

# Finding Home

Policy Options for Addressing  
Homelessness in Canada

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 E-book

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## Chapter 4.2

### Better Off in a Shelter? A Year of Homelessness & Housing among Status Immigrant, Non-Status Migrant, & Canadian-Born Families

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One significant segment of Canada's unhoused population is families with children. Within this group are many immigrant and refugee families. Homelessness and shelter life impose great stress on parents and their children. For immigrants who are also undergoing the stress of adapting to a new environment and a new culture, which may include learning English, the stress is compounded.

The problem is particularly acute in Toronto, where almost half of all immigrants settle after their arrival in Canada. Toronto is also one of the highest-cost housing markets in Canada and the city where newcomers face the greatest affordability problems, and therefore the greatest risk of homelessness.

A better understanding of the way in which discrimination contributes to homelessness among immigrant and refugee families with children can improve public policy and programs for immigrant families, thereby reducing family homelessness. We therefore conducted a study

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of women and their families who were living in shelters, to compare the experiences of Canadian-born women, and women who had come as immigrants, refugees or other migrants to Canada.

### Talking to homeless women

The study involved a panel study that followed 91 women staying in family homelessness shelters with their children. Participants were divided into two groups: (1) women who had been in Canada between one and ten years, and (2) women who were Canadian-born. Each woman was interviewed three times. The first interview, which took place at one of six homeless shelters in Toronto, was retrospective and focused on the women's housing pathways and life experiences up to that time. The questionnaire also included measures of discrimination, perceived discrimination, and symptoms of stress. The second was shorter and investigated changes in the women's circumstances since the previous interview. The third, completed about a year after the first interview, was an in-depth discussion of their lives and housing situation since the first interview, to identify changes and the reasons for those changes. In particular, we asked about perceived discrimination and other sources of individual and family stress.

Those born outside Canada came from 22 different countries of origin. Half were from countries in the Caribbean, nine from Africa, six from Asia, three from Europe, and two from Latin America. Three-quarters had been in Canada five years or less, with the average being 4.7 years. The overall study retention rate was 63 percent. Immigrant women were much more likely than Canadian-born women to complete a third interview. Also, women who had previously been homeless were less likely to complete the study than those for whom this was their first experience of homelessness.

Most women in the sample had completed secondary school. Immigrant women, especially non-status migrant women, reported more education and credentials than Canadian-born women.

The sample was self-selected, and interviews were conducted in English. As a result, the study did not reflect the additional barriers and stresses facing immigrant and non-status migrant women who do not speak English.

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**Table 1: Overview of study participants**

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

### Experiences of housing, homelessness, and life in a shelter

Many of the women (43 percent) had been homeless in Toronto before, while this was the first experience of homelessness for 57 percent of respondents. The Canadian-born women were more likely than the immigrants to have been homeless before: 65 percent of Canadian-born women had been homeless, compared to 44 percent of immigrants. Immigrant women with permanent resident status and migrant women without status were equally likely to have previously experienced homelessness in Toronto.

Respondents reported considerable housing instability in the two years before the first interview, having lived in an average of four places, including the shelter in which they were interviewed. Some respondents had moved as many as eight times in two years.

Women's most common reason for leaving their last stable place of residence was abuse: 30 percent had left because of abuse. Other common reasons for leaving included bad housing conditions and affordability problems. A few respondents had been evicted by landlords, but many were told to leave by roommates and other cohabitants. Over-

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crowding, crime and violence, bad physical conditions, and family conflict were also frequently cited as reasons for leaving.

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

Most respondents were referred to the shelter in which they were interviewed by a social service agency. Almost all respondents had dependent children staying with them at the shelter at the time of the first interview; two were due to give birth within days of the first interview, and had other children who were not at the shelter with them. More than half of the mothers were accompanied by one child at the shelter, one-quarter were with two children, 13 percent had three, and 6 percent had four, for a total of 150 children.

Homelessness is connected with family separation in complex ways. At the time of the first interview, 19 percent of respondents were separated from one or more of their children, and about one in four families were separated at some point during the study. Status immigrant women were less likely to be separated from their children than were Canadian-born or non-status migrant mothers. While homelessness and housing problems sometimes cause family separation, some women became homeless in order to regain custody of their children. Some women born outside Canada had children still living in their countries of origin. Some women with older children did not have their children with them – in some cases, because shelter rules restricted the entry of older children, or because their children had left the family shelter to stay with friends or in a youth shelter. Their comments hinted at the effects of fam-

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ily homelessness on some homeless youth. Just as many seemingly “single” homeless women are in fact mothers separated from their children, some youth in homeless shelters are separated from their homeless families.

At the time of the first interview, more than three out of four respondents said they were satisfied or very satisfied with the shelter they were in: they commented on the helpfulness of the staff, the cleanliness of the shelter, and the safety, comfort, privacy, and independence they experienced. Many appreciated the services that were available, particularly childcare. Those who were less satisfied cited shared rooms, crowded conditions, and the noise of shelter life; several were unhappy with the quality of the food.

### **The difference a year makes**

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

More than 30 percent of the women had received help from shelter staff in finding their current place and about 25 percent had been assisted by a housing help centre or subsidized housing provider. About 10 percent had been helped by another agency, and another 10 percent by a friend, partner, or family member. Twenty percent had found housing on their own.

Most of the women were housed in above-grade apartments, while some were in basement apartments or houses. A few were in other forms of housing, including transitional housing. Three women were staying in the homes of family members.

Nearly all had their children with them in their new housing and about a quarter of the women were living with a partner. This represents a decrease compared with 41 percent who had done so in their last stable place, but an increase compared with 12 percent (of those respondents still in the study at Time 3) who had lived with a partner in the shelter. Of the 16 women who had left home because of abuse, only one was liv-

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ing with a partner at the time of the third interview, which suggests that women did not return to situations of abuse.

Women expressed more satisfaction with their current housing at the time of the third interview than they had with the last stable place they had occupied before entering the shelter: only 44 percent overall were satisfied or very satisfied with their last stable place, while 68 percent found their current place satisfactory. Most who said they were satisfied, however, also expressed concerns about their homes.

Positive comments reflected the things respondents value most in housing: good conditions, cleanliness, safe neighbourhoods, proximity to amenities, and affordability. The many comments about privacy, quiet, and space suggest that women were comparing their new homes to the shelter, and in some cases women explicitly stated that the best attribute of their housing is that it belongs to them. Most negative comments from all groups reflected women's concerns about poor maintenance, disrepair, infestations, and other bad conditions in their current housing.

### **Differences by group: Canadian-born, status immigrant, non-status migrant**

#### *Canadian-born women*

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

Once homeless, Canadian-born women moved around more than the other groups. Most stayed in more than one shelter during the current period of homelessness. Nevertheless, they spent less time homeless than immigrant women. Almost half stayed in the interview shelter less than four months, and most had moved into or secured a place of their own by the time of the second interview, although they were more likely than the other groups to have moved again by Time 3. This may explain

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the finding that they were more likely than the other groups to have found their current place with the assistance of an agency, and less likely to have been helped by a shelter. Of all groups, they were least satisfied with the interview shelter, although almost three-quarters were satisfied.

At the time of the third interview, women born in Canada lived in the greatest variety of housing forms, mostly above-grade apartments, but also basement apartments or houses. Most lived in units that were two bedrooms or larger, and their households were the largest of the three groups; many lived with a partner, half of them lived with at least one other adult, and most had more than one child. A large majority were satisfied or very satisfied with their current places, although many cited concerns with bad conditions and poor maintenance. They were more likely than the other groups to have problems with their current landlords, and less likely to be unhappy with their neighbourhood.

#### *Status immigrant women*

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

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

At the time of the third interview, most were living with more than one dependent child, in above-grade apartments with two or more bed-

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rooms. The information available suggests that they were more likely than other groups to have moved out of the shelter into subsidized housing. Like Canadian-born women, a strong majority were satisfied or very satisfied with their new homes, although many had concerns about physical conditions.

### *Non-status migrant women*

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

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

Non-status women's households and unit sizes were also smaller than those of any other group at the time of the third interview. Compared with their situation before moving to the shelter, they were least likely to live with friends or family members, and most were the only adult in their households. The majority lived in one-bedroom apartments, and none lived in large places with three or more bedrooms.

At first glance, it appears that non-status women's housing after leaving the shelter was more stable than that of other groups: none had stayed in any other places between the interview shelter and their current place at the time of the third interview, and they were more likely to have been in their new place for at least seven months. Their satisfaction ratings, however, suggest that lack of options might be a more accurate explanation than stability: unlike the other groups, most were unsatisfied with their current place.

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## Discrimination

The questionnaire included three measures of perceived discrimination.

1. Dealings with other people: respondents rated the frequency with which they believe they have been treated in negative ways by others in the past year.
2. How society views me: respondents were asked to agree or disagree with five statements about their sense of belonging in Canadian society and general societal attitudes towards them.
3. Life events: respondents identified specific events of discrimination experienced in the past year in housing, employment, and social services, and the grounds for that discrimination.

At the time of the first interview, negative dealings with other people were a regular occurrence for most respondents. Three-quarters said they had been treated with less courtesy than others, more than once a month for the past year. More than two-thirds said they had been regularly treated with less respect than others, and that others acted as if they were better than themselves. More than half said that other people regularly acted towards them as if they were not smart, and that they had been threatened or harassed.

One year later, overall ratings for regular occurrences of all forms of negative treatment by others had declined. Ratings for daily occurrences of such treatment decreased especially sharply, with very few women reporting daily negative interactions. Most notably, none reported daily threats and harassment, though almost one in four had reported this at the first interview. However, rates for non-racialized women declined more in most categories than did rates for racialized women.

The majority of respondents felt excluded from or judged by society in some way. There was little change across the three interviews in overall rates of agreement with statements such as "I feel that Canadian society discriminates against me," and, "I feel that I am not given opportunities that are generally available to others." And one in five agreed with the statement, "I feel that I don't belong in Canadian society." This suggests that whether homeless or housed, women's sense of social exclusion remained consistent.

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Women also reported their experiences of discrimination in trying to secure housing, or find a job, or in dealings with social service agencies, educational establishments, or the police. Discrimination particularly affected women's access to housing: almost one in three women (31 percent) said that a landlord had discriminated against them in the year preceding the study, and almost one in four (23 percent) had been discriminated against by a landlord during the time they were homeless and searching for housing. In general, events of discrimination decreased over the course of the year, with the exception of non-status migrant women, many of whom were caught up in the process of trying to achieve immigrant status, a process involving intrusive questioning and difficult dealings with authorities.

### What got better; what got worse

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

Almost three out of four respondents said that their housing situation had improved in the previous year. Many women also reported improvements in family (35 percent) and community (27 percent). One in five respondents reported improvements in income, and the same number said they were pursuing their education. About one in seven said their employment situation had improved.

Most women reporting other improvements also said that their well-being had improved in the past year. Women described feeling happier, more hopeful, less stressed, and more confident and independent, compared to how they had felt when homeless.

While almost all respondents reported improvements in their lives, nearly everyone said that some things had gotten worse. One of the most common concerns among women in the study was threats and stalking by ex-partners. Many respondents had left home due to family violence. Now that they were no longer in a shelter with a confidential address and round-the-clock staff and security, many were dealing with increased unwanted and threatening contact by their ex-partners.

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

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women encountered barriers trying to re-enter the labour market. Some respondents felt they were financially better off in the shelter, since their apparent increase of income from personal needs allowance to welfare benefits was completely consumed by housing and other necessities, making it more difficult to provide for their children than it had been in the shelter. Several women also noted that since moving into their own homes, they had lost access to services they still required.

### What we learned

This study confirmed conclusions reached by other researchers into homelessness, particularly family homelessness. The fundamental causes of homelessness are low incomes, high housing costs in the private rental market, and insufficient subsidized housing to meet the needs of people living in poverty. Moreover, our findings confirm that women's incomes from employment and social assistance are often too low to provide for adequate, safe, stable housing for themselves and their children, and that lone mothers' low incomes and lack of access to housing are exacerbated by discrimination in housing and job markets. Violence, and especially partner abuse, is a significant precipitator of homelessness among women, and inadequate housing and employment prospects also expose women to the risk of further abuse and sexual exploitation.

However, this study reached some new conclusions that should inform both further research and the actions of those who work with homeless families and with immigrants.

#### *1. The intersection of homelessness and lack of permanent resident status*

This study systematically analyzed for the first time the causes and effects of homelessness for women living in Canada without permanent resident status. Toronto is not only Canada's largest immigrant reception centre, it is also an important destination for refugee claimants, many of whom spend years here before their claims are decided, and some of whom will never be granted permanent status. Likewise, Toronto and its surrounding areas are home to a large percentage of people admitted to Canada as temporary workers. Temporary workers account for about half of all people admitted to Canada each year, but most never become

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permanent residents, and many are subject to severe limitations in their employment options, housing, and access to social benefits. Finally, as a large metropolitan area, Toronto is also home to many people who live and work in Canada with no legal status, though their numbers cannot be known.

This study showed that women without status – whether they are temporary workers, awaiting resolution of a refugee claim, or living “underground” – are extremely vulnerable, often living in conditions of deep poverty, housing instability, danger, and exploitation. Because they have limited access to social assistance, health care, and other social benefits, non-status women must rely on under-the-table employment or the compassion of others to secure housing.

Pregnancy and childbirth represent a crisis for non-status migrant women, making employment impossible, incurring health care costs, and disrupting precarious housing arrangements. Having nowhere else to turn until they are able to return to work, these women are usually forced to go to family shelters with their babies and young children, who may be Canadian-born. Once there, they are required to try to regularize their status, although many will not qualify as refugees, and their cases for Humanitarian and Compassionate status are generally considered weak. Some are deported, while others wait years and spend substantial sums in legal and administrative fees before they and their families can enjoy a life of stability.

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

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## *2. Family shelters as transitional and supportive housing*

A second important finding of this study is that family shelters – intended as a crisis resource of last resort – are instead functioning as transitional and supportive housing for certain types of families for whom dedicated housing programs are needed. This critique often has been made about shelters for women and families fleeing violence. In this study, it appeared that homeless shelters were functioning in a similar way for other groups.

Non-status migrant women may demonstrate a strong ability to maintain housing and employment, sometimes for years, without access to services of any kind; but when pregnancy, childbirth, violence, and other crises disrupt their precarious jobs and housing arrangements, they have nowhere to turn but shelters. Their long shelter stays suggest that they would be better served by a housing program in which they could live with their children while undergoing the status regularization process. Such a program should be more home-like than a shelter, incorporating separate living quarters, food preparation space, and less regimentation, so that families may maintain autonomy. This program need not be as resource-intensive and costly as a shelter, which requires round-the-clock staffing.

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

## *3. Comparing shelters and independent housing: a series of trade-offs*

Our third conclusion is that, in some respects, women were often better off in the shelter than they were in their own homes. Women's pre-shelter housing was often unaffordable, unsafe, inadequate, isolating,

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and in poor condition; women lacked adequate incomes to provide for a better home or other necessities; and many women did not have access to needed services such as childcare, advocacy, and housing search assistance.

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

Shelters represent an invaluable service, offering an environment of relative safety and stability in which women and children may recover from crises and violence, gain access to services, and search for new homes. At the same time, what does it mean for women and children to be, at times, “better off” in a shelter than in their own homes? What are the costs, both financial and human, of using shelters as a catch-all for families with widely varying needs and capacities? What are the ramifications of forcing vulnerable women in poverty to choose between autonomy and access to services? How are mothers and children affected, psychologically and socially, when they are forced to reside for extended periods in situations of overcrowding, scrutiny, and the stigma of the label “homeless”? And what are the long-term prospects for stability for families who leave the shelter, but continue to face the same barriers of poverty, inadequate and unaffordable housing, discrimination, violence, and lack of access to childcare and other services, which caused them to become homeless in the first place?

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

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## Directions for public policy

### *Income support*

Most women in the study received no child support from their children's fathers. Those who did receive it sometimes did not receive the full amount on a regular basis, even though the full amount was clawed back from their social assistance payments. Also, most families in the study had multiple income sources. Finally, some mothers in the study became homeless because their student loan entitlements were insufficient, but rendered them ineligible for welfare. Families' complicated incomes from multiple sources underline the need for a guaranteed income benefit that tops up all other income sources to a level that is adequate for sustaining stable housing, food security, childcare, and other necessities.

### *Housing*

All levels of government must act quickly to increase the supply of subsidized housing. Crisis shelters have become *de facto* transitional housing for specific groups who require long-term residential and other supports. Instead of being forced to live in overcrowded conditions in crisis shelters, these families need access to appropriate housing to meet their needs, especially non-status migrant women and women who are involved in the child protection system.

### *Human Rights*

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

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basis of grounds such as family status or receipt of social assistance is prohibited by law. Education of both tenants and landlords is needed.

### *Services*

Although most of the women we spoke to were satisfied with their shelter stay, many respondents stated that they had been treated unfairly in shelters, welfare offices, and other services. Women need to be informed about all social assistance and housing benefits available to them and the means to request them. At the same time, front-line service providers should have sensitivity training, based upon input of service users. Respondents also stated that they did not have access to services they needed, or lost access to services once they were housed. Sometimes they were led to expect follow-up services after they were housed, but these services never materialized. Existing shelters need [funding](#) to offer direct housing search and accompaniment services and provide follow-up for at least one year while families re-establish themselves in the community.

### *Immigration*

Women living without permanent resident status encountered barriers as they attempted to make a stable home for themselves and their children. Increasingly, advocates for nonstatus and temporary workers recommend that the federal government regularize status and ensure access to services for all persons living and working in Canada. They also recommend that labour protections and benefits extend equally to all workers, including temporary workers; and that non-status persons have access to all health, crisis, and other services without fear of being reported to immigration authorities. Our study identified a need for a centralized source for information and advocacy for persons seeking to regularize their status. Finally, family planning, prenatal, labour and delivery, and postnatal care should be available free to all mothers, whatever their status.

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### *Childcare*

Access to childcare is vital to ensure that women can take up opportunities for employment and education. Childcare as it is currently structured does not meet the needs of low-income women whose jobs are often temporary, part-time, casual, shift work, or home-based. Childcare subsidies that are flexible to allow for varying schedules and varying forms of childcare (part-day, part-week, before- and after- hours, drop-in) would allow parents to use childcare as needed and improve their employment situations.

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