

Voices:

Women, Poverty and Homelessness in Canada

By Rusty Neal

May 2004

NAPO!
ONAP!

*This report is dedicated to the brave women
who participated in this study,
and to homeless women across Canada
who struggle daily for their voices to be heard.*

Acknowledgements

Primary writer: Rusty Neal
Additional writer: Sandra Bender
Researcher: Marie-José Dancoste
Editor: Sandra Bender

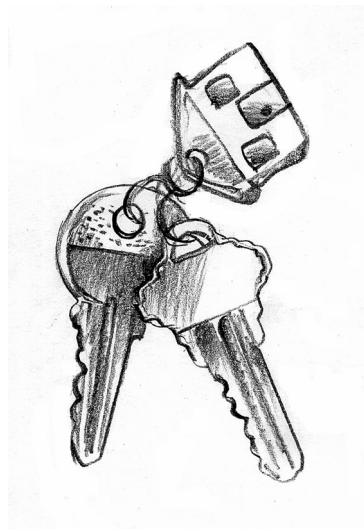
Translation: Mireille Levesque
Revision: Madeleine Roy
Proofreading: Jennifer Wessner
Preliminary Design: Margie Adam, ArtWork
Final Design: Evolving Media & Design Inc.

Partial Funding: National Network on Environments and Women's Health
and an anonymous NAPO donor.

The National Anti-Poverty Organization

2212 Gladwin Crescent, Unit 7
Ottawa ON K1B 5N1 Canada

Telephone: 613.789.0096 Facsimile: 613.789.0141



Founded in 1971, as a result of the Poor People's Conference held in Toronto, the National Anti-Poverty Organization (NAPO) is a non-profit, non-partisan organization representing the interests of low-income people in Canada. Currently funded by both Human Resources Development Canada and individual contributions, a twenty-two person board made up of people (who either live in or have lived in poverty as some point in their lives) from every province and territory in Canada governs the work of the organization. NAPO assists local and regional organizations of low-income people in Canada to comment on processes in their communities and to help these organizations influence the national debate in which NAPO has an active interest. To this end, NAPO produces reports, fact sheets and press statements and sponsors court challenges. A network of anti-poverty activists, academics and social policy experts serves as a resource for NAPO.

In the 1970s, NAPO focused on issues such as telephone rates, tax rebates, veteran's allowances and old age pensions. In the 1980s, family allowances, social assistance, medicare, pension reform and changes to unemployment insurance were front issues. The 1990s brought forward concerns about unemployment insurance, the gap between the rich and the poor, affordable housing, the rise of food banks and the inadequacy of welfare rates. In 1995, NAPO was invited to and attended the National Workshop which was searching for a methodology of counting and studying the homelessness in Canada.

NAPO decided at the conclusion of this workshop that there was a need for basic descriptive information about those who are homeless from the perspective of those who were participants in anti-poverty advocacy. In 1998, NAPO submitted a brief to the United Nations entitled "A Human Rights Meltdown in Canada". It specifically included statements on housing and homelessness by addressing Article 11 of the U.N. Covenant on Economic, Social and Cultural Rights. This is the Article which notes the right of everyone to an adequate standard of living, including adequate food, clothing and housing, and to the continuous improvement of living conditions.

In 1998, NAPO also applied for a seed grant from the National Network on Environments and Women's Health to assist in developing a proposal for a study on women and homelessness. As result of this application, Suzanne Lenon prepared a short article on behalf of NAPO called "Living on the Edge: Women and Homelessness in Canada". The NAPO position was that the housing crisis in Canada was not only a violation of human rights, it was a manifestation of a wider structure of disadvantage and exclusion. Global competition favors the accumulation of wealth by the rich. Lenon noted that the sexual division of labour is part of the gender imbalance of power in society and that homelessness is not resolved for women by having a roof over her head unless this roof is accompanied by a sense of safety and security.

Race as a determinant of homelessness, she further argued, is, unfortunately, missing from the public debate. Skin colour matters and is particularly apparent in the findings of the late 1990s that 80-90% of Aboriginal female lone parents in urban areas live below the poverty line without adequate housing.

NAPO published a fact sheet noting definitions of homelessness that lead, by conservative estimates, to figures of over 200,000 people in Canada who are homeless. The accompanying fact sheet noted that a) homelessness is a direct result of poverty and a lack of affordable housing, b) mental illness and addiction exacerbate issues such as loss of housing and poverty, and c) youth, families and women are the fastest growing groups in the homeless and at-risk population. In 2000, NAPO's priorities became court challenges to panhandling by-laws. NAPO also applied for a grant to sponsor a research study to create public knowledge about homelessness among women from the point of view of women who are homeless. "Voices from the Margins" is the project that was its result.

Voices of Women - The Project

Under the guidance of a NAPO committee, Marie-José Dancoste, NAPO researcher, travelled to three cities in the summer of 2001 to meet with women who self-identified as “homeless”. Dancoste, who is trilingual (French, English and Spanish), met with numerous agencies and those who work with homeless people (listed at the end of this report). She posted notices in public places and put out information bulletins and ads in local papers and newsletters advertising the NAPO study as one which was intended to promote “action and change”. Dancoste, as the NAPO researcher, interviewed in three languages. She made a conscious decision not to interview women through the shelter system (as this kind of study had already been done).

Instead, she made a concerted effort to find women who either spent nights outdoors, “in the rough”, or who lived in what they identified as precarious positions. Some of the women she interviewed were homeless but not without shelter, while others were completely without shelter.

The project was designed to give voice to these women and counter their silence in many of the previous research projects. The posters asked women who identified themselves as homeless to contact the researcher by using a toll-free telephone number. Marie-José sought out and approached homeless women directly in various public places like soup kitchens and drop-in centers. She left the definition of homelessness up to the women who responded to her call for interviews with “women who have lost their housing and are currently living in Ottawa, Halifax or Vancouver”.

In 2001, Ottawa was experiencing one of the lowest vacancies rates in the country. It was also NAPO’s home. The presence of homeless people in the shadows of the country’s Parliament Buildings was noted daily by the press. Halifax, as the largest city east of Montreal, became the second site. It was in the process of unifying its social assistance policies; homelessness was less visible than in the two larger cities. Vancouver, on the opposite side of the country, became the third site. It had within its boundaries one of the most notorious downtown neighbourhoods in the country in terms of persistent homelessness and prostitution combined with a distinct stock of single occupancy rooming houses.

In Downtown Eastside Vancouver, in Halifax’s Central Spring Garden Road, North End and the Port and Ottawa’s Byward Market, Lowertown and Bank Street, services for those without shelter or in need of low-income social and support services drew the women in this project to downtown locations. The researcher immersed herself in street life often in the same areas where street prostitution (or the sex trade as it is sometimes called) and the illicit drug use flourished. Park benches, picnic tables, small rooms at clinics, restaurant booths and borrowed office spaces became the sites of her tape-recorded interviews in one of the three languages.

On numerous occasions, the researcher and research participants helped each other outside of the interview process, making referrals to a variety of community services and sharing tips about “life on the streets”. Marie-José accompanied women to services they did not know about or to services they had a fear of. Women in the project gave Marie-José detailed descriptions of the pros and cons of using various services, listing the reasons for their assessments. As Marie-José describes her own research experience, “We cried together. Questions about the past, present, and even the future raised irrepressible sadness. We laughed together. We even tried to dream.”

Forty-six women who self-identified as homeless were paid twenty dollars for their interviews. The women talked about their histories and experiences of homelessness and their attempts to find homes. Many were drawn from across the country and to the urban cities as part of the general migration patterns in Canada. Others had made their homes in these cities for generations. Typists transcribed the interviews and the researcher checked the transcripts for accuracy while writing a draft document called “Voices from the Margins”. Names have been changed as one of the project’s agreements with all participants.

From the Point of View of Homeless Women Yearning for a “Home”

For the women of this project, a home is more than roof over one’s head. It is also a place where they, as women, can be safe and secure and have a little privacy and control over their living spaces. The lives and stories may be quite different but there are lessons that can be learned from them both individually and as a group. In this report you will meet and hear the stories of specific women. Others will be represented by the collective stories that are told. In both cases only the names have been changed.

Sarah Sarah, at age 57, currently lives in an old rooming house in Halifax. She describes her idea of a home: “A home is a place where you return to, you hang your hat on the walls. This is my home, my money pays for it and this is where I stay.” Lynn, across the country in Vancouver, echoes Sarah adding the very important idea that a home is not just shelter but “somewhere safe”:

It means somewhere safe, that I have my space that’s mine, that nobody else goes into but me unless I want them to come into that place. It means not having to live on someone’s couch or just flopping here and there or having to sleep on a bench all night until daybreak when I can go to a drop-in center and eat and have coffee or a nap.

Lynn At age 47, Lynn’s description of what home means comes out of a life-long history of abuse that started when she was young and subject to very nasty custody battles. As an adult she has tried valiantly to cope with her past and to make a home for herself. She currently finds refuge in living with an older male roommate while working as his home-maker and cleaner. Lynn describes the feelings and consequences of her former homelessness:

It doesn’t feel very good, you feel frustrated and everything is totally useless because you have nothing... The more useless you feel the more useless you become and it becomes an ongoing circle.... Circumstances put people where they are...You’re living in a cockroach-infested, one-room place that is not as big as half of the room we are sitting in now, about the size of a jail cell. And you are supposed to live twelve months of the year like this? And not go out and beat each other up? And rob each other? And go and steal, and do this and do that? Because what else have you got, what else have you got to lose? At least when you are in jail you get three meals a day and comfortable bed and don’t have to be on the street...People change on their own when they’ve got a little bit of self-respect and a place to be, to live. They don’t act badly just because they like it.

Susan Susan, age 46, adds, “home is a place that is safe and secure and you don’t have anybody there who is going to hurt you.” Susan has been moving from shelter to shelter in an attempt to escape a violent ex-husband who assaulted her. Although her violent former partner has been incarcerated several times and put through psychiatric institutions and rehabilitation programs, he never stays institutionalized long enough to allow Susan to begin a new life. Now out on probation, he continues to track her.

It would be something if I could hang onto my home, my possessions, without losing them all the time. I’m really tired of picking up and moving. I can’t do this constantly. I’m getting older. There are two choices. I can continue to move or stay in my own apartment and end up dead.”

The Women

The women of the Voices project have a variety of experiences in homelessness. Some are young, and being on the streets is a part of their growing up. Some have lost their jobs or fled violence and ended up without shelter. And some have been on the street for a long time. In research language most of the women might be called the “visibly homeless” (though some are less visible now than they once were because their circumstances have changed). The research term “new homeless” (a term referring to people who have just recently become homeless solely because of changes in the economy) applies only to two individuals though money is a problem for all

of the women. The vast majority would likely either be called “chronically homeless” or “episodically homeless” and a few would be “at risk of homelessness.” A few have had their first experience of homelessness. The women form a diverse group and don’t necessarily associate with each other across generations or cultures.

Family support, institutional support, sharing living space, calling on an individual’s own networks and available resources (including both financial and social resources) to support them in finding shelter and a place to call home have initially kept the women who have been thrown out of work off the streets. They still employ the strategies that were tried and exhausted earlier. The stories of the younger women who are now homeless will likely become very much like those of the older women who are chronically itinerant, if these strategies become complicated with addictions or chronic disabilities as they have for so many of the participants of the Voices project. Effective assistance in the early stages of homelessness is one of the things that will help stave off later chronic homelessness for individuals like Cindy.

Cindy Cindy has completed grade three. She was kicked out of school on her prairie reserve and was placed in detention by age 12 after a series of foster homes.

I was having trouble. I was running away, staying over at friends’ houses, playing hooky from school. Stealing from the teachers, stealing from the kids, beating up kids. I basically had a dysfunctional childhood...My mom was an alcoholic. My dad was abusive to my mom. There were no diapers, no food, no nothing in the house. The babysitter called the department of social services. I don’t blame her. I don’t blame my mom. I mean everyone has their addictions...

The guy at the group home raped me and the lady beat me with her key chain from head to toe. She’d trip me. She’d smother me with plastic bags over my mouth and nose because I wouldn’t eat all my food on my plate. She made me strip in front of the kids, male and female, stark naked.

As I got older I learned to take my anger out on others. It was what I showed... I was in a group home and having all that hate and anger you don’t stop to think how you are hurting others. I ended up coming home drunk one night and I don’t remember attacking the staff. Next thing I know I’m fighting the cops and everything and I walked out in handcuffs with my head down. Waking up in the cell I am thinking what did I do? Reeking like alcohol I asked the police what I did... Under the influence you don’t realize what you are doing and all that fear, anger and hate builds up. I ended up taking it out on the wrong person...

When I got out, I went back and apologized to the person...I ended up in a medical center (a psychiatric hospital). In and out. In and out. I even tried taking my own life. I couldn’t handle it. I couldn’t deal with it. I had nightmares reoccurring night after night. I

was thinking an easy way out was to overdose, or shoot myself. Or do something wrong on the streets where you can get killed.

Then I started thinking, “No, This is not right”. I have to deal with it. As I grew older I started dealing with things. I started seeing a psychiatrist. Every kind of talking you can think about. Abuse. Sexual abuse. And Addiction. I have a lawsuit going on with the group home and social services... I have lost a lot of friends out there on the street. There are a lot of kids that are dying. A lot of them are dying off from their heroin, their speedballs, their rocks.

At age 32, all three children Cindy has birthed are currently in foster care. She ended up in Vancouver in 1999.

I had nowhere to stay. I knew I had a brother out here, my biological brother, but I didn’t know where to find him. I ended up at Main and Hastings where the drugs are. I started using heroin. I used rock. I used powder cocaine. I had nowhere to stay.

I was told I had to wait six months before I could get into welfare in order to get a place. I slept in the parks, in parkades, basically wherever I could lay my head. That is where I slept. I prostituted myself. And it was scary. I witnessed a guy kidnapping a girl but it didn’t register because I was high on drugs. I can still hear that girl yelling “help me, call the cops.” I probably could have saved that girl’s life. Every time I tried to get into a shelter they were all packed. Every single one in Vancouver was packed.

I would go into the stores and steal items. And I got caught. \$420.00 worth of meat. That was it. No more! I didn’t go to jail for it. You know the way I think back to it? The drugs used to control me and I turned around and started controlling it. I quit stealing. Is it worth getting caught and going to jail? No, it is not worth it! I have been there. When I realized I did not want to go back to jail or to be a criminal all my life, I started taking control of my life. Whatever happened to that homeless person you see, please understand we are hiding behind the drugs.

Three years on the streets in Vancouver and I’m out. I’m one of the fortunate ones. And I kind of think it is to do with my experience on the street, being homeless that I can be out here helping the kids. I think my gift is to go out and talk to the younger generation about what I’ve experienced. At this point I live with a man in a home where we share the rent. I stay home; keep the house clean and smoke. I write poetry. I started writing my biography and I want to go back to school and get my grade twelve and graduate. I know I want to be one of God’s helpers and pass the word on. If I only had 10 seconds to tell someone, I’d tell them not to go there. You don’t want to go there. Think twice. Go see a counselor, find someone you can trust. Don’t turn to the streets like I did.

Cindy finally found a small home in an old mobile home with a male companion. She has found her brother who is suffering from his own addictions. She is trying to help young women to get off the streets.

Not all of the women are as fortunate as Cindy. Waiting periods for social assistance vary across the country and some women get caught in very long waits affecting their ability to find shelter. As a group, they represent forty-six different stories from a group of very diverse women living in three cities. They range in age from 17 to 57. Over half (29) are between 25 and 44 years of age. Although a number are of different mixed racial and ethnic backgrounds, they identify themselves in the following ways. Twenty-eight are of European and/or European-Canadian heritage, and eighteen are not. Of the eighteen, eight have Canadian Aboriginal ancestry (with both status and non-status legal rights). Six are African or of Caribbean ancestry with three having ancestry from Asia and one from Central America.

For several women, their stories of homelessness began after the loss of a job or the loss of access to the benefits of the labour market through divorce and separation from a male partner's financial support. Sarah, for instance, lost her job and her employment insurance ran out. Moving to another province in search of work, Sarah then exhausted her savings when she became homeless. She was not yet eligible for social assistance because of the three month required wait. She panhandles to pay for her stay in a youth hostel.

Lise, another of the younger generation, also moved to another city to find work and lost her job at McDonald's because of prolonged illness. She was on the street for several nights before she could access a shelter for women. Because different cities have different resources and shelter rules, Lise was lucky to be able to access a woman's shelter when she did. Cassandra, on the other hand, lost everything when her husband was incarcerated. After getting back on her feet financially, she lost it all again (including her housing) when she was psychiatricized and unable to find a home on release from the hospital.

Twelve women have some elementary school but were unable to complete it, while twenty went on to high school without completing it. Of the fourteen women who completed high school, all fourteen managed some community college education. Five have unsuccessfully attempted to complete university studies and two of the fourteen who managed some college education have gone on to hold university degrees.

The majority of women are currently single without an intimate partner. Only one is cohabiting with a male partner. Except for the very youngest, the women have had relationships and partnerships involving co-habitation, common-law relationships, marriage, separation, divorce and widowhood. Thirty-four have had children while only nineteen of the seventy-eight children are currently with their mothers or in contact with them.

Half of the participants were living in shelters at the time of the interviews. Eight were spending the nights outdoors, sleeping on a sidewalk, in the park, an alley, a building entrance, a parking lot, in a squat, in a stranger's backyard and under a traffic overpass. Fourteen lived in motel/hotel rooms or were sharing friends' apartments. One woman had just moved into a mobile home with her new partner.

Half of the women have abused alcohol. Many smoke rolled cigarettes. One quarter have used cocaine, crack and/or heroin. With the exception of the two women who have AIDS and the nine with Hepatitis C, none have current STDs (sexually transmitted disease). All of the women understand the importance of condoms in preventing both STDs and pregnancy and know how to find access to free condoms in the event of heterosexual intercourse. Public education efforts have helped communicate the importance of using condoms while access to them is provided by public health services.

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

Alcohol abuse, ill health, mental illness and the consequences of forays into prostitution and panhandling make up the collective health profile of the older (aged 40 to late 50s) women. By contrast, the youngest women in their late teens and early twenties, are presently making contact with other street people and learning to live life without permanent homes. Most of the young women are relatively healthy though over time this will likely change if they cannot find permanent homes. The older women often live with debilitating disabilities and addictions, and they often advise those who are younger to get off the streets as soon as they can.

Shandy Most people on the streets come from more impoverished backgrounds than Shandy but not all of them do. Shandy is typical of long-term street women who warn others to get off the street before it is too late for them. She knows women need shelter if they are going to make changes in their lives. This is how she explains her homelessness.

I had a beautiful loving family. My mom was a beautiful woman. My dad was very loving. I was very lucky. That's why I can't understand how I went the way I did. I do actually. I wanted to try the other side. I was into sports as an athlete. And horses. I used to do rodeos and stuff. I did horses, school, sports, competitive swimming for six years.

And then I wanted to try the other side, the party side, the drinking, the smoking pot, and then I got caught up in it... I was in a little gang and we started partying and I started doing pot in school. I got caught and kicked out of school. They had the dogs and everything. And they came

into the school in the lockers. And I had eight joints and they busted me for that.

I got suspended and didn't go back to school. I started exotic dancing at age 17. And wet t-shirt contests. I got busted for stealing cars. I did two months in jail and then escaped and then I met my old man. He's a biker. He's got a nice Harley. He's a big dealer. Just the life was appealing to me, the power... the drugs. The street. It is all hand-in-hand, the disease is addiction. I was really badly wired to heroin. Methadone was helping me. No heroin or anything. But now I am doing coke... I don't want to be working the streets and being down here. I'm sleeping in the alley with people I don't even know on a piece of cardboard with a blanket. It is so cold and windy in the back alleys. I am so tired. I have been up for four days and I just had to go to sleep. I worked and got high. Just on a run... I make a lot of money out there but with my coke and everything and my room. I rent the room and I don't even use it...

You know, guys have offered me a hundred bucks to do it without condoms. It's crazy. How do they know I don't have AIDS or something? They are going to go home and give it to their wife? ...

Sometimes it's not too nice. A lot of people don't want us out there working. And they throw shit at us and shoo us away like cows. Try to herd us to another block. Call us names. But that comes with the territory, right?

I'm in a shelter now and not too proud of it. Even my pride is hurt, just being in a place like this. There are lots of bugs in here, people screaming and talking to themselves. And you've got to live with this. It's either this or a cardboard box on the street. It is the addiction. That's all you want is to do drugs. That sucks! ...

Yep, we are people too. We have a disease. It is not our fault. We don't want to be doing this. We didn't choose this. We didn't say OK I'm going to be homeless today. And have nothing to eat and no place to go. Sticking needles in my arm. There are no places for street kids. I was a street kid and I know it. If I had money I would get them off the street, get them back into society where they belong. They don't belong in the street, in a cardboard box, in an alley. Nobody does.

It is not addictions, disabilities, limited education or poor mental health that most define the women who shared their stories. It is their homelessness. Most of the women come from low-income backgrounds without adequate access to an income that provides housing when it is needed. Overwhelmingly, the women are victims of violence at one time in their lives. Twenty-three experienced violence at the hands of intimate male partners. Thirty-three are victims of violence during childhood either in their homes of origin, in foster care or other child welfare institutions. Eleven have had experience with violence in childhood as well as at the hands of intimate partners.

A significant number also have experienced violence first hand while living on the street. They have been clubbed, raped, molested, and taken advantage of while seeking protection from harm. They have lost both their housing and their homes.

Fleeing Violence and Abuse

For many of the women in the Voices project, fleeing from their homes of origins as well as foster homes or home-like institutional arrangements that were designed to help them was part of their strategies for self-protection. They tried to escape from various kinds of harm (usually inflicted by repetitive violence, extreme regimentation, neglect and/or deprivation). This repeated flight strategy contributed to the women's homelessness more than once. In the extreme are the women like Jennifer who crisscrossed North America fleeing abusive and vindictive partners.

Jennifer Born in Canada, Jennifer, a multi-racial child, was adopted four times. She was shifted across four countries in Europe and the Caribbean, in numerous foster homes, group homes and juvenile centers. In spite of the upheavals, she felt like she had good parenting and was well looked after in material ways. But, as she states, "I guess I wasn't as pretty as they wanted me to be... I was born with a physical disability" In the early 1990s, Jennifer explains how, with six children in her care, her homelessness began and continued for eight years of shelter use.

I was pregnant, and when I got shot by my partner, I lost the baby. It was a very abusive relationship and for eight and a half years I was in twenty-seven transition houses... with only one bag... moving from place to place. I have to be secluded from everybody, me and my kids. We have to be in safe houses.

Jennifer moved her children from shelter to shelter with her while she was under police protection.

I had a woman, a police officer, but she wasn't a police officer in a uniform but rather undercover all the time. This was very hard for me to cope and live with. It was hard for my children. One day we were strolling down a main street and who was there? Their dad! He had a gun. There was something that was wrong. Every time he would assault me or abduct my kids or something we would appeal for help and we would have to get out. Eventually, he got deported. Moving from place to place and having court orders, I couldn't get market housing, right? We had to be in safe houses. I got really depressed.

In the course of running, Jennifer left her children with various safe families in a variety of different places as it was too difficult to house this many people together. She also ended up living on the street. Though she carried a gun for protection while sleeping out-of-doors, she did not feel safe.

She knew, however, that she didn't want to kill anyone. She just wanted out of this life of running.. She explains:

It was more giving up and, not just giving up on society; it was more like giving up on me. You know the feeling. "I can't do this anymore." You know, the more you try, you are still not succeeding, you are not getting anywhere. You know people don't look at you as an individual anymore. You are homeless. The word, "homeless," it's bad. Like a sad feeling. But I know for myself it makes me stronger too. It makes me look at life differently. You know, one day, I have it all. And you know, tomorrow, I don't have anything except my values, my morals. I still have feelings. I'm homeless but I'm still somebody.

Jennifer began to drink. Life on the street was violent. She was raped. She was hit by someone with a crowbar and left for dead. She required neurosurgery. She managed to get it together enough to recently leave life on the street and move into a two-bedroom apartment she could afford. Her disability pension, which she only recently began to receive after her time in detox treatment, allowed her to finance an apartment. Her volunteer work with a church gave her some stability.

She was beginning to make it on her own again. But still she doesn't feel settled or safe. Why? Her former partner is now back in Canada. She is hoping he will be caught so she can actually settle down. She is getting ready to run away from her home. Like the women who find life on the street preferable to life in emergency shelters she says, **"I feel safe on the street, believe it or not. When I'm on the street, at least, there's no wall. I don't feel cornered. If I need to I can jump a fence or hide."**

At the other end of the age spectrum are the young women like Melody who, after being rescued from an abusive family, was bounced through the foster care system.

I was beaten from the age six until twelve. One day I was struck and my teacher said, 'You're going to the nurse'. My bum was as black as your T-shirt. Because of all the things at home, I was running away all the time... then I went through a series of foster homes. They tried everything with me. Then I went to reform school until I was fifteen. I am now on the streets.

Melody At age 23, Melody, one of the younger generation of women in the Voices project, had been placed in some 30 homes or residences and almost as many cities. At the time of her interview she had been evicted from a room she had slept in for two days. This eviction took place after months in the streets and five years of alternating between a room and the street. Her family of origin had problems with alcoholism, and Melody used alcohol, crack and cocaine to escape her pain. Both of her children were taken from her at birth because of her addictions. She has also faced assault charges, the result of protecting herself on the street. She has a diagnosis of manic-depression. A lot of her street friends are now dead; she feels like street people are getting crazy.

Melody uses the shelters and the Y for her personal toiletry, and sleeps on the street. Frostbite is a reality for her. Panhandling, wandering around the streets in a daze and hanging around in drop-ins, diners, coffee shops and food banks form part of her regular routine. Melody, when she can, does odd jobs. In the past, she has done roofing and construction work to get money.

Feeling betrayed by her family and the child welfare system, Melody does not want to “keep wasting my life away.” She has acquired a puppy, which she will not give up in exchange for a room. She is receiving social assistance and is trying to get a disability pension. She broke her pelvis in a car accident several years ago, which has made walking very difficult. Her alcoholism and ongoing association with street life make it difficult for her to settle into programs and routines of others. She does, however, imagine what a home might mean. **“It is a place where I can live, where I get respect. Meet my kids one day, talk to my mother more often and help people like mothers on the street, anybody on the streets. A lot of people don’t like us.”**

Most of the women in the project have a personal history of child physical and/or sexual abuse and/or adult abuse from intimate partners. Inconsistent parenting, poverty and moves from group homes and institutions plus an insufficient income contribute to their personal histories. While the participants all idealize the notion of home, they also fear conflict in the home.

Toby Toby is an example of someone who tried to prevent this possibility of conflict and as a result ended up homeless because of the unavailability of affordable housing in her rural community. Toby has held numerous parttime jobs. At age 42, she has two teenage daughters and was living in a rural setting with her husband when she became homeless for the first time. She has a grade ten education. She had just entered a shelter for battered women when she said she realized she was homeless for the first time in her life. As she said, **“My fear is not being able to take care of ourselves.”** Toby came from a family of ten kids. Her father was a truck driver and her mother took in foster children. Her father was a “happy weekend drunk” and her parents didn’t fight.

When Toby left her husband she had been with him twenty-three years, although they were only married for five of those years. They got married for the sake of the kids but still maintained separate households and separate finances. The relationship worked until he couldn’t pay his bills. He was living in a place he couldn’t take care of. Because of illness, he could no longer chop his own wood. Without power and only wood heat to rely on, he couldn’t continue to live in his cabin in the winter months.

So he moved in with us into our small flat. Four of us. My children had the bedroom and he and I slept on the couch in the front room, which meant that the living room was off limits to the kids. When you have two teenagers, they can’t have their friends in

and they weren't allowed to socialize. All that escalated and with his alcoholism and his pain from his disability I couldn't deal with it.

I couldn't deal with his anger because he was in so much pain. We moved out and lived a mile down the road. Because of his health I would always feel guilty saying, "No, you can't come here tonight." I couldn't say no to him. He had no way to drive, no way to travel.

We didn't have a lot of physical abuse. Only pushing and shoving once in a while. I was more afraid of him pushing the kids. We had an incident and I pushed him. He fell over a coffee table. He could have really been hurt. So I decided I needed to get away from him, and if I didn't I was going to hurt him...

My husband only lived down the road in a community all his life. He's from a family that has ten children. They all live in the community. When my husband and I separated and I put him out of the house, some members of his family were very upset with me. They were nagging me and abusing me as much as he was and making me feel guilty for what I did. And it wasn't 'til I came here and was here for four or five days, and then I went home to take care of the animals' needs that I realized how unsafe I really felt.

Toby moved to the city in search of shelter. She had been staying with friends and family for three months prior to coming to the city. She was worried about finding homes for her old cats and dogs that were like members of her family. The local veterinarian refused to put them to sleep because they were healthy. In the move to the city Toby quit her job and then couldn't get employment insurance without a long wait. Her children were upset. They have had to change schools. The move also meant they were no longer eligible for a scholarship from their home community education fund. And they think Toby should go back to their father.

Right now, we are staying in the shelter. I get nothing. All I get is my family allowance from the shelter. Twenty dollars a week while we are here. My youngest gets \$5.00 and my eldest gets \$10.00. The eldest is commuting to her home community and going to school and doing exams and working at a part time job. She is staying with friends, other employees she works with when she can't make it back to the shelter.

I am waiting for unemployment. It will be \$346.00 every two weeks. And that's why I am searching for low-income housing. My rent was low in the country. I only paid \$365.00 a month for rent. But the heating costs were high. Different groups like the church group helped out with our oil in the winter. Otherwise, we would have to do without. And we did without. Christmas Day, we ran out of oil.

One of my other fears in moving to the city is: what if I decided to go back to the country, my kids after life in the city wouldn't want to go. My family can't help. His family is not in any position to help either. His

father died several years ago and his mother was on welfare. Financially I don't have support. I do however have friends and emotional support.

In the shelter I feel safe but I limit the people who know where I am. My husband does not know where I am. His family doesn't know. I don't give out the number because I want to feel safe. I know I want to go back to work but I do have some health problems with my blood pressure and swollen legs. I have arthritis caused by a childhood disease when I wore leg braces. I have decided that low-income social housing would be the best answer because they only take a third of your wages. And maybe we can live a little more comfortably. But there is a long waiting list...

Waiting lists for social housing are very long. In some cities, women who are battered have priority in accessing social housing. However, even this priority can still mean a fairly long wait period to get into social housing. It often takes years to get to the top of the list. Market rent is also higher in the city than Toby had ever imagined. Jobs for someone with her education and skills are fewer than she thought.

Immigration and Betrayal

Not all of the women are Canadian citizens, though Canada is their home. While thirty-eight are Canadian citizens, eight are landed immigrants or refugees. They came to Canada with the promise of a better life. The fighting in Sudan and Ethiopia or the civil war in countries like Somalia and Haiti brings people like Acha, Amina and Jeanne into Canada. Amina went to a shelter in January 2001.

She was still living there when her interview took place seven months later. Acha, by contrast, lived in a shelter in the early 1990s, and went back to one because of an eviction due to renovations and the increased cost of housing.

Jeanne, a university student with a young daughter, left an abusive partner. She found it difficult to stay in school and maintain her grades. At the time of her interview she was living with friends though she was in a motel until she could find shelter with her friends. She was not in receipt of child support or social assistance. She did not have a student loan. She was struggling to financially survive on her loan and her savings earned as a nanny, receptionist and library worker.

All three women moved out of their Canadian homes because of abusive male partners. Unlike Canadian-born women, these refugee and immigrant women have significantly less resources to deal with the onset of homelessness and a lack of familiarity with both Canadian culture and potential services they might use although they learned as quickly as they could. Amina has a grade two education and Acha grade six though Acha has attended upgrading and language training since she first arrived.

Neither have any paid work experience in Canada, thus, restricting their potential to employment to the domestic sphere. Jeanne, by contrast, has Canadian work experience and was trying to better her education when her homelessness began.

At age 35, Acha has had one child who is now dead. Jeanne at age 30 has one daughter. Amina has three children, one preteen and two teenagers, who have grown up for most of their lives in Canada. Amina and Jeanne do not receive social assistance and no money is coming from the fathers of their children. Both are new to the social service system. Acha, who has been around longer, has figured out how to live in the streets in the midst of a Canadian winter.

Amina Amina arrived in Canada ten years ago as a refugee. She was divorced four years ago and as she began a new relationship with a man was surprised to experience the violence that drove her out of her home. Shelter rules have forced her to move to a new city to stay in a shelter. At the same time, shelter life and cross-provincial co-ordination between women's shelters has enabled her to keep her kids in school, to take part in an employment program and to take part in shelter events with her children. Though she likes some of the women she has met, she finds life in the shelter very stressful. She is searching for housing. The government will only give her \$600 toward the rent of an apartment as part of their social assistance programs. With her three children, the only apartment she has been able to find to date that will rent to her will cost \$900. She is waiting in the shelter until she can find a place she can afford as a social assistance recipient. Amina has not had Acha's or Jeanne's experience, yet, of life on the street.

Acha came to Canada at age 21 via a circuitous refugee route to escape the fighting in Ethiopia. Like Amina, she also moved to a shelter because of violence by her second spouse. Having already suffered beatings from her first husband, Acha found a way out from this new abuse. She took to the streets. While sleeping outside, her documents were stolen and she was attacked. She was initially refused access to a shelter because of lack of documentation, but she finally found a shelter that would accept her. After stints in a psychiatric hospital, she moved into supportive housing for both men and women. Amina states, "if I compare my life to life in the Sudan and Ethiopia I feel safer here even in a shelter." Amina has no faith in men and is suspicious of them as are many of the women. She is afraid of people. She is uncertain of Canadian morals and customs. She is, however, appreciative of what others have done to help her even though she is a victim of the de-institutionalization of a psychiatric hospital. She says,

I don't want a boyfriend or another husband. They gave me gonorrhoea in Sudan and they want me to have children. When I came here they told me: This isn't your country. You have got a lot of problems and they

gave me a needle (Depo-Provera) to keep my periods off...Before I came from that city to this one I wanted to go back to Sudan, to Ethiopia. But they wouldn't let me go. I have no family here. I don't know where they are and they don't know where I am... Unless they ask me where I live I don't tell them where I live. If they ask "Why did you come to Canada?" I tell them "I needed to", that's all. Why don't you work, someone will ask, why don't you work? I say I cannot because my English is not improved, yet. I like it here in Canada.

Jeanne Jeanne originally immigrated to Canada on the "travailleurs" or "family-helper" program. She believed the Canadian promises of a new life. She arrived in Canada alone though she had one sister who had previously used this same program to come to Canada and was still here. She moved across provinces to find work once her original contract was fulfilled. She enrolled in an engineering program and was struggling to complete her courses when she was interviewed. It was her social worker who after the breakup with her male partner and her attempt to secure social assistance, told her she was homeless. He said, You have to go to that place (a shelter) because you have no choice, and you are 'homeless'. I said I will not go that place. If I am homeless, then I am going to stay outside. He said, "You can't stay outside I have to place you in that place." I said to myself it is for my child that I will not stay there. I have a child. How is she going to adapt that? I said to myself it is better that I try to make it on my own to make things better.

A Shelter is Not a Home

The women of this project make it very clear that a home is much more than a shelter. However, for a couple of the women, shelters have become the best environment for safety that they have found. Home is a shelter where one is safe from physical and psychological harm. Home also implies an affordable place of residence where they have the possibility of stability coupled with independence, autonomy, personal control, and attachment to others (like friends and family). For many of the women finding a home can represent even a rekindling of any love that once was (for instance, with children who have been lost to either the state or other members of their families because of their itinerancy and inability to adequately care for them). It is, in an ideal sense, "a place that I can feel at peace, that I feel safe, that I can go to at any point, that has a sense of permanency to it that is warm, that is private...I feel that if I want to bawl my eyes out, I can. Home is just a place where I can be ... with my child." As Acha puts it, a kitchen comes first when making a home. For me, "It is my own kitchen, washroom and shower."

For others, the ideal of a home is elusive. It contains within it the very idea of feminine domesticity that some of the women do not want. Denise associates the idea of living in a home with being a wife and housekeeper. She counters this ideal of woman's domesticity. **"Right now if somebody offered me a house, I wouldn't take it. I really wouldn't. It is too restrictive. I wouldn't take it because of what it means."** There is no doubt that shelters offer the women valuable assistance. This assistance, however, comes with a price. Shelters have rules and regulations as a means to keep their occupants safe. Still, they are restrictive environments often replicating a kind of dependency and domestic agenda that many of the women have fled. Even the smell of alcohol can get a person excluded from many shelters. Until they can find something better, some of the women are "choosing" to live on or close to the streets.

Rhonda For some women like Rhonda, age 25, shelter life brings new insights. With the dissolution of her family in the northern rural area of the province, Rhonda came south to look for work. She found work. And then she got sick and lost her job. Losing her job she lost her home and ended up in a shelter. She liked the shelter staff and found them helpful. She had to face a dilemma in her identity as a result of her homelessness.

I had a job and I had money coming in. I had my own place. But then I got sick and I was off work for a long time. I was off work for 6 weeks and ended up with pneumonia in both lungs. And it took a long time to get better. As a result of that I couldn't pay the bills and ended up in a shelter.

It is okay here. There are lots of people here with different backgrounds and different problems. That's the sad part. ... I see a lot of people who are homeless that are dirty. They are drug addicts and have mental problems. They don't deserve the same kind of respect that the hard-working taxpayer does. I paid my taxes every year. I paid into the system and I can't even access the EI system that I paid into...

Most of the time, though, it is good... A lot of them have problems and, whether they do it intentionally or not, sometimes they rub on your nerves the wrong way. You have to deal with it. It is not the easiest thing in the world to do but it is a matter of survival. You have to learn to deal with different people. I've actually met some people here that, once I go back to a home, I wouldn't mind keeping up a correspondence.

Nancy For others, like Nancy, age 42, shelter life represents too much monitoring and lack of control. She also understands that it is important to have some shelter rules to keep the shelter safe. Nancy is an Inuit from the North where there is a unique shortage of housing. She left the North at age 18 in search of medical assistance. She ended up on the

streets as a result of hospitalization. And stayed there, plagued by alcoholism, over the years. She didn't know anyone in the new city that she had just moved to hoping to get a break. She ended up back on the street and in a shelter again.

I knew a lot of the people here. But it was hard getting to know other people. There were ups and downs. We would have misunderstandings. But once we got to know each other we became like family. We act like brothers and sisters, screaming and yelling at each other, threatening each other. We are not supposed to be physical with each other so we let it out by yelling. I used to go to an Inuit drop-in center but I don't go there any more as they look down on me because I am homeless... Once you have been on the streets, it is kind of hard to adjust to good shelter. Because you get into the habit of being outside all the time, no matter what the weather is. You become a little bit unbalanced. Because you are so used to being outside. And all of a sudden you are inside and you feel cooped up.

Denise For Denise, age 51, the intrusive nature of shelter life is too difficult. "There are some days I don't want to come to the shelter just because of me. You have to follow these rules. Some shelters, they go through your stuff. It is an invasion. But some time you are so exhausted you need to go to a shelter." In particular, Denise finds the mix of people in crowded shelters creates problems, rumors and anxieties. "In shelters we have problems living together when you are mixing older single homeless women with people with handicaps, seniors and single moms. Because if you put us all together and somebody gets a new shirt we are all like "How did she get that? She must be selling herself. And the rumors get started."

Most often the women reside in shelters for both men and women, in small rooms or hotel rooms (in exchange for sex), in crowded and often squalid shared lodgings, in detox centers, in empty cars and vans. Half are living in shelters for battered women and children or youth and women in transition or shelters provided for persons with substance abuse or criminal records. The shortage of spaces is sometimes a very real problem. When using overnight shelters they do not have a choice about where they spend their time during the day. The women have to be out on the streets during the daylight hours because the shelters are closed.

In general, the women's relationships with shelter staff are warm. They describe staff as helpful. Sometimes these relationships deteriorate with the lack of adequate funding, overworked and overzealous workers and volunteers, or cultural misunderstandings. The women state that women diagnosed with mental illness, intellectual handicaps or addictions need more than shelter. They also say they need specialized services to address their mental health and addictions. However, without a safe shelter it is impossible to even begin to address these problems.

Rhonda At their best, shelters can provide not only a safe space with food and emotional support, they can provide assistance to find work and a new home. Rhonda, a first time shelter user, has been able to take advantage of the shelter system.

If I need to take the bus I can get bus tickets from them. We're well fed. And you get a snack every night at 9:30 so you can't complain about that. Even if I don't have money I can still try to get out and do things. I have my writing so I can go to the park and write. They have Y passes so I can swim. I can go to the gym. It makes up for the lack of money. On an average day I usually try to see the Resource Center. I'll fax out resumes or I'll print them up. I'll go pound the pavement for a while and then I'll come back. I have my lunch and either go to the Y or the park or the library depending on how I'm feeling. I've got 50 resumes out there. I'm getting calls, either for interviews or people who want to come to talk.

Sometimes the women say their friends are the shelter workers, social workers, or psychiatrists who try to assist them. Many have exhausted their networks of friends and families. The women speak of often feeling isolated, withdrawn and helpless. They say the relationships they have with friends among the street community are often utilitarian in nature and clouded by issues of trust. The women also feel ambivalent towards the people who monitor and control public lives, including both the police and the shelter workers they come into contact with. They also distrust those with authority and power over them.

The Daily Routines of Survival

Every woman in this project describes their current residence as temporary. None of them are completely settled though some have made great strides in keeping a home. Most of their current residences (if they have one) are still dangerous to their physical and/or mental well-being and safety. The daily routines are focused on either getting clean and finding food and shelter or attempting to get out of shelter life.

One of the most common situations they experience when they are without shelter is using a combination of shelter-finding strategies. As Amanda puts it, **"I go from house to house and apartments. Sometimes I sleep outside public buildings. The washrooms are open twenty-four hours so I sleep there sometimes and then sometimes there is a shelter and a Y, so I sleep there."** On the street, daily routines depend on whether the women sleep rough or live more permanently in a shelter.

Nancy Nancy describes the routine of sleeping in the rough, securing food, panhandling, the camaraderie among long-term street people, and where she sleeps outdoors.

It is not always safe. Sometimes you can get robbed. Sometimes you can get knocked out even before you wake up. It is not that safe but when you have somebody around you we can protect each other. I have learned to make street friends. Sometimes, like most people, we get sick of each other so we have to look for other friends.

If you are panhandling sometimes people go by and give you money. Sometimes they just go by. Mostly we eat at soup kitchens. We go to the missions. Sometimes when you are panhandling, people will give you food. In their minds, it is better to give me food than money because money, I might spend on alcohol or drugs. So they buy the food and give it to me. I think these people are smart. Sometimes the police harass you. Sometimes they can be very nice. I had one bring me a sandwich and ask me how I was feeling. I said "I'm ok and I'm going to be out of here soon. I am about \$1.50 short of a sub sandwich." He says "Come with me, I'll buy you one".

Sometimes restaurants won't even serve you. They won't let you pass through the door. That is how we learn to get food from fast food chains. We can order it out and eat outside without having everyone stare at you or whisper about you under their breath.

When there is drinking, there is a lot of promiscuous sex. When you are half-loaded or you are smoking pot, you don't realize what you are doing until the next morning. A lot of unsafe sex has caused people to contract the disease that is going around. If we have enough money after the drinking, we will buy food - if we have enough money. And if we are too hung over, we just go in a never-ending circle. We talk, we walk, and we console each other. Sometimes we argue. Sometimes we laugh about it the next day. We take care of each other.

I sleep in the park, underneath the overpass or behind the library or downtown beneath the restaurant... as long as you find a spot where the cops won't bother you or people won't bother you... Sometimes you have to walk miles just to find a spot where you can sleep. I find good clean cardboard and I always carry my own sleeping bag. The most important thing is to have blankets. We learn to carry those blankets. We learn to because this is our home.

There are two distinct kinds of shelters with two admittance experiences. The first is restrictive and protective of residents. The second has a policy of shelter for all. Some shelters require that people have no smell of alcohol or evidence of drug abuse. Others require only that people are among the first in line. The first experience of shelter life for women and children particularly in shelters for battered women fleeing abusive homes is often protective and sometimes over-regulated.

The second experience of night residence (where shelter is provided only for the night-time hours) is dangerous, crowded and distinctly uncomfortable. It also means the women have to be on the streets during the day.

Long-term and supportive sheltering is rare among the women. As Pamela, one of the many Aboriginal women on the streets in urban cities puts it **“More shelter like supportive shelter, co-operative housing and low-rent geared-to-income housing will get people off the street. I lost a friend of mine that lived on the streets in Toronto. He didn’t go to a shelter and was sleeping on a grate. And he got killed.”** Sex in exchange for housing is not uncommon. It happens often quite innocently. Laura states, **“I slept outdoors for two nights in a row. Then a man took me in for a month. I was lucky. He asked for nothing and then he asked for oral sex. The truth is only twice that month. I didn’t even have to. But I was only eating one sandwich per day.”**

State Assistance

The backbone of many of the women’s economic lives is social assistance (particularly disability benefits, welfare and street allowances), employment insurance benefits, occasional work, agency emergency supports, odd jobs and panhandling. Social assistance in the form of welfare and disability payments not only provides money for shelter, it also brings with it much-needed access to doctors, dentists, and medication. It has two sides. It can also bring workfare (work for inadequate welfare money), intrusive monitoring, personal and often idiosyncratic judgments, complex criteria for maintaining assistance in addition to a bureaucratic maze and abrupt cuts from this support. As important as social assistance is to the women, it doesn’t provide sufficient money to ever finance the possibilities of savings. If a woman is married she often depends on a man’s wages. If she is single with children or are leaving a marriage she can become dependent on the state.

Welfare is the income of last resort and is based on a hugely varying set of administrative rules subject to bureaucratic interpretation. When a woman is eligible for state assistance, it is often only enough to keep her alive. Individuals who do not depend on state assistance try to make ends meet through whatever savings they have or they barter and use theft and the underground economy of prostitution and drugs to create an income (see Appendix A to understand how rental accommodation and typical percentage of income as rent varies by neighbourhood in the three project cities). The table in Appendix A shows how the economics of state assistance (like minimum-waged work) requires doubling up, squatting and frequent moves between shelters and low-income housing. For the women of this project, spending thirty percent of their income on rent, something government bureaucrats suggest, seems like a dream.

This kind of rent crunch usually means breakfast, lunch and dinner are spent standing in lines at the right times of the day and the right days of the week to either receive or be served food. In the context of inadequate government social assistance rates, soup kitchens, drop-ins and libraries also serve a social need for the very poor.

Caroline Caroline's experience is typical of individuals who get caught in financial traps of state-assisted incomes. At age 23, she is a non-status Indian ineligible for band assistance until her father gets his paperwork sorted out. She was kicked out of her home at age 16 by her mother. She now has two children. The first was born severely handicapped and she could not meet his needs while on social assistance. She put him in foster care so that he could be properly cared for. The second child, a two-year-old, is still with her. She is currently living in a shelter because of her inability to pay rent.

Trying to live on the system is not easy and I got behind on the bills and everything turned wrong. My rent was \$550.00 and I was receiving \$680.00 from social assistance. I was also drinking. I got behind on the rent because I had to keep the phone and stuff going.

I've got to get my child in subsidized daycare before I can decide what I'm going to do. You have to wait for a space to become available. I don't get help from my parents. My father couldn't, he tried, but he couldn't help me. And my mother said "You made your bed, you've got to sleep in it."

Caroline faces her future without a high school diploma and with a child to support. She will need assistance to stop using alcohol as a coping mechanism and to get out of the welfare system. As of Monday when she arrived at the shelter she was put on Effexor, a drug prescribed by the doctor she was referred to by the shelter.

It makes me really drowsy, really drowsy. I feel like I am going to get sick. I take it at night. When I open my eyes, I have blurred vision. My vision is blurry and I'm dizzy. That's why I am taking it at night because my child doesn't wake up every night.

This medication makes it almost impossible for Caroline to find work. **The financial thing is the biggest thing. To try and get financial things straightened out so you don't have to worry about where this or that is coming from. With me, I ended up in the shelter because of finances.**

You see I have only been here for three weeks, so for me it's not as long as for other people. It is my first time being in this situation, so I don't really know where to go or how to put things in perspective.

The daily routines and activities for financial survival differ depending on whether or not the women are living inside or outside a shelter. A shelter existence provides many of the amenities of basic living including access to washrooms, showers, laundry machines and even sanitary napkins. An existence outside the shelter requires a constant hunt for access to these facilities and items.

Amid the chaos in the search for free food and clothing, the women also search for money, housing, and jobs. They face ongoing difficulties in navigating the maze of services and become adept at dealing with the service agencies and even scamming the system. They work hard to hang onto whatever possessions (including pets) they have. They become experts in finding free goods and services and making do with what-

ever castoffs of the consumer world they can find. Kleenex and toilet paper become their sanitary napkins. Used clothes provide layers to keep warm. Outdated foods become staples from the frequently-used food banks and mission services.

When the women have children with them, they try to see that the children's needs for food and clothing are met and that they attend school. The women become even more invisible as homeless people when they try to make sure their children are not taken away from them by child welfare agencies. Most of them cannot keep their children with them and are in no shape to be parents without shelter. They are forced to panhandle and shop-lift and sometimes turn to prostitution and the drug trade to make money. Those who are addicted will lie and steal to feed their addictions, which are almost impossible to beat without a stable home. The women say they know they are lied to and manipulated. They also describe being the subject of either people's ignorance or condescending attitudes or the butt of jokes. What they want changed among the general public are the condescending, judgmental and self-righteous attitudes they feel many people have towards the poor. They wish people would look them in the eyes.

Women and Homelessness in Canada

The personal experiences of homelessness among women in Canada are at the forefront of this report to illustrate the devastation homelessness can create in an individual's life. Individually and collectively the women in the Voices report have also presented a forceful picture of what it means when NAPO says that homelessness is a result of social structures that intimately affect the lives of people. Another way to state this idea is to say that the women's lives and testimonies in this report resulted not from bad luck or poor personal judgment but structured inequities in Canadian society. The structures which support and create conditions of homelessness are created by policies and economic and social practices of real people in a very real society that has within it a variety of ways of socially sorting out people one from another both as individuals and groups. What we mean when we say the experiences are gendered is that these practices and policies also can affect men and women in very different ways.

Information about the experiences of homelessness can help to change our understanding of homelessness. Understanding the interconnections between the personal experience and the structured social experience may well help to create the political will to address the "national disgrace" that homelessness has become in Canada. This section of Voices of Women explores, through an examination of the literature on homelessness and its findings, the Canadian social setting that has produced homelessness among women. It takes the personal experiences of women's homelessness and examines the ways in which gender, poverty and housing play a major role in creating and structuring women's homelessness.

Risk Factors of Homelessness

Poverty is a major contributor to continual homelessness. Membership in any of the following “at risk” population groups can also be a factor in recurring homelessness: Aboriginal women on and off reserves, unemployed and low-income women who have little hope of future employment, women with addictions and disabilities without family or community support, women exiting prison who have severed their ties with communities of origin, women coming out of psychiatric institutions without support from communities of origin, women who come from dysfunctional families where physical and sexual violence against women and children is experienced directly, young women who have a repeated history of running from home, and women, such as street prostitutes, who live in skid-row environments.

In our society, people have unequal chances of owning or renting their own home simply because they have unequal access to resources of all kinds. Money, social, economic and cultural background, stability in family/home life, in whatever form that might take (single parent, multi-parent, cross-generational parenting), with adequate finances and resources to meet daily needs, do not guarantee future success in finding a home and living outside poverty. Though the “social processes” such as class, culture/ethnicity, gender, education, family beginnings and family dynamics do not guarantee successful individual housing solutions for women who are on the street, they can be significant in how successful we are in finding a home or at risk of becoming homelessness.

Women and Poverty

More women than men live in poverty in Canada. Over the past two decades, the percentage of poor women in Canada has steadily increased to almost 19% of all adult women. Currently, 2.2 million adult women in Canada are counted as among those living in poverty. This figure comes from Statistics Canada’s “low-income cutoff” measures¹.

Statistics about low-incomes or poverty measures, while useful, miss an important aspect of what it means to be poor. The United Nation’s definition of poverty, based on the more recent qualitative social research understanding of poverty, views poverty not as a static measurable variable determined by statistics but, rather, as a process of social exclusion.

1. Low-income cutoffs are a relative income measure based on the regional incomes required to pay for the basics in food, clothing and shelter. People whose incomes fall below these measures also usually spend a disproportionate amount (over 30%) of their income on housing.

“Poverty,” it notes, “is more than a shortage of income. It is the denial of opportunities and choices most basic to human development – to lead a long, healthy, creative life and to enjoy a decent standard of living, freedom, dignity, self-esteem, and the respect of others” (Townson, 2000).

A conversation between the researcher and a project participant points out the need to address distribution of income. The agenda of guaranteed incomes long lost in the talk about public policy is being put back on the agenda of homelessness by someone who is homeless. Letitia, at age 36, lives in supportive sheltered housing and wants to believe that there are ways to address both homelessness and poverty.

At one point I was sheltered in middle class society. I didn’t see a lot of poverty. There is apathy in the general community. It is like they have had enough of poor people. I think there is a need for education about what poverty is and what it is like.

I now know there is discrimination in housing. You can’t get a place if you are on welfare. They don’t want welfare people. You are demoralized getting on welfare and they want to keep you that way.

A guaranteed annual income would be so much better. It would cost less. The government then would not have to support the ‘poverty industry’ —all those people and organizations that make their money from being in the work of poverty. If the government would just cut a cheque to everyone who filed their taxes, everybody would file their taxes. There would not be this demoralization about doing it.

Being homeless is like being cold all the time. And it is like being hungry. People who are homeless are pushed into those circumstances. I think more tolerance and acceptance of what we have gone through and an appreciation of why we are on the street will help to end this big spiral we are in. If we don’t start changing things more people are going to end up on the streets.

Public policy, which sets the parameters for how we regulate ourselves as a society, has within it the means to redistribute income. What is noteworthy about the economic changes in Canada over the past two decades is that some women are not quite as poor as they used to be. Improved public pensions, for instance, have increased the amounts of income going to previously very poor elderly women. The women who continue to remain significantly poorer today are those who were already among the poorest of the poor in earlier years. Their needs have not yet been adequately addressed through policy directives or social programs including social assistance, employment insurance, childcare and tax policies. Women who are female low-income lone parents, married women in poor families with children, and unattached low-income women remain in poverty even though we have the means to change this condition (National Council of Welfare, 2002).

Most poor women in Canada live thousands of dollars below Canada's national and regional poverty lines as defined by the low-income cut-off measures. Sole-support mothers average just over \$9,000 below the low-income cut-off. Two-parent families with children average over \$10,000 and unattached women under sixty-five years of age average just over \$7,000 below the low-income limit (Townson, 2000).

With the growing inequality between rich and poor in Canada, it is not surprising that it is the poverty of women that is also behind the increasing numbers of children growing up in poverty (Yalnizyan, 1998, 2000). It is beyond question that women with young children are most particularly vulnerable to impoverishment (CCSD, 2000). What the experience with pensions indicates is that impoverishment of women can be challenged with the provision of enhanced social policy supporting the right of all people in Canada to adequate incomes and affordable housing. There is no doubt that if women's poverty can be challenged, then so too can women's homelessness.

Gender and Poverty

In Canada, the causes of women's poverty differ from men's. Men's poverty is linked directly to low wages in the labour market. Women's poverty is more complex and relates not only to the labour market but to women's activities as caregivers. Women's roles and activities as divorced and separated wives, single mothers and adult caregivers and their dependence on either men or the welfare state to assist them in carrying out their unpaid work combine with discriminatory biases against low-income women. Inadequate housing is often a direct consequence of women's poverty.

Discrimination against women in the paid labour market, as one of the major factors affecting women's poverty, manifests itself in many ways. It is most evident in what we, in Canada, refer to as the 'wage gap'. In 1990, full-time women workers earned \$0.59 to a full-time male workers' \$1.00. In 1999, women earned \$0.64 to men's \$1.00 (Statistics Canada, 2001). The gradual closing of the wage gap between women and men that is occurring, however, is not due to women's greater access to better wages, though gains have been made, especially in the public sector. Rather, the continuing wage gap is due to occupational segregation and the lack of increases in men's wages overall (Scott and Lochhead, 1997).

In the unpaid labour market, or the world of work in one's home, there is a different kind of problem in labour practices. Women continue to bear the major responsibility for child and elder care and they continue to do the majority of domestic labour. Fortunately, men have started to make slight increases in their contributions to domestic labour and child care, however, not enough to counter the norms of the traditional nuclear family that are so firmly entrenched in public policy and social practices in Canada (Luxton and Corman, 2001).

Women and Homelessness

Both women and men live without shelter in Canada². They intimately understand what it means to be poor and without the security of a safe home. Men and women without homes, through the process of what they and their advocates describe as “poor-bashing”, often take the blame for being poor and without shelter. They also take the blame for adopting often-abusive and self-destructive coping mechanisms (Morris, 2000; Swanson, 2001). Many women both young and old exchange sex for food and shelter. And many women live with the risk of becoming absolutely homeless should any one aspect of their already fragile living environment deteriorate through violence, eviction, loss of a job or change in a relationship.

Since the late 1980s, the scale and intensity of homelessness amongst Canadian women have increased. While most women with children are transitionally homeless, staying in shelters for less than a year, more women are also becoming homeless in the long term. Mental illness, drug addiction, and moving between shelters, jails and hospitals are common patterns among episodically homeless younger women. Chronically homeless women tend, by contrast, to be middle-aged and more worn-down than the younger women.

Costs of health care almost always escalate when emergency health services take the place of preventive health measures. People who are homeless are more likely than adequately-housed individuals to use emergency hospital structures. Common ailments include infectious disease (including sexually transmitted diseases and tuberculosis and other respiratory infections), frostbite and bodily traumas from accidents and street violence such as muggings, rapes, fights, and beatings (Ambrosio, 1992; Kushner 1998).

Virtually all long-term homeless women have histories of familial, intimate and street victimization. As women without homes or housing, they are extremely susceptible to re-victimization on the street and in their relationships with men. Personal safety and privacy are the primary concerns of all groups of homeless women when it comes to finding shelter (Novac et al, 1999).

Since the 1990s, there has been a dramatic increase in the numbers of women who are absolutely homeless and forced to use emergency shelters. Poverty; the lack of affordable housing; a gender ideology which devalues women and women’s work and perpetuates violence against women; changing social and housing policy; and the consequences of psychiatric and criminalized incarceration are all commonly cited reasons for the increase in homelessness among women in Canada.

2. It is extremely difficult to accurately count the number of homeless in Canada. For one of the most succinct accounts of the Canadian government’s and non-governmental organizations’ attempts to enumerate the homeless see: Barbara Murphy’s *On the Street: How We Created Homelessness*. For a snapshot of homelessness, including number estimates in Canada’s cities, see *National Housing and Homelessness Network’s State of the Crisis, 2001*.

In 1998, the United Nations condemned Canada for its lack of action in relation to issues of poverty and homelessness and the “failure to implement policies for its poor” (United Nations, 1998). In 1999, both the Canadian Federation of Municipalities and the City of Toronto, amongst others, declared homelessness to be a “National Disaster” (Federation of Canadian Municipalities, 1999; City of Toronto Homelessness Action Task Force, 1999). More recently, the decline and destruction of federal, provincial and municipal policy support for social housing and most notably low-income housing as a major contributor to this national disaster has been the focus of several significant reports and studies. Most of them firmly acknowledge the growing recognition of the increasing number of women among the population of homeless people (CERA, 2002).

Gender and Homelessness

Both men and women who are homeless are caught in a gender crisis. Men who are homeless are “failed men” because they can not support themselves, are dependent on state services like shelters, and do not meet the usual societal norm of masculinity. As Jim Ward of the Canadian Council on Social Development (CCSD) says, they have “reduced themselves” to a marginal place. Women who are homeless fit the gender stereotype of the feminine woman - dependent and needy. Ward describes this as “they have been reduced” to a marginal place where they learn to work their way through the shelter system by using these services with deference and gratitude (Ward, 1989). Women, however, are increasingly beginning to challenge ideas about gender and to use the services for the homeless that were once reserved only for men. What is most important to understand about the implications of stereotypic gender ideology is that human society is built on cycles of relative dependence and independence. To ignore this is to ignore the importance of supporting people in situations of both self-reliance and dependency —situations that occur for both men and women.

The different histories of emergency shelter development as a response to homelessness in Canada provide a sense of the different attitudes expressed toward men and women without shelter. These shelters, which are a product of people’s efforts to help those who are less fortunate, also create the different levels of visibility between homeless men and women. Emergency shelters, originally developed to house single men while they searched for work or dealt with addiction problems, gave rise to a view of men as autonomous individuals subject to their own misfortunes albeit in tough economic times. Shelters designed by women for women to house battered women and children who have become homeless often perpetuate the view of women as economic dependents most often subject to male violence (Harmon, 1989).

With the decrease in nationalized social programs, the devolution of national programs to local authorities and the increase in institutions such as public food banks, the visibility of women and children is becoming greater. The press coverage of the deaths of women such as Drina Joubert (age 66, 1986), Linda Houston (age 47, 1997), and Jennifer Caldwell (age 20, 2000) who were well known to emergency services and shelters for the homeless, also serves to occasionally prick our social conscience. Women, like men, not only live and survive without shelter but also die of homelessness³.

Men and women have different relationships to homelessness that come about from their different relationships to life at home and with families. Homelessness, for many women, is an initial solution to unsafe housing and homes. These women leave their homes because of physical and/or sexual violence and exploitation. They are homeless in both the short-term and long-term as a result of either abuse in their homes of origin or abuse in intimate relationships (Ralston, 1996). Men who are homeless might well want to return to homes (where they are often no longer welcome) while women often have no desire to return to their homes of origins. Where men seek shelter, women seek a secure and safe place to make a home. When seeking housing solutions, women prefer self-contained apartment units rather than shared housing units. They fear the stigma of specialized housing versus normalized community living and welcome involvement in planning and governing any housing in which they might live (Goering et al., 1990 in Novac et al. 1996).

Homeless women, unlike men, almost always perceive gender as a factor influencing their housing and low-income status. Yet, any mention of gender is conspicuous by its absence in official community plans and policy documents related to regional economic growth strategies. These are the plans which almost always contain sections on housing projections and infrastructure development. They can either address or institutionalize homelessness as a consequence of poverty (Reitsma-Street et al., 2001). Unfortunately, provisions for the mandatory development of low-income housing are always sacrificed to urban revitalization through the disappearance of low-rent housing units (Murphy, 2000).

³ Current information about the many men and women who have died due to homelessness and a current response to Canada's failure in addressing the UN concerns about homelessness are available at the Toronto Disaster Relief Committee's website, <http://www.tao.ca/~tdrc/press/umay.shtml>. A list of homeless deaths is maintained by the Church of Holy Trinity in Toronto at [www.action.web.ca/...](http://www.action.web.ca/) For other websites addressing homelessness in Canada see the Canadian Social Research Network Listings. Housing Again is a site with references on social housing, Raising the Roof is a site devoted to homelessness. All contain links to many other relevant sites.

Housing and Homelessness

“Housing is a gateway through which we connect to our immediate environment and society at large. It reflects social status, belonging to community, a center to gather with friends and family and has a direct bearing on the extent to which we experience social inclusion or exclusion”⁴. Low-income housing can either improve or decrease people’s capacity to control their own lives depending on its location, management and standard.

Regulation to increase low-income housing is currently not a priority in any aspect of the housing industry. By contrast, condo development aimed at a middle-class market is a major focus. The private market has little incentive to create housing that can be paid for by low-income tenants.

It will not focus on profit and the needs that were once met through the creation of social housing, supportive housing and non-profit housing. Municipal policies mandating the inclusion of low-income units in all developments could ensure private market participation. In the case of non-profit and co-operative housing, this is exactly what occurred when the Federal government previously gave its support to mixed-income housing (Murphy, 2002).

The government, however, has chosen not to intervene in the private housing market to facilitate low-income housing. Instead, it has abandoned any notion of sustained national or provincial housing strategies aimed at creating non-profit and/or affordable housing and withdrawn and reduced allocations of monies toward assisted rental housing. The Canadian Mortgage and Housing Corporation stopped funding co-operative and non-profit housing in 1993 and returned to a sole focus on home ownership, something most poor people cannot afford. This change combines with the inability of poor people to obtain needed assistance with mortgages.

The federal Ministry on Homelessness, created in 1999 to address the national concerns on homelessness, has focused all its monies on research and emergency shelter provision. It has allocated only limited funds to the sustained building of affordable housing. As the Centre for Equality Rights in Accommodation (CERA) puts it, “... homelessness relates to more than simply housing. Any review of the causes of homelessness needs to consider a much wider range of government programs and policies than housing programs per se”⁵.

4. Sharon Chisolm. “Housing and Social Inclusion: Asking the Right Questions” page 3 <http://www.ccsd.ca/subsites/inclusion/bp/sc.htm>.

5. CERA. “Women and Hosuing in Canada: Barriers to Equality” March 2002, page 6.

CERA's recent list of recommendations identifies the most obvious means to change women's inequality related to housing and homelessness. These changes are required in the federal and provincial housing programs regulating rental housing, home ownership and homelessness as well as the federal programs related to Aboriginal women (including First Nations, Métis and Inuit peoples).

In the area of income support, specific changes are recommended in Income Assistance (commonly known as social assistance and welfare across all the provinces and territories), the National Child Benefit program and Unemployment Insurance programs.

Predispositions and Patterns of Homelessness

What we know about people who are homeless from the research literature⁶ is that in a situation of impoverishment and a lack of affordable housing there are a number of characteristics that predispose people toward homelessness. The characteristics are both personal and structural in nature. Taken as a whole, homelessness is triggered by either a sudden trauma or accumulation of disadvantages. In the context of declining access to income and the lack of affordable housing, these traumas can include domestic violence, sexual assault, job loss, bankruptcy, eviction, illness, accident or disease, the death of a partner or caregiver, discharge from a mental hospital or prison and being 'thrown out' by a partner or parent. The disadvantages women who are homeless often share include "lack of skills and education, illiteracy, chronic illness or disability, discrimination, a history of sexual or emotional abuse, a history in the child welfare, mental health or criminal justice systems and being born into a family with addiction or other dysfunctions".⁷

How men and women fit within the patterns of homelessness differs by age, gender, ethnicity and class origin—all social factors that are embedded in personal attributes. For women, the most significant factors influencing their relationship to the home-to-homelessness continuum are "marital background and housing status during marriage, education and training, current and past social relationships, psychological state, knowledge of the housing system, and the advice and support she receives from institutional agencies" (Watson and Austerberry, 1986).

⁶ For a review of the literature available to Parliament as prepared by the non-partisan Library of Parliament see PRB 99-1E on Homelessness. Reviews by the Library of Parliament are regularly prepared for general distribution to Canadian parliamentarians to provide background and analysis and are publicly available free of charge.

⁷ *Raising the Roof*, 2001, page 4.

In Canada, the populations of women over-represented at the extreme end of the continuum are women who are of Aboriginal descent, members of visible minority groups and persons with disabilities (CCSD, 2000). Young women, aged 12-24, constitute one third to one half of youth who are homeless. Sub-groups that are over-represented include children in and from the child welfare system, lesbian and gay youth, Aboriginal youth and recent refugees and immigrants in the city of Toronto (Canadian Association and Renewal Association, 2002).

Research on gender differences in North America tell us that homeless women are consistently younger than homeless men, are more likely to maintain social connections and less likely to be as disaffiliated and disaffected. They are, however, more likely than men to suffer from mental illness and less likely to suffer from alcoholism. As a result, de-institutionalization has affected women disproportionately. Homeless women are also more likely than men to have dependent children for whom they maintain some responsibility (Novac et al., 1996). When women are homeless, it is a strong relationship to the world of paid work that is the best indicator of whether they will be able to find a new home and ensure the end of their homelessness. However, it is virtually impossible for women to benefit from this relationship if they become chronically ill while they are trying to manage work, home and life with children (Johnson, 1999). In a housing crisis even employment, particularly at women's wages, may not prevent homelessness.

Definitions of Homelessness

There are many definitions of homelessness. Researchers and housing activists find the most inclusive definition comes from the United Nations' Centre for Human Settlements. Homelessness is a social, psychological and emotional construct revolving around the idea of home. Because of its construction as an idea, homelessness poses severe difficulties in terms of data collection and consequent policy and program directions. Houselessness, the U.N. Centre argues, is a clearer though conceptually narrower term identifying the consistent aspect of homelessness that can be measured. It is, however, only part of the definition of homelessness. What is most important about the U.N. definition of homelessness as houselessness is that **"while homelessness is not just a housing problem, it is always a housing problem."**⁸

Houseless people, whether male or female, are described by U.N. researchers in three ways: as the 'absolute' houseless, the 'concealed' houseless and those who are 'at risk' of houselessness. The categorization system is similar, though different in emphasis, to the categorization used by Canada

⁸ Sabine Springer, 2000 www.resources.web.net/show.cfm?id=957&APP=housing

Mortgage and Housing Corporation as well as other housing researchers across Canada. In Winnipeg, for instance, researchers identify homeless people as those who are temporarily without housing, those who are without housing episodically and those who are chronically without housing over the long-term. People are at risk of homelessness on the basis of the environment in which they live, the percentage of income they spend on rent or housing and their membership in vulnerable population groupings.

Raising the Roof, Canada's national homelessness charity, describes homeless people as belonging to two broad groups of people —those who are visibly and invisibly homeless. In simple words, the visibly homeless are people who sleep on the streets and in places not designed for habitation. They spend most of their daylight hours struggling for survival moving between soup-kitchens, drop-in centers and other public places. The invisibly homeless are people who live in substandard housing or people doubled up with others, sometimes even illegally, to escape living on the street. They are also people who pay such a large percentage of their income on housing that they are unable to pay for the other necessities of life (Raising the Roof, 2001). Until 1950, people in Canada on average spent no more than 20% of their incomes on housing. In the 1960s, it rose to 25% and in the 1980s to 30%. Many low-income people now pay more than 50% of their income on rent (Toronto Disaster Relief Committee, 2002).

Generally, what we know about the overall political situation of homelessness for both women and men is that in Canada, as elsewhere, homelessness is **“a contemporary form of severe destitution that involves socio-economic arrangements that exist quite apart from those troubled by them ... For policy and program purposes —for those serious about taking action —homelessness should be easy to define. It is the absence of a secure, adequate and affordable place to live”**⁹.

While being inadequately housed in substandard and overpriced housing is not the same as homelessness or houselessness, inadequate housing leads to an “at risk” situation for becoming homeless. The phrase “absence of security” is particularly important in understanding women's risk of homelessness.

9. Hulchanski, John David. (2000). *Categorizing houselessness for research and policy purposes: Absolute, concealed and at risk*. Toronto: Centre for Urban and Community Studies, University of Toronto.

Where Do We Go From Here Affordable Housing and Services

What is affordable housing? Perhaps the best answer to this question is provided by the U.N. Committee on Economic, Social and Cultural Rights. Adequate housing is a housing unit with a roof and/or walls that allows privacy, adequate space, adequate security (legal and physical), adequate lighting, heating and ventilation and adequate basic infrastructures, such as water supply, sanitation and waste management facilities, with suitable environmental quality and health-related factors, and at a reasonable cost (U.N. General Comment No 4., 1991, Paragraph 8). The advantage of this definition is that affordable housing can be nationally and regionally defined to meet the legal and cultural frameworks of particular communities. This definition is both general and specific enough to be useful to policy-makers and program developers in addressing homelessness.

Numerous studies tell us that to successfully deal with homelessness there must be adequate housing including social housing for poor people. There must also be a multiplicity of services including child welfare, education, social assistance, financial services, employment, criminal justice, health and shelter services to work together in addressing the problem of homeless people (Novac et al, 1999; Homelessness Action Task Force, 1999; Raising the Roof, 2000).

Policies and Strategies

Multi-dimensional solutions to Canada's homelessness are required. The reinstatement of affordable housing strategies and policies that were once in place in this country would make a major difference in keeping people adequately housed as would the provision of guaranteed adequate incomes. An adequate income means enough to live without being impoverished. This income could be provided in Canada by a variety of strategies including a combination of progressive tax policies, provision of sufficient levels of social assistance, disability allowances, pensions, and employment insurance or, some say, a guaranteed annual income.

Advocacy and Action

To counter both homelessness and poverty we must challenge attitudes about poor people and their homelessness. Governments must be made to take responsibility for these current crises. We must also ensure that governments implement concrete and effective ways of dealing with homelessness. The research and analysis have been done, and the results are clear. The numbers of poor people and people who are homeless are at the highest levels in years and the situation is getting worse. What is needed

now is concrete and effective action by all levels of government. The ways to address these issues are diverse but the ultimate responsibility remains the same no matter what the choices—eliminate homelessness and poverty and the personal tragedies they cause. The following recommendations identify the actions governments should take, immediately, to deal with Canada's homelessness and poverty. Not all of the recommendations are unique to this report, however, together they identify the very least our governments should do to eliminate both of these problems.

Recommendations

The Federal Government should:

- *Implement and adequately fund a national housing strategy.*
- *Implement and adequately fund a national action plan on the International Covenant on Economic, Social and Cultural Rights.*
- *Implement and adequately fund a national childcare program.*
- *Reinstate the right (formerly contained in CAP) to social assistance without workfare, time limits, waiting periods and other restrictions.*
- *Increase transfer payments to the provinces specifically for social housing and income support programs.*
- *Increase spending on social housing to at least 1% of total expenditures.*

Provincial and Territorial Governments should:

- *Raise income support levels such as social assistance and disability pensions to provide poor people with an income at least equal to the poverty line.*
- *Raise minimum wages to provide an annual income at least equal to the poverty line.*
- *Provide services that adequately address the needs of individuals living with mental health issues and addictions.*
- *Pass anti-poverty legislation that makes them responsible for implementing an action plan on poverty issues with clear timelines for any initiatives. The action plan should be subject to mandatory review by an independent non-governmental agency.*
- *All levels of government should develop participatory budgeting processes that include participation of poor and homeless individuals, and groups dealing with poverty and homelessness. Participants should have the power to make decisions on budgetary matters, including the allocation of funds for affordable housing and income support programs.*

All levels of government should be held legally liable for violations of provincial, national and international human rights legislation.

References

- Allen, Tom C. (2000). *Someone to talk to: Care and control of the homeless*. Halifax: Fernwood Publishing.
- Ambrosio, Eileen, Baker, D., Crowe, C., & Hardill, K. (1992). *The street health report: A study of the health status and barriers to health care of homeless women and men in the city of Toronto*. Toronto: Street Health.
- Austerberry, Helen & Watson, Sophie. (1986). *Housing and homelessness: A feminist-perspective*. London: Routledge Kegan Paul.
- Average earnings by sex and work pattern. (2001). Statistics Canada.
www.statscan.ca/english/Pgdb/People/Labour/labor01a.htm
- Ballantyne, Bob. (1997). *Out in the open: Life on the street*. Victoria: Northstone Printing.
- Baxter, Sheila. (1991). *Under the viaduct: Homeless in beautiful B.C.* Vancouver: New Star Books.
- Beavis, Mary Ann, Carter, Tom, Douchant, Christian, & Klos, Nancy. (1997). *Literature review: Aboriginal peoples and homelessness*. Ottawa: Canada Mortgage and Housing Corporation.
www.ginsler.com/documents/t-aborig.html
- Bourbonnais, Carmen, Brown, Joyce, & Novac, Sylvia. (1996). *No room of her own: A literature review on women and homelessness*. Ottawa: Canada Mortgage and Housing Corporation.
www.cmhc-schl.gc.ca <<http://www.cmhc-schl.gc.ca>>
- Brown, Joyce, Gallant, Gloria, & Novac, Sylvia. (1999). *Women on the rough edge: A decade of change for long-term homeless women*. Ottawa: Canadian Mortgage and Housing Corporation.
www.cmhc-schl.gc.ca
- Brown, Joyce, Guyton, Alison, Novac, Sylvia, & Quance, Mary Anne. (1996). *Borderlands of homelessness: Women's views on alternative housing*. Toronto: The Women's Services Network.
- Campbell, Bart. (2001). *The door is open: Memoir of a soup kitchen volunteer*. Vancouver: Anvil Press.
- Canadian fact book on poverty. (2000). Ottawa: Canadian Council on Social Development.
- Canadian Housing and Renewal Association with Joyce Brown, Margaret Eberle, Sylvia Novac, & Luba Serge. (2002). *On her own: Young women and homelessness in Canada*. Ottawa: Status of Women Canada.
www.swc-cfc.gc.ca/publish/research/020327-0662318986-e.html
- Capponi, Pat. (1992). *Upstairs in the crazy house: The life of a psychiatric survivor*. Toronto: Penguin Books.

Chisholm, Sharon. (2001). *Housing and social inclusion: Asking the right questions*. Ottawa: Canadian Housing and Renewal Association.

www.ccsd.ca/
<http://www.ccsd.ca/>subsites/inclusion/pb/sc.htm>

City of Toronto, Homelessness Action Task Force. (1999). *Taking responsibility for homelessness*. Toronto: City of Toronto.

www.city.toronto.on.ca/homelessness3.htm
<http://www.city.toronto.on.ca/homelessness3.htm>

Corman, June & Luxton, Meg. (2001). *Getting by in hard times: Gendered labour at home and on the job*. Toronto: University of Toronto Press.

Daly, Gerald. (1996). *Homeless: Policies, strategies and lives on the street*. London: Routledge.

Earnings of men and women. (1997). Catalogue 13-207-XPB. Statistics Canada.

Harmon, Lesley D. (1989). *When a hostel becomes a home: Experiences of women*. Toronto: Garamond Press.

Heffron, Colleen & Morris, Ruth. (1987). *Street people speak*. Toronto: Mosaic Press.

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

Hulchanski, D., McDonald, L., & Persinni, T. (1996). *Estimating homelessness: Towards a methodology for counting the homeless in Canada*. Ottawa: Social and Economic Policy and Research Division, Canada Mortgage and Housing Corporation.

Hulchanski, John David. (2000). *Categorizing houselessness for research and policy purposes: Absolute, concealed and at risk*. Toronto: Centre for Urban and Community Studies, University of Toronto.

.... (2000). *A new Canadian pastime? Counting homeless people*. Toronto: Centre for Urban and Community Studies, University of Toronto.

www.resources.web.net/show.cfm?id958&APP=housing

Income distributions by size in Canada. (1997). Catalogue 13-217-XIB. Statistics Canada.

Johnson, Alice K. Spring (1999). *Working and nonworking women: Onset of homelessness within the context of their lives*. *Affilia*, 14 (1), 42-77.

Kasting, Colleen, Lund, Brishkai, Reitsma-Street, Marge, & Schofield, Josie. (2001). *Housing policy options for women living in urban poverty: An action research project in three Canadian cities*. Ottawa: Status of Women Canada.

www.swc-cfc.gc.ca/publish/research/010312-0660613417-e.html

Kinnon, Dianne. (1995). *Report of the workshop on research on estimating homelessness: Toward a methodology for counting/studying the homeless in Canada & Recommendations for follow-up action by NAPO*. Ottawa: NAPO.

Kushner, Carol. (1998). *Better access, better care: A research paper on health services and homelessness in Toronto*. Toronto: Mayor's Homelessness Task Force.

- Lau, Evelyn. (1996). *Runaway: Diary of a street kid*. Toronto: HarperCollins.
- Layton, Jack. (2000). *Homelessness: The making and unmaking of a crisis*. Montreal: Penguin/McGill Institute.
- Lenon, Suzanne. (2000). *Living on the edge: Women and homelessness in Canada*. Ottawa: NAPO.
- Lochhead, Clarence & Scott, Katherine. (1997). *Are women catching up in the income race?* Ottawa: Canadian Council on Social Development.
- Morris, Marika. (2000). *Women and poverty: A fact sheet*. Ottawa: The Canadian Research Institute for the Advancement of Women.
- Murphy, Barbara. (2000). *On the street: How we created the homeless*. Winnipeg: J. Gordon Schilling Publishing.
- O’Rielly-Fleming, Thomas. (1993). *Down and out in Canada: Homeless in Canada*. Toronto: Canadian Scholars Press.
- Ralston, Meredith. (1996). *Nobody wants to hear our truth*. Westport, Connecticut.: Greenwood Press.
- Silman, Janet. (1987). *Enough is enough: Aboriginal women speak out*. Toronto: The Women’s Press.
- Springer, Sabine. (2000). *Homelessness: A proposal for a global definition and classification*. *Habitat International* 24, 475-484.
[www.resources.web.net/
 <http://www.resources.web.net/> show.cfm?9 57 &APP=housing](http://www.resources.web.net/show.cfm?957&APP=housing)
- State of the crisis, 2001: A report on housing and homelessness in Canada. (2001). National Housing and Homelessness Network.
[www.tao.ca/
 <http://www.tao.ca/>~tdrc/news/ State of Crisis2001.htm](http://www.tao.ca/~tdrc/news/State%20of%20Crisis2001.htm)
- Swanson, Jean. (2001). *Poor bashing: The politics of exclusion*. Toronto: Between the Lines.
- Townson, Monica. (2000). *A report card on women and poverty*. Ottawa: Canadian Centre for Policy Alternatives.
www.policyalternatives.ca
- Ward, Jim. (1989). *Organizing the homeless*. Ottawa: Canadian Council on Social Development.
- Webber, Marlene. (1991). *Street kids: The tragedy of Canada’s runaways*. Toronto: University of Toronto Press.
- Welfare incomes, 2000 and 2001. (Spring 2002). Ottawa: National Council of Welfare.
<http://www.ncwcnbes.net/>

Women and housing in Canada: Barriers to equality.(March 2002). Toronto: Centre for Equality Rights in Accommodation: Women's Housing Program.

www.equalityrights.org/cera

<<http://www.equalityrights.org/cera>>

Yalnizyan, Armine. (1998). The growing gap: A report on growing inequality between the rich and the poor in Canada. Toronto: Centre for Social Justice.

.... (2000). Canada's great divide: The politics of the growing gap between the rich and poor in the 1990s. Toronto: Centre for Social Justice.

Appendix A						
Table 1: Percentage of Income as Rent by City and Income Source						
<i>Cities</i>	<i>Average Monthly Rent October 2002</i>	<i>Vacancy Rate</i>	<i>Monthly 2002 Welfare Rates Single Person</i>	<i>Percentage of Income as Rent</i>	<i>Monthly 2002 Provincial Disability Pension</i>	<i>Percentage of Income as Rent</i>
<i>Vancouver</i>	<i>One bedroom \$743.00</i>	<i>1.4%</i>	<i>\$513</i>	<i>145%</i>	<i>\$774.00</i>	<i>95%</i>
<i>Ottawa</i>	<i>One bedroom \$767.00</i>	<i>1.9%</i>	<i>\$520.00</i>	<i>147%</i>	<i>\$930.00</i>	<i>82%</i>
<i>Halifax</i>	<i>One Bedroom \$704.00</i>	<i>2.7%</i>	<i>\$415.00</i>	<i>170%</i>	<i>\$714.00</i>	<i>98%</i>

Women Speak: The Homeless Experience in Books

The claim is often made that we do not know enough about the experiences of homelessness especially women's homelessness. The following books (listed chronologically in order of publication) counter this assertion. Using the words of women who are homeless, all of these books (available in most public libraries) include commentary on the experiences of women's homelessness in Canada. Each of these books demonstrated that women who are homeless can contribute to the debates about homelessness and are often not only able to speak competently about their unique experiences but are also able to offer commentary on the larger situation of what it means to be homeless in Canada. The various authors, both male and female, present their findings in different ways, but all take the approach that homelessness can be addressed given political and social will in making changes both economically and socially. The authors come from a variety of different backgrounds.

Morris, Ruth and Colleen Heffron. *Street People Speak*. Toronto: Mosaic Press, 1987.

Street People Speak is based on "testimonies" (acquired through interviews) of eighty men and women known as "street people". The two female anthropologists relay the words of individuals who are homeless as they explain what it is like to live life on the streets of Toronto during the 1980s. The majority of the testimonies come from men while there are also words from a few women. As a whole, these testimonies ask that people who do not share the experiences of homelessness see the people who do as having very troubled existences that are still deserving of dignity rather than contempt. Homelessness in this book is described as life without shelter over a long duration with the result of living on the street and using services of the street.

Silman, Janet. *Enough is Enough: Aboriginal Women Speak Out*. Toronto: The Women's Press, 1987.

Using excerpts from the stories of women from the Tobique Reserve, Janet Silman organizes their words to show how the lack of housing and consequent homelessness of on-reserve and off-reserve Aboriginal women forced the social policy issues of gender discrimination in the Indian Act. This book notes the consequences of the housing crisis on reserves which has not been resolved and which continues to grow in many Aboriginal communities.

Harmon, Lesley D. *When a Hostel Becomes a Home: Experiences of Women*. Toronto: Garamond Press, 1989.

Using the words of women other people might call "bag ladies", this author examines how shelters for women reproduce the norms of domesticity and as a result are the mechanisms of social control of women. Noting that women without homes are often "hidden" because of their responsibilities as women (as mothers and caretakers), the authors also note that the same ideology that makes women responsible for others also causes them to lose their status of

conventional respectability as women when they use a shelter for housing. As Harmon points out, using the words of women living in shelters, the problem of homelessness is not unique to women but rather one that often originates in their homes. The longer women are homeless, the less likely they are to be able to secure and maintain a home.

Baxter, Sheila. *Under the Viaduct: Homeless in Beautiful B.C.* Vancouver: New Star Books, 1991.

Sheila Baxter, herself homeless at one time, talks to both men and women who are homeless, living in Skid Row hotels, under bridges, and on the street. She argues that people are homeless because of poverty and the consequent problems they have in securing money, finding work, and dealing with health and relationship problems. This book frames the words of men and women without homes with the understanding that sometimes the only way to survive when there is no way out of a situation is by doing what you have to do, day by day, while trying to stay alive.

Webber, Marlene. *Street Kids: The Tragedy of Canada's Runaways.* Toronto: University of Toronto Press, 1991.

Based on twenty-nine interviews with "runaways" in Halifax, Ottawa, Winnipeg, Regina, Vancouver and Victoria and a series of interviews with nine ex-street people, Marlene Webber creates a profile from a cross-section of the stories she heard. Most of the interviews were with "helped kids" known to social workers, psychologists, and police. Once on the street these kids tried to steer clear of this help as it might force them to return to homes or institutions that they have fled. Betrayal is the common experience that unites these kids though most have ended up on the streets for a constellation of reasons most often including pressured families and inadequate economic and social systems. As the author notes, the housing crisis, traditional welfare-sponsored female and child poverty, low wages with eroding purchasing power, and the increasing numbers of women raising children on their own are the structural reasons for kids' homelessness. She also discovers that while many kids (though not all) come to the street as victims of male violence and inadequate social systems, both girls and boys survive by becoming perpetrators of crime and violent behaviour. *Street Kids* is not without hope as it also shares the stories of kids, both male and female, who have been able to beat the streets.

Capponi, Pat. *Upstairs in the Crazy House: The Life of A Psychiatric Survivor.* Toronto: Penguin Books, 1992.

Pat Capponi is a mental health care advocate who describes what it was like to be homeless in Toronto in the late 1980s and early 1990s. The stories in this book revolve around the residents of a decrepit, roach-infested boarding house who had been reduced by mental illness to isolation, poverty and despair. This is especially useful in seeing the differences in this experience between men and women and in understanding that inadequate housing is a form of homelessness that is part of life on the street. More importantly, Capponi shows how policies of de-institutionalization have created this particular form of homelessness and that these policies and programs can be contested.

O’Rielly-Fleming, Thomas. *Down and Out in Canada: Homeless in Canada*. Toronto: Canadian Scholars Press, 1993.

This book contextualizes the words and stories of women without homes across Canada in the early 1990s with a framework of political economic analysis. The author notes that homelessness is defined by the people who are without homes even though their homelessness may or may not fit within a variety of definitions of homelessness. The stories he uses throughout the book illustrate the often desperate conditions faced by women and children fleeing situations of domestic violence as well as the conditions of laid-off or unemployed male and female workers who become homeless. Following Baxter’s lead in *Under the Viaduct*, the author suggests that the inalienable right to housing as expressed in United Nations Conventions should be entrenched in the Canadian Charter of Rights and Freedoms. Current approaches to solving the problems of homelessness, this author argues, place a disproportionate amount of resources in short-term rather than long-term solutions. Creative alternatives to homelessness, he notes, can be found nationally and locally in the private sector, the third sector and in municipal governments.

Daly, Gerald. *Homeless: Policies, Strategies and Lives on the Street*. London: Routledge, 1996.

This international comparison between Britain, the United States and Canada includes stories of people who are without homes in all three countries. Poverty, unemployment, de-institutionalization and economic dislocation, the author argues, are at the base of creating homelessness in all three societies even though the situation may manifest itself somewhat differently. In his analysis, Daly provides a long-term overview of how these three countries have dealt with people lacking shelter. Daly demonstrates that the feminization of poverty is common to all three countries. He also shows that women and men are homeless for different reasons and have different housing needs and require different support services to end their homelessness.

Ralston, Meredith. “Nobody Wants to Hear Our Truths”: *Homeless Women and Theories of the Welfare State*. Westport: Greenwood Press, 1996.

This book examines the adequacy of political theories from the perspective of twenty women who are both addicted to illegal substances and without homes. Rather than fitting the theories to the women, the author uses the words and experiences of these women, (largely unedited) to first provide a statistical profile of women in Halifax who are abusing drugs or alcohol, engaged in prostitution and without homes and then to examine the adequacy of theories in explaining what is missing from the theoretical accounts. What is important to note from this book is that it attempts to get beyond stereotypes and to describe the diversity of women’s experiences. Almost all of the women describe feelings of self-hatred and the actual experiences of abuse and parental alcoholism in their families of origins in combination with addiction (and prostitution) as the situations that created the conditions for their homelessness.

Chapter Three, “The Women’s Explanations for their Experiences,” notes that while the women’s explanations of their homelessness correspond to general findings in psychology and sociology, they also rely on explanations related to their experience as women who have been discriminated against

as women and women of colour. Thus, parental alcohol in homes of origins, experiences of abuse and discrimination based on race and gender and the resulting adult behaviour of addiction and/or addiction in combination with prostitution, and an inability to get off welfare after recovering from addiction contribute to their ongoing homelessness.

Lau, Evelyn. *Runaway: Diary of a Street Kid*. Toronto: HarperCollins, 1989.

This autobiography written by Evelyn Lau at age 17 is based on two years of life on the streets in Vancouver of the 1980s. A Governor General's Awards nominee, it is about a fourteen-year-old "good girl" who fled what she describes as overly-strict, fighting parents who maintained a stranglehold over her personhood. This book is best known for its literary qualities and its frank discussions of the brutality of street life (drugs, prostitution, poverty and suicide), especially for young girls, from the point of view of a teenager. It was made into a 1994 movie.

Ballantyne, Bob. *Out in the Open: Life on the Street*. Victoria: Northstone Printing, 1997.

A self-professed alcoholic living on the streets, Bob Ballantyne photographed the people he lived with on the streets in British Columbia. He worked together with a street minister, Allen Tysick, who collected the words of the same men and women that were photographed. These two men create a compelling visual story of what it is like to live on the street. This presentation is so compelling that the National Anti-Poverty Organization endorsed and promoted it. *Out in the Open* does not justify, glorify or romanticize life on the street. Some of the people who were part of creating this project have since died on the streets. Both men and women are included in the images, though images of men predominate.

Allen, Tom C. *Someone to Talk To: Care and Control of the Homeless*. Halifax: Fernwood Publishing, 2000.

In this rewrite of his graduate thesis, Tom Allen, a community social worker in downtown Vancouver, accepts the findings from researchers who have used a gender analysis on their work on homelessness, noting that the feminization of poverty plays an important part in women becoming homeless as a result of violence in their homes. While focusing on the welfare state, Allen also gives voice to some of the women he interviewed by using their words to illustrate the situations that caused them to use the services of a downtown Vancouver emergency shelter known as Triage. He notes that women are among the "new homeless" as a result of their poverty and lack of affordable housing.

Layton, Jack. *Homelessness: The Making and Unmaking of a Crisis*. Toronto: Penguin Books, 2000.

Jack Layton, a Toronto city councillor and one of the leading experts and activists on housing issues, combines research, personal stories and analysis from social scientists, politicians, journalists, clergy, shelter workers and the homeless themselves to describe the situation of homelessness across Canada. Layton uses sex-disaggregated data (when available) to describe the increase of homelessness among women and children and notes the capacity of women

living in poverty to be able to describe with detailed accounts their attempts to forestall homelessness. He uses the words of both men and women who are homeless to argue that homelessness is a national disgrace that can be addressed through a variety of measures including the creation of affordable housing.

Campbell, Bart. *The Door is Open: Memoir of a Soup Kitchen Volunteer*. Vancouver: Anvil Press, 2001.

This memoir is about the three-and-one-half years Campbell spent as a soup kitchen volunteer in a skid row drop-in centre in Vancouver's downtown eastside. Bart began his volunteer work as a lonely, recently-separated man in hopes of providing an antidote to his feelings of increasing indifference. Through a combination of diary excerpts, stories and an account of life at the Open Door, Campbell confronts the complicated world of poverty and the people who live with poverty. He notes that the vast majority of skid row charity volunteers and employees are only slightly more financially and emotionally stable than the patrons they are trying to help. He provides a compassionate and truthful account of life in the bread lines for women and men in a world dominated by men. His re-telling of the stories of single mothers on welfare, women who work as prostitutes and the world of government-apprehended children reinforces the understanding that skid row is an especially dangerous place for women. "Homelessness can drive you insane nearly as quickly as insanity can make you homeless."

Thank You's

We wish to thank the women who participated in the Voices project. We also thank the following people and organizations for their invaluable assistance:

In Ottawa

Anne Smith and Marie-Lourdes Étienne
Francine Vachon

Lynn Noël

Suzanne Lenon

Samsam Achmed and Robert Currie

Pat Connolly

Clara Freire

Ann McSweeney

Adorata Uwizeyimana

Kimberley Kean

Wendy Paterson

Roman Belete

Action Logement/Action Housing

Shepherds of Good Hope/
Bergers de l'espoir

St. Joe's Drop-in Center

Ottawa Rape Crisis Centre

Rockliffe Units for Homeless Families

The Well Drop-In Program

Centre 507

Cornerstone Women's Shelter

Place aux femmes/Women's Place

Centretown Community Health Centre

Sandy Hill Community Health Centre

Somerset West Community Health
Centre

In Montréal

Marie-Josée Lamarre

Sylvie Gravel, Sociologist, Longueuil

Fédération des Centres d'hébergement
pour femmes en difficulté

'Recherche sur les femmes sans abri de
la Rive-Sud'

Voices:

W o m e n , P o v e r t y a n d H o m e l e s s n e s s i n C a n a d a

In Halifax

Carol Charlebois
 Lorena Smith
 Andy Oakley
 Irvine Carvery

 Cathy Love
 Paul O'Hara

 Allison MacDonald
 Anne LeBlanc
 Cheryl Lynn Hagan-Deschamps
 and Debra Perry
 Wenche Gausdal and Mira Musamovic

 Lauren Dale
 Carol Tooton

Metro Non-Profit Housing
 Brunswick Street United Church
 Housing Support Center
 Metro Non-Profit Housing/The
 Africville Genealogy Society
 Bryony House
 Community Action on Homelessness/
 North-End Community Center
 Phoenix House
 Adsum House
 Mi' Kmaq Friendship Centre (Shelter of
 Learning and Employment Program)
 MISA - Metropolitan Immigrant
 Settlement Association
 Halifax Refugee Clinic
 Canadian Mental Health Association

In Vancouver

Linda Mix
 Judy Graves
 Mark Smith

 Colleen Stewart

 Kathy Springer and Trudy Woodsworth
 Allan Roscoe
 Karen Duddy

 Jody Smiley
 Linda Moreau and Nikki Maier

Tenants Rights Action Coalition - TRAC
 Housing Services, City of Vancouver
 Emergency Services & Care Society
 —Triage
 Native Women's Shelter Project
 —Aboriginal Mother Centre
 Powell Place Shelter
 Youth Safe House
 Women's Information Safe House
 —WISH
 Lookout Shelter and Services
 End Legislated Poverty —ELP