – safety and legal issues subscale and length in current housing; length of time in current housing and current eviction notice.

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)

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

Measures and 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)
^aQuality 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 = Not at all, 4 = All 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		

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.
*Statistical significance ($p < 0.01$)

6.3 Predictors of housing instability

A logistic regression model (Table 14) was built to identify predictors of housing instability among “hard-to-house” tenants using 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 from 1 = terrible to 7 = delighted); social support (social support was measured on a 4-point scale: 1 = strongly agree, 4 = strongly disagree; i.e., higher scores indicate lower social support), and community services and supports used (reference group was “yes”). These variables were first individually checked for any serious breach of the assumptions of logistic regression.

The variables were entered in three blocks. Block one included the socio-demographic variables: age, gender, race, and income. Although Goodness of Fit indicators suggested that these variables explained some of the variance (-2LL was reduced [**explain?**]), none of the variables was a significant predictor of unstable housing in the presence of the other variables. In the second block, social support and participants' use of community services and support in the past year were entered together with block one variables. The variables in 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. 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 64 percent of participants. However, the model was slightly more accurate in classifying participants with stable housing (70 percent) than those with unstable housing (57 percent).

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

Variable	Odds Ratio	95% Confidence Interval	p(Value)
Age	1.036	0.989, 1.086	0.138
Gender	1.039	0.396, 2.722	0.938
Race			
Black	0.798	0.201, 3.169	0.748
Other	1.953	0.391, 9.768	0.415
Income	1.001	1.000, 1.003	0.092
Social Support*	1.147	1.017, 1.294	0.025
Used Community Services/Support (previous year)	0.574	0.195, 1.690	0.314
Empowerment	1.006	0.949, 1.067	0.841
Quality of Life** (living situation)	0.854	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 4-point scale: strongly agree to strongly disagree. Higher scores indicate higher feeling of empowerment.

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

Table 15: Percentage Accuracy Classification Table

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

7. What did tenants and staff tell us about housing stability?

This section presents findings that answer the third research question: “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?” To answer this question, findings from the 12 in-depth interviews are presented, followed by 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.

7.1 In-depth interview participants’ perspectives

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. 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 the 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 set-up. 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 staring 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-contained everything... I don't want to have to hear my next-door neighbour 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, 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 and 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 the housing programs have fewer rules and more flexibility, complaining that there were too many rules that did not “fit” the tenant population.

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, let's be realistic, this is the 20th century, it's 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 was needed to accommodate psychiatric consumers/survivors who have been displaced because of deinstitutionalization and subsequent closure of hospital beds.

Helen: We all know that in the hostels are a lot of people with mental health [issues]. 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 [issues] 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, [of] 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 24-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 have access to programs and services that would help them address the issues that had contributed to their past tenuous housing histories.

Kim: Supports, community health supports for drug addiction, counselling, 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 students, getting the money and not giving the rent. There has to be some system in place that rent is being paid.

Serena, who had a history of drug use, was asked after her eviction if she had received any help in past housing programs she had lived in.

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 it's getting worse.

7.2 Survey participants' perspectives

In the open-ended section of the tenant survey (section 13), participants were asked the following four questions:

- What would improve your housing?
- What would improve your neighbourhood?
- What do you think should be done to improve housing opportunities for tenants who live in this kind of housing?
- What kind of housing should be more available?

Although most participants did not respond to most of these open-ended questions, those 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 survey questions.

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. One person noted:

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.

Participants identified various aesthetic and cleanliness issues that would improve their current housing such as painting, pest control upkeep every month, and having more plants around. One participant recommended that the housing program “Hire somebody to come into the house three times a year to completely clean up,” while another participant advised that the housing program “Put some money into building.”

Tenants expressed a preference for bigger rooms and more space; 9 percent wanted more privacy while 6 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 (n = 105)

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 to work one-on-one with tenants. A participant recommended:

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

However, 13 percent of participants wanted not just more staff but more effective staff that was better trained. A participant expressed his frustration that staff could not 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 offer 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 did not like the tendency to “mix” people together (smokers and non-smokers, males and female, ill people and healthy people). The matching of tenants is particularly important because of the shared housing model. Explaining this, a participant noted:

Living with 6 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 good fit with the housing model. Below is a typical comment.

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, 3 percent recommended specialized programs and services such as an on-call psychiatrist, and 3 percent wanted fewer and more flexible rules, particularly around guests. A participant wanted “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 (n = 105)

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 problems, tenants not taking responsibility for their pets, and fighting between tenants. Nine percent expressed a wish to move, while 8 percent of participants were 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 (n = 105)

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 neighbourhood?

Participants identified three broad types of areas in which improvement was needed. The first category related to crime and safety. Twenty-nine percent of participants said that solving the problem of drug dealing and use in their housing would improve their neighbourhood while a smaller number mentioned prostitution and concerns about 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 neighbourhood.

Table 19: Issues Related to Crime and Safety (n = 105)

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 helping community members understand who they are. Two participants explained:

Maybe neighbourhood needs to get together so they are aware of and know each other. More community events.

More people in the neighbourhood knowing what this house is about.

Participants indicated that they wanted the opportunity to be involved with their community and neighbourhood. 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 neighbourhood. A participant suggested job-related programs.

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

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

Table 20: Community Involvement, Programs and Services (n = 105)

Stigma, reputation in community	8%
Community/neighbourhood 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 neighbourhood were related to the physical environment. Participants said that noise, garbage, and the absence of trees and plants were concerns in their neighbourhood. Table 21 summarizes the issues related to the neighbourhood 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 Neighbourhood (n = 105)

Noise	6%
Aesthetics e.g., garbage, lack of trees/plants	4%
Other e.g., transportation, traffic, proximity to slaughterhouse	4%
Satisfied with neighbourhood (positive comments)	4%
Closer/cheaper supermarket	3%

What 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 was to increase housing accessibility and reduce and ultimately remove housing barriers. Participants suggested that this could be done by building more affordable housing outside the downtown area and by 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 a higher minimum wage to enable people to afford the kind of housing that offers them some dignity. One 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 that help people get and keep housing such as eviction protection services. Participants also called for outreach services, drug counselling, and medical and financial services. They noted that it was important to help people deal with 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
(n = 105)**

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 recommended making more subsidized, public and/or affordable housing available. Many specifically mentioned subsidized or public housing, while some 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 felt 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 a few indicated that this type of housing would be better with fewer people per unit and/or located in a better neighbourhood.

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 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 fewer rules and restrictions. At the same time, many participants vigorously stated that more shelters were not needed. A participant pointed out: "Shelters wear you down." Table 23 summarizes the housing types that participants recommended. Percentages have been rounded up to the nearest whole number.

Table 23: What kind of housing should be more available? (n = 105)

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

7.3 Staff perspectives

Two focus groups were held with staff of the housing programs from which the study sample was drawn. The focus groups had eight and seven participants each, for a sample size of 15. There were seven women and eight men, 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, and two were managers with administrative responsibilities only. The 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.

First-stage housing [is needed], 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."

They discussed the importance of their role in working with tenants to maintain housing. A participant described this role as that of someone to whom tenants can "vent their frustrations" 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 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 alcohol or drug addiction, to 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 on-site bank where tenants can cash their cheques and immediately pay their rent reduces the temptation to spend rent money on something else. For example, during a mail strike a few years before, when tenants had had to go out to 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 whom 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 are important for stable housing, as they provides an opportunity for some tenants to leave the building. “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 whereby tenants can get five meals in a week for as little as \$25 a month or in exchange for help in the kitchen, where they can learn cooking and other life skills. In-house employment programs like the 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 meetings, 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 these comments, 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, “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 problems. Tenants are given information about their legal rights, as well as the names and telephone numbers of legal clinics and resources, and are encouraged to use these resources. For tenants with rent arrears, a payment plan offers an opportunity to stabilize their housing while for those with eviction notices for behavioural reasons, a conflict resolution process is available. Participants noted that they often use the Ontario Rental Housing Tribunal to negotiate an agreement or reach a mediated settlement and then follow through on eviction only if tenants 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 were 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 helps tenants maintain housing, although a participant noted the challenge of balancing this. “We’re not doing anyone a favour 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 Strachan House’s 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” and 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. “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 a personal stake, take the initiative to check in with the tenants and do informal counselling.” To illustrate this, a participant spoke of tenants who had a chance to move, but chose 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 and 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 at the individual, program, and systemic level that 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 result in fighting and other forms of behaviour that 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 behaviours that compromise others’ safety.

Because tenants know that the mandate of both housing programs is to house “hard-to-house” people, they often perceive this wrongly as meaning that their “problematic behaviours 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 a lease may feel too restrictive.” In addition, some tenants’ lack of understanding and familiarity with the *Tenant Protection Act*, legal rights, and leases may jeopardize their housing stability. Participants noted that they frequently have to review these matters with tenants over and 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 such area is better staff education on the “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 was programming and community connections required by 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 flagged numerous systemic-level issues that act as 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 a 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-month waiting lists for most addiction services, so they get frustrated and give up. When they do get in, the programs are usually short-stay and “then they’re right back here in this environment, which is counterproductive.” 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 health care providers, thereby making it difficult for them to access services.

Participants decried the chronic underfunding of social housing and related services by all levels of governments, noting that this underscores the “little value placed on housing and supporting people.” They 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 meant tenants need a legion of housing staff to help “stabilize them,” but the housing programs are seriously understaffed because of inadequate funding.

The groups agreed that the level of poverty within their tenant population is “so acute and welfare so low” that the 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 social service bureaucracy that frequently “cut tenants off [social assistance] 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 of them. They pointed out: “So many layers, so many hurdles, so much bureaucracy,” frequently “wears people down.” Participants reported that negotiating the system may seem like an “impossible task” for many tenants who ending up losing their “sense of worth.”

One participant gave the example of tenants who had lost custody and had no access to their children, but whose “children are their only source of meaning. [Regaining custody is] 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 diverse tenants with many different issues. As one participant summed 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 right or wrong answers, but are fraught with contradictions and open to different interpretations. They 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, maintain the property to a reasonable standard, and not interfere with the enjoyment of other tenants. If tenants fall foul of these rules, landlords are expected to follow legal procedures and evict them. However, as a support workers, participants are required to work with tenants in keeping their housing. These two roles are often at odds with each other. In addition, participants said that it was an ongoing struggle for staff to meet expectations of being "professional" by setting boundaries and enforcing rules while still being someone tenants could feel comfortable approaching and with whom they could build a trusting relationship.

Another challenge participants described is that of balancing communal rights and individual rights. They had a their dual role to encourage tenants to see the positive impact of community while 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 how they have to negotiate communal rights versus individual rights.

Working with tenants in negotiating interpersonal issues within their shared units is another source of tension. Although theoretically 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 staff have and therefore may feel responses are unfair. 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 it’s not an appropriate fit.”

8. What do these findings tell us?

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 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 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?

Table 24 summarizes and integrates the findings from the multi-methods (in-depth interviews, focus groups, and cross-sectional survey) grouped into five broad categories. Table 24 also outlines the “leverage points” of these findings for policy and/or practice. This section then discusses the findings while referencing the research literature.

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

Issue 1. Characteristics of Stably and Unstably Housed “Hard-to-House” Persons			
Cross-Sectional Survey Findings	In-depth Interview Findings	Focus Group Findings	Leverage Point for Policy/Practice
No difference between survey participants with stable and unstable housing. Majority of participants have very low income, are unemployed, are on social assistance, did not finish high school, and have never been married	In-depth 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.	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 social assistance 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			
Cross-Sectional Survey Findings	In-depth Interview Findings	Focus Group Findings	Leverage Point for Policy/Practice
Multiple episodes of homelessness, cycling through continuum of homeless situations (shelter, doubled-up housing, motels, institutions, and life on the street). 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., suggesting that instability is more of a continuum than an end point.	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 behavioural issues indicates that instability is also a continuum.	Myriad of issues 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			
Cross-Sectional Survey Findings	In-depth Interview Findings	Focus Group Findings	Leverage Point for Policy/Practice
Quality of Life (satisfaction with living situation) and social support are predictors of housing stability.	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.	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			
Cross-Sectional Survey Findings	In-depth Interview Findings	Focus Group Findings	Leverage Point for Policy/Practice
Open-ended survey questions indicate that majority of participants recommend self-contained independent apartments.	Vivid descriptions of the problems and challenges of the shared housing model.	Tensions, negotiations, and 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 lose 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 and Quality of Life - Safety and Legal Issues			
Cross-Sectional Survey Findings	In-depth Interview Findings	Focus Group Findings	Leverage Point for Policy/Practice
Female participants had lower scores on Quality of Life (safety and legal issues) than men, indicating lower feelings of safety in the housing.	Seven of the eight female participants had experienced abuse or violence in different homelessness and housing situations. Descriptions illuminate why female participants feel less safe in current housing.	N/A	Housing practices need to implement practices that address the safety concerns of female tenants.

8.1 Characteristics of stably and unstably housed “hard-to-house” persons

There were no significant differences in demographic variables between survey participants with stable and unstable housing. Similarly, there were no distinguishing demographic characteristics among the in-depth interview participants who were at risk of eviction and were thus unstably housed. No discernible demographic pattern could account for their housing instability. However, they did share with survey participants individual vulnerabilities such as meagre income, limited education, and unemployment. Many in-depth interview participants also had past and/or present experiences with drug and alcohol use. The lack of any demographic differences between participants with stable housing and those with unstable housing 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).

The stories of the in-depth interview participants are very useful in situating these poor socio-economic indices and other individual disabilities into a structural context, or what Snow, Anderson and Koegal (1994) refer to as “biographic vulnerabilities in context.” Although the majority of participants were unemployed, they all expressed a desire to work and an unwillingness to stay on welfare. One, 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 with little or no job security, often left participants vulnerable to housing instability by limiting them to inadequate housing which was all they could afford. With no job security, sudden job loss also meant they were unable to pay rent.

Many participants’ stories also revealed the absence of family support very early in their lives, which in many cases contributed to their limited education. Their explanations for their rent arrears often illustrated how tenuous their life circumstances were. It was as if they were all literally on the edge of instability and were a mere “circumstance away” from eviction – an illness, loss of a wallet or a job or getting caught off social assistance. 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 and Klinker, 2000; Koegal, Burnam, Baumohl, 1996; Neale, 1997) as being caused by either individual or structural factors. As Koegal, Burnam, Baumohl (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.”

8.2 Predictors of housing instability

The survey results did not suggest 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 multivariate 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 (age, gender, income, race, empowerment and whether participants had used community services and support in the past year).

The logistic regression model indicated that those with more social support were more likely to be stably housed. This finding confirms certain theoretical explanations of the role of social support in housing stability and homelessness. Sylvestre et 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 suggest that housing stability or residential stability is linked to the notion of alienation rightly recognizes that supportive ties can increase housing stability not only by offering support in coping with challenges of everyday life but also by ensuring that someone can act as an advocate with landlords. Suggesting that housing instability exists 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 in-depth 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. When asked what had helped them stay in housing, participants mentioned being able to communicate and leave the buildings to socialize with family and friends or to go to 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, and Atkita (1988) who point out that events that are immediate precipitators of homelessness, such as eviction, discharge from an institution, loss of a job, divorce, domestic violence, or removal of welfare support, not only mean a loss of housing but also loosen connections to social ties. When asked what events had led to their last homeless episode, almost 30 percent of participants of this study reported job loss, about 26 percent of participants mentioned eviction, about 20 percent reported separation or divorce from spouse, and 26 said they had fallen ill.

In-depth interview 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. They explain that people become homeless because of a lack of social ties, which means they cannot receive instrumental or expressive assistance in a crisis, and 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 place to bring them. 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 the number of times they had had contact with friends and family within the previous month, only about 21 percent of this study's survey participants reported contacts with family several times a week while about twice as many (44 percent) reported contacts with friends. The number that also reported no contact at all with family was higher (43 percent) than those who said the same for friends (31 percent).

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 Toronto's tight housing market and that of other large metropolitan cities where homelessness is also on the rise, the provision of social housing for the "hard-to-house" infrequently encompasses 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 cited 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 and Kearns (1990) report a 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) did report a study in New Zealand (Smith et al., 1993) that found no association between housing satisfaction and psychological distress, but point out that this study had methodological shortcomings.

Despite the 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 and argues 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 had a 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 a current eviction notice. This finding indicates that within the unstable housing group, some may be more unstably housed than others thus, suggesting a continuum of instability rather than a dichotomy of stable versus unstable. In addition, the finding that satisfaction with housing on both the satisfaction scales used in this study differentiates those who report a current eviction notice and those who do not strengthens the previous finding that satisfaction is a predictor of housing stability.

This study found that 26 percent of participants reported that eviction was the immediate cause of their last homelessness episode. This is lower than the finding by Bueno et al (1997) who found that 57 percent of a homeless sample had been recently evicted. However, the percent of participants reporting eviction as a reason for the last homeless episode was higher for those with unstable housing (32 percent) than for those with stable housing (22 percent).

Findings from the in-depth interviews also indicate that evictions increase the risk of homelessness. All five in-depth interview participants who were evicted were homeless by the time of the second interview. Therefore, eviction can be said to increase housing instability and the risk of subsequent homelessness.

8.3 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 neighbourhood 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 in-depth interviews contribute to our understanding of the continuing violence women frequently experience – whether housed, under-housed, or homeless – explaining why they report feeling less safe than men in their current housing. This finding collaborates previous research on women’s safety and violence concerns (Breton and Bunston, 1992; Caragata and Hardie, 1998; CMHC, 1997; Hagan and McCarthy, 1998; Harris, 1991; LaRoque, 1994; Novac et al., 1998; Wardhaugh, 2000). Marcuse (1987) points out that a housing situation in which 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.

8.4 The housing stability continuum and episodic homelessness

Findings from both the in-depth interviews and the cross-sectional survey show that the majority of participants had experienced episodic homelessness interspersed with periods of housing. The survey findings show that participants had had an average of almost four previous episodes of homelessness. These findings confirm 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; Piliavin and Sosin, 1987-88; Wright and Weber, 1987; Rossi, 1989).

The in-depth interviews and cross-sectional survey findings collaborate Sosin, Piliavin and Westerfelt’s (1990) finding that the “the typical pattern of homelessness seems to be one of residential instability rather than constant homelessness over a long period.” In-depth interview participants described a continuum of unstable living situations during the periods they were homeless. In-depth interview findings also confirm prior research studies (Bassuk, 1990; Link et al., 1995; Wright, Caspi, Moffit and 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.

Findings from this study extend our understanding of the key elements of housing stability. 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, before moving to their current housing, 40 percent of participants reported that they had their own place, down from about 68 percent of participants who reported they had had their own place three residences before current housing. More than half of the participants said they had been homeless (53 percent) before their current housing, dramatically up from the 13 percent who said they had been 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 defined as 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, and the lack of support or information needed to find more appropriate housing.

The findings from this study show that "hard-to-house" tenants, even when they are unstably housed, are resourceful in hanging on to housing that they are quite dissatisfied with for long periods of time. In-depth interview findings shed light on this behaviour – 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 findings reveal 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; Srebnik et al., 1995). Underscoring this limitation is the finding that only one out of the seven in-depth 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.

8.5 Adequate housing for “hard-to-house” persons

Findings from this study, particularly the in-depth 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 is adequate housing for “hard-to-house” people and whose values and agenda should inform the criteria used in determining adequacy. Similarly, when can we rightly count a homeless person as “housed” and therefore no longer “homeless”? 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. 475–84). From Springer’s assertion, one can rightly infer that adequate housing is necessary for full citizenship.

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 he or she doesn’t have housing “of a reasonable housing standard.” Discussions within the homelessness and housing fields have therefore centred on what constitutes housing “of a reasonable standard” or “adequate housing.” Hulchanski (1999), 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 need to be considered in any particular context: legal security of tenure; availability of services, materials, facilities, and infrastructure; affordability; habitability; accessibility; location; and cultural adequacy.

A quick examination of participants’ shared housing model shows that it did include all these aspects, although there might be some disagreement about 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 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.” The major shortcoming was the lack of privacy usually associated with notions of home – home that embodies expectations of refuge from the outside world. The shared housing model forced many participants to conduct private

everyday business in public view. However, 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 suggest that privacy is an important aspect of adequate housing, particularly for vulnerable populations like “hard-to-house” tenants.

When asked in the survey what type of housing should be more available, most participants (70 percent) recommended more subsidized and self-contained units. This finding confirms previous findings by Novac et al. (1998) in a survey of women’s views on alternative housing: 87 percent of their sample (most of whom had had previous experience sharing units) indicated a preference for self-contained units. However, participants and staff in our 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) found that those who exit homelessness to their own private residence are less likely to return to homelessness rather than those who exit to SROs (single-room occupancy dwellings, which usually require some sharing of amenities), hotels, and motels. This finding indicates 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 period of homelessness.

Findings from surveys of housing preferences of people with mental illness (Carling, 1993; Carling and Tanzman, 1996; Tanzman, 1993), which suggest that they frequently identify choice, privacy, autonomy and control as the qualities they most want in their housing, might offer some insight why having one’s own residence is more stabilizing. There might also be some health benefits to living in one’s own residence. Fuller-Thomson, Hulchanski, and Hwang (2000) in their review on housing and health, found an association between overcrowding and poor mental and physical health.

9. Recommendations

The findings from this study underscore the need for a multi-dimensional approach to the provision of housing and related support services, if recurrent homelessness is to be addressed effectively. The recommendations that follow are measures to respond to and prevent homelessness. Key recommendations are in bold:

1. **The cornerstone of effective policies and practices that can prevent recurrent homelessness is the development of more affordable, *self-contained* housing units.**

There is also a need for a range of housing models that are flexible and can accommodate people's diverse issues, for example, independent, self-contained units but with on-site supports.

These different housing models need to be made available within the context of an understanding that adequate housing is necessary for the full participation of people in their community.

The development of more shared housing units needs to be put on hold due to the excessively high dissatisfaction and stress associated with living in them. However, where shared housing units must be developed because of lower costs or in existing shared housing units, the housing providers need adequate funding to enable them to reduce the number of tenants in the units. Tenants will benefit from lower density in units and better matching of unit mates. Increased funding will also allow these agencies to properly staff the housing.

Housing providers also need to implement practices that address the safety concerns of female tenants.

2. **The building of more subsidized housing units must be integrated with the creation of more job opportunities, increased income supports, and sustained efforts to improve health, education, and employability.**

The shelter portion of Ontario Works and Ontario Disability Support Program should be raised to average market rent levels so that people can obtain and afford housing.

The basic needs portion of Ontario Works and Ontario Disability Support Program needs to be increased and indexed to the cost of living to enable people afford basic necessities of life.

More job-readiness and training programs that target “hard-to-house” people need to be developed.

- 3. All non-profit housing agencies should have clearly articulated protocols for preventing eviction and helping people keep housing during periods of housing instability, particularly agencies that house “hard-to-house” people. Such protocols should include a payment plan option for tenants with rent arrears and conflict resolution and mediation process for resolving behavioural issues. Staff should help prepare individualized eviction prevention plans for tenants who they identify as experiencing housing instability.**
- 4. Coordinated discharge planning for people leaving institutions such as jails and hospitals is essential to prevent recurrent homelessness.**

Professionals who have discharge planning responsibilities in these institutions need to categorize discharging a client to NFA (no fixed address) as an unethical practice, except where a client has requested such a discharge and has signed a consent letter confirming this.

- 5. Housing is more than just shelter – policies within housing programs need to specifically address the stigma and isolation of tenants and seek creative ways to connect them to the community.**

To this end, properly maintained buildings that “fit into” the neighbourhood are less likely to be stigmatized. Adequate funding is needed to ensure proper building maintenance.

- 6. Housing programs for “hard-to-house” people need larger programming budgets so staff can address tenants’ multiple issues – ranging from the need for specialized support for mental health and addictions issues to social recreational programs that address social isolation and build social support.**
- 7. Housing staff must help educate tenants about their rights and responsibilities under the *Tenant Protection Act* as well as provide them with information on other housing options in the community.**

10. Final Thoughts

The use of a multi-methods approach in this study – in-depth interviews, focus groups and cross-sectional survey – was particularly successful in helping the researchers understand the experiences of “hard-to-house” people. While the cross-sectional survey provided the numbers and statistics, the in-depth interviews and the focus groups provided details about the realities behind the numbers through participants’ stories of their lived experience. The methodology permitted the identification of 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) caution can distort our understanding of homeless people.

This study has contributed to a better understanding of “hard-to-house” people by identifying predictors associated with housing stability or instability. These predictors suggest possible leverage points in the effort to prevent recurring homelessness.

A major limitation of the cross-sectional survey part of this study is the non-random sampling of participants. The convenience sampling procedures means that the sample is not statistically representative of the group of homeless people living in similar arrangements. However, the findings still provide a detailed description of the issues that persons with multiple episodes of homelessness experience.

A limitation of the qualitative section is the short follow-up between the first and second interviews (three to six months), due to the time constraints of this study. Because eviction procedures frequently take longer to complete, this study could not report on the disposition of eviction notices of six in-depth interviews participants who were still in housing but unstably housed when the six-month period had passed.

Although the homeless complain of “being studied to death,” more focused research initiatives are still needed. This is partly because the majority of previous research, like the present study, have been non-random, cross-sectional surveys focusing mainly on the characteristics of the homeless. As useful as these are in providing a clearer picture of who the homeless are and the problems they face, longitudinal studies that explore the impact of structural factors on exits from and returns to homelessness are needed. A first step towards such research is the small collection of longitudinal studies on exits and returns to

homelessness carried out in the United States (Dworsky and Piliavin, 2000; Piliavin, Sosin, Westerfelt and Matsueda, 1993; Piliavin, Wright, Mare and Westerfelt, 1996; Sosin, Piliavin and Westerfelt, 1990; Wong and Piliavin, 1997). Unfortunately, this kind of research has not been carried out in Canada. Considering the differences in the social welfare, housing, and health care systems in the two countries, Canadian research is needed.

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Appendix

Questionnaire

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

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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*



Section 2: History of Homelessness

2.1 Have you ever been homeless (without regular housing) that is, not living in a house, apartment, room, or other housing for 30 days or more in the same place?

- Yes
 No
 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

- | | |
|--|--|
| <input type="radio"/> An emergency shelter | <input type="radio"/> A transportation site (bus station, airport, subway station) |
| <input type="radio"/> A transitional shelter / housing | <input type="radio"/> A place of business (all night movie, bar, coffee shop, laundromat, etc.) |
| <input type="radio"/> Someone else's house, apartment, or house | <input type="radio"/> A car, bus, van, truck, or other vehicle (including abandoned vehicle) |
| <input type="radio"/> A hotel or motel
(place with rooms that you pay for yourself) | <input type="radio"/> Anywhere outside (on the street, in a park, under culvert,
in a cardboard box, on a bench, in a campground, etc.) |
| <input type="radio"/> A jail | <input type="radio"/> Somewhere else - specify _____ |
| <input type="radio"/> An institution (hospital, detoxification centre) | <input type="radio"/> Don't know or refused |

2.7 What events led to your becoming homeless?

Fill in all that apply

- | | | |
|--|---|--|
| <input type="radio"/> Got evicted | <input type="radio"/> Lost benefits | <input type="radio"/> Disaster - arson, fire |
| <input type="radio"/> Lost job | <input type="radio"/> Illness | <input type="radio"/> Other specify: _____ |
| <input type="radio"/> Separation/divorce from spouse/partner | <input type="radio"/> Voluntary or personal reasons | <input type="radio"/> 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

- | | | |
|--------------------------------------|--|---|
| <input type="radio"/> Friends | <input type="radio"/> Family | <input type="radio"/> Don't know or refused |
| <input type="radio"/> Drop-in centre | <input type="radio"/> Shelter or hostel | |
| <input type="radio"/> Street Patrol | <input type="radio"/> Other specify: _____ | |

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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 [][] [][] TO: Month Year [][] [][]	(Fill in only one) <input type="radio"/> Own apartment <input type="radio"/> Own room (shared common areas) <input type="radio"/> Shared rooms <input type="radio"/> With friends <input type="radio"/> With family <input type="radio"/> Shelter <input type="radio"/> Other - specify: _____	(Fill in all that apply) <input type="radio"/> Got evicted <input type="radio"/> Was asked to leave <input type="radio"/> Lost job <input type="radio"/> Separation or divorce <input type="radio"/> Lost benefits <input type="radio"/> Illness <input type="radio"/> Voluntary or personal reasons <input type="radio"/> Disaster - arson, fire <input type="radio"/> Other - specify: _____ <input type="radio"/> Don't know or refused

Place	City and Major Intersection	Length of Stay	Housing Type	Reason for Move
2	_____ _____	FROM: Month Year [][] [][] TO: Month Year [][] [][]	(Fill in only one) <input type="radio"/> Own apartment <input type="radio"/> Own room (shared common areas) <input type="radio"/> Shared rooms <input type="radio"/> With friends <input type="radio"/> With family <input type="radio"/> Shelter <input type="radio"/> Other - specify: _____	(Fill in all that apply) <input type="radio"/> Got evicted <input type="radio"/> Was asked to leave <input type="radio"/> Lost job <input type="radio"/> Separation or divorce <input type="radio"/> Lost benefits <input type="radio"/> Illness <input type="radio"/> Voluntary or personal reasons <input type="radio"/> Disaster - arson, fire <input type="radio"/> Other - specify: _____ <input type="radio"/> Don't know or refused

Place	City and Major Intersection	Length of Stay	Housing Type	Reason for Move
3	_____ _____	FROM: Month Year [][] [][] TO: Month Year [][] [][]	(Fill in only one) <input type="radio"/> Own apartment <input type="radio"/> Own room (shared common areas) <input type="radio"/> Shared rooms <input type="radio"/> With friends <input type="radio"/> With family <input type="radio"/> Shelter <input type="radio"/> Other - specify: _____	(Fill in all that apply) <input type="radio"/> Got evicted <input type="radio"/> Was asked to leave <input type="radio"/> Lost job <input type="radio"/> Separation or divorce <input type="radio"/> Lost benefits <input type="radio"/> Illness <input type="radio"/> Voluntary or personal reasons <input type="radio"/> Disaster - arson, fire <input type="radio"/> Other - specify: _____ <input type="radio"/> 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

- Not at all a 'home' (very dissatisfied) A home to some extent (satisfied) Don't know or refused
- Not much of a 'home' (dissatisfied) Very much a 'home' (very satisfied)

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*

- Yes
- No
- 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)*

- A job you have had for 3 months or more with the same employer
- A job you have had for less than 3 months, but you expect to continue for 3 or more months
- A temporary job, non-farmwork (one you expect to last less than 3 months)
- A temporary job, farmwork
- A day job or pick-up job that lasts only a few hours, or one or two days
- Peddling such as selling books, clothes, other items on the street or collecting cans and bottles to exchange for money
- Other - specify: _____
- 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

- Less than \$100
- \$100 to \$299
- \$300 to \$499
- \$500 to \$699
- \$700 to \$799
- \$800 to \$999
- \$1000 to \$1199
- \$1200 to \$1499
- \$1500 to \$1999
- \$2000 to \$2499
- \$2500 to \$2999
- \$3000 or more
- Don't know or refused

5.5 What was/were the sources of the income above? Fill in only one

- Welfare
- Ontario Disability Support Plan (ODSP)
- Disability
- Canada Pension (CPP)
- Old Age Pension
- Employment Insurance (EI)
- Worker Compensation
- Wages & Salaries
- Self-employment
- 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.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6.2 I have family and friends who help me feel safe, secure and happy.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6.3 There is someone I trust whom I could turn to for advice if I were having problems.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6.4 There is no one I feel comfortable talking about problems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6.5 I lack feeling of intimacy with another person.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6.6 There are people I can count on in an emergency.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6.7 I provide support to my friends and / or my family.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6.8 I have a lot of serious disagreements and arguments with my family.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.9 During the past month, how often have you been in contact with close friends? Fill in only one

- Not at all
- Once or twice
- Once a week
- Several time a week
- 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

- Not at all
- Once or twice
- Once a week
- Several time a week
- No answer



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 circle for each statement

	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
7.1 I am usually confident about the decisions I make.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.2 Most of the misfortunes in my life were due to bad luck.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.3 People working together can have an effect on their community.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.4 Making waves never gets you anywhere.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.5 When I make plans, I am almost certain to make them work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.6 Usually, I feel alone.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.7 Experts are in the best position to decide what people should do or learn.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.8 I generally accomplish what I set out to do.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.9 People should try to live their lives the way they want to.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.10 You can't fight the government.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.11 I feel powerless most of the time.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.12 When I am unsure about something, I usually go along with the group.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.13 People have a right to make their own decisions, even if they are bad ones.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.14 On the whole, I am satisfied with myself.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.15 At times, I think that I am no good at all.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.16 I feel that I have a number of good qualities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.17 I am able to do things as well as most other people.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.18 I feel I do not have much to be proud of.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.19 I certainly feel useless at times.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.20 I feel that I'm a person of worth, at least on an equal basis with others.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.21 I wish I could have more respect for myself.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.22 All in all, I am inclined to feel that I am a failure.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.23 I have a positive attitude toward myself.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Section 8: Meaningful Activity

Please fill in the circle as accurately as possible for each statement.

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?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8.2 During the past week, how often did you take part in activities that help you achieve an important personal goal?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Section 9: Community Participation and Community Services Use

9.1 Are you a member of any organization or associations, such as community centres, ethnic associations, social clubs or church social groups?

Yes 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

At least once a week Once a month 3 or 4 times a year 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

At least once a week Once a month 3 or 4 times a year Not at all

9.4 Have you used community services and support programs in the last year?

Yes 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")

<input type="text"/> <input type="text"/>	Social / recreational	<input type="text"/> <input type="text"/>	Housing	<input type="text"/> <input type="text"/>	Legal
<input type="text"/> <input type="text"/>	Vocational / educational	<input type="text"/> <input type="text"/>	Medical / therapeutic	<input type="text"/> <input type="text"/>	Other - specify: _____
<input type="text"/> <input type="text"/>	Crisis	<input type="text"/> <input type="text"/>	Community-based case management		

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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)

Yes 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 satisfaction 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 circle 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?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10.2 How do you feel about how safe you are on the streets in your neighbourhood?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10.3 How do you feel about how safe you are where you live?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10.4 How do you feel about the protection you have against being robbed or attacked?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10.5 How do you feel about the living arrangements where you live?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10.6 How do you feel about the privacy that you have there?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10.7 How do you feel about the idea of staying where you live for a long time?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10.8 How do you feel about the way that you spend your spare time?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10.9 How do you feel about the chances you have to enjoy pleasant or beautiful things?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10.10 How do you feel about the amount of fun you have?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10.11 How do you feel about the amount of relaxation in your life?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



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?

13.4 What kind of housing should be more available?

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