Out of Homelessness: Vulnerability of Unattached Individuals in Durham Region

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A NOTE FROM THE REGION OF DURHAM SOCIAL SERVICES DEPARTMENT

The vision of Durham Region's Social Services Department is *Strong People, Caring Communities, Our Future* and its mission is *to meet the needs of our citizens through leadership, cooperation, and service excellence.* Throughout the Department, decisions and practices are guided by the principles of *care, excellence, learning, and leadership.*

Building on the Department's focus on excellence and continuous improvement, the organization has established a strong commitment to innovation and research. Innovation and research offer the Social Services Department methods to enhance service delivery while gaining new insights into the impact of the services delivered.

The Social Services Department's Strategic Plan 2016 – 2019 focuses on enriching and strengthening our communities across Durham Region, while continuing to provide quality services to our citizens. Partnerships are key to our success and work to build capacity to respond together to our communities. Through this research partnership, UOIT and the Social Services Department of The Regional Municipality of Durham are together, working to gain deeper insights into the lived experiences of citizens seeking supports related to housing and homelessness. The findings of this research will be used to inform service delivery and guide future community-based research.

Disclaimer:

The views and opinions expressed in this publication are solely those of the authors and/or the study participants and do not reflect the views and opinions of the University of Ontario Institute of Technology or the Region of Durham. The publication is intended for educational purposes only. The University of Ontario Institute of Technology and Region of Durham do not endorse or approve, and assumes no responsibility for, the content, accuracy, reliability or completeness of the information presented in this publication.

SECTION 1 –

EXECUTIVE SUMMARY

This report contains some preliminary analytics regarding data collected for the singles at risk study, conducted in the Durham Region in cooperation with the Region of Durham Social Services Department (RDSSD). The RDSSD identified single men and women, between the ages of 30 and 55 as a group that is of high concern because of their longer-term use of services, suggesting the needs of this group are not being met with respect to housing and income generation. Both the RDSSD and the researchers were interested in not only current living conditions, but also perceptions of their current living situation, obstacles to stability such as attending work or school, and so on.

- The Region of Durham 2014-2024 Housing Plan, At Home in Durham, identifies ending homelessness in Durham as one the four main goals. An initial step towards this goal is to tap into client experience around pathways to sustainable housing and a livable income. According to the Region of Durham Social Services Department (RDSSD) in 2014 the largest portion (73%) of shelter guests in Durham Region were single without children. Understanding the positive and negative experiences of those who have navigated their way to stable housing may serve to identify barriers to successful exits from homelessness.
- This study interviewed clients who have experienced at least one previous episode of homelessness, but who are currently considered in a stable housing situation (having been in their current home for six months or more). In particular, we investigated how clients using services both at the RDSSD and in the community came to be more stable with respect to housing and what they envision would help them remain stable with respect to their current living situation (e.g., gainful employment, schooling or other form of training, transition into longer term assistance programs, etc.).
- In total, thirty (30) respondents were interviewed using a questionnaire developed in partnership with the RDSSD. Participants were recruited using flyers and posters placed in various locations across the Region:
- To be eligible for this study, participants had to be between the ages of 30 and 55, single (i.e. not currently living common-law, married, or in a civil union), were currently living in Durham Region, had previously had at least one experience of homelessness, and had lived in their current home for at least six months. In this section, we have examined some characteristics of our sample. Thirty participants were asked a number of questions about themselves in order that we may gain a better understanding of our sample. Questions included, but were not limited to, age, Aboriginal identity, educational attainment, income, essential expenses, some limited questions on current/past employment, how they found a home after their last incident of homelessness, and questions about their current housing situation.

- Overall, our sample was in the older range of the age eligibility criterion, with an average age of 45.8 years. Women in this study were, on average, six years younger (average = 41 years) than men (average = 47 years). About one third of the sample identified themselves as Aboriginal, which far exceeds the national average. Almost all reported that they spoke English as the language spoke most often at home and were Canadian citizens. There were no refugees in this participant group. All participants were not currently in a cohabitating relationship, and half of the sample had never married. One third of this group reported never having children, and over half reporting having at least one pet.
- Only one person reported working (part time). The remainder were not employed and receiving some form of government subsidy. One third of the sample had lived in Durham Region less than five years, the majority of which resided for the most part in the Oshawa area. The average reported income for all participants was \$934.27 with a range from \$197 (with a rent subsidy) to \$1900 (for an individual with a dependent). Women tended to received slightly more funds on average (\$1003.53) than men (\$865). This was largely due to the fact that women were more likely to be on ODSP and/or have dependents. Most of the sample had at least a high school education, far above the national average. The average phone bill for participants was \$52.15.
- The average rent for this group was \$517, with women paying slightly higher rents (\$537) than men (\$497). On average, this sample paid almost three fifths of their income (59.4%) on rent, not including telephone costs. Telephone costs consist of about 5% of income received, regardless of gender. Women (57.6%), on average, paid a slightly lower percentage of rent as a proportion of their income than men (61.1%). Just over half of the sample expressed concern over the rent amount, stating their current rent was affordable or barely affordable. One third of the sample stated that their current living accommodations were either not suitable, or barely suitable to meet their basic needs. When asked about how they found their current home, most stated that they either had heard about it via word-of-mouth, or used some form of social media. One third of participants stated that their last incidence of homelessness had been at least one year. Just over two of five (43%) of this sample revealed that they had been homeless three or more times prior to finding their current home.
- Pathways in and out of homelessness reflect deep social exclusion, or social and economic marginalization (Fitzpatrick et al., 2013). This is especially the case for both male and female participants whose mental health issues went undiagnosed for many years. Participants' insights into how they became homeless are consistent with findings in other research studies. Triggers were often trauma or loss, and ultimately the lack of supports available to these individuals at these critical moments in their lives. Although they now have housing and receive other supports, many continue to feel vulnerable and worry about losing their current homes. Respondents are stably housed for the time being, but the threat of homelessness continues to affect them. Some worry about accessing supports as they age.
- Despite an overwhelming majority of participants who were unemployed and no interviewees working full-time, a significant number still expressed a strong desire for stable, dependable, fulltime positions. This desire was most often expressed as necessary in affording stable housing and transitioning from currently unsuitable living arrangement, or, was necessary for reclaiming self-respect and stability in daily life. Participants shared a variety of barriers to employment, the most cited of which included the lack of

opportunity in the Durham Region, criminal records and the expenses of pardons on a fixed income, age, health concerns, and addiction.

- As a result of limited employment opportunity, many participants shared they have used Temporary Employment Agencies as sources of income, however, this form of employment was undependable and unsuitable for participants seeking to transition to stable living. Participants who discussed prior work experience held a wide variety of vulnerable positions ranging from minimum wage service positions to stable, but poorly paid management positions. These participants generally found the ease with which they used to obtain employment in the past was replaced with significant barriers in the present day.
- It is evident that men and women experienced services in differing ways, which may in part be the result of the restrictions placed on these services. For example, while the men expressed satisfaction with transitional housing and shelter support, women did not as there are less transitional housing and shelter support services available for homeless women who are not the victims of domestic violence. Similarly, of the male participants who benefitted from support workers, most identified those at the men's shelter as being valuable which women do not have equal access to. This lack of access to certain resources continues to reveal itself as certain individuals are provided with bus passes, housing allowance, last-months-rent, and furniture funds to name a few, while others are denied these resources.
- This unequal access to services, in some cases, appears to be the result of criteria that exclude certain individuals from various programs. In other instances, this may be because individuals are simply not made aware of services they are eligible for while other individuals are. This is a potential indicator of communication inefficiencies between front-line workers and their clients. Participants overwhelmingly found the most helpful resources to be those offered by various non-for-profit organizations including Gate 3:16, Cornerstone, John Howard Society, and the Salvation Army soup kitchen and food bank among others, or internet platforms such as Kijiji and Facebook. Participants' dissatisfaction with services mostly related to simply not knowing the services were available or not being clear on their eligibility.
- It is clear that resources and support programs are valued to different degrees and by different individuals because lived experiences of each individual are dissimilar. Just as each trajectory into homelessness differs, so are the supports necessary for maintaining stable housing unique to the individual. For this reason, the results of the interviews were as expected, with a wide variety of different services being discussed alongside a few broad categories specific to the demographic such as food banks, access to warm meals, financial support, and social networks with friends and families. It is noteworthy that what some participants identified as a useful resource in maintaining stability, others identified as a need to be fulfilled and further shared they were unaware of any available services that would assist them.

- This may be the result of information regarding services and eligibility not being passed on to participants, or the result of exclusionary criteria for these valued resources. Several participants believed that services were available, but that they did not know where to apply or how to learn more about these programs and services. Some respondents believed they did not receive information about available subsidies and assistances they were eligible for. As a result, many participants in the study shared that the most valuable source of information could be found by word-of-mouth or through different resource centers such as Gate 3:16 and the John Howard Society.
- As each individual's location, income, and circumstance differs, so do their needs relating to additional support and services. Participants receiving differing levels of income or in different stages of transition experience different obstacles to overcome. The most common needs which participants discussed related to the need for additional funds or a service that reduced the amount of discretionary income used for necessary expenses. These came in the form of food gift cards, criminal pardon subsidy, rent allowances, and transportation passes. Next to financial needs, a widely-shared necessity was for more access to food banks and a desire that foodbanks would provide more fresh produce, protein, and dairy products. Other needs that participants expressed were for accurate and accessible information regarding available services and eligibility and financial support for unforeseeable and incidental expenses that threaten the stability of housing or access to crucial services which participants depend upon.
- For many, public transportation is needed in order to obtain the necessary resources that are vital in remaining stably housed. Each participant's day-to-day needs were widely diverse from each other, and yet, could still be fulfilled with an affordable monthly pass that many participants expressed a desire to have. Whether the needs were transportation to work, access to social and recreational activities, access to food banks and social service outreaches, eliminating stress, or simply removing the need to obtain individual bus tickets, many participants expressed their lack of transportation or limited access to it as a primary obstacle in their lives. Those with monthly passes further distinguished the practicality of this need by sharing about the opportunities and freedom it provides to them as well as the increased quality of life they experience because of it.
- The three prominent themes present in the advice from participants of this study are consistent with the three primary needs that these individuals expressed having in transition. First, the encouragement to remain motivated and focused on stability relates the experiences of loneliness, fear of change, and unresolved trauma or addictions that individuals continue to struggle with. In order to successfully transition, various support networks and services are necessary to overcome personal difficulties beyond simply the need for a home. Overlooking the role that mental illness, addiction, or unresolved conflicts and traumas play in homelessness is to overlook a barrier to success that participants of this study identified when quickly offering words of encouragement.

Broad Recommendations

- Consideration should be given to setting larger, more holistic goals with respect to this population, such as social reintegration, rather than specific goals of housing, employment, or mental health.
- Funding and program design of such services should reflect a more holistic outlook, funding individuals and not specific elements of homelessness concern.
- Leverage broader goals to meet shorter-term needs, such as finding first a living space after exiting homelessness, addressing mental health and/or co-occurring illnesses such as addiction, and skills development.
- Partner with the community organizations, businesses, and/or institutions (universities, colleges, transportation systems, school systems, recreation centres, libraries, non-profits, etc.) to promote social engagement and re-engagement of individuals exiting homelessness.

Examples of more specific recommendations from the participants to enhance social engagement:

- Reduce obstacles to social participation such as providing bus passes to all participants in social assistance programs to freely travel to get food, see family and friends, volunteer, attend job interviews, make and keep doctor's appointments, and so on.
- Allow free recreation access to all social service fund recipients, so that they may stay healthy and develop a routine for the day, which includes physical exercise.
- Provide social programming to enhance social engagement.
- Encourage and/or promote and/or enable community involvement.
- Increase educational opportunities for those on ODSP funding to promote social engagement through life-long learning.
- Promote, engage, and/or support individuals in efforts to clear/expunge criminal records to enhance work eligibility.

Participants also highlighted the importance of continuing to increase base funding for various social assistance programs, as well as efforts to make housing more affordable and less difficult to obtain.

Through this research partnership, UOIT and the Social Services Department of The Regional Municipality of Durham are together, working to gain deeper insights into the lived experiences of citizens seeking supports related to housing and homelessness. The findings of this research will be used to inform service delivery and guide future community-based research.

SECTION 2 – INTRODUCTION

2.1 Project Overview:

The Region of Durham 2014-2024 Housing Plan, At Home in Durham, identifies ending homelessness in Durham as one the four main goals. An initial step towards this goal is to tap into client experience around pathways to sustainable housing and a livable income. According to the Region of Durham Social Services Department (RDSSD) in 2014 the largest portion (73%) of shelter guests in Durham Region were single without children. Understanding the positive and negative experiences of those who have navigated their way to stable housing may serve to identify barriers to successful exits from homelessness.

Therefore, there is a strong desire on the behalf of those who work with housing and Ontario Works programs to understand the client needs and their pathways out of homelessness. Those who work with the programs have identified that different clients use the programs in different ways and are seeking to bring more relevant programming to those who need it. The data generated from this research is also valuable to other researchers and practitioners interested in (1) addressing client needs more effectively and (2) developing programs/policies to help people get and keep their housing.

2.2 Background:

Homelessness refers to a wide range of circumstances and does not refer only to individuals living on the street or in the shelter system. Homelessness or precarious housing refers to the lack of stable, permanent, and appropriate housing (Gaetz, Donaldson, Richter & Gulliver, 2013; Wellesley Institute, 2010). A large part of the recent scholarship on housing insecurity research has centered on the generalized expansion of intra-national resource inequality that has accompanied economic globalization and the gradual decline of the Keynesian welfare state (Teeple, 2000; Coburn, 2004). However, this literature stretches well beyond the very distant macro level forces that have recently expanded homelessness risk.

In fact, one of the very important themes, today, relates to the effectiveness of so-called continuum of care or "Treatment First" programs that emphasize the need to first 'train' homeless people to be independent before providing them with permanent housing (Lofstrand, 2010: 22). This approach, which organized policy development through the 1980s and 1990s, has been broadly criticized for inverting the hierarchy of care and therefore failing to properly attend to the real needs of homeless populations. Drawing on different programs in North America and Europe, a number of studies have now concluded that there is little evidence for the 'viability and effectiveness' of Treatment First programs (Lofstrand, 2010: 22). As a direct consequence, there has been an increased focus on the need to develop "Housing First" strategies aimed at providing 'shelter without any predicate requirement of treatment' (Davidson, 2006: 125). Homeless programs that provide 'access to regular housing... as the main priority' have been found to be much more effective in keeping people off the streets and in 'responding to the needs of the homeless as they themselves define them' (Lofstrand, 2010: 22, 32).

Amidst this 'paradigmatic shift' in the public policy literature on homelessness, a number of new debates have emerged regarding the specific programs that should be added onto or linked with housing first initiatives (Davidson, 2006: 126). It has been broadly recognized, for example, that different contextual factors impact on the viability of housing first programs and that different spatial complexes require different program designs. It is precisely in this respect that Parsell et al (2014: 296, 297) conclude that while 'the current evidence base provides a compelling rejection of the previously dominant housing readiness approach', there is a strong need to develop programs based on a 'nuanced understanding' of homeless populations or those requiring shelter assistance. This means that any attempt to develop strategies that aid homeless individuals, even in the context of a Housing First template, must account for not only the basic needs and requirements of precarious populations but 'their understanding of their role in obtaining [housing] services' (Parsell et al, 2014: 296).

In terms of developing new Regional strategies to combat homelessness, it is necessary to take account of the qualitative and quantitative success of housing first programs and other housing models as well as the diversity of homeless identities. But the literature on homelessness (and social welfare more generally) also stresses sensitivity to the different organizational forms which mediate local housing policies (Chaskin, 2013; Musterd, 2013).

Davidson (2006) has shown that insofar as housing first programs ignore broader institutional forces at either the state or national level, their capacity to harness meaningful change has been somewhat distorted. In this sense, while Netherland's Strategy Plan for Social Relief may serve as an instructive template for other Coordinated Market Economies where firm level institutions create relatively common social pressures and economic competencies, it is much less useful for Liberal Market Economies which depend more heavily on 'market modes of coordination' (Hall and Soskice, 2001: 8; Pontussen, 2005). In other words, because the flexible labour markets and innovation ecosystem associated with LMEs tend to impel higher levels of inequality and poverty, they necessitate a different condensation of welfare and social housing policies. It is in this respect that those who have recently studied United States Housing First policies have been especially focused on the efficiencies and innovations created through New York's Pathways to Housing program. As Stefancic and Tsemberis (2007) and Tsemberis et al (2004) indicate, the Pathway's framework serves, in many respects, as a modern homelessness model for Liberal Market Economies.

2.3 Process:

This study interviewed clients who have experienced at least one previous episode of homelessness, but who are currently considered in a stable housing situation (having been in their current home for six months or more). In particular, we investigated how clients using services both at the RDSSD and in the community came to be more stable with respect to housing and what they envision would help them remain stable with respect to their current living situation (e.g., gainful employment, schooling or other form of training, transition into longer term assistance programs, etc.).

More specifically, the research process was divided into three stages:

• <u>Stage 1: Information Gathering Stage</u>.

The UOIT/RDSSD team compiled an inventory of resources on the issues in this region, so that we could utilize the work of other projects and not replicate efforts. In addition, a review of existing research in the area of poverty and clients using programming such as Ontario Work (OW) and Ontario Disability Support Program (ODSP) was carried out. A brief literature review was generated by the UOIT research team to identify the issues that make this population vulnerable.

• <u>Stage 2: Interviews and Collection</u>

In initial discussions, single men and women between the ages of 30 and 55, were identified as being the largest users of benefits such as OW and ODSP, but not necessarily the largest users of services available. The researchers in this study interviewed 30 individuals about pathways out of homelessness and their experiences utilizing RDSSD and community services in assessing how to better service this group.

These interviews were audio recorded and transcribed for analysis. These transcripts were used to identify what led people to access certain services and what individuals understand as both the positive and negative aspects of these programs while moving through their pathways into and out of homelessness. A large amount of qualitative information was also collected on the respondents, including demographic, current and former living conditions, and so on. In addition, we looked at opportunities and challenges that clients encounter in terms of their relationship to the local economy (e.g., job opportunities, skills training availability and affordability etc.). Transcription was outsourced to save time in this project. All transcribers were asked to sign a confidentiality agreement. All survey and project materials can be found in the Appendixes of this document.

This project is a building block in the journey of examining housing issues in the Region of Durham. Building on the extant scholarship, it argues that any attempt to develop a comprehensive housing program in Durham Region must not only recognize the benefits of a number of strategies, but also come to grips with the specific needs of this vulnerable population and identities of those individuals requiring housing assistance.

• <u>Stage 3: Analysis</u>

In concert with RDSSD, analysis was guided along research questions both of interest to the researchers and RDSSD. This report covers topics that were specifically requested by RDSSD, and were of interest to the UOIT research team. Participants were all asked various questions on a number of issues. Responses to these questions were grouped into the following categories.

- Demographic variables of this group
- Mental and Physical Health Issues
- Vulnerability Scale
- Most and Least Helpful Resources
- Maintaining Stability
- Needs
- Transportation
- Advice

2.4 Methodology:

In total, thirty (30) respondents were interviewed using a questionnaire developed in partnership with the RDSSD. Participants were recruited using flyers and posters placed in various locations across the Region: Two offices belonging to RDSSD in Oshawa and Whitby, The John Howard

Society of Durham (JHSD) in Oshawa, Cornerstone Shelter for Men in Oshawa (Cornerstone), and the Community Development Centre Durham (CDCD) offices in Ajax. Interviews were conducted at the downtown campus of the University of Ontario Institute of Technology and at the John Howard Society Durham (JHSD). Interviews were conducted by all three research team members (n=13, Hannah Scott; n=9, Toba Bryant, n=8, Scott Aquanno). In all but one case a separate set of notes were taken by a student administrative assistant associated with this project. The remaining case was conducted alone by the interviewer, given timing issues with both the respondent and the availability of interviewers. Thirty unmarried single men (n=15) and women (n=15) who have lived in their current accommodation for at least six months were interviewed. Thirty respondents were recruited to the study who met the following criterion:

- Had to be currently living in The Region of Durham
- Had to have been living in a residence for at least six months
- Were between 30 55 years of age
- People who have not had at least one experience of being unsheltered, accommodated in emergency shelters or provisionally housed prior to being housed
- Were currently single (not living married or common-law)

Recruitment:

Individuals were recruited using flyers and handbills that were made available to every client served within a specific time window until we had received the appropriate sample. Each flyer and handbill described the study, its purpose, the requirements of who can be included in the study, and our contact information. A copy of the recruitment flyer and handbill are attached to this application.

All RDSSD, OW, and housing staff as well as community agency staff who work directly with clients were sent a letter, asking for their participation in the study with instruction on how to distribute the flyer to clients. Staff were instructed to provide a handbill to all clients regardless of request or eligibility, so that the selection process was not discriminatory or influenced in any way.

Client interviewees were initially recruited from the RDSSD and community partners where clients seek housing assistance. Knowledge of the study was also relayed to various individuals via word-of-mouth. Handbills and posters were left at two of the offices of RDDSD in Oshawa and Whitby, CDCD in Ajax, JHSD in Oshawa, and at Cornerstone Men's Shelter, in Oshawa. Clients contacted the researcher identified on the flyer and set up an appointment for an interview. The staff working with the clients did not have any idea who approached the research team, using this method, as all clients within a specific age range, visiting these locations, had access to a flyer/handbill asking for their participation. Interviews took place over two months (July 11, to August, 24, 2016), at one of two locations offered to potential respondents: Small meeting rooms at either the downtown campus (55 Bond St. E.) of UOIT, and the JHSD. Researchers also offered to meet individuals, should they choose, in public spaces such as coffee shops or public libraries. No respondents were interested in this option, preferring to come to the two spaces mentioned above. During each interview, respondents were offered beverages and snacks (bottles of water, various breakfast bars, and fruit) while conducting the interview.

Participants were asked to review the consent form with the interviewer (a member of the UOIT research team). The consent form explained that their voices were to be recorded and then transcribed, the incentives offered for completion of the interview, and other issues associated with

this study. If potential respondents did not wish to participate, we thanked them for their time and allowed them to exit the interview space. If participants chose to continue, then the researcher signed both duplicates of the consent form and handed one to the participant, and retained a copy for their records. The purpose of this is to protect the anonymity of the respondent, by not having their signature on the consent form.

Clients were then asked to select a pseudonym that was not their own name for tracking purposes should they decide to withdraw their data after completion of the interview. We asked each participant to remember this chosen pseudonym. In addition, a copy of this pseudonym was placed on the consent form and a thank-you letter, offered for their records. The participant was assigned a case number, and this was recorded on both copies of the consent form. They were advised to retain a copy of this form, should they wish to withdraw their answers from the study at any time, including after the study has been completed. Participants were interviewed according to the semi-structured quantitative and qualitative questionnaire provided with this application. The interviews were recorded using computer software on a laptop computer.

Once completed, participants were thanked for their time, reminded that they can withdraw from the study at any time, and that our contact information and their case file number were recorded on their copy of the consent form. Should they have any questions, they were encouraged to contact the research team at any point after the study. On completion of the interview, respondents were offered four gift cards valued at \$10 each, for a total of \$40. Studies show that providing small incentives, such as these, increase interest in the study and therefore possible respondents in the subject pool. It is also a research convention to provide a small stipend to low-income or socially disadvantaged research participants.

In addition, clients receiving social assistance are allowed to receive up to maximum of \$6,000 over a one-year period per member of the benefit unit in the form of supplemental income, such as honoraria or gifts. In other words, receiving this incentive does not interfere with the benefits or supports provided from public sources. A form was filled out stating that the gift card had been offered and accepted. The researcher signed this form and recorded the case number for which this card was given. This form has been retained by the research team's Principal Investigator, Dr. Hannah Scott, for verification purposes. Electronic files were transcribed using a transcription service. The Presidents Choice gift cards were redeemable at Club Entrepot, Extra Foods, Fortinos, Independent Grocers, Loblaws, Loblaw Great Food, Maxi, Maxi and Co., No Frills, Provigo, Save Easy, Real Canadian Superstore, Atlantic superstore, SuperValu, Value Mrt, Wholesale Club, Zehrs markets, and Zehrs Great Food.

All transcribers and the owner of the transcription company signed a confidentiality agreement to protect respondent's privacy and confidentiality. Once verified, the audio files were destroyed, removing all evidence of any voice recording, further protecting respondents' privacy and anonymity.

In addition to the gift cards, respondents were also given a compiled list of services in the community, including many counselling services. The gift card does not interfere with other benefits clients' may have already been receiving. Clients shared their housing experiences with us, to help researchers better understand the challenges and risks that singles in this age range face. Ultimately it is hoped that we can learn from this research project and help inform more suitable policy and programming to mitigate some of the housing risks this group faces.

Researchers have worked with the Region of Durham Social Services Department to ensure that this project not only informs their process, but also provides data for research publication. This project is somewhat unique in that both The Region and the research team receive benefit from this project.

Protecting anonymity

Respondents did not sign any document associated with this project, including the consent form. The gift cards offered had no identifiers placed on them for the receiver. The research team was never told of a client's real name and used only the pseudonym when addressing the client at all times. A copy of this questionnaire is included in the Appendices. Data has not been presented in any identifying way in that all identifiers have been removed if provided by the respondent. References to places and names of places were also be removed in the transcripts, to ensure the protection of the respondent. Analysis of data is presented here in aggregated form. Data was cleaned of all personal reference to the respondent if provided voluntarily. In other words, names of friends, family members, locations of their homes, names of workers they may use, or health care professionals, and so on will all be removed. We did not ask for real names, addresses, or dates of birth of our respondents at any point during the interviews. Data is kept on a password-protected laptop and laptops, when not in use, remain in a locked drawer. Data for this project is stored on an encypted USB key in accordance with Tri-Council Policy, FIPPA and PHIPPA requirements. Only the UOIT research team has access to the laptop and the material related to this project.

In total, 47 interviews were scheduled, with 17 cancellations before the sample requirement (N=30) was reached, resulting in 1804 minutes of interview time. The sample was equally split with respect to gender (males = 15; females = 15). Interviews were transcribed by a transcription service, and were proofed by the research practicum student associated with this study.

2.5 Key Findings:

The research contained in this project points in the direction of four key strategic and procedural guideposts. These general findings are reflected within the different sections of the report and form the organizational basis of the strategic directions section that follows.

1 – Lived experience is always complex

In terms of policy, it makes sense to think about insecurity through various milestone moments or processes (such as becoming security housed, treating addiction, receiving welfare or disability support, and getting a job), since the related services may, in many cases, offer the greatest total advantage to marginalized individuals. However, it is very clear that treating insecurity and vulnerability necessitates a nuanced approach that deals with different patterns and systems of insecurity. The research exhibits how the different experiences and conditions comprising lived experience exist as part of a dynamically interactive totality.

As such, even if people may fall into broad representational categories, such as employed or unemployed, housed or un-housed, healthy or unhealthy, the static binary terms expressed by these locations offer a poor way of understanding concrete reality as many different and intersecting practices and factors inform and condition social behavior and experience.

2 – There is a need to respond to different, overlapping patterns and experiences of vulnerability

It is clear that one of the principle objectives of social policy is to alleviate and reduce episodes and experiences of vulnerability so that all residents experience security and safety. It follows from the above, moreover, that strict representational dualisms formed around static legal definitions provide limited value in assessing and contending with real experiences of vulnerability.

All this suggests a rather different construal of the social landscape, one that views personal security along the lines of a vulnerability or inclusivity scale extending from the most vulnerable on the left to the secure and stable on the right. In this regard, certain critical services and goods can be seen as stabilizing mechanisms which allow people to progress positively along the scale. This is not to say there is a standardized list of goods and services that necessarily push people from one side of the spectrum to the other or a precise calculation system for measuring levels of vulnerability. Instead, such a scale should be used as a heuristic device that helps us to think holistically about social welfare policy and relativistically about the needs of different residents based on real lived experiences.

3 – Stable living requires attention to unique individual needs

Strict legal or formalized understandings and definitions of homelessness do not appear overly helpful in understanding the lived experience and vulnerability of residents. In many instances interview subjects reported having a stable housing arrangement when, in fact, they remained, by some legal conceptions, homeless. For example, a number of participants identified long-term couch serving arrangements with family members or friends as forms of secure and stable housing. On the other hand, participants who entered into legal rental contracts reported deep housing insecurity and vulnerability. This was especially the case with those people living in rooming homes.

This does not indicate the irrelevance of housing in producing security and stability. Rather it forces a more nuanced and relativistic approach to housing security. In some cases, permanent housing is not the first need of participants and in other cases, permanently housed people may need housing before any other service. This serves to highlight the problems of a check mark based approach to insecurity where people are assessed more or less scientifically based on a circumspect investigation of what they have or lack but it also indicates the limitations of those metrics that simply conflate housing with stability.

In this respect, there is a need to measure and assess the stability and security of different housing arrangements much beyond the legal principles of residency as an integral part of any vulnerability reduction strategy. In fact, this is more so as the sub-standardization of the low cost private rental market is intensified with the continual erosion of housing affordability.

4 – Support requires holistic thinking and action

In many cases, stable and secure housing may be the most important mechanism of stability for people in that it opens up meaningful access to the other critical services. However, there is still a danger in substituting housing security for recognition of the complex generative mechanisms that influence human need and positionality. It is clear that secure housing, especially defined in the legal sense, provides a slender basis alleviating vulnerability.

If the objective is to move people towards stability the goal, therefore, has to be to understand housing as part of a complex support apparatus. To the extent that housing first programs aim at providing a holistic group of wrap-around services tailored to the individual needs of participants, these programs are ideal and, based on the information revealed in the interview process, likely to be successful.

SECTION 3-

DEMOGRAPHIC CHARACTERISTICS OF THE PARTICIPANTS

3.1 Introduction:

At the beginning of each interview, respondents were asked a number of questions in an effort to get a better understanding of our sample. The questions asked reflected a mixed methods approach, asking both structured (closed- ended) and unstructured (open- ended) questions. A copy of the questionnaire is in the appendix. In this section, we shall offer some of our findings with respect to the demographics of our sample. Closed- ended questions are summarized here for review, but also answers to some of the open- ended questions were coded, and are illustrated in this section.

3.2 Group Characteristics:

First, Table A offers some basic information about our sample. The sample reflects a quota system, as both RDSSD and the UOIT research team were interested in answers equally reflecting both men (n = 15; 50%) and women (n = 15; 50%). The average age of the entire sample was somewhat skewed to the higher end of the eligibility criterion at 45.8 years of age. Women in our sample were younger (41.1 years), on average, than men (47.1 years). Age, within the group was not quota selected, and therefore has a less normal distribution. The majority of our sample (n = 14; 47%) were in the highest tier (ages 50-55) of the sample frame. The remainder (53%) were between the ages of 30 and 50 years. One third (33%) of respondents reported that they identified as Aboriginal, which is over eight times the national average of four percent (Canada, 2013), suggesting that Aboriginal peoples were vastly overrepresented in this sample.

All but one person in the sample answered our questions about first language spoken at home and citizenship. The purpose of this question was to establish what language that individuals felt most comfortable. All respondents who answered the question said they spoke English at home, with one individual stating they spoke both French and English in their household. Most (n=28) of our sample reported they were Canadian citizens, while one was a permanent resident. There were no new Canadians in our sample and/or refugees. Most of our respondent had been in Canada for five years or longer, with one person stating that they had been here less than five years.

To qualify for this study, individuals had to be "single" in addition to other requirements. Single, in this study, meant that they could not currently be in a relationship where they were living common-law, married, or in a civil union, as opposed to never married. When asked about this in the survey, all met the requirement, but there were different types of experiences of these single individuals. Two thirds (n = 20) stated they were single, while five individuals stated they were currently separated from their partners. The remainder were divorced, widowed, or otherwise in a non-cohabitating relationship.

| Gender | Number | % | Landed Immigrant Status | Number | % |
|-------------------------|--------|------|----------------------------|--------|------|
| Female | 15 | 50% | Yes | 1 | 3% |
| Male | 15 | 50% | No | 29 | 97% |
| Total* | 30 | 100% | Total* | 30 | 100% |
| Age of Participant | | | Relationship Status | | |
| 30-34 | 5 | 17% | Single | 20 | 67% |
| 35-39 | 4 | 13% | In a relationship** | 1 | 3% |
| 40-44 | 2 | 7% | separated | 5 | 17% |
| 45-49 | 5 | 17% | divorced | 2 | 7% |
| 50-55 | 14 | 47% | widowed | 2 | 7% |
| Total* | 30 | 100% | Total* | 30 | 100% |
| Identify as Aboriginal | | | Children | | |
| Yes | 10 | 33% | 1 child | 7 | 23% |
| No | 19 | 63% | 2 children | 4 | 13% |
| No Answer | 1 | 3% | 3+ children | 9 | 30% |
| Total* | 30 | 100% | No children | 10 | 33% |
| Language Spoken at Home | | | Total* | 30 | 100% |
| English | 28 | 93% | Pets | | |
| English and French | 1 | 3% | 1 pet | 8 | 27% |
| Other | 1 | 3% | 2 pets | 5 | 17% |
| Total* | 30 | 100% | 3+ pets | 3 | 10% |
| Canadian Citizen | | | No pets | 14 | 47% |
| Yes | 28 | 93% | Total* | 30 | 100% |
| No | 1 | 3% | Type of Pets | | |
| No Answer | 1 | 3% | Cats only | 3 | 10% |
| Total* | 30 | 100% | Dogs only | 6 | 20% |
| Years in Canada | | | Other/Combination | 5 | 17% |
| Less than 5 years | 1 | 3% | Didn't Ask | 2 | 7% |
| 5 or more years | 29 | 97% | No pets | 14 | 47% |
| Total* | 30 | 100% | Total* | 30 | 100% |

Table A

*Totals may not add to 100% due to rounding. **One individual stated they were common law, however later in the interview shared they live alone and do not share the cost of housing with anyone, suggesting a misinterpretation of the term. This individual has been classified as in a relationship.

One third (n = 10) of our sample stated that they had never had children. Thirty percent (n = 9) stated that they had three or more children, while the remainder had two children or less. Two individuals in our sample who were female had one child living with them at the time of the study.

The majority of our sample (53%) had at least one pet, with some having several. Most of those with pets (8/16) had just one pet, while the remainder had two or more. The most popular pet was at least one dog, with cats following second. This is not surprising, given that these individuals lived alone. Dogs not only provide companionship, but an extra layer of protection for their owners.

Table B summarizes our samples' education and employment history. Only three in the sample did not graduate high school. This is rather high when compared to Canadians, aged 25-64 (64.1%; Canada, 2011). Almost all of our sample (29/30) were not working at all during the time of

| Table B | | |
|--|--------|---------|
| Education and Employment | | |
| Highest Level of Education Achieved | Number | Percent |
| Public/primary Grades 1-6 | 1 | 3% |
| Junior high school Grades 7-8 | 2 | 7% |
| High School Grades 9-12 or 13 | 14 | 47% |
| Some college or university | 5 | 17% |
| Completed College degree or diploma | 3 | 10% |
| Bachelor's degree | 1 | 3% |
| Masters Degree | 2 | 7% |
| Other (specify) | 1 | 3% |
| Did not ask | 1 | 3% |
| Total* | 30 | 100% |
| Currently in School | | |
| Full time | 0 | 0% |
| Part time | 1 | 3% |
| Training or apprenticeship | 0 | 0% |
| Not in school | 29 | 97% |
| Total* | 30 | 100% |
| Employed | | |
| Full time | 0 | 0% |
| Part time | 1 | 3% |
| Unemployed | 29 | 97% |
| Total* | 30 | 100% |
| Ranked Quality of Previous Non-Wage | | |
| Benefits | | |
| Excellent | 1 | 3% |
| Satisfactory | 2 | 7% |
| Non-existent/no benefits | 8 | 27% |
| Not applicable | 18 | 60% |
| Missing | 1 | 3% |
| Total* | 30 | 100% |
| *Totals may not add to 100% due to round | ing. | |

interview. Only one individual indicated that they work part- time. When asked about previous work, only 1 of 11 stated that their nonwage benefits were excellent. Most (8/11) stated they did not have any.

3.3 Household Income and Expenses

Calculating household income was challenging, as subjects often included funds from a number of sources, including GST rebates that they received quarterly after filing their taxes. This money, should not be included in income and the researchers were unaware that some respondents were adding these funding until midway into the study. Therefore, the dollar amounts reported for household income should be considered conservative in that they are probably higher than what some individuals actually receive. In addition, some individuals were not aware of how much they received from government sources in total, in that some of their funds were given directly to their landlord for rent. In these cases, many reported what they received, but could not speak to how much

| Table C | | |
|--|--------|---------|
| Income | | |
| Monthly Household Income | Number | Percent |
| \$0 to \$250 | 1 | 3% |
| \$251 to \$500 | 1 | 3% |
| \$501 to \$750 | 15 | 50% |
| \$751 to \$1000 | 1 | 3% |
| \$1001 to \$1250 | 6 | 20% |
| \$1251 to \$1500 | 2 | 7% |
| \$1501 to \$1750 | 1 | 3% |
| \$1751 to \$2000 | 3 | 10% |
| Total* | 30 | 100% |
| Principal Sources of Income | | |
| Canadian Pension Plan (CPP) | 1 | 3% |
| Employment Insurance (EI) | 1 | 3% |
| Ontario Disability Support Program (ODSP) | 14 | 47% |
| Ontario Works (OW) | 12 | 40% |
| Unclear | 2 | 7% |
| Total* | 30 | 100% |
| *Totals may not add to 100% due to rounding. | | |

they received in total. The average reported income for all participants was \$934.27 with a range from \$197 (with a rent subsidy) to \$1900 (for individual with an а dependent). Women tended to receive slightly more funds on average (\$1003.53) than men (\$865). This was largely due to the fact that women were more likely to be on ODSP have dependents. and/or Table C shows that two individuals made under \$500/month. These numbers can be considered low, as rent from these individuals was taken and given directly to their landlord. Fully half of the sample (n = 15) received between \$501 and \$750.

Seven of 30 respondents reported making between \$751 and \$1250, with the majority in this group (n = 6) making between \$1001 and \$1250. Only six (20%) of our sample reported receiving between \$1501 and \$2000, with the highest income reported at \$1900. For the most part, these individuals received extra subsidies because they had special needs, such as special diets, transportation needs, or children living with them. The majority of the sample (n = 28) received money from either the Ontario Disability Support Program (ODSP; n = 14) or Ontario Works (OW; n = 12).

From this money respondents were expected to pay rent and bills, including a phone bill. Table D demonstrates that the majority of respondents did not pay at all for gas or oil, and only one paid a portion of a water bill. Fewer, but still the majority (n = 24), did not pay for hydroelectricity. Only four individuals reported not having a phone of their own, (males = 2; females = 2) as they had either lost or broken it, and were unable to replace it at the time of the study. All individuals currently without a phone expressed the need for one and that not having one made their lives more challenging, as they could not provide a number to prospective employers, talk with their friends, make arrangements with doctors, and so on. The average phone bill for participants was \$52.15. Individuals (n= 26) in this study had a variety of phone plans with various plan types depending on their needs. Half of the sample had basic plans that were in the \$40 range (unlimited texting and/or calling either regionally, provincially, or nationally, with minimal data allotments. However, one-third (10/30) needed something more than a basic plan citing various reasons, including not being able to afford to buy a phone outright to get a cheaper plan, and that their phone bill each month included the phone they were using and as a result was more expensive.

Rent consumed the majority of funds. Respondents paid a range of rental dollars, reflecting various strategies for securing houses. The average rent for this group was \$517, with women paying

slightly higher rents (\$537) than men (\$497). Those on the lowest end of the rent spectrum (less than \$300) were receiving some sort of subsidy for their current residence. Thirty percent of our

| Table D | | |
|-------------------------------|--------------|---------|
| Living Expenses | | |
| Monthly cost of rent | Number | Percent |
| less than \$100 | 1 | 3% |
| \$100 to less than 300\$ | 4 | 13% |
| \$300 to less than \$500 | 9 | 30% |
| \$500 to less than \$700 | 9 | 30% |
| \$700 to less than \$900 | 6 | 20% |
| \$900 or more | 1 | 3% |
| Total* | 30 | 100% |
| Monthly cost of hydro | Number | Percent |
| I do not pay for this | 24 | 80% |
| Less than \$100 | 3 | 10% |
| \$100 to less than \$200 | 2 | 7% |
| \$200 or more | 1 | 3% |
| Total* | 30 | 100% |
| Monthly cost of water | | |
| I do not pay for this | 29 | 97% |
| \$10 | 1 | 3% |
| Total* | 30 | 100% |
| Monthly cost of phone | | |
| No Phone | 4 | 13% |
| 1\$ to \$25 | 3 | 10% |
| \$26 to \$50 | 13 | 43% |
| \$51 to \$75 | 5 | 17% |
| More than \$76 | 5 | 17% |
| Total* | 30 | 100% |
| Range: \$10 to \$104 | | |
| *Totals may not add to 100% d | lue to round | ling. |
| | | |
| | | |
| | | |

sample (n = 9) were paying rent between \$300 and \$500, and another nine (30%) were paying between \$501 and 700 in rent. The highest rent level reported was just over \$900, but this was a larger place that required the accommodation of a dependent.

Our community partner, RDSSD, was interested in knowing what the shelter to income ratio was for individuals in our sample. Tables E and F break down these ratios as a whole sample, with and without a phone bill (Table E) and by gender, with and without the cost of a phone (Table F). On average, this sample paid almost three-fifths of their income (59.4%) to rent, not including phone costs. If phone was included in these calculations, 64.6% of every dollar coming in went to rent and phone. Because of the issues mentioned previously in getting estimates of household income, and estimating rent costs. these ratios should be considered conservative, as individuals would sometime overestimate their income by adding GST reimbursements. Those with housing subsidy (n = 1) had the lowest ratios (26% of income went to housing), while some individuals were paying just over four of every five dollars received (83%) to housing. These higher numbers are concerning, given that this leaves very little for essentials such as food, clothing, medications, and local travel. Table H shows that women (57.6%), on average, paid a slightly lower percentage of rent as a

proportion of their income than men (61.1%). Tables G and H demonstrate that on average, phone costs constitute about 5% of income received, regardless of gender.

3.4 Housing

As reported in Table G, half of the respondents in this study stated that they had been living in the Region of Durham for at least 10 years, suggesting the sample is fairly local. Another sixth of the sample (5/30) stated that they had been living in the Region for at least 10 to 15 years. One-third of the sample (10/30) had been living in Durham Region for 5 years or less. The majority of our sample (73%) moved five times or less when they were minors (below age 18). Six respondents stated that they had never moved before the age of 18. However, eight in our sample stated that they had moved at least six times, with six stating that they had moved at least 10 times when they

Table E

| Shelter-to-Inco | me Ratio | |
|-----------------|------------------------|------------------------|
| | Excluding Phone | Including Phone |
| Average | 59.4% | 64.6% |
| Minimum | 26.5% | 29.2% |
| Maximum | 82.7% | 87.3% |

Shelter costs consisted of rent, hydro, oil and gas, and water. Income is comprised of both rent subsidies if applicable and income from all sources.

Table F Shelter-to-Income Ratio Female **Excluding Phone Including Phone** Average 57.6% 63.1% Minimum 27.9% 37.4% Maximum 76.6% 86.8% Male Average 61.1% 66.1% 26.5% 29.2% Minimum Maximum 82.7% 87.3%

Table H offers that were minors. when respondents were asked where they lived, most often half (15/30) identified Oshawa as a first choice. Of those who did not live most often in Oshawa (n = 15) six stated Oshawa was the second most likely place they lived before the date of the study. This suggests that Oshawa is a hub in Durham Region for individuals who are the focus of this study. This overrepresentation may also be because due the study was conducted at the university, which is located in Oshawa and therefore may be a reflection of ease of access to participation.

Table I shows that the majority of individuals reported that they had been living in their current home for at least one year (n = 22). However, just over one quarter of the sample (27%) were still relatively new to their residence, and therefore are living in a more precarious living

situation. The majority of participants were living in accommodations that they stated were either not affordable (n = 6) or barely affordable (n = 10). Only two individuals felt that their homes were very affordable, given their current income and bill payments. One third of our sample (n = 10) stated that their current accommodations were either not suitable (n = 5) or barely suitable (n = 5). It should be noted here that further probing into their housing situations demonstrated that housing in these cases was often not suitable. For example, one person who stated their housing was barely suitable, had found it increasingly difficult going up and down stairs because of a chronic illness. Because the housing did not address this person's physical needs, researchers would consider this respondent's housing unsuitable.

The majority (n = 20), however, felt that their housing needs were somewhat above barely suitable, suitable, or very suitable to accommodate their needs. Just over half (n = 16) stated that they liked where they lived. Reasons offered for liking their location varied, including proximity to stores and services, living in a good building and/or neighborhood, having a good landlord who understood their needs, and having good neighbours. The remainder (n = 14) had some reservations or were not happy with their current living accommodations for a variety of reasons, including safety concerns, having to share spaces, not being able to walk to services and/or grocery stores, and/or foodbanks, etc. Table J illustrates that the majority of individuals in our study lived in some form of shared accommodation (n = 22). More about current living accommodations in the words of the respondents can be found in Sections 7 and 8 of this report.

| Ta | ble | G |
|----|-----|---|
| | | |

| Residents | | |
|--|--------|---------|
| Duration of time living in the Durham Region | Number | Percent |
| 1 year of less | 3 | 10% |
| More than 1 year to 2 years | 4 | 13% |
| More than 2 years to 5 years | 3 | 10% |
| More than 5 years to 10 years | 5 | 17% |
| More than 10 years | 15 | 50% |
| Total* | 30 | 100% |
| How many times did your family move when | | |
| you were growing up? | | |
| 1 to 2 | 5 | 17% |
| 3 to 5 | 11 | 37% |
| 6 to 10 | 2 | 7% |
| 10+ | 6 | 20% |
| Never | 6 | 20% |
| Total* | 30 | 100% |
| Foster Care | | |
| Yes | 9 | 30% |
| No | 21 | 70% |
| Total* | 30 | 100% |
| *Totals may not add to 100% due to rounding. | | |

Table H *Residents 2*

| First Choice | Number | Percent | Second Choice | Number | Percent |
|-------------------|--------|---------|---------------------|--------|---------|
| Oshawa | 15 | 50% | Oshawa | 6 | 20% |
| Whitby | 3 | 10% | Whitby | 4 | 13% |
| Ajax | 2 | 7% | Clarington | 2 | 7% |
| Clarington | 1 | 3% | Too many to count | 1 | 3% |
| Pickering | 1 | 3% | Don't know | 11 | 37% |
| Too many to count | 1 | 3% | No Others Mentioned | 6 | 20% |
| Don't know | 7 | 23% | | | |
| Total* | 30 | 100% | Total* | 30 | 100% |

Table I

| Housing | | |
|--|--------|---------|
| Duration of time in current home (months) | Number | Percent |
| less than 1 year | 8 | 27% |
| 1 year to less than 2 years | 10 | 33% |
| 2 years to less than 5 years | 6 | 20% |
| 5 or more years | 6 | 20% |
| Total* | 30 | 100% |
| How affordable is your current living situation? | | |
| Not at all affordable | 6 | 20% |
| Barely affordable | 10 | 33% |
| Affordable | 12 | 40% |
| Very affordable | 2 | 7% |
| Total* | 30 | 100% |
| How suitable is your current living situation? | | |
| Not at all suitable | 5 | 17% |
| Barely suitable | 5 | 17% |
| Between barely suitable and suitable | 2 | 7% |
| Suitable | 16 | 53% |
| Very suitable | 2 | 7% |
| Total* | 30 | 100% |
| Do you like where you currently live? | | |
| Yes | 16 | 53% |
| Sort of | 8 | 27% |
| Not really | 5 | 17% |
| No | 1 | 3% |
| Total* | 30 | 100% |
| *Totals may not add to 100% due to rounding. | | |

Table J

| Category of Housing | | | | | | |
|---|--------|------|-------|--|--|--|
| | Female | Male | Total | | | |
| Independent* | 3 | 5 | n=8 | | | |
| Shared accommodations | 12 | 10 | n=22 | | | |
| Total* | n=15 | n=15 | N=30 | | | |
| Independent living was define as having your own private washroom and kitchen. There were a wide variety of living arrangements, each different from the next, within each of | | | | | | |

these categories

Table K

| How did you find your home? | Number | Percent | | |
|--------------------------------|--------|---------|--|--|
| Did not say | 1 | 3% | | |
| Luck | 1 | 3% | | |
| Facebook | 1 | 3% | | |
| Subsidy Program | 1 | 3% | | |
| Weekly List of Housing Options | 2 | 7% | | |
| Newspaper | 2 | 7% | | |
| Shelter Staff | 2 | 7% | | |
| Kijiji | 6 | 20% | | |
| Word-of-mouth | 14 | 47% | | |
| Total* | 30 | 100% | | |

*Totals may not add to 100% due to rounding.

Table L

| Homelessness | | | | | | | |
|--|--------|---------|--|--|--|--|--|
| Number of occurrences | Number | Percent | | | | | |
| 1 time | 6 | 20% | | | | | |
| 2 times | 11 | 37% | | | | | |
| 3 or more times | 13 | 43% | | | | | |
| Total | 30 | 100% | | | | | |
| Duration of most recent occurrence | | | | | | | |
| less than 1 month | 4 | 13% | | | | | |
| 1 to 6 months | 9 | 30% | | | | | |
| 7 to 12 months | 0 | 0% | | | | | |
| more than 12 months | 10 | 33% | | | | | |
| Did not ask | 7 | 23% | | | | | |
| Total | 30 | 100% | | | | | |
| Length of time since most recent | | | | | | | |
| occurrence (months) | | | | | | | |
| 6 to 12 | 5 | 17% | | | | | |
| 13 to 24 | 5 | 17% | | | | | |
| 25 or more | 20 | 67% | | | | | |
| Total | 30 | 100% | | | | | |
| *Totals may not add to 100% due to rounding. | | | | | | | |
| ** 1/3 were working during their transition into | | | | | | | |

homelessness.

When asked about what primary resources were used to help participants find their current home, most learned of opportunities by word-of-mouth, as demonstrated in Table K. In many cases friends and/or family would let them know of a place that became available. Seven in the sample used either Kijiji and/or Facebook to find their home. Very few (n = 2) used newspapers to find a place. Only two of thirty respondents stated that they found their current home using the housing list put out each week and distributed to various agencies around the Region of Durham. You can find more information on the housing list, and why it was or was not helpful in Section 6 of this report. Only one individual was successful in receiving fully subsidized housing, with a housing subsidy. Shelter staff were instrumental in helping two individuals in the sample in finding housing. One person stated that luck played the biggest role in finding their current place, as they could not explain it any other way.

Finally, respondents were asked about the number of times they had been homeless before they had found their current living accommodations. Results are reported in Table L. A large portion (43%) stated that they had been homeless three or more times before finding their more permanent home. In some cases, individuals had been homeless in various forms for years, prior to finding a home. For one third of our sample (n = 10), the most recent occurrence of homelessness had been at least a year or longer. The distribution on the answers to this question appear to be bimodal, with the remainder of those asked this question (n = 13) reporting a period of homelessness of six months or less. Only four (13%) respondents stated that the last incident lasted less than one month. These answers should be considered conservative, as we did not ask this question to seven respondents (for a number of reasons), and therefore the numbers in this sample are probably higher. The majority of our sample (67%) reported that their last incident of homelessness had been at least 2 years ago, suggesting that most of the individuals in this study appear to be relatively stable in their current living situations.

3.5 Summary

To be eligible for this study, participants had to be between the ages of 30 and 55, single (i.e. not currently living common-law, married, or in a civil union), were currently living in Durham Region, had previously had at least one experience of homelessness, and had lived in their current home for at least six months. In this section, we have examined some characteristics of our sample. Thirty participants were asked a number of questions about themselves in order to gain a better understanding of our sample. This included, but were not limited to, questions regarding age, Aboriginal identity, educational attainment, income, essential expenses, some limited questions on current/past employment, how they found a home after their last incident of homelessness, and questions about their current housing situation.

Overall, our sample was in the older range of the age eligibility criterion, with an average age of 45.8 years. Women in this study were, on average, six years younger (average = 41 years) than men (average = 47 years). About one third of the sample identified themselves as Aboriginal, which far exceeds the national average. Almost all reported that they spoke English as the language spoken most often at home and were Canadian citizens. There were no refugees in this participant group. All participants were not currently in a cohabitating relationship, and half of the sample had never married. One third of this group reported never having children, and over half reporting having at least one pet.

Only one person reported working (part time). The remainder were not employed, and receiving some form of government subsidy. One third of the sample had lived in Durham Region less than

five years, the majority of which resided for the most part in the Oshawa area. The average reported income for all participants was \$934.27 with a range from \$197 (with a rent subsidy) to \$1900 (for an individual with a dependent). Women tended to received slightly more funds on average (\$1003.53) than men (\$865). This was largely due to the fact that women were more likely to be on ODSP and/or have dependents. Most of the sample had at least a high school education, far above the national average. The average phone bill for participants was \$52.15.

The average rent for this group was \$517, with women paying slightly higher rents (\$537) than men (\$497). On average, this sample paid almost three fifths of their income (59.4%) on rent, not including telephone costs. Telephone costs consist of about 5% of income received, regardless of gender. Women (57.6%), on average, paid a slightly lower percentage of rent as a proportion of their income than men (61.1%). Just over half of the sample expressed concern over the rent amount, stating their current rent was affordable or barely affordable. One third of the sample stated that their current living accommodations were either not suitable, or barely suitable to meet their basic needs. When asked about how they found their current home, most stated that they either had heard about it via word-of-mouth, or used some form of social media. One third of participants stated that their last incidence of homelessness had been at least one year. Just over two of five (43%) of this sample revealed that they had been homeless three or more times prior to finding their current home.

SECTION 4 –

MENTAL AND PHYSICAL HEALTH ISSUES

4.1 Introduction:

Table N

This examination identifies health issues as a potential pathway to homelessness. The notion of pathways is a key analytic term in the research literature on homelessness (Aubrey, LKlodawsky, & Coulombe, 2012; Chamberlain & Johnson, 2011). The concept of pathways provides means for identifying and understanding the trajectories that can lead to homelessness.

A range of physical and mental health issues were a clear theme for both male and female participants in this pilot study. Many of them identified at least one or more health issues – among other issues – as leading to homelessness. This data has limitations since it is a cross-sectional design with only 30 participants.

4.2 Overview of Health Issues:

Table M provides an overview of health issues presented by participants. Of the 30 participants interviewed, 50% indicated having only mental health conditions, while 13% specified having only physical health conditions. Almost 1/3 of participants have both physical and mental health issues. Only 10% report having no health issues.

Table M

| Health Concerns | Number | Percent | | | | |
|--|--------|---------|--|--|--|--|
| Only Mental Health Concerns | 15 | 50% | | | | |
| Only Physical Health Concerns | 4 | 13% | | | | |
| Both Mental and Physical | 8 | 27% | | | | |
| No Health Concerns | 3 | 10% | | | | |
| Total* | 30 | 100% | | | | |
| *Total may not add to 100% due to rounding | | | | | | |

4.3 Gender Breakdown of Health Concerns:

Table N provides a breakdown of health conditions identified by participants by gender and age. More female participants report having only mental health concerns. Of significance, no female participants reported having no health concerns compared to three men who report being in good overall health. The following sections contextualize the health concerns identified by the participants.

| Table N | | | | | | | | | |
|-------------------------------|--------|--------|-------|-------------|-----|-----|-----|-----|-------|
| Health Concerns | Gender | | | Age (Years) | | | | | |
| | | | | 30- | 36- | 41- | 46- | 51- | |
| | Male | Female | Total | 35 | 40 | 45 | 50 | 55 | Total |
| Only Mental Health Concerns | 5 | 10 | 15 | 1 | 2 | 2 | 4 | 5 | 14 |
| Only Physical Health Concerns | 2 | 2 | 3 | 3 | 1 | 1 | 0 | 0 | 5 |
| Both Mental and Physical | 5 | 4 | 9 | 2 | 0 | 0 | 2 | 4 | 8 |
| No Health Concerns | 3 | 0 | 3 | 0 | 0 | 0 | 0 | 3 | 3 |

Addictions

A number of participants identified addictions as leading to homelessness. The addictions seemed to develop as a result of other difficulties participants were experiencing in their lives. In some cases, trauma or loss contributed to the development of addictions to drugs and/or alcohol. These addictions frequently led to homelessness, as people quickly fell through the cracks. Individuals in these situations are unable to identify what services they need, in particular, treatment for addiction issues. Participants nonetheless had insights into why and how they became homeless:

Jonathan: I had a drug addiction with pain killers because of a motorcycle accident I was in and [I think] that caused me to be homeless".

In some cases, addiction was self-medication for pain associated with trauma or loss of someone to whom they were close and a key source of support in their lives. One participant stated:

Bill: ... my wife passed away in 2002 ... I started screwing around with drugs; just stupid and started missing time at work.

In addition, addiction often masked an undiagnosed psychiatric condition. Addictions and mental health issues were thus intertwined for some participants.

Mental Health

A number of male and female participants identified mental health conditions for which they take medication, as well as drugs and other addictions. These conditions included schizophrenia, depression, anxiety, among others. Some male participants identified addictions and/or mental health issues (James [age 47], Paul [age 54], George [age 44], Leo [age 54]).

Physical Health

Most participants identified ongoing physical health problems. These problems may stem from homelessness. They can persist as chronic conditions that affect participants' ability to work and to engage in activities of daily living. Health problems ranged from musculoskeletal problems resulting from work-related injuries, such as scoliosis, back issues, to problems that affected their ability to work (Earl [age 47], Rick [age 55], and Stig [age 54]). One participant identified a number of health bone and joint problems. Rick (age 55) reported developing arthritis and being unable to work, but it was unclear whether these issues directly contributed to his experience of homelessness:

Rick: ...I was in a bad motorcycle accident when I was quite young... At the time the doctor was saying I might not even be able to walk ... I broke my ankles and knees... if I don't push it too hard, it's not too bad but... there was too much of... a health impediment... I had to work in the freezer department ... I went to see my doctor and he was like, well you can't work in sub-zero temperatures with arthritis like that... which is a shame because I enjoyed working [there].

This participant suffers from arthritis and deteriorating discs. Although he wants to work, his musculoskeletal issues restrict the types of work he is able to do and the duration of time he is able to work. Other participants identified work-related injuries as well.

Most participants indicated that they receive ODSP. They also report that they are unable to work primarily because of mental health issues, but also due to serious physical health problems. Some participants indicated that they work part-time. Part-time employment provides greater flexibility, thereby enabling participants to work as they are able.

Similar to male participants, female participants reported mental health (e.g. depression, anxiety, postpartum depression, schizophrenia) and addictions. This included Christine (age 49), Jen (age 37), Cheree (age 46), Bernice (age 50), and Loraine (age 50). They also reported physical health conditions. These conditions include epilepsy, arthritis, fibromyalgia, other musculoskeletal issues, and respiratory conditions. One participant reported:

Loraine: ...there's something wrong with my C5 and C6 discs... I think they're overlapping one another when they should be straight, they're not... I also have arthritis and... arthritis in my feet, my knees, and my shoulders. I have fibromyalgia all over... and I'm asthmatic... with bronchitis.

This participant takes several prescription medications to manage all of her ailments. She recognizes the importance of keeping all of her medication with her at all times:

Loraine: ...I've learnt to keep all my medications in my purse... I just never know where I'm gonna be... you just never know when ya gotta pick up and go and I need my meds.

This participant also indicated that she has lived with her mother for the past four years. She lamented that what began as a temporary arrangement seems to have become permanent. This is partly due to few housing options available to her because of limited income. This participant is unable to work because of her mental health issues. She expressed interest in returning to school.

Loraine: I suffer with anxiety and depression... so, when I think about going back to work sometimes the anxiety starts to build up... This is one of the reasons why I'm on ODSP.

Bernice (age 50), an older participant identified mobility issues as a problem. She "popped" her knee making mobility – especially climbing and walking stairs – a serious limitation. Her accommodation at the time of her interview is "suitable", but she would prefer a unit on a main floor to increase her mobility and enhance her independence:

Loraine: ...I have to go upstairs and that takes a little longer when I go downstairs to carry my stuff... I really have a problem walking down the stairs.

Another female participant, Christine (age 49), indicated that she had experienced a heart attack. She described a disturbing experience with health care workers when she experienced the heart attack:

Christine: ...the pain was behind my sternum... I was so afraid because I had previously been diagnosed with lung disease and I didn't know what was going on... The ambulance took me to [the regional hospital]. Cardiogram turned out okay, but the paramedic who I had seen before for a mental health issue grabbed all the leads on the electrodes and ripped them off my chest at once.

The participant implied that this previous encounter may have affected how he treated her on this occasion. The nurses on the ward were also aware of her mental health issues. She believed that this was why she was discharged from the hospital before receiving a scheduled procedure. She indicated that this occurred during winter and she was released without adequate clothing. The hospital later sent an ambulance to bring her back to the hospital because the procedure revealed that she had experienced a heart attack.

These types of experiences in the health care system are disturbing and accentuate how vulnerable this population is to discriminatory experiences by health care workers and others who are supposed to provide support and other help. Participants reported concerns about violations of their privacy in health care settings, as well as in their homes.

Other Health Issues

Although male and female participants presented similar physical and mental health issues, men and women have different experiences that have serious implications for their health and wellbeing. Male participants were more likely to report difficulties during their adolescence. As presented in the next section, these issues often masked undiagnosed psychiatric issues. In contrast, women were more likely to report vulnerability to violence in their relationships. Some female participants indicated that they had experienced physical and/or sexual abuse as children. Some continued to experience violence in relationships as adults. At least two female participants identified as victims of intimate partner violence (IPV).

4.4 Youth to Adult Pathways into Homelessness:

A number of men indicated that they were homeless at less than 20 years of age or living in a group home as an adolescent (Tito [age 41], Bubba [age 33], George [age 44]):

George: I left home when I was 15 or 16... I have authority issues with my parents. I was in a group home... got in trouble with the law when I was 17... I have a mental illness. I should have been on disability when I was 18 years old because I was diagnosed when I was 17 with schizophrenia... [I am] heavily medicated for it...

This finding is consistent with the youth to adult pathway into homelessness identified in the research literature (Chamberlain & Johnson, 2011; Fitzpatrick, Bramley, & Johnsen, 2013; Piat et al., 2014). Individuals in this pathway often became homeless at 18 years or younger having left home often as a result of conflict at home. In some cases, young people may challenge what they consider to be excessive parental control as George above indicated. As a result, families are sometimes unable to cope with their children's behaviour and surrender them to protective care. The behaviour may be associated with an undiagnosed psychiatric condition.

Indeed, some of the male participants in this study reported spending time in protective care such as a foster or group home during their adolescence. One participant, Tito (age 41), indicated that he was in and out of jail from 12 years of age until 2015 and that his father abducted him when he was quite young leading to an unstable situation:

Tito: Well, I was a bad kid. That's the way I was brought up. I already had a hundred [sic] stepmoms and I got put into a behaviour class... my father kidnapped me when I was four... I'm on new medications... I have schizophrenia.

This quote may exaggerate the actual events that occurred. It nonetheless illustrates the kind of turbulence, family dysfunction and instability that some participants experienced in early life. A number of participants indicated that these issues continue to affect their overall health and well-being.

4.5 Intimate Partner Violence as a Pathway to Homelessness:

Female participants are more vulnerable to intimate partner violence. Some also reported experiencing sexual and/or physical abuse during their childhood. Some female participants indicated that they fled intimate partner violence (IPV) which led to their homelessness:

Christine: I went through an abusive marriage... I ended up going from shelter to shelter and inevitably ended up on the street... I got a formal diagnosis of chronic PTSD... I just went through... getting out of abusive relationships... harmful relationships... I have addressed most of my emotional issues through cognitive behavioural therapy... I get beaten all the time [in relationships].

Angella: ...when I was in Calgary, I had a two-floor house with a front yard, a backyard, garden. I had fully furnished my house six months before I walked away from it... then I had to leave... because my ex-husband showed up and beat me almost to death with a baseball bat... so I had to leave.

One participant described another form of victimization that she attributes to her addictions. She described being re-victimized in an attempt to deal with sexual abuse during her childhood:

Christine: I became an addict... from a doctor. He was a practicing addict himself... I got him through my church... I was at the time confronting some sexual abuse issues from my early, early infancy... I got a formal diagnosis of chronic PTSD.

Women were also more likely to have children living with them compared to male participants. Angella (age 45) indicated that she had escaped IPV with her daughters, and that both daughters have disabilities. Her older daughter is blind. She described her younger daughter as having "high needs":

Angella: My daughter's very high needs and we've been involved with [child advocacy agency] and it's actually... [child advocacy agency] has told me you will not be looking for a job because she needs to stabilize... there was a day that my daughter decided to like assault in the office and [had] a full-on melt-down and, you know that they keep those little

stupid things of paper that have, contain a hundred or a thousand sheets of paper, they keep them just sitting on the edge of the desk? So my daughter found one, went to open it, so I get a call, you know, you gotta come get her. Well, I'm at work. Well, you gotta come get her. Well, I'm at work and they don't care.

In a few cases, female participants described their concerns about having sufficient resources to ensure their children had what they needed. Some indicated that they do without food themselves to ensure that their children do not go hungry. One participant indicated that she forgets to eat, and will go through a whole day without eating. Another female participant indicated that she uses any extra income she receives to meet her children's needs.

4.6 Discussion:

The findings on health issues in this study are consistent with the research literature on pathways into homelessness. The literature identifies five pathways to homelessness. These include: a) housing or financial crisis; b) family breakdown; c) substance abuse; d) mental health issues; and e) youth to adult pathway (Chamberlain & Johnson, 2011). The youth to adult pathway refers to those who became homeless at 18 years or younger, and in a number of cases experienced sexual and/or physical abuse, parental addiction and family violence, or other dysfunctional family relationships. Common to all participants in this study is unstable home environments during childhood and, sometimes, family breakdown.

The research literature identifies health issues, especially mental health issues, as a key pathway into homelessness for both men and women (Chamberlain & Johnson, 2011; Fitzpatrick et al., 2013; Piat et al., 2014). In this study, a combination of housing/financial crises, family breakdown, substance abuse and mental health issues contributed to homelessness both for male and female participants. Men reported more often that addiction and mental health were contributing factors to their path into homelessness. Some of these issues emerged early in their lives but were only recently diagnosed. Several studies show that a significant proportion of individuals who experience homelessness have serious mental health issues (Lowe & Gibson, 2011; Piat et al., 2014; Rickards et al., 2010).

Indeed, individuals with serious and persistent or chronic mental illness seem to have an increased risk of experiencing homelessness; and as this study showed, may be at increased risk of experiencing discrimination when they seek help. Some participants reported receiving a diagnosis of a mental health problem only recently. This suggests that developing mental and/or physical health issues can make it easier to fall through the cracks of available support systems, and social exclusion. This would appear to be especially the case for those with undiagnosed psychiatric conditions.

Women were more likely to report sexual and/or physical abuse early in life. These issues in some cases contributed to the development of substance abuse, unstable housing and finally homelessness as adults. Participants consistently described a downward spiral, and then eventually connecting with services and supports that helped them transition off the street and into housing.

The research literature identifies the direct pathway of IPV to poor health and a combination of IPV, housing instability and poor health for women (Daoud et al., 2016; Tutty, Ogden, Giurgiu, &

Weaver-Dunlop, 2014). These pathways consist of evictions, problems paying rent, hiding, and psychological housing instability such as feeling unsafe and low self-esteem. These issues contribute to stress and reduced self-care by the women such as unhealthy behaviours, substance abuse, and inability to comply with medical regimens.

4.7 Summary:

These pathways reflect deep social exclusion, or social and economic marginalization (Fitzpatrick et al., 2013). This is especially the case for both male and female participants whose mental health issues went undiagnosed for many years. Participants' insights into how they became homeless are consistent with findings in other research studies. Triggers were often trauma or loss, and ultimately the lack of supports available to these individuals at these critical moments in their lives. Although they now have housing and receive other supports, many continue to feel vulnerable and worry about losing their current homes. Respondents are stably housed for the time being, but the threat of homelessness continues to affect them. Some worry about accessing supports as they age.

SECTION 5 – EMPLOYMENT

4.1 Introduction:

During the course of the interview, all participants were asked whether they were currently working part time, full time, or not at all. Depending on the response, the interviewer would proceed with additional questions regarding current employment positions, or would continue on to the following portion of the interview package. In some cases (n=15), participants who reported that they were not currently employed were probed to recall their most recent employment position and the interviewer would conduct the employment portion of the interview by referencing this most recently held job. Of the 30 participants, no participants were working full time, one reported currently working part time, 15 participants discussed their most recent employment roles (ranging from one month to 20 years ago), and 14 participants were not probed for previous employment information, but simply progressed to the next stage of the interview after reporting that they were currently unemployed.

5.2 Current Employment

While only one participant, (Earl [age 47]), reported being currently employed, part time and working approximately five hours per week, five other participants described working sporadically "under-the-table". Tito (age 41) completed various tasks for friends and relatives when approached, Cain (age 34) and Angella (age 45) shared they would intermittently tutor students, Cora (age 38) works irregularly as a personal support worker, and Johnathan (age 53) works seasonally on bicycle repairs. Each of these participants shared that these sources of income were essential in obtaining food, affording their lifestyles, and in planning to transition to stable and affordable living.

Angella: Well I work, 'cause I do the tutoring on the side... It gives me \$150 to \$200 a month. And really... It gives me grocery money... And that helps. And when, let's say... I have a 10-year-old girl... It gives me, mommy, 'can I do this?' It gives me, she wants to be in Scouts. She wants to go to the pool with her friends.

Interviewer: And would you, if you had the opportunity to work, would it be full-time? Angella: Absolutely.

5.3 Unemployed in Durham

Despite the low proportion of individuals interviewed who are employed (Earl age 47), many participants shared that obtaining employment was among their goals and would be a fundamental step in achieving stability. Participants who shared a desire for employment included Bill (age 53), Stig (age 54), Cheree (age 46), George (age 44), Christine (age 49), Lisa (age 52), Earl (age 47), and Pebbles (age 52). Despite being a primary concern for many, participants shared that the employment conditions in the Durham Region made stable and dependable jobs difficult to obtain.

Pebbles: ...I'm getting really frustrated on finding employment.

Interviewer: Right... so you've done the resume, you've done the career building – Pebbles: Because, ya, 'cuz, 681 is not gonna pay for an apartment... For myself. I need to have employment. And getting that... is the hard part

Pebbles later shared that although receiving a housing subsidy in order to afford her own apartment is important and among her needs, finding employment is of higher priority.

Interviewer: ...If you had to choose one, would it be the housing subsidy or would it be... a part-time job with 30 hours a week? What would be more desirable? Pebbles: I would take the job. Interviewer: So the housing subsidy is important but it's – Pebbles: It's important, but I mean I have a place to stay now... So a job is more important. Interviewer: The job is the priority, ya. Pebbles: [Yes].

Pebbles expressed a strong desire for full time employment, however, her desire for employment was for the purpose of obtaining her own apartment and removing herself from her currently unstable lifestyle.

Interviewer: What additional supports would you like that you don't now have? ... what kind of support would make your life easier?

Pebbles: Just findin' a darn job... Finding full-time employment... Stable, and get myself out of my current situation into something... You know, appropriate...You know, your own, your own bathroom. Your own kitchen. Your own living room. Everything self-contained... That's my goal.

Interviewer: But that hinges on the job.

Pebbles: Yeah

Pebbles later went on to discuss how the need for stability was time sensitive and that there were additional risks of being "sucked in" to a street culture which are associated with not reaching stability quickly, further adding to her desire for stable employment. Pebbles shared that she had often seen this happen with friends and acquaintances who began to feel hopeless and worthless and began abusing drugs. These ultimately lead to their overdose. Stig echoed Pebbles' need for employment when he shared that a job would allow him to move to suitable housing, which would allow him to regain his dignity and stability in life.

Interviewer: ...Anything else that you would think that would work really well for you Stig: Get a job, get out of this house, and get on with my life... It's just, it's simple, it's... if I get employed... I'm going to get out of there... If I get out of there, I'm going to start working on my own self, getting myself going and working on getting, getting back my license, getting back my dignity, getting back my self-respect and getting back me.

Interviewer: And working? Lisa: I wish I was... I would do anything for a part-time job. Oh, yeah. Despite an evident desire for employment and despite taking numerous "workability" and "career building" courses through OW, many participants still expressed difficulty and growing irritation with the availability of employment in the Durham Region. A large number of participants shared that they believed there simply are no stable jobs available to them. These included Earl (age 47), James (age 47), Bill (age 53), Cheree (age 46), Pebbles (age 52), Krystal (age 54), Fred (age 52), Cora (age 38), and Angella (age 45).

Earl: ...that's another thing too, like, there's not a whole lot of job opportunities here in the Oshawa area, everything else is like, outside of the area so like you have to commute... And when you're on a fixed income, it's very hard to commute... You know, it gets pretty tight.

James shared the same position as Earl, saying that jobs are difficult to find anywhere, but particularly in Durham.

Interviewer: So, there are jobs out there? James: There are, but they are very hard to find, though. Like, even with the resume I have and I've got a pretty good resume, and I've handed out over 200 to 300. Interviewer: So, there are not many jobs at all. James: In Durham there's not. There's nothing here. There's nothing unless you work for

James: In Durham there's not. There's nothing here. There's nothing unless you work for the temp agencies

Fred: It, it's petered out a lot in this area over the last, last ten years, and, [the automotive manufacturer]'s basically running on temps through, out of Labor Ready right now. There's, I don't, I have no idea how many unionized members they have left down there but it can't be very many, not like it used to be, and when, as that slowly slows down itself, right, then it's just gonna get worse out there... Not anything consistent, you know... But as far as good, full-time, steady work, I haven't seen it in a long time.

When providing advice to individuals who may find themselves in her situation, Angella warned against coming to Oshawa. She shared that what she had been told about the area's low unemployment rate and high probability of employment had been "a lie".

Angella: Don't come here... Don't do it, just don't do it... Come up with a different plan... Oshawa's really bad. Like the, the employment rate and the alcoholism and the drugs and the violence and the, the relationship abuse, I mean, Oshawa is particularly bad for all of these things... like just do a little bit of research before you move anywhere. Look at the unemployment rate. Look at, you know, how many businesses have closed in the last year. How many businesses have opened in the last year and what are they? If a bunch of hair salons and tattoo parlors are opening but the [automotive manufacturer] plant is closed, then there's probably a problem with the economy.

5.4 Self-Identified Barriers to Employment

In addition to participants' perceptions of the unavailability of jobs within the Durham Region, interviewees identified several other barriers to employment that they believed to be specific to them and their demographic. The most cited barrier that was shared by five participants was

charges on their criminal record coupled with the high expense of seeking a pardon. Participants Tito (age 41), Justin (age 34), Bill (age 53), Cheree (age 46), Pebbles (age 52), and Zoe (age 32) all expressed this as the primary obstacle to employment despite that this was not a question within the interviewer. Many participants shared that affording a pardon was their primary concern in order to find stable work, but that the cost was too high and they were unaware of any services which would assist them through this.

Bill: Well, I have a criminal record... That kind of takes me out of a lot of the jobs.Interviewer: Have you sought a pardon?Bill: Ya, I looked into that.Interviewer: What's the obstacle to that?Bill: It's very expensive.

Justin believed that a program specifically designed to assist individuals with criminal records was necessary in overcoming this barrier.

Interviewer: What other supports would you like that were not available to you that you think would be helpful? In other words, what would make life easier for you? Justin: Probably a program that like is an incentive for employers to employ criminals because every single job I've ever applied for has been an online application and there is always that box... that I have to check

Similarly, Zoe and Pebbles are currently limited to searching for positions which do not require the criminal records check, significantly reducing the opportunities available to them because of the large expense of seeking a pardon.

Health issues, physical limitations, and chronic pain were also discussed by five participants as additional and significant barriers to employment. While some of these individuals were currently receiving ODSP because of their disabilities, others were not but were still unable to work due to their conditions. Rick (age 55) discussed that his arthritis and joint pain was so severe, his doctor advised him to stop working in the freezer department of a grocery warehouse. Rick was unaware his union would have allowed him to transfer to a different department and he left his job.

Rick: I was at [a large supermarket chain store] for almost ten years and they had a big layoff there. I had seniority to stay at [a large supermarket chain store] but I had to work in the freezer department... Like I used to work in produce and that didn't bother me, but in the freezer department, because of my arthritis and back and everything, I was only in there for a couple weeks and I went to see my doctor and he was like, well you can't work in sub-zero temperatures with arthritis like that <laughter>, which is a shame because I enjoyed working at [a large supermarket chain store]. You know, we got along really good, you know, with all the guys and stuff like that –

Interviewer: So they didn't accommodate you, take you out of the freezer department and put you somewhere else?

Rick: No, well see I actually, that was my mistake, I wish the union had a let me know about it too but I should have gone through Workman's Comp and had them retrain me, and then I would've been able to keep my wages...

Interviewer: ...but you didn't know about it?

Rick: No, I just, they offered me a buy-out, and I left on good terms and everything.

Age was also discussed as a barrier to employment, as many participants believed employers would prefer younger workers over themselves.

Pebbles: But, I think I have [my criminal record] against me... I have my age against me... And it's just like, what do I do? Like I mean I've been for interviews, everything, and it's just like when I leave the interview I think to myself, okay, I'm not gonna get the job because now they've seen how old I am.

Other barriers to employment which participants identified included addiction which Tito (age 41), James (age 47), Bill (age 53), and Paul2 (age 52) all shared was a significant barrier to employment, and no access to childcare which both Angella (age 45) and Brandy (age 38) cited as a limitation in obtaining stable employment.

5.5 Previous Experience

Among the participants who disclosed their prior experience, a wide variety of positions were identified, including short contract work and temp agencies, minimum wage positions in service and retail, factory and warehouse positions, and management roles which provided benefits and stability. Of the 15 participants who discussed prior work experience, nine shared that they had at one point held stable, full-time positions. In the overall, however, these positions tended to be located in the more vulnerable, law wage sectors of the economy. Participants cited a variety of reasons for losing these jobs, most of which were related to addiction, health issues, stress, or interpersonal conflict in the workplace or at home.

Paul (age 54), James (age 47), Bill (age 53), Paul2 (age 52), Johnathan (age 53), and Brandy (age 38) all shared that addiction had played a role in the loss of their previously held positions.

Bill: Do you want to hear, do you want to hear how I ended up homeless? Interviewer: Yes

Bill: So... my wife passed away in 2002... We owned a home in Oshawa... And I was working, I was making good money... She was on ODSP. Now part of that, she was a nurse, she was making good money... And then, she passed away. I started screwing around with drugs; just stupid and started missing time at work. Then I became unemployed...

Stig (age 54), Rick (age 55), Zoe (age 32), Paul2 (age 52), Cain (age 34), and Lucinda (age 55) all shared that various health issues and conditions had been the cause of their job loss.

Cain: I, well I was working a lot and doing factory work, distribution centres. I have a forklift license, so I was doin' that for, like on and off. Interviewer: Now is that relatively secure would you say or stable employment? Cain: ...yeah until medical reasons... Health problems.

Similarly to Cain, Stig shared that he had developed health issues which disallowed him to hold his position. Stig had surgery for these concerns, but upon return was not offered his previously

held position. Below the interviewer sought clarification from Stig regarding these events in chronological order which Stig agreed was the way it had occurred.

Interviewer: You had a job... Stig: Ya. Interviewer: You had to have surgery...the job disappeared when you... were ready to return to work. Stig: Ya.

Zoe (age 32) had a similar experience when she took maternity leave after the birth of her child, but was not allowed back her old position upon return.

Participants Johnathan (age 53) and Lisa (age 52) both shared that during their time as managers, Johnathan in printing and Lisa in automotive manufacturing, both experienced high levels of stress which ultimately lead to the loss of their job.

Lisa: I was a quality inspector for [an automotive manufacturer]. My job was extremely beyond, above the point of stressful because every part that went into them vehicles... was inspected by me... And if one part, if a car went down to Georgia or California or whatever, and say someone bought the car, okay? They'd take the car home, two weeks later the car breaks down... my initials are on those parts and then it comes back to Oshawa, to the main office. The stress I was under was just, I was married to my job. I worked, I would squeeze 2½ weeks into one week... I was, I was the number one employee... but what happened, though, it has its downfalls, its consequences. I took a nervous breakdown. I had a cognitive nervous breakdown... And I never worked since. But now I want to work so bad, now I'm 52, who's gonna hire me now?

Finally, Paul shared that conflict with a coworker had lead him to quit his job, while Brandy and Angella experience familial conflict in their home which led to the loss of their positions.

5.5 Precarious, Non-Standard and Vulnerable Work

Overall, participants, both male and female, reported a very strong history with precarious forms of employment. A large number of participants shared their experience in part-time or temporary work without being prompted. Others talked about their experience working numerous non-standardized jobs in different sectors of the economy. While participants noted some of the benefits derived from precious work, the overall discourse held a tone of dissatisfaction and instability.

Interviewer: When was the last time you were working? Cheree: Last year. Interviewer: Last year. Was it a full-time or a part-time? Cheree: Temp. Interviewer: Temp... Did you consider that employment situation to be stable and secure? Cheree: No. Interviewer: Yeah. So the temp position, did they give you, were you able to secure a position through the temp agency, or was that day to day positions? Cheree: Day to day. Interviewer: Would you have preferred to be in a stable, full-time position with full-time hours?

Cheree: Oh, absolutely. Absolutely... I mean gettin' up, like as soon as the sun comes up and hittin' these, like... you gotta stand out at 5: 00 in the mornin'... and you hope, pray to God they pick you... out. Or, you get up and you are on the go from sun up to sun down. And hope and to pray that you find something or you get a call.

Interviewer: And there's no guarantees at all.

Cheree: There's not. And it's frustrating.

Cheree later shared that the inconsistency and unpredictable nature of the jobs meant participants using this income source could not depend on it for affording rent and moving to stable housing. This belief was shared by other participants who had held positions at temp agencies. Participants who disclosed having used this avenue for income included Tito (age 41), James (age 47), Bill (age 53), Lisa (age 52), Cheree (age 46), Fred (age 52), and George (age 44).

Cain: I, well I was working a lot and doing factory work, distribution centres. I have a forklift license, so I was doin' that for, like on and off.

Paul: Uh, it was part-time work...the town folk just come in and they said we need some, we need some people and...

Justin: I'd say then, when I was working, it was anywhere from 15 to 27 hours and pretty much it never went over that or under that

George: Well, for 20 years I worked for Labour Ready, a temp agency... So has it all been part-time work... So I end up going maybe two or three days a week... Maybe sometimes five, but it's not really consistent enough to be full-time.

Coral: It was more because I was helping a close friend with her son who had, um, autism and a bunch of other, like, um, anger issues and I would go out with him and spend time with him... But I enjoyed it. Like I just knew it wasn't going to be like a permanent... I think I did about 7 hours a week

5.7 Discussion:

Interview findings are generally consistent with the political economy literature on Canadian labour market trends. Participants reported a strong connection with precarious work and non-standard forms of employment in line with research on the growing segmentation and fragmentation of traditional work in Canada. The barriers identified by participants were also consistent with economics literature on the changing nature of the Canadian economy, away from traditional forms of manufacturing work and towards more knowledge intensive forms of employment. These changes, associated with the fragmentation of global production chains and the growing penetration of ICT inputs, have been reported most notably in old manufacturing centers, the so-called Canadian rust belt.

The findings, do, however, push against the simple job-based model of homelessness favoured by certain lines of neoclassical economic theory. In this framework, homelessness tends to reflect

either wage rigidity (both policy and individual based) or a lack of individual economic motivation, rather than a more complex basket of sociological conditions. The evidence presented here suggests that employment loss was not, at least in the immediate sense, an important pathway into homelessness. Similarly, the transition out of homelessness was not mediated by employment opportunity, as the present income stream of participants was, almost universally, made out of governmental supports, not wage labour. This does not dismiss the explanatory value of labour market trends entirely, since the current experience of participants could, in many cases, be enhanced through labour market (re)entry. Also, the historical experience participant reported with precarious work may have had broad-ranging personal and physical consequences.

5.8 Summary:

Despite an overwhelming majority of participants who were unemployed and no interviewees working full-time, a significant number still expressed a strong desire for stable, dependable, fulltime positions. This desire was most often expressed as necessary in affording stable housing and transitioning from currently unsuitable living arrangement, or, was necessary for reclaiming self-respect and stability in daily life. Participants shared a variety of barriers to employment, the most cited of which included the lack of opportunity in the Durham Region, criminal records and the expenses of pardons on a fixed income, age, health concerns, and addiction.

As a result of limited employment opportunity, many participants shared they have used Temporary Employment Agencies as sources of income, however, this form of employment was undependable and unsuitable for participants seeking to transition to stable living. Participants who discussed prior work experience held a wide variety of vulnerable positions ranging from minimum wage service positions to stable, but poorly paid management positions and generally found the ease with which they used to obtain employment in the past was replaced with significant barriers in the present day.

SECTION 6-

WHAT WAS MOST AND LEAST HELPFUL TO PARTICIPANTS IN EXITING HOMELESSNESS

6.1 Introduction:

All participants in the study were asked questions regarding what was the most and least helpful in aiding them to exit homelessness. Several of the individuals who were interviewer talked about how they were directly helped by workers at local shelters. Although some had issues with workers and various support programs, most found the help offered was valuable in their journey to finding a more permanent housing solution.

6.2 Support Workers:

Men's Experience of Helpful Workers

Several men (Earl [age 47], Paul [age 54], Bill [age 53], Bubba [age 33], Fred [age 52], Paul2 [age 52], Johnathan [age 53], Leo [age 54], and George [age 44]) all mentioned the importance of workers in helping them exit homelessness. It was clear many had a profound effect on these individuals.

Earl: ...But then I went to, I think it was the [name of place inaudible] and they told me about the shelters around here and...

Interviewer: Right, and then they directed you to the shelter and the shelter directed you to the place where you're currently at.

Earl: The rooming house.

Paul: Oh, it was the hostel itself.... Like, everything was just timing that was happening for me. A room became available in transition... So, they put me in there and that is where I stayed for about a year before I took an apartment.

Interviewer: Right. And the apartment was arranged also by the same organization? Paul: That was luck, again... Actually, somebody died in it and nobody wanted to... move into the apartment, so I did... As sad as that is.

Bill: Ya. Well, like, I was saying about [the men's shelter], but the men's shelter] is a great place... You know, the, I have no arguments with the facility. There's good food, they give you great food. The counsellors there are nice, for the most part. They have a job to do.

Bill later goes on to expand on how the workers helped him:

Bill: ...Well, I'm on OW; like, I plan to go back to work... And the, the counsellors I've had there have been real helpful... But, they keep moving you around. They keep... you know, you see one girl and then you got another interview and it's a different person, like,

you don't create any continuity with one person... You're handed around and I don't know why that is; why that happens with staffing... I've been on it for 4 years... And I had the same girl for, I don't know, a year and then I didn't see anybody for a year and then I've seen, like 5 people in the last 6 months. I don't know if that's a good thing or a bad thing... But, a person on social assistance who's trying to find a job, their mainly, their other main focus is, is eating, like...

Johnathan was particularly impressed with the men's shelter workers:

Johnathan: Yeah like [the men's shelter] worked out great. They have a transition program where; do you want me to tell you about the program? ... Basically what happens is when you get taken in as a client you have a couple of weeks where you can stay and they provide you with your meals and a cot. But the resource is there to help you find a place. You know, they have a housing worker and all. So every day you have to go out and try to find yourself a place to live. Well I guess it worked out that after being homeless twice they ended up offering me a spot in their transition program. Which means you move in and you have a room. You stay with the regular clients. You eat meals with them but you have your own room and so you can go back to your room at night. I stayed in the transition program they offered me an apartment upstairs. And that is how I ended up getting out of homelessness.

Leo commented on other services he really found helpful at the men's shelter. Leo had decided to go "cold turkey" and stop using alcohol and drugs in an effort to get off the streets and leave homelessness. The interviewer asked if they had helped while he was experiencing withdrawal:

Leo: Well... it wasn't withdrawal... well, they just... they have counselling there, but, for the alcohol, ya, they just have counselling and I went to counselling and... they send you to AA; do AA and then... of course, making sure you're, the 3 meals a day and the food, of course, and medicine was all available there, so I had... a fairly proper shower every day... You know, just... personal health; anything you needed for personal health was there, as well as you eat very well... Then there was a housing person that helped me find... a room.

George also indicated that shelter staff at the men's shelter were exceptionally helpful but in his case, he was not even aware that they were helping him until they surprised him with an apartment. He rationalizes this help in the following way:

George: ...Well... The shelter in Oshawa was really helpful to me. They knew I was having trouble... getting situated in housing and they, and they helped me... Maybe they were aware of me 'cause I don't, I don't hang out with troublemakers and... I don't, I don't cause problems at the shelter... And the police are never there because of me... So they saw that and I guess that they, they might have been preparing to help me with housing without telling me for quite a while before they actually admitted it.

Women's Experience of Helpful Workers

Women such as Jen (age 37), Lisa (age 52), Pearl (age 33), Zoe (age 32), and Brandy (age 38) found the shelter service workers to be helpful in their search to set up housing. Although reiterating a positive experience, Jen also indicates that this has not always been her experience.

Interviewer: Did you have a good case worker or a bunch of good case workers or do you think that mattered?

Jen: I think they're all pretty good... And I was lucky, I guess, cuz I haven't... like when I was married, and we were on welfare... Like before he started working, they were all jerks, like... they weren't nice and easy to deal with.

Likewise, Cora found a lot of support to find housing and related services from the workers in a shelter for abused women:

Cora: Yeah what happened is that you... live [at the shelter] for a time... and like when I was in the [Women's Domestic Violence Shelter] I came in with nothing. And then they got me an apartment at the [women's shelter organization that helps with housing] and there like they have this program where they rent the upstairs and then through that I had a housing lady who brought up [the men's shelter] and told me the address. I didn't even know they existed and even never been that side where I live now, she's like so we have an apartment for you to view. So it was like I didn't even know about it, she just said that this would be it. I didn't even know, I didn't even know if it was subsidy. I don't think I knew even that. I just knew it was an apartment and somehow it was gonna work. Like, I was making, I was getting the full amount when I was at the [women's shelter organization that helps with housing] ... but I was just like I didn't know but they had to do a lot of it, like, background checks all that before you got it.

Zoe found not only the worker supportive, but also the voice mail services at the Resource Centre helpful so she could look for places to live, make appointments with her doctor, looking for a job and so on.

Zoe: Having the support of like a worker, 'cause at the time I didn't have a phone... So she would take the calls and she would give me the messages... The Resource Centre has right now, I can't say right now, but... where you, it's like your own voicemail box and you can call, you push in your buttons and then you check it... 'Cause without a phone, how are you gonna find a place? So, to have that was very helpful... to have the housing list is easy, easily accessible... [non-profit agency 1] worker. Okay, just having all those supports lined up in there... The [non-profit agency 1] housing worker was amazing.

Brandy found help through hospital support workers after her child fell seriously ill. Although she did not find much help with the workers at the [Toronto area hospital], one worker at [another Toronto area hospital] was instrumental in helping to find sustainable housing for her and her child:

Brandy: Ya, so like... we weren't, we didn't have any money coming in, like we had nothing basically, right? So, when we got in she helped us get into Ronald McDonald House, which was the first thing, and then once we were in Ronald McDonald House I was able to actually get welfare at that point... Because we had an address. So she helped me

get the welfare, 'cuz I'd, I had never been on welfare before.... So she helped me, you know, jump through the hoops for that. And then on top of that she helped me get certain things I needed like, I didn't know welfare would help with like breast pump or, you know, certain monetary things that I could use... Like bus fare and, you know, all those kinda things. So she really, really helped me out with that. I woulda had no idea what to do and probably wouldn't got half the stuff that I was able to get if it wasn't for her.

Angella, who also had two children talked about how the shelter staff helped to find her a home:

Angella: In like, in finding where I was there? Like the transition... to get from there? Well I didn't know anybody at the time and it really was, I was living in the shelter. They said this apartment's available, do you wanna look at it... And I said absolutely and I just took it... because I was tired of living in a shelter... If the place wasn't, you know, blood stained with the wiring hanging outta the wall, I was taking it... It doesn't, and I don't think that they think about that, like yeah, when, when they show you, okay, so you're living in a shelter and this is the one apartment that's available for the next four months, do you want it?

Interviewer: Stupid question?

Angella: *[with sarcasm]* You know what? No, I think I'll just stay here, living in the closet in the double bed with my, my two children and we'll just call that good, 'cause this rocks. I got my purse, I got three changes of clothes, you know?

Interestingly, the three comments that seemed to be discouraging about support workers as a resource came from Lorraine (age 50), Cora (age 38), and Angella (age 45), all women:

Lorraine: ...You know what, since I've been on ODSP up here in the past four years I haven't even spoken to her... she hasn't called me up, nothing, and I don't find that... I haven't really needed her for anything? 'Cuz I don't know what it is they really have to offer? Like, I wanna go back to school but I found out I can do that on my own... I don't need my worker's help to go back to school, so...

Cora: Like the housing people from the [women's shelter organization that helps with housing]. There was a lady that was working and let's call her "[Name]" and I wish [Name] would have like taken things seriously and honored just things that I asked, like when I had a room to myself I said... like basically say I can't, I would rather be living on the streets because I can't handle people living in my room and touching my stuff. I mean if you have to go into my room and someone desperately needs a bed, don't touch my stuff... call me and I'll come. And they I felt their respect. Like I know there are some urgencies where people need a bed but it was more like I wish they would have respected peoples personal...

Angella: ... And the...people in the office don't really exist to help you... Like if you go in and say, okay, I wanna move from here in two years, we need to make a plan to get me outta here in two years... They can't actually sit and do that with you.

Lorraine also commented that she felt that once her children left home, she lost a lot of support:

Lorraine: I find that the worker is more apt to help you if you've got kids, to be honest. I really do... 'Cuz, really, who wants to see kids homeless, ya know... they usually, like you got yourself in this situation, you deal with it, but when you've got kids it's like the kids didn't choose the situation.

Less women mentioned the shelter system as a resource. Many of the women who did find the shelter system helpful used it at a time when there was a shelter in the downtown area where women could go who were not escaping partner abuse issues. Many women did comment that they were not aware of shelters for homeless, but not abused, women. Lisa (age 52) expressed interest in the interview in helping other people on the street by giving them information on how to find a home. She noted that this information seems to be available for single men and she wanted to let women know what the men were learning at the men's shelter which women did not have access to:

Lisa: Well, [the men's shelter]. Like there's a housing person at [the men's shelter]... that helps with the homeless men... Yeah, yeah, they have like a, they have a system at the [the men's shelter] helping them find housing.

Angella: When I was... at school they had a thing called the Sex and Chocolate Party and they talk about relationships and the ratio of shelters to women in Durham... and there are three women's shelters and two of them you need to be beaten to get into.

Overwhelmingly, for those who were aware of the service, the subsidy provided by any organization for first and last month's rent, furniture, and moving costs was highly praised.

Christine: So, I was very fortunate though, because when I was moving from my other place to this place... I had to lose my last month's rent in order to leave... so quickly, so ODSP actually gave me start-up money to give them a deposit.

James: A lot of them want first and last... which is very hard to come up with when you're on welfare, cuz they don't provide the last month. I have to go through a [non-profit agency 4] thing, place. I just sent off the forms today cuz I am moving.

Paul2: ...I've called them and I said, you know, I'd like to move out and can you help me with the last month's rent and moving expenses and they said fill out the application and it came through that I was passed, so... They paid last month's rent... And they also paid myself \$200 and my roommate \$200 for moving expenses.

Interviewer: What about, did you have to pay first and last month's rent? Brandy: Yes. Interviewer: And, and where did that come from?

Brandy: Welfare too... And there was also... something called a furniture fund... Where... people who were homeless... they'll help you, they give you, I think it's up to 2500 dollars, you'll never get \$2500 but they'll give you something, and you just gotta write like a letter

saying what you need like beds or, you know, what furniture, and they'll give you that extra money to go get furniture.

6.3 Start-up Funds After Finding a Place to Stay:

The respondents noted that not all start up subsidies were available to all people in all programs. Pearl (age 33) was interested in getting a new bed when she moved, as she did not have one. When the interviewer asks if she was successful in her request she stated:

Pearl: No, 'cuz I asked them at ODSP and they said they didn't... 'Cuz I know with OW, 'cuz Brenda on OW said that they provide you with beds and cribs and stuff... So I looked into that and they said we don't have that type of program.

This program inconsistency was often compounded by the fact that some people were just not aware of programs as they were not told about them. When asked about what services were least helpful Earl stated:

Earl: ...I guess like it'd be like government 'cause there wasn't like... you didn't have that information or if there was I didn't know... how to get it.

Likewise, Cora stated she was not aware of a number of services before exiting homelessness:

Interviewer: ...So... did you reach out to the [women's shelter organization that helps with housing] or any other housing services before you left your stepmother? Cora: No I didn't even, I didn't know they existed...

When asked about what was least helpful in exiting homelessness, one participant noted that she was told she was not eligible for some programs because she was not a specific shelter:

Angella: Being eligible for nothing... Right? Because all of a sudden, yes, I have an apartment, but I have no food, I have no furniture, I have no friends, I have no phone. I have nothing. When we moved here we brought basically our clothes and the kids' toys because I thought I was moving into my in-laws' basement and I would have six months to get my shit together and it turned out instead of having six months I had four weeks and then I was homeless... If I, if it was the [women's shelter organization that helps with housing] then I would be eligible for all their extra programs but because it wasn't the [women's shelter organization that helps with housing] shelter, it was the [women's shelter she was staying in], I wasn't eligible for things like the food bank or their thousand dollar grant to help you set up a home or the free furniture... I wasn't eligible for anything.

Some felt they were not provided with information and assistance that they were eligible for. Individuals gave various reasons:

Brandy: I guess you could go to the welfare office too but, I don't know, I just didn't find them any help until I was out of the situation I was in anyway... like just, you know, they want you to not be homeless and, and to, so that you can get a house... Or a place to live or some financial institution, so I think that's more like they want to see that you're trying

before they're gonna give you any money but sometimes you need that handout before you can even... Start to try.

Cain: Yeah, that didn't work because they don't provide everything. I love policies or reading them and all the information that they tell you, you need isn't very specific at all, so I couldn't do it. I'm just renting a basement apartment or an apartment all by myself. If I was with other people, I had to have proof of their income as opposed to mine... I had to prove affordability, which is, well we haven't even talked about... what's affordable.

It is important to note that the information and the perceptions of this group may not be accurate. What is noteworthy is that there is a lack of communication around these issues. Individuals clearly knew about various programs, in many cases only to be told they were not eligible for many of them, often for reasons outside their control.

6.4 Mental Health:

Although not specifically asked about, many individuals spontaneously offered information about their struggles with mental health issues. In the process of exiting homelessness, several people praised the work of various health professionals in helping them cope with ongoing or emerging mental health issues. Krystal (age 54), Bill (age 53), Lisa (age 52), Bubba (age 33), Bernice (age 50), Jen (age 37), George (age 44), Zoe (age 32), Pearl (age 33), Stig (age 54) and Christine (age 49) all mentioned that they had used some form of counselling or psychiatric services.

Jen: Well, making sure I go to my doctor once a month... Keep on that schedule... Ya, cuz if I didn't get my head fixed I'd still be out there... I've been working on it for 8 years.

Christine: I would say, well, ya, there was and I did some work on this with [mental health agency]... is that stigma issue, right? If I had been in contact with [mental health agency], for example, at that point in my life... and if they had more funding and so forth... you know, more Outreach programs... available, ya, that would have helped a lot more... So, you know, and, at that time, I was still in a lot of denial, even though I had gone to [addiction agency] and so forth, you know, call after call came into me from Mr. [Name], my mentor and he, on the final call he goes, 'You know, I can't call again.' And this call came in the day after I was almost murdered... I called and there was no answer. So, I went right to his office. I wrote a letter and I taped it to his door (laughing) and, from that day forward, my life just went up.

One of the few obstacles to getting counselling was transportation. If participants were not part of a program that gave a bus pass, individuals would have to choose between counselling and other needs, such as food, medications, and so on.

6.5 Weekly List of Available Housing:

When asked about what was least helpful with respect to services, supports, and so on, when exiting homelessness, overwhelmingly people commented on the housing list that is created at one agency and then circulated to a number of locations within the region every Monday. Almost everyone commented on the list, with few having found the resource useful. Many people noted

that the list was not very long, often only 2-3 pages, and understood that the need was greater than the list could address:

Bill: Ya... K, you look at [the list] 10 days ago... when I was there, there was a fair amount of people going through, so everybody's, like it's 60 guys looking at that list.

Several people noticed that the same housing options were on the list, week after week, which led some to believe the list never changed. This also raised concerns over some of the landlords of the properties on this housing list:

Christine: I can't believe... you go to [non-profit agency 1] and you think you're going to get some help and there's no help for...(inaudible)... There's nothing there... They might have a list, but the lists are often outdated... or the lists they have, they're all taken; all the things on them are taken. There... quite often out of date.

Johnathan: Like again here I am looking at that housing list again it is like the same landlords are on there from a year ago with some of the same addresses. I am like, are you kidding me this is horrible. So basically I went to Kijiji and the classifieds.

Others, although not mentioning the housing list specifically, the majority of respondents did mention that the only way they found a place was the use of the internet or by word of mouth often with a little luck:

Christine: There was no, they have a bulletin board at the [assistance office] at Mid-Town... They have a bulletin board, but, again, they're out of date in their... the things are taken and they don't even take the bulletins down... When they are obsolete... and the same with [non-profit agency 1]... they don't do it. There's no, fault... You have to basically rely on someone else's generosity... Or luck... Or whatever anybody else might consider a blessing.

Fred: The housing list you'll find outdated because they just print that up off Kijiji as well, but once you get it on the list then you can go to the library or find a friend with a computer and you can access Kijiji and see, you can compare and see if they're still out there, right? 'Cuz a lot of these places on the housing list they print up once a month and then you'll find the rooms have been rented already. Like in my instance, I just got lucky that the room that he had put on Kijiji [was still available].

Interviewer: ...But word of mouth was very helpful. Bill: Ya, if I hadn't been there, I might not, I wouldn't have met that guy... And I might have been S.O.L.

Krystal: But, it... came out in the end, like it just happened to be the birthday thing, I just happened to call him and he knew me so well that he knew there's something wrong and that... And that he had enough compassion for me a lifelong friend... To reach out and help... It's providence, because I went everywhere, like I went, I, I called the list, right... I went to [non-profit agency 1] and none of them came through.

Johnathan: ...Like again here I am looking at that housing list again it is like the same landlords are on there from a year ago with some of the same addresses. I am like, are you kidding me this is horrible. So basically I went to Kijiji and the classifieds.

Interviewer: So you used social media then and the newspapers. Were there any social services that you used during that time?

Johnathan: [non-profit agency 1], I used their housing program. Again, you know they help with helping you right there and go on Kijiji with you and you can go together and look at some of the ones and write the numbers down. I guess because I have some managerial experience it is kind of easy to talk to people... And get my point across to people that I am looking for somewhere where I can kind of... put some roots down.

Several mentioned that it is hard to find places to live and work because of various obstacles that made this difficult. Women were more likely to mention that they were homeless with either children, partners, and/or pets. Although finding a shelter to stay in with children was often not too difficult, those with pets were often forced to make difficult choices to either give up their family pets, or choose to live in a shelter. For example, when talking about her dissatisfaction with various services Christine remarked:

Christine: All the housing lists, the bulletin boards at [non-profit agency 1] and the [assistance office, downtown].

Interviewer: And that's because they were out of date?

Christine: Out of date or... taken or, you know... didn't want pets... and, I'll tell you something, I refuse to give my dog up... I remember one time I was going to, like, I've been told so many times, 'So what, you have a dog – get rid of him.' I'm not kidding you. [participant named two service providers here]. There's a specialty department in [non-profit agency 1], I can't remember what they're called, but there's a worker there for housing... for emergency housing... I walked in there and I walked right out. It was like a, 'Well, get rid of your dog. You want an apartment that bad, get rid of your dog.' When I have nothing else, you want me to give up the last thing I have... The last loving thing in my life, you want me to give up. Really? And you're here at the [non-profit agency 1].

Brandy commented on the difficulties in finding a place for all of her family members, including her boyfriend and her dog:

Brandy: Like here are the numbers, the emergency number you can call, which I had already called, and they basically told me, like, if you want a place you can have a place, but you can't bring your dog so, that's, that's it... I didn't go... It's just there's no way, you know? When I was in Oshawa when I was actually homeless it was kinda the same thing. I called the shelter and... the problem at that point was I coulda had a place for my dog to go... But I couldn't find a place for me to permanently go... Where me and my boyfriend could go. They're all female shelters or male shelters... They're not co-shelters, which makes it, especially for someone like me who, I've never been to a... stayed at a shelter, and I'm not really keen on going there by myself, you know what I mean? I would've felt a lot more comfortable and I woulda went for sure if I could've just brought my boyfriend with me and had somebody... who if I needed protection I could get it. I didn't, but I didn't so I didn't go once again.

6.6 Other Challenges Faced in Finding a Place to Live:

Other challenges faced by respondents in this study were trying to find homes knowing that if the landlord requested a credit check that they would probably not get the place they were interested in, and dealing with past criminal histories. Justin relays some advice he received regarding his job search:

Justin: No, I didn't find [government services] helpful... the only government service that I think taught me a valuable lesson was... one of the parole officers that I had. The first parole officer told me that all of my employment endeavors, if I realize that they all have to be self-employed, that my life would become infinitely easier... Because once you commit a crime in this country there is no real forgiveness.

Many respondents were also quick to mention the cost of housing, either directly or indirectly, as a large obstacle to finding a place:

Rick: ...Usually my biggest restrictions... was money, getting first and last together, and finding something that was affordable, like, one bedrooms can say vary from \$650 a month to, you know, \$1100, \$1200... Things like that, so...

Others (Tito [age 41], Johnathan [age 53], and Paul [age 54]) mentioned that they felt discriminated against them in some form because they had been homeless:

Tito: Just, like I said, I'm very well known in Oshawa. It's either they're gonna rent to me because they were gettin' a, you know, they want some muscle or they're gonna run.

Johnathan: The hardest thing was just I guess landlords are so, they are so picky. I mean you know the discretion they use is terrible like I know that they are not supposed to, you know, make decisions based on, you know anything racial or anything like that but I think that the worse part was just getting landlords to call you back or not to see you as "oh here is a partier" or something like that. I think the fact that the housing list that comes out every Monday it's basically... It's the same houses all the time and it is almost like the landlords that are on there are just taking applications on an ongoing basis so that when something comes up they have got a whole stack of people that they can call.

Paul: Like, even when I was in [men's shelter], when I was trying to get outside help or whatever, it seemed like they had something against [men's shelter]... Cuz, if I needed help, go to them, eh, in other words.

6.7 Discussion:

Clearly this group has several challenges in exiting homelessness. Although not illustrated here, many individuals mentioned the importance of not adapting to the street culture as part of their strategy of exiting homelessness. Those who had left homelessness successfully more often had short experiences (0-4 months) of street life before deciding to leave. If one had been immersed in street culture for a longer period of time, the challenges faced by these individuals were often more

numerous. Those immersed longer talked of long-term addiction and mental health issues as additional obstacles that needed addressing before they could exit their situation.

Regardless, it became clear over the course of interviews that many found the processes involved in picking up the pieces of their lives sometimes overwhelming. Often individuals commented on being bombarded with requests for information for different tasks (getting bus tickets, first and last month subsidy, furniture subsidies, foodbank membership, chit-systems for taxi service, and so on). One respondent, James, said the following after telling us how a friend was helped out with a temporary space because of a bedbug issue:

James: Ya, they put him up there until the bedbug issue was dealt with.

Interviewer: So, there are these supports around?

James: There is, but it takes a lot to get that support... Like, you gotta be on hand and knee and 'ah, please', you know, basically or put a gun to their head, one of the two... I don't ask for the help because it is so hard to get. I just live and just deal with it. Interviewer: And you find, from your experience, most of the people that are in your situation, would kind of be the same way? Help is so hard to get, don't even bother. James: Ya, ya. It's a fight. Like, I mean, it really is. The majority of the time it's a fight to get help from any government. I mean, when they told me, 'Oh ya, we pay for your moving allowance', I was like, 'What? Really? Wow, okay.' Cuz Welfare doesn't do it anymore. ODSP doesn't pay for your moving. They give you your money, but it's up to you to move... It's on you.

Lorraine, perhaps, sums up these feelings best as she was trying to get what she needed to leave:

Lorraine: I think people find that I'm invisible at times, really... People just find that people like me are invisible, that we don't have any problems or they choose to ignore us because then we become their problem, like a stranger on the street. Like I see the people who are out there with their hats wanting change and people just walk by them like they don't exist... And that's what I find sometimes people do with me. They just walk by me like I don't exist and I'm here to say hello, I'm here, I exist, and I matter, ya know... I just wish people would see us... and they don't. Ya know, people, I wish they were... had solutions to the problems that are adding to the problem.

Interviewer: And not make it more difficult?

Lorraine: Ya, ya. There definitely needs to be -

Interviewer: You mean the government shouldn't make it more difficult?

Lorraine: There definitely, no, government shouldn't make it difficult. Like, the last time I had to fill out the paperwork for subsidized housing, oh my God, I felt like I was filling out the phone book, ya know? <laughter> They ask you all these questions that really have nothing to do with housing –

Interviewer: ...So you're required to complete these lengthy... forms and then nothing happens, is that the experience?

Lorraine: ... Ya, ya... Basically, ya.

Interviewer: And do they make it clear to you what it is they can provide if, once you've completed these forms?

Lorraine: Not really, no. You walk away more confused than ever.

6.8 Summary:

It is evident that men and women experienced services in differing ways, which may in part be the result of the restrictions placed on these services. For example, while the men expressed satisfaction with transitional housing and shelter support, women did not as there are less transitional housing and shelter support services available for homeless women who are not the victims of domestic violence. Similarly, of the male participants who benefitted from support workers, most identified those at the men's shelter as being valuable which women do not have equal access to. This lack of access to certain resources continues to reveal itself as certain individuals are provided with bus passes, housing allowance, last-months-rent, and furniture funds to name a few, while others are denied these resources.

This unequal access in some cases appears to be the result of criteria that exclude certain individuals. In other instances, this may be because individuals are simply not made aware of services they are eligible for while other individuals are. This is a potential indicator of communication inefficiencies between front-line workers and their clients. Participants overwhelmingly found the most helpful resources to be those offered by various non-for-profit organizations. This includes Gate 3:16, Cornerstone, John Howard Society, and the Salvation Army soup kitchen and food bank among others, or internet platforms such as Kijiji and Facebook. Participants' dissatisfaction with services mostly related to simply not knowing the services were available or not being clear of their eligibility of the services they have access to.

SECTION 7 – MAINTAINING STABILITY

7.1 Introduction:

All participants (n=30) were asked what services, resources, or supports had been helpful to them in maintaining stable housing. While the responses were specific to each individuals lived experiences, many similarities revealed themselves. This discussion will explore both the broad categories participants identified as being vital to them as well as the specific services and resource centers mentioned and why participants found them valuable.

7.2 Food Banks:

The most useful resource identified by participants was access to foodbanks. Many participants recognized potential areas of improvement for the offerings of the food banks. This service remained the most valued, with 20 of 30 participants sharing they use the foodbank though they were not directly asked.

Fred: Thank God for food banks, right? Interviewer: So what do you do when you don't have any money to buy food. What, where do you go?

Lorraine: I go without eating or else I go to a food bank

Interviewer: And where are you currently getting your food from? Paul2: Grocery stores and I use one food bank, two food banks... One is every two weeks and they give you a 10-dollar gift card and some food. Interviewer: And so the 10-dollar gift card is for... to go to the store I assume to supplement? To get the fruits and vegetables and stuff? Paul2: Right... And the other one I use is once every eight weeks and they give you food and 30 dollars' worth of cards... That's every eight weeks. Interviewer: I'm just doing the math here... that's \$70 over two months for fruits and vegetables or supplement whatever's not being supplied... how much of your food bill is that really covering? Paul2: Not much. Interviewer: So how much do you think you're spending on food? Paul2: Probably about 100 a week.

Johnathan: ...[Charity group 1] for sure because their food bank is one of the better ones... because they give you a lot more than all the others.

Interviewer: Okay, so it is volume?

Johnathan: Yeah it is volume. And sometimes you can get some veggies and the odd time they will give you milk and you get cereals and you get a lot of those snack bars like yogurt

bars and things like these. And they are really good when you are always on the go type thing. So they are probably one of the best. Interviewer: So they give you the extra? Johnathan: Yeah they definitely give extra.

Cheree shared that not only is the food bank essential to her, so is the pet food bank which Cheree uses for her two dogs.

Interviewer: And you mentioned free food, too, right? 'Cause if you had to pay for food... Cheree: Absolutely... I couldn't do it. I mean it's not like you're getting meat. Like I still have to buy my meat and milk... and stuff like that, but I can go to... the one food bank... every Tuesday and get fresh vegetables and fruit and my coffee and my sugar, toilet paper and toiletries, all that stuff.

Interviewer: Yeah, and that's important, right? Cheree: Exactly. Interviewer: So it kind of offsets the cost, right? And, the mobile dog, you said it was? R: Yeah. Pet food bank.

Participants identified two sources of pet food as being the [animal advocacy association] and a mobile pet food bank that makes a stop at local parks in Oshawa, offering free pet food to those who bring a bag to fill.

Cheree: There is actually another lady, that uh, she's a mobile pet food bank... And she goes to Memorial Park every two weeks... You bring your bags and whatever bags you bring she will fill them... Like it's a little heavy if you got four big bags and she fills them bags up.

Christine: Right. So, I have to go into debt to eat. So, I limit myself to \$20.00 a week and I get my... dog food from the [animal advocacy association] ... Ya, they have doggy food there.

Interviewer: And, how did you find out about that?

Christine: My girlfriend. She gets her cat food.

This service represents a derived demand, allowing individuals to afford keeping their pets which are often identified as a helpful support. When asked what has been helpful in maintaining her current living situation, Christine (age 49) shared the following:

Christine: [The mental health agency] ... Me, myself, and I and my dog... I'm alone...You know... [The mental health agency] has been my primary and my dog.

Cheree: Oh, that dog got me through everything... Oh, yeah. Interviewer: Just by being a companion? 'Cause you mentioned it's really, I mean I think you used the word lonely before and the dog helps to kind of... Cheree: Yea... Oh, absolutely. Christine later elaborated that not only is her dog a companion, but that her dog has become essential to her in managing her disability. Despite this, Christine shared that she was often encouraged to give up her dog in order to obtain housing, something she was unwilling to do.

Christine: It was like a, 'Well, get rid of your dog. You want an apartment that bad, get rid of your dog.' When I have nothing else, you want me to give up the last thing I have... The last loving thing in my life, you want me to give up. Really?

Participants Cheree (age 46) and Brandy (age 38) experienced similar difficulties when searching for a shelter that would allow them to keep their dogs. Often in these situations, participants would choose to sleep on the streets or in cars rather than in shelters to remain close to their dogs.

7.3 Social Networks and Connectivity:

Many participants expressed that support from family and friends was essential in maintaining their current stable living situation. This support took on a variety of forms, as participants expressed that friends and family would offer a place to stay on occasion, bought groceries, gave financially, or simply offered companionship and motivational support regularly. In a number of cases participants reported that pets played a critical role in their emotional and mental health during episodes of homelessness. The social isolation attached to the homeless experience was, at least partly offset (or, better still, managed), as participants drew on their relationship with their dogs and cats. Reflecting on the emotional nourishment offered by her two dogs, one participant chose to live in her car rather than enter the shelter system and abandon her dogs. It was this sense of friendship and deep connectivity that led another participant to attribute her transition from homelessness, in part, to the provision of free pet food by local residents.

Participants who expressed being supported in one or more of these ways included James (age 47), Brianne (age 35), Lorraine (age 50), Bernice (age 50), Pebbles (age 52), Krystal (age 54), Fred (age 52), Cora (age 38), Jen (age 37), Zoe (age 32), Paul2 (age 52), Cain (age 34), Angella (age 45), and George (age 44).

Interviewer: And what do your friends do for you?

Lorraine: Well, all they can do is support me... They'll help me out with a couple bucks here and there and they'll say, no take it 'cuz I'm like, no, no, I don't want to. Interviewer: So they just give it to you? They're not expecting to be paid back?

Lorraine: They're not expecting to be paid back, they just don't like to see me go without so every so often somebody will throw me a \$20 bill here and there

Bernice: ...My dad helps me out quite a bit, we usually go out for dinner a couple times a week, or month... and then he throws me a couple bucks, so he buys groceries for me, so it's one or the other... So that's always nice.

Interviewer: So you have good, strong family support and they periodically throw some help your way, and take some of the stress off your situation. Bernice: Yea.

Cora: I have learned to manage. I am grateful for what I get... but it's not easy on anyone that... You want to go the movies? We'll pay for you. I have one best friend. She is

awesome to me cause she knows, my friends know. It's not that I just hang, I don't have money. I really don't have money.

While these participants shared that family and friends often support them in affording essentials and paying for social expenses, other participants shared that friends have often helped them to become housed and stable as well. Krystal (age 54) shared at length in her interview that a close friend was not only an emotional support for her, but had also assisted her with finding a home and moving. Others such as George (age 44) and Paul2 (age 52) had similar experiences.

Krystal: But praying, providence, word of mouth, and a friend's help I got to where I am.

George: Well I have one friend that's been helping me financially a bit. He helped me quite a bit with getting furniture and things for around the house when I first moved in, too... He goes to the church that my parents went to.

Paul2: ...My life was so complicated back then... I was on the street and I made a call to [the assistance office]... And the lady who answered the phone was a good, her husband was a good friend of mine and was on my curling team... And she knew me... 'Cuz I was on the team... And she says, what happened, and I told her. She says, well what do ya need? I'll get ya on [assistance funds] right away and I'll get you subsidy housing right away... So, she put me in subsidy housing and at that time she set me up with a mental health worker here in Durham Region... he used to come in and check on us all the time.

7.4 Self-Motivation:

In addition to finding support through friends and family, many participants expressed that they required a certain attitude and motivation in themselves, and so identified themselves as being helpful in remaining stably housed. This was often shared in a retrospective context, where participants would share about the poor decisions and lifestyles they had lead, and that their conscious decision to change was essential in reaching stability. Participants who identified themselves as key contributors to their stability included Christine (age 49), Stig (age 54), Cora (age 38), Zoe (age 32), Paul2 (age 52), Johnathan (age 53), Angella (age 45), Bernice (age 50) and Justin (age 34).

Zoe: I have a great support system with my friends and I have goals in life... that I can't say I've always had... But I really want to see my daughter get married and have babies and... Yeah, she's 9 years old... We'll go with graduate high school... That's important.

Angella: You either give up and cry and spend every day depressed and heartbroken and ruined as a human being, 'cause you can't really raise your kids like that. Or, you get up and it doesn't really matter if you succeed or not, if at the end of the day you can point at one thing and say, you know what? I did something... I converted oxygen into carbon dioxide so the trees can grow. Like as long as you do something... to improve your life, it doesn't matter what it is.

Justin: ...Just being a cheapskate. That's the only thing that's really kept me... goin' is the fact that I can be a cheapskate.

Similarly, several participants identified self-employment as essential in managing their living situation and providing them with the necessary funds to remain stably housed. Two participants in particular shared they would be unable to manage without the income they receive from private work they do including private tutoring and bike repairs.

Participants Tito (age 41), Bernice (age 50), Krystal (age 54), and Cora (age 38) identified their personal religious faith and beliefs as being a strong support and guidance throughout their transition from homelessness and further identified this as being essential to them in remaining stable.

7.5 Addiction and Mental Health:

While many participants described using a variety of support groups or counselling services, few identified using the same service. Services which were identified as particularly helpful to participants included Durham Mental Health Services, Pinewood, COPE Mental Health, WAVE (Women Against Violence Everywhere), Alcoholics Anonymous, Narcotics Anonymous, and addiction counsellors. A large number of participants also shared they had benefited from meeting with counsellors and psychiatrists. Participants who shared that they used one or more of these services included Christine (age 49), Paul (age 54), Bernice (age 50), Krystal (age 54), Cora (age 38), Pearl (age 33), Zoe (age 32), Leo (age 54), Rick (age 55), and Lucinda (age 55).

7.6 Individual Services and Resource Centers:

While many services and resource centers were identified as helpful in maintaining stability in the lives of participants, several were shared among many participants and were highly praised. Among these was Gate 3:16 (also known as "The Gate"), a resource center which was identified as providing breakfast and lunch each day and clothes, among other resources. Bill (age 53), Cheree (age 46), Tito (age 41), Lorraine (age 50), Rick (age 55), Lisa (age 52), and Zoe (age 32) all shared this to be a welcoming, friendly, and especially helpful resource.

Cheree: [Oshawa has] got a lot, they got a lot of stuff. Like I mean they've got The Gate where you can, like living in Oshawa, you'll never go hungry in Oshawa. There's so many places. Like The Gate you can go to The Gate and have breakfast. You can have lunch...You can get clothes there...You can shower there. You can do your laundry there... Like The Gate, you can get your hair cut, all that stuff, for nothing. Interviewer: The flip side [of Oshawa], of course, is the drug culture, that... Cheree: It is. That is the downfall of Oshawa.

Tito: They actually are, sorry, The Gate is a big help... Big time help. I forgot all about that... I don't go there to eat. I have, though... Bonus. The Gate helps you out big time. Her name is [woman's name]. You can call down there and tell her, you can call down there and tell her [Tito] says that it is the best place. Straight up. She's awesome.

Lorraine: The Gate is where I go... They offer you two meals a day. So, on the weeks I have no money I'll go there like three times a week and... they give you your breakfast, they give you your lunch. I don't know about dinner, I've never gone for dinner.

St. Vincent's Kitchen (also known as "The Kitchen") was also among those described as essential services. The Kitchen provides meals for a low price and is complimented as serving its customers in a respectful and friendly environment. Participants shared that during the final week before they received their monthly assistance funding, or when groceries were a difficult expense to afford, both The Kitchen and The Salvation Army become part of their weekly, if not, daily routine.

Paul: Well, the soup kitchen was a help too... Cuz, if you're living out in homelessness, you got nowhere to eat, right?Interviewer: Ya. Do you find yourself still using the soup kitchen?Paul: Ya.

Stig: The Salvation Army. Ya. There's a shelter underneath for food... for people on the street. There are a lot people there that make you feel welcome. There, if you've gone in there and ever had a meal, go in there and you'll see what it's all about. Don't tell them who you're with. You will get a really good idea what it's all about. Dressed in your rags, as they say. Not your glad rags, but your regular rags; something that you go in the garden with and go in there and really watch how they operate... It's a very good model. Interviewer: So, if we could learn from them...

Stig: Yup. They treat you in a humane manner not in an inhumane way and regards to you're not just a digit or a number. You're a human being. You have a face... Shelters, some of them do, some of them don't. A lot of them don't and the reason is because they have been hardened.

Lisa: I eat at The Kitchen a lot. Interviewer: The Kitchen? Lisa: Yes, absolutely... if it wasn't for that place... believe me, it's hard.

A men's shelter was identified not only as essential in obtaining stable housing, but also in offering a variety of supports after participants had become stable which were helpful in maintaining the current living situation. Several participants further shared that the stable housing where they live is provided by the men's shelter.

Interviewer: What is it about your situation, that ah, your current living situation that makes it most suitable?

Paul: ...Well, if I need any help or a ride to a doctor's appointment or something like that, grocery shopping, doctor's, with all that.

Interviewer: So, are those services provided by the...?

Paul: Well, I'll tell you who it is. It's [the men's shelter].

Interviewer: [the men's shelter]... So, can you stay in this housing situation indefinitely...

Paul: Ya... Once...you get in... Just gotta abide by the rules... I work better under rules, anyway.

Participants who identified Community Development Council Durham (CDCD) as helpful almost all shared about the same service they used which was the last-months-rent subsidy. Participants said that when entering stable housing, providing the last month of rent which most landlords require is difficult on a fixed income CDCD is known as the resource center that provides this upon completion of an application process.

Brianne: They were great. I will praise that, like they were awesome. They helped me twice. They helped me with my Hydro one time 'cuz it got out of hand, and they helped me get into my place, paid the last month's rent... Ya, like, I heard through the grapevine about the place. My worker didn't tell me about, like usually because I phoned my worker to ask for help with last month's rent 'cuz I had first month's rent, and they told me no, they don't do that anymore, but they never recommended the [non-profit agency 4]. I found out about it through people I know... Actually, I think I found out about it through a post on Facebook... because I'm in a lot of groups like mom groups and... frugal groups, you know, buy and sell groups... and some groups are just for talking and when you have a question or something like that.

Similar to Brianne (age 35), many other participants identified both word-of-mouth and Facebook groups as being the source of knowledge regarding helpful services. Cain (age 34) provided advice to those currently in transition, saying that when searching for valuable resources, word-of-mouth and simply asking those in similar circumstances is the most effective way to obtain the necessary information.

The John Howard Society Durham was highly praised for providing access to computers in both job and house searching, providing a variety of courses both for interest and job training, and for hosting various social and support groups which participants found valuable. Other valuable resource centers and services which participants identified as helpful included the Salvation Army, The Living Room Community Art Studio, and courses taken through Ontario Works which provide participants with access to resources such as bus passes.

7.7 Helpful Living Conditions:

Participants described a variety of helpful services and situations surrounding their living conditions that they believed to be crucial in remaining stably housed. The first of these and the most prominent was the need for a considerate and respectful landlord. Participants who shared this as helpful in maintaining stability included Bill (age 53), Cheree (age 46), Lisa (age 52), Bernice (age 50), and Fred (age 52). In contrast, several participants living with less attentive and inconsiderate landlords shared that a better landlord was on their list of needs, or, their "wish list".

Bill: He stays away and lets us do our thing, which is what you want in a landlord... He helps when we need anything, any needs in the house that needs to be done, he can fix. Interviewer: You've got a good landlord? Bill: Ya, he's a really nice guy.

Interviewer: So what is helpful in managing your situation? It sounds like... the rent is manageable. Your landlord is...

Lisa: I live in a good place now, an awesome landlord. That makes it manageable.

Cheree (age 46), Rick (age 55), Paul2 (age 52), Johnathan (age 53), Fred (age 52), and Lucinda (age 55) all shared that living alone and the quiet privacy which it offers has been essential, not only in remaining stably housed, but also in finding housing which is suitable for their needs. In

contrast, those who are seeking a similar living situation expressed that this was the first item on their "wish list" and would allow them the freedom, privacy, and lifestyle they need in order to classify their living situation as "suitable".

Lucinda (age 55), Paul2 (age 52), Tito (age 41), Zoe (age 32), and Leo (age 54) all shared that having their rent paid directly to their landlords rather than being given the money and having to pay it themselves was essential to them in remaining stably housed. This service was said to eliminate any temptation to misuse the funds and then lose their stable housing because of an inability to afford rent or simply mitigates the issue of forgetting to pay.

Paul2: They pay direct, right to the landlord... So I don't even see the money... Which is a big burden off my shoulders... Because if I had all that excess cash that could be a trigger for me. Interviewer: ...Towards addiction? Paul2: Ya... I don't have to worry about housing 'cuz it's taken care of.

Paul2 mentioned this again later when asked:

Interviewer: ... What has been helpful to you in managing your current living situation? Paul2: ... well first of all the rent's paid... Direct, which I like.

Interviewer: Mm-hm. And do they do the same for your roommate?

Paul2: Yes... Ya, that's the only way I'd go in, 'cuz he has his own issues... But he's doing well and, I just know from experience that if he got all this extra cash... Rent's the last thing on your mind... You know.

Zoe: It's so easy for you to, if your rent doesn't go direct for you to blow that cheque on cheque night... and then you're homeless for the whole month.

Interviewer: Okay. So your rent goes direct to the landlord... And you find that really helpful?

Zoe: Yeah, 'cause then I don't even see it. I don't touch it. It goes, the welfare worker mails it right to the landlord.

Finally, many participants identified receiving housing subsidy or housing allowances from social services or the [non-profit agency 1] as helpful resources in affording and remaining in their current stable living situation.

Lucinda: So now, thank God, I, John Howard's actually helped me with this. I filled out an application for, um, housing allowance... So now I get 300 a month extra...<sigh> It really helps. Tremendously!

7.8 Discussion:

The evidence suggests a strong correlation between homelessness on the one hand and social connectivity on the other. This relationship exists along a number of different axes, suggesting that the pathways into and out of homelessness as well as the experience of homelessness is conditioned, importantly, by the density and vibrancy of social interactions.

This observation, that networks of trust and reciprocity can play a key role in alleviating socioeconomic marginalization, is supported by the literature on social capital associated with work of Robert Putman. Evidence from this study, however, stresses the need to view social capital more broadly, to include not merely the horizontal attachments between people but the relations of mutual support between people and pets.

Yet there can be no doubt that traditional forms of social capital are critical in understanding the homeless experience in its full spectrum. In this sense, Putnam's analysis strikes closer to the mark in identifying the reality of homelessness in the Durham Region. Interviews showed (1) that the risk of homelessness expands in the absence of dense social capital linkages and (2) that the homeless experience is organized spatially by the local culture of openness. In short, while the absence of a strong family support network made it difficult for participants to absorb personal and mental crises/setbacks, the new connections participants were able to create once they became homeless helped, in general, to improve their experience. In particular, participants gained from those social connections that expanded their understanding of different social programs and community support systems. It is essential to be clear, however, that the ability of social capital temporally insulate against personal tragedy appears sensitive. Participants to reported an unwillingness to rely, for prolonged periods of time, on their relationship network. This suggests that homeless risk varies with the frequency and duration of a personal crisis even in the presence of social capital networks.

Participants also drew a strong line of connection between social capital and stable housing. According to the data, the transition out of homelessness is often contingent, in one-way or another, on the charity and good will of friends and family members. Noting that the main channels of financial support (ODSP, OW, subsidized housing) fail to provide economic security, one respondent reported that she could only pay her monthly bills because her roommate "keeps the fridge stocked." Moreover, participants affiliated their experience with housing stability to their incorporation into the local social ecosystem. Respondents noted that their outlook and attitude was enriched with their ability to attend support group meetings and participate in job training programs. It is in this sense that the social connection facilitated through the provision of free local transportation (i.e. bus passes) emerged as an essential determinant of post-homelessness housing stability.

7.9 Summary:

It is clear that resources and support programs are valued to different degrees and by different individuals because lived experiences of each individual are dissimilar. Just as each trajectory into homelessness differs, so are the supports necessary for remaining stable housing unique to the individual. For this reason, the results of the interviews were as expected, with a wide variety of different services being discussed alongside a few broad categories specific to the demographic such as food banks, access to warm meals, financial support, and social networks with friends and families. It is noteworthy that what some participants identified as a useful resource in maintaining stability, others identified as a need to be fulfilled and further shared they were unaware of any available services that would assist them.

This may be the result of information regarding services and eligibility not being passed on to participants, or the result of exclusionary criteria for these valued resources. Several participants believed that services were available, but that they did not know where to get or how to learn about these programs and services. As each trajectory into homelessness and the types of supports needed differed across those interviewed, some felt that the resource information shared by their workers was limited, and expressed that the most valuable source of information could be found by word-of-mouth or through different resource centers such as Gate 3:16 and the John Howard Society

SECTION 8 – NEEDS

8.1 Introduction:

Although all of the participants were in some form of stable housing, many participants indicated that it was challenging to do so. Subjects in this study were asked a series of questions to find out more about what it is that they need at the time the study was done to be able to maintain or strengthen their stability. Although many stated that more money would be helpful, this observation came in various forms. For some, just having more money available to them through social services would ease significant financial burden. Given the percentage of money spent on rent, this request was understandable. Some indicated that they wanted to work, while others, who noted that they were unable to work for one reason or another, recommended things that they could do, such as go to school, volunteer, and so on. Some stated that just having some spot funding here and there, when something important was needed, like the replacement of a broken phone and/or a lost bus pass would be helpful. Others cited the need to be able to travel freely within the city to get to job appointments, food banks, grocery stores, volunteer positions, and so on. Overall, the reflections of the participants are thoughtful and reflect a real desire to participate in social networks and to keep busy.

8.2 Financial Needs:

All 30 participants of the study were asked what additional supports were necessary moving forward to remain stably housed, or to make their lives more manageable. This question was often posed as a "wish list" where participants would think of the difficulties they experienced and the solutions to their needs. Among these needs, the most prominent and widely shared was the need for more financial support or supplementary services to mitigate certain expenses. The majority of respondents shared that their current living situation was "barely affordable" or "not at all affordable" and many more, despite finding their living situation affordable, still identified financial support and services as a need. Among those mentioned was the need for subsidized housing, rent allowances, rent control, bus passes, and food cards among others.

Employment

The most cited of the financial needs was the desire for stable employment as well as employment counsellors, employment training, and employment placement services. Earl (age 47), Christine (age 49), Stig (age 54), Pearl (age 33), Bill (age 53), Paul2 (age 52), Pebbles (age 52), Tito (age 41), Justin (age 34), and Zoe (age 32) all identified these as needs. Of the obstacles present in finding work, the most discussed among participants included age, proximity to home and lack of transportation, criminal record checks, and a simple lack of available positions in the Durham Region. Finding stable employment was not only identified as necessary to improve participant's income, but also to create stability and consistency in their lives.

Interviewer: ... Anything else that you think would work well for you?

Stig: Get a job, get out of this house, and get on with my life... It's just, it's simple, it's... If I... get employed... I'm going to get out of there... If I get out of there, I'm going to start working on my own self, getting myself going and working on getting back my license, getting back my dignity, getting back my self-respect and getting back me.

Stig shared that to assist him in achieving this, he would like to see a job resource center like that which is available in Oshawa made available in Whitby to reduce the time and financial burden of commuting. Paul2 expressed a similar need for employment support, requesting that the region have a worker specialized in placing adults aged 30-55, as he believes these individuals have less relevant experience today and face more barriers to employment.

Paul2: They should have employment counsellors... at the [Municipality] who specialize... in 30 to 55 year olds who have had our background... Like [non-profit agency 1] does some of a similar work I believe.

Interviewer: And how do they do it... have you tried that?

Paul2: No, but I understand that people with rocky histories do, you know -

Just as age and limited relevant experience was discussed as an obstacle, many participants, including Pebbles (age 52), Cheree (age 46), Tito (age 41), Justin (age 34), Bill (age 53), and Zoe (age 32), discussed criminal records and the high expense of pardons as a primary obstacle to employment.

Pebbles: ...But I must say that I have a charge on my criminal record... It was never an issue, like I never had an issue finding a job... and then... it was kinda like everybody started asking for criminal record checks... And the charge is like 25 years old so it's like I never even thought about it anymore and I went and applied for this job and the lady's like, oh you got the job we just have to do a criminal record check... she calls me back and she's like... I wanted you to have the job so bad but it came back on your criminal record. And I thought about it and I was like, oh my God, I'm like, really? I look for the jobs that aren't asking for it... But, I think I have that against me... I have my age against me... And it's just like, what do I do? That's actually my number one [need]... Right now... to get [the pardon] taken care of... Once that's taken care of I'll be able to...

Interviewer: It opens up new opportunities for you... And then, it broadens the scope of possible employment opportunities, etc., ya? Pebbles: Yup.

Justin shared that this was true to such a degree that employers should be offered an incentive to hire individuals with criminal records, or that individuals with this specific complication should have employment placement programs specialized in this area. When asked what additional supports were needed, he responded:

Justin: Probably a program that... is an incentive for... employers to... employ... criminals because every single job I've ever applied for has been an online application and there is always that box... that I have to check... I just, I remember like one of, like not the last job that I had... the exact last job with [employer], but the one before that, I remember I was

told, you know, it's a privilege for me to work there. That's like, dude, you put the ad in the paper, you know, and... that's just what I kinda, I feel is happenin'.

Interviewer: So you wanna move on but... there are all these obstacles to... doing something.

Justin: I wanna move on... it's not that I'm not motivated... It's just that the opportunities really aren't there.

Participants additionally shared that they were unaware of any programs that would assist them in paying fines held against them or paying pardons to clear their criminal record.

Supplementary Income and Services

All participants expressed a variety of financial burdens and strains that were specific to each individual and as a result, identified different techniques they felt would be successful in relieving their financial stressors. Regardless of the needs identified, the following services and necessary additional supports were discussed in such a way as to reduce the amount of participants' income being directed to certain expenses in order to create more discretionary income. Many participants expressed a desire for a monthly bus pass to reduce their transportation expenses and allow them greater freedom and mobility. This need will be discussed at greater length shortly. Lorraine (age 50) and Bubba (age 33) both expressed a need for rent control, believing that rent prices were too high relative to the income they receive. Lorraine shared that this is particularly difficult for single individuals to pay market rent alone.

Lorraine: ... If the rents weren't so high, if landlords could understand that there are people out there who are homeless... If the rents weren't so high, then... I wouldn't be in the situation that I'm in... but I don't think people will think of singular people...

Similarly, 53.3% of respondents shared that they found their accommodations barely affordable or not at all affordable. Ten participants shared that they were on the waiting list for subsidized housing, however, many felt this would never result in them receiving the service. Affordable housing and the need for subsidized housing or housing allowances were discussed as primary service needs that would allow them to afford other necessities such as a food or transportation.

Other participants, including Zoe (age 32) and James (age 47), expressed a desire to receive ODSP and thus improve their monthly income that way. Many other participants, though they had not applied for ODSP, voiced that the income received from it was more suitable for their needs than what they currently received from OW.

Interviewer: So, ODSP... would... make your life easier... James: It sure would! Ya, well I get \$646 a month and there you get like \$1200. Interviewer: So, \$1200 would be the total amount you would be getting? James: Roughly, ya... About \$1200. So, it does open a door a little bit, but I could get an apartment for \$750 and still have \$400 left; way more money than... now.

8.3 Food Expenses and Food Banks:

Among the supplementary services to create more discretionary income, the need for food cards or food allowances was shared by nearly all participants. Individuals often spoke about how the income they received was insufficient to cover the cost of rent and affording groceries. Paul2 (age 52) discussed how he felt this difficulty could best be mitigated.

Interviewer: ...So food is an issue. How would you like that to change? Paul2: They should either two ways, increase the value of the cheque... Or offer food cards, put them in the mail for ya... No Frills... For Loblaws or wherever... Somewhere like if they're gonna send you out your cheque or put, like I have direct deposit, but they can always put something in the mail saying, okay, here's your allotted... food allowance.

Similarly, Cain (age 34) made a request for food cards:

Cain: ...Something like food on the go... Like spending money in like a gift card kind of like a gift card, you know.Interviewer: Something to tide you over.Cain: Tide you over, yeah, yeah. Allowance. Yeah, there were no allowances.Interviewer: Okay. Until your cheques started to...Cain: That's right.

Bill (age 53) shared that in the final week of each month, affording food is the only concern he has at the expense of other priorities in his life such as job searching which must be temporarily disregarded.

Bill: Like, day-to-day living while I'm unemployed... I just think the... the shelter and... food costs, living costs... it's very low what they pay you... It doesn't leave a lot of room to go and find work.Interviewer: How much more would you need, do you think to make this doable?Bill: Like 100, 200. What I told my worker, I said to her, 'If it comes down to the third week of the month... and it comes down to me looking for a job or eating or finding food... guess which one I'm gonna do?' I'm gonna try and find food... That's how serious it can get.

Twenty participants (although not all were explicitly asked about this community service) indicated that they visit one or more food banks.

Interviewer: ...How affordable do you think your situation is? Christine: Not at all... Like, you have to choose between hydro and phone and food... So, food banks are my option.

Not only does this reveal a belief that their income is insufficient to cover living expenses, but this additionally has raised the concern for many participants about the quality of food they receive. Several individuals identified a concern for the quality of food they receive from food banks and felt food allowances or additional support was necessary to purchase fresh produce, protein, milk products, or vitamins to supplement the imperishable food they receive from the food banks.

Johnathan: I think the nice thing is if there was better services as far as getting food... I know there is a few different food banks but as a single male you really don't get a whole lot and the type of food that they give you is not very... I mean I don't eat a lot of beans and things like that right? I don't eat Kraft dinners. You don't get a lot of vegetables. You don't get a lot of dairy products. Basically, you just get dry stuff and some soups. Yeah there is not a whole lot of stuff. So I think if the food banks were a little more versatile that would be really helpful.

Interviewer: ... When you go to the food bank... Is it suitable?

Pearl: I think it's, it's kinda suitable, 'cuz it gets some like things like canned foods and stuff like that... But when it comes to dairy products and meats or vegetables... with the food bank that I usually go to... It doesn't really meet my needs type of thing.

Interviewer: ... So what do you need?

Pearl: I think it's more like having a son and having myself is like more healthier options, like fruits and vegetables or like milk or dairy products

Interviewer: Anything else that's not there that you would like to have now... that would make a difference?

Leo: The vitamins... Access to... vitamins... Because we can't really afford to buy all our vitamins.

Interviewer: Okay... so, some program that would make sure that you receive... what kind of vitamins would you like?

Leo: All of them... Ya. (Laughing)

Interviewer: Something like a multivitamin? Do you have vitamin deficiency, at all? Is your vitamin and mineral concerns... that you have?

Leo: Well, that's what... because we can't... eat properly with the money we have. Of course, we're gonna have all kinds of vitamin deficiency, so... Ya, definitely, multies [multivitamins] or whatever. But, I'm talkin' it'd be great to have access to... I think that would... keep people a lot... healthier in the mind and in the body, of course.

Christine's discussion of her experience with food banks reveals the service of food cards as not only useful in affording food as previously mentioned, but also in obtaining necessary nutrients.

Interviewer: Okay. Do you... find that the... quality of the food... is it okay or is it a low quality, good quality?

Christine: Well, there's no protein... they give us... canned food... you know, a lot of their stuff is expired. If you do get any protein, it's in the form of like a can of tuna. There's no grocery cards or anything like that. So, you can't go and get eggs or dairy or anything like that... So, you miss a lot of your daily requirements.

Interviewer: So, if you had a grocery card program...

Christine: Yes, that would be, that would be more efficient. For, I mean that would be more suitable for a human being to get their nutrients, right.

Not only does Christine (age 49) struggle with the quality of the food she receives from the food bank, she also is faced with limited access to it because of her disability. Christine shared she is

unaware of any service available to her which will deliver her food when she is unable to leave her home or walk to the food bank and that she has asked that a friend might pick up her food and was told this was not a possibility.

Interviewer: What would you think would be a really good way to help you gain weight? Christine: Food.

Interviewer: Ya... so, but getting access to it... what would be your ideal situation? Somebody bring it to your door?

Christine: For me, personally, yes. I know this from a personal experience now... not just from other people that I know... But, now that I cannot get to a food bank... especially in the winter...

Interviewer: So, a volunteer system or somebody to help with the delivery of the food. Christine: Ya

Christine: ...Unfortunately, with the Sally Ann food bank... I have to be present with all my documentation. [Friend] couldn't do it anyway, cuz [Friend] is at work. So... ya, cuz then I'm stuck between a rock and a hard place with that.

Christine shared that while there is a foodbank in Oshawa that would deliver food, she cannot access this because of where she lives and the food bank in her region will not deliver. Johnathan (age 53) described his experience with one food bank as being particularly helpful and wished that other food banks would model their system.

Interviewer: And which agencies would you refer [people in your situation] to?

Johnathan: ...[Charity group 1] for sure because their food bank is one of the better ones.

Interviewer: Why do you like the [Charity group 1] Salvation Army food bank? What is it they provide?

Johnathan: Because they give you a lot more than all the others.

Interviewer: Okay, so it is volume?

Johnathan: Yeah it is volume. And sometimes you can get some veggies and the odd time they will give you milk and you get cereals and you get a lot of those snack bars like yogurt bars and things like these. And they are really good when you are always on the go type thing. So they are probably one of the bests.

Interviewer: So they give you the extra?

Johnathan: Yeah they definitely give extra.

In addition to disclosing a need for higher quality nutrients in food offerings, many participants discussed a desire for more access to the foodbanks. They shared that the schedule of visiting one bank every three months and another every five weeks was both difficult to monitor and insufficient in meeting their needs.

Interviewer: What kind of support would make your life easier right now? Zoe: Being able to use food banks more... Interviewer: Do you know why you're only allowed to go every three months? Zoe: I don't know. Interviewer: 'Cause some people have other privileges is what we're learning from... this study. So one of our previous participants said that they get to go to one food bank every [inaudible]... I don't know if they're all the same food banks.

Zoe: I didn't know that... But yeah, there's certain ones that are linked together and then there's other ones that aren't, and then there's also food pantries... like, the Mission by the library... that's not linked to say, [Charity group 1]. [Charity group 1] and [Charity group 2], they're all linked together, so you can't use those two anymore. I don't even know how many there are, but you can't use, if these ones are Category A, and these ones are B, you can use an A and a B... but you can't use two A's. But yeah, more food banks, 'cause it's so hard and like when you're hungry, you gotta eat.

Interviewer: And so the food bank, you said every three months is when you can go? Zoe: [Yes].

Interviewer: And how long does that food last you until then? Zoe: Not even a month.

Leo: ... Ya, because things are donated, that, ya, we would need... would need more, way more food than we're allowed.

Interviewer: Okay, so more times, more access, it sounds like?

Leo: Yes! Ya, way more access... And then, of course, more variety

Later again...

Leo: And, as far as the food banks go, ya, more, need way more food... or way more... we need way more access to it because... it's too limited.

Despite these voiced concerns, food banks provide vital support, which many individuals cited as their first and most essential helpful resource, food banks are still failing to meet certain needs which participants of this study depend upon to fulfill. Participants discussed the need for additional access and frequency with their visits as well as more variety in their offerings to include fruits, vegetables, dairy, and meat as well as some other necessities such as toiletries and garbage bags.

8.4 Child Visiting Allowance:

Earl (age 47) and Zoe (age 32) both shared that, although they do not have full custody of their children, their children will visit on weekends and as such, expressed the same two needs. The first, that their rooming houses were unsuitable for children, both in size and safety, and that they would need their own space to properly house their children. Zoe shared that she chose to transfer custody because of her housing situation and that should she receive suitable housing, she would like to regain custody.

Earl: Not suitable at all! Like I said I have kids right and when my kids come over... like I said, being in a rooming house there's different people that have different sort of lifestyles and cleaning habits than me and it's not an environment I would like to bring my kids... to but it's the... only environment that I have... like I say... there's like... a bug problem or something like that in my house and like I said there's certain people, and like, when there's different people coming in and out type of thing I mean and I don't know what they're

bringing with them... So, that's the only thing that I find threatening... and, different people in the house with various ages, some people are more, forgetful than others, like there has been times when I come home, and the stove, someone was making something on the stove and then forgot it. Yea, so... I find that kind of worrisome if something like that should happen when my kids are over or whatever.

These participants further discussed that because they do not have full custody of their children, they receive no additional support for food or recreational activities when their children visit. Zoe shared that this is particularly difficult when living in a rooming house that is unsuitable for children. She has chosen not to bring her daughter to the rooming house environment, but cannot afford any recreation activities such as swimming or entertainment. Zoe and Earl both expressed a need for additional financial support when their children visit to pay for the additional food and activity expenses that are otherwise not present.

Zoe: Having money to be able, to like say go swimming. To go, take her to [inaudible], it costs \$12 for the two of us. I can't afford that.

Interviewer: ...Apparently they're making subsidy available for that but because you don't have full custody of her, or you don't have shared custody yet, so... they won't provide it. Zoe: When I had full custody they provided, I got extra money. I got support and allowance. I got entertainment allotments...

Earl: Yea, so when my kids come over and I don't have any extra money to throw so it depends on the foodbank to you know, get those little things that kids like and stuff...

8.5 Incidental Expenses:

Similarly, many participants including Rick (age 55), Bernice (age 50), Pearl (age 33), Zoe (age 32), Paul2 (age 52), Leo (age 54), and Brandy (age 38), all expressed a need for financial support for incidental expenses that do not exist on a reoccurring basis. The fixed income that these participants receive is budgeted to such a degree that little is available for unforeseen and irregular problems. The inability to afford these has not only resulted in increased stress, health concerns, and a variety of limitations, but has also resulted in incidents of homelessness because of limited available funds for affording rent.

Rick shared that his primary method of transportation was his bicycle which had an attached battery pack to allow him to go further distances. Since this battery died two years prior, Rick has been unable to use his bike, and instead has been forced to walk or pay for transportation. Having this battery pack replaced was the first item Rick mentioned on his "wish list" of supports to make his life easier. Similarly, Bernice has been unable to afford a scooter to accommodate her, resulting in many falls and injuries.

Bernice: I think so because in the last two years I've fell down like twenty times... So it's either from getting dizzy... from falling down and not knowing but I fell down that many times in less than, you know, two years.

Interviewer: So you think that some of that might be the effects of the medication and that some of it may be the effects of just the – your knee not being reliable?

Bernice: Yea... and the last time I fell was really bad because it was both knees then... So it wasn't good, that was only, it wasn't too long ago... Two months ago or something... It's kind of embarrassing too. Walking along and then I'm wiping out... but yea, they have all the scooters out now.

Interviewer: Yea, and if you had a scooter most of that would go away.

Bernice: Yea... I'd just go to the grocery store and back.

Pearl discussed how she would benefit from a program which would assist her in covering incidental expenses such as beds and cribs and that she was not aware of a service which would assist her in doing this.

Pearl: ...I asked them at [disability services] and they said they didn't... 'Cuz I know with OW, 'cuz [worker] on OW said that they provide you with beds and cribs and stuff... So I looked into that and they said we don't have that type of program.

Interviewer: Would a program, would a program like that work for you? Pearl: Yes, it would.

Zoe shared that the simple expense of moving or maintaining a home are a financial burden for her and she would like to see a service that provides these needed products so her income is not redirected to them.

Zoe: See, I think... like maybe a gift basket with garbage bags... cleaners, stuff like that... like a Welcome Wagon... Or like for Christmas. Again, it wouldn't be expensive, but... we need garbage bags. We have garbage, too.

Interviewer: What would have been helpful to you in managing your current living situation that you didn't get? Were there any supports that you found "if only I had this, this would have helped me?"

Brandy: I think like an emergency fund, you know... like where if welfare coulda just said, "okay, you know what, find a house, give us proof of that address, and I'll give you first and last," like they did once I had an address, but without an address, you know, like to me it made no sense at all that they would be like, "you have to have an address to get first and last for a place," but does that make any sense to anybody? Because you want first and last, you don't have a place sometimes, like... 'Cuz you're not getting a hand up unless you already have a foot in the door and it's not... I don't think that's right... that's the biggest thing for me.

Brianne (age 35) and Angella (age 45), in addition to financial support and supplementary services, both identified a need for financial advising and education to better allocate their current resources and plan for their futures.

Angella: It is suitable now but it is quickly losing its suitability... as I, as my life becomes more the way I want it to be... it is less functional as a tool... it's hard to get out of though... because then you need to save up all of that money and as soon as you start saving money you have to hide it from OW... or they consider it an asset... So it's kind of like once you're there, you have to lie to get out of it... there are women that have been there for 25 years and they're never going anywhere and it really works for their life and it is a very appropriate, suitable tool for them... but that's not me.

Interviewer: No, it's, because they're, well there are people that are there for life... and others who are in transition but there's just not stability in the...

Angella: No. And the... people in the office don't really exist to help you... like if you go in and say, okay, I wanna move from here in two years, we need to make a plan to get me outta here in two years... they can't actually sit and do that with you.

Interviewer: Okay, and what have you found helpful in managing your current living situation?

Brianne: Well, I'm not that great with money, so I'm still learning... how to organize... how to budget. Like, I get enough money so that I should have enough money to last me from one cheque to another... but I'm always struggling the last week. I don't know what it is. I think it's food. I go through a lot of food in my house with a growing son, my son's 18, he's forever eating... so I find food is a big thing for me... I spend a lot of money on groceries.

Interviewer: Okay, and are you getting any help with learning how to budget or... is that something you would want if it was available?

Brianne: Ya, I think I would definitely take a crash course on it, on how to learn how to budget.

For individuals on a fixed income who already struggle to meet the day-to-day expenses of their lives, high incidental expenses are particularly concerning and can have a lasting impact on accessibility to resources. In extreme cases, it can result in homelessness if temporary assistance is not provided.

8.6 Social and Recreational Opportunities:

For many participants including Paul (age 54), Lisa (age 52), Brianne (age 35), Lorraine (age 50), and Bubba (age 33), the opportunity to meet socially, share their experiences and difficulties with others, or learn from individuals with similar experiences was identified as a need. Participants often shared that being homeless or transitioning to housing is a lonely and difficult experience and often advised that individuals seek out friends and support.

Interviewer: What additional support... would you like that you do not have now? Brianne: I would like to have, like we have community centers but they're just for swimming and sports and that kind of stuff. I would like a... like a community center where you can go and meet other parents and sit down and, you know, talk about, you know the things that are going on and things like that. That would be nice. Interviewer: So peer support group that could meet at a community center?

Interviewer: So peer support group that could meet at a community center? Brianne: Yeah.

Interviewer: What additional supports... would kind of make your life easier and make it easier for you to continue to remain... in the stable housing situation that you're in? Paul: Well, like in my situation, probably any place I would, you know, have some kind of a social, like, whether it be gardening or...

Interviewer: So, like in a social inclusion, you mean that kind of community participation?

Paul: Yeah

In addition to meeting socially, participants discussed a desire for recreational activities to support their emotional and physical health. Leo (age 54) discussed this at length, giving detail into how difficult pursuing an active lifestyle and hobbies is on a fixed income.

Leo: My biggest thing is... when you're... not working, there's a lot of things you can't afford. One of my biggest concerns was the transportation. The other one is not being able to do sports or a lot of things; just like swimming, you know, we can't really afford to go... to the pools... so, for, you know, sports and stuff like that... it's pretty hard for somebody [on] OW to participate in a lot of activities, a lot of healthy activities.

Interviewer: Why is that important? What does it do for you?

Leo: Well, to me it's important... I like activity and fitness. It just makes me feel good... Whether it's biking or swimming or... there's another thing to fix bikes or sporting equipment or get sporting equipment. Again, it costs money... which we can't afford, so... that... is 1 thing that... I would say is pretty important because people, it gets them...you gotta get people off the couch or out of their house... cuz your body wants to move around. To be healthy you have to be, you have to have movement.

Interviewer: And so... there's financial barriers to being able to do that, it sounds like. Leo: Ya.

Leo shared that access to pools is available to those receiving ODSP, but no one else. He shared that he felt a pool pass would be beneficial to him in treating joint and shoulder pain he has in additional to staying healthy. The cost to attend on a regular basis is difficult to budget.

Interviewer: Would a swimming pass for people or a recreation pass help? Leo: Definitely. They're doing it for disability... but not OW. I might be able to, but I don't think so. I know they, I know they give it to, for the, anybody who is on disability... they can get it in 15 minutes.

Rick (age 55) shared the same need for access to a local pool for joint and shoulder pain he experiences. While Rick did not have a pass to allow him to go swimming regularly, he was aware of a pool that offered a reduced rate for low-income individuals and families.

Rick: I was talking to my worker for things like I have to do a bit more swimming like keeping my back strong. If I can't walk very far then there's other ways like riding my bike and swimming... And I love the water, I love swimming, so... my worker was saying I could go down there, there's a... school down in the south end that has a big swimming pool there, and I believe when you're on subsidy or whatever or you're limited income that, you know, you can go swimming, kinda thing... Say if you're on unemployment you can bring your unemployment stub and you don't have to pay in full.

8.7 Other Needs:

Among the most cited needs, many participants both indirectly and directly cited a desire for accurate information regarding services that were available to them and on what resources they were eligible to receive. Participants often shared that they were not told by their worker about

valuable assistance programs they had access to and had instead found out years later through word-of-mouth or a resource center that they were eligible for bus passes, rent allowances, and washing and drier machines among others. It additionally became clear that what some participants discussed as needs, others discussed as essential in maintaining stability, revealing contradictions in knowledge. For example, Rick (age 55) was aware that through his employment placement program, he had access to transportation to assist him in attending interviews, while Earl (age 47) was not aware of this service and instead discussed that the cost of transportation to interviews was less important than his need for food. For this reason, Earl was limited in both the frequency and the proximity of his job search and may as a result have missed various employment opportunities.

Similarly, while Pebbles (age 52) understood that OW would assist in transportation costs to work once she found employment, Bill (age 53) did not believe this to be the case and instead felt the cost of commuting to a job significantly reduced the value of the pay.

Pebbles: They even help you with transportation, clothing costs if you need like safety boots or whatever the job entails if you do not have that, they help you with all of that.

Bill: ... A lot of times, you know, do I want to do that? Like travel... for 10 bucks an hour, like, no... Transportation...there's a lot of things come into it.Interviewer: Ya. Distance and locality of job... are also really important... when you mete out the cost, if it's... transportation...Bill: Ya.

These, accompanied with a variety of other contradictions in participants' understanding of available resources, suggests a need for accurate and accessible information. Individuals must be able to access information easily and know where to find it before resources can assist them in obtaining stability in their lives.

Other needs which participants discussed having included stronger family supports, more access to information regarding eligibility for services or a centralized information location, dental care, transportation, home-mail delivery for individuals on disability, a shorter housing subsidy wait list, a more accurate weekly housing list, and counselling or life coaching support.

8.8 Summary:

As each individual's location, income, and circumstance differs, so do their needs relating to additional support and services. Participants receiving differing levels of income or in different stages of transition experience different obstacles to overcome. The most common needs which participants discussed related to the need for additional funds or a service that reduced the amount of discretionary income used for necessary expenses. These came in the form of food gift cards, criminal pardon subsidy, rent allowances, and transportation passes. Next to financial needs, a widely-shared necessity was for more access to food banks and a desire that foodbanks would provide more fresh produce, protein, and dairy products. Other needs that participants expressed were for accurate and accessible information regarding available services and eligibility and financial support for unforeseeable and incidental expenses that threaten the stability of housing or access to a number of crucial services which many of the participants depend upon.

SECTION 9 – TRANSPORTATION

9.1 Introduction:

Although participants were not directly asked about their mode of transportation, transportation allowances were widely discussed as a need or as a valuable resource. Participants often discussed this when asked what had been helpful in maintaining their current housing situation, or, what would be useful to them moving forward. The following discussion will explore participants' dialogue surrounding transportation as it relates to their access to it, followed by the impact that participants identified because of limited transportation.

9.2 Transportation through ODSP:

Christine (age 49) shared that all individuals receiving ODSP have the opportunity to purchase a monthly bus pass for ~\$46.00 rather than the full monthly rate of ~\$115.00, and that some may additionally receive the \$46.00 "added to their cheque." This understanding was supported by many other participants including Lisa (age 52), Cora (age 38), Paul2 (age 52), and Lucinda (age 55).

Although these individuals use their passes for medical appointments relating to their disabilities, many shared about the added freedom and improved quality of life they experience unrelated to appointments as a result of the monthly bus pass.

Interviewer: Do you think having everybody having a bus pass would be a good idea? Christine: Absolutely... the freedom that it entails is... people don't realize what they are missing until they actually get it.

Interviewer: Then they're allowed to travel and they can... find work and... enjoy family, friends...

Christine: Like, to actually... spend...ya. If you want to go shopping, for example, grocery shopping... you better be sure to do it in less than 2 hours because, if you don't, you're spending \$7.50 to do it... You know, it's just (sighs) it's so horrible... you realize there's that freedom, then you realize what you've been missing out on. I can go anywhere on this bus pass... Within the region of Durham... Brooklyn. I can go to Pickering. I can go all the way out to Clarington, almost, right... and, go anywhere I want; do what I want! Interviewer: And have you found it's helped you?

Christine: Oh, ya, tremendously... tremendously.

Interviewer: Emotionally?

Christine: Ya, tremendously.

Lucinda does not speak directly to the freedom which the bus pass allows her. However, her discussion of the public swimming pool she visits three times a week using her access pass from

ODSP reveals how the transportation allowance improves her quality of life in this regard.

Lucinda: ...You know... [I'm] trying... to add more flair to my life. Like I go swimmin' now three times a week.

Interviewer: Why is that important?

Lucinda: To lose weight for one, I've already lost 25 pounds, to get in shape... to be healthier, 'cuz my health is very important to me... And to help with my stress and so forth... I have a pass to [local public indoor swimming pool]. When you're on disability there's no charge... they've got, it's a big pool, they've got a waterslide <laughter> which is awesome... Kids mostly use it but I usually go down it once or twice. The lazy river which is pretty cool... you know, swim lane big pool... hot tub, sauna, and ya. Interviewer: That sounds nice. And you get there, I think, you said you have a bus pass, is that it?

Lucinda: Ya, ya. I get a bus pass every month. Interviewer: And how much does that cost for you? Lucinda: That's 45 dollars. Interviewer: For a month? Lucinda: Well disability actually pays for it

Cain (age 34), while not receiving ODSP, was able to obtain a monthly bus pass from his worker. When asked what additional supports have been helpful to him in maintaining his living situation, Cain immediately responded with the additional resources he has received that are not often provided to individuals receiving Ontario Works, including a bus pass.

Interviewer: what has been most helpful to you as you manage your current living situation would you say? Cain: More resources now... going through different... workers or assistance... Like one worker will give you a bus pass and the other one won't, so you just go to one worker and go to the other.

Interviewer: Okay. So what have you been able to get now that you've changed workers... that's helpful?

Cain: Specifically... now I have transportation to and from work. Wherever I go...

Interviewer: ... You have a bus pass?

Cain: Yeah.

9.3 Transportation through OW:

For individuals receiving Ontario Works (OW), the discussion surrounding transportation generally held a tone of dissatisfaction but hopefulness. These participants, rather than discussing the benefits they receive from an access pass, share about what an unlimited pass would allow them to do and why they feel they need it. Most participants' understanding of the resources currently available to them was that bus passes were available upon request for medical appointments and when looking for jobs. However, participants did not have access to transportation for any personal or social activities as individuals receiving ODSP do with their full month pass.

Rick: Like, for instance, if I need to go to a certain job interview or anything like that, I can just go to midtown and see one of the workers and they'll issue a bus pass right away. Interviewer: What if you want to go see your friends?

Rick: ...Well I guess you have to figure that out for yourself. <laughter>

Lisa, (age 52) explained how essential transportation is to her in connecting with her friends and support network and how she struggles to meet this need.

Lisa: Well, you know what? I wish I lived closer to [friend's name], he lives at [apartment location] Interviewer: So how far... distance [inaudible]. Lisa: Well, let's just put it to you this way, it's very, I live down at the lake. Interviewer: Oh wow, that's, so it's quite a bit south. Lisa: Yeah, it's hard for me to walk it anymore. Interviewer: So you would need public transportation. Lisa: Yes, absolutely. Interviewer: Do you have public transportation? Do you have a bus pass or anything? Lisa: ...No. I can't afford a bus pass on the money that I get every month. Interviewer: ...Would it help if you had a bus pass? Lisa: Hooo, geez, would it ever! I have to struggle every time to get, just get bus fare

Later, this same friend was again mentioned when Lisa was asked if a bus pass would allow her to more easily use food banks. Lisa responded with the following, which reveals how essential connecting socially with others is to her. It is important to note that in Lisa's discussion of what has been helpful to her in exiting homelessness and maintaining stable housing, the friend identified below was said to be among her most foundational support.

Lisa: But [proximity to food banks] is not what I worry about most, I'd like to be close to [Friend's name]. [Friend's name] is really all I have.

In additional to meeting her social needs, a bus pass would have a positive impact on Lisa such as access to food banks and other valued resources. When asked how a bus pass would benefit Lisa, she offered that it would allow her to use services in central Oshawa that she otherwise has limited access to.

Interviewer: If you were given a bus pass every month, what would that afford you? How would your life get easier?

Lisa: Easier? I wouldn't have to struggle to find bus money all the time. I would be able to eat every day... it'd take a lot of the stress off... because I eat at the [soup kitchen] a lot.

Similarly, other participants receiving OW (Rick [age 55], Zoe [age 32], and Leo [age 54]) felt that bus tickets were often difficult to obtain or that not enough tickets were made available for their needs.

Interviewer: Have you ever missed an appointment or not done something maybe because you didn't have transportation? You ran... out of bus tickets? Rick: Definitely.

Interviewer: What kinds of things have you missed because you ran out of tickets? Rick: Oh, all kinds of appointments; from jobs to doctor's appointments. Ya.

Interviewer: What other expenses do you have and how do you manage them? Zoe: ... like bus, [inaudible: possibly "I go to my worker"]... for bus tickets. If I can't get a hold of my worker then I have to pay that and I just come out, beg, borrow but don't steal.

Leo: I am always constantly asking for, transportation, bus tickets, and what not to get to doctors and appointments.

Interviewer: Is there a system that might be easier for you? Can you think of...

Leo: Absolutely. If I had a bus pass; one bus pass per month would eliminate a whole lot of stress.

A notable trend among some participants receiving OW was that tickets they had received for the purpose of job searching or attending medical appointments were often repurposed to fulfill other needs individuals experienced. While Rick (age 55) was discussing his desire to have access to public swimming as a form of treatment for his joint and back pain, he rationalized that his transportation to the pool would be by means of his Employment Placement (EP) tickets.

Interviewer: If you had to go once a week to strengthen your back... you would obviously have to pay bus fare to go back and forth. But that would take money out of your monthly budget?

Rick: Yes, yes it does but I'm on employment placement right now, I'm taking courses that give you bus fare so that you can job hunt, so that... you can, you know...

Similarly, Krystal (age 54), who was provided with an additional \$112.00 added to her monthly cheque to buy a monthly pass as transportation to her volunteer position, instead buys tickets separately as needed and walks as often as she can. Krystal uses the additional funds to purchase foods that she cannot receive from the foodbank.

Krystal: It's because I'm going to school or if I had volunteer work... I even tried to get volunteer... from OW, if you're going to school and you live a far enough distance away... If you have a volunteer job that you can't walk to, they'll give you a bus pass... it's added on to the cheque out of direct deposit. So what I did was I buy some tickets, I don't buy a pass because I realize, okay, if I push myself I can walk there. I try to go places that I can walk...

Interviewer: And you've been doing that a lot through the heat, right?

Krystal: Because then I have, ya... because that little bit of extra money I can actually buy like seafood... seaweed, I know the iron it makes a whole difference in my thinking, in my energy and how I feel. So, if I don't spend the whole bus pass on a bus pass... I can buy food because the food bank is whatever it is and usually it's carbs...

Interviewer: Okay. So... you're using money for transportation to pay for food because of your rent you're paying –

Krystal: And what they give you for rent is like practically 200 dollars less than what it is... And no matter where you go...

9.4 Impact of Limited Transportation:

Participants overall expressed that a monthly bus pass either was or would be essential to them in overcoming a wide variety of day-to-day difficulties that are individually specific to each person. Despite having to pay a full adult rate, Cora (age 38) articulates well that this large expense is not optional for her because of her need for transportation to the many supports she uses which are essential to her stability.

Cora: I have like an art therapist and a psychologist and now a counsellor and then I am involved with [a specific mental health program]. There... you go there on the 115... like I need that bus pass. Like I don't care if you give me special diet. I could care less. You want make me go to unemployment, let's just go. I'm not going to be able to work but I'll do it. My bus pass is what I need... but it would be nicer to have a cheaper bus pass.

The result of this essential service being unavailable was a notable theme throughout the interviews of missed opportunities because transportation was either limited or difficult to obtain. During the period of time when Lisa (age 52) was searching for stable housing as she transitioned from the [women's shelter organization that helps with housing] shelter, the cost of transportation often limited her search radius.

Lisa: You know, I wanted to go to one spot where I'd get seven or eight different places at a time without a whole lot of walking and stuff because... I always had to take the bus, so I had to watch my money and that.

Leo experienced a similar obstacle when looking for stable housing:

Interviewer: What was the least helpful in trying to find your current home? Did you, were you looking for houses and places to live while you were at that...

Leo: Ya, the least helpful was, well, lack of bus tickets... to just get around. So, transportation...

Interviewer: So, you're saying least helpful... what was it about the bus tickets, specifically, that was not helpful?

Leo: Well, transportation... you just can't go see places. Or, you make appointments, ya, and you can't get there.

Rick (age 55) shared that when searching for housing, the location of his job accompanied with his lack of transportation eliminate certain locations where affordable housing was available.

Rick: Ya, it wouldn't have because like if I had a place in Oshawa most of the time I wouldn't even need transit. I could ride my bike in half-decent weather, whereas if I was in Ajax I'd have to get, you know, spend 120 dollars a month for bus or whatever, you have to have it, so.

Krystal (age 54), Christine (age 49), and Leo (age 54) all shared that the cost of transportation can create added stress in obtaining food because of the cost or the time limits which individual tickets have.

Krystal: I walk down [to the food bank] so that I can take the bus back because the bus is only good for two hours and sometimes I'm waiting in that waiting room for more than two hours.

Christine: If you want to go shopping, for example, grocery shopping, you better be sure to do it in less than 2 hours because, if you don't, you're spending \$7.50 to do it because it's \$3.75 one way. It's just (sigh)... it's so horrible.

Leo: ...they're not, they're not that close. Usually, we have to take a bus to go there and come back and cart the groceries, as well.

I: So, it's 2 of your bus tickets to go there and come back...

R: Again, ya... It's going to cost us 2 tickets to get... a weeks' worth of, possibly a weeks' worth of food.

Bill (age 53) shared that when considering jobs, the proximity to his home due to the cost of transportation often significantly reduces the value of the position.

Bill: You know, a lot of the times... do you want to... travel all the way from here to Mississauga for 10 bucks an hour, like no. Transportation... there's a lot that comes into it.

Interviewer: Okay, so when you mete out the costs... if it's low paying and then... transportation...

Bill: Yea

9.5 Individual Transportation Needs:

While the following participants' transportation needs were not shared with other participants, their difficulties are no less deserving of being known. Bill (age 53) and Justin (age 37) both identified a common challenge with transportation relating to a personal vehicle. Bill's extensive experience in sales and Justin's work as a DJ make working in their areas of experience difficult without access to a car or van as they had in the past prior to being homeless.

Bill: I was in sales for 15, 16 years. It's kind of hard to hold down a sales position when you don't drive.

Interviewer: So, you can't do it on the bus, from here?

Bill: No... not (laughs). Not what I was doing.

Interviewer: So, in sales, it, you, there are certain things you would need to do your old job? You need a vehicle...

Bill: Ya.

Justine: I tried DJ-in' with goin' on the bus, and stuff like that just doesn't work. I even DJ'd at the college and I brought all my stuff up on the bus... Did it on the radio... Never do it again.

Zoe (age 32) faces crippling anxiety that makes taking public transportation non-optional on some occasions. Zoe has expressed a desire for a system similar to what her friend receives which allows her access to a taxi service to avoid what might become a traumatic experience on buses.

Zoe: One of my things that puts my anxiety up is going on buses. So really, I would rather walk, even if it's a two hour walk than have to put myself going on a bus. 'Cause to go on a bus I have to take my anxiety pills, but I'd rather not, then, I'd rather just walk.

Interviewer: What is it about buses that make you anxious?

Zoe: I'm not under control of the driving, the germs, the people. You touch the handrail, then, and so on... all the different sounds that are going on. It's been so bad where I've peed my pants in public because I just, and I've [inaudible] on a bus.

Interviewer: I heard that, that cab thing that your friend has.

Zoe: Yeah, see that would be awesome for me, because I'm using the word wrong, but to a normal person going on the bus is not big deal. For me, it feels like someone's sitting on my chest... like I'll start bawling and everyone's lookin' at me, like, you're crying, it's the bus, no big deal.

9.6 Discussion:

Transportation is not only for the practical uses of attending interviews and appointments, but also is necessary in living a social and emotionally stable lifestyle. Throughout the interviews, many participants shared feelings of loneliness and isolation during times of transition or after relocating to more affordable housing. They also expressed a desire to interact socially with friends, family, and support groups. Participants in this study shared that they were able to access various services, support systems, and activities to only a limited degree because of their ineligibility for a monthly bus pass. These findings are consistent with the results of similar studies seeking to identify barriers which low income individuals face in accessing valued resources in which lack of transportation was identified as a primary concern (McCarville, 2008; Wu & Eamon, 2009). Participants in the focus group shared that simply proving access was insufficient and programs must be comprehensive in identifying additional barriers, transportation being among them (Ron McCarville, 2008). Participants of this study responded similarly, expressing a need for uncomplicated transportation to attend social gatherings, obtain food, attend a variety of appointments, and meet their social and health goals.

Throughout the study, interviewees receiving Ontario Works (OW) shared a common desire for more access to affordable transportation or a monthly bus pass similar to what individuals receiving ODSP receive. Interviewees' understanding was that the bus pass system only provides bus tickets for appointments and employment placement related trips. As such, individuals receiving OW have limited opportunity to engage in social activities while individuals receiving ODSP with access to a monthly pass can and have shared about its positive impact. Literature surrounding this topic supports these opinions, revealing that limited access to transportation for low-income individuals can result in social exclusion, as individuals cannot access recreational and social activities among other needed resources (Farber et al, 2010). In addition to participants receiving OW expressing a desire for transportation to more than just employment and medical appointments, participants receiving ODSP with monthly access passes spoke extensively about the social benefits, flexibility, and freedom they experience because of their monthly pass. This is consistent with related research which revealed individuals granted a free bus pass were able to attend social events and recreational activities, adding 'fun' and 'enjoyment' to their lives (Andrews, Parkhurst, Susilo, & Shaw, 2012). The opinions of those wishing to receive an unlimited access pass for medical, employment, and social purposes accompanied by the experiences of individuals receiving ODSP who have this access are consistent with the literature.

Having access to transportation creates flexibility and freedom for low-income individuals, provides additional opportunities for housing and employment, and improves their access to what were identified as necessary resources. Having access to transportation can enhance their quality of life.

9.7 Summary:

For many, public transportation is needed in order to obtain the necessary resources that are vital in remaining stably housed. Each participant's day-to-day needs were widely diverse from each other, and yet, could still be fulfilled with an affordable monthly pass that many participants expressed a desire to have. Whether the needs were transportation to work, access to social and recreational activities, access to food banks and social service outreaches, eliminating stress, or simply removing the need to obtain individual bus tickets, many participants expressed their lack of transportation or limited access to it as a primary obstacle in their lives. Those with monthly passes further distinguished the practicality of this need by sharing about the opportunities and freedom it provides to them as well as the increased quality of life they experience because of it.

SECTION 10 – ADVICE

10.1 Introduction:

In closing, participants were asked to share advice to those still transitioning out of homelessness based on their personal lived experiences. While minor themes also appeared in response to this question, the majority of participants shared at least one of three prominent responses.

10.2 "Don't Give Up":

Ten participants (8 women and 2 men) responded to this question immediately with words of encouragement, motivation, and genuine support. All participants shared a desire to express that homelessness creates emotions of hopelessness, loneliness, and complacency and that those transitioning must be reminded that stability is possible provided they simply "don't give up".

Cheree: Just keep your head up, keep your chin up. There's a light at the end of that tunnel... yeah. I think it's right, or you just gotta fight through it and just don't let that bulb go out, just follow the light.

Cora: I would definitely say that life is hard but even when it seems impossible like, you are at your wits' end, and if it's an abusive situation, leave and it will be okay. But like you will make it through. I think the hardest things I have had to do I recommend people that if it seems easy it might not be the best choice but if it seems really hard do it. Do the hard part because it's worth it. Like, speak up for yourself, advocate for yourself. Don't let like whatever you are a part of like bully you to do something. Like stand up for yourself and do things you thought you could never do, you probably can and don't let go of yourself.

Brandy: I guess for me the things that made a difference for me is that everything is a slow, slow process, but just like take every win that you can as a really big accomplishment because when you're homeless and it's so easy to fall down into it. But to get back up, every little step is a victory, you know, and it takes so much but as long as you see that as a victory then you can kinda keep going to where you were, where you wanna be.

Rick not only suggested that individuals remain motivated towards their goals, but also suggested saving money whenever available and avoiding the temptation to spend it. Rick did this to save for last-months-rent to allow him to transition from unsuitable to suitable housing.

Rick: Ya, they just have to stick to their guns like, even, you know, if it's a matter of saving even five dollars here and six dollars there, they just have to do it, like rather than go out and buying a Big Mac, you know. You're gonna have to go to [non-profit agency 3], maybe go to [non-profit agency 2] for lunch. It's free there... you know, [non-profit agency 3],

you can get tickets, you know, there's you know, and you have to do things like that, you just have to stick to your guns.

10.3 "Get Out Fast":

Several participants advised that immediate exit from homelessness was necessary in order to prevent assimilation with street culture and to guard against the temptation to make a temporary solution permanent. Participants shared that the longer individuals remained homeless or dependent on solutions intended to be temporary, the more difficult it becomes to transition and the more likely people are to succumb to depression, addiction, and thoughts of helplessness.

Earl: You know a lot of the time I meet people that are homeless, and they like, they don't get out of the situation quick enough and it's just like a spiral. The deterioration is difficult.

James: You need it in life. You have to have stability. If you don't have stability in life, you're not going to go too far. And for shelter-wise, get in and out as quick as you can.

Cheree: And you just gotta say the hell with it. I'm not doin' this no more, but you know what? They're so, it's sucked them down so low that they just, they don't have a fight in them.

It is important to note that participants did not only advise individuals remove themselves from the streets or shelters quickly, but also to move quickly out of unsuitable housing where the likelihood of drug use and violence has the potential to drive people to make poor decisions or enter into another cycle of homelessness. Participants shared that the longer individuals remain living on the streets, couch surfing, or in unsuitable accommodations where drug activity and tenant turnover is high, the more likely they are to become "sucked in" and lose their momentum towards stability.

10.4 "Gather Information":

Many participants highly recommended that individuals quickly seek out resource centers, gather all available information about resources and opportunities, seek out help, and recognize this effort takes commitment and time. Participants further advised that information is available from not only front-line workers and resource centers but, also, through word-of-mouth.

Earl: Try and get as much information from wherever, like wherever, the best place you can to help you see that part out 'cause it'll be better for you in the long run. In a situation like that, you know a lot of the time I meet people that are homeless, and they like, they don't get out of the situation quick enough and it's just like a spiral. The deterioration is difficult. If they had the information, like they could get help, like with food or whatever or like a place to stay.

Paul: I don't know. Just to ask because if you don't ask, you don't know, right. A lot of that happened with me.

Cheree: A hundred percent, you need all the information you can get.

Interviewer: Do you find that people on the street couch surfing, essentially who are homeless, tend to lack information, or do you find...

Cheree: They just choose not to get any information because they're so caught up in the whole lifestyle. It's almost like they've give up and they don't care. You have to search out the information. No one's gonna provide it to you.

Zoe: See I was always asking people questions or people who I knew were homeless. How did you get out of it? What do you recommend? Fill your head with as much useful knowledge as you can. And don't forget where you've been.

10.5 Other Advice:

Other advice that participants offered included holding closely to employment and taking advantage of each job opportunity that is available. They also commented that it was important to reach out and depend on friends and family to help in difficult circumstances. Some commented throughout their interviews that it was important to avoid the abuse of any drugs or alcohol, as it was ultimately not helpful. Finally, holding strongly to faith and religious beliefs was a theme with several respondents, many attributing their successes to the encouragement that their faith offered.

10.6 Discussion:

Overall, when collecting the comments about what advice should be given to people who are facing the challenge of exiting homelessness were extremely insightful. Many pointed to the depression, anxiety, addiction, and abuse that individuals can experience and how it can create a mindset that creates an obstacle to leaving the streets, seeking out information and getting help so one can "get out fast." Of interest within this section is the participants' comments about the culture of homelessness that serves to reinforce a lifestyle that ultimately may be harmful to individuals. Respondents suggested that if one did not leave the culture quickly, that it became harder and harder to leave and individuals run the risk of being stuck in that lifestyle. In this study, some participants had relatively few and short-term experiences of homelessness, while others had significantly more frequent and longer experiences of living on the streets. The distribution of these factors is almost bimodal (see Section 2), suggesting that there may be a temporary window of opportunity to address concerns of first time, at-risk individuals. Interventions posed at an earlier time may prevent continued exposure to street culture that, in turn, can help individuals' reintegration back into a less risky lifestyle less difficult.

10.7 Summary:

The three prominent themes present in the advice from participants of this study are consistent with the three primary needs that these individuals expressed having in transition. First, the encouragement to remain motivated and focused on stability relates the experiences of loneliness, fear of change, and unresolved trauma or addictions that individuals continue to struggle with. In order to successfully transition, various support networks and services are necessary to overcome personal difficulties beyond simply the need for a home. Overlooking the role that mental illness, addiction, or unresolved conflicts and traumas play in homelessness is to overlook a barrier to success that participants of this study identified when quickly offering words of encouragement. The advice to "get out fast" which was shared among many participants reveals the need for fast and effective relief in order to prevent long term or reoccurring episodes of homelessness. This advice was applied to street homelessness, couch surfing, and unsuitable living arrangement such as rooming houses where drug activity was a concern. Participants further emphasized this when including the need for a shorter housing subsidy wait list in their list of "wishes" and the need for services which will not only assist them in transitioning to shelter, but a stable and suitable home.

Finally, the advice to seek out all available information and to recognize this search is often unfruitful and takes multiple efforts is consistent with participants expressed need for accurate, timely, and highly accessible information from the region regarding services and eligibility which many participants identified as a challenge.

SECTION 11 -

CONCLUSION AND STRATEGIC DIRECTIONS

11.1 Introduction:

In this last section, we offer a few broader themes that we have identified after listening to the respondents in this study in light of some current ideas about housing and homelessness. In particular, the importance of approaching the issues of helping people who are homeless and exiting homelessness from a holistic standpoint is a strong trend in this study. What is evident from talking with these participants is that all individuals come from a different starting point, prioritizing different needs. For some, mental health had to be addressed, before they could find a home, while others it was the exact opposite. Some were encouraged to exit homelessness with a desire to engage in their community, with friends and family, while fewer were not.

What is emergent from these conversations is that individuals, once they find a solution to that priority and become more stable, they seek other stabilizing factors. Stabilizing factors identified here include a home, but also good mental and physical health, safety and security, social and familial engagement, physical exercise, volunteer and/or employment opportunities, and others. The key to these desires was the desire to re-engage after a period of social isolation. The length of time spent as part of a marginalized social group, in the form of homelessness, made reintegration a more challenging obstacle to overcome. Early intervention appears to be promising with this group. As a result, a series of broad and less broad recommendations are made here, stemming from the recommendations from the participants' experiences.

11.2 The importance of Vulnerability and Inclusivity:

This report reveals the disparate pathways into and out of homelessness experienced by single adults in the Durham Region as well as the way that different services and support mechanisms combine to enhance personal stability and security. This strongly indicates that there is no single track out of homelessness and that housing stability does not equate to personal security.

On the surface, these conclusions raise questions about the paradigmatic shift from Treatment First to Housing First programs in social welfare policy. If Treatment First programs fail to accommodate real human needs, Housing First programs, to the extent they emphasize housing at the expense of other services, may also neglect the complexity of lived experience and the unique requirements of vulnerable residents. It is important, in this sense, to recall that successful Housing First programs, such as the New York Pathways to Housing Program, have developed around a strong continuum of need that only prioritizes housing in the first instance. As a result, the findings revealed here are consistent with the literature on homelessness discussed earlier.

This study, therefore, finds support for a holistic, integrated approach to the problem of housing stability that is built up around the particular needs of vulnerable residents and social reengagement. Such an approach necessitates dedicated case workers as much as it does a broad spectrum of support services aimed not only at housing stability but economic, social, physical and mental stability. The evidence, in other words, suggests the development of a range of integrative services such as a bus pass program to enhance social connectivity and facilitate mental well-being and a pardons program to strengthen sustainable labour market re-entry. Moreover, the evidence suggests a certain way of thinking about housing security that (1) recognizes the different types of vulnerability that inhibit stability and (2) the different public supports that help realize the fuller inclusion of vulnerable residents.

The broad logic of these conclusions are expressed in the following strategic directions:

- The success of Housing First programs is contingent on their operational and programmatic development. Where such programs effectively provide secure and stable housing as well as the critical social supports necessary for the long-term transition from homelessness, they yield positive outcomes. However, where resources do not allow for the full and proper development of Housing First programs, housing- based strategies may not serve to maximize scarce resources. In this case, there must be acute sensitivity to the needs of vulnerable populations rather than reliance on top down constructions of risk.
- Single identity constructions should not be used to categorize and locate different lived realities, since such representations posit no interaction between different objects or moments of experience
- The experience of personal security and stability should be specified along the lines of a vulnerability or inclusivity scale. Subsequently, social welfare policy, including housing policy, can be seen as setting down structural mechanisms that allow vulnerable and marginalized residents to advance towards more secure forms of social reproduction.
- Housing needs should be assessed individually and, in particular, set against the experience of security and stability as conceived by residents themselves
- The multidimensionality and complexity of vulnerability strikes at the need for a wide ranging and nuanced vulnerability reduction approach which addresses the variegated programs and services necessary to contend with particular experiences and the different types or moments of vulnerability that are generally encountered as people advance towards more secure and stable patterns of social location.

11.3 The Complexity of Lived Experience:

Policy needs to reflect the complexity of lived experiences. What may work for one person, may not work for another. Lisa (age 52), who struggled with transitioning to stable housing, shared that despite having lived a similar experience of transition, the advice of others may not have been helpful in guiding her for this very reason.

Interviewer: If you had talked to somebody who was in stable housing who would've talked to you about what it...

Lisa: Yeah, but everyone has different... everyone doesn't feel the same thing, you know what I mean?

Put differently, even if people fall into broad representational categories, such as employed or unemployed, housed or un-housed, healthy or unhealthy, the static binary terms expressed by these locations offer a poor way of understanding concrete reality as many different and intersecting practices and factors inform and condition social behavior and experience. As a result, it is necessary to think of homelessness and housing in holistic terms, as existing not only alongside, but also through a complex entanglement of other social and physical processes and relations.

11.4 Stable and Secure Housing:

As noted at the beginning of this report, strict legal or formalized understandings and definitions of homelessness do not appear overly helpful in understanding the lived experience and vulnerability of residents. In many instances interview subjects reported having a stable housing arrangement when, in fact, they remained, by some legal conceptions, homeless. For example, a number of participants identified long-term couch surfing arrangements with family members or friends as forms of secure and stable housing. Lorraine (age 50) shared that while she has been stably housed for four years, this stability has been couch surfing with family and was intended as a temporary solution.

Lorraine: I still don't have my own place. I'm with my mom right now. It's not suitable. I get to where mom I can't afford this, I can't afford this. Every month we go through the same thing. I tell her I can't afford this. I have no money left over afterwards.

Lorraine later expanded on this by sharing that her current living condition made her feel she was still homeless when she said:

Interviewer: And why do you still feel that you're homeless, because you are sharing, or? Lorraine: Because I'm sharing, you know. Before when it was just me, myself, and my son, I felt good about myself, you know. And I feel like I'm going backwards. Living with Mommy again? At my age? So it's hard.

On the other hand, participants who entered into legal rental contracts reported deep housing insecurity and vulnerability. This was especially the case with those people living in rooming homes.

Housing remains important in producing security and stability, but it must be offered as part of a more nuanced and relativistic approach to housing security. In some cases, permanent housing is not the first need of participants, and in other cases permanently housed people may need housing before any other service. For Stig (age 54), the first step involved overcoming the barriers to employment before leaving his current living situation in a rooming house.

Interviewer: Is there anything else that you would think that would work really well for you to, to... Stig: Get a job, get out of this house, and get on with my life. It's just, it's simple, it's...

Interviewer: What would help in that effort? What would...?

Stig: If I get employed

Stig later shared that he believed the impact of employment would allow him to afford suitable housing, having the following impact on him,

Stig: If I get out of there, I'm going to start working on my own self, getting myself going and working on getting back my license, getting back my dignity, getting back my self-

respect and getting back me.

For Lisa (age 52), the first need was not housing, but support in transitioning to a new lifestyle. Lisa shared several times throughout her interview that had she been offered stable housing while living at the [women's shelter organization that helps with housing] shelter, she would not have taken it because of the life she knew and had grown accustomed to. Lisa struggled to communicate how this fear of change manifested itself in her experience and what resources would have benefitted her during this time.

Lisa: Because homelessness was what I was used to, okay? And , the [women's shelter organization that helps with housing] was my home. I was scared when I got out on my own.

Interviewer: It sounds like you were scared to move from one to the other, so I'm tryin' to think about how you would...

Lisa: Oh, I was petrified. Well, okay, okay, it was always exciting to get your own place. But as soon as I left, as soon as that, the next day I'd be freaking out because I was scared. It was a strange place.

Interviewer: So, maybe at the [women's shelter organization that helps with housing], would there be a program or something that would have helped you be less afraid of going into the next phase? So, if they'd had like a...

Lisa: That's easier said than done, though.

Interviewer: Would something like social groups or something that would have helped you transition from the [women's shelter organization that helps with housing] institutionalized life to where you are, you know, when you started finding other places? Lisa: Oh, probably, yes.

For other participants, the wait for housing subsidy was not merely a wait for stable housing, but was also a wait to begin making personal changes and setting goals that they felt could not take place unless they were able to obtain housing first.

This suggests the problems of a check mark based approach to insecurity where people are assessed more or less scientifically based on a circumspect investigation of what they have or lack. It also indicates the limitations of those metrics, which simply conflate housing with stability.

Integral in considering a vulnerability strategy, there is a need to measure and assess the stability and security of different housing arrangements much beyond the legal principles of residency. High costs of housing and lack of affordability serve to further promote substandard living situations, further burdening some of the most vulnerable in our social groups.

11.5 Reassessing Housing and Vulnerability:

In many cases, stable and secure housing may be the most important mechanism of stability for people in that it opens up meaningful access to the other critical services. However, there is still a danger in substituting housing security for recognition of the complex generative mechanisms that influence human need and positionality. It is clear that secure housing, especially defined in the legal sense, provides a slender basis for alleviating vulnerability.

If the objective is to move people towards stability the goal, therefore, has to be to understand housing as part of a complex support apparatus. To the extent that Housing First programs aim at

providing a holistic group of wrap-around services tailored to the individual needs of participants, these programs are ideal and, based on the information revealed in the interview process, likely to be successful.

11.6 Recommendations:

Broad recommendations

- Consideration should be given to setting larger, more holistic goals with respect to this population, such as social reintegration, rather than specific goals of housing, employment, or mental health.
- Funding and program design of such services should reflect a more holistic outlook, funding individuals and not specific elements of homelessness concern.
- Leverage broader goals to meet shorter-term needs, such as finding first a living space after exiting homelessness, addressing mental health and/or co-occurring illnesses such as addiction and skills development.
- Partner with the community organizations, businesses, and/or institutions (universities, colleges, transportation systems, school systems, recreation centres, libraries, non-profits, etc.) to promote social engagement and re-engagement of individuals exiting homelessness.

Examples of more specific recommendations from the participants to enhance social engagement:

- Increase base funding from various social assistance programs
- Make housing more affordable and less difficult to obtain
- Reduce obstacles to social participation such as providing bus passes to all participants in social assistance programs to freely travel to get food, see family and friends, volunteer, attend job interviews, make and keep doctor's appointments, and so on.
- Allow free recreation access to all social service fund recipients, so that they may stay healthy and develop a routine for the day, which includes physical exercise.
- Provide social programming to enhance social engagement.
- Encourage, promote and/or enable community involvement
- Increase educational opportunities for those on ODSP funding to promote social engagement through life-long learning.
- Promote, engage, and/or support individuals in efforts to clear/expunge criminal records to enhance work eligibility.

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SECTION 13 – APPENDIX

Handbill/flyer Poster Interview Package Checklist Consent form Questionnaire Debriefing Form Letter of Thanks Resource List Confidentiality agreement

Handbill



ARE YOU: Between age 30 and 55? Single? Do you live in the Region of Durham? Have you ever been homeless? Have you lived in your current home for 6 months or more?

We are conducting a survey to learn about the experiences of those who have transitioned from being homeless into stable housing. If you are interested in telling us your story, we would love to hear from you!

WE OFFER A \$40 GIFT CARD FOR YOUR TIME

To arrange an appointment please call 905-721-8668 (ext. 2653) or email <u>singlesatrisk@gmail.com</u> Or for more information view our website: socialscienceandhumanities.uoit.ca/singlesatrisk

Participation is voluntary and will NOT impact any resources you are receiving. This study was approved by the UOIT Research Ethics Board. Poster



Interview Package Checklist

Interview Package Checklist

Title of Project - Singles at risk: Issues of housing and pathways out of homelessness

Contents:

- \square ×2 Introduction and Consent Forms
- \square ×2 Debriefing Form
- \Box Interview
- □ Gift Card Honorarium

Checklist:

- □ Participant meets eligibility criterion
- □ Consent is clearly understood by participant
- □ Copy of Consent form provided to participant before beginning interview
- □ Interview completed (in time allotment, on actual interview questionnaire)
- □ Interview document signed by interviewer at bottom
- Debriefing form given to Participant with blanks filled in
- □ Card given as thank you to participant.

Consent Form

Case ID:

INTRODUCTION & CONSENT PROTOCOL

Title of Project - Singles at risk: Issues of housing and pathways out of homelessness

Hello, my name is _____

This research is being done by researchers from UOIT who are in the Faculty of Social Sciences and Humanities and Health Science.

- The purpose of this research is to learn more about the experiences of people who have moved from homelessness to stable housing. Important aims of this project is to find out what helped people move into stable housing and what people need to get and keep housing. One of the goals is for this information to be used to help shape government policies and programs so that we can hopefully improve the lives of homeless or those who are at risk of becoming homeless. This study has been approved by the UOIT Research Ethics Board (REB# 15-108 on April 8, 2016).
- 2. To be eligible to participate in this study, you must:
 - Be between the ages of 30 and 55 years of age;
 - Be single (i.e. not currently married, cohabitating, living common law, or in a civil union).
 - Be living in Durham Region;
 - Be living in the same place for at least 6 months or longer;
 - Have had at least one incident of homelessness before living at your current location, and [If so] We would like to interview you.
- 3. The research will take about 1 hour of your time. I will ask questions, and my partner will write down and/or tape record] your answers.

Your participation is entirely voluntary

- 4. We will give you a \$40 gift card for your time and participation.
- 5. We plan to use the information you are giving us to write a research report. We will be creating a short report summarizing the results of our research in about a year, which will be made available on the Region of Durham website: www.durham.ca.
- 6. We will protect your privacy and not release your identity to anyone. The information you provide will remain anonymous and confidential. We will make every effort to ensure no association will be made to you regarding anything you may say during the interview. Also, no risks are involved with participating in this study and your participation does not affect your use of any community services in any way, nor will you waive any legal rights.
- 7. You can choose not to answer a question you wish to skip during the interview. You can stop the interview at any time, and we will destroy any information we have collected from you. You may contact the research team at any time to withdrawal your data. This will be easier to do before the recording is destroyed as after the destruction of the recording we cannot use your voice to verify who you are. Voice recordings are scheduled to be destroyed in June of 2017. The data from participants will be aggregated.
- 8. We will store your interview information securely on a password-protected USB. Only the UOIT researchers and a transcriber will have access to this data. By June 30th of 2017, we will

destroy any voice recordings or notes taken during the interview. We will only use the transcripts to write research reports.

- 9. Data collected in this interview may be used for future research projects.
- 10. Any questions regarding your rights as a participant, complaints or adverse events may be addressed to Research Ethics Board through the Ethics and Compliance Officer at researchethics@uoit.ca or 905.721.8668 x. 3693."
- 11. If you have any questions concerning the research study or experience any discomfort related to the study, please contact the researcher Dr. Hannah Scott at 905-721-8668, Ext. 2653, or hannah.scott@uoit.ca.

Request for Participation

- 1. Would you like to participate? Yes No
- 2. I will sign my name on *two of these forms* to indicate that that you have agreed to participate as set out above. (We are not asking you to sign, so your identity can be kept confidential and anonymous). We will give one copy to you, and keep one for our records. Your verbal agreement to participate indicates that:
- You understand the research project and procedures.
- You understand that information from this research will be kept confidential and anonymous.
- You understand that your agreement to participate in this research is voluntary and that you can withdraw from the study at the time of the interview.
- You understand that your confidentiality will be protected. Data will be saved on a passwordprotected USB key that only the UOIT researchers and transcribers will have access.
- You understand that you are consenting for data from your interview may be used in future research projects.

Date

Interviewers name.

3. Is it OK for us to tape the interview, or would you prefer that we take notes?

We would now like to ask you to choose a name that we may refer to you by. We will also ask that you to refer to this fake name if you choose, at any time, to have the data you provide to this study removed.

What name would you like? Print Name:

Interviewer number. _____

INTERVIEW

Title of Project -

Singles at risk: Issues of housing and pathways out of homelessness

Requirements for participation

- You must be between the ages of 30 and 55 years of age to participate
- You must be living in Durham Region
- You must have been living in the same place for at least 6 months or longer
- You must have had at least one incident of homelessness before living at your current location.
- You must be single

INTERVIEW SET

Greeting: We are interested in how people manage their living accommodations day-to-day. We would like to know more about your housing situation, and what is helpful and not helpful in being able to keep your current place?

I'm going to start by asking you a few questions about your age and background. We are asking everyone these questions so we can describe the range of different people we interviewed in our study. We are not going to ask you your name, so the information will be anonymous.

| | Male |
|--|------------------------------------|
| Gender | Female |
| | Transgendered |
| Age - What year were you born in? OR How old are you? | Year of birth |
| | Age at time of study |
| Do you identify as Aboriginal? | Yes |
| | No |
| | No answer |
| What language do you most often speak at home? | Probe for interviewer: |
| | English |
| | Other (specify) |
| How long have you lived in Durham Region (clarify: Durham | Probe for interviewer: City, town, |
| Region includes Pickering, Ajax, Whitby, Oshawa, Scugog, Brock, and Clarington)? | |
| | |
| | |

Status

| Now we would like to ask you a few | questions about your status in Canada |
|------------------------------------|--|
| | |
| Are you a Canadian Citizen? | Yes |
| | No |
| | No Answer |
| If "No" probe: | Are you new to Canada (i.e. have been here for 5 years or less)? |
| | Yes |
| | No |
| | No Answer |
| Do you have refugee status? | Do you have landed immigrant status? |
| Yes | Yes |
| No | No |
| No Answer | No Answer |
| Other: | (Please specify) |

| Are you single, in a relationship (married or common law), separated or divorced? | Single Married |
|---|-------------------|
| | Common Law |
| | Separated |
| | Divorced |
| | Widowed |

| Do you have any children? | Y | Yes | No |
|--|--------------|-----|----|
| (Probe: How many?) | | | |
| | | | |
| Do you have any pets? | Y | ſes | No |
| To the best of your memory, how often did you or | Never moved | | |
| you and your family move when you were | 1 or 2 times | | |

| you and your family move when you were | 1 or 2 times |
|--|--------------------|
| growing up. Do you think it was: | 3-5 times |
| | 6-10 times |
| | more than 10 times |

| Were you ever in some form of protective care before you were 18 such as foster care, group home, etc.? | Yes No |
|---|------------|
| | No Answer. |

Shelter to income ratio.

We are interested in knowing about how easy or difficult it is to pay your rent. To do this, we would like to calculate how much money you spend to run your household, and how much income comes into your household. This is called the shelter – income ratio and gives us a good indication of how easy or difficult it is to meet payments for your monthly bills. On average, how much do you pay for:

| Your full rent each month | \$ |
|--|-----|
| Do you receive some form of rent/accommodation subsidy? | Yes |
| (Probe, if so how much?) = | No |
| Electricity each month | \$ |
| Gas or Oil to heat your home each month | \$ |
| Water each month | \$ |
| Phone each month (<i>Probe: If bundled, get estimate about how much of bundle is for phone only</i>). | \$ |
| How much (not including subsidy mentioned above), on average, is your monthly household income? (<i>Clarify: household income is all income that comes into the household that you live in from all sources</i>). What are your sources of income? | \$ |

Education and work:

What is the highest level of education you have achieved?

- Public/Primary school (grades 1 to 6)
- Junior High School (grades 7 and 8)
- Secondary School (grades 9 to 12 or 13)
- Some college or university
- Completed community college certificate or diploma
- Bachelor's degree
- Master's degree
- Doctoral degree
- Other (please specify)

Are you currently in:

| School | Full time | Part time |
|--------------------------------------|-----------|-----------|
| | | |
| A training or apprenticeship program | Full time | Part time |
| Working? | Full time | Part time |
| | | |

For those employed full time:

How long have you been working at your current place of employment?

Do you consider your employment situation to be stable and secure?

For those employed full time: Please rank the quality of your non-wage employment benefits/compensation (medical, pension, dental, stock-options):

Excellent Good Satisfactory Poor

Non-existent- I do not have these types of benefits where I work.

For those employed in part-time work:

How many part time jobs do you have?

How many hours a week (on average) do you work?

Would you prefer to be employed in a full-time position with full time hours?

Yes No Don't Know No answer

QUESTIONS - Singles who are at risk of becoming homeless

Current living situation A.

We would like to know more about how you came to be living in this home.

- 1. How long have you been living in your current living situation?
- 2. How affordable do you think your living situation is?
- Not at all affordable Barely affordable Affordable Very affordable

Can you tell us a bit more about your answer?

3. How suitable is this current living situation to accommodate your needs?

Not at all suitable Barely suitable Suitable

Very suitable

Can you tell us a bit more about your answer?

4. How did you find your current living accommodations? (Probe: Did you hear about it from a friend or relative, did you find it using a housing service, etc.).

5. How many people do you share your home with?

6. Do you share the costs of housing and bills?

Pathways into homelessness.

1. Have you ever been homeless (*Clarify: By homeless we mean that you were not able to stay in the same place for more than 6 months. For example, couch surfing, staying with friends, using shelters, and so on*).

2. How many times has this happened over your lifetime?

3. We would like to know a little about the last time this happened. When was that? Can you tell us a bit more about that time and what that looked like? Probe: Were you working at the time?

4. Can you tell us a little bit about what you think are the circumstances that led up to that point? Probe: Did you have any health issues?

Pathways out of homelessness:

We are interested in knowing a bit about how you moved from your last incidence of homelessness, to where you are now.

- 1. Do you like where you currently live?
- 2. Can you tell us a little bit about what you found the most helpful in finding your current home? (*Probe: Housing or employment services, family support, friends, etc.*)
- 3. What was the least helpful in finding your current home? (Probe: Housing or employment services, family support, friends, etc.)
- 4. What has been helpful to you in managing your current living situation?(*Probe: Having friends in the same circumstances, strong family support, access to free food, a steady source of income, no one hassling them, etc.*)
- 5. Is there anything that is threatening your current housing situation? Can you tell us a little bit about that?
- 6. What additional supports (i.e. friends, family, employment services, housing services, etc.) would you like that you do not have now? What kind of support would make your life easier right now?
- 7. What advice would you give others who were in your same situation?

Interviewer:

Thank the participant for their time.

Pay honorarium

Print name of interviewer

Signature of interviewer to confirm that honorarium was paid

Ask if any comments about the interview process/questions

Interview and Note-Taker Comments

Record observations, thoughts, impressions, or questions arising from the interview.

Debriefing Form

Debriefing Form

Title of Project - Singles at risk: Issues of housing and pathways out of homelessness

Researcher: Dr. Hannah Scott, University of Ontario Institute of Technology (UOIT)

Department: Faculty of Social Science & Humanities,

2000 Simcoe St. N (Downtown Campus, Bordessa Hall).

Contact Information: Telephone (905) 721-8668, Extension 2653 Email hannah.scott@uoit.ca

Thank you for taking the time to participate in this study. We know your time is valuable, and we really appreciate you sharing your experiences with us. All of your responses in this interview will be kept confidential. Any reports or other publications where your data is used will be reported in a way that you cannot be identified. If you would like to withdraw your responses from this study at any time, please contact either Dr. Scott or the compliance office with the pseudonym you have chosen and your case ID. Both are listed at the bottom of this sheet. Please retain this sheet for your files.

The purpose of this research is to learn more about the experiences of people who have moved from homelessness to stable housing. Important aims of this project are to find out what helped people move into and keep stable housing. One of the goals is for this information to be used to help shape government policies and programs so that we can hopefully improve the lives of homeless or those who are at risk of becoming homeless. This study has been approved by the UOIT Research Ethics Board (REB# 15-108 on April 8, 2016).

We would like to offer you this \$40 gift card to thank you for your time and participation.

Interviewer please check -

O Card offered

O Card received.

Contact info:

If you have any questions about the research in general or about your role in the study, please feel free to contact Dr. Hannah Scott by email at hannah.scott@uoit.ca. Any questions regarding your rights as a participant, complaints or adverse events may be addressed to Research Ethics Board through the Ethics and Compliance Officer at researchethics@uoit.ca or 905.721.8668 x. 3693.

This study has been approved by the UOIT Research Ethics Board (REB # 15-108) on April 8, 2016.

| Case ID: | |
|------------------------------|--|
| Case ID. | |
| | |
| | |
| Pseudonym chosen: | |
| J | |
| | |
| | |
| Print name of | |
| Print name of | |
| | |
| Print name of Interviewer | |
| | |

Letter of Thanks

Dear Participant

Thank you for participating in the Singles at Risk: Issues of Housing and Pathways out of Homelessness research project. We would like to offer you \$40.00 in gift cards to thank you for your time, your story, and you participation. This President's Choice gift card is redeemable at participating grocery stores including Loblaws, No Frills, Real Canadian Superstore, Value-Mart, Your Independent Grocer, and more! For the full variety of locations and stores, see the back of your card.

If you have any questions about this project or the information, you have provided, please to not hesitate to be in contact with us and we would be happy to answer any questions you have. Thank you, and enjoy the remainder of your day.

Warmest Regards,

Dr. Hannah Scott

905.721.8668 ext. 2653 hannah.scott@uoit.ca Bordessa Hall - Room 512 55 Bond Street East Oshawa, ON

Resource List

Oshawa

Resource List

Resources and Support Available in and Around the **Durham Region**

Information Line 211 24/7 information on community and social services

Whitby Medical

3910 Brock St N.

Westney Heights

Medical Centre Clinic

15 Westney Rd N. Ajax

Walk-in Clinic

905-444-9493

905-428-8055

Kinder walk-in

905-444-9636

Police Stations

905-579-1520

West Division

1710 Kingston Rd.

Pickering

Ext. 2521

Ext. 1687

Whitby

Ext. 1836

Oshawa

Ext. 5100

Shelters

Cornerstone

Community

Association

Oshawa

Men 16+ years

133 Simcoe St. S

905-433-0254 ext. 228

East Division

Bowmanville

2046 Maple Grove Rd

Central W Division

480 Taunton Rd. E.

Central E Division

77 Centre St. N

Emergency Support

Main Line:

Whitby

Children's Clinic

200 Taunton Rd. W

Whitby

Hospitals Lakeridge Health Bowmanville Hospital 47 Liberty Street South 905-623-3331

Lakeridge Health Oshawa Hospital 1 Hospital Court (off Simcoe St. S) 905-576-8711

Rouge Valley Ajax and **Pickering Hospital** 580 Harwood Avenue South Alax 905-683-2320

Ontario Shores Centre for Mental Health 700 Gordon St. Whitby 905-668-5881

Clinics Clarington Urgent Care Clinic 2320 Regional Hwy 2, Bowmanville 905-697-1466

Oshawa Urgent Care Clinic 117 King St E. Oshawa 905-723-8551

Taunton Urgent Care Clinic 1290 Keith Ross Crt. Oshawa 905-723-8551

Muslim Welfare Home Women and children 425 Dundas Street E Whitby 905-665-0424

Durham Youth Housing and Support Open to Youth, 16-24 82 Kings Cresent, Ajax

Denise House Women and children Oshawa 905-728-7311

905-239-9477

Bethesda House Women and children Bowmanville 905-623-6045

YWCA of Durham Women and children Oshawa

905-576-6743 Herizon House

Women and children Ajax/Pickering 1-866-437-4066

Housing Services Landlord Tenant Board 2275 Midland Avenue, Unit 2 Toronto 1-888-332-3234

Durham Social Services Housing Division 605 Rossland Rd. E., 905-666-6222

Housing Help Durham 905-686-2661

Counselling Services Community Counselling 605 Rossland Rd. E. Whitby 1-866-840-6697

Oshawa Community Health Centre

Offers over 70 Free Services! 115 Grassmere Ave. Oshawa 905-723-0036

John Howard Society of Durham 75 Richmond Street W., Oshawa, 905-579-8482

Perinatal Loss Support Bereaved Families of Ontario – Durham 1050 Simcoe St N. Oshawa 905-579-4293

Pregnancy and Infant Loss Network 1-888-301-7276 Pregnancy Help

Centers and Support **Durham Pregnancy Help Centre** 29 Drew St. Oshawa 905-720-3252

Rose of Durham 200 Bond St. W. 905-432-3622

Birth Registration www.ontario.ca/page/ register-birth-ne baby

Alcohol and Substance use During Pregnancy 1-877-327-4636

HIV/AIDS and Pregnancy 1-888-246-5840

Childbirth Education 225 Stonemanor Ave Whitby 905-686-7758

Food Banks **Clarington East Food** Bank 123 King Ave. W. Newcastle 905-987-1418

Salvation Army Family Services 75 Liberty St Bowmanville 905-623-2185

The Salvation Army Ajax (House of Hope) 37 King's Crescent Ajax 905-427-7123

St. Vincent De Paul Food Bank 127 Liberty St. S. Bowmanville 905-623-6371

ACS Centre 1170 King St. E. Oshawa 905-433-8800

St. Vincent de Paul Society 1314 Oxford St Oshawa 905-725-3275

Simcoe Hall Settlement House 387 Simcoe St. S. Oshawa 905-728-7525

Operation Scugog Food Bank 593 Alma St. Port Perry 905-985-3087

Help Lines **Distress** Center Durham 24 Hour counselling and support

1-800-452-0688 Elder Abuse Ontario 1-866-299-1011

Kids Helpline 1-800-668-6868

Women's Helpline 1-866-863-0511

YMCA Abuse Crisis Line

Health Lines **Durham Health** Connection Line Confidential Helpline 1-800-841-2729

Poison Control 1-800-452-0688

Telehealth 24/7 health line and breastfeeding support 1-866-797-0000

Legal Aid and Advice **Durham Community** Legal Clinic

111 Simcoe Street N. Oshawa Main floor 1-888-297-2202

Family Law Information Centre 905-579-1988

Luke's Place 905-728-0978 Free legal advice for family court process admin@lukesplace.ca

Legal Aid 1-800-668-8258

Employment and Training Services Durham Region Unemployed Help Centre

272 King Street East, Oshawa 905-579-1821

Ontario Works Employment Support 200 John Street. W 905-432-2929 Second Location 505 Wentworth St. W 905-436-6747

1-888-576-2997

Durham College Community **Employment Services** 219 King St East, Unit 4. Bowmanville 905-697-4472 Oshawa Location: 300 Taunton Rd, E. Unit 18, Oshawa 905-438-1041

John Howard Employment and **Training Services** 75 Richmond Street W. Oshawa 905-579-8482 Whitby Location: #200 - 114 Dundas St. E, Whitby 905-666-8847

Libraries McLaughlin Public Library 65 Bagot St, Oshawa 905-579-6111

Northview Oshawa **Public Library** 250 Beatrice St. E 905-579-6111

Legends Public Library 1661 Harmony Rd. N. 905-579-6111

Jess Hann Public Library 199 Wentworth St. W Oshawa 905-579-6111

Booklin Public Library 8 Vipond Rd. Brooklin 905-655-3191

Bowmanville Public Library 163 Church St 905-623-7322 Central Whitby Public Library 405 Dundas St. W 905-668-6531

Ajax Public Library 55 Harwood Ave S Ajax 905-683-4000

Family Clubs and Services **Refuge Youth Outreach Centre** 300 Court St., Oshawa 905-404-2420

Simcoe Hall Settlement House For children, seniors, and more 387 Simcoe St S. 905-728-7525

Northview **Community Centre** 99 Mary Street North 150 Beatrice St. E. Oshawa 905-432-1984 The Youth Centre Aiax

YMCA Oshawa

905-438-9622

905-428-1212

Oshawa Community

Over 70 Free services!

115 Grassmere Ave.

One Stop for Women

905-432-SAFE (7233)

1320 Airport Blvd.

Maternity and

Transportation

Durham Transit

1-866-247-0055

1-888-438-6646

City of Oshawa

Service Oshawa

905-436-3311

School Board

905-666-5500

Municipality of

905-668-7711

905-579-1990

South Oshawa

905-436-5474

Health Centre

905-723-0036

Oshawa

Durham Headquarters

605 Rossland Rd. E

Durham Alternative

421 Pine Ave, Oshawa

Community Centre

Community Centre

1455 Cedar St. Oshawa

Oshawa Community

115 Grassmere Ave.

Secondary School

Whitby

Whitby

Durham District

400 Taunton Rd E.

City Hall 50 Centre Street South

1st Floor, West Wing

905-725-7351

Oshawa City Contacts

Go Transit

v.shtml

Paternity Benefits

www.servicecanada.gc

.ca/eng/lifeevents/bab

Health Centre

905-723-0036

D.R.I.V.E.N

Durham

360 Bayly St W. Unit 5, Harmony Creek **Community Centre** Boys and Girls Clubs of 15 Harmony Rd. N. Oshawa 905-728-5121 ext: 222 289-274-4360

> Woodview **Community Centre** 151 Cadillac Ave. N. Oshawa 905-576-4903

Durham Family YMCA 99 Mary St. N. Oshawa 905-438-9622

Vallevview **Community** Centre 81 Gladstone Ave. Oshawa 905-721-1957

Kingside Park Community Centre 537 Tennyson Ave. Oshawa 905-433-2011

Oshawa Senior Citizens Centre 43 John St. W. Oshawa 905-576-6712

Oshawa Community Care 20 Sunray St. Whitby 905-430-5613

Multicultural and Settlement Services Welcome Centre Immigrant Services 458 Fairall St, Unit 5 Aiax 289-482-1037

Women Multicultural **Resources and Counselling Centre** Call ahead for address 905-427-7849

Immigrant Settlement Services 905-440-4489

Settlement.org Support and resources for new residents of Ontario

Missisaugas of Scugog Island First Nation Health & Resource Centre 22600 Island Rd Port Perry 905-985-7958

Immigrant Settlement Services 905-440-4489

Settlement.org Support and resources for new residents of Ontario Durham Immigration

Ontario

Portal Durhamimmigration.ca Support and resources for new residents of

Sexual Health Information on Sexual Health

SexualityandU.ca

Oshawa Sexual Health Clinic Oshawa Centre Suite 180, Upper level 905-433-8901

Port Perry Sexual Health Clinic Township of Scugog Building 181 Perry Street, 2nd floor

Support for LGBTQ LGBTQParentingnetw ork.ca Support through

training, research, and community organizing PFLAG Canada

905-985-4891

905-231-0533 Inquiries@pflagdurh amregion.com

Addiction Support Work, Stress and **Health Program** 455 Spadina Ave, Suite 200. Toronto 416-535-8501 ext. 77350

PACE Peel 30 Eglinton Ave. West, Suite 801 Mississauga 416 535-8501 ext. 77716

Centre for Addiction and Mental Health Queen St. 1001 Queen St. W. Toronto 416-595-6111

Support for Disabilities Grandview Kids **Oshawa Location:** 600 Townline Rd. S. Oshawa 905-728-1673

Whitby Location: 1615 Dundas St. E. Suite 203 Whitby 905-728-1673

Grandview's Adolescent Program Abilities Centre 55 Gordon Street Whitby 905-728-1673

Centre for Independent Living in Toronto (CILT) Inc. 365 Bloor Street East, Suite 902, Toronto 416-599-2458

Persons with **Disabilities Online** www.canada.ca/en/se rvices/benefits/disabili ty.html

Disability Doorway Durham Region Employment Network 60 Bond St W 8th Floor Oshawa 905-720-1777

Community and Social Ontario Disability Support Program 850 King Street West Oshawa ON L1J 2L5 905-440-1030

Ministry of Services

(ODSP)

Pride Durham Inc. 22 King Street West Unit # 202 info@pridedurham.co

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Confidentiality Agreement

CONFIDENTIALITY AGREEMENT Title of Project - Singles at risk: Issues of housing and pathways out of homelessness

TRANSCRIPTIONIST

I, ______ transcriptionist, agree to maintain full confidentiality in regards to any and all audiotapes and documentations received from Dr. Hannah Scott related to his/her research study on the researcher study titled Singles at risk: Issues of housing and pathways out of homelessness. Furthermore, I agree:

1. To hold in strictest confidence the identification of any individual that may be inadvertently revealed during the transcription of audio-taped interviews, or in any associated documents.

2. To not make copies of any audiotapes or computerized titles of the transcribed interviews texts, unless specifically requested to do so by the researcher, Dr. Hannah Scott.

3. To store all study-related audiotapes and materials (e.g. transcript files, digital recordings, file notes, etc.) in a safe, secure location as long as they are in my possession.

4. To return all audiotapes and study-related materials to Dr. Hannah Scott, (Faculty of Social Science & Humanities, University of Ontario Institute of Technology, Oshawa, Ontario, Canada. L1H7K4. Phone: 905-721-8668, Ext. 2653. Fax: 905-721-3372. Email: Hannah.scott@uoit.ca) in a complete and timely manner.

5. To delete all electronic files containing study-related documents from my computer hard drive and any back-up devices.

I am aware that I can be held legally responsible for any breach of this confidentiality agreement, and for any harm incurred by individuals if I disclose identifiable information contained in the audiotapes and/or files to which I will have access.

Transcriber's name (printed)

Transcriber's signature

Date