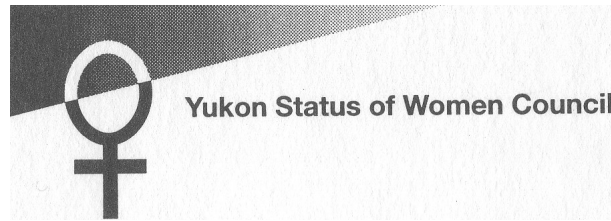


A LITTLE KINDNESS WOULD GO A LONG WAY **A STUDY OF WOMEN'S HOMELESSNESS IN THE YUKON**



TERRITORIAL REPORT
MARCH 2007



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Prepared for
The Yukon Status of Women Council

March 2007

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Disclaimer

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SUMMARY

“A Little Kindness would go a Long Way” is the result of a project funded by the Federal Homelessness Initiative. Additional funding in the Yukon was provided by the Crime Prevention Action Fund, the Yukon Women's Directorate, the Whitehorse PSAC Women's Committee and the Yukon Federation of Labour. It is the result of coalition of women's organizations in the Yukon, Northwest Territories and Nunavut that wanted to understand the scope and dynamics of women's homelessness in their own territory and the commonalities across the North. The Yukon Status of Women Council built on work begun in 2004 by the *Strong Women's Voices – Rural Choices* report which highlighted lack of housing as a concern for rural Yukon women. In the fall of 2004, women from the Yukon, NWT and Nunavut met to discuss housing issues in the North with the Centre for Equality Rights in Accommodation. Women's homelessness emerged as an issue of joint importance and concern. Since the realities of life in the North differ from those in southern Canada, research undertaken in the North by Northerners was necessary. The partners wanted to dispel the myth that there is no homelessness in the North. The stories that emerged painted a grim picture of homelessness that is largely hidden, easily overlooked.

Focus groups and individual interviews were conducted with homeless women, women at risk of homelessness and service providers in three communities in the Yukon, Teslin, Whitehorse and Dawson City. Community members interviewed women in the two rural communities. Women's moving and eloquent stories were captured on tape to give life and meaning to the facts. The resulting data was grouped into categories and analyzed by themes. The categories that emerged were: determinants of homelessness, impacts of homelessness, the policies and bureaucratic practices related to homelessness and the service environment.

Now the picture has been painted, Northerners can move to change it. Recommendations were made by all involved with the project, homeless women, service providers and the Yukon Status of Women Council. Recommendations range from those that address systemic issues, to changes in policy, to shifts in attitudes and understanding of women who find themselves homeless and above all, for a little kindness.

ABSTRACT

This report presents the findings of a territorial study of the determinants and impacts of women's homelessness in the Yukon conducted by the Yukon Status of Women Council in conjunction with Kaushee's Place, Women's Transition Home. Conducted in 2005/06, this Study held in-depth conversations through interviews or focus group sessions with 66 women who were currently or had recently been homeless, as well as with the Government and non-government personnel most directly engaged in providing services aimed at reducing homelessness among women or mitigating its most harmful impacts. The Study also correlated its primary findings with relevant literature on the topic.

The primary purposes of the Study were to inform and improve the services provided by its partners, as well as other organizations and agencies, to inform public policy, Territorial and regional program initiatives to improve effectiveness, and to stimulate community action aimed at reducing the incidence and the negative impacts of homelessness.

The Study used a naturalistic research method, which drew on feminist and grounded theory giving voice to Northern homeless women. By adopting this approach, the research process remained iterative, participatory and action-oriented.

The Study was unable to get accurate incidence figures. No statistics are being kept on women and homelessness in the Yukon. Since women's relative homelessness is largely hidden, numbers can only be inferred from the statistics kept by agencies that work with homeless populations. Estimates varied from about 50 absolute homeless women to about 1,000 relatively homeless women. When their dependent children are factored in, the figure would raise substantially. Fifty-one percent of the women who participated in the Study are Aboriginal. They represent a broad range of educational levels, ages and marital status. Many of the women cycled through absolute, relative and hidden homelessness many times in the course of the past months and years.

The Study data identified the following thirteen determinants of homelessness: 1) every woman is vulnerable, 2) her partner's behaviour and circumstances, 3) forced eviction from home, 4) relocation to another community, 5) lack of an adequate support system, 6) personal wellness and capacity, 7) disabilities, 8) geographic factors, 9) community institutions and structures, 10) powerlessness of women, 11) cost of living and business sector practices (including sexism), 12) landlords, and 13) societal indifference/punitiveness toward the homeless (including racism).

Being homeless impacts the capacity of a woman to keep her family together, the wellbeing of her children, and her own physical and mental health. As a result of homelessness, she loses the resources she may have accumulated that could help her rebuild her life and she may use sex as a way to maintain shelter and engage in criminal activities to meet day-to-day needs.

ABSTRACT

Many of the community support systems contribute to the challenges Northern women have in keeping a home: 1) income support policies and services, 2) jurisdictional issues, 3) lack of support for 16 – 18 year olds, 4) child protection policies and programs, 5) public housing policies and programs, 6) landlord and tenant act, 7) addictions treatment services, 8) Aboriginal government services, 9) Inuit organizations, 10) municipal government policies & services, 11) limited resources and cuts to the voluntary sector, 12) minimum wage policies, 13) justice system, and 14) bureaucratic indifference. Other factors in the service environment include: 1) the physical environment of housing services, 2) agency service effectiveness, 3) the lack of housing options, 4) food security, and 5) the lack of specialized services for women.

The report concludes by offering recommendations related to 1) the development of a national housing policy that takes into account the special circumstances and needs of vulnerable women; 2) an increase in the supply of decent, safe low-income housing, supportive housing options, second-stage housing options, and the number of emergency shelters and improving the quality of their services; 3) the implementation of housing authority policies that remove barriers for women living in violence and those who are homeless or are at risk of becoming homeless; 4) a reform of Territorial Landlord and Tenant Acts; 5) the implementation of poverty reduction strategies; 6) the provision of services that address the full range of determinants of women's homelessness; 7) reducing barriers to accessing services for homeless women; 8) ensuring appropriate funding for a range of front-line services; 9) enhancing access to education and training programs; 10) ensuring access to affordable childcare; 11) developing mechanisms for collaborative and creative solution building; 12) collecting, managing and sharing information; and 13) enhancing public awareness and facilitating attitude change.

ABOUT “A LITTLE KINDNESS WOULD GO A LONG WAY”

In the fall of 2004, the Centre for Equality Rights in Accommodation (CERA) held a consultation in Whitehorse with territorial women’s groups related to women and housing in Canada’s North. At this meeting, key participants in the three Northern territories—Yukon Territory, Northwest Territories and Nunavut—decided to form a steering committee to develop a submission in response to a call, released by the Homelessness Initiative of the Federal Government, for research proposals on homelessness in the North. These steering committee partners were:

- **Kaushee’s Place, Whitehorse, Yukon** – offers shelter to women and their children who are fleeing abuse. In addition to a no-cost, thirty-day crisis-level stay, Kaushee’s offers independent second-stage housing in a secure environment based on Yukon Housing rates. Outreach, support, advocacy and childcare are available to women, as well as a twenty-four hour crisis line and a drop-in outreach service.
- **Yukon Status of Women Council, Whitehorse, Yukon**—YSWC is a non-profit feminist organization that provides a voice, advocates for legislative change to end discrimination against women and fosters public knowledge about women’s rights and issues in the Yukon. The organization publishes a monthly page, “All About Us” in the Yukon News newspaper. YSWC has conducted research on rural women’s issues and published the report “Strong Women’s Voices – Rural Choices”. YSWC is currently involved in work related to women and poverty and women and housing in the Yukon and the nationally. YSWC is a member of the Feminist Alliance for International Action and the National Working Group on Women and Housing sponsored by the Centre for Equality Rights in Accommodation.
- **Qullit Nunavut Status of Women Council, Iqaluit, Nunavut**— The Council was established under the *Status of Women Council Act* of Nunavut on April 1, 1999 and commenced operations April 1, 2001. The purpose of the Council is to advance the goal of equal participation of women in society and promote changes in social, legal and economic structures to that end. The objects of the Council are: 1) to develop public awareness of issues affecting the status of women; 2) to promote a change in attitudes within the community in order that women may enjoy equality of opportunity; 3) to encourage discussion and expression of opinion by residents of Nunavut on issues affecting the status of women; 4) to advise the Minister on issues that the Minister may refer to the Council for consideration; 5) to review policies and legislation affecting women and to report its findings to the relevant government departments or agencies; 6) to provide assistance to the Minister in promoting changes to ensure the attainment of equality of women; and 7) to provide the appropriate assistance to organizations and groups whose objectives promote the equality of women.

ABOUT “A LITTLE KINDNESS WOULD GO A LONG WAY”

- **Qimaavik Women’s Shelter, Iqaluit, Nunavut**— The Quimaavik Transition House provides emergency shelter for women and children who have been abused. Quimaavik operates a twenty-four hour crisis/suicide line. Individual counseling and a regular healing circle are offered. Advocacy services and public education related to abuse against women are delivered by staff. Victim services include support in the justice system and support to find employment, educational opportunities and housing. Other services include a literacy program and a program for children.
- **Yellowknife Women’s Society, Yellowknife, NWT**— The Society was incorporated as a non-profit society in January 1990 after an 18-month consultation process with local women. Its mandate is to support and assist women in empowering themselves so they can develop their goals, achieve wellness, enjoy equality and be recognized for the contribution they make to the community. The Society operates the Centre for Northern Families, which is deeply involved in addressing social justice issues and in developing and implementing programs that support the health, social, cultural and economic autonomy of Northern women. The involvement of women who access services at the Centre in decision-making roles, the influence of Aboriginal cultural values and traditions and a prioritization around training and mentoring young women are reflected in programs that are gender-specific, family-focused and inclusive of men and children. Services are innovative, unique, flexible, culturally relevant, person rather than program directed and developed along a continuum of care.
- **YWCA Yellowknife, Yellowknife, NWT**— YWCA Yellowknife offered to serve as the lead partner and financial agent for this consortium.

The steering committee asked Judie Bopp, Ph.D. of the Four Worlds Centre for Development Learning to act as the study’s principal researcher. Four Worlds has a strong track record for the conduct of national research studies, especially related to social issues in Aboriginal communities (see, for example, Bopp, Bopp and Lane, 2003; Bopp, Bopp, Lane and Norris, 2002; Lane, Bopp, and Bopp, 1998; and Bopp and Bopp, 1997).

A Little Kindness Would go a Long Way drew on the personal experiences of homeless women to examine the ways in which gender, violence, poverty and access to housing and community services play a major role in creating women’s homelessness. It also examined the structures, policies and economic and social practices that contribute to homelessness for women in Canada’s North.

The partners undertook *A Little Kindness Would go a Long Way* with a view to making a difference. They were not interested in “just another study”, but

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ABOUT “A LITTLE KINDNESS WOULD GO A LONG WAY”

wanted to inform and improve the services of their own organizations and the work of their colleagues across the territories. They also felt that it is possible to design better public policy and territorial and regional program initiatives in order to reduce homelessness and the negative impacts of homelessness among Northern women. Furthermore, they were convinced that communities can be mobilized to work on those determinants of homelessness that cannot be delivered through services from the outside.

WHY RESEARCH ON WOMEN’S HOMELESSNESS IN THE NORTH IS SO IMPORTANT

According to a National Anti-Poverty Association report (Neal, 2004), women are among the fastest growing groups in the homeless and at-risk population. This study of homeless women in three cities (Ottawa, Halifax and Vancouver) found that most of the women were without adequate access to an income that could provide housing when it was needed and were victims of violence at one time in their lives. Most of the women in the NAPO study also had a personal history of child physical and/or sexual abuse and/or adult abuse from intimate partners. Fleeing their homes was often a self-protection strategy to escape from various kinds of harm.

These findings are reinforced by Wiebe and Keirstead’s 2004 study entitled *Surviving on Hope is not Enough: Women’s Health, Poverty, Justice and Income Support in Manitoba*. Twenty-six of the twenty-eight respondents in this study reported that income support payments in that province do not provide enough resources to rent a safe or healthy place to live.¹ As a result they endure infestations of pests such as mice, lice and cockroaches; continual sewage backup and leaky pipes; and mildew and other types of poor air quality. They live in buildings in which homicide and other types of violence occur. They have to take money from their health care, food and clothing allowances to make their rent payments. The seriousness of these issues is compounded by the fact that most of these women have children in their care.

A poignant fact that emerged from “A Little Kindness would go a Long Way” is that all women in Canada’s North are at risk of becoming homeless.

The picture of women’s homelessness presented by Canadian studies such as these, as well as other recent reports about the situation across the country (e.g. Hightower and Hightower 2004, Seychuk 2004, Mearns 2004, Petit et al. 2005, Finton and Kramer 2005, CERA 2002, Carter and Polevychok 2004, Jackson 2004, Bennetts and Green 2004, to cite a sample), offers a strong counterpoint to the stereotype of homelessness as people (predominantly men) with severe addictions and mental health challenges living rough on the streets. Homelessness, as we hear from the stories shared by the women who participated in *A Little Kindness Would go a Long*

¹ One of the other two women lived in a shelter and therefore did not make rent payments. The other lived in a home owned by her parents, and her rent was, therefore, subsidized by them.

ABOUT “A LITTLE KINDNESS WOULD GO A LONG WAY”

Way, can just as well be the lot of a newly separated or divorced working woman living hand-to-mouth in a Whitehorse hotel room, or an elderly woman living in the shelter in Yellowknife who has left her home in a small community to escape fifty years of abuse at the hands of her partner, or a single woman and her young son sleeping in the closet of a relative's one-bedroom apartment that already houses eight other people and is the site of frequent all-night parties.

It is clear that no one would want this situation to continue.

The poignant fact that emerged from *A Little Kindness Would go a Long Way* is that all women in Canada's North are at risk of homelessness. A small change in their circumstances can jeopardize the fragile structure of their lives that allows them to meet their basic needs. Thousands of women and their children in the Yukon, Northwest Territories and Nunavut are already experiencing either absolute homelessness (i.e. living on the street or in an emergency shelter) or hidden homelessness (living in a situation that is unsafe, unhealthy and/or insecure).

Although everyone living in the North recognizes that housing is a “big problem”, few realize the full extent of the problem as it impacts women and children and few understand the complex constellation of factors, many of which go well beyond the shortage of housing stock, that conspire to maintain this state of affairs. Those who do not live in the North have even less awareness about the despair and day-to-day suffering of these fellow Canadians.

It is clear that no one would want this situation to continue. Efforts to make a change have however, generally been piecemeal and inadequate. A couple of emergency shelters, life skills classes, craft projects, small adjustments to employment support or housing policy, sensitivity training for police and justice personnel, while all valuable in themselves, have proven insufficient to address an issue that continues to worsen. Those most closely associated with women's homelessness in the North agree that what are needed are concerted and sustained efforts by a broad range of social actors.

A comprehensive research study related to women's homelessness in the North has the potential to address several of the barriers that currently prevent more effective action. First, accurate and comprehensive information is an indispensable tool for change efforts. Mearns argues that “more and better information about Aboriginal homelessness, family violence, and the gendered nature of both is needed, and urgently so” (2004:1). A clear map of the determinants of women's homelessness in the North that takes into account factors in the personal and family life of women; the social, political, cultural and economic life of their communities; and the policy and practice environment of government and voluntary sector services is critical for the development of an effective theory

People need to be given the opportunity to encounter the reality of homeless among Northern women and their children so that they can reflect on whether or not we can tolerate such suffering in a society that prides itself on compassion and that values justice.

ABOUT “A LITTLE KINDNESS WOULD GO A LONG WAY”

of change. As long as critical information is isolated in bits and pieces within the information systems of dozens of agencies and as long as it is isolated from the essential knowledge that homeless women have about this issues, it cannot really inform effective change.

Second, the story of women and homelessness in the North must to be told in such a way that it will inspire political and social will for action. Information is never enough to produce change. Hearts need to be touched. People need to be given the opportunity to encounter the reality of homeless among Northern women and their children so that they can reflect on whether or not we can tolerate such suffering in a society that prides itself on compassion and that values justice. Research is one way to give voice to women whose experience has so far remained on the “margins” of society. *A Little Kindness Would go a Long Way* is dedicated to achieving these aims.

THE RESEARCH PURPOSE AND PROCESS

OBJECTIVES AND RESEARCH QUESTIONS

With this background information about the importance of research related to women and homelessness in Canada's North in mind, the steering committee for *A Little Kindness would go a Long Way* defined the primary objectives and research questions of this Study as follows.

1. *To inform and improve the services provided by the partners of this Study related to the incidence and impact of homelessness among Northern women by:*
 - a. Mapping the “determinants” of homelessness among Northern women (including the relationship between homelessness and other determinants of wellbeing, such as those identified in the population health literature)
 - i. What are the conditions in a woman's life that may cause her to become homeless?
 - ii. What are the social, economic, political and cultural factors in communities that contribute to women losing their homes?
 - iii. Are there specific determinants of homelessness among Aboriginal populations in the North?
 - b. Mapping the impacts of homelessness among Northern women
 - iv. How does homelessness impact the personal wellbeing of women?
 - v. How does homelessness among women affect their families?
 - vi. What is the impact of homelessness among women on the communities from which these women come and to which they travel?
 - vii. What is the impact of homelessness among women on society at large and on societal institutions?
 - viii. Does the experience of Aboriginal women differ in any way from that of others?
 - c. *Mapping the policy and bureaucratic practice environment related to homelessness in particular, to the determinants of homelessness, and to the impact of homelessness on the lives of women, their families and their communities*
 - i. on the local community level,
 - ii. on the regional level,
 - iii. on the territorial level, and
 - iv. as they impact Aboriginal women, their families and their communities.

1. To inform and improve the services provided by the partners of this Study related to the incidence and impact of homelessness among Northern women

THE RESEARCH PURPOSE AND PROCESS

- d. Mapping the service environment in the territories designed to reduce homelessness and to mitigate its harmful impact for women and their families;
 - i. Which services currently exist to assist homeless women or those at risk of becoming homeless?
 - ii. Which services exist to assist communities to work on the determinants of homelessness such that fewer women are becoming homeless?
 - iii. Which services specifically target Aboriginal peoples?
 - iv. What is the difference in service level from remote communities to the larger settlements?
 - v. What is working about these services?
 - vi. What is needed to make them better?
 - e. Compiling lessons from best practice in the territories, in the rest of Canada and internationally.
 - i. related to effective public policy and bureaucratic practice,
 - ii. related to effective front-line service delivery, and
 - iii. related to effective community mobilization.
2. *To influence the quality of service provided by other organizations and agencies across the North serving homeless women and those at risk of becoming homeless by:*
 - a. including them as active participants in the study, and
 - b. sharing the results with them.
 3. *To inform public policy and territorial and regional program initiatives such that they are more effective at reducing homelessness and the negative impacts of homelessness among Northern women by:*
 - a. including policy makers and program leaders as active participants in the study, and
 - b. sharing the results with them.
 4. *To stimulate community action aimed at reducing homelessness and the negative impacts of homelessness among Northern women by:*
 - a. broadly sharing the results of the *Study on Homelessness* throughout the North, and
 - b. including the community determinants and impacts of homelessness among women as a focus of the Study.

2. To influence the quality of service provided by other organizations and agencies across the North serving homeless women and those at risk of becoming homeless

3. To inform public policy, and territorial and regional program initiatives so they are more effective at reducing homelessness and the negative impacts of homelessness among Northern women

4. To stimulate community action aimed at reducing homelessness and the negative impacts of homelessness among Northern women

THE RESEARCH PURPOSE AND PROCESS

METHODOLOGY

A naturalistic research method (Lincoln and Guba, 1985), which draws on feminist and grounded theory, was chosen as the most appropriate approach for this study. Naturalistic research relies primarily on qualitative data, which provides a rich description of the central problem under investigation, and fits well with this research's purpose of mapping the factors that contribute to homelessness among women in Canada's North and the impacts of this phenomenon, as well as the policy and bureaucratic practice environment within which it exists.

Grounded theory begins with the data itself, rather than with a hypothesis or theory (Glaser 1965, 1978, 1992). The data is examined using constant comparison strategies. In this approach, the data is mined for themes that speak to the research questions. These themes are constantly refined as more data is processed. In other words, theme categories are collapsed, are arranged in a hierarchy of themes and sub-themes, or are broadened from the specific to the more abstract. In this way a "theory" related to the research question gradually emerges and is elaborated.

As Leipert and Reutter point out, "feminist research seeks information that has been undervalued, overlooked, or ignored; privileges women's knowledge; acknowledges the importance of agency, structure, and context in women's lives; and provides rich descriptions and explanations of processes that support health" (2005:50). In this way, this study is giving voice to the homeless Northern women.

Although much of the data gathered in this Study was qualitative (generated through interviews and focus group sessions), some quantitative data was also compiled about the number of women seeking asylum in a variety of shelters and other emergency housing options, and their demographic characteristics. The Study will also seek to synthesize such data as may have been gathered in other studies and reports.

OTHER CHARACTERISTICS OF THE RESEARCH PROCESS

By adopting a grounded theory methodology that privileges the voices of Northern homeless women, the research process remained iterative, participatory and action-oriented.

1. Iterative

The research process and partners remained flexible. While the partners in *A Study of Homelessness in Northern Women* already have a great deal of experience working directly with homeless women, with collaborating with other service providers and with working with government policy makers and program managers, they believed that this Study would uncover new knowledge and highlight important linkages between homeless women and those at risk of becoming homeless, public policy, service delivery, and community action. The research tools (such as focus group and interview guiding questions as outlined below) were designed to be flexible and to be able to further explore emergent outcomes without losing their validity. The

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process also incorporated new focus groups and interview targets when it became clear that these groups had an important perspective to contribute to the findings.

2. Participatory

The partners of *A Study of Homelessness in Northern Women* were not merely formal signatories of this proposal. They were fully involved in every aspect of the data gathering and analysis process. They ensured that the Study took into account the different circumstances, opportunities and needs of all three territories and that the results of the study would be relevant for each of them. Furthermore, all stakeholders in the results of the study were consulted about the final design of the research tools, and the findings and observations have been produced in such a way that they are accessible to everyone, from community people to service providers to policy makers. The focus group and interview process were designed in such a way as to stimulate reflection, generate new ideas and mobilize action. In this way, the Study was not merely a prelude to change, but actually catalyzed change, since those who participated in the study felt a sense of ownership and felt truly heard.

3. Action-oriented

As stated above, the partners in *A Study of Homelessness in Northern Women* are already active change agents in their communities. They took on this Study because they believed that something can and must be done to improve the situation for homeless women (and especially Aboriginal women) in the territories and to reduce the likelihood that others could be forced to live without their basic need for shelter being met in a dignified way. For this reason, the focus of the research was on mapping the current situation so as to uncover new possibilities for creative action. As well, it was hoped that the participatory nature of the research process would, in itself, stimulate new action on the part of policy makers, service providers and community-based agencies and individuals. Finally, this research process, as described in a later section, was carried out in two phases, the first of which “mapped the territory”, so to speak, and the second of which engaged policy makers, service providers and communities in a consultative process aimed at discovering new pathways for action.

DATA GATHERING, TARGET GROUPS AND TECHNIQUES

This Study gathered data from three primary target groups:

1. women who are homeless or at risk of becoming so;
2. service providers (at the local, regional and territorial levels) who are trying to reduce the incidence of homelessness among women and/or to reduce its harmful impact; and
3. policy makers and program managers at the local, regional and territorial levels.

The following data gathering techniques were used:

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- interviews with policy makers and program managers at the local, regional and territorial levels;
- interviews with service providers working with homeless women and their families as well as those at risk of becoming homeless;
- focus group sessions with women living in shelters as well as in other types of emergency and transition housing;
- focus group sessions with women who are “couch surfing” or are identified as at-risk of becoming homeless (self-identified, identified by friends or relatives, identified by service providers);
- individual interviews with those women in the above categories who are more comfortable with this data-gathering process than focus group sessions;
- synthesis of existing reports and studies related to homelessness among women in the Territories, and especially among Aboriginal women;
- review of the literature on homelessness, on the social determinants of health (as they are related to homelessness), on the impact of homelessness (especially on women, and on Northern and Aboriginal women in particular); and
- territorial consultative meeting to explore the implications for action arising from the focus groups, interviews and survey data.

PHASES OF THE RESEARCH PROCESS

The research was carried out in two main stages:

1. **Mapping the Terrain** - The purpose of the first phase was to generate a clearer picture of the determinants and impacts of homelessness among women in the North (with particular attention to Aboriginal women), of the services that are currently being offered to assist these women or those who are at risk of becoming homeless, of the public policy environment that impacts levels of homelessness among Northern women, and of best practice related to preventing homelessness among women and to supporting those who find themselves in that unfortunate circumstance. As already outlined above, this phase used focus group sessions and interviews with homeless women and those at risk of becoming homeless; service providers working with homeless women and those at risk of becoming homeless; and policy makers and territorial and regional program managers and/or funders. As well, a literature and document review synthesized what is already known about homelessness among women in the North and about best practice related to public policy, service delivery and community mobilization in the North, in Canada and internationally.

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2. **Territorial Consultative Meetings** - Once the findings of Phase I were analyzed and synthesized, a consultative meeting brought together a dozen or so individuals in each of the three Territories to reflect on the implications for action. These individuals represented the key stakeholder groups (i.e. homeless women, community-level services and leaders, regional and territorial service providers, public policy makers, funders, etc.) and were chosen for their commitment to and knowledge about the determinants of homelessness and what can be done to make a difference. Their task was to make recommendations related to the findings of the Study and to consult about how they could catalyze action for change. This process validated the findings from Phase I, and also added new insights and helped ensure that the Study will not stay “on the shelf”, but will rather become a valuable tool as government and civil society alike look for ways to integrate the findings and recommendations into viable solutions.

MAINTAINING RESEARCH TRUSTWORTHINESS

This Study maintained trustworthiness through establishing credibility, transferability, dependability and confirmability. A little background on each of these is provided here.

1. **Credibility** - This criterion was met through “triangulating” data from a variety of sources (e.g. at least sixty women in each of the three territories and from service providers at different levels) and by verifying our information against whatever quantitative data is available and against the literature on homelessness, including any other relevant studies we can find.
2. **Transferability** - This criterion was addressed by getting input from as many communities as possible and by preparing rich theme composite statements so as to give the readers of our research findings enough background information that they will be able to judge for themselves whether their own circumstances are similar enough that they can transfer our findings to their context.
3. **Dependability** - This criterion was established by using more than one data source (triangulation) helps establish dependability, just as it did credibility. Participatory methodologies ensured that those women who best know the experience of homelessness and those who are struggling to impact the policy and structural barriers that contribute to homelessness provided a valuable check on every step of the research process.
4. **Confirmability** - The requirement of confirmability was met by being very clear in about the Study’s objectives and methodology, and by including samples of the raw data and the data reduction and

There are three areas of ethical responsibility that are especially important for this study: openness and honesty, doing no harm, and giving something back.

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analysis products so that anyone who wants to do an “audit” can easily see what was done and why.

MAINTAINING ETHICAL STANDARDS

There are three areas of ethical responsibility that are especially important for this study: openness and honesty, doing no harm, and giving something back.

1. **Openness and honesty** –Everyone who shared their stories and insights was informed about the objectives of the research, who else would be involved, how the information would be used, and how they could learn about the final findings. Another aspect of openness was letting informants know exactly which moral and legal obligations the researcher had with respect to knowledge she might gain related to instances of abuse.
2. **Doing no harm** –Several considerations were important here.
 - a. *Ensuring confidentiality for all participants;*
 - b. *Cultural sensitivity*, especially in view of the fact that many homeless women in the North are Aboriginal and come from small communities;
 - c. *Sensitivity related to individuals who have suffered trauma* by using interview and focus group processes that do not re-traumatize people.
3. **Giving something back**, in recognition of the substantial contribution that informants are making to this Study, they were offered helpful information about resources, a small cash honorarium, and a small gift package (e.g. coupons and personal care items).

THE RESPONSE OF YUKON WOMEN TO THE RESEARCH PROCESS

The researcher interviewed sixty-six women over a period of six months. The reaction of the participants was overwhelmingly positive. Many were flabbergasted that anyone wanted to hear what they had to say, really listen to them without judgment and record their stories. They were so used to being discounted, ignored and rendered invisible. They were compellingly honest in their responses. For some, once they began to speak, their stories and feelings tumbled out. Just telling their story was validating and gave some women hope that something would be done to change the dynamics that create homelessness. Many women were tearful when they recounted particularly painful parts of their stories, especially when they had been reduced to doing things they felt ashamed of just to survive. Some women were fatalistic or cynical about the chance for positive changes in the lives of homeless women. They believe that no one cares and society would just as soon sweep them into the river as make changes to the systemic racism and policies that keep them poor and powerless. However, they were thankful that someone had taken the time to consult with them. Some women were interested in helping publicize the research results

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and work with advocates to effect change. All the women interviewed were looking forward to reading the report and will be watching for results on the recommendations.

The researchers were profoundly affected by the research process. The research affirmed that homelessness and poverty are not abstract issues but the daily, grim reality for many Yukon women. It was very difficult to listen to women's stories and situations and feel powerless to assist them; to know there were no housing options available. The researchers felt overwhelmed at the magnitude and complexity of the problem. Both researchers needed short breaks from the project in order to deal with feelings of helplessness and heaviness of heart. It was depressing to hear all the failed attempts to get help, the lack of resources available to them and to know that many would remain homeless. The sincerity of the women inspired the researchers to make the women's voices count and be heard by as many people as possible; to bring the issue to the forefront.

DEFINING HOMELESSNESS

There is broad consensus in the literature that homelessness in general, and among women in particular, represents a continuum of circumstances that include living on the street, seeking refuge in shelters, sleeping in the homes of friends or relatives, accepting shelter in return for sexual favors, remaining in households in which they and/or their children are subjected to various types of abuse, staying in accommodation that is unsafe and/or overcrowded, and paying for accommodation at the expense of other livelihood needs (such as food, clothing and health care).

The terms used to describe different aspects of this continuum vary, but most in some way encompass the circumstances listed above. All the studies we reviewed distinguished between “visible” (or “absolute”) and “relative” (or “hidden”)

While homelessness is not just a housing problem, it is always a housing problem.

homelessness (see, for example, Seychuk, 2004; Kappel Ramji Consulting Group, 2002, Petit et al., 2004; Mearns, 2004). Some demarcated between “relative” and “hidden” homelessness (Petit et al., 2004, for example). Seychuk (2004) noted that many women are “at risk of homelessness” for a period of time before they become either “absolutely” or “relatively” homeless. Representative definitions for each of these terms are presented below.

Visible or absolute homelessness – “...includes women who stay in emergency hostels and shelters and those who sleep rough in places considered unfit for human habitation, such as parks and ravines, doorways, vehicles, and abandoned buildings” (Seychuk, 2004:1).

Definitions that focus on “absolute” or “visible” homelessness therefore leave most homeless women, especially those with children, out of homelessness counts and media portrayals of the issue.

Relative homelessness – “applies to those living in spaces that do not meet basic health and safety standards, including protection from the elements, security of tenure, personal safety and affordability” (Petit et al., 2004:no page number).

Hidden homelessness – “includes women who are temporarily staying with friends or family or are staying with a man only in order to obtain shelter, and those living in households where they are subject to family conflict or violence” (Kappel Ramji Consulting Group, 2002).

At risk of becoming homeless – “can include those who are one step away from eviction, bankruptcy, or family separation” (Seychuk, 2004:1) e.g. loss of a job, illness, rent increase, death of a spouse.

DEFINING HOMELESSNESS

Reference is also made in the literature (e.g. CMHA, 2004) to “core housing need”, which is generally defined as follows:

Core housing need – a household whose accommodation does not meet one of the following standards: affordable (housing costs, including utilities, do not exceed 30% of before-tax household income); adequate (in condition and does not require major repair); or suitable (sufficiently large, with enough bedrooms, to appropriately accommodate the household) (Ibid:8).

CERA (Centre for Equality Rights in Accommodation), in their March 2002 report entitled “Women and Housing in Canada: Barriers to Equality”, underscores the importance of including the full continuum described above in any discussion of women’s homelessness, but also cautions that traditional definitions of homelessness are inadequate to represent the complex and inter-related factors that contribute to women’s homelessness.²

Although the number of women living on the street is increasing in many parts of Canada,³ street homelessness is not representative of most women’s experiences. Definitions that focus on “absolute” or “visible” homelessness therefore leave most homeless women, especially those with children, out of homelessness counts and media portrayals of the issue. For these women,

...living on the street is an impossible option that is almost certain to mean losing their children. For single women, increased vulnerability to violence and sexual assault make street life something to be avoided at all costs. Existing shelter surveys indicate dramatic increases in the use of shelters by both single women and women with children, particularly Aboriginal women and Black women. But living in a shelter is also considered a last resort... (Ibid:1)

At the same time, CERA (Ibid:6-7) notes, definitions that focus on “affordability” and “adequacy” criteria (critical elements in definitions of “relative” or “hidden” homelessness or for identifying women “at risk of homelessness”)⁴ tend to simplify the ways in which government and private sector policy and practices are discriminatory toward women. Women are more likely than men to be single parents, to work in low paying and non-permanent employment, to take on care giving roles when family members become incapacitated, to suffer a dramatic decrease (averaging 33%) in household income in the case of separation or divorce.

Most homeless women cycle through the stages of homelessness many times in their lives.

² The “unique challenges in women’s lives in relation to income stability, daycare, transportation, dependents with disabilities, personal security and the needs of children define the complex interdependencies behind women’s homelessness” Ibid:7).

³ For example, CERA reports, “recent data suggests that in cities like Toronto, as many as one in four people living on the street may be women” (2002:1).

⁴ A standard indicator of “affordability” is generally a household that spends less than 50% of its income on housing.

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As well, domestic violence creates a need for housing that cannot be anticipated months in advance. In other words, women are dramatically impacted by “short-term changes and transitions which are often not captured by general affordability or adequacy measures” and are therefore “often overlooked in programmatic responses to homelessness” (Ibid).⁵

The literature⁶ also notes that many women can often cycle through the various stages of homelessness described above. For example, 2.2 million adult women in Canada could be defined as at risk of homelessness because of poverty.⁷ All it takes is a small change in their circumstances (e.g. losing their employment, becoming ill) to throw them into hidden homelessness (i.e. staying with friends or family or anyone who will provide shelter). If this situation becomes untenable (e.g. they are no longer welcome, they are experiencing abuse), they can end up in a shelter (if one is available) or on the streets (absolute homelessness). If they return to an abusive situation, simply in order to have shelter for themselves and their children, they are then back in a hidden homelessness situation. Or, if they are able to access appropriate and sufficient resources, they may be able to find accommodation again, but will remain at risk of homelessness. The stories that the homeless women interviewed in *A Little Kindness would go a Long Way*, and other studies such as Neal (2004) provide many different examples of how women move in and out of the various stages of homelessness.

A home is a place of peace, rest and love. The largest reason for pain and loneliness is not having a place to call your own. To have a home is to say someone cares, because a home is a gift.

Other researchers (e.g. Neal, 2004, Hightower and Hightower, 2004) point out that none of the standard definitions capture the essence of homelessness. For the homeless women who participated in The National Anti-Poverty Organization’s study on homelessness, “Voices: Women, Poverty and Homelessness in Canada”, “...a home is more than a 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.” (Neal, 2004:3) Hightower and Hightower echo this sentiment when they write, “Everyone, even the homeless, knows the meaning of ‘home’. Home is where you are always welcome, where you are safe, and where you live alone or with the people closest to you, people you love and who love you.” (2004:1)

⁵ For example, linking child tax credits, employment insurance supplementary benefits or rent subsidies to a previous year’s annual income do not assist women in meeting transitional needs.

⁶ Finton and Kramer for example, describe homelessness as “the result of a developmental path. Often this process is not a straight line, but is circular, with episodes of returning to the family home, sharing housing with friends, and living without shelter.” (2005:6)

⁷ Neal (2004:24) reports that, according to Statistics Canada’s “low-income cutoff” measures, the percentage of poor women in Canada has steadily increased to almost 19 percent of all adult women.

CHARACTERISTICS OF THE YUKON THAT CONTRIBUTE TO WOMEN'S HOMELESSNESS

Characteristics of the Yukon contribute to rates of homelessness in general, as well as among women in particular are: remote geography, a harsh climate, a small population base, the lack of accessible and affordable transportation systems, underdeveloped infrastructure, a high cost of living and limited employment opportunities, inadequate access to appropriate social services, the high cost of labor and materials needed to increase housing stock and high rates of social issues such as addictions, domestic violence and intergenerational dependency on income support. The following information provides a contextual framework for the report.

The population of the Yukon as of June, 2006 was 31,608, with 50% female. 74.8% of the Yukon's population lives in Whitehorse (Yukon Bureau of Statistics, 2006). The bulk of services are found in Whitehorse such as the only post-secondary institution, Yukon College. Many of the smaller rural communities do not have high schools and students must move to larger communities, often Whitehorse, to complete their high school education. Only two rural communities have functioning women's transition homes. Women from rural communities move to Whitehorse to escape abuse, find employment, for education, or for opportunities for their children. Many of these women find themselves homeless for reasons detailed in this report.

The Yukon has 17 communities all connected by road, except for Old Crow, which is fly-in. Four of the communities are larger, Haines Junction, Watson Lake, Dawson City and Whitehorse (the capital). Research was conducted in four Yukon communities with the majority of participants living in Whitehorse (Yukon community Profile 2004):

- Whitehorse, population 23,638
- Dawson City, population 1,781
- Carmacks, population 410
- Teslin, population 411

The weather plays a major role in Yukon life. "Yukon winters are a couple of months longer than those of southern Canada, and temperatures can drop to minus 50. Summers are short and warm, but even in July and August night-time temperatures can drop below freezing" (ibid). This limits options for homeless women as will be shown in the section on climate.

The history of the Yukon is one of boom and bust. The gold rush of 1896 brought the first white settlers. Cities were built and Dawson City boasted that it was the largest city north of Seattle. By the early 1900s, the rush was over leaving disease and a devastated landscape on what had been First Nation lands and beginning the process of colonization. Mineral and metal exploration

CHARACTERISTICS OF THE YUKON THAT CONTRIBUTE TO WOMEN'S HOMELESSNESS

continued on a reduced scale. The next rush of outsiders came with the building of the Alaska Highway. This changed the landscape and lives of Yukon First Nation forever. More “outsiders” came North bringing more exploration, trade, medicine and missionaries.

Residential schools run by churches on behalf of the federal government had a devastating effect on First Nation cultures and peoples that continues to this day. The churches established residential schools for First Nation children beginning in 1900 with the Baptist Indian Residential School in Whitehorse. Although the residential schools provided an education and allowed students to meet fellow students from other places and groups, they took children away, often by force, from their families and their culture. The aim was to assimilate First Nation children by raising them at schools that trained them for their place (usually inferior) in white society. The legacy of physical, sexual, and emotional abuse as well as cultural alienation, lack of respect for women is an underlying factor of community problems such as homelessness (Hrenchuk, 2004). Consequently, the rates of spousal abuse, homicide and sexual assault are higher for First Nation women (Statistics Canada, 2006). Church-run residential schools continued to operate until 1969.

“From 1997-2002 more people moved out of the Territory than into it. This shift in migration was an exception; the latest population numbers reflect a return to positive net in-migration to the Yukon. Although the Yukon population has fluctuated historically, usually in response to changes in the mining industry, today the population is relatively stable. Many people were born in the Yukon or are long-term residents.” (Yukon Community Profile, 2004). However, a large proportion of people are from “outside” leaving women without the safety net of family and long-term friendships to help them out in times of need. This factor increases women’s vulnerability to homelessness.

Another stabilizing factor is the large local First Nation population: 23 percent of the total population, according to the 2001 Census, compared to 3.3 percent for Canada as a whole (Yukon Community Profile, 2004). Other factors reduce the Yukon’s dependence on mining. Government, First Nation land claims agreements, and tourism are major drivers of the economy. The economy in the Yukon has boomed in the past few years, largely due to increased government spending. However, the picture is not rosy for all. 22% of Yukoners reported having financial difficulties in securing food (Yukon Health Status Report 2003).

Yukon First Nation are self-governing, adding a fourth level of government to the previous three government levels: municipal, territorial and federal. This creates another dimension for the provision of housing for Yukon women. First Nation governments are responsible for housing

CHARACTERISTICS OF THE YUKON THAT CONTRIBUTE TO WOMEN'S HOMELESSNESS

on settlement lands. Once a citizen of the First Nation leaves, the First Nation is no longer responsible for providing housing. There are inequities for women living in First Nation housing. If she leaves her partner and the house is under his name, she is not entitled to a share of the property.

Housing prices have been escalating rapidly in the past few years. The cost of building materials is higher in the North, however this does not account for the rapid and high rate of housing costs. The average house price in Whitehorse increased \$86, 800, or 58.1% from the second quarter of 2000 (\$149, 400) to the second quarter of 2006 (\$236, 200). Inflation over the same time period was 10.5%. The 'real' increase in average house prices works out to 47.6% over the past six years. Rental rates have also increased as availability decreased. The vacancy rate for Whitehorse as of June 2006 was 2.0%. This represents 18 vacant apartments out of 890 apartments and is the lowest vacancy rate since September, 1991 (Yukon Bureau of Statistics 2006). These trends have placed home ownership out of the reach of many Yukoners and exacerbated the need and demand for low income rental housing.

Affordable housing is a determinant of health (Yukon Health Status Report, 2003). The lack of affordable housing contributes to health and social problems in the Territory. Yukon has the second highest suicide rate in Canada (Statistics Canada, 2006). It has the third highest rate of smoking in Canada, behind the other Northern Territories (Yukon Health Status Report 2003). The Yukon Addictions Survey (2005) indicates that the majority of Yukoners use of alcohol and other drugs is the same as other Canadians (Yukon Addictions Survey, preliminary Results, p.3). However, there is a higher rate of heavy drinking. The Yukon's rate of cannabis use is higher, 21% compared with 14% in the rest of Canada. However, a strategic survey of high risk respondents reveals a high rate of heavy drinking and cocaine use (ibid). 84% of high risk respondents reported harm or victimization by another person's drinking or drug use compared with 46% of the general population of Canada (ibid). Violence against women is higher in the North, especially for First Nation women. Yukon women are 2.9 times more likely to experience sexual abuse than the national average and are more likely to be killed by a spouse (Statistics Canada, 2006).

As in the rest of Canada, most lone-parent families seem to be headed by women. According to the Yukon Bureau of Statistics 2001 Census on Families and Households, out of 7, 810 families counted in the Yukon, 1,550 were lone-parent families. The majority of them were lone female parents, 1,225 compared to 325 lone male parent families. One research participant noted that there were a high number of single parents among the homeless women surveyed.

CHARACTERISTICS OF THE YUKON THAT CONTRIBUTE TO WOMEN'S HOMELESSNESS

In the Yukon the average 2000 employment income for Yukon women was \$28, 867. Yukon men earned an average of \$34, 121. Therefore, women in the Yukon received, on average, 85% of the income received by men (Yukon Bureau of Statistics 2006) which is higher than in the rest of Canada. However, the income gap is growing between those working for the government and in the mining sector and those working in the service and tourism industries. The seasonal nature of the latter sectors leaves many women without work in the winter. Many of the tourism and service sector jobs are part-time without benefits, pensions and security.

POVERTY IN THE YUKON

A fact sheet released by Yukon Anti-Poverty Coalition (Craig, 2005) calculated the cost of living per month for a woman and one child as represented in the following table.

Food	\$342.00	Food calculator, Yukon Bureau of Statistics
Rent	525.00	Social Assistance housing allowance rates
Heat & electricity	425.00	Social assistance rate November to March rate - low income housing, the heat and electric are included
Telephone	38.82	Local service and voicemail with Northwestel
Laundry	15.00	Estimate cost for use of coin laundry service
Transportation	82.00	1 adult and 1 youth bus pass
Total	\$1,635.82	

This table represents actual costs calculated using 2007 costs for one woman and child in Whitehorse.

Food	\$550.00	Using basic meals based on the Canada's Food Guide
Rent	700.00	Median rent for Whitehorse , Yukon Bureau of Statistics, March, 2007
Heat & electricity	550.00	More reflective of rising heat and electric costs.
Telephone	41.30	Local service and voice mail with Northwestel
Laundry	50.00	Estimate cost for use of coin laundry service
Transportation	82.00	1 adult and one child bus pass.
Total	\$1,973.30	This leaves a shortfall of \$337.48

Realistically, a two bedroom rental unit costs from \$800.00 - \$900.00 per month. A one bedroom apartment can be less costly but many landlords will not rent a one bedroom unit to a woman with a child. The housing allowance leaves women with about a \$300.00 shortfall per month.

CHARACTERISTICS OF THE YUKON THAT CONTRIBUTE TO WOMEN'S HOMELESSNESS

This budget does not other cover other expenses such as school supplies and other costs for her child, childcare, personal care products, medical costs not covered under basic health insurance, haircuts, clothing, birthday or Christmas gifts, visits to Grandma.

Even so, a woman working full-time at minimum wage would only have a net income of approximately \$1,086, a bare two-thirds of the above budget. As this fact sheet points out, a woman in this situation

"...has to explain to her child[ren] why they can't go on school trips, like other kids, why they are teased for being dressed in shabby third-hand clothes, why they can't go to a friend's birthday party because there is no money for a little gift, why they can't participate in hotdog day at school because it costs money, why the milk tastes different because she had to water it down, why by the end of the month they have to go down to the food bank because there's nothing to eat. She has to cope with well-meaning higher income individuals who give her suggestions like buying in bulk when she has neither a car nor the financial means to buy large quantities. All of a sudden, how she spends her money and who she dates becomes [sic] everybody's business and she is criticized if she splurges on a treat to relieve her depression or make her child happy. Being poor limits your choices and is not simply a matter of bad budgeting. Managing on a very low income is like a 7-day per week job from which there is no vacation or relief. Poverty grinds you down, body and soul."
(Craig, 2005:1)

The type of situation that women find themselves in is by no means unique to the Yukon. The women interviewed for *A Little Kindness Would go a Long Way* in the Northwest Territories and Nunavut face similar dilemmas as their peers in the Yukon. Paying for shelter for themselves and their children or buying food is a choice that is only too common.

Neither is poverty among women exclusive to the North, though, as you will read later in this document, the special characteristics of the North heighten the crisis. As reported elsewhere in this document, 90 per cent of single mothers across Canada under the age of 25 live in poverty. Across Canada, the average income of sole-support mothers is \$9,000 below the low-income cut-off, while older women on their own live on about \$3,000 below this marker. (Townson, 2004) Indeed, as reported by Neal, 2004:24), the percentage of

Managing on a very low income is like a 7-day per week job from which there is no vacation or relief. Poverty grinds you down, body and soul.

CHARACTERISTICS OF THE YUKON THAT CONTRIBUTE TO WOMEN'S HOMELESSNESS

women living in poverty has steadily risen to almost 19 percent (or about 2.2 million). Women still face discrimination in the paid labour market, as indicated by the continuing “wage gap” between the earnings of men and women.⁸

Poverty is more than a shortage of income. It is also 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.

The consequences of poverty are not only related to a lack of money, but also to social exclusion. A United Nations report on poverty, issued in 1998, argues that poverty “is more than a shortage of income.” It is also “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.” (cited in Townson, 2000:5-6)

The relationships between poverty, personal wellness, public policy and access to appropriate services will be explored in some greater detail in the Findings section of this report, where Yukon women will share their experiences and insights.

⁸ In 2003, women still earned only 62% of average income compared to men (Statistics Canada, Women in Canada, 2005).

FINDINGS – THE DEMOGRAPHICS AND INCIDENCE OF HOMELESSNESS AMONG WOMEN IN THE NORTH

The literature consistently identifies certain segments of the Canadian population at higher risk of homelessness than others: Aboriginal people, immigrants and refugees, sole support mothers, single women, people with serious mental illnesses, people with disabilities, youth,⁹ the poor, and those escaping an abusive relationships (CMHA, 2004; Finton and Kramer, 2005; Hightower and Hightower, 2004; McCormick, 2004; Mearns, 2004; Melcombe, 2004; Seychuk, 2004; Wiebe and Keirstead, 2004). Women are the sole representatives of some of these groups (i.e. single women and sole-support mothers) and are over-represented in several others (such as the poor and those escaping an abusive relationship). When several of these categories are combined (such as an Aboriginal woman with disabilities or an immigrant woman escaping an abusive relationship), the woman is at even greater risk of homelessness.

Neal argues for the importance of a gendered approach to research and social action related to homelessness. Both men and women who are homeless are caught in gender stereotypes, she says. “Men who are homeless are ‘failed men’ because they can not support themselves...” Women who are homeless fit the “gender stereotype” as dependent and needy, while they become reduced “to a marginal place where they learn to work their way through the shelter system by using these services with deference and gratitude”. (2004:28)

WHO ARE HOMELESS WOMEN IN THE YUKON?

The chart on the following page presents the information compiled by women representing key stakeholders (homeless women and government and non-government service providers) in the Yukon when they considered the question, “Who are the homeless women in the North. It is important to note that this list does not represent an analysis of the circumstances of a representative sample of homeless women, but rather the knowledge and experience of those who intimately understand the issue, either because they live it or because they working with it on a daily basis. It is also important to note that the categories listed below are overlapping; that is, a woman may fit under more than one heading.

- | | |
|----------------------------------|---|
| 1. The hard to house | 8. 16 -18 year old girls/women |
| 2. Women fleeing abuse | 9. The working poor |
| 3. Aboriginal women | 10. Mid-aged or older women |
| 4. Women with lots of children | 11. Lone women |
| 5. Women who go to the capital | 12. Women with disabilities & women
with disabled children |
| 6. Immigrants | 13. Women with children |
| 7. Women in trouble with the law | |

⁹ According to McCormick, 2004, two-thirds of the young people who run away from home in British Columbia are girls.

FINDINGS - THE DEMOGRAPHICS AND INCIDENCE OF HOMELESSNESS AMONG WOMEN IN THE NORTH

INCIDENCE OF HOMELESSNESS IN THE NORTH

As already mentioned in this report, women are among the fastest growing groups in the homeless and at-risk population (Neal, 2004). The fact that only a small portion of homeless women live on the street or in shelters, but are rather “couch surfing” in the homes of relatives or friends, are living in unhealthy and unsafe conditions, or having to sacrifice other necessities of life (such as food, clothing and medical care) in order to keep a roof over their heads (and often that of their children), makes it very difficult to get any kind of accurate picture of the number of homeless women.

A Little Kindness Would Go a Long Way did not attempt to carry out a homelessness count in Northern communities. This type of data collection was well beyond the scope and means of the project. What we were able to do was to collect anecdotal data, as well as some statistics about user rates for certain types of services geared toward homeless women.

Statistics

There are no statistics being kept on women and homelessness in the Yukon. Since women’s relative homelessness is largely hidden, numbers can only be inferred from the statistics kept by agencies that work with homeless populations. Several agencies supplied the statistics that follow the Voices of Service Providers section.

Voices of Service Providers

In the course of research interviews, service providers were asked to estimate the number of homeless women in Whitehorse or the Yukon given their experience. Some could not. *“Can’t estimate the number of homeless women because women’s homelessness is more hidden.”* Some could only give an estimate of absolute homelessness. One service provider put the figure at *“between 30 and 50, at the summertime, it would be at the higher end. You see them out there wandering around.”* Several service providers put the count higher. *“I would say that it is in the neighborhood of 300 or more, my guess of folks who either struggle and are in and out of housing. If I was to include relative homelessness, it’s got to be well over 1000 or so people who struggle with housing related issues... when you include the communities.”* *“My belief is that it is probably not that uncommon. It is probably quite common. I think there’s quite a bit of overcrowding in some of the Yukon communities.”* Most agreed that the numbers were high. Both women interviewed and service providers agreed that there seem to be large proportion of single mothers that are homeless. They also believe there are *“a lot more youth are out there.”*

Another service provider noted *“There’s a whole higher risk for Aboriginal people for poverty, violence. If you are Aboriginal, your quality standard of living is statistically lower than the average Canadian.”* This is reflected in the statistics provided by the Salvation Army Shelter and the No Fixed Address Outreach Van. Service providers were concerned for the future of

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Aboriginal people and their risk factors for homelessness. *“If they don’t have enough safe housing that they can take care of their house or can’t raise their children. Here’s a stat for you. 1 in 10 First Nation children is in Canada’s care which is more than all of the First Nation that were in residential schools.”* Clearly, more needs to be done to enable First Nation families to remain intact and thrive in their communities. More needs to be done to increase the quality of life for Aboriginal women and men.

AGENCIES PROVIDING SERVICE TO HOMELESS PEOPLE

The Salvation Army Shelter

The Salvation Army operates the only emergency shelter facility in the Yukon which is located in Whitehorse. The Shelter is a 10 bed facility with 3 beds reserved for women and operates on a first come, first served basis. It offers a weekday soup kitchen and an emergency food program which is accessible for an hour twice a week. People can use the emergency food program once every five weeks. During the time period of this research, the Shelter closed during the day on weekends and from 3:00 pm to 10:00 pm on weekdays. Since December, 2006 the Shelter has opened its doors at 8:30 pm, closing at 3:00 pm weekdays and 10:45 am on weekends.

From November, 2004 to October, 2005, the shelter operated at 102% capacity. 82% of their clientele was male and 18% was female. 74% of their clients were First Nation people. Interestingly, their occupancy rates increased from March through September. This may reflect people’s increased mobility during the warmer months and a willingness to risk more insecure housing arrangements. During the cold Yukon winter, people tend to find as stable housing situations as possible. Women especially try to find stable housing for themselves and their children by whatever means they can. [See Appendix G for more details.]

Kaushee’s Place Women’s Transition Home

Kaushee’s Place offers safe shelter to women and children fleeing abusive relationships for up to thirty days. It is staffed 24 hours a day. They offer 24 hour telephone service, drop-in counseling, referrals and information on women’s legal rights. From April 2005 to March 2006 Kaushee’s Place provided 2,106 bed nights to adult women and 1,580 nights to children, to make a total of 3,686. Their funding agreement stipulates 9 beds per day for women or 15 for women and children.

Detoxification Services (Detox)

Yukon Alcohol and Drug Services operate a detoxification facility that is open at all times on a first come, first served basis. There are 10 beds, with 2 reserved for women at all times. The usual stay is between 3 to five days. The female client base is growing; there are approximately 15

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women per month. More women began using Detox services in 1999 and by 2001-2002 the ratio was 10% female. The client yearly ratio is currently at about 23% female.

Grey Mountain Housing

Since 2002, Grey Mountain Housing has received over four hundred applications for housing, an average of 2.5 per week. Of these, 266 were from single mothers. Over half were receiving income support. They have 100% occupancy of 74 rental units. Families with children, including single mothers, have first priority. Applications are assessed according to need and although there is no written policy, a woman fleeing abuse will be given high priority. They are mandated to serve people of First Nation ancestry 19 years of age and over. They have a waiting list of about one year in duration.

Blue Feather Youth Centre

Blue Feather Youth Centre offers a drop-in program, a food program, computer access, support and assistance looking for housing. Their clients are between 15 and 24 years old. A high proportion of their clients are Aboriginal and have drug and alcohol dependencies. Out of 20 young women who frequently access the Blue Feather Youth Centre approximately 10-15 are homeless and 8-10 are at high risk for alcohol and drug dependencies and homelessness.

No Fixed Address Outreach Van

The No Fixed Address Outreach Van is a collaborative service operating in Whitehorse providing outreach services to those who do not access office-based services. The Van operates according to the principles of harm reduction with needle exchange and safe crack pipe programs, provides food, warm clothing and a non-judgmental listening ear. It is staffed by a nurse, AIDS worker and counselors. The Van has experienced a significant increase in the number of clients accessing services. Currently on some evenings the Van will have contact with the same number of clients that accessed services over the course of a month during the first year of operation. From August 2002 to March 2003 during the Vans initial days, total client contact was 386; in the last year from April 2005-March 2006 5,411 people utilized their services. Of these, thirty-five percent were women. [See Appendix G for more details.]

Maryhouse

Maryhouse is a lay apostolate under the auspices of the Roman Catholic Church. They distribute food on an emergency basis on Mondays and Fridays. An individual may receive emergency food once a month. They rely on donations of food to sustain their emergency food program. The following is a breakdown of food requests by month for 2006.

January	February	March	April	May	June	July	August
233	211	205	109	243	closed	201	134

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Note: In April, Maryhouse was closed often due to a food drive necessitated by depleted food stores.

Clearly the need for emergency housing and services exceeds the available resources. The only emergency shelter, the Salvation Army Shelter, is operating above capacity and is unable to accommodate the growing need. Despite participants' assertions that they feel unsafe staying there and it is a place of last resort, statistics show that 18% of their clientele is female. This demonstrates the lack of safe alternatives for homeless women.

More women are seeking help from Detoxification Services. Participants related that they would become intoxicated in order to gain admission. However, the statistics show that Detox has 205 of their beds for females and 235 of their clients are female. Again, the need outstrips the present capacity of the service. Half of applicants for Grey Mountain housing are single mothers. With a 100% occupancy rate, where are these women and children finding homes? Over half of the female clients of the Blue Feather Youth Centre are homeless. The narratives in the "Determinants" and "Impacts" section provide glimpse at the woefully inadequate low-income housing available in Whitehorse.

The No Fixed Address Outreach Van statistics show that 49% of their clients are female in the first quarter of this year, compared to 35% last year. The number of people using the Van has dramatically increased over the years. Since the Van is used by people who do not usually access other services, it seems that more people are falling through the cracks and not using traditional services. Is this because the number of people needing services is too great for existing services or that the services are not responding to the needs of this population? Workers assume that a high proportion of people who use the Van services are homeless. However, they do not have statistics to back up this assertion. Statistics on the number of homeless using the Van would help quantify the extent of the problem.

The lack of adequate statistics points to the need for agencies to keep gendered statistics in order to identify the true scope of homelessness in the Yukon. The information gathered points to more questions than answers. Why are so many women in need of shelter; what happens to women that are not able to find the shelter and services they need? The narratives in the following sections will provide illustrations to the latter question.

FINDINGS - THE DEMOGRAPHICS AND INCIDENCE OF HOMELESSNESS AMONG WOMEN IN THE NORTH

DEMOGRAPHIC INFORMATION ABOUT THE HOMELESS WOMEN WHO PARTICIPATED IN THIS STUDY

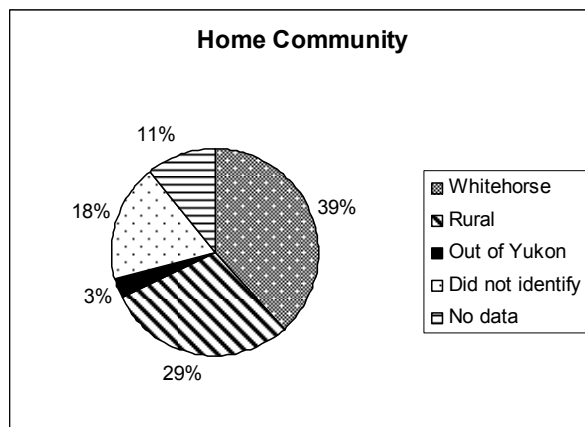
The following demographic information was gathered from the homeless women who participated in focus groups or gave interviews.

- Ethnic/cultural background
- Education level
- Number of children
- Age
- Source of income
- Health challenges

The information has been compiled as follows. It is important to remember that this information does not pretend to be statistically accurate since the women could choose not to volunteer the information. Clearly, women who are living in shelters or transitional housing were easier to access than those whose homelessness is more “hidden”. As well, this information is skewed toward women living in the larger urban centers (no matter what their home communities may be) rather than those who are currently living in more isolated locations. Despite these shortcomings, the data provides an interesting and informative picture of the range of women who find themselves homeless.

The women were all homeless at the time of this study. Most of them were cycling through the different phases of homelessness. For example, they might currently be living in a shelter but the following week, they could be living rough on the streets, then spend a few days with relatives or friends, end up trading sex for shelter, then because of abuse, end up aback in the shelter. Variations of this pattern were the norm for many of the participants.

Total number of women interviewed in the Yukon: 66

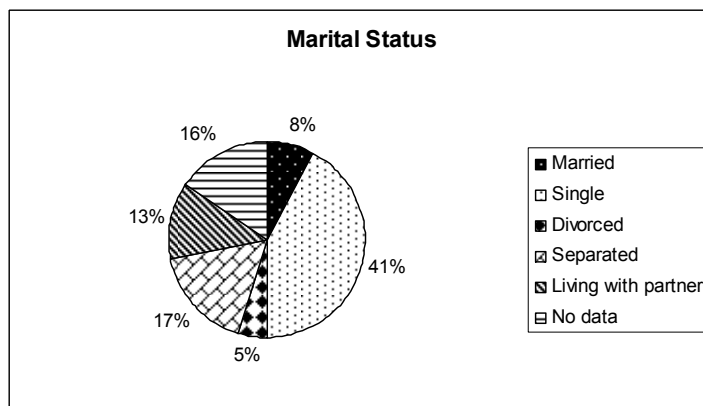
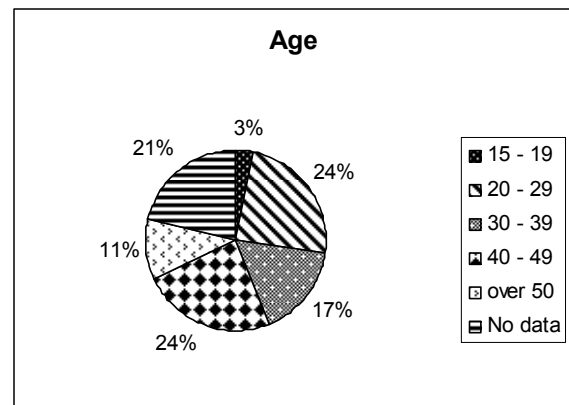


This information shatters some of the myths associated with homelessness. Of the women that provided the requested information, 39% were from Whitehorse and 29% were from a rural community. Homelessness is not just an urban phenomenon. As the narratives will illustrate, rural women face greater housing challenges than urban women.

FINDINGS - THE DEMOGRAPHICS AND INCIDENCE OF HOMELESSNESS AMONG WOMEN IN THE NORTH

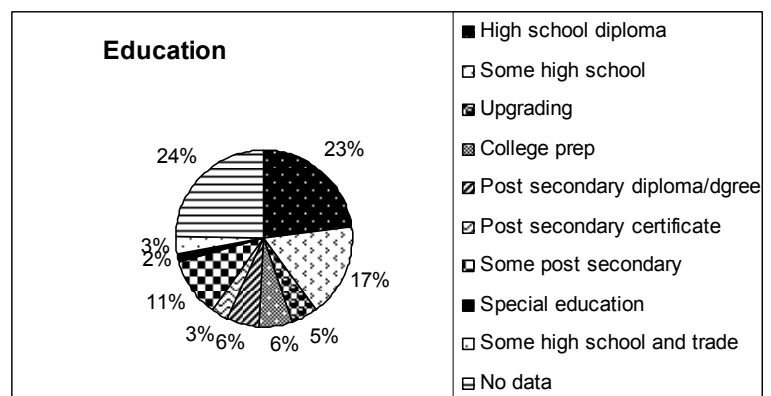
41% of women were in the 30 – 49 year old age group, prime earning years for most people. Once out of the job market, it is more difficult at this age to obtain a well paid job. Without an address and phone number, it is difficult to obtain any kind of job.

24% were in the 20 – 29 year old age groups, a time when women are building their careers or starting families. An equal number of women were in the 20 – 29 year old and 40 – 49 year old groups. Beginning life as an adult and mid-life seem to be difficult periods as the anthologies of women's stories will illustrate.

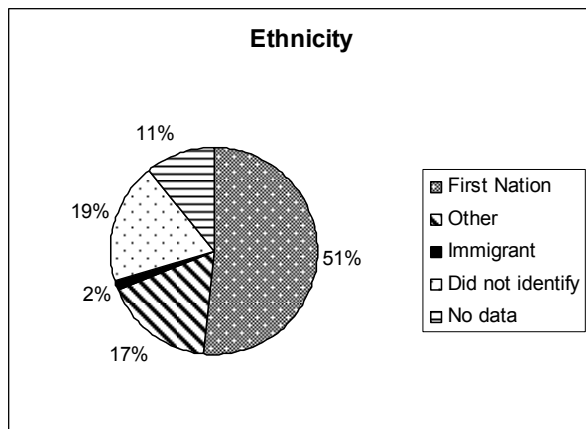


63% were on their own without a partner. The majority of women were single. Clearly, it is more difficult for lone women to find adequate housing.

23% had a high school diploma and 20% had some post secondary education. A total of 43% had an adequate education. Homeless women are not all high school dropouts.

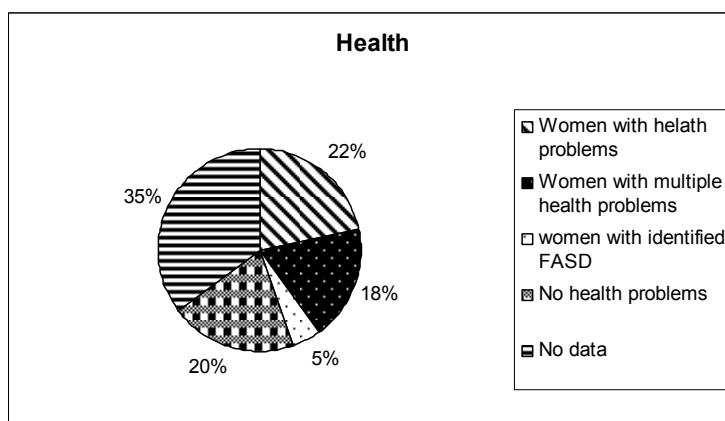
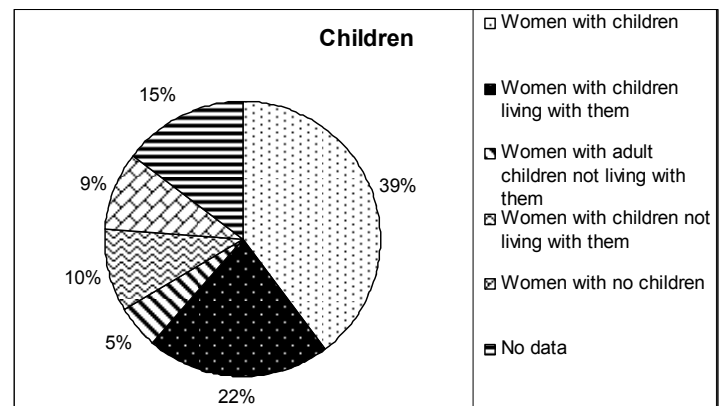


FINDINGS - THE DEMOGRAPHICS AND INCIDENCE OF HOMELESSNESS AMONG WOMEN IN THE NORTH



51% of participants identified themselves as First Nation and 11% identified themselves as “other”. However, 19% did not identify their ethnicity. The researcher’s perceptions were that about half the participants were First Nation and half non-First Nation women.

Over half of the women who said they had children had their children with them; one quarter did not. This fits with the Canadian trend that women and children are the fastest growing category of the homeless (Neal, 2004). It does not fit with the stereotypical bag lady image.



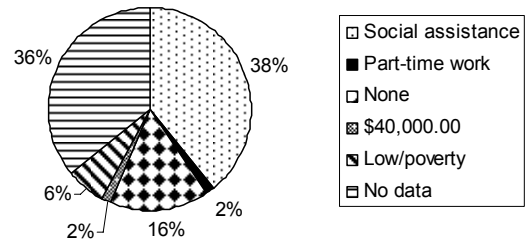
45% of women who responded to the health questions had health problems. 18% had multiple health problems. These women are more vulnerable and have fewer resources to cope with homelessness. Clearly, our social safety net is failing these women. For some, health problems can be a result of homelessness.

For some, their health problems are worsened by poverty and homelessness. The stress that homelessness places on women, as well as poor diet, mould and unsanitary, unsafe housing conditions, all contribute to ill health.

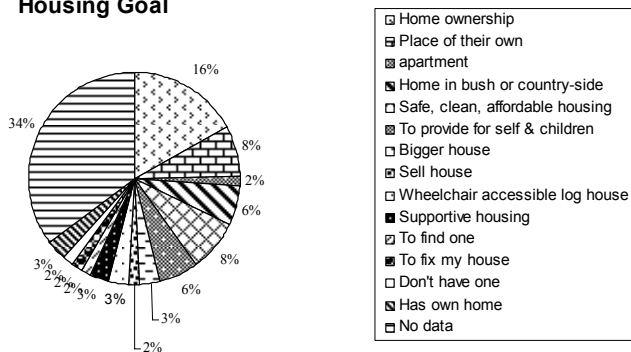
FINDINGS - THE DEMOGRAPHICS AND INCIDENCE OF HOMELESSNESS AMONG WOMEN IN THE NORTH

38% of women interviewed who stated their source of income were on social assistance. 36% of the participants were reluctant to reveal their source of income. Shockingly, 16% stated they had no source of income at all.

Income



Housing Goal



All women wanted different and better housing than they had at present. 24% had various types of home ownership as a goal and no way to achieve this dream.

These demographics indicate that homelessness is a complex, dynamic problem that can not be explained away through myths and stereotypes. How these various factors interact is detailed in the women's narratives. Homeless women are not all derelicts who can not take care of their children. It is a rural as well as urban problem. Homelessness can happen to anyone given the wrong set of circumstances and/or poor health.

FINDINGS – THE DETERMINANTS OF HOMELESSNESS FOR YUKON WOMEN

WHAT THE LITERATURE SAYS

The literature reviewed for this study identified the following factors as determining a woman's risk of becoming homeless:

1. **Poverty** - at least in part due to employer discrimination against women who are Aboriginal, young, old, disabled, immigrants, mothers; women relegated to low-end, minimum-wage part-time jobs without benefits; lack of eligibility for employment insurance because of these types of jobs; low pensions for senior women for the same reason; lack of accessible and affordable childcare; government policies that claw-back child benefit supplements from income support payments; income support and disability payments that are not adequate to meet basic needs; lack of support for women to develop the means for obtaining adequate income (Neal, 2004; National Working Group on Women and Housing, 2006; CMHC, 1997; Craig, 2005; Kappel Ramji Consulting Group, 2002; Kerr et al., 2004; Hightower and Hightower, 2004; Townson, 2000; The Community Social Planning Council of Toronto, 2006; Wiebe and Keirstead, 2004; Melcombe, 2004; Seychuk, 2004).
2. **Domestic/family violence** – not only do women become homeless because they are feeling violence/abuse (sexual, physical, mental, emotional, etc.) against themselves and/or their children, homeless women are at significant risk of further victimization (Neal, 2004; CMHC, 1997; Kappel Ramji Consulting Group, 2002; Hightower and Hightower, 2004; The Community Social Planning Council of Toronto, 2006; Melcombe, 2004; McCormick, 2004; Seychuk, 2004).
3. **Traumatic change in life circumstances** - e.g. illness, job loss, eviction, accident, death of a partner or caregiver, discharge from a mental hospital or prison, being kicked out by a partner or caregiver sharply reduce the income and other resources available to women (Neal, 2004).
4. **Lack of safe, quality, affordable housing** - inadequate stock of subsidized housing resulting in waiting lists that are too long; rents are too high in the private market; landlords offer substandard housing at exorbitant rates or even ask for sexual favours in exchange for housing (National Working Group on Women and Housing 2006; Kappel Ramji Consulting Group, 2002; Kerr et al., 2004; Hightower and Hightower, 2004; The Community Social Planning Council of Toronto, 2006).
5. **Addictions** - is both a contributing factor to other determinants, such as poverty criminalization, family violence, as well as an outcome or impact of those same factors; addictions also make it difficult to maintain housing or to qualify for subsidized housing (CMHC, 2003; The Community Social Planning Council of Toronto, 2006; Seychuk, 2004).

FINDINGS - THE DETERMINANTS OF HOMELESSNESS FOR YUKON WOMEN

6. **Criminalization of women for “crimes of survival”** - e.g. prostitution, welfare “fraud”, writing bad cheques, self-defense, drug use, is a cause of women losing their homes and also makes it difficult for them to regain housing once released from prison (National Working Group on Women and Housing 2006).
7. **Serious mental illness** - has been found to be critical factor, especially for women living on the street or in shelters who experience chronic homelessness (CMHC, 1997; Connors, 2005; The Community Social Planning Council of Toronto, 2006; Wiebe and Keirstead, 2004; Seychuk, 2004).

FINDINGS OF “A LITTLE KINDNESS WOULD GO A LONG WAY”

The homeless women who participated in focus groups sessions and interviews for the *A Little Kindness would go a Long Way* study spoke about all these determinants in vivid and evocative ways. Their experience and analysis underscore the complex web of relationships that exists between these determinants and conspires to trap women in circumstances that are so heartbreaking.

As discussed in the Methodology section of this report, the transcripts of the focus groups and interviews were coded according to themes. As the coding process proceeded, these themes were elaborated or collapsed to fit emerging understandings of what was being shared. Once the coding was complete and the data was organized according to these categories, theme anthologies (i.e. composite statements that drew on all the data related to each particular theme) were then prepared. The result is a series of rich descriptions of the experience and insights related to the circumstances that result in such dramatic numbers of women being homeless in Yukon. The following are the **theme headings** as they evolved in the Yukon:

- Every women is potentially at risk
- Partner’s behaviour and circumstances
- Forced eviction from home
- Relocated to another community
- Lack of support system or advocacy

The Committee is gravely concerned that such a wealthy country as Canada has allowed the problem of homelessness and inadequate housing to grow to such proportions that the mayors of Canada’s 10 largest cities have now declared homelessness a national disaster. (United Nations, Committee on Economic, Social and Cultural Rights, 1998)

FINDINGS - THE DETERMINANTS OF HOMELESSNESS FOR YUKON WOMEN

- Community Institutions or structures
- Powerlessness of women (includes safety)
- Cost of living and wage base needed to support it.
- Landlords
- Societal indifference or punitiveness to homelessness (includes racism)
- Personal wellness and capacity
- Disability
- Climate/weather
- Business sector practices

1. Everyone is Potentially at Risk

“You just blink, and it can happen.”

Summary

The stories of homeless Yukon women describe the vulnerability and insecurity of women, of how easy it can be to slide into homelessness. The unexpected looms large and can be the final straw for women in precarious situations. Sudden illness, job loss, loss or thefts of rent money, immigration, addiction, or injury are unexpected hardships in women's lives, throwing them off-balance and into homelessness. These events trigger a domino effect, one loss leading to many. Loss of a job can lead to loss of a vehicle, which limits job search or access to town, which leads to loss of other possessions and any savings which leads to loss of their home. Many women work and continued to work while they are homeless, trying to keep it together but finding it difficult, especially if they have children. Abuse complicates the picture taking away self-esteem as well as financial support. Women who have immigrated to find a better life in a country with a shining image find themselves homeless without resources. They find that Canada is not living up to its reputation or commitments to the United Nations on economic and social rights as well as the Convention on the Elimination of all forms of Discrimination against Women. Women who had previously led comfortable lives here and abroad and thought themselves safe in their homes say “we are all hanging on the line”.

Voices of Homeless Women

I was in a car accident and am on disability. There was no one to help me find a place to live. Social assistance wasn't enough to get by. When I was looking for a place, people would ask if I was on social assistance and they wouldn't rent to anyone on social assistance. I could never imagine anything like this before my accident. I was very independent.

Someone stole my rent money and I ended up living in my truck camper. The truck broke down and I couldn't get to work. It was winter and too cold to be living in the camper. I went to the

FINDINGS - THE DETERMINANTS OF HOMELESSNESS FOR YUKON WOMEN

Shelter but they only let you stay there a month. I was lucky and found a house sit until the weather warmed up. I didn't mean for this to happen.

I'm doing good now. I have a job and a nice place to live. But I worry about what I'm going to do if something happens again, if I lose my job. The first time being homeless is unbelievable. How did this happen to me? But after that, I made plans. I need to get a tent and a stove and could set it up out of town.

When women are abused, they often leave with nothing except their kids. They may have a job but it's hard to find an apartment that's affordable. It's worse if you are from another country. There is no family here to help and it's hard to know where to go or what to do. It was a shock being an educated person coming from a developing country to Canada and finding myself moving into crowded conditions I would never have had in my country. I had a good career. When I came to Canada, the abuse got worse and I had to leave with my children. I thought it would be different here.

Voices of Service Providers

Service providers see homelessness as a major issue in the Yukon. They believe that it's a problem for all women, young, old, First Nations, and non-First Nation. Any woman growing up in an abusive and violent home is vulnerable to homelessness. As a worker said, *"I just see all of the women facing homelessness across the board. Someone once said to me, 'We're all just one paycheck away from homelessness.' I believe that's right."*

2. Partner's Behaviour & Circumstances

"Did you ever go to work with black eyes?"

"I didn't have anywhere to go because my partner and I separated."

Summary

Women's homelessness is intimately connected with their partner's behaviour. Homeless women suffer physical, emotional, sexual and financial abuse at the hands of their intimate partners. Abuse forces women from their homes where they are often further victimized. Women talk about being slaves of their partners. They are tightly controlled by financial means and violence. Threats of violence are as real and effective in controlling women as the physical act. Women find it psychologically and financially difficult to leave their partners because of the dynamics and cycle of abuse. Children are used as a means of control and are often abused. Partners threaten to keep children from their mothers or threaten to abuse the children should she plan to leave. Immigrant women live in fear that their husbands will abandon them in a new country and they do. Women in rooming house situations find themselves being

FINDINGS - THE DETERMINANTS OF HOMELESSNESS FOR YUKON WOMEN

threatened by their room-mates and physically assaulted. Addictions are intertwined with patterns of abuse. When a partner is abusing drugs or alcohol, money for rent is often siphoned off to support the addiction. The abuse is intensified and women are evicted from their homes because of their partner's violent behaviour while drunk or damage to property.

Abuse is a cause and effect of homelessness. Women leaving abusive situations can find themselves with nothing, no resources to build on, to start over with, homeless. In this vulnerable situation, women are open to more abuse on the street or in their attempts to secure housing. Chronically homeless women are caught in a downward spiral of abuse, addiction, and survival sex. Sex is exchanged for a place to live, for food or for transportation. Northern winters make this desperate choice a necessity for many homeless women. These temporary relationships end when the woman can not stand the abuse any longer, the partner kicks her out or for the lucky few, a better option is found. Some homeless women have been abused all their lives; first in their home or in a residential school and then at the hands of their partners. In both cases, society has betrayed these women by not denouncing, preventing and acting on violence against women and children. Many women are suffering from the loss of their culture, respect and traditional livelihoods, and other effects of colonialism.

There are a few lucky women who have partners who help and support them. After leaving abusive relationships, they have found partners who care for them. Some have ex-partners who support their children. Sometimes these partners are struggling with addictions or disabilities of their own but still manage to be supportive. They are the fortunate few.

Voices of Homeless Women

Those people are homeless because they finally had the courage to leave. I see it as a vicious circle. Women get into bad situations where they like these guys and they don't see it coming. They run into guys they think they can trust and they end up not being able to trust them. When I left my husband, I left everything there – my clothes, my kid; I just walked. He was alcoholic and violent. I charged him for two assaults but he won because he lied to the court. I got really depressed and started drinking. Lost my job in this whole mess and my kid. It broke my heart; I have nothing left and no place to live.

These guys want you for their slave. Every day I was sad and miserable. I talked to my friends and family and they told me to get out of it or he's going to kill me. He threatened me every time I tried to move out. Finally I got up enough nerve to leave. But he's still trying to come back & convince me to move back in with him but I won't. I had my own place but he found me and harassed me, so I was kicked out. He was making too much noise and bothering me. In this town, it's hard to find a place to live and you can't stay at the women's shelter for ever.

FINDINGS - THE DETERMINANTS OF HOMELESSNESS FOR YUKON WOMEN

So now I'm staying with my boyfriend out of town but I'm an alcoholic and he drinks and abuses me. I'm working through a lot of stuff from residential school. Am healing and trying to work on my problems. But it's hard. I just seem to go from one abusive man to another.

My auntie was with her husband for 21 years. He beat her up for all those years. She used to work and support her kids. She told me she asked her boss if she could come to work with a shiner. That was shocking in those days. She never phoned the cops. When my cousin got old enough, he beat up his dad. He was tired of him beating his mom. Now my auntie floats from one of my cousin's place to another. Sometimes she even stays at the Salvation Army. My cousins are always begging her for the little money she has. Sometimes she drinks. It's sad to see old people homeless.

My common-law kept promising that he won't hit me again and I believed him for the longest time. He would buy me gifts and say how bad he felt. I felt sorry for him. Then it started again. He called me names, made me feel worthless and threatened to hurt the kids if I left. Then he would start hitting. He only gave me a little money at a time so I couldn't go anywhere. When he broke my arm, I left. He refused to move out of the house and wouldn't let me have my younger kids. He let me take my older kids because they weren't his. I had nowhere to go. His family was mad at me and wouldn't give me a house. They control the housing in our small community.

I had Whitehorse Housing when I left my husband but I got into a relationship with another alcoholic and got kicked out. He damaged the place and we got behind on the rent. I kicked him out but can't pay the bills. We don't owe that much but I am being held responsible for it. I can't get another place with them until I pay them back. Why don't they go after him? I don't know what I'm going to do.

I was staying at the women's shelter but you can only stay there a month. It's hard with all those kids running around and not much privacy. Hard to think and figure out what to do. They only have 3 second stage apartments for all those women. If only my ex would buy me out of the house. He keeps saying he will but he won't. I think he's trying to drive me insane and the way I feel, he just might!

It seems like a lot of homeless women have left bad relationships. When you leave with nothing, it's almost impossible to start over. Also there's a lot of depression and more drinking during the winter months. In the winter, lots of women move from place to place, couch surfing. It's not really safe, but we can't sleep outside and there's no place else to go. I know women who stay with men they don't really like just for a warm place to stay or for enough to eat. It's pretty bad

FINDINGS - THE DETERMINANTS OF HOMELESSNESS FOR YUKON WOMEN

when it comes to that. My friend was paying rent at this guy's place but she was still on the street. He kept getting mad at her for no reason so she couldn't live there.

I was talking to a woman at the woman's centre. She was from another country. She took her daughters and left her abusive husband. He got mad and to get even, he left the country. He was trying to make her suffer and she did. She couldn't work in this country and didn't understand where to go for help. It was pretty bad. At least I'm from the Yukon, even if it doesn't really seem to help.

Voices of Service Providers

Service providers see women's abuse by a partner as a major determinant of homelessness. This includes all forms of abuse, physical, sexual, emotional and financial. Women leave their homes because of the abuse they are suffering, and the abuse to their children. Women often leave with nothing and flee to a shelter or to a friend's. These are only temporary solutions to the problem. Some women come to the Yukon trying to escape an abusive partner. Wherever they are coming from, they all have few resources to get on their feet. Service providers see many women who have been financially dependent on their partner for many years. Abuse causes low self-esteem and women have often been isolated so do not know where to turn to for help. One worker noted, *"Women are still given the message that when they do take up a relationship with a man, that they should defer financially to him. That causes problems if the relationship turns bad or he turns (abusive)."*

Some abused women are reluctant to go to Kaushee's, social assistance or the RCMP because of their fear of authority. Once a woman leaves, there are not many housing options. There is no emergency shelter for women and the transition home stay is limited. She may not have a reference because she has not rented in her name before. Women leave with their children which makes securing housing more difficult. One service provider talked about clients she sees as follows, *"You know, you're going through a separation and you've got three kids and you have to find another home and there's not an affordable home out there. So you're staying at your friend's and you're staying at the shelter and you're staying in difficult circumstances."*

Service providers noted that abuse is a problem for all women but some thought that Aboriginal women are abused more for a complex variety of reasons, for example historical abuse, and the legacy of residential schools.

A partner's behavior affects women in other ways. A partner's addiction can lead to homelessness as well and many cited the connection between abuse and addiction. Sometimes women are temporarily homeless due to their partner's behaviour when under the influence of

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alcohol or drugs. Sometimes the financially supporting partner goes to jail leaving a woman and her children homeless. A partner's death can leave the widow homeless, particularly with women who have been financially dependent on their partners since a young age or have never worked outside the home. Service providers talked about partner's direct effect on women's housing, *"Girls get housing and then boyfriends move in and there's a party and they get evicted."*

For some women, especially homeless women, there is constant chaos from one partner to another. Women look to men for help and a home but find instability and homelessness. A service provider put it this way, *"There are women who are regular clients who come with different partners and women with addictions. The women come, but it is the men who come and get the food. Quite a few women with children and they are sometimes with a man. The man changes from time to time. Seem to be a lot of fluid relationships, or relationships of convenience."* That convenience can be based on whether the partner is addicted and/or violent, whether he has housing the woman can access or whether he has resources they can pool together for housing and survival.

3. Women Evicted from their Homes.

"Oh, I had my own place in Whitehorse but my old partner found me and harassed me, so I was kicked out."

Summary

One of the consequences of being marginalized is having few housing options. The options homeless women do have are often precarious. They have no power and few resources. Financially, most homeless women are relying on social assistance. While housing costs have risen, social assistance rates have not changed in fifteen years and do not reflect the cost of rental housing in the Yukon. Housing costs continue to escalate and there is public resistance to building low cost apartments in certain neighborhoods. When low-income women find housing, it is not secure. Women are afraid to complain about housing conditions or ask for repairs for fear of eviction. Women living with partners are vulnerable to eviction because of their partner's violent behaviour or addicted lifestyle. When women do secure housing, they are still susceptible to circumstances beyond their control.

Voices of Homeless Women

When you start complaining about the houses, they do something to evict you. The house I was staying in was over 25 years old. The plumbing was old & the sink kept overflowing. They said they would fix it but they evicted me and I had nowhere to go with my kids. My neighbor had black mould and you could feel the wind blow through the place. Her landlady said she wouldn't raise the rent until it was fixed. Well, she didn't fix it and raised the rent. My neighbor refused to

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pay the increase so she got evicted. She tried to talk to her landlord, but no dice. She has two teenagers and no place to go either.

One lady I know keeps getting evicted. She left her boyfriend but he kept harassing her. So she got kicked out because of all the noise he was making. Then the same thing happened with another place she had. Her alcoholic boyfriend damaged the place so she got evicted even though she kicked him out. Seems like women always gets blamed for their boyfriend's bad behaviour. Where's the fairness in that? Well, I guess I should know by now that life ain't fair.

Another lady I know has a disability so sometimes doesn't make good decisions. But still, that's no reason to kick her out. Her boyfriend was arrested while they were living in a trailer so the landlord tried to kick them out. She gave her notice instead but then had no place to live. She moved into a friend's basement for awhile. She left another place in the winter because they were trying to get her out over a weekend during the winter. I couldn't believe they'd do that but they did. It seems like homeless women are destined to stay homeless.

Voices of Service Providers

Service providers talked about women being evicted from their homes for many of the same reasons women outlined above and in the previous section (Partner's Behaviour). Women complain about the poor conditions they are living in and get evicted. Women with disabilities can't follow the rules and get evicted. If people around you and bureaucrats don't like what you do, then you are evicted. Women are using their money for things like food and get behind in their rent and are evicted. As two workers said, *"There are huge health and safety issues with repairs. I mean, they're not just what you would think of as little repairs, they are huge. Like I said, this woman had mould everywhere and when she complained she got a notice to terminate her place."*

"Most of our clients have moved at least twice in the last year and not because they wanted to. So why did they have to leave? They have a disability; they can't follow the rules."

Service providers want to see an end to evictions for lack of just cause. One described a project in Chicago with a zero eviction policy. *"They had only ten houses throughout on neighborhood and it was all for homeless but they had a zero eviction policy. If you had a party, got too loud, neighbors complained, they may move your unit and talk to you about partying and hours and how to maintain your housing. But unless you were incredibly violent and broke the law, you couldn't get evicted."*

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The key to this project's success is support. Service providers agreed that support for women to access housing, to keep housing and to deal with unfair landlords is necessary.

4. Relocated to Another Community

"I think it was 25 times; an average of every 2.68 months. 25 moves in less than 6 years, well 5 and a half."

Summary

The majority of relocating among women interviewed was from rural areas to Whitehorse. The pattern and reasons are much the same as rural-urban migration patterns in the rest of Canada. Women move to Whitehorse for a variety of reasons. Some are seeking safety, shelter from abuse. There are no safe houses or shelters in many Yukon communities. Also, Whitehorse offers some measure of anonymity not found in small communities where everyone knows everyone else and everyone's business. Women move for better employment opportunities, access to services and medical treatment and schooling for themselves and their children. They leave bad situations with hope in their hearts or immigrate to "Canada's best kept secret". Some move to support family members and some because they have no family or community support. Housing is scarce or substandard in many communities. Unfortunately, many find there is shortage of safe, affordable housing in the city and there is no family to fall back on. Hopes are dashed when they don't qualify for services, can't find a job and wind up homeless.

Voices of Homeless Women

I was staying with a guy in Ross River. It was his house and I had to leave when we'd argue and he'd hit me; I had to find another place to stay. I always went back. I stayed with him until the kids were older and they wanted to leave too. I went back to my home community but there's not much work. I couldn't find a place to live so I was staying with my father. There were 14 people living in his trailer. It was really overcrowded and that made problems. I didn't really like staying there because there is so much alcohol and drugs. The school isn't great either. So I came to Whitehorse, to the women's shelter. Lots of rural women there. I had to come to Whitehorse before my Band would help me. I don't know why they wouldn't help me when I was there, but they're helping me now. My kids can have better schooling, more recreation and I can do more things for myself here.

At the shelter I met a woman who moved from up North. She left her community to go to school and now she can't go back because someone else has her house. There aren't enough houses, so if you leave for a year, you lose your house. This happens in all the communities. Another woman from up North came here and went back a couple of times. She came back here and lived

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in a tent. She had an apartment before she left. She likes being in a tent in the summer. It's how she used to live up North.

People leave to better their lives but sometimes the community pushes them away. When my son died, I was in my sister's house and I had to get out. Then I was in my other sister's home and I had to get out. I was grieving and they couldn't take it.

A lot of people move to the Yukon because they are running away from stuff. They ran away from their hometown, probably can't get any work. They get here and they don't qualify for social assistance, for anything. It's rough and they don't have any family to fall back on. Or if they're self-employed and can't find anything, they can't get Employment Insurance. Then they're homeless.

Voices of Service Providers

The Yukon is a huge territory with fourteen rural communities and one city. The housing situation is “*very dire*” according to one service provider. Service providers talked about elders not wanting to move to leave their communities for housing. Only two rural communities have transition homes. So women fleeing abuse go to Whitehorse. One worker thought it was great that women can come to Whitehorse and find safe housing at Kaushee's but she thought it is an awful burden on a woman to leave her community. It is a barrier for safe housing. Another worker told this story;

“She was telling me that months and months she couch surfed with her children, living in one of the communities. She had been trying to get a place to live. She has been in Whitehorse for quite a few months....and she is getting near to the end of her stay in Second Stage (housing).”

Service providers talked about women coming to Whitehorse from the smaller communities getting trapped into substance abuse and becoming homeless. They talked about different perceptions of homelessness. First Nation people often have a large circle of relatives in Whitehorse where they can sleep for one night. They said that they see this as normal and not as homelessness. So homelessness becomes the norm for rural women living in Whitehorse.

One worker talked about her own history, when she first came to the Yukon. She was cooking out in the bush and when she came back to town unemployed, there was affordable, appropriate housing at the Fourth Avenue Residence, which is now the High County Inn, a high-end hotel. That option is no longer available for women temporarily unemployed and without staff housing. Some become homeless when their resources are exhausted.

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A service provider talked about “*the end of the road syndrome*” where people who can’t function successfully in the major cities, keep moving on and end up at the end of the road. For some, that is the Yukon and they find they can’t function here either and are homeless. There is such a lack of psychiatric services in the Yukon. Another worker talked about “*the others that come up in the summer, our summer transient type. There is a kind of an influx of seasonal, homeless roamers.*” Whether they have mental health problems or other disabilities, are from “outside” or the communities, women relocating to Whitehorse are winding up homeless.

5. Lack of a Support System

“It’s hard to get off the street. Once you’re there, that’s home. Your friends are there. They are the ones that help you, they hold you at night. They help you in the morning when you need a bottle.”

Summary

One of the key factors that allows women to survive the critical incidents in their lives that put them at risk of homelessness (such as fleeing an abusive situation, losing employment, serious illness, the death of a partner, illness or disability in a family member) is an adequate support system. When support systems do work, they often consist of an informal network of family and friends, as well as an effective range of voluntary and government services. There are many reasons that these support systems break down. The types of crises listed above may put more strain on families and friendships than they can handle. Homeless women often flee the communities in which they grew up or lived for extended periods, leaving them cut off from family and friends. Intergenerational dysfunction, often the result of intrusive forces, such as residential schools, diminishes the capacity of families and friends to support each other in a healthy way. These same forces also can destroy the health and effectiveness of community institutions that should be there to support those members of society who are experiencing hard times. Many institutions of society also operate from ideologies that do not foster compassionate support and have policies and practices that punish women or fail to provide support that would make the critical difference. A great deal more will be said about the impact of community institutions and the service sector on homelessness among women in the North in subsequent sections of this report. What follows serves to introduce many of these themes.

The Voices of Homeless Women

I talked to my friends and I talked to my family. They told me to get out of it or else he is going to kill you. He threatens me every time I try to move out, but I finally got guts enough to stand up for myself. I told him “I’m not going to live like this anymore. I’m going to stay on my own,

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get my own place. I don't care, I've had it." So now I'm trying my best to be on my own. He's still trying to get me to move back in with him, but I don't want to.

At first I stayed at the women's shelter. I really appreciate the women's shelter. It's an essential service. In most of the small communities in the Yukon, they don't have anything like that. You just have to stay in an abusive situation or stay in a three-bedroom trailer with fourteen other people, like this one woman I met on the bus. She finally left her community, like I did, and moved to Whitehorse.

But it's hard here, too. I kept looking in the papers for a place to stay and I asked people to keep an eye out for me. My friends were a big help. Lots of afternoons, this one friend would walk around with me and we'd talk. I knew I needed to get some help, because I was pretty mixed up. You'd have to be to live with a guy that's been abusing you for ten years.

Well, I had to hit bottom before I finally did get some help. I ended up in the hospital, but this one lady came to see me every day. She's stuck with me through all the bad stuff. I'd met her at the Sally Ann, where I go to have lunch a couple of times a week. She'd been homeless for a long time, but finally made it in off the street. I think it makes her feel better when she hears me say that I now understand some of the things that were wrong in my life. I'll never forget what she said to me one time. She said, "It's hard to get off the street. Once you're there, that's home. Your friends are there. They are the ones that help you, that hold you at night. They help you in the morning when you need a bottle."

I do have a good support team, my relatives (even though none of them live here) and some good, healthy friends. Every once and awhile I even get email from friends or family down back home and that really cheers me up. After I got out of the hospital, I stayed with these people that my friends introduced me to. There were really nice. I tried to help with the cooking and cleaning as much as I could. I gave them a certain amount of time that I would stay there, until I found a place of my own. I told them that if conflict came in the way, I'd move out.

I know a lot of women who end up staying with family, sometimes for years and years. It's so hard to get a place, and even if you find one, who's got both a damage deposit and first month's rent at the same time? And it's so easy to get behind on the rent or the utilities and get kicked out. Anyway, this one friend, she lives with her uncle. She only gets \$245 as a single person. So, she really has to conserve her money. Like, she never goes to movies or anything. Well, I don't either. But she always has to borrow money from her relatives just to get the necessities. She's lucky. They're very good about it. And her brother's fridge is always open. He lives in town too, but he's already got five kids and his wife living in this two-bedroom place.

Sometimes family is worse than no help at all. I know that sometimes there's so much drinking and fighting going on in a family that the only thing you can do is leave town and try to make it totally on your own. But sometimes it's the family who cuts out the woman, especially if she is

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drinking. I guess you can understand how things get so that even family won't help a woman with kids, but it's still not right. Maybe she's drinking because she has lost friends or family, or maybe she's just trying to deal with the all the pain from a bad relationship. They come into town figuring that they could stay with their sister, or their cousin, but that doesn't always work out. One woman at the shelter, she said her sister wouldn't even keep her clothes for her. She just gave them away and her mother won't even look at her. Even if someone does take pity on them, well they end up really resenting them. They're always hinting about when are you leaving, and why don't you buy more groceries. I know it's hard having someone else in your place, someone with problems, but even complete strangers help sometimes. I've heard about people giving women money or giving a place to sleep, with no strings attached.

Well, I finally did get a place of my own. It's a one-bedroom apartment. I've been talking to the guy who owns the building. It's all little one-bedroom apartments. It's really sad. He has cancer, you know. I don't know if his wife will sell the place or what's going to happen. But it's got me thinking. Why not have a little community of women, where they can have their own space, where they protect and support each other? You'd think the government could invest in something like that. It only makes sense, with so many women just needing a little help to make it.

Lots of times it's the little things that make a difference. For a whole month I couldn't buy laundry soap. All my money had to go to food, so I had to borrow soap from my neighbor. I knew he still had a lot and he only does his clothes once a month, so for him to help me out was no problem. I borrowed a couple of cups off of him, and I made that last. I have to wash my clothes by hand, right, and when you're washing by hand, you don't need a lot of soap.

Women who are in the same situation that I am, you know, trying to get by when you only have enough money to either pay the rent or to buy food, we help each other out. If I see something at the free store at Raven Recycling that one of my friends would like, I get it for her, and they do the same for me. We also trade our food bank stuff. All that canned chili that you get, it hurts my ulcer, so I trade it with my friends for something that they don't like that I can eat. I don't have a phone, but I can use the phone next door in an emergency. It's not always convenient, but I'm grateful anyway.

One of the greatest things happened last week. I was talking to a friend that worked at a hotel downtown. She was one of the bartenders. I was sitting and having a glass of water and chatting with her. She said she and her boyfriend were going to see a play that an ex co-worker was in. Then she said, "We decided that we are taking you to the play with us." This was so wonderful! People are seeing that I can't afford it, and it is nice, oh my God, so nice when things like that come along. It's hard to have social time when you don't have any money. But there's this one lounge, where I can sit all night and drink water and nobody cares. I can be entertained, and I can get up and sing myself. The bartenders don't care that all I am doing is drinking water.

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While I'm talking about all the people who have helped me, I can't forget my worker at the hospital. She was just great! She helped me to get the place I'm in right now. And she's even got me hooked into a program to learn computer skills. She's the one that convinced me that I could make a change; that I didn't have to accept whatever shit comes my way.

I just wish that when people look at women that are homeless, they would remember that each of us is looking for an opportunity. We just need a little push and an opportunity.

Voices of Service Providers

Service providers discussed the systemic ways which homeless women both are supported and left to fend for themselves by agencies and government services. Women receive financial support that is inadequate to meet their needs from social assistance, rendering them relatively homeless. *"SA rates for single women are too low. So single women find boarding situations or make up the rent with sex."* Vulnerable women do not know their rights and need support to go through social assistance. Without this support, women do not receive the help they are entitled to or reject the help that social assistance has to offer because they perceive them as taking over their lives. Giving women financial assistance that is inadequate for their needs is not enough.

Some workers reflected that the social assistance system seems to be set up to catch women in infractions of the rules rather than support and encourage them. They believe it would be more helpful to put in the appropriate supports to help women through the hard times. There is a line between dependency and offering advocacy and support. It seems that some agencies and government departments confuse support with dependency.

Workers would like to see a continuum of care offered to those in need. One worker put it this way, *"Some people are in need of office-based therapy; we provide that. Some people are in need of advocacy; some people are in need of accompaniment; some people just need some food. It depends. Some people need all that stuff at different points. So that's what we mean by a continuum of care."*

Service providers repeatedly related the need for advocacy and support. *"Women can advocate for themselves but have better results taking an advocate or a friend along."* Women leaving the transition home have better results with housing agencies when the transition home advocates for them. *"Where's the support, where's the friendship? Women need support to stay in a house; they need housekeeping skills."*

Some service providers can not stand by. Several have taken the idea of support to heart and taken homeless women into their homes. They do not advocate this for all but could not stand by and allow women live on the streets. When the emergency shelter is full, homeless people sleep under the trailers across from the parking lot. The shelter staff goes out periodically during

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the night to check on them to make sure they are safe. One worker talked about the need to have the community involved in finding housing. She found tremendous support in her rural community for her work and for women.

All service providers talked about the support women receive from families and friends. They talked of women couch surfing, going from friend to friend, relative to relative. Women look out for one another on the street. As with systemic support, that support has two sides. *“Women who are staying with family or friends tax the resources of friends and families who have homes. They are at risk for more violence. Sometimes family and friends can be taken advantage of by the family staying with them.”*

Elders and parents can end up with the children and sometimes they aren’t doing so well themselves. Some families put themselves at risk by taking on more than they can handle. One worker spoke of a family that had taken on several children with FASD in addition to their own and became so overwhelmed that they started drinking and the children were removed from their care. Where was the support that family needed?

The longer a woman is without resources and homeless, the less support she has and the more dependent she is on others. *“No one cares about you; no support from your partner or anyone else unless you put out. Then you don’t have their support either.”* Sometimes women live with friends or relatives in unhealthy situations such as people who are using drugs. Some women are trying to go straight and their friends aren’t. If they are her main sources of support, her chances are slim. Women who are homeless are easy targets for predators that may look like they are offering support to someone who is desperate

Another aspect of support that was discussed is the support available for service providers. Nothing formal exists. Service providers find informal support with each other and feel a sense of satisfaction when they have helped someone. They spoke of the necessity of working together, especially in the North where there are few financial resources to draw from. *“We need to work together collaboratively. We don’t have enough pots of money or resources in the territory and I think that’s the only thing that’s going to help.”*

6. Personal Wellness & Capacity

“If it wasn’t for a sense of humor, I would have killed myself a long time ago.”

Summary

Women’s homelessness is a complex issue tightly inter-woven with systemic and personal issues. It is difficult to say where one ends and the other begins. Homelessness is the cause of poor

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physical and emotional health, as well as a result. Poor choices may contribute to homelessness and homelessness limits the choices women are able to make. Alcohol and drug abuse can result in women losing their homes and support systems. But homelessness can drive a woman to drink, to numb the pain and hopelessness of her situation or just to have a little fun. Overwhelming grief and loss play a big role. Women with mental health problems can be misdiagnosed or undiagnosed. With few supports available, women with mental health problems wind up on the street and have a hard time getting out. Women's confidence and capacity is often eroded by abuse, unforeseen circumstances, personal tragedies and past history leading to homelessness. Once homeless, personal capacity and confidence are further eroded in the daily grind to survive. Given all this, homeless women are resilient survivors, coping in a world quick to pity but not to provide a little kindness or real help when needed.

A woman's personal capacity is enhanced or diminished by systemic causes such as residential school, generational poverty, and immigration. The experience of residential school has scarred generations of First Nation women in the Yukon. Most homeless First Nation women attended residential school and the legacy has led them to the street. Society has been slow to accept responsibility and respond in meaningful and helpful ways. Residential school has had a profound impact on First Nation communities, tearing the fabric of culture and social support systems. The significance of this trauma can not be over-estimated. Communities and individuals are trying to heal. Homelessness is one of the fallouts.

Voice of Homeless Women

In the last few years I lost seven of my family. Some were murdered, my sister, my cousin, my nephew. My husband died before that in a car accident. It was just boom, boom, boom, one after another. I was in a deep depression and went on a three year drunk. And ever since then, I can't seem to get back on my feet. I ended up in a treatment centre down south because I almost committed suicide. Even when I was sober, I was scared of what I might do. I have to laugh. I don't cry because if I cried, I might never stop.

People tried to get me into drugs. Since I got back, I noticed there's lots more drugs, different kinds. Young people and old people are getting hooked. When I was young, we used to go out on the land, travel on the river and in the mountains and it was a good feeling. People are trying to get back that feeling from alcohol or drugs, crystal meth, cocaine, you name it. Or they are trying to forget what happened to them at residential school. But it doesn't work.

I do have a good support team now, relatives and healthy friends. I went down south and totally detoxified and got lots talked out. It was just really, really tough. But it was worth it because

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right now, I don't have cravings. I have to constantly check in with myself, especially if I'm frustrated, like trying to find a house. Sometimes I feel like using, but I'm not going to.

My little cousin almost froze to death in the Shipyards. She got drunk and lay down in the snow to go to sleep and passed out. She said she thought it was warm, can you imagine, in the winter? She'd be dead too but the cops drove by and saw her there. They put her in the drunk tank and gave her a bed. They told her she was so drunk she didn't even know what was happening to her. She didn't care; one less person in the world. They told her they cared and that she was really lucky because it was 30 below that night. She was just a teenager. That's pretty bad. A kid that young who has so much hurt and anger inside her that she doesn't care if she freezes to death in a snow bank. Her birth mom drank when she was pregnant with her and my cousin was adopted. Maybe that's why she does these things. Maybe she has FASD. She had a good family but took to the streets. She said she didn't want strings attached. She chose freedom over a house, rebellious. These young girls, do they expect so little for themselves? Do they think they don't deserve more? She says she tries but gets tired. She only goes to school for certain reasons, like if they can help her get a house or credits for her job or a bus pass. That's about all she goes for.

You know, when I think about it, there are a lot of abused women in the Yukon and a high level of alcoholism and drugs. It is just all lowering their self esteem. And I don't want to say that it seems like a catch 22, but it does. Women find themselves homeless because of abuse and because of addiction. They get into it and it just overtakes them. And then they get scared, don't have confidence and they fall for any man. They don't know how to get help. They don't have someone to rely on, to pull them out of the gutter. They don't pay attention. But it's not just that. I'll let someone else tell her story.

I have a lot of mental health problems and just recently, they put me on the right medications. For years I was on the wrong stuff. That is why my housing problems began. They took my son away from me, put me in the hospital. I lost my house. I lost my friends, my car, my dog, everything. It was a dark time for me. I wasn't really thinking about much, just going from day to day. Now I am trying to accept that I won't be like I was before and try to get back on my feet.

And I had a bad fall and injured my back. I can't do any labour work anymore and I can't sit in a chair all day. I think for a lot of us, we put our bodies through the wringer, through pregnancies and taking care of children. And our bodies are starting to give out. On the street, we get so weak. I am trying to get retraining. I want to get back to work but I don't think it's going to happen. Disabilities and pain keep women poor and in lousy housing.

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It's stressful always worrying about finding a place to live. I get confused and kind of lost. It feels like there's no way out, there's no help. It's hard to keep going. I walk and walk. Sometimes I feel like if someone says no to me today, I'll strangle them. What hurts, what makes me mad is, you keep your hopes up thinking this time maybe I will get a place. And you don't. You get to the point where you don't even want to go out there. Anxiety leaves you breathless and the stress comes out in your health eventually. You feel like you're having a nervous breakdown with not enough money. Doctors just want to give you Prozac, Valium whatever. What good does that do?

Homelessness creates crisis and desperation; having to depend on others when you're naturally independent and proud. It pushes you to drastic measures but you must consider pride and safety. I'm so tired and need a break.

I want to go back to school so I can get a job and keep getting jobs. I think social services could help me. I want to learn computer skills. It will bring up my self esteem and confidence. But I can't go to school or get a job when I don't have place. It's a full-time job trying to make ends meet.

A woman I know had an accident and is in a wheelchair now. She went back to school but it's pretty hard for her because she's in a lot of pain. She needs the internet for school. It's expensive and social services won't pay for that. She takes it out her grocery money.

Different people cope with it in different ways. Some women fight back. Another cousin got jumped when she was staying at someone's house and she wrestled him to the ground. She's pretty angry. Of course not all women can do that because of their age or they're too weak from being on the street or they're scared.

That cousin told me about a woman who has been homeless many times. "Be prepared", she says and each time she is better prepared. She actually makes a plan. She lived in a tent a couple of times out of town & would ride her bike 30 km to her part-time job. Before she showed up at work she was tired. Then she wasn't eating properly either. Now, when she works, she buys more camping gear for the next time. She has a wall tent and she wants to get a stove for it.

Me, I'm happy I'm alive. I survived all that hardship and have peace of mind today. Knowing that I have a home that I'm happy with and I can kick anybody out I want.

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Voices of Service Providers

Service providers were very clear about the kinds of issues that leave women vulnerable to homelessness. They also were very clear about the systemic nature and complexity of the issues. Service providers outlined the inter-relatedness of issues. *“It comes from more than one thing”* was a common comment. Abuse/violence, addictions, and mental health issues were most commonly linked together. They outlined experiences with women who have been sexually abused as children, have been abused in their adult relationships and are abused as elders or seniors. The abuse creates emotional trauma which is self-medicated by alcohol and drugs or with prescription drugs for depression and anxiety. Women stay in abusive relationships because there are not many options for housing that fit their needs.

“I think women, maybe growing up, not knowing that they have options and choices and haven’t acquired the confidence to know that they don’t have to put up with the abuse. Things like poverty and substance abuse and being abused, having been abused and being in an abusive relationship.”

Service providers were concerned with the extent of the drug problem in the Yukon. *“And certainly as harder drug problems are reported to be getting bigger, sounds like they are getting bigger. I’m sure that contributes to the homelessness scope.”* Some commented on the amount of needle use in the Yukon which comes with harder drug use. Women lose everything, from children, family to housing. Some grow up in alcoholic families; some have parents who die from alcoholism. The lack of inner capacity and capability to cope with stress that comes from being abused and/or addicted leads to homelessness.

Mental health issues were cited as another major cause of homelessness. Women with mental health problems can have difficulty getting it together to find and keep housing. When they are hospitalized or sent outside the Yukon for treatment, they may lose their rental housing. The stresses associated with being homeless can exacerbate existing conditions and create feelings of hopelessness and suicide.

Stress also affects physical health adversely. Service providers were worried about terminally ill people who feel they have nothing to lose and are homeless, especially AIDS patients. Homelessness plays a big part in an increase in the death rate and is not counted as a cause of death or a contributing factor.

When governments in British Columbia and Alberta de-institutionalized their mental health hospitals, a number of the ex-patients came to the Yukon without adequate supports and housing available. This added to the number of homeless. One worker said, *“Whitehorse is probably*

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higher per capita for addiction and mental health issues”, referring to clients who have both problems.

There are no supported housing facilities for women with mental health issues. There was one supported living facility for people with severe mental health issues but it was a group situation. A basement suite in the same building as the Second Opinion Society used to be available for people with mental health problems but it was rented at market value. They could not find people who could afford it on their own and so had to share. Often this did not work

“People that are struggling with a mental illness that affects their social behaviour don’t always do well sharing a place with each other.” Their reality needs to be taken into account when developing services.

Lack of education and illiteracy contribute to homelessness. Women get pregnant too early and do not get the education and training they need to secure well paid employment. Capacity to retain a job is reduced by homelessness. It is hard to get to work on time, maintain proper hygiene, and maintain health, all things necessary to keep a job.

Some women do not have the skills necessary to negotiate their own safety. For First Nation women, residential school is a huge factor. The systemic abuse and attempt at cultural annihilation has had a devastating effect on generations of Yukon First Nation and is a direct contributor to homelessness. Workers spoke of whole communities that are unhealthy from this legacy. Unhealthy communities can not raise healthy children. One said, *“Within First Nation communities, there’s a lot of multi-generational colonization, residential schools, so people start out not having skills so that they end up in abusive relationships or with substance abuse issues, so their lives aren’t stable.”* The effects are intergenerational and spill over to affect those living with them or trying to help. Children who were taken away from their families do not have necessary parenting, relationship and home-making skills. Service providers were discussing the age of their clientele, remarking on how much younger they are. A worker put it this way, *“I think it’s because they’re dying off. If they’re between thirty-five and fifty, the products of residential school are dead or they’re sober... You don’t see many fifty year olds on the river bank these days.”*

Women from small communities do not feel comfortable in the city. They feel lost and can end up abusing alcohol or drugs and become vulnerable to homelessness. If you are Aboriginal, your quality and standard of living is statistically lower than the average Canadian. There’s a higher risk for poverty and violence, and other social determinants of homelessness.

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All of the issues outlined above contribute to low self esteem in homeless women which keeps them in the cycle. *“Because society charges women with being home makers, not being able to provide a home is hard on their self esteem.”* When you can’t wash or keep yourself clean, imagine what that does to self esteem.

“Homelessness knocks the self esteem of women right out the window. It jeopardizes their physical safety. They are at risk for unwanted diseases. They are at risk for more abuse, unsafe everything.”

7. Community Institutions and Structures

“Society should be judged by how you treat your weakest members. If the safety of women doesn’t seem important or worth investing money into, that doesn’t say a lot about your society.”

Summary

Communities in the Yukon have a real shortage of services that could help homeless women or those at risk of becoming homeless. For example, if emergency shelters did exist in these locations, at some point, many closed down due to lack of funding and staff. The only options women then have are remaining in an intolerable situation, trying to find someone in the community who will take them in (a difficult option when most homes are already severely overcrowded) or moving to Whitehorse. Examples of other community agencies that can fail women are schools, transportation services and financial institutions. Sometimes the services are there, but women don’t know about them or don’t know how to access them. One of the factors contributing to this disconnect between women and community services is that people are more transient than ever, with people coming and going to the South, and also between communities in the North. Women can be perceived as “trouble” when their behaviour (e.g. drinking, bootlegging, etc.) is disruptive and they can also be labeled when they speak out about their abuser, especially if the abuser is a part of the power structure of the community. In both of these circumstances, women can be driven out of their home communities by those who hold political and social power or by community agencies. Small communities can also drive women away because of gossip.

Voices of Homeless Women

If the people in power don’t like you, or you are seen as being “too much trouble”, they talk to the Chief and you get kicked out. By “trouble” I mean if you’re drinking or doing drugs, or doing things like bootlegging and selling drugs. Trouble can also be talking about the abuse that goes, especially if one of the abusers comes from a powerful family or is a leader. You don’t have any human rights unless the Band has settled. Even if you’re registered with the Band, they can kick you out.

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You can't go and live in another rural community because you aren't welcome. They only let you move in if you are with a man from that First Nation. You can't get a house in another community, especially the smaller ones. There's jealousy over money. There's never enough to go around. The First Nation doesn't even have enough funds for their own members, never mind taking on other Nation's members. Your own Nation is still getting money for you, even if they kicked you out, but they don't help you with that money.

When I finally got the courage to speak out because I was being beaten up, I wanted to stay at the safe house. They told me that they had no one else to stay there with me and no money for groceries. Imagine! Society should be judged by how you treat your weakest members. If the safety of women doesn't seem important or worth investing money into, that doesn't say a lot about your society.

Things got really tough after that. I couldn't get a house. The Housing people said I already had one. Well, I don't. It's my ex that has it, but his family runs everything around here. They made sure that I wouldn't get a house and that I would be hassled about my welfare payments. My kids get bullied at school, too. I wanted to go to the school concert, but my daughter said, "Maybe you'd better not. There are some ladies talking mean about you. They're even saying that you're crazy. I don't think you're crazy, Mom." She is hearing this kind of stuff, and I know who started it, but it's just gotten into a very ugly snowball.

I guess I'll just have to leave town. Maybe the kids will have a better school and have more recreation opportunities. My daughter really wants to take dance classes. Maybe that way they won't be getting into trouble all the time. There's so much alcohol here and the school sucks. I'm worried about making it in the city, though. I've tried to have a bank account and all that kind of stuff before. I lived in the Whitehorse for two years five years ago. I remember the problems I had, like the time my rent cheque bounced. I was brand new in town. I opened up a bank account, put in my welfare cheque, and wrote a cheque for my rent. Well, the bank put a hold on the welfare cheque for four days, and so my rent cheque bounced. They didn't tell me they were doing that. It was just a flippin' nightmare. I thought how is that even legal? They just said, "Oh well, we have to do that."

It seems like you don't get any credit for doing things right. If you have a student loan or something, and you miss just one payment, then the credit bureau puts it on your record. It doesn't matter if you have been making your payments for a whole year. You don't get any points for that. And then you can't get any help from the bank because of your bad credit rating. It's not fair.

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I'd like to go back to school myself, but I have never actually tried to go to get funding to go to College. I don't know anything about how to get in, or even how to get help from my Band. And it's so hard to get around in the city to get everything figured out. You can't walk everywhere. It takes an hour to walk into town from some of the residential areas where there aren't even any buses. Buses are expensive, too, and you know that you can't get any transportation allowance until you've been on social assistance for six months. Once you've had the rent bill, the electricity, it's hard to find a way to get downtown to get your groceries and then find a way to come back up.

Voices of Service Providers

Service providers reflected on the circumstances within Yukon communities that have so strongly affected women. They emphasized the impact of “multi-generational colonization” and residential schools in terms of loss of strong personal and cultural identities and basic skills related to healthy family life. They stressed that some of the outcomes of this legacy of the past are the high rates of substance abuse and domestic violence that continue to contribute so much to homelessness among Northern women.

In terms of the role that community institutions play in contributing to women's homelessness, services providers discussed the inadequacy of the education system to meet the needs of Aboriginal children. They felt that these students “*kinda get lost*”. Rather than meeting their needs, the system tends to just push them through. Yukon College has to try to compensate for this failure of the basic education system to adequately prepare students for higher level work. Workers described the situation as follows.

That's a problem we try to address at the community level, the education of Aboriginal children. These days they're pushed right through school. As soon as it's June, they're pushed into the next level, even though they missed a month of school, a month at a time. They're still doing it today. When they graduate grade twelve, and they start at college level, their reading is at grade 9 and their writing skills are very poor.

The First Nation kids that are graduating now, they don't have the same academic standing to go into college. They have to have a special First Nation program for them in the College before they go into an actual college program here in Whitehorse.

The health system was also implicated in women's homelessness. When women with mental health problems do not get the treatment and supportive housing options they need, they can easily end up on the streets. One worker also mentioned that Hepatitis C had been transmitted

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through the blood supply before 1990 at the local hospital. Those who were infected have a reduced capacity to support themselves and therefore are at risk of homelessness.

Just like the homeless women, service providers talked about the infrastructure problems that most affect them—such as the lack of adequate and affordable public transportation in Whitehorse, the lack of adequate and affordable housing everywhere in the Territory, the lack of emergency and transition housing, and the lack of affordable daycare facilities.

Government policies that make it virtually impossible for many women to meet their basic needs with dignity were also highlighted. Besides the specific practices and policies that are highlighted elsewhere in this report (such as a low minimum wage, inadequate and restrictive income support programs, out-dated landlords and tenants legislation, etc.), the larger issue of the way government operates was described by one worker like this.

If you look at basic needs, food and shelter, you can't self-actualize if you don't have food and shelter. It's just simple, and if you had all the money in the world, it would be easy to fix. But it's not a sexy topic and it's not easy. And you can't fix it in a fiscal year. [There are always] cycles of change in theory [about what should be done]. Any real change takes seven years. Governments change in four. Governments cancel everything that was before because it wasn't their own policy.

8. Women's Powerlessness

“Because women are more vulnerable”

Summary

Women's powerlessness in the face of homelessness is manifest in systemic and personal ways. Homeless women are women with little or no income. Many women have come from abusive relationships where the man controlled the finances and they have nothing when they leave. They move into the social assistance system where their income is controlled again by others, limiting their choices. They are trapped in another controlling system. The places they can afford to live in are unsafe for themselves and their children. The choices they make are between safer shelter and food. They are vulnerable to the whims of landlords, employers and the vagaries of the system that is supposed to help them. Personal safety is a big problem. Women are more vulnerable on the street, as immigrants, when they have a disability, when they have small children, when they are looking for work, when they are elderly. Women's work is often part-time or seasonal with no benefits and poorly paid. Time spent raising children and managing a home is devalued and of little consequence when seeking employment. Most women in this position do not have savings to fall back on. Low feelings of self-worth are

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mirrored back by society. Poor women and homeless women are doubly at a disadvantage because they are marginalized by society and preyed upon by the unscrupulous. They feel powerless with no way out.

Voices of Homeless Women

I wish I was a nice, quiet little lady like my family wanted me to be. Know my place. Since coming to Canada, I've learned that women have rights and I have found my voice. But it's been a struggle and I've paid the price. My daughters have moved forward but I have been left behind, homeless at my age. But I'm worried about them and their children. The plight of women in this country, it's not getting any better, it's getting worse.

I've seen a lot, talked with a lot of homeless women. Most of them are just scared. They worry about potential advances from men. When they don't have a place of their own and no place to spend the night, they are very vulnerable and will do anything for a warm place to lay their head. It is dangerous for a woman to be seen as destitute and desperate. Men can crash anywhere but women have to watch what they're doing. Women go with a man for friendship but he wants more. Young women have it worse. It makes it a whole lot more difficult and stressful if you aren't street smart and are really young.

I met a guy once and I didn't really like him. I'd been staying down in the industrial area and got beaten up. So I lived with this guy. You have to do stuff you don't want to do in order to live somewhere. It's very discouraging and humiliating.

My girlfriend was staying in a place with lots of partying going on. It's one of the few places single women, with children or without can afford to live. If it's affordable, it's not safe. She had her door kicked in and her landlord followed her down the hall every time she went to the bathroom. That's the kind of situation we women have to go through and put up with. She didn't feel safe so she left in the middle of the night. She ended up staying with family members but that wasn't safe either. She had to lock her door. Sometimes you just have to stay where ever you can.

When I came to the Yukon, I went to the women's shelter but couldn't stay there because I wasn't being abused right then. But what woman has not been abused? I was abused just about my whole life up until then. Then I went to social services. I sure felt abused there. Sure I wasn't old enough to have kids; I should have planned things better. And I married the wrong person, but I didn't know that until it was too late. I thought I did everything the way I was supposed to, a good little girl. Now I am disillusioned with the system. We don't get treated with respect.

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Women need to be taught self dependency skills. Women's financial opportunities and wages are not in line with men. Women's work is at a discount. There seems to be a resistance to their being self sufficient. The thing I've noticed is that women don't think they're good enough. Well, we are second class citizens. I wanted to go to school and train to work with kids but my sister said I was crazy. She said that if I was going to work with children or women, then I would have a life of poverty. Well, I already do. I don't need to go to school for that.

No wonder women become under housed. Housing is very expensive in the Yukon and women are under paid. Looking for roommates to make a place affordable isn't safe either. You never know what you're getting.

There are a lot of First Nation women I talk to at the soup kitchen. They can't go and live in another community if they want to or to get away from abuse. They can only get a house in another community if they are with a man from that First Nation. What kind of a system is that? I've lived a lot of years and it's hard to be a woman.

Voices of Service Providers

"It's the overall denigration of women (that) is fostered, because kids see women in these situations. Other people see women in these situations and blame the woman for the situation that they are in. And it is just part of the general denigration. They think it is acceptable for a certain part of society."

Service providers echoed the vulnerability of all women living in poverty, especially homeless women. They spoke of the abuse of women throughout their life cycle and the hopelessness that engenders. *"Homelessness knocks the self-esteem of women right out the window."* The lack of self-esteem limits a woman's power to act on her own behalf. They become the ones that never get through the system. The powerlessness that women feel is reinforced by society. Service providers spoke of sexism and gender; of women still bearing the brunt of childcare and homecare; of women foregoing their careers in order to have children. When the relationship breaks up, she is vulnerable to homelessness. One service provider said, *"But she is unable to find income because she has children to look after. So she's really victimized. She's a victim to start and then it gets worse."*

Women's safety is jeopardized by the lack of emergency shelter in the Yukon. *"It's not safe if you are a woman and go there (Salvation Army) and maybe someone assaults you. You don't want to stay there."* They discussed the unsafe conditions women are forced to live in, whether it's drug dealers and users down the hall, over-crowded conditions or unfit housing. *"If you have to worry*

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about your housing all the time, you don't have a lot of time to manage other things."

Homelessness limits the ability of women to move forward in their lives.

Poverty limits women's choices for safe housing. Service providers related that a high proportion of their clients were women. The Yukon Anti-Poverty Coalition conducted focus groups among the working poor and eighty percent were women. Some service providers discussed reasons for this disproportionate representation of women as clients, the homeless and the working poor. Some talked about a backlash created by women's independence, how women are no longer protected or cared for but cut loose when the going gets rough. Others thought that some women were becoming stronger and using resources to their advantage when given the chance.

The situation of women in the Whitehorse Correctional Centre is appalling. It has a mixed population of women and men. *"Women are essentially in lockdown twenty-three hours a day and get an hour of fresh air. So they are getting extra punishment and yet their crimes are usually less violent than the men's...They get extra punished because of the living conditions."* Their vulnerability to homelessness is considerable upon release. They have had no programming while inside the institution and there is no facility or specific programming to assist them on the "outside".

The situation of Aboriginal women was even more troubling to service providers. They have the burden of having to leave their communities for safety, leaving supports behind. They talked of female elders with housing who are victimized by their families moving in on them; being unsafe in their own homes. Some talked about power struggles in communities between men and women, the clash between traditional matriarchal principles and modern patriarchy. They talked about racism and prejudice by society in general and by their own people. One summed it up as follows:

"I think First Nation people always have more of a burden because they are dealing with racism as well as sexism. So you know, women who are homeless deal with sexism but First Nation women have got the added sort of racism as a component....should I care about First Nation women that are homeless? Well, maybe they are just lazy and not trying hard enough....So I think that creates an additional barrier for First Nation women."

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9. Income Level Needed to Cope with such a High Cost of Living

“A lot of days I go without eating because I’m feeding my boy. I don’t care if I starve, he needs to eat. How do they expect a single parent who has no income, no child support, nothing, to get through the month on \$500?”

Summary

Although the gap between the rich and the poor is widening steadily almost everywhere in Canada, the consequences of this trend is especially noticeable in the North. The cost of all of life’s necessities is extremely high in Northern Canada: housing, food, transportation, insurance, dental care and prescription drugs, childcare, you name it. For homeless women and those at risk of homelessness, trying to meet their basic needs is a full-time job. Poverty is their daily companion. And things are getting worse, not better. There is one thing that the women interviewed in this study were unanimous about: income support programs simply do not provide enough income to meet basic needs. A lot more about this topic will come out later in this report. The wage economy in the Yukon all too often relegates women to part-time or seasonal work that also leaves women trying to choose between shelter, food and clothing. There’s never enough for all three. When they have children, the choices are especially bitter.

Voices of Homeless Women

I’m working one day a week at the hotel where I was living. It’s a very nice job, but it’s still low-income. It is not even enough for me to get off welfare, even if I worked full-time. So yeah, it’s pretty frustrating. I keep trying, but I have to get something that pays equivalent to a government wage, or pretty close to it, to get off welfare. That’s the income I need to support my son and myself. I am getting sick and tired of not being able to make it from cheque to cheque, of having to borrow from friends, and of that snowball of trying, you know? I’m always coming up short on the groceries because I have to pay bills like the rent, the electricity, child care. It’s hard. You have to constantly find new ways to make ends meet. Here’s what I mean.

First of all, my car broke down, so for the past year I just walk everywhere. I can’t take it to the garage, because there’s no money. Before it was broken down, I drove without insurance or registration. I know that’s illegal, but what could I do? But I guess I wouldn’t be driving it now anyway, even if I was working. The price of gas has gone crazy.

Of course, this means that I have to live downtown. I hate it. There are a lot of bad people living in the housing downtown. A woman who was living in this one complex was stabbed fifty-six times by her boyfriend. My girlfriend in another building, there are constantly cops at her building. She has found needles and bags of crack in her hallway. This is no place for kids. I

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need to find a way to get out of here. Anyway, the rent is \$700 a month and the electricity is right up to \$300, because it's all electric heat. There's no insulation, well almost no insulation. In the winter our clothes freeze to the wall in the closet!

I've looked at a few other places, but they are so expensive. The last place I looked at wanted \$2,500 right off the top—first and last month's rent and the damage deposit. Where am I going to come up with \$2,500? Of course, I'm on the list for Whitehorse Housing, but you know how long that list is. If I did get in, I would only have to pay 25% of my wage, and then maybe I could get by.

But if the unit wasn't downtown, I would have to pay bus fare and that is two dollars a day. If I want to go downtown every day, that is twenty dollars that I could put towards groceries, like a pack of chicken that would last me two days and the snack food for my son's lunches. I could never take a cab. They cost a fortune. It's not only that, but I don't now how safe it is anymore. I don't know if it's true, but you hear horror stories about the cab drivers who will give girls a ride home for sex after the buses stop running.

I get as much as I can from the free store at the recycling centre. I can't even afford the Salvation Army. There's also a bin outside the welfare office. I got all my knives and forks there. Sometimes on Saturdays, my son and I get up early and walk around trying to collect beer bottles. You don't get much, but hey, sometimes it's enough to do the laundry. We have to visit the food bank all the time. Sometimes I eat lunch at the Salvation Army. I have to give my son certain kinds of food for his lunch at school, juice boxes and some snack food that doesn't look too boring. It costs a little more to buy that kind of food, so I eat at the Sally Ann to sort of compensate.

My son is getting to the age where he wants to participate in sports, go to birthday parties at his friends' homes, that kind of stuff. I'm keeping my eye open for a second-hand bicycle and skateboard, plus he also needs a helmet and pads. Most of the second-hand sports equipment is still too expensive for me, or else it's completely battered up.

I don't know what I'm going to do to take care of my teeth. They're starting to hurt, and I'm afraid I'm getting an abscess. Someone at work just had to pay \$1,500 to get his teeth fixed. There's no way I could do that. Maybe I'd end up like one of those old people with no teeth! Well, that's just some of the things I do to get by from month to month. I've never been rich, but I'd never been poverty stricken until I came to the Yukon. I thought I would be able to get a good job here. Well, you can make money if you are prepared to live in the bush for months at a time, or to sling beer in some out-of-the-way place. You can live from day to day off the tips you

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make as a bartender, but why should we have to work with all the alcohol and all the stuff that comes with it? And what would I do with my son, because that kind of work means evenings and weekends. Childcare is really expensive, if you can find it, that is.

They say there is a high need for childcare workers. I'd like to go to school for that. When you're so busy running around getting food parcels and spending hours having to walk everywhere, there's not much time left to get hooked up for school. Of course, I'd have to get school loans, but at least I won't have to worry every day, trying to find free stuff and looking for food. I don't know how they expect you to make on social assistance rates. When you first start out, it takes months to be eligible for money for laundry and transportation. If you do manage to get off welfare for a little while, but then have to go back on, you have to start all over again to qualify for transportation and laundry allowances. Then, if you have to get food vouchers to get through the month, you have to pay it back the next month. The reason you have to get food vouchers is because the rate isn't high enough in the first place to cover the real cost of housing. These are just a couple of examples of how the social assistance system makes it impossible to ever get out of the rut.

Don't they realize that there are a lot of days that I go without eating because I'm feeding my boy? I don't care if I starve, he needs to eat. How do they expect a single parent who has no income, no child support, nothing, to get through the month on \$500? If I didn't have a child, I don't know, I think it would have been easier, I really do. I think they penalize you because they are mad at you. They think you shouldn't have had children if you're not financially sound, or whatever. But you can't have a child, love it, and then give it away either.

Voices of Service Providers

One Service Provider summed it up. *"Working poor, employment inequities, part-time, piece work, and seasonal work"*, these are all the ingredients of poverty and homelessness. The cost of living is rising, fuel costs are soaring in the North, and housing costs are escalating in the Yukon. The social assistance rates stay the same and wages do not adequately match the cost of living. Some women are paying three quarters of their income for rent, some a whole pay cheque. One service provider was worried about how she was going to make it through the month because she still had her fuel bill to pay. Some women neglect their health and do not get the medical attention they need because they can not afford to take time off from their jobs. Besides economic reasons, there are role reasons that impact a woman's ability to finically survive in the Yukon. *"Meaning often single parents are female...the woman inherits the children and is often happy to do that. That means she needs more income than the man, but she's unable to find income because she has children to look after."*

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The cost of cabin living, a low cost choice, has risen as well. Cabins are located further and further out of town. Transportation costs have risen and there is no public transportation. Living in a tent at the Robert Service Campground in the summer is not much of an option either, at ten dollars a day or three hundred a month, it is expensive and unsafe.

Service providers talked about women trapped by student loans. One was working with a client who couldn't afford Christmas for her children. She had to pay back her student loan plus high rent. Because she is making a higher wage, she doesn't qualify for subsidized housing. The worker commented that it doesn't seem to pay women to educate themselves.

10. Landlords

“They don’t care. You pay the rent and they’re happy.”

Summary

Landlords exert tremendous power over low income women's lives. They are the gatekeepers between homelessness and housing. Some landlords are helpful; giving a woman a break when she is late with the rent and making repairs when needed. But by far, women reported their experiences with landlords were negative. Their stories reveal landlords who discriminate against First Nation women and women on social assistance. They encounter landlords who advertise “no pets, no children”. Landlords who withhold damage deposits when women did no damage. Landlords who at best, ignore requests for repairs and at worst, evict women who complain about the conditions of their housing, conditions ranging from leaky ceilings, mice, mould, no locks, no heat. Often when landlords do repairs, they raise the rent forcing low-income women to find other accommodations. Absentee landlords have told women they were unaware of the conditions of their property, an unacceptable argument at best. Women's perceptions are that absentee landlords do not care about what goes on with their property as long as they make a profit. Women are living in unsafe, unhealthy conditions because there are no alternatives they can find or afford. In our affluent society, it is incredible that women and children live in such intolerable, substandard conditions.

Landlords walk in and check things out when they please and some landlords sexually harass their tenants. Landlords control whether women can find a place to live, determine their living conditions and can evict them anytime of year without cause with two weeks notice. Landlords are part of the problem and could be part of the solution to homelessness in the Yukon with a little imagination and kindness.

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The Voices of Homeless Women

It's been hard with three kids. They want too much money. They keep asking how the kids are. They want them to be quiet all the time and by law, it's after eleven at night. I knocked on manager's doors and when I told them how old two of my kids were, they said – oh, they'll just want to party. So that was the end of that. My kids don't do drugs and do well in school. When my kids⁸ were little, they would get mad if the kids were just being kids, playing around. Some apartment buildings don't allow children or pets, especially in the new districts like Granger. I don't know if that is because they think they are going to have their house trashed. Finding a place is hard with kids.

Last year, I was looking for a place calling around saying I was looking for a job, stuff like that. One of the first questions somebody asked me was, "Are you on social assistance? Because there's no way I'm going to let anybody move in here on social assistance." I was so mad! And you try to tell welfare that and they don't believe you. Then there's racism. I'd phone for an apartment, get right on it, and then when I'd show up, suddenly the place is rented. And that is what hurts, what makes me mad. You get your hopes up thinking this time maybe I'll get a place and you don't even stand a chance and there's nothing you can do about it. It's just incredibly frustrating. My friend ended up staying in a motel room for five months. She had the same problems as me. She'd phone a place in the newspaper and it would be gone instantly. One month went by and she thought for sure the next month. Or there wouldn't be anything in the price range that social services were providing. Finally, she took a place but she had to let go of her puppy. That was really hard on her kids. She found a basement suite which wasn't really dingy. But they have to put up with the stress of overhead noise constantly because it's a cheaper place to rent. That's what you get. Basically the low income people can't afford the upstairs places and have to deal with the noise. And that creates the stress too.

Before she got the basement suite, she looked at a bachelor flat, warm and cozy the ad said. I went with her. No bachelor flat. There's one room in a basement, tiny little window, with a shared bathroom down the hall. There's a whole lot of rooms in this basement and it just stinks and it's filthy dirty. It's nasty in there. I wouldn't put my dog in there. It was false advertising; it's deceiving. That shouldn't be allowed.

My last place should have been torn down because there was black mould all over the place. I told the landlord about the moisture on the walls, the living room window and everything. They said they would fix it and not up the rent until it was fixed. But they raised the rent one hundred dollars and I didn't want to pay it for that moldy place. I couldn't anyway. I couldn't believe it. Then, what about the Winter Games coming? All these slum lords are raising the rents because they know they can. People will need a place to stay. That's limiting the housing, making it

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impossible to find a place to stay. Then the landlords know each other around here. So if you call a place they'll say, I know that person and they know what kind of tenant you are. That's a problem for lots of women.

Some landlords are okay. I had one that could see that I was struggling and trying hard. She would let me be late with the rent and I always made it up. And if I needed a repair, she would get it done. But then they wanted to renovate and I had to leave. They raised the rent after that. Sometimes I go to the Women's Centre and some of the stories I heard there would curl your hair. One woman had to use a bucket of water to flush her toilet. Her landlord told her to get someone to fix it for her. She took it apart and fixed it herself. I don't understand why there aren't rules for the landlords. They're getting rent or all this money from the government and they won't even spend twenty dollars to fix a darned thing. Then if you request things, they get mad and evict you. In the dead of winter they can evict you! Then they don't give you your damage deposit back. They rip you off. Even if you did not wreck the place; the place was a total mess when you moved in, they expect to keep your damage deposit, which isn't right. You argue with them but nothing changes. Social Assistance only gives you a damage deposit once. If they have to lend it to you, they deduct it on your income when you get it next month which doesn't hardly make you survive.

This other woman told me about the dump she was living in. Nobody should have to live in a house like that. They don't even have a lock on the door. Water running through the roof and bugs. It was unclean and filthy. She had children playing on the floor that no amount of scrubbing will ever clean because it's rotting from the underside. Stained mattress too and no cupboard doors. Then they'd have the nerve to snoop around to see if she was partying. In Dawson, when she didn't have kids, she rented a shack with no running water, sixteen by twenty. She could see the ground through the floor in some spots and the bedding froze to the wall. I don't think it was much better in Whitehorse.

The worst was a woman going to the College. She rented a room with a bed and fridge and the kitchen and bathroom was down the hall. It was a nasty stinky place and the landlord had an office there. He would hit on her every time she went down the hall. She didn't feel safe staying there so she left all her stuff and moved out quick. That's the kind of situation we women have to go through and put up with, dirty landlords like that.

Voices of Service Providers

Service providers had the same experiences with landlords as homeless women. Some had experienced difficulties on a personal as well as professional basis. They outlined "*systemic discrimination by non-status and white landlords*" against First Nation women, women on social

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assistance and addicted women. They outlined landlords' misuse of the power they have over marginalized women's lives. This is evidenced by sexual harassment of tenants, landlords evicting women when they complained about needed repairs, blaming them for run down conditions and keeping security deposits. Once a woman is evicted, it is more difficult to secure a place. One service provider said, *"I have a place to rent. I'm not renting it to somebody that's evicted."*

They talked about landlords knowing how to work the system. *"Some of these places people are living in can't possibly be worth that much and they would never get that much at a market rate. But they can with social assistance because they know social assistance pays it directly"*. Advocates expressed frustration with barriers encountered in their work. *"They don't look at that as being part of their responsibilities. It is hard enough getting apartment managers to return phone calls, let alone have any kind of relationship."*

On the positive side, the Second Opinion Society's landlord had an agreement with them that an adjacent suite would be kept open for their clients, people with mental health issues. As discussed in a previous section, this did not work well, but it was good of the landlord to be flexible. The Neighborhood Law Centre, a civil legal aid agency, won a case in which the landlord was required to repay the security deposit to the tenant, not social services. However, all service providers voiced their concerns about the Landlord and Tenant Act affording little protection to tenants and not being enforced. Homeless women do not have the means to take their landlords to court or feel too victimized to access the Neighborhood Law Centre.

"So we get slumlords that have all these shacks all over the place. You wouldn't bury somebody in there."

11. Societal Indifference or Punitiveness toward Homeless Women (including Racism)

"The people have a right to have a place to live, no matter what. No matter how drunk they are, no matter how disabled they are, no matter how many pets they are stupid enough to have, whatever. No matter how many kids or how loud their kids are, they still need a place to live. It's a human right."

Summary

Other sections of this report have already highlighted some of the indifference and prejudice experienced by women who are visibly homeless (i.e., either on the streets or in a shelter), who are coping with hidden homelessness (i.e. temporarily staying with family and friends in order to have shelter), or are living in spaces that do not meet basic health and safety standards. Such

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women are so easily stereotyped, so easily dismissed, especially if they have any mental health issues. They face discrimination in the job market and from landlords. Social service providers often mistrust and belittle them, and there just aren't enough good workers to go around. Many people just walk past them as though they aren't there. And there are also those who take advantage of them in any way they can. Aboriginal women have to bear the worst of this burden of societal indifference and punitiveness.

Voices of Homeless Women

There are lots of people that say, "Hey, if that's the kind of lifestyle that you want, then keep it." Well, it's not the life that I want. I'm trying to reach out for help, to tell somebody that I'm stuck. I've got nothing. I messed up in my apartment and I got kicked out. Welfare says I've messed up too many times and they can't help me any more.

I've stayed at the Sally Ann, but they're not open during the day or on the weekend. When people get to a point where there is no other resource for them, we should have something in our community where they could go, whether it's a dorm or a legal place to put tents. We need a place where no one is going to walk in and say, "You're drunk. Get out of here," or anything like that. It would be a safe place for them to sleep without them getting in trouble with the law, because this is what happens. They get drunk and then they're kicked out of the Sally Ann or wherever, so they go bugging their families. "Let me in, let me in!" But they don't want them. And for people who have reached a point where they decide, "Oh, I can't deal with society any more. I'm going to go live out in a tent." Well, they'd have a place to go. They'd not have to go forty kilometers out in the bush. Well, they're all still poor and they all still need a place to live.

At the very least, I'd like to see a place where people could go no matter what. No matter how drunk or poor their conditions have gotten. No matter how drunk they are, no matter how stupid they are, no matter how disabled they are, no matter how many pets they are stupid enough to have, no matter how many kids or how loud their kids are, they still need a place to live. The people have a right to have a place to live, no matter what. It's a human right.

What's the point of looking for a place to live anyway? Whenever they hear my last name, the place is automatically gone. It seems like there are a lot of First Nation people looking, and they all get the same treatment. A lot of times people just take a look at them and turn them down. It's the same if you try to get a job. Yup, soon as they see you're Native, the job's already filled, you know what I mean? You feel the racism when you go into a store too. They always check my bags, but if there's someone else, you know, someone who's not Aboriginal, well they never go through their stuff, only mine.

If you've got any mental health problems, then you're treated like a leper. I mean, there's this one guy who's schizophrenic walking around down town almost everyday. Everyone looks the other

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way or even crosses the street. I want to ask them, “Well what did he do to you? Did he ever do anything wrong to you?”

After a while, you don’t even want to try anymore. You’re just too tired. I’ve had enough of society. They’re jerks. They rip you off any way they can. My son’s already in the detention centre, and probably because of the way it’s been with housing all of our lives. I’m trying to get him out of there. I don’t want him in there. I have five kids, but they’ve all been raised by someone else.

In Canada, we’re supposed to be that much further ahead of other countries. A lot of people don’t realize how many people are on the streets and are homeless in the Yukon winters. It’s been so long that after a while you figure out that it is hopeless. Who cares?

Voices of Service Providers

Service providers were quite discouraged with the racism, discrimination, indifference and prejudice towards the homeless that they encounter on a daily basis. They are frustrated with the general acceptance of negative myths about poverty that stigmatize and blame women for their problems. They see society as a determinant of homelessness. *“I still think there’s an attitude out there that they made this choice, it’s their own fault. They’re homeless because they made the wrong choices and too bad for them. I mean that’s not the way it is. We shouldn’t be making those judgments.”* They talked about the double standard. *“Men are down on their luck but a homeless woman is at fault for her situation.”*

Aboriginal homeless women suffer from general social prejudice and as well as racism. One worker recounted a story of being mistaken for an Aboriginal woman when she was shopping and the racism she encountered. She talked about the general misconception that homelessness is an Aboriginal problem. She said, *“To me it is a big issue. And it is still present and it will be there all our life.”* Service providers talked about the prejudice homeless women feel from the larger community and the First Nation community making it doubly difficult to seek and find support and help.

Service providers find these attitudes reflected in the difficulty they have securing adequate funds for their work, for building shelters for women and youth. They see it in the attitude of “do more for less” that they are confronted with. One worker put it this way, *“I guess lack of the government and societal recognition of the problem and adequate funding.”* They don’t see governments taking responsibility to house the homeless; rather, it is a political football. A worker said, *“I think the Yukon government is mandated to meet the service needs of Yukoners and they’re not doing it.”*

When homeless people try to make a little money to feed and house themselves by returning shopping carts for people, the response was not how can we help them, but how can we get rid of

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them. Service workers find that they are fighting an uphill battle in their struggle to give homelessness a profile in the Yukon. The widening gap between the rich and the poor seems only to be isolating those that have from those that have not, between Aboriginal people and non-Aboriginal people. The following statement sums it up.

“In the Yukon it looks really good. There’s a lot of government money. There’s a lot of government paid people. Everyone has cars. There’s no homelessness here. They have no clue... It is easy to look around and say that our standard of living is one of the highest or second highest in the country. Everything looks nice. It’s beautiful; we have housing. We have everything we want here. But it’s hidden. There’s a large group of people that don’t have adequate service, that don’t have their basic human rights.”

12. Disabilities

“They remind us that we are supposed to be good wheelchair people and stay put. Excuse me, but I’m not a piece of furniture.”

Summary

Women with disabilities face many obstacles that put them at risk of becoming homeless. They have a hard time getting work in a job market that already discriminates against women. Any income support payments that they may be eligible for are woefully inadequate in light of the actual cost of living in the North. They face stigmatization and are victimized in countless ways. If they do manage to find housing, whether private or public, it is often completely inadequate. Being forced to share accommodations with roommates who take advantage of them, living in housing that has not been adapted to fit their handicaps or not being able to get equipment that would allow them to function more fully, not having access to transportation or health services—these are just some of the obstacles. Women are also most often the caregivers for disabled family members. Their struggle to meet the needs of their loved ones while trying to keep a roof over their heads is frustrating and exhausting. Perhaps the most common, but still largely misunderstood, disability in the North is fetal alcohol spectrum disorder (FASD).

Women born to alcoholic mothers (who may themselves have experienced homelessness) have few places to turn for help and rarely receive the support they need to live healthy and stable lives.

Voices of Homeless Women

The Handibus driver once said to me, “Some people in a wheelchair just don’t know to stay put.” I had been waiting for the bus for about an hour. I guess someone else had been waiting there earlier. Maybe after the bus was about half an hour late, they just decided to try to go to do what they needed to do. Anyway, the driver was mad because she had to track this person down. The

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only reason I stayed put was because I was just enjoying watching people go by and I didn't have any place I had to go in a hurry.

I only had my accident four years ago. I was not one of those people who ever stayed on the trails. When I went out in the bush, I made my own trails and people followed my trails. I am not used to the idea that, if this is what they are going to give me, then I should just take it. It doesn't matter what everybody else in the world gets, I should just keep my big mouth shut and not give anybody such a hard time. But, I have not learned that yet.

God forbid that I should want to go to the Canada Games Centre or for the Remembrance Day parade. The attitude is, why doesn't she just stay home? We are told that we should let able-bodied people do our part in participating in these activities. Excuse me, I work as much as I can, and so that makes me a labourer too.

I've heard that there are four or six wheelchair accessible apartments in town, but even those are just wheelchair accessible and not an actual wheelchair unit. I did live in one place like that, but it was so noisy I could hear the conversation of the people upstairs.

It's just so hard to find housing that I can cope with. Where I am now, the bathroom is so small that an able bodied person practically has to back out once they've walked in. I've asked home care for a commode, but they won't offer it to me. Now I have to wait for someone to help me go to the washroom. The landlord did move the fridge and the stove so that they faced out and I could get at the food. I couldn't wash the dishes because the sink is too high up. When I asked if they could lower the cupboards and offered to pay for it, the price came to over \$2,000. All they would have to do is remove the old caulking, take out the kick board at the bottom, lower the plumbing and the cupboard and re-caulk it. I can't afford that much. I bought glass pots so I could see what's happening when I'm cooking. You can't see in a frying pan, though. I've had four fires because something overflows or grease splatters. When things are so high up, I can't see what's happening properly.

I've been told that with today's technology people in wheelchairs, especially women, should all have cell phones that they keep charged. You are supposed to keep it on while you run around the house so that if something happens you can call somebody. That's great, but on this little budget here, it's not possible. A cell phone is some thirty bucks a month for the cheapest, and then there's the initial outlay as well.

They no longer consider me eligible for disability, even though they will admit that yes, I am still disabled. I only qualify for regular Social Assistance, and that being the case, they decided that I need to start paying back the money they gave me for medical travel, groceries and hotel room.

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They won't count in drugs, internet and taxis that we have to take because the bus can't get us some places. They are taking the money they say I owe off my EI at the rate of \$189 a month. I only qualify for \$826 a month, but after they deduct tax and the \$189 what is left over is about \$165 a week.

There are way more than a hundred wheelchair users registered to use the two places on the Handibus. That's all the transportation service they have for wheelchair people for all of Whitehorse, not just the downtown. It is three-quarters of an hour or more before I get home and part of being in a wheelchair is that you have pain issues. The bus drivers just don't understand about the pain. Maybe if they had a rock up against their spine when they are sitting and driving their vehicle all day, they might finally get picture of what it is like.

That is part of what we are fighting about. I applied for disability money to be able to bring a taxi home at lunch time so I can lie down and then go back to school, just to lower the pain level. Even fifteen minutes to half an hour is enough to remarkably lower that pain, so that I can be productive in the afternoon. Of course I was told, that no, the government does not cover that. So that's part of the story of what life is like for me. Things aren't any better for women who have family members with disabilities. If they lose their home, their whole family is torn apart. They just can't get the help they need to take care of their disabled partners or children. There's not enough money to get by and the hard work of trying to make a living while dealing with bureaucracy and meeting the basic needs of their loved ones is enough to wear even the strongest woman down.

And then there are the invisible disabilities like FASD. It's bad enough for me when people can see that I have a disability. But my heart goes out to those women who will struggle for the rest of their lives with a disability that people can't see. With the amount of drinking that goes on in the Yukon, there's got to be thousands of them. Most of them never get tested, so they don't really get any help. I know that they can learn and that they can do things, but it just takes them longer to catch on. Instead of being given a chance, they just end up in a bad situation, living with abusive men or living on the streets. It's really a waste of their lives, when if they had gotten support from the time they were little, and if they got support now, they could live a good life.

Voices of Service Providers

Government policy and bureaucratic practices have a limited ability to deal with people with physical and mental disabilities according to service providers. Women with chronic illnesses, and with physical and mental disabilities are more vulnerable to the cycle of homelessness but there do not seem to be adequate services available to meet their needs. Given the diversity of disabilities, policies and bureaucratic practices need flexibility to deal with individuals. Many

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disabled women are unable to work full-time and their income is precarious; some lose their housing when they must leave for extended treatment. Single women needing lengthy treatment for Hepatitis C do not receive enough income support from social assistance and may opt out of the treatment rather than risk homelessness. Service providers outlined the spotty services and support available to children with disabilities, especially in schools.

Those providing services to people with Fetal Alcohol Spectrum Disorder (FASD) chronicled the difficulty they have in getting appropriate services for their clients and the inability that other agencies have in seeing FASD as a permanent disability. They find that women with FASD move frequently because they can't follow the rules and don't really understand what is required of them. They are frequently homeless and when they have housing, are often taken advantage of by their families and end up abused and in over-crowded conditions. There is one supported independent living facility for people with FASD which is truly helpful. However, more units are necessary to fill the need. People with FASD need support to cope with daily living and to remain adequately housed throughout their lives.

13. Business Sector Practices

“As soon as I walk in, I see their faces. Right there I know I don't have a job. People say Whitehorse isn't racist, but it is.”

Summary

The way the business sector operates makes it difficult for women to earn a livelihood sufficient to meet their needs. Many women can only find part-time, minimum-wage employment without benefits. They can't easily do shift work, because they care for children. Sexism and racism are barriers for finding work and affect the work environment if they have managed to find employment. Women who are homeless often have special needs (i.e., they may have disabilities or mental health issues, or may have been in trouble with the law) have even more difficult time trying to enter the workforce. Unions don't always provide protection. Business sector practices also make it difficult for women to find and maintain adequate housing. Developers don't want to build affordable housing because they can't make enough money that way. Landlords raise the rent when they think a quick buck can be made. They rent out tiny, dirty places without private baths or kitchens. They take advantage of people who are desperate.

Voices of Homeless Women

I've been working in the same place for two years. It's not much of a job, but it's all I've been able to get. They only gave me twenty hours a week, but it was just enough to pay the rent. If I were

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to get sick or something, I'd be in real trouble because I don't have any health benefits, but I was making it. That is, until three months ago.

We got a new supervisor. I complained to him that my co-worker wasn't pulling his share and was leaving a dangerous mess all over the place. When I saw the look on his face, I knew that I was the one that was in trouble. The first thing he did was to cut me back to fifteen hours. I told him I can't make my rent on that, so he acts like he's doing me a big favour when he schedules me for sixteen or seventeen hours. He's never given me more than nineteen. Well, after being short on five pay periods—and you know I'm talking about up to ten hours every two weeks—it really adds up. I hadn't been topped up by Social Assistance since April, but I had to go back because I've gotten into such a financial mess.

Then, out of the blue he calls me into the office and starts questioning me about my work. He never told me he was unhappy with my work. I've been here awhile and I know my job. I feel like I'm in an abusive relationship!

Another thing is, I'm the only Native person working here. When I walk into the coffee room, everyone looks at me and then slowly leaves the room until I am the only one left. I think I should be able to go to my job and do it to the best of my ability and then go home. I work to live; I don't live to work.

I know I'm really going to have to watch myself. Once your supervisor has it in for you, he (or she, because women can be just as bad) can make your life so miserable that you do something stupid. My auntie was working at one of the businesses in town. Her supervisor suddenly decided, for some reason, that she didn't want her there. Rather than tell her, "This just isn't working", and giving her a reason, she made horrible accusations, calling her a bigot and lots of other things. Finally my aunt couldn't take it. She tore off her badge, swore and stormed out. Well, now she has nothing.

I've thought about getting a different job, but it isn't easy. Before I got this job I tried a lot of places. I put in my resume and then I'd get a phone call for an interview. As soon as I walk in, I see their faces. Right there I know I don't have a job. People say Whitehorse isn't racist, but it is. Yet, as soon as they see I am Native, somebody already got the job, you know? One time I took my resume to this hotel. They were looking for night auditors. Even before I got home, they asked me to come in for an interview the next day. I walked in, and the lady looked at me, and she looked again. "Oh, we were just looking for stand-by people," she said. And then later I talked to this woman who is on their board, and she said they hired a full-time White person. Sometimes they just tell me I am too qualified for the job. It's not just the Whites that are prejudiced; it's other Natives too. I was going to take a job in a community with room and board and then I found out the bed was in my boss' living room. So much for that; I need some privacy.

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I just know what will happen to me. I've seen women who are older than I am. The only kind of work you can get is to be a chambermaid. Their bodies are starting to give out, and work that would pay better is out of their grasp. Shift work is really hard on you. For example, a desk clerk job might expect you to do two afternoons, two days and then two graveyards, all in a row. Maybe you can keep that up for a while if you are young, but that doesn't mean that it's healthy. Once you get to a certain age, it really takes its toll.

If you've got a mental health problem that you are trying to get help for, you'll probably never get a job. This is a very small town. People call you crazy if you go for treatment at the hospital. There's a big stigma and almost no understanding once people find out.

I've been staying in a hotel unit. I don't have a phone and can't get one until I can put down a deposit. Then it's twenty-five cents for each call, even if it is collect. At least the room is clean, but the door is locked at eleven at night—no visitors. I can understand that rule, but I'm a grown woman who is trying to work for a living. I'd like to be able to make my own decisions in my life. I'm going to have to move out soon anyway. The rates go up in the summer because that's tourist season. I won't be able to afford it.

So, I looked in the paper and saw an ad for a "warm and cozy bachelor apartment". I went to see it. It wasn't a bachelor apartment. It's one small room in a basement with a little window. There are a whole lot of rooms down there, and you all have to share the bathroom and a tiny kitchen. They will get \$600 for each room. It just stinks and is filthy dirty. It's nasty in there. I wouldn't put my dog in there. Plus you never know who else would be living there. I'm not living in a basement with alcoholics or party animals above my head. I've also heard about lots of people getting robbed in places like that.

Those slum landlords who do things like that also up the rent whenever they get the chance. If there's a big event coming up, like the Winter Games, they raise the rent \$100 a month. Of course, most places that you rent, you have to pay the utilities too. If you get behind, they cut you off. You have to pay a re-hookup fee, and it's just a nightmare. Social services won't give you the money for that.

Of course no developer wants to build low-cost housing. It's not profitable. And it's not affordable. The so-called low-cost housing that's going up on the other side of town, I heard that it will start at about \$160,000. If you're a single woman struggling to get by on any job you can get or living on Social Assistance, that's totally out of your league. And most of the housing is much more expensive than that.

Voices of Service Providers

Service providers were concerned with systemic problems inherent in the Yukon economy. The economy is dependent on the federal government, tourism and the mining industry. Mining

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activity fluctuates depending on the world market; tourism is seasonal and fluctuates depending on the price of oil and fashion. Consequently, the economy of the Yukon fluctuates with “boom and bust” cycles. An economic boom pushes up the price of housing. Real estate and rental prices go up and this leads to homelessness.

Seasonal industries like mining and tourism offer seasonal employment which is usually low paid. Hotels available to women at low rates in the winter are not available in the summer due to tourism. Both industries employ women out of town which leaves them homeless come the end of the season. As one service provider put it, *“Tourism doesn’t make the workers rich. It’s minimum wage jobs with part-time work with no benefits. One woman came to Maryhouse and she and her husband were working three part-time jobs and they can’t make it.”*

Women working in the service industry are also working at part-time jobs with no benefits. Single mothers are subject to scheduling that has them working evenings and weekends. Changes in their schedules can leave them short on the rent and they can lose their jobs due to children’s illnesses. These business practices leave women vulnerable to homelessness.

Whitehorse is hosting the Canada Winter Games in 2007 and service providers are concerned that this will decrease the already limited housing available to low-income women. Landlords and hotel owners will increase their rates to take advantage of the influx of people for the Games.

Service providers talked about sexism, discrimination and racism against First Nation women. One talked about a First Nation woman who graduated with honours from a program at Yukon College yet couldn’t get an interview for a job in her field. It is ironic since the lack of First Nation workers in that field has been an issue.

14. Climate

“Where do you go on Saturday or Sunday morning at seven or eight o’clock in the morning? There’s nowhere to go. It doesn’t matter if it’s twenty below. You just wander around in circles trying to keep warm. Public washrooms aren’t even open.”

Summary

The harsh climate of the North has a big impact on how homeless women cope with their situation. You cannot be on the streets for long in winter without risking serious injury or death. Food is also more difficult to find in the winter and winter requires clothing that is expensive. Especially if you have children, you can’t risk just going from day to day, trying to find shelter. The poor quality housing that homeless people manage to find for the winter can be quite inadequate, and living in a tent is a real challenge. Every time of the year has its struggles, but there are a few options in the summer that aren’t possible in winter.

FINDINGS - THE DETERMINANTS OF HOMELESSNESS FOR YUKON WOMEN

Voices of Homeless Women

I finally got a small two-bedroom place. I pay \$800.00 a month. I guess it's better than nothing, but the manager doesn't even turn up the heat. It's January. A couple of months ago, he finally put up the heat, but then he turned it down again. It's really cold. The roof was leaking for I don't know how many months. He finally fixed it, and now it's not leaking any more. Part of the ceiling was open, and the fiberglass insulation in there was getting mouldy. You end up staying in some pretty raunchy places, just to be someplace warm. We want to get out of here. We're trying to find a better place where we'll be O.K.

Another problem is that almost any place you get, the rent is more than you are allowed from Social Assistance. So you have to take it out of your money for other things. I'm falling behind on my rent because it is more than I'm allowed. I keep trying to find a way to pay the extra \$75 a month. Because it's the middle of winter, the oil costs lots too. I'm just not making it, and I'll probably get kicked out of this miserable place. Up here, even the landlords kick you out in the winter. I phoned that place you can go for help with landlords, and they said that landlords have the right to do that, with just two weeks of notice no matter what.

Before I found this place I used to sleep at the Sally Ann. You get up on Saturday morning and they're closed all day long. Where do you go on Saturday or Sunday morning at seven or eight o'clock in the morning? There's nowhere to go. It doesn't matter if it's twenty below. You just wander around in circles trying to keep warm. Public washrooms aren't even open. I mean, these are options? Come on, if you happen to have a tent or anything like that, you can't take it there. There's nowhere to keep it.

When I first came to town I even slept on the benches with newspaper over me so no one would bother me. There's benches and stuff on the street downtown. I was so tired of walking, trying to find a place to stay, that I put newspaper over me and went to sleep. It was forty below one night and this guy came and asked me if I wanted to come to his place to sleep. I said yes. What could I do? I didn't find out until the next day that he is schizophrenic. I was scared and just left as quick as I could.

There's so much drinking in the winter. People are depressed. This means that they get into more trouble with their families and with their landlords. So, they end up on the streets, with no place to turn.

It's so hard to find any place to live here. In the summer there are lots of college students who come up here to work. In the winter, everything is taken, because people have to have shelter, no matter how crummy it is. People who do seasonal work are back in town for the winter and they've taken all the places already. The only time you might be able to get a place is early in spring or at the end of August.

FINDINGS - THE DETERMINANTS OF HOMELESSNESS FOR YUKON WOMEN

In the summer you can get by sleeping in a tent or in a camper or something. At least you have some privacy that way. Some people are lucky and find a place to house sit while the owners are away on holidays. But you can't count on that. If you have a car you can sleep in that too, but not in the winter. Also, it's hard to keep a car going in the winter if you don't have any money. It keeps ceasing up because it's not winterized.

There are some people who try to help. This one girl I know has a basement apartment. She has a hard time turning anyone away in the winter. People think they can just walk in anytime. "Can we sleep here? Can we come over?" It could be two o'clock in the morning. She just says, "Sure." One night there was so many people on the floor, it was like a flop house. But she can't keep that up. She'll get kicked out herself, and it's not safe, just letting anybody in. She's just one of those kindhearted people, but she can't save everybody, can she?

Voices of Service Providers

Service providers talked about the invisibility of homelessness in the Yukon because of the climate. *"The climate drives people inside"*. It is difficult to be absolutely homeless at fifty below. The reality is though that people do freeze to death in the winter and those who do are usually substance abusers. The climate leads women to criminal activities and survival sex to get out of the cold as outlined in the "Impacts" section of this report. Workers are concerned with the lack of emergency shelter for women and the policy of the one shelter which puts people on the street during the day and evening. *"It is worse in winter because there are fewer choices and it's freezing."*

Service providers discussed the difference between visible homelessness in the south and the invisibility of northern homelessness. *"We don't see people sacked out in the street here because it is too damn cold in the winter. In the summer I've never seen anyone sacked out probably because of the green space that there isn't in the big city."*

One service provider summed it up this way:

"I have had clients that do live in a tent in the winter and come and go from either couch surfing or the shelters. And I even met one person one year that said I am not homeless. I have a cabin at Lake Laberge. Yeah, you do but it has no windows or a door."

FINDINGS – THE IMPACTS OF HOMELESSNESS

The picture of the impact of homelessness on the lives of women and those around them is as complex and interdependent as the factors that contribute to its occurrence. It is difficult to separate the impacts of homelessness from its determinants, as they two sets of factors often are cyclical.

For example, most homeless women are in that condition, at least in large part, because of poverty. Homelessness, in turn, contributes to poverty, as women who have experienced a change in income-level gradually lose all the resources in a bid to retain shelter. Once they have given up their savings, car, their damage deposit that could be applied to other accommodation, etc., they have an increasingly difficult time creating the conditions that will allow them to generate sufficient income to meet their basic needs. If they become homeless, they are also likely to lose their children and become classified as “single” with respect to income support from the government. Then they are unable to afford appropriate accommodation, and the cycle continues.

The lack of affordable housing cuts significant numbers of Canadians off from supportive communities, access to employment and, in-deed, from the exercise of their citizenship rights. Quite apart from the morality of the situation, this represents an enormous waste of human potential with serious consequences for the community at large. (J. David Hulchanski)

If a woman chooses to engage in illegal behaviour (e.g. prostitution, drug trafficking, theft) in order to halt a downward spiral into complete poverty, the consequence can be criminalization, which then can result in homelessness (as women emerge from prison with few if any resources, the loss of a supportive social network and face discrimination when they try to re-enter the housing or job market). There are few options for homeless people to generate legal income, and so the result can be further criminalization and a consequent deepening alienation from society. In this way, criminalization is both a contributor to homeless and an impact of living without shelter.

WHAT THE LITERATURE SAYS

The review of the literature that was part of *A Study of Women’s Homelessness North of 60* uncovered the following list of impacts of homelessness on women and their families.

1. **Criminalization** – as described above, homelessness can place women in a situation where criminal behaviour (e.g. prostitution, shoplifting, drug trafficking) seems the only reasonable option for “managing her conditions of endangerment” (Balfour and Comack, 2006). (Petit et al., 2005; McCormick, 2004; Neal, 2004).
2. **Stigmatization; loss of dignity, self-respect, self-esteem** – homeless people describe what it feels like to be the subject of other people’s ignorance and prejudice; they also describe the impact of trying to get help from government programs and services as well as

FINDINGS - THE IMPACTS OF HOMELESSNESS

some voluntary sector services; they equate having a home with being a “normal” member of society and the psychological effect of living without this basic “right” can be devastating. (Petit et al., 2005; McCormick, 2004; Bennetts and Green, 2004; Neal, 2004).

3. **Loss of a community support system, opportunities to gain skills and access to information** – by living “on the margins”, so to speak, homeless people cannot easily access information through channels such as the mail, telephones or the internet; they do not have the type of social interaction with people that allows them to build social capital; and they are often far from family or other possible informal support systems. (Petit et al., 2005; Wiebe and Keirstead, 2004; Bennetts and Green, 2004; Craig, 2005; Canadian Mental Health Association, 2004; Neal, 2004).
4. **Increase in risks related to health and safety** – e.g. exposure to violence, exposure to addictions, exposure to health risks such as increased risk of HIV-AIDS, hepatitis C, tuberculosis, exposure to extreme cold, increased stress (CMHC, 1997; McCormick, 2004).
5. **Loss of resources needed to meet basic needs** – e.g. gaining access to food, clothing, hygiene products, transportation, and shelter are a constant struggle; maintaining ownership of any resources that are acquired can also be a problem. (Seychuk, 2004; Craig, 2005; Canadian Mental Health Association, 2004; Neal, 2004).
6. **Impact on children** - e.g. homelessness for children means being unable to participate in basic and important social interaction and physical recreation activities (because of associated costs, because they cannot invite peers to their home, and because they are constantly on the move); their schooling can suffer from constant moves; there is an increased danger of these children growing up to become homeless youth and adults (Wiebe and Keirstead, 2004; Canada Mortgage and Housing, 1997; Neal, 2004).

The following are the **theme headings** that evolved from this study related to the impacts of homelessness:

- Impacts on children’s health and behaviour
- Continued family separation
- Loss of resources associated with homelessness/vicious cycle
- Depersonalized and belittled
- Survival sex and criminalization

1. Impact on Children’s Health and Behaviour

“For a period of time she was acting up in school, experimenting with sniffing and alcohol and stuff...But she’s also been going through a period of depression for a short period of time.”

FINDINGS - THE IMPACTS OF HOMELESSNESS

Summary

One of the most difficult aspects of being homeless for women is seeing how the life they lead is affecting their children. The women who participated in this research project were eager to talk about their struggles to keep their children safe, healthy and happy. They spoke about the impact of poverty on body and spirit; of the inappropriate, over-priced and inadequate housing they are forced to accept so that their children will have a place to sleep; and of how the restrictions imposed by landlords and other tenants place unreasonable demands on family life. They also spoke about how their relationships with their children's fathers were shaped by their homelessness. They anguished about the teasing their children had to endure and the things their children worry about that other, more fortunate, children would not even understand. They see their children acting out and losing self-esteem.

Voices of Homeless Women

When you have children, you can't just live on the street. But I only get \$1,200 a month from Welfare. Child tax is another \$250, but after I pay \$950 for rent, I only have \$500 left for food, clothing, medicine, insurance, recreation and gas. That's just not enough. I'm lucky that my landlord is a friend, because I haven't been able to pay him the full rent for the past six months.

The only other option for a place to live would be Yukon Housing, but I won't put my children in danger like that. Some of my friends live in Yukon Housing, and I've heard so many horror stories. One of my girlfriends found a bag of crack in her hallway. Neighbours are constantly yelling and screaming. I would rather not eat than have my kids stay in a place like that. I think those kind of buildings should be condemned. They're so filthy. There's always moisture on the walls, and children are always sick with colds and stuffiness. Apartments don't have their own thermostats, and so you can't control the heat. You have to get baseboard heaters just to be able to keep warm, but that makes the electricity bill really go up. This one place that I've seen had garbage all over the yard and blowing down the alley. The fence was broken, so people would park their vehicles all over the yard, leaving oil spills the only place that children can play.

We had to get rid of our cat when we moved into this place, and this made the kids really sad. But the worse thing is always trying to keep the kids quiet. Kids are noisy. They talk loudly. They jump up and down. Unless you are in a basement apartment, someone is always yelling at you. We live in a culture where kids are supposed to be quiet. Yet there are no sound barriers in the walls and ceilings of these apartment blocks. You're packed on top of each other and everyone is supposed to sit there and do nothing. It's not possible. That's not what real life is about. And people who are poor actually have less ability to have the skills to be perfectly silent like some of the more wealthy people can be. I mean I don't have all those video games and toys to give my kids to keep them quiet, or baby sitters or nannies when I go out. I can't afford all those sports programs that tire kids out and then they're quiet when they're at home.

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I guess that's one of the reasons the apartments all have carpet, to keep things quieter, but it's so hard keeping the carpet clean. My children like to help me cook and when they play with crayons or paints, there's always a mess. If I don't keep the carpet spotless, I'll lose my damage deposit. Then I won't be able to get another place, because I've never got enough money to cover the rent, much less to put down another damage deposit.

I remember when we stayed with my sister for a few months after I left my partner. I didn't have any money to rent a place, but I just couldn't handle the drinking and abuse anymore. Of course I'm grateful that she let us live with her, but it was really tough. My kids and I slept in the living room, and so we had to roll up all the bedding and put it behind the couch every morning. There was constant tension about things that got broken because my kids played with their cousins' toys or dropped a glass. Everything was always upside down, with so many of us in one little space. We had no privacy and my nerves were constantly on edge. I was always yelling at the kids, but it wasn't really their fault. They were just being kids.

It's no wonder my kids are having a hard time in school. They have so much stress, and they get teased all the time. "You're a welfare kid! You're a welfare kid!" That's what they hear at recess. They have to wear secondhand clothes while everyone else has brand names. My son wants to play hockey, but it's almost impossible to get the equipment he needs. Sometimes you can find used stuff, but secondhand skates are often in really bad shape.

I know my daughter worries about me. She sees that I'm always upset and stressed out. She still remembers the things that people said about me when we left her father, the way my name was slandered all over the community. She's only ten years old. She shouldn't have to think about things like that.

But at least we are still together. One of my friends is having a lot more problems with her kids. Her daughter had to go stay with relatives when they lost their home. She's acting up in school, experimenting with sniffing and alcohol. My friend tries to keep in touch with her every day. There's a computer at the shelter where she's staying and so she uses email. But this girl needs her mom. She needs to have a place where her roots can grow, that she can call home. I heard that if you go to those transition home places, they won't let your sons stay here if they are more than fourteen years old. I don't think that is right. Sure, a lot of those boys get into trouble. They've been moved around so much, and they get hard from being bullied and teased. But families need to stay together.

Lots of women leave their children with their fathers, even if it's not safe, because at least their children have food and shelter. Sometimes things are just more than a woman can handle. I know this one woman who just found out that her daughter is being physically abused by her father. But she had a mental health problem and was in the hospital. She lost her home, her car,

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her dog, everything. Now she and her daughter stay with a guy in another community. Even though they fight all the time, she keeps going back to this guy, so that she and her daughter can stay together.

It's amazing to me how resilient my kids are, with everything that they have experienced. I don't know how they do it. They're generally happy, through all our troubles. They want to stay with me, and they're trying to do well in school. They keep bouncing through it. I don't know; it's like a triumph.

Voices of Service Providers

Service providers were very concerned about the impact that homelessness has on families and children. Their concerns ranged from the instability for children, the lack of safety in low income housing, the effect of mould on children's health, and the number of children in care due to women's homelessness. They talked about homeless women with children couch surfing and being afraid that their children will be taken into state care.

"If they don't have enough safe housing, they can't take care of their houses or raise their children. Here's a stat for you. One in ten First Nation child is in Canada's care which is more than all of the First Nation that were in residential schools."

This is a shocking statistic. It is a cause for concern that most foster care is provided by non-First Nation people. Once in care, the children receive material goods and recreational opportunities that their mothers can not provide when the children are returned, creating more problems for the family. Some service providers are concerned that state care of First Nation children is continuing the damage done by residential schools to First Nation children and culture. *"I mean we have kids in care in the group homes – fifth generation. That's what your life is. You don't know anything else."* This dynamic creates another generation of homeless women.

If women do not have enough income to provide safe housing, they usually don't have enough to feed their children adequately. This has an adverse effect on children's health and ability to function well in school. Living in unsafe environments has an adverse effect on children's morale as well as physical health. The teasing children are subject to at school has a negative impact on their self esteem. Service providers talked about seeing kids out on the streets at all hours of the night and realizing that this is where they spend eighty percent of their time. Women's homelessness creates youth homelessness, which is a problem in itself. As one worker said,

"With children, it makes it tough. Decreases children's self esteem. How can kids learn if they are living in a vehicle and have an empty stomach? Kids so disillusioned, disempowered, it leads to drug abuse."

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2. Family Separation

“The last couple of weeks I’ve had to farm out my kids. they’ve been staying with my brother and sister-in-law and they’ve been staying with some friends...because I’ve had nowhere to go.”

Summary

For most women, homelessness means that families get separated, sometimes temporarily, sometimes permanently. Young women can become homeless when they feel they have to leave their parents’ home because of family problems. Women who are homeless do not have the resources to travel to see their parents, even when their parents badly need help. And, of course, women are always at risk of losing their children when they lose their homes. The child protection and judicial systems can come between a woman and her children, and sometimes children choose to live with their fathers or other relatives. Many homeless women struggle with addictions or other mental health issue, and this makes it all the more difficult to provide an appropriate environment for children. Some of the services put in place to support women who have lost their homes do not make any provision for children.

Voices of Homeless Women

The hardest part of being homeless for me is not having my own space, my own privacy, freedom, independence. And most of all, not having my daughter with me. Right now I’m unemployed and looking for a place of my own that I can afford. You’re lucky if you can get something for around \$700.00 a month for a one-bedroom place.

I’m living with my uncle, a relative who’s letting me stay there until I can get a place of my own. It’s O.K. for now, but I want a place of my own where I can feel independent and have my own stuff, which is in storage now. Where I’m staying is not a safe environment for my daughter. I have to sleep at night with the door of my room locked, just for my own security. My uncle comes home really late at night and you never know who will come in with him.

It’s so hard finding a place to live. I have been looking for a house since August. Every time I go to rent a place, it has already been rented. The last time I tried to get that place up on the edge of town, the guy said, well he rented it already because the last person who looked at it had straight cash. I told my friend, “I’ll just have to leave my daughter where she is, because the door gets slammed in your face over and over again. And there’s no help.”

I’m lucky that my daughter can stay with my sister and her family. Most women don’t have that choice. If they become homeless, they have no where to send the children. The emergency shelter is usually full already, and you can’t take your kids to the Sally Ann. Even if you could, they’re only open on week nights. There’s no place to be with your kids during the day or on weekends. If a family is homeless and the woman decides to go to the emergency shelter, then her partner is out on the streets where it’s really rough. There is no safe place for a family.

FINDINGS - THE IMPACTS OF HOMELESSNESS

If women who have lost their home manage to find a place to stay with friends or relatives or even to find another place to live, they are still in danger of losing their children. When you are just living from hand-to-mouth or couch surfing, you sometimes have to leave your children alone, or you may not have enough food or warm clothing to meet their needs. Then Child and Family Services gets involved, especially if you're drinking. A lot of women drink just to dull the pain. Once your children are in care, it's hard to get them back. Sometimes they can't even come to visit. Once you've lost your children, you're "single" as far as the government is concerned. If you end up in subsidized housing that's for adults only, then your children can't even visit you.

I know women who have lost custody of their children to their ex-partners or their ex-partner's family. One woman even took her case to the Supreme Court. The father of her son died in a car accident, and his family wanted to keep her son who had been living with his father. She won the case, but the whole family is now bitter and divided.

Many women who are now homeless spent at least part of their childhoods separated from their families. My mother was an alcoholic big time, and that is one of the reasons we got taken away, me and my brother, which is pretty harsh, you know. Now I want to go to see my Dad. My Mom and Dad moved to Vancouver and I haven't seen them for three years. I heard he has Alzheimer's disease. He's really skinny now and shrunken. I started crying when I saw his picture and I said I want to go see him. My worker said, "Well how are you going to get there?" "I'll use my family allowance money and my welfare cheque," I said. And she goes, "Oh, that's supposed to be for food money." What can I do? I miss my Mom too.

I've been thinking about my niece. She had a baby when she was only sixteen. She didn't know how to take care of a baby. She was still wanting to be a teenager, and wanting to party. She left the baby with her adoptive parents. She didn't know that they were going to put him under Social Services. When she tried to get him back, she couldn't. Now he's ten and is asking questions. He wants to come "home", but how can she take him? She's got no place to live. He's going to school. He's doing pretty good. He's a computer whiz. He's got friends. He's healthy. He's growing up. She can't just pull him out of his world and bring him into her world. She still confused and lost. She's roughing it, going to Mary House and the Salvation Army. She only gets \$225.00 a month, and that doesn't last that long for food, not for one month, you know.

Voices of Service Providers

Service providers concurred that family separation through the child welfare system, residential school, and homelessness is both a determinant and an impact of homelessness. *"The worries that the woman has in terms of providing a basic home; it definitely impacts the family in a major way. Or sometimes the mother and kids can't live together and they have to be separated and this causes other problems."* The same issues outlined above are exacerbated by continued family separation.

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Women whose children are in state care are afraid to complain even when they are in jeopardy of permanently losing their children. Workers cited examples of foster parents who do not want to work with the biological family. *“They want to adopt the child so they are going to say everything bad that they can about how the child comes home. And you know the parent is not going to say anything about it.”*

“The parents were abused as well. There are five generations of people who were in residential schools that are alcoholics, drug addicts, living on the streets and everything else. What future were those kids going to have?” Family breakdown and homelessness are intertwined, negatively impacting the other.

Family separation has a direct impact on some women. *“If children are taken away for three months of “temporary care”, the woman loses her social assistance funds for her two or three bedroom apartment. Then when she wants her children back, she can’t get them because she is inadequately housed. It’s a vicious circle.”* Family separation often creates more problems than it helps.

3. Losing all Your Resources through the Vicious Cycle of Homelessness

“And I lost everything. I lost my house. I lost my possessions. I wound up in a tent. And I couldn’t borrow any money. The problem there was I couldn’t borrow any money because I’ve been poor my entire life.”

Summary

As documented in the section related to the determinants of homelessness, any small change in a woman’s circumstances (such as illness, loss of a job, death of a partner, and fleeing family violence) can quickly lead to losing all her resources, including her home. Once a woman becomes homeless, especially after living on the street, it is extremely difficult to again build up enough resources to have an independent household. Homelessness and the loss of all personal resources become a vicious cycle. A life of poverty, the loss of health, debt, and a deep feeling of despair are all parts of this cycle, which often also includes addictions and living with abuse in order to survive. The women who shared their stories during this research process described the interrelationship of all these factors again and again.

Voices of Homeless Women

That’s what I’m saying. Women who are homeless will often have been homeless many times. My personal story is that I have been homeless again and again. Never for a great period of time; only for nine months or three months or whatever, but I have ways of succeeding in those environments. But over the course of a year, or over the course of my lifetime, it starts adding up to about five years, and five years is a long time to be homeless. And I’ve been in some situations where one night could have killed me. So there’s a pattern here. Like why does any one single

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person be homeless that many times in their lifetime? What's going wrong? Not just with me, 'cause I'm not the only one, but with our society? It can happen to anybody, anybody.

Right now I'm driving my truck illegally. It's got no insurance and no registration on it because I can't afford it. I still need my wheels. I'm living outside the downtown core with a four-year old, nowhere near the bus system. The closest thing would be to walk almost a mile to the bus. You have to do these kinds of things if you are going to make it.

As I'm sitting in my house, I have plans about what to do the next time I'll be homeless, if I lose my job. Each time I do it, I'm better at it, smarter about it. I have a wall tent, but last time I had no place to put it. This time I'm going to have a stove, and I'm going to find a place to put up that wall tent. I'm thinking ahead. But why do I need to be doing this?

Sometimes I feel like I just keep running into a brick wall. You try and do it right, but you get stumped. There are so many things going against you everywhere you turn. When you're homeless, you can't do laundry. How can you stay clean? Having a shower every five or six days is not enough. You show up to work and your hair's not clean, so you get fired. You eat out of tin cans because you can't have pots. Or you end up eating rotten food. There's no place to cook if it's not warm enough to do it outside. You don't eat properly; therefore, you don't have enough energy to work properly. Just staying warm is a big challenge. One woman where I work rides her bicycle thirty-eight kilometers a day to get to a part-time job. She doesn't have a home, so she's camping. Before she even gets to work, she's exhausted.

One of the worst things about being totally homeless is not having a washroom. You have to use a public washroom somewhere, but they don't want you to use it. You especially need to have handy access to a washroom when you have your period. You get so tired walking the streets.

And another thing is, when you're homeless, you have a hard time keeping in touch with the resources that might help you. You can't keep calling the Housing people and they can't contact you because you don't have a phone. You can check your email at the public computer lab, but it's tough, especially finding a job. You phone places and leave message, but they can't phone you back. When I was homeless, I used the address of an office downtown. They let me use their phone just for messages, but yeah, if it wasn't for that I wouldn't really have an address.

But I guess, compared to some women, I don't have it so bad. I went to this support group meeting for women and I heard a story that I'll never forget. This one woman was telling us the story of her life. She talked about the time she almost froze near the ship yards. She had gotten really drunk and ended up going to sleep. She thought she was warm, and she passed out right in the snow, like right in the ditch. She was lucky that a police car drove by and saw her. They carried her into the car and then into the drunk tank. In the morning they told her about how they found her, how it was minus thirty degrees, and how they almost didn't see her. They almost drove right by. She just said, "Why didn't you? I don't care. It would have been one less person in the world."

FINDINGS - THE IMPACTS OF HOMELESSNESS

They tried to tell her not to give up, that she had so much anger and hurt inside, but that there must be a lot of people that she cared about. She said that experience made her realize that life is precious. She had lost a few friends and it hurt, but she just blew it off. She lost her mother just fifteen days before her son was born. She hadn't gone to the funeral because she believed that you could lose the baby if you go to a funeral when you are pregnant. The night the baby was born, she felt her mother in the room. She said she was just about to fall asleep when this wind went by her and she heard a whisper. She knew her Mom had just called her name.

Another woman told us about how she had \$1,000.00 stolen just before Christmas. That was her rent money, so she lost her apartment. She started living out in a mouse-infested cabin, but then her truck broke down, and she had no way to get back and forth to work. That's how she lost everything—her house, her vehicle, her possessions. She couldn't borrow money to fix her truck, so that she could keep her job and maybe one day be able to save enough for the damage deposit and the first month's rent on a place to live. I can understand her situation. The problem is that when you've been poor your whole life, you can't borrow money through a bank or any other situation. Her whole situation could have been completely avoided if she could just have borrowed \$400.00 to fix her truck. As it is, she wound up on the streets for nine months.

I'm really worried about the young girls on the streets. This one young woman, she said that some other girls dragged her right out of the school grounds. They weren't in school. They were drinking and crashing some place different every night. They wanted to drag her down with them. She tried to fight them, to stay away from them, but finally she just couldn't handle it. She said to her parents, "To hell with my future. I want to drink. I want to party." She had wanted to be a counselor or a nurse's aide, but now she is on the streets. What's her future? Will she end up sleeping under newspaper on a bench or in a garbage bin? Will she end up staying with men who offer her a place to stay if she will party with them?

You know, I have to laugh. I don't cry, because if I cried, I might never stop. Even if you're working full-time, you often can't make it. If you pay about \$800.00 for rent and \$500.00 for child care, there's not enough left for everything else. When you're working, they take away your Child Benefit. If you have nothing, then they give to you, but if you start making, you fall in the cracks.

I know I might seem strong, but there's a lot of weak stuff creeping in. I'm afraid that I'll give up. I know from experience that when you get feeling like that, you often don't have the desire to keep doing the things you need to do in order to having housing over your head. You know what I mean? You just get so tired. You just don't want to cope with society. It's so bleak and lonely. There's a lot of prejudice about homeless women, that you're not trying, or that you're a drug addict. Why do you even want to keep fighting, to get up and work? Why bother? It might be a lot easier to just veg out on someone's couch.

FINDINGS - THE IMPACTS OF HOMELESSNESS

Voices of Service Providers

Whether a woman loses everything because of addiction, abuse, mental health issues, bad luck or has grown up with homelessness, service providers agreed it is extremely difficult for her to dig her way out. Service providers discussed the difficulty of maintaining work, hygiene, and health. They talked about the difficulty of picking up mail from social housing agencies or making phone calls and the resiliency of women. Lack of sleep from overcrowding, couch surfing, living in substandard or unsafe housing results in low energy and depression and a further downward spiral. *“But if you can’t get back into your housing and your life just deteriorates because you have nothing to call your own. So your life just deteriorates and deteriorates. And then you try and say, okay I need to be sober, I need to start my life afresh. It’s very hard... There’s no support there for you.”*

Service workers discussed the generational cycle of homelessness. *“I have seen a pattern in my short years of working in housing. I have seen a lot of children who come back and say, ‘Oh my mom used to live here’. There’s a pattern and there always will be. But to break the cycle, more awareness has to be created.”* Homelessness is a downward cycle of loss and hardship which grinds down strong women leaving them few resources to find their way forward.

4. Feeling Depersonalized and Belittled

“Basically the verbal and emotional abuse you can take from the department. I been to a lot of social workers myself. It just puts your self-esteem right on the bottom or gets your anger up.”

Summary

One of the most devastating impacts of being homeless is the erosion of a woman’s feeling of self-worth and capacity. The lack of privacy and independence that come with not having a home of your own, the way homeless women are treated by government agencies and workers, the abuse they experience on the streets or when they move from couch to couch—all these lead to depression, low self-esteem, the loss of personal reputation and the indignity of not being able to make your own choices.

Voices of Homeless Women

You wouldn’t believe it. I was eating valerian—450 mg. a day. I couldn’t deal with it at all. My mother used to say, “A little kindness goes a long way.” When women or anyone is homeless, it’s because stuff is going on. It doesn’t just happen to you. There’s stuff going on, and a lot of it is what I believe is a wounding of the soul. So, you know, a little kindness would go a long way. I don’t think that it has to cost a whole lot. I’m just talking about a little humanness.

I was working at an evening job for two years. I’ve always done what needed to be done, but then the manager left. I was called up in front of the new acting manager (we’re still waiting for a real

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manager to come from out of town) and he questioned me about what I have been doing. I'm fifty years old and I've never been questioned about my work ethic before. This guy is my fourth supervisor and as far as I'm concerned, he's breaking all the safety rules about the equipment we use. He's years younger than I am.

Now I'm on Social Assistance and it's the same kind of thing. It's almost like being on Social Assistance makes you go lower. I do some shopping at the thrift stores, but at the same time I like to treat myself to new clothes that are on sale, like buying two T-shirts for \$5.00 or something. If I have to go through the thrift stores, that is fine, but give me enough money where I can buy myself one piece of clothing that is new, just to give me an energy boost. They think you are asking too much. You don't deserve a pair of new shoes, you don't deserve new mitts. I've been brought up all my life with the idea that you can get warts or whatever from someone else's shoes and mitts. It's unhygienic. My Mom works at the thrift stores and all my stuff is from there, right? But I mean, there are just certain things that I would rather...well, you know, it's your bedding. I don't like the feeling of living poor.

Unfortunately a lot of people have negative attitudes toward those of us who are poor. Living in poverty shouldn't mean that it has to show. I am jaded and disillusioned with the system. I just feel so degraded when you have to go for help. I went to Social Assistance on the 28th last month, because I had no other choice. If I could have worn a mask, I would have, you know. You end up feeling like this big, like you should just be grateful for the crumbs they throw your way. It's like you're looked down on and jumped on for being in the situation that we ended up being in. Some women just give up. Do they expect so little for themselves? Do they think they don't want more? Maybe the difference between me and them is that they don't think they are good enough. I've been told I'm unreasonable and aggressive. I'm just trying to get what I'm entitled to.

Women's financial opportunities and wages are not in line with the situation for men. Social Assistance and EI do not support people who are trying to be self-employed. Women need to learn self-dependency skills, but there seems to be resistance to women being self-sufficient. There is a lack of understanding. I had to sell my house to be eligible for assistance, and yet it was a cheap place to live.

I think everybody is entitled to their own little space. This is my sanity. If I didn't have this, I probably would have committed suicide by now. Oh yeah, that crossed my mind lots. You don't just lose your children and family and not experience extreme loss. Then if you don't have your own space, you have to deal with other people's insensitivity. You're deeply wounded and you're at the bottom. How do you heal, if you don't have your own space? It's imperative. The Yukon Government could invest in this, in making sure that everyone could have at least a little place of their own. They invest in mines that never pan out.

FINDINGS - THE IMPACTS OF HOMELESSNESS

Voices of Service Providers

Service providers are often called upon to act as advocates for homeless women with agencies that disrespect and condescend to them. As cited in above sections, homelessness knocks the self esteem right out of women so it doesn't take much for women to feel belittled and ashamed.

"But if they were to go to that appointment by themselves, they walk out of there feeling like nothing and they get nothing, like they accomplish nothing at all. All they got was criticism cause they are not looking for a job or they didn't pay their rent last month. So now they are going to owe that."

Some women are too afraid to go to Social Services or DIA because of this kind of treatment.

"The system is there to help, but the system is not always offering appropriate help, culturally or supportive."

Service providers talked about the humiliation women feel being dependent on others and having to fill out job search forms. *"Who wants to be a pitiful thing? People have pride. Who wants to feel they are objects of charity? Make people feel big."* It is discouraging enough being on social assistance without feeling that everyone in town knows your business and that you are less than others. This only contributes to the cycle of homelessness.

5. Survival Sex and Criminalization

"They were putting out with guys so they could look after me...they were making sure I was fed, I had a place to stay, making sure I had cigarettes to smoke and alcohol to drink."

Summary

With no resources left, disillusioned with the institutions of society that should be helping them, and struggling with feelings of low self-worth, homeless women sometimes see no choice for survival other than engaging in activities that are distasteful to them or even illegal. "Survival sex"—trading sex for the necessities of life such as food or shelter or to satisfy addictions—is a common coping strategy for homeless women. Much of this activity is informal, but other women work as escorts or as prostitutes. Women also steal, con people, and bootleg alcohol or sell drugs to get the money to meet their own needs or to care for their children.

Voices of Homeless Women

Homelessness creates crisis and I am distraught. Having to depend on others when I am naturally independent and proud is really hard. I am faced with desperation. It pushes you to drastic measures, but I also try to keep my pride and stay safe.

I have to admit that I've done some stupid things, though, like the evening that I was walking to the bar with my girlfriend. I just needed to be some place cool and quiet, with other people. We met her boyfriend on the way. He said to me, *"Hey, can you carry this bag for me? I'll give you X amount of money for carrying this bag from here to the bar."* It was a Ziploc bag full of cocaine,

FINDINGS - THE IMPACTS OF HOMELESSNESS

but I didn't even think. I didn't even hesitate. I put it in my pocket and carried it from here to there, because he had just spent three years in jail for murder. I did it to feed my kids. It was crazy. I could have gone to jail. I could have been deported. I have never done drugs of any kind in my life. I came here from my home country to have a better life, and here I am homeless and doing things I never would have dreamt of, just to stay alive. I know that there are other women who really try to stick to their principles and not prostitute themselves or do illegal things. They won't do it for the sake of their kids or because they've heard about the awful things that have happened to their friends.

Lots of the women I've met here stay with abusive men because they don't know what else to do. They have no money or resources. If they leave, they will be homeless, just like me. They'll lose their kids. Some of them do leave after a really bad incident, but then they go back again, because the only other option they have is living on the streets or moving in with another man who is just as bad. The winter is especially hard, because you can't just sleep outside, you know. Women just go from one guy to another. These men want women to drink with them, or get high. They expect sex. Some of these guys want women for their slaves. Most of them live in real dumps, but when you're so tired, cold and hungry, you do it.

Young women are especially vulnerable. They might start out crashing with friends to get away from their parents. Sure, maybe they're mixed up and making poor choices. Still, they don't deserve the treatment they get. Soon, they find themselves putting out to get food and alcohol, or staying with guys that they don't even like, much less love, because it's a place to sleep. They're always getting beaten up, maybe because they try to resist the things they are being asked to do, or maybe just because they are in the wrong place at the wrong time. Sometimes these young women are trying to take care of other girls who have just run away from home, so they put up with even more abuse to try to protect these fourteen or fifteen year olds. They begin to think that this type of life is normal.

Some women get kicked out of their home communities because they're already in trouble because of their partying and drug dealing. Their partners and children stay in the community, but they end up going to Whitehorse. They can't even go back to see their kids. They don't get any help with their problems. Even if the woman is kicked out, her First Nation is still getting money for her. They should help her turn her life around. It isn't right.

Sure, you start out saying, "I'll never to this" or "I'll never do that", but if you're desperate enough, you will shoplift, or take something from someone's house. You will bootleg or sell drugs if you get the chance. You start asking people for money or thinking of ways to con them. Sometimes you can find an honest way to make a few dollars or get some food—doing chores for elders, picking berries, going to the soup kitchen—but it's never enough to get by.

FINDINGS - THE IMPACTS OF HOMELESSNESS

Voices of Service Providers

Service providers discussed the prevalence of “survival sex” amongst homeless women. “I would say that ninety percent of our clients are relatively versus absolutely homeless. With women, it is more couch surfing, survival sex, that kind of stuff.” Women trade sex for a place to stay, for food, transportation, to pay the bills and to feed their addictions. Women put themselves in risky situations to combine funds. They see couples forming and reforming for expediency. One worker had a more empathetic interpretation. “People need to have a sense of belonging so they gravitate to people in the same situation and then women find themselves trading sex for a bed. There’s also the need for touch by another human being. Anything is better than nothing - love and I don’t want to be alone.”

Young women are most at risk due to inexperience and lack of self confidence. A disturbing example involves youth and is linked to our poor transportation system and the cold. “There is this whole underground ride that is a fee for service. So the girls have been offering up blowjobs for a ride home.” Young women are prey for older men who get them hooked on cocaine and take advantage of them. Or they go to the crack house with their buddy and are introduced to that lifestyle. “The high use of cocaine equals higher costs for users which equals more homelessness.” Service providers discussed the impact homelessness has on crime, theft, vandalism and other survival crimes including abuse and hurting of self and others. The following story illustrates the impact on service providers themselves, their clients and the desperate resourcefulness of women.

“Last year, before December, we had a case of two clients. One who had to go into a bar and sell herself for a beer, so she can walk into Detox because she didn’t have a place to go. The shelter did not take her because they didn’t have a place for her. We’re desperately looking for a place for her. So then she said, don’t worry, I’ll manage myself. So finally, she called me and said, ‘I went. I sold myself to a guy. He gave me a beer, he did what he wanted to do and then I walked into Detox.’ It was cold and she had a place to sleep for at least four or five days. Then, the other one, because Blue Feather was closed and she got kicked out of the place and she didn’t have a place to go....We knew she was selling herself so that she can have a place to stay. That’s too much. Why do women have to go and sell themselves, their bodies, so they can have a place to sleep? And that’s exactly what’s happening in town.”

FINDINGS – THE POLICY AND BUREAUCRATIC PRACTICE ENVIRONMENT RELATED TO HOMELESSNESS

The policies and bureaucratic practices of all four levels of government directly affect homeless women's lives. They determine whether or not they are eligible for subsidized housing, how much income assistance they can receive, how well the volunteer sector can respond to needs and whether women can keep their children or not. The policies create the rules that women in poverty must adhere to and the cracks through which poor women fall. When policies are interpreted sensitively and compassionately, they have the power to change homeless women's lives for the better. When the opposite is true, women suffer needlessly and are alienated from the system designed to help. The implications of policies and bureaucratic practice are intensely personal.

WHAT THE LITERATURE SAYS

The literature that was reviewed for this study was consistently critical of the role that the policy and bureaucratic practice environment at the municipal, provincial/ territorial and federal levels plays in creating the conditions that make it difficult for so many women to maintain adequate, safe and affordable housing. The key themes that emerged from this review can be summarized under the following nine categories.

1. **Income Support Policy and Practice** – Income support rates are not sufficient to cover the cost of increasing market rental rates (e.g. Kothari, 2006; Craig, 2005; Bennetts and Green, 2004; Kerr, Frost and Bignell, 2004; Townson, 2000; The Social Planning Council of Toronto, 2006). The policy of clawing back Child Tax Benefits from women on social assistance keeps them in poverty (e.g. Craig, 2005). Rates as low as 28% of the poverty line¹⁰ result in overcrowding, women having to forego food and utilities to maintain housing, children being excluded from school field trips, recreation, etc. Policy direction is aimed at removing recipients from welfare lists (e.g. Savarese and Morton, 2005). Damage deposits are limited to one per lifetime (e.g. Craig, 2005). Employment insurance is unavailable for women who have only been able to find temporary and/or part-time work or, if they do receive benefits, the levels are inadequate to meet basic needs.
2. **Municipal government policies** – Urban renewal projects often displace people without ensuring that adequate replacement housing alternatives exist (e.g. Kothari, 2006). Federal housing policy leaves municipal governments without the resources to respond to social housing needs (e.g. Connors, 2005).
3. **Child Protection Services** – Using uninhabitable or unsafe housing (e.g. in situations of domestic violence) as a justification to remove children from the custody of their mothers is essentially punitive and discriminatory (e.g. Kothari, 2006).

¹⁰ Rate for a single employable individual in Manitoba.

FINDINGS - THE POLICY AND BUREAUCRATIC PRACTICE ENVIRONMENT RELATED TO HOMELESSNESS

4. **Landlord/tenant regulations and their enforcement** – The lack of protection for tenants makes it easy for landlords to discriminate against women on the basis of their gender, family status, race and income and for landlords to evict tenants. Social assistance recipients are often forced to accept housing that is unsafe and unhealthy. (e.g. Kothari, 2006; Craig 2005).
5. **Public housing policy** – Canada has one of the smallest social housing sectors of any Western nation (e.g. Hulchanski, 2002) with a small portfolio and the lack of integrated policy that binds federal and provincial jurisdictions to a continuum of program actions (e.g. Carter and Polevychok, 2004; Craig, 2005; Connors, 2005; CMHA, 2004; Kerr, Frost and Bignell, 2004; The Social Planning Council of Toronto, 2006). This policy direction is producing wait lists as long as ten years (e.g. Kothari, 2006). The 25% rule (i.e. public housing tenants must pay 25% of their income on rent) makes it hard to get out of the poverty trap (e.g. Bennetts and Green, 2004). Wage exemptions for low income workers who are also receiving social assistance can end up being a disincentive for working, and the red tape involved in getting the social assistance cheques wears people down (e.g. Kerr, Frost and Bignell, 2004).
6. **Policies around support for people with disabilities** – Income assistance for women with disabilities is out of step with daily living needs and their capacity to function and workers are misinformed about these realities (e.g. Wiebe and Keirstead, 2004).
7. **Policies related to the provision of addictions and personal development services** – There is a consistent lack of support for vocational and education opportunities that could lead to independence and self-improvement. The lack of childcare, transportation and training funds that would allow women access to existing programs creates additional barriers (e.g. Wiebe and Keirstead, 2004; Bennetts and Green, 2004; Kerr, Frost and Bignell, 2004). Services for addictions, health and mental health issues are inadequate (e.g. CMHA, 2004).
8. **Bureaucratic climate** – Homeless women complain about a lack of access to information about how to access programs and how to appeal unfair rulings, about the inaccessibility of workers, and about a lack of understanding and respect and a climate of suspicion within government programs (e.g. Wiebe and Keirstead, 2004; Bennetts and Green, 2004; Kerr, Frost and Bignell, 2004). Workers need to be allowed to develop services creatively (e.g. Craig, 2005; Bennetts and Green, 2004).
9. **Minimum wage rates** – Even a \$10/hour job is not sufficient to meet basic needs (e.g. Jackson, 2004; Craig, 2005).

FINDINGS - THE POLICY AND BUREAUCRATIC PRACTICE ENVIRONMENT RELATED TO HOMELESSNESS

Carter and Poleyvychok (2004) characterize the housing policy field as an area of shared neglect rather than shared responsibility. Integration of policy and program initiatives affecting homelessness would go far in alleviating the problem. This section illustrates the systemic nature of homelessness.

FINDINGS OF “A LITTLE KINDNESS WOULD GO A LONG WAY”

The following are the **theme headings** for this section:

- Income support
- Falling through the cracks
- Child protection
- Other support services
- Subsidized housing
- Addictions and personal wellness services
- First Nation Government and services
- Municipal government
- Funding to volunteer sector
- Minimum wage
- Disability
- Landlord and Tenant Act
- Justice system

1. Income Support

“There’s a lot of people stay on the street because they get a lot of hassle going to DIA or welfare, finding a place, waiting for 10 days to get a cheque – so it’s just a waste ...”

Summary

Most homeless women feel at the mercy of the social assistance system. Some women related positive experiences. Unfortunately, the majority had negative stories to tell. In the Yukon, there are two social assistance systems. The Department of Indian Affairs (DIA) serves First Nation clients and the Yukon Territorial Government Department of Health and Social Services (SA) serves non-First Nation people. They both use the same legislation to determine policy, but the interpretation of the Act can be quite different. A woman on DIA assistance will receive different benefits than a woman on SA. DIA cheques come from Winnipeg and the delay can cost a woman her home, force her into debt or simply not to eat. Women talked about rates that are too low to live on, a damage deposit policy that puts them into debt and no start-up funds for women fleeing abusive relationships with nothing. Most frustrating and damaging for

FINDINGS - THE POLICY AND BUREAUCRATIC PRACTICE ENVIRONMENT RELATED TO HOMELESSNESS

women is their inability to get off either system due to restrictive policies about part-time work, the Child Tax Credit clawback, and the policy that women must be on the system for six months before they are eligible for fuller benefits which would enable them to get on their feet more quickly. They feel at the mercy of inflexible and insensitive policies and bureaucratic indifference.

Voices of Homeless Women

It is because of Indian Affairs and their way of doing things and well, SA is just about as bad. Like white SA is just about as bad for making you wait. You got to wait a week to a week and a half for an appointment. They don't tell you right away whether you can get it or not. They screen everything the next day. They come back to you in a few days about whether you are eligible or not and then they go from there and tell you what you are going to get. If you are a woman with kids, you can't wait that long. And if you got Housing on your case with "pay up or get out" notices, you can't wait. With DIA, you have to wait ten days to two weeks for a cheque to come. Then they don't give you enough money for rent. My daughter refused to live in a dump and took the extra money for rent out of food for her kids so that she could feel that they were safe. What a trade-off, safety or food? My daughter got so fed up; she decided to do it the easy way and won't go to SA any more. She lives on her Child Tax Credit which isn't easy but at least she doesn't have to answer to anyone about what she does with her money.

When she had to leave her husband because he was beating her up, she had nothing. She went to DIA and they wanted her to get a maintenance order from her husband. Can you believe it? She had to go to a lawyer to get a paper saying she couldn't get maintenance before they would help her. Then she had a worker that kept after her. She asked her what she did with the money she got from SA. My daughter said, well she didn't even have her own cup to drink a cup of coffee in, so needed to buy furniture and things. Furniture? You have to live on the floor for six months before you can get furniture. That woman wanted my daughter to buy a mattress and sheets from the Sally Ann. She would rather not and I can see why. She had to scrap with them about that. I wonder if that worker got her mattress and sheets at the Sally Ann.

And another thing, she heard there was a requirement that she have a phone in her house. That she had to pay for out of her own pocket, so there goes another \$70.00 a month. The hook-up fee and everything, the first month is very expensive. If they're going to have a rule like that, they should give the money for it. I'd take eating over the phone myself.

The way it works is that they give you your basic needs for the first six months, then you are eligible for transportation and furniture allowance, but only if they say you need it. So you need a house downtown where everything is close. My other daughter gets \$500.00 a month for her

FINDINGS - THE POLICY AND BUREAUCRATIC PRACTICE ENVIRONMENT RELATED TO HOMELESSNESS

and her baby. How do they expect a single mother who has no income, no child support, nothing to get through the month? It's ridiculous. It's taking her a long time to rebuild her life and I can't help her financially. I'm barely getting by.

Social assistance is prejudiced against single women. The rates are too low to live on. I get \$245.00 a month for my basic. I really conserve it. I still go to Maryhouse and the Salvation Army because \$245 doesn't last very long for food. I'm always borrowing from relatives. They're very good about it, giving me food and basic hygiene supplies. It doesn't do much to bring my self-esteem and confidence up. At my age, I thought I'd have a little more and be able to live with some dignity.

I don't want to rely on welfare and live cheque to cheque. But I'm on disability cause I can't work anymore. If welfare screws up, if they are slow about the rent, I get a notice from the housing people saying that if I don't pay by such and such a day, I'll get kicked out. I tell them that there isn't anything I can do about it. I put my social assistance papers in on time. It's stupidity that our government has decided that even though I am disabled, I have to put in a paper every month saying that I'm disabled this month and I still want my cheque.

We women get in debt with social assistance. Not enough money and we borrow money we can't repay. We can get in debt with the first and last month rent and we get in debt having to get food vouchers when our money runs out after two weeks. Then welfare takes that amount off the next cheque. It's a vicious circle. If we don't get the damage deposit back from the landlord, we have to pay it again with the next place and social assistance will only give it out once. If we have to ask for it again, we have to repay it. When my daughter left her abusive husband, she didn't get her last month's rent back. She had to leave in a hurry and then she was in debt to them. So no matter what you do, it's like a no-win situation.

I remember when I got an income tax rebate, \$700.00 or so. I used that money to move out of my auntie's into my own place and a month later, they found out that I had gotten this cheque and I hadn't told them. I didn't think I had to tell them about income tax. They took it off my cheque for two years. The next year, they made it illegal; they weren't allowed to touch your income tax. But I fell through the crack and still had to pay them back. They made me finish paying even though they weren't allowed to do it to the next batch. And I thought, okay great, I'm caught in the middle again. My auntie won the bonanza at bingo and they wouldn't let her have that either. They don't let my sister keep her Child Tax Benefit. She gets \$250.00 and \$143.00 gets taken back. She's trying to make ends meet and that \$143.00 could be used for food and then she wouldn't have to go for vouchers in the middle of the month. Are you surprised

FINDINGS - THE POLICY AND BUREAUCRATIC PRACTICE ENVIRONMENT RELATED TO HOMELESSNESS

that when they try to save money and do cutbacks, it's always in the wrong spot? It doesn't make sense. You just can't get ahead.

You know, I don't like it because I've never been on it before in my life. I always worked until my accident. You get treated different, different ways by different workers. Some of them are good and some are very judgmental, make you stand in line. My cousin goes to DIA. She hates going there because of the way she's treated. She told me that if she could have worn a mask, she would have. She forces herself to go there because she doesn't have a choice. She's had a lot of bad luck. They told her, "It's you again. You haven't got a job yet?" It's like they're giving away the money out of their own pocket. That's how they treat you.

There are some good workers. My daughter can't get a house with Yukon Housing because her husband tore their place up when he was drinking. They won't let her get a place with them because they say she owes them money for the damage he did. Well, her social worker wrote a letter to Yukon Housing but it didn't help. She's been trying to help any which way she can. She's been really good to her. She was willing to put down towards that debt and then just call it last month's rent for their records, but it was still no. My girlfriend got her teeth fixed. They were so rotten, she could hardly eat. Some of those social workers really care but the system they work in doesn't let them help women get on their feet.

If you get a part-time job, you can only keep \$100.00 a month, they take back the rest. That wouldn't even pay the babysitter. There's women who get a job and go off it, and then they lose their job and have to go back on. Then they have to start all over with waiting for the transportation and laundry money, never mind furniture. If welfare would give them a little support when they first start working, they could stay off. Even with the top off, if you're making minimum wage, they only give you another \$75.00 or so. That's not enough to make ends meet in this town, or any town in the Yukon. You've either got nothing and they're going to give you help. But if you start making, you fall through the cracks. How are we supposed to get out of the hole we're in when as soon as we get a leg up, the regulations pull us back down?

Voices of Service Providers

Service providers discussed the systemic differences between the two agencies providing income assistance in the Yukon. They give the same rates but DIA is not as liberal in their interpretation of the Social Assistance Act. This puts First Nation women who are already facing discrimination at a disadvantage. *"There is no appeal process with DIA. The appeal process is that you go to the supervisor and the supervisor says there is no money in the budget. Whereas, for YTG, there's an appeal committee and they're not employees of Health and Social Services. You can appeal to them; you can meet with them."* Both agencies will serve what they call "blended

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families”, families where one partner is First Nation and the other is not. If the head of the household, determined by last income, is First Nation, they go to DIA. Both agencies will provide emergency shelter but, once again it is more difficult to access from DIA.

All service providers lamented the low rates provided by both agencies, rates that are not indexed to the cost of living and have not risen in fifteen years. *“DIA and SA rates are too low. Policy of keeping people poor.”* Since DIA follows SA’s lead, workers feel that the territorial government must raise the rates so their clients can eat and sleep in safety and with dignity. DIA’s education allowance is too inflexible to allow for a woman’s circumstances and can be prohibitive to women with children seeking to educate themselves. The overall consensus was that DIA was more difficult for clients and advocates to deal with.

“I hear it all the time. The social system for First Nations, DIA, \$150 to \$350 bucks a month and that’s supposed to feed you and pay rent. And that’s what you get and no more. So they drink it. So that contributes to homelessness, treating people like they’re homeless.”

Service providers echoed homeless women’s concerns. *“It’s harder to get help from SA now. If a woman takes drugs and alcohol, then workers are less likely to help.”* There are a number of cracks women can fall into. One is the three month residency requirement which leaves women at risk, their only options the Salvation Army Emergency shelter or homelessness. There is a population of immigrant women in the Yukon under the Live-In Caregiver Program or who have come over as “mail order brides”. Immigrant women are not eligible for SA or social housing leaving them stranded in abusive relationships with no recourse. The other crack mentioned above is the age requirements for social assistance. All workers discussed clients who do not qualify for SA because they are not nineteen years of age and who see pregnancy as an option to getting themselves independent housing. All discussed the negative effects of the Child Tax Benefit clawback, the inability to increase income through part-time work. *“When people get off SA, they don’t have any benefits for medical, dental, etc. Need to have access to benefits for a while if they get a job before they are totally cut off.”* One worker summed up her experiences as follows:

“They have to be able to fit themselves into this little box, and it is not always appropriate for the woman taking the assistance. But there is this expectation that if you do not choose to fit yourself in, then you are the one making the choice for all these negative things that are happening to you. It is a very punitive way of looking at people who need help in society.”

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2. Falling through the Cracks

“I used to sleep in the bus station in Edmonton, when I was on the streets when I was fifteen.”

Summary

Young women between the ages of sixteen and eighteen are falling through the cracks of service provisions. Some would argue that this starts as young as fifteen. Young women who have been in the child welfare system for parts of their lives and have life experiences outside the range of usual adolescence are reluctant to be involved with the child welfare system. They crave more independence, especially if they have been street involved. They do not want to live in a group home or foster home having been self and peer reliant on the street. However, Adult Services Unit of Yukon Health and Social Services cannot become involved until they reach the age of majority which in the Yukon is nineteen. Exceptions are sometimes made for older teens that are pregnant or are parents. Generally, teen parents are served by Adult Services and are eligible for social assistance. Young women who refuse to become involved with the child welfare system become homeless and subject to the fluctuating fortunes and dangers of life on the street.

Voices of Homeless Women

That is something that kids want, a place of their own. Some of them are so independent. They want to be on their own but they are not old enough. Some of my friends wanted to get a place together but it's hard. If you are uneducated like me, you don't know how to do all those things. And we were too young to sign all those papers and all that. Youth workers will help me to an extent but is it not really what it should be. Not being old enough to rent houses, you are on your own and on your feet but a little too young. But you are taking care of yourself; nothing you can do. Well, there's one thing girls can do, get pregnant to get their own place and some do. Pretty desperate.

For instance, I had a phobia about the receiving home and cops and stuff, so I wasn't going to go back there. They told the rest of my family and everyone around me that they weren't allowed to take me in, otherwise they would be charged for harboring a ward of the government. So basically I was stuck on the streets for four years until they discharged me from the government. So I'm staying at my sister's. But I got to get out of there. I am trying to get a place but it is really difficult.

There's a cycle out there. There's a whole new group of young kids and it starts again. I have seen that happen. Four years on the street. It doesn't change. Four years of time; it's just a pattern. I wouldn't mind being a youth counselor or coordinator, like talk to young women. I'd

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say that I've been there and I know where you're going. I did the exact same thing. I'd try and help them and stop them from repeating that cycle. I'd tell them they are on the wrong path. I'd also tell child welfare to change their rules and support young women in their own places. There's more and more youth that are out there.

Voices of Service Providers

Service providers expressed frustration with the social assistance and child welfare systems. *"The Receiving Home kicks youth out at eighteen and they can't get SA until they are nineteen. I've seen girls under nineteen pregnant and not given SA until the baby was born."* Because SA will usually pick up pregnant teens, service providers see young women who will go that route to have a place of their own. They advocate for teens who are trying to find housing but run into barriers because of their age. They reported seeing more and more youth out on the street without the resources such as supported independent living to accommodate them.

3. Child Protection

"My son is under social services. His social worker is the same social worker I had as a kid."

Summary

Child protection is a force in homeless women's lives as adults as well. For some women, child protection has played a role all through their lives. They have been in government care as children and now their own children are in care or have been.

Women who are homeless can have their children apprehended by Child Protection Services. Women who are living in unsafe housing situation, staying with relatives or friends or in substandard housing, live in fear that their children will be apprehended. They do not feel the child welfare system is there to help them. It is one more stress for women trying to keep their families together and a roof over their heads.

Voices of Homeless Women

I was taken away from my parents when I was a baby. They were drinking a lot. I was in and out of group homes, probably twenty group homes before I was five. Then I got adopted and life started from there. That's when I realized I am loved and cared for. But I was a rebellious teenager and tried out life on the street. I couldn't take care of myself so I went back home. Friends would try and help me but it was pretty scary.

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I have a lot of mental health problems and that's why I have housing problems. They took my son away from me and put me in the hospital. Once we get back together, we celebrate because we beat the government. You can't keep us apart.

Before I got so sick, my son and I had a little apartment. Family and Children's Services said I had to have a phone in my house because of my son's health condition. If anything ever happens, I need to be able to pick up the phone and call an ambulance. Social Assistance won't help me with that even though it's for health and safety purposes. I don't understand that at all. Then I worry about the neighbors. They can phone Child and Family Services on you. Then they check it out and can end up taking my son if I don't have enough food or the place isn't clean enough. The phone is expensive, \$40.00 a month that I take out of my food money. Just another thing for me to worry about.

Voices of Service Providers

Service providers work with homeless women who are in fear of the Child Welfare system. They report women are afraid their children will be apprehended and afraid that they will not be able to get them back if they are in care. They may lose their housing because their SA rates go down and not be able to have their children returned due to inadequate housing. When children are in care, they get a lot of material goods that the parents can't afford, setting the parents up for failure in the eyes of their children. They had concerns with children placed with elders or grandparents who may not be doing so well themselves, creating more stress and homelessness. Service providers had concerns about foster care. *"Life's hard. Foster homes are difficult too. Who says foster homes are better or safer? Lots of those foster parents need to be trained (in dynamics of FASD). I don't believe that the kids would be any worse off staying in their birth families with mandated in-home support. The cost would be about the same."*

Service providers were concerned with the lack of support young, single mothers receive when they grow out of the child welfare system. *"The support is not the same as when they were young."* They were praised the Healthy Families program and the Healthy Mom, Healthy Babies programs and want to see them expanded. *"Child welfare needs to look at the whole family and not just take one or two kids into care."*

Once children have passed the cute and cuddly stage, it is very difficult to find foster homes. So they remain in care until they are old enough leave the system. There are not enough foster homes and social workers are frustrated and live with a sense of failing the children they want to help.

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On the flip side, some workers had positive stories to tell. *"I had to debrief with one of them the other day and he gave me some feedback on a client that was in care and what happened for them. He believed that if it wasn't for the kids being in a structured facility that he probably would have been in jail. So I think there are aspects of it that work well."*

4. Support Services

"Change service providers' requirements."

Summary

Homeless women access many support services with varying degrees of success. Some services are helpful and some seem to contribute to their problems. Most women interviewed found the rules and regulations which govern service provision to be inflexible, particularly government agencies. This inflexibility prevents sympathetic workers from giving women the kinds of support that would enable them to climb out of homelessness. Employment Insurance is not helpful for women who are self-employed or under-employed in part-time, contract, seasonal and low wage work. Women feel discouraged and further marginalized when services they turn to for help do not. Women with disabilities have fewer options and can feel frustrated and constrained by the services meant to assist them. When support services work for women, they can make their lives and their children's lives easier and their poverty seem less demeaning.

Voices of Homeless Women

I had a minimum wage job in a big retail store. I didn't have a job description and was at the mercy of whomever as supervisor. I had a really good supervisor who left for a better job and then the trouble started. I got a miserable supervisor who made my life miserable at work. Well, I thought, I'll go to the union. I got myself a shop steward and she didn't get back to me. She is paid for meeting with me and with supervisors and managers. She can leave her post to talk about the issues. Yet I'm saying can we go for coffee somewhere and she is not getting back to me. She is the one I asked to be present when I got called up before the boss and she was there as my support. But the issues just kept on. So I went out to her till to say there are more issues and I need help, etc. She was wearing a shop steward button. She took it right off in front of me and quit. That's exactly what happened. So I got no help from the union at all really. And I have a few years yet before I can get my Canada Pension. It's not a lot, but I hope I can live on it.

My health was really suffering. I have a chronic condition that gets worse with stress. I tried to stick it out, but that supervisor just wouldn't let me be and I was feeling much worse. And as I said, the union wasn't helping me. My doctor was worried about me so in the end, I quit. So that's why I wasn't eligible for Employment Insurance (EI). But I was able to go on medical EI for fifteen weeks but that was it. Now, I have no income. I could have appealed it but don't even

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have a witness to say I was forced into quitting. I was pushed; I was goaded because she would just say, I did no such thing. So I pretty much shot myself in the foot, but at least my health is better now. Thank heaven for the Chronic Disease program. They pay for my drugs and all that. If that shop steward had done her job, I would probably still be working.

I went to Employment Central a couple of days ago and they did a work action thing, to get back to work, some kind of forms. They helped me apply for a job. They're pretty good there. I hope they can help me find a job. I was counting on my income tax refund. I went to the income tax building and got a volunteer there to do my taxes. Then when I went to see him a month or six weeks later, they told me this guy who did it is gone and it hadn't been filed.

My neighbor is having a hard time too. The last place she was in, she was evicted because she was asking for repairs; happens all the time. He kept her damage deposit too. Anyhow, the landlord has a reputation as a real scam artist. My neighbor went to the Human Rights Commission because there were some discrimination issues as well, but nothing ever happened. Then she went to see the Landlord and Tenant people but they said there was nothing they could do because she gave her a timely notice. What kind of use are they? We don't seem to have any rights.

And that's just the latest installment in her story. She came from another country with her husband. When they arrived, they wanted to go up North somewhere. That's why they had come, for the wide open spaces. They had been on a farm. They weren't city people. But they were advised by Immigration not to, to stay in the city. They were told they'd hate it, she said. It's taken her ten years to get up here, but she did. She had a terrible time. She left her husband because he abused her and she had her four kids. She couldn't find decent, affordable childcare so she had a hard time working. Did some pretty dodgy things by the sounds of it. This country is supposed to have a good childcare system but it doesn't. Cost you an arm and a leg for that many kids. So that was no help to her.

She still has one child with her. One good thing that's happened to her is the Kid's Recreation Fund has given her \$300.00 for her child's recreation activities and she can put her name into a draw for a bike. She was really happy about that.

My daughter is having a hard time with my granddaughter. She put her in these special youth camps. My grand-daughter complained that the youth workers weren't doing anything and couldn't grasp the kids' attention. There were not enough games that interested her, so the kids just sat in the back and smoked. She says the kids just want to talk to someone that's been there, in trouble or on the streets. They're very rebellious.

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And she's in trouble with student loans, I mean my daughter. She got penalized for missing payments. She was making \$7.00 an hour and trying to get topped up from welfare. It was just totally impossible but she had to pay it off. She's going to pay it off but she feels like she paid off other people's delinquent loans. If she was 30 seconds late, they were phoning her. She ended up missing some payments. Then she went for a loan for a car and found out they put it on the credit bureau. They only put that she had reneged on her student loan and that's it. They don't put that for eleven years, she only missed two payments which to me is pretty incredible. It makes me mad. Seems like you just can't win.

Voices of Service Providers

Homeless women access many support services trying to get housing and help for themselves and housing. Service providers thought that many services were useful such as the Outreach Van, a joint project between Yukon College, Kwanlin Dun Health Services and Yukon Family Services Association. It provides sanitary supplies, food, safe injection kits, safe crack pipes and nonjudgmental, caring support. Homelessness has a negative impact on women's health and they go to the hospital which has good social workers. Women access the services of Employment Central, although there is no service specifically for youth. There is a demand for counseling services from the Women's Advocate at the Victoria Faulkner Women's Centre, YFSA, Victim Services, FASSY, Skookum Jim Friendship Centre and the First Nations.

Women can seek legal help for criminal and some civil matters from the Legal Aid Services. However, *"If a woman has her name as joint owner of a house and there is financial abuse, she actually doesn't have a penny of her own. She can't get legal aid if she is a property owner on paper."*

Service providers were not happy with Environmental Health in cases of women living in rental units with black mould. They could not see why Environmental Health was not forcing them to clean up the buildings. Another cited the case of a client living in a rented trailer with cat feces underneath that were causing health problems. Nothing was done and the woman had to find somewhere else to live. Like homeless women, workers were frustrated with the inflexibility of rules and regulations that are meant to help, but actually hinder.

5. Subsidized Housing

"They got all these lists of things. You can't get into housing if you've got this or this or this or this. Well that eliminates half the people. Well they're still poor and they still need place to live. It's a human right."

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Summary

There are three housing authorities offering subsidized housing in the Yukon. Grey Mountain Housing serves First Nation clients in Whitehorse. Each First Nation has a housing program for its citizens similar to the other programs. Yukon Housing serves all Yukon communities with Whitehorse Housing serving clients in Whitehorse. Rent is geared to income at twenty-five percent of household income. Housing units range from apartments to duplexes to single family dwellings in various states of repair. A lot of women interviewed felt the units were not safe or were in unsafe neighborhoods due to drugs, alcohol and violence. Some social housing is grouped together and some is integrated into neighborhoods. The policies and regulations of subsidized housing are very restrictive and unaccommodating. Women see them as designed to keep people poor and diminished, as barriers. Subsidized housing is another service exerting great control over poor and homeless women's lives. Policies and regulations need flexibility in order to help women keep some dignity and truly help the homeless.

Waiting lists are long for all subsidized housing units. Grey Mountain Housing has a waiting period of about a year. For women fleeing abuse, often with nothing, this is unacceptable. There is no policy giving abused women priority for housing even though their lives and their children's lives are in danger. The no-pet policy seems unreasonable when all units require a damage deposit which would cover damage done by the average household pet. This seemingly trivial policy further grinds down and marginalizes the poor. Pets provide companionship for lone women and a help keep life normal for children, especially when their lives are turned upside down with parents splitting up.

Yukon Housing has an unforgivable debt policy which penalizes women leaving abusive partners who have damaged the unit or have not paid the rent. Women apply for more housing and are held liable for the debt incurred. With rents soaring in the Yukon, especially in Whitehorse, it is becoming increasingly hard for women to find safe, affordable private rentals and more women are turning to subsidized housing. With demand increasing and no new units being built, it is becoming harder for women to access subsidized housing. The waiting lists are only growing longer.

Voices of Homeless Women

Right now, I'm just trying to find places to stay. I just started looking. You try different places, just have to wait. Another challenge of being homeless is not having contacts. I don't have a phone. I have email and check every day at the public computer lab but that's tough. They said to keep phoning back to the housing; otherwise it looks like you're not still interested. That's hard for me without a phone.

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When I moved back here I was staying with my mother. Yukon Housing actually told me I had to fill out an application to stay with my own mother. If you're going to stay for more than six weeks, they expect you to fill out an application to stay with family. It's to get more money. I mean my Mom is raising my nephews, my youngest brother lives with her and she's helping me out because I have nowhere else to stay right now. I was just mind boggled by that - that I would have to pay to stay with my own mother. Like, this is insane. And it was at least ten pages; this application looked like a book. I could not believe it.

So I don't really want to get a place there, but Grey Mountain Housing has a waiting list of one year. I need to be in subsidized housing where I only have to pay twenty-five percent of my wage, because even if I have a minimum paying job, I still would have money in my pocket. But they aren't really set up to help someone who is earning money. My girlfriend just moved out of there. When she started making some money, they were charging her \$1,400 a month. There's no cap on it so you can't better yourself. Put a cap on it because it's there for those in need. All the money you would like to save to buy a house, to get off the system, you gotta dish out. She bought her own house now and lives poor. But it's only because she got out of Yukon Housing. They were dragging her down. The only time we get on our feet, they are taking it away from us so we can't get on our feet.

I've met so many women who can't get a house with Yukon Housing or Grey Mountain Housing because they say they owe them money. Another girlfriend was really honest when she went there. She told them she had an outstanding debt. She lived in Watson with her husband and when they split up, she just up and left, didn't want to wait to be hit no more. They said she owed a thousand dollars. So they knew up front about it when she went there. Her worker was willing to put money down towards that debt, but it was still no. But her cousin wasn't honest with them. She owed them money from back rent too. She told them she had a mental problem so they got her a house right away. They found out about it afterward and they tried to evict her. They let her go on a payment plan now. Where's the fairness there?

I think that Yukon Housing should have a payment plan for everyone to pay back money owing and they should go after the men. But the men don't need to go back to Yukon housing so don't get caught. They should have a minimum payment that we could pay when we can't pay the whole amount. This would help not getting evicted. Women can't get ahead and there's not enough money for food.

I think there should be a couple of buildings that are built for people to get on their feet but in a safe place. Social housing is necessary but can be dangerous; there's fighting going on with neighbors and drugs. The areas you live in low-cost housing like the Riverdale strip are not safe.

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Cops there every night; you can't get any sleep. Then if you're going to live downtown so you can be convenient to the things you need, it's not safe either. There's a lot of bad people living in the housing downtown. My sister will not live in Yukon Housing. She says to her she's putting her child in danger, especially downtown where there are drugs everywhere. Another big problem is mould. She was in Grey Mountain Housing and they said they were going to rip out the walls and everything and fix it, but they didn't. There were coke dealers close to her and there was no safe place for kids to play. She made her son stay inside because of the coke dealer instead of playing with the other kids outside. She was really mad and I don't blame her. But when it comes down to it, lots of us women don't have a choice about where to live. Rents are high and we have to live in subsidized housing. It's better than the slum lords.

My Mom's neighbor is disabled. She has a really nice house. It's all made for someone in a wheelchair with low counters and all. She told her she had a really good OT who got her that house when she was still in hospital down south. It was supposed to be for a couple. The woman was disabled but they had a son. You can't have children when you are disabled, I guess. When social assistance is slow with the rent money, they get eviction notices. It's ridiculous. They must know the situation with social services. Are they going to wheel her out on the sidewalk and leave her there? Then she almost lost her apartment again when she went out for medical treatment. The treatment series was supposed to go for six months, but she came back after three months because she was going to lose her place. And then what would she do? There's even less housing anywhere for disabled people. She couldn't even finish her medical treatment, pretty sad.

To be fair, they do include the heat with the rent and they have helped some of my friends when they were desperate. One friend got a job offer in Dawson after she was approved and her file moved with her. They helped her for a couple of months by giving her a place. Another had nowhere to go because she separated from her husband and they found her and her kids a place for the winter. And if you say you're from Kaushee's, you have a better chance of getting a place. Well, you should or you have to go back and maybe get yourself killed. We need more housing, but nobody wants to build social housing because it's not profitable.

Voices of Service Providers

A worker at Yukon Housing explained their process to the interviewer. They follow Canada Mortgage and Housing Corporation (CMHC) guidelines which sets a household income limit depending on the size of the unit. The household income limit is a projection of gross income for the following year based on the present situation. Landed immigrants and people with refugee status can apply. Applicants must have two references, provide identification and income verification. Rent charged is based on twenty-five percent of gross household income. A worker helps applicants prepare their applications, which then goes to an allocations meeting and

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is given a priority rating. This can be appealed to an appeals committee made up of three members of the Board of Directors. There is no formal priority housing policy for women leaving abusive relationships, but if staff at a women's shelter refer clients, Yukon Housing and Grey Mountain Housing try to accommodate them based on their need for safety. Yukon Housing has seventy subsidized units and four units at market price.

Service providers had concerns about long waiting lists at all social housing agencies. Several have been working on having a formal priority housing policy in place for women leaving abusive relationships but little progress has been made over several years. Many homeless women can not jump through all the hoops, are not literate enough to fill out applications and have no references. They have difficulty coming up with damage deposits for reason stated earlier. *"Our clients don't navigate traditional bureaucracies well. It's hard to get up, go to your appointment. You have to sit in a waiting room, fill out forms - maybe you're literate or not literate - see who you have to see. Then you have to follow up on your appointment."* For some women, they have fled, leaving all their documentation, and it is a long process to acquire new identification. Once in, they have to follow all the guidelines or get evicted. Service providers said, *"Once something becomes a government program, it becomes over-regulated and almost impossible to access."* Some workers had heard of women who made themselves homeless in order to get into Yukon Housing. Service providers agreed that there are many barriers for homeless women to overcome and that there needs to be more units and more flexibility.

One worker related the story of a single mother who is working and taking one course at school. She has student loans which she must repay and she has to pay a high rent because she doesn't qualify for low-income homes anymore. The worker believed housing authorities should have more flexibility to assist women in this situation. Another talked about young pregnant women. *"An eighteen year old pregnant woman has to follow all the guidelines set out for her by service providers. People who are addicted do not do well under stress and this can lead to homelessness when she doesn't follow all the rules. Most addicts are homeless."*

6. Addictions and Personal Wellness Services

"Hard to get help from government run services. Too many rules."

Summary

An individual's personal wellness, health and her capacity to deal with life's ups and downs affects every aspects of a woman's life. For homeless women, it is integral to her survival. Personal wellness and capacity are determined by the society we live in and the circumstances women are handed by life. Many homeless women are struggling with addictions and mental health issues. It is a mute point, which came first, homelessness or addictions or mental health

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problems. They are all tied together and contrive to keep women on the street. Many women talked about depression and grief contributing to their homelessness, but they did not access services. Instead they self-medicated with alcohol and drugs. They talked about the stigma attached to addictions and mental health problems. Addiction services such as Detox can be the first point of contact for homeless women and that contact could be used as a starting point for an integrated approach to serving her. Addiction and mental health services for homeless women need to be flexible and appropriate for their circumstances and needs. Service providers need to ask themselves why women are self-medicating rather than seeking their help.

Voices of Homeless Women

I am dealing very heavily with mental health. And for once, I agree. They got me on the wrong medication for years. I found out I was on the wrong medication and the wrong diagnosis and my life went to hell, very bad. But for now, this medication has all of a sudden turned me back into me. So I agree with it.

When things went to hell, I was drinking a lot. Sometimes I'd go to Detox and Detox has all kinds of rules about how drunk you are and how many times you can come in and stay. Well, they used to have very rigid rules. Can't just go there when you're not drunk or stoned and want help. So if you can't use that as an option and it is a safe place, you end up staying on the street. You know, it is not accessible to people. It's not made easy.

People that have to go out for drug treatment or their alcohol treatment, it is great that they get help, but when they get back, there is nothing to support them in a change for life. So a good percentage go back to what they were doing. And there's lots of youth and families that could use help. We need youth and family intakes where families can go as a unit. There's a lot of little areas where Whitehorse needs to grow up.

I'm going to a support group and a woman there is in a wheelchair. She's trying to go to school, but she has a lot of pain and if she takes her pain killers, she can't concentrate. She applied to have money to take a taxi home at noon so she could lie down for an hour & reduce her pain. They wouldn't give it to her. They told her the government doesn't cover that. She's trying to retrain so she can get a job and support herself. We were all very frustrated when she told us.

Voices of Service Providers

Most service providers believe that a majority of homeless women have mental health and substance abuse problems. They believe there are not enough or adequate services for women dealing with mental health and substance abuse problems and definitely not sufficient services for those dealing with both issues. When women with mental health issues are in crisis, there is

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nowhere for them to go but the hospital. If they act out in public, the RCMP pick them up and they are committed to the hospital. After they are assessed, they can be released or kept longer. When they are released, they are back on the street. *“A home like Kaushee’s that’s available for women that are dealing with some kind of emotional crisis aside from abuse. That would be great instead of having no choice.”* Service providers lament the lack of supported independent housing. When women are sent out of the Yukon for treatment and come back, they can be homeless if they have been renting. *“They have lost a lot of supports and lost their home.”*

Workers in the substance abuse field had similar concerns. There is no supported housing for women before or after treatment programs. *“A woman who was in Detox, hoping to get into one of the twenty-eight day programs, but there was no kind of space in supportive living situations for her. What she wanted was a supportive living situation to help her stay straight.”* This leads to more homelessness and hopelessness for women who need that extra help in order to heal. *“There is a gap in service. There is no aftercare. There is no housing for those who have been homeless and then go to treatment. There is no housing after treatment.”*

The emotional trauma women experience in abusive relationships can lead to depression. *“They are on medication from the doctor and they get hooked on it.”* Detox has been serving an increasing number of female and First Nation clients in recent years. They need the resources for appropriate programs.

The No Fixed Address Outreach Van is run through the Substance Abuse Prevention Coalition and provides services based on harm reduction principles. It is staffed by a nurse, youth worker and social workers on a rotating basis. They offer food, some warm clothing, needle exchange, safe injection kits and safer crack kits. The program runs three evenings a week, is very well used and according to most service providers, needs expansion. The service is a model of agency cooperation to meet community needs.

A worker at the Committee on Abuse in Residential Schools Society who works with homeless women talked about the need to be in harmony mentally, physically, emotionally and spiritually. *“If we’re looking at healthy people, we want to raise their spirits. In reality, spirituality is being able to do that in whatever way. The services, we have to take that into account when we’re delivering programs, to be able to raise people’s spirits.”* This applies to the service providers as well, but there are no formal support mechanisms for them outside of government workers access to employee assistance programs. They must support each other.

FINDINGS - THE POLICY AND BUREAUCRATIC PRACTICE ENVIRONMENT RELATED TO HOMELESSNESS

7. First Nation Governments

“They helped me get land and a grant to start a home.”

Summary

Aboriginal women interviewed had mixed experiences trying to get help from their First Nation governments. Some were happy with the help they had received such as housing, employment or funding for training. Others found the rent too high, internal politics an impediment, not enough housing or they just couldn't get any help. Many First Nation women move to Whitehorse to escape abuse, find work or pursue education. A major problem for women who move from their home community is that First Nation governments do not provide any housing off settlement lands. Women were quick to point out that the First Nation still receives funding for women who have relocated out of the community. Grey Mountain Housing provides housing for First Nation people in Whitehorse, but as previously noted, they do not have enough units and a long waiting list. It is possible to transfer membership to another First Nation in another community in order to gain services and benefits. However, this is not a solution to women's homelessness in rural communities.

First Nation do not have enough housing to go around, leading to overcrowding, migration to the city and homelessness. Water quality is a problem in some communities as is black mould. These problems create serious health and social problems and seem endemic to First Nation communities across the North and in Canada. Solving them is taxing already overburdened and under-resourced First Nation systems. However, solutions must be found and funding forthcoming to retrofit and build new homes or women's homelessness and the accompanying social problems and homelessness will only grow.

Voices of Homeless Women

I don't know if you noticed, but all the women in this room are Aboriginal. I'm from a First Nation. I went back to my community. I was on SA there and had my own house. Not much work there. I was working on my alcoholism. They had a van there to go to Whitehorse once a month. It's expensive to travel to Whitehorse, so I moved to Whitehorse. There aren't any services when you leave settlement land. So I can't get a house here. I was living with a guy in another community before. It was his house and I'd have to leave when we'd argue, had to find a place to stay. I wasn't welcome there and couldn't get a house for myself and my kids. There's jealousy over money because there's not enough to go around. The First Nation doesn't have enough for their own members, never mind taking on other Nation's members. The First Nation gets lots of money for the person even if they're in Whitehorse, but they don't help them out. Can't get any help from Kwanlin Dun either. They have a real hard time accepting other First Nation up there.

FINDINGS - THE POLICY AND BUREAUCRATIC PRACTICE ENVIRONMENT RELATED TO HOMELESSNESS

My friend had to come to Whitehorse before her Band would help her. She tried to get them to help her when she was in her community, but they wouldn't. She went to DIA and they wanted her to get a maintenance order and she didn't know how to do that. Besides, her old man would have just beaten the heck out of her if she tried. So then she decided to go back to her Band for help and they're helping her now. Sometimes the Band is helpful. When I was in Vancouver, my Band helped me come back to Whitehorse. That was good cause I really needed to get out of there.

Women are being kicked out of their communities. If the people in power don't like you or you are too much trouble, they talk to the chief and they kick you out. If you're drinking, doing drugs or different things like bootlegging or selling drugs, the families in power don't like you. Families are being split up because of this. I know a family where the wife had to leave and couldn't come back. Her husband and children were still there. She couldn't even go and visit them. This is wrong. Even if the woman is kicked out, the First Nation is still getting money for her. They should help her, not toss her out. Isn't that against human rights? Why should the husband get the house when they're both registered with the Band? I know a woman who left her husband and house because he was drinking and beating her up. She has no property rights at all.

It happens in all communities. Some First Nation are going back to traditional laws, some have circle sentencing. I think that's better. Traditional laws are really harsh and mean. Maybe that's why women are being kicked out. I don't know for sure.

People can make it difficult for you. That woman over there, she went back to her community and got no help. She had to keep moving around because she didn't have a place to live. There was only one couple in that community that helped her out. People moved out of a house and they said that it was a Band house. This couple told her that she had the right to move in there because the people who owned that house moved into a different house and they can't have two houses. So they broke the lock and moved in. That couple were the only ones that helped her.

It depends on your First Nation. Those two women over there got jobs from their First Nation and got houses. They were really excellent. They renovated and totally gutted the place. Well, they had to because of the mould. Lots of houses in our community have black mould but there isn't enough money to build everyone a new one. My sister's kids were sick all the time until she got a new house. Actually so was she. She's going to school now and the Band is helping her. It's cool to get paid to learn.

FINDINGS - THE POLICY AND BUREAUCRATIC PRACTICE ENVIRONMENT RELATED TO HOMELESSNESS

I don't think that First Nation are putting up enough houses. The houses are small and too many people in one house. Lots of them are in bad shape. When they build, they don't start early enough in the year. They should start in the summer and not in the fall. Once winter is here, the ground is hard. Look at the people on the list and see who really needs a house. There are a lot of single moms out there who don't own their own house. They should consider them first instead of just giving them to single people and people who moved out of the community and then moved back. They just give them a house in my community. First Nation need more money to build decent healthy houses for people.

Voices of Service Providers

"When you think of the smaller communities, in terms of social workers, in terms of services for anything, there's a lot less services and not enough to go around." This statement sums up most service providers assessment of services available in small Yukon communities including those offered by First Nation governments. Yukon First Nation are self-governing and have different agreements with the Territorial government for provision of services. All First Nation provide their own housing programs. The housing is owned by the First Nation and citizens rent their houses. All are dealing with the legacy of colonization. *"The Territorial and Federal governments have not adequately addressed Aboriginal needs in anything... We have the capacity but we are saying help us help ourselves...so we can begin to address some of these issues like homelessness."* According to one First Nation service provider, the majority of the homeless are Aboriginal.

Many service providers talked about gender-based issues in First Nation where traditional matrilineal systems clash with the paternalism of the dominant society and how this affects women's access to housing. It seems to be more difficult for single women to get Band housing. There is not enough housing and often it is in poor condition. They also discussed politics within First Nations. *"If you are living within an Aboriginal community and there's only so many Band houses, then you have to deal with the Band....I really think there's lots of Band politics about who gets what...I've seen a lot of people talk about conditions of Band homes and now we are seeing this with the mould."*

Black mould is a severe health problem in housing in the North. It is particularly bad in First Nation communities. Several First Nation have had to tear down dangerously affected houses leaving members with little or no alternative housing. Overcrowding, out-migration and health and social problems are the result. Houses were built to air-tight specifications allowing moisture to accumulate and stay sealed inside. The problem is an emerging one in the Yukon and can only be expected to escalate. The following is a statement of the impact black mould has had on one woman and her community.

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Black Mould in our Housing

This is a serious problem especially in sub grade housing like many or most people live in First Nation communities and ours is not exempt.

Black mould leads to respiratory, skin and cancer problems according to Tang Lee of the University of Alberta who is a specialist in this area. Most of the homes in the North are modified versions of southern homes which have been designed for a different climate and a different heating/ventilation system. Some of the ventilation systems run electrical bills way up and for income stretched families, it is too costly. Therefore, these homes have problems, which even though they passed inspection, make the home dangerous to live in. Because of low incomes and especially single women with children and without a man to help, people have no other choice but to raise their families in these sub-standard homes. The problem is wide spread, but it costs a lot to do the testing on the homes and even more to bring them up to safer standards. A lot of First Nation housing programs are already over extended financially and cannot afford the testing, renovation or rebuilding needed.

This is a particularly sensitive issue with me, since our home was contaminated with a disconnected drain pipe and a floor which held years of water from toilet overflows and spilled water, etc. My husband died last year of lung cancer, and even though there has been an attempt to eradicate the mould, it still seems to be there. This is too big a problem for First Nation Housing to cope with and it should be addressed at the federal level. They should purchase the equipment for testing and should training for carpenters and housing people bring down to the local level. The newer plastic wrapped home models were first brought in and promoted by CMHC without the research in northern cold weather housing that, maybe in hindsight, should have been done. They in turn have shifted the blame on poor carpentry skills and poor materials, but the bottom line is that we have to work together on solving the issue. The solution should be put together jointly and then implemented in all communities that have problems no matter who financed their housing program (CHMC and non CHMC housing).

We have had a few houses torn down because they have been contaminated beyond redemption. The materials in those homes are not even recyclable, so where is the money coming from to rebuild? Who is paying the bill for the temporary homes these families have to stay in while new houses are built? In the one home which was torn down some of the children were coming down with skin rashes.

The black mould is bad.

FINDINGS - THE POLICY AND BUREAUCRATIC PRACTICE ENVIRONMENT RELATED TO HOMELESSNESS

8. Municipal Government

“And it’s kind of harsh taking the bus downtown and back up and stuff, so rough.”

Summary

The Yukon has one city, Whitehorse, which is not directly involved in providing services to homeless people. However, the City has directly contributed to homelessness by the demolition of the cabins in the Shipyards area of Whitehorse. People living there as a “lifestyle choice” managed to find other places to live, but people with fewer options have not fared so well. One First Nation elder had camped on the banks of the river for many years in the summer. This was a traditional practice, not a lifestyle choice, which is no longer open to her. The city’s plan for gentrification of river side property did not take into consideration the poor and inadvertently created homelessness.

The City of Whitehorse has a bylaw prohibiting living in tents within city limits. This has forced homeless women who see this as a viable option during the warmer months. Living in a tent is a chance to live within their means and within social assistance rates. As noted above, it is a traditional practice for First Nation people. However, women who want to do this are forced outside city limits which are quite large. This creates further problems such as transportation and safety.

The City’s transportation system creates problems for all those who rely upon public transportation, including the Handibus which serves disabled people and seniors. There is no service at night and limited service on the weekends. The Handibus seems anything but handy with a myriad of rules and limited service for those in wheelchairs. In 2002 the number of people using wheelchairs in Whitehorse was estimated at 57 but there are only two spaces on the Handibus for wheelchairs and this is a population that has no other affordable option. The city’s bus system has been the object of extensive studies and many recommendations have been made for improvements. However, nothing seems to change. As usual, it is the poor who continue to need public transportation and whose lives are constricted by the lack of service.

Voices of Homeless Women

A lot of the Yukon Housing houses are out of town. You take someone like myself, someone starting with nothing; I mean myself I’ve never learned how to drive. I’ve never had a vehicle and the transit system, well that’s a big question mark in my mind. I’ll tell you that right now, a huge question mark. I’m the kind of person who could rent a cabin for \$50.00 a month in the bush with no running water, no electricity and I would be fine. I know how to do all of those things. I could grow a garden but how do I travel? You have to have a vehicle. You can’t rely on the bus system. I would go live in a tent, but you can’t do that in Whitehorse. I’ve learned that you

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have to go outside the City of Whitehorse, and then you're no longer safe. I could afford to live on my income then. You can't win either way.

My girlfriend helps me but she's driving her car illegally, no insurance and no registration. She can't afford it. She's living outside the downtown core in low-cost housing with two little kids nowhere near the bus system. The closest thing for her would be to walk about a mile by the trailer park to the bus stop. She doesn't even feel safe walking there because of a stabbing in the trailer park a while back. It's kind of harsh taking the bus downtown and back up, so rough. People have been trying to get the bus system more convenient and affordable, but it's not working. And the lousy system is forcing her to do something illegal.

Well, at least you can walk to the bus stop. I can't. I have to rely on the Handibus. That is really rough and really inconvenient. I have been told that some people are unreasonable and want to use the Handibus because they want to go out everyday. Like I want to go to college everyday and on Saturdays. And occasionally, I want to go back downtown after I'm done at school; go to the bank, see my grandchildren like other normal people do. But I am told that that is treating the Handibus as my own personal taxi. How many other people use the bus system as their own taxi and get on and off as many times as they want? But because it is the Handibus, I should be happy with seven trips a week. What if I were working every day? I am supposed to work my work schedule around the Handibus schedule and not get me to work whenever I am hired to work. Well, the bus can get you there at 10 or 9 or 11:30 or not at all.

Tomorrow, I have an appointment downtown at 12:30. They phoned to tell me that they're going to pick me up at 8:50 instead of 11:45 so I'll be four hours early. We are expected to go earlier or forfeit our run. At least they phoned this time. One time they showed up a week early and the bus driver was yelling at me, why aren't you ready? I wasn't even dressed. Occasionally they decide to shut down early because they have no passengers and I have waited and waited out in the cold. This is how it ties in with housing cause it comes out of our housing money, our grocery money. If I want to go down and see my grandkids in a Christmas concert, then I would have to pay a taxi both ways and the only way I am going to do that, is take it out of my grocery or to have my hydro cut off, and I think I'm kind of partial to the hydro. It's kind of boring in the dark.

Then they have a rule that my attendants have to get on and off at the same place. Like if I have somebody to go shopping with me to reach the stuff on the shelves, they have to come all the way up to my place, get on the bus with me and after shopping, go all the way back with me on the bus. Then they have told people in wheelchairs that they cannot ride because there are too many able-bodied people on the bus. These people use canes or walkers or they are mentally

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handicapped, but they can still climb up the steps of a bus. But I can't go because they already have their quota of people.

Also, there's the pain issue. They do this mass collection and drop off and I figure it is unreasonable to have to be that long on the bus. I have pain issues and I asked if I could be the first one off and they wouldn't even allow me that. They just plain do not understand. If they sat with a rock up against their spine all day when they drive, they might finally get a picture of what it's like to have back pain. I complain and am told I have no reason to complain. If we complain, we are ignored or we get suspended. I am tired of being treated like a little moron that should be grateful for whatever services I can get from an able-bodied system.

Voice of Service Providers

Service providers challenged the City of Whitehorse to become part of the solution to homelessness, rather than creating it. They want them to start building affordable housing. There is nothing for the people being displaced with development. *"They talk about beautification of the waterfront. Oh there'll be coffee shops and strollers sipping their lattes and all these funky art things which will be lovely. But we keep saying, what about the people that you will displace? This is traditional land. Where will they go?"* However, the City does not have a mandate to address housing.

"In the 1940's and 50's, there were no places to rent. Women were living in cars. In the 50's, at now Rotary Park, the City bulldozed shacks and women had no place to go. It's an old problem." And this process of displacement continued when the City bulldozed homes in Shipyards Park in the 1990's. *"If you look at the whole history of the waterfront, from what I understand, that is traditional (First Nation) territory...But there's nothing there that reflects First Nation usage of that land and that valuable property is going."* Service providers felt that the City is more interested in tourists than its low-income citizens.

9. Funding to the Volunteer Sector

"Ross River has a building for a safe house, but no funds to run it".

Summary

There is not enough funding to the voluntary sector to run adequate and comprehensive programs that address homelessness and related problems. When it comes to housing, there have been no new housing dollars forthcoming. Since the demise of Canada's National Housing Policy in 1992, provinces and territories have been free to use federal housing dollars as they saw fit. Unfortunately for the Yukon, this has not resulted in an increase in social housing. The voluntary sector has not been able to access funds to staff transition homes in rural

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communities or to build second stage housing for women leaving the transition homes. Lack of safe options forces them back into dangerous situations with their abusers and into homelessness. Kaushee's Place, the women's transition house in Whitehorse, is operating at capacity for most of the year. There are only three second stage housing units in the Yukon. There is no emergency shelter for women, youth or women with children in the Yukon. There is not enough subsidized or low income housing for anyone, Aboriginal or non-Aboriginal. The voluntary sector is being asked to do more each year with fewer funds. If governments are serious about eradicating homelessness and expect the voluntary sector to work with them, then governments must adequately equip them for the task.

Voices of Homeless Women

You can't take your kids to the Sally Ann. And their hours, not open in the day or on weekends. What do you do all day? I've spent lots of time there. You get up on Saturday morning and they're closed all day long. Where do you go on Saturday morning at eight o'clock or seven o'clock in the morning? It doesn't matter if it's twenty below. There's nowhere to go. You just wander around in circles trying to keep warm. There's a lack of emergency housing. And the Salvation Army is overcrowded. I know lots of women that won't go there. We need an emergency shelter for women only.

Half the time Kaushee's is full. Sometimes they'll give you a twenty-four hour emergency hotel room but you have to fend for yourself after leaving. Kaushee's needs to be enlarged. All the rural women go to Kaushee's. And women are only allowed to stay there for thirty days. That isn't enough time for most women. There isn't much out there for housing afterwards. They only have limited second stage housing. We need more second stage housing for women with kids.

There's not enough low-income housing. They're building lots of expensive housing that's supposed to be low-income. It starts at \$160,000.00 and they call it low income housing. You just have to laugh. Those people don't have a clue. They live on another planet than we do. And there should be some funding for the youth who have nowhere to go and for youth camps that are free for kids. Get to them before they are homeless like me.

Voices of Service Providers

Service providers decried the lack of adequate and core funding, the instability of programming and competitiveness bred of having to live from year to year, from project to project. Funding priorities change when governments change, and service providers scramble to fit their programs into new criteria or have to scrap valued programs, to the detriment of the homeless. *"In 1979, Skookum Jim's was built with the purpose in mind of getting men off the street during the day. This*

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policy flipped to women and children in one year because they could get funding for that because there are more results. So funding requirements directly affect homelessness.” There is no emergency shelter for homeless women due to the limited amount of funding that was available for building and staffing emergency shelters in Whitehorse.

“You don’t see any of the bureaucrats that are involved in the making of decisions going over to the Salvations Army...One of the biggest policies and bureaucratic things is that if you don’t have successful outcomes, if you don’t fix people, then why put money into it?” Service providers want bureaucrats to find out what’s going on first hand so they can make informed and compassionate decisions; to realize that fixing people is not a realistic or necessarily desirable outcome.

Non-governmental organizations have to rely on volunteers to keep going. Volunteer organization is a skill and it takes much time away from service delivery. *“Most non-profit organizations spend more time fund raising than they do providing actual services. There needs to be core funding.”* Funders challenge new initiatives and service providers are frustrated when dollars which could be used to build or provide housing don’t make it down to the grassroots.

“Non-government organizations need access to funding without strings attached. Then they would be able to take care of themselves; they would be able to be flexible and respond to need.”

Competition over limited sources of funding in the North creates competitiveness among non-profit organizations and protectiveness over the partial funding and staff. The No Fixed Address Outreach Van mentioned in an earlier section is an example of volunteer organizations overcoming this protectiveness and creating a valuable service by pooling resources.

10. Minimum Wage

“I only had a four hour job. I only had a part-time job. And it’s all I could get.”

Summary

Women making minimum wage do not earn enough to make ends meet, especially if they are supporting a family. The Yukon has basically two sectors of employers, the Yukon Territorial government and the service sector. Women without the necessary education to obtain employment with the Yukon government, the largest employer in the territory, find themselves in low paying, seasonal, contract or part-time work. The Yukon economy remains stagnant. Mining, traditionally the backbone of the economy, is in a slump. Tourism has become a mainstay. Unfortunately, most employment in this sector is seasonal, poorly paid and precarious with no benefits. Opportunities for women to earn a livable wage are few and the cost of living in the North is high. Service sector employment is often casual and/or part-time. Women do not earn enough income to make it through the month. Should a crisis arise, such as a health problem or the loss of a job, women can be thrown into homelessness. The

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minimum wage has just been raised, however, it is still not enough to support a woman with children or provide a path out of poverty.

Voices of Homeless Women

I'm working one day a week at the hotel where I was living. And it is a very nice job, but it is still low income. It is not even enough for me to get off welfare, even if I worked full-time. It's pretty frustrating. I want to look at the long-term; no more short-term jobs. I need a career, a government job. That's what I need to get off welfare and support myself and my kids. I am getting sick and tired of not being able to make it from cheque to cheque.

Before I had my kids, I was living in a tent outside of Whitehorse city limits. I had only a four hour job. I only had a part-time job. And it was all I could get. I wasn't making enough money to pay rent anywhere inside the city of Whitehorse. Because I was only making between \$400 and \$500 a month, that's all I had. You know, I could have found a place for \$400.00 or \$500.00, but then, what do I eat? This is the problem, people who are on a very, very poor income. We can't afford to pay \$500.00, \$700.00 \$1,000.00 a month for rent. No way. Making the minimum wage and trying to make ends meet, it's hopeless.

Voices of Service Providers

These statements sum up what service providers had to say on the topic of minimum wage.

"Well, imagine being single mom making minimum wage. How do you live? What a high stress life! You're forced on a daily basis to choose between eating and paying your rent, let alone getting to and from work. You just have to do without stuff."

"Low wages and skill levels are a determinant of homelessness. Eating versus paying the rent equals high stress which equals addiction."

11. Disability

"I can't work anymore so now I am going to be on disability, which is rough."

Summary

Many homeless women are women with a physical, intellectual or learning disability. There are not enough supports available, and few housing options that are wheelchair adapted. There are not enough supported independent living options. One group interviewed was with women with Fetal Alcohol Spectrum Disorder (FASD) who had found themselves homeless more times that they wanted to remember. The Yukon has had a high rate of alcoholism and has failed to deal adequately those affected by FASD. Women with FASD need adequate support throughout their life cycle, especially with housing. Women with physical disabilities need

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adequate income support and transportation to enable them to support themselves and their families. Some women's partners are disabled, limiting their employment and housing options. Disability plays a large part in the picture of homelessness in the Yukon.

Voices of Homeless Women

I was housekeeping. I was making pretty good money. It gave me something to do. I wasn't bored; it kept me busy. It kept me away from drinking; it kept me away from a lot of things. I was way happy I wasn't on welfare. It was good for me and now I can't work. My doctor said that I can't work forever. I really want to work and this disability is making me feel really bad. I don't like it. I'm worried about all the rules. I can't keep them all straight and I might go back drinking.

My auntie's in a wheelchair and I've seen all the troubles she's had with disability. She just about lost her apartment and wheelchair because she had to go outside for treatment and it took a few months. Then you get different services if you're on DIA or YTG, things like Homecare. I don't think I'll ever need that, but you never know. On DIA, you only get personal care and you have to hire somebody yourself to help with the housework. If you're on YTG, you get an assessment by an occupational therapist who says what care you need. But it's not enough for my auntie. I think they said she only needs 2 hours a week. Well, she can't get into the bathtub herself. They don't do much to get your place set up right for a wheelchair. She's had four fires on her stove because it's too high and she can't see what's going on up there very well. Broke a lot of dishes too because her counter is too high. Seems stupid to me. What would it take to make it so she could get around her kitchen & not hurt herself?

Then there was a big mess because she was working for awhile when she was feeling better. So she went off disability. Now she's not working, she has to fight to get back on even though it's plain to see that she's disabled. I don't get it. So these things worry me. I hope I don't end up in a wheelchair. It's rough having to fight for everything you need and I'm not good at that.

12. The Landlord and Tenant Act

"I phoned that place where you can go about your landlord and they say they have the right to do that, to kick you out in the dead of winter."

Summary

The Landlord and Tenant Act in the Yukon is an antiquated piece of legislation created in the 1970's and never updated. It has virtually no protection for tenants. Landlords have the right to evict a tenant with two weeks notice any time of the year with no cause. The Act does nothing to protect a tenant's basic human right to adequate, safe shelter, especially in the

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winter. This leads to abuses by landlords who refuse to make repairs and can evict “troublesome” tenants without fear of repercussion. Women will stay in unsafe and sub-standard housing for fear of eviction. Many women live without leases on a month-to-month agreement with the landlord, so there is no protection there for them. The Act has a direct influence on women’s absolute and relative homelessness. The Act needs to be updated to create a fair balance between the rights of landlords and the rights of tenants. It is a stumbling block impeding positive change for women in low-income housing.

Voices of Homeless Women

Up here the landlords can kick you out in the winter, in the dead of winter. They have that right and that shouldn’t be allowed. I went to see the Landlord and Tenant people after my landlord gave me notice, but they said there was nothing they could do because she gave me a timely notice. I went to the Neighborhood Law Centre too, and they couldn’t do anything for me either.

I don’t understand why there aren’t rules for the landlord. Like they’re getting all this money from the government from SA for rent and they don’t spend even \$20.00 to fix anything. There was a previous tenant in that building who put in a complaint to the Human Rights Commission but nothing ever happened. Women are homeless because of this system. We need a better law that doesn’t give the landlord all the rights and power.

Voices of Service Providers

The Landlord and Tenant Act needs to be updated and reformed to give tenants protection under the law. Advocates were frustrated with their inability to help clients evicted without cause or whose landlords who did not want to do repairs. Legal Aid is only able to get additional time in a residence before eviction, not prevent it. Service providers cited systemic discrimination by landlords for which there is no recourse and noted that *“the Landlord and Tenant Act provides no protection if the landlord then wants to terminate you.”*

13. The Justice System

“The entire policing and judicial system....they belittle the problem.”

Summary

Homeless women do not feel that the judicial system is there to help them. Encounters with the system have proved negative for most women interviewed. Women do not know how to navigate around the justice system. Whether in matters of separation, child custody, damage deposits, disputes with landlords or First Nation justice systems, women feel powerless and without the necessary resources to represent their interests. They found the Neighborhood Law Centre staff helpful but bound by the legislation. Women have lost faith in our justice system.

FINDINGS - THE POLICY AND BUREAUCRATIC PRACTICE ENVIRONMENT RELATED TO HOMELESSNESS

Voices of Homeless Women

The entire policing and judicial system, everyone along that line, from system resistance to lack of respect, they belittle the problem. Things are complicated, like with landlord and tenant agreements and they can place you in risky situations. They are unwilling to help until something happens. There is even physical and emotional abuse from the RCMP in this city. I am sure it is everywhere; it's really bad here. It's all just lowering women's self esteem. The RCMP doesn't do anything about the handibus drivers not hooking us in properly in our wheelchairs. I don't want to be flying around. The cops should stop the bus every time and check if the wheelchairs are belted in properly. It's just everything makes us feel at the bottom of the heap.

My son's already in the young offenders and probably because of the way it's been with housing all our lives. I've been a single parent mostly all my life and I have five kids. I have disabilities too. I couldn't find help when he got in trouble.

And then the people that rent out here, they don't give you back your damage deposit. They rip you off. The place was a total mess when you moved in. You argue with them; it doesn't do any good. People should take them to court, but even that is not going to help. That Neighborhood Law Centre tries to help but they can't. If those lawyers can't help us, then we don't stand a chance.

Then back in my community, they're going back to traditional laws. That scares me. It's who has power in the community and who doesn't. It's harsh. Some communities have circle sentencing and some have traditional justice. That's not so bad. But I don't think a homeless woman gets much help from any justice system. I knew a woman who was trying to get her property rights in her community and they were just siding with the husband. She was left with nothing and there wasn't a thing she could do about it. The man has all the rights.

But then my little cousin has FASD and she's on the streets. She gets into drinking too much. Actually the RCMP do a good job of watching over the drunks and putting them in the drunk tank so they don't hurt themselves or freeze to death. She has been in the drunk tank a few times which wasn't pleasant but at least she's still alive to this day. But mostly, I try and stay away from the law.

Voices of Service Providers

Service providers discussed the barriers in the justice system for homeless women. Most distrust it with good cause. *"I mean she wasn't a model tenant, but it wasn't a problem until she complained....But yet, when you go into court, the judge focuses on that type of thing...I think you*

FINDINGS - THE POLICY AND BUREAUCRATIC PRACTICE ENVIRONMENT RELATED TO HOMELESSNESS

come in as a tenant with a bias against you.” Service providers talked about RCMP with racist attitudes who are not seen as a resource by homeless women. They wondered why offenders are not removed from communities as opposed to women. They posed questions about the lack of resources for perpetrators when released from jail. *“Perverts out of jail, what happens to them? Should they be in the community? What does the community do with them? Where do they live? With other perverts?”* They also wondered why more resources were not provided for preventative programs to keep people from becoming involved with the justice system. *“\$106,000 a year for a kid to stay at WCC. For \$106,000 a year you can hire a lot of staff.”*

Service providers were curious why there is no half-way house for women leaving the Whitehorse Correctional Centre (WCC) while there is one for men. The court tries to use Kaushee’s Place but they can only take them if they fit their mandate and do not have the ability to do the monitoring the court wants. One service provider said, *“Because there is no job and they don’t like living house to house, they commit something that will put them in jail for the winter. They go to jail because you get fed and a warm bed.”* Service providers wondered about the priorities of a society that would rather drive homeless people into the jail rather than address issues such as illiteracy, addictions or build them affordable housing. *“If we don’t give people their basic supports, then it costs a lot more money in the end providing jails and other make-up services. It’s more expensive in the end.”*

FINDINGS – THE SERVICE ENVIRONMENT DESIGNED TO REDUCE HOMELESSNESS AND MITIGATE ITS HARMFUL IMPACT

Services provided by the voluntary sector also have a significant impact on homelessness and are intricately connected with government policy. Most volunteer agencies receive funding from government sources and are regulated by government. The condition of subsidized housing which poor and homeless women rely on, is determined largely by the availability of funds from government sources for upkeep of housing stock. Homeless women are aware of the connection and expressed their frustration with a system that is unable to be responsive to their needs despite the best intentions of service providers.

WHAT THE LITERATURE SAYS

It is not always easy to draw a line between the policy and bureaucratic environment and the services that are their visible expression. There is, therefore, some overlap between this section and the previous one. For example, the central role that the inadequate level of income support payments in creating homelessness and its many harmful impacts is largely dealt with in the previous section on policy and bureaucratic practice, although the attitude of income support workers is brought forward in this section.

Some clear trends were evident in the literature related to the effectiveness of the services that have an aim of reducing homelessness among women, preventing women at risk of homelessness from losing their homes, and reducing the harm experienced by homeless women. The findings of the sources reviewed for this study can be organized into the following categories.

- 1. Inadequate stock of adequate and affordable housing** – The retreat of governments from active involvement in social housing and dramatically increasing private market rental rates are producing a critical and growing shortage of housing, especially for low-income individuals and families (e.g. CMHC, 2003; CMHA, 2004; Kappel Ramji Consulting Group, 2002; The Community Social Planning Council of Toronto, 2006; Kerr, Frost and Bignell, 2004; Bennetts and Green, 2004; Jackson, 2004; Kothari, 2006; Connors, 2005; Carter and Plevchuk, 2004; Craig, 2005; Neal, 2004).
- 2. Inadequate or inappropriate services for homeless women and families as well as those at risk of becoming homeless** – Available services for legal aid, counseling, life skills training, parenting support, support for refugees and other recent immigrants, culture-specific services, mental health, physical health, fetal alcohol spectrum disorder (FASD), addictions, etc. are not adequate (e.g. CMHC, 2003; Kappel Ramji Consulting Group, 2002; CERA, 2002; The Community Social Planning Council of Toronto, 2006; Wiebe and Keirstead, 2004; Bennetts and Green, 2004; Craig, 2005). Services are more geared toward women living on the streets or in shelters than women experiencing “hidden” homelessness. Services may be difficult to access (because of location, hours, a lack of accommodation for

FINDINGS - THE SERVICE ENVIRONMENT DESIGNED TO REDUCE HOMELESSNESS AND MITIGATE ITS HARMFUL IMPACT

individuals with disabilities, etc.). (e.g. Kappel Ramji Consulting Group, 2002) Girls and young women have few resources targeting their needs (e.g. Seychuk, 2004; McCormick, 2004; CERA, 2002; Kothari, 2006; Finton and Kramer, 2005 McDowell and Madsen, 2001).

- 3. Inadequate funding for shelters and other types of services** – Just meeting the basic health and safety needs of clients can use the whole budget, leaving nothing for support services, even though many clients have moderate to serious psychiatric, mental health and addictions issues (e.g. Kappel Ramji Consulting Group, 2002).
- 4. Emergency and transitional housing are not adequate** – Shelters are generally geared exclusively to women fleeing abuse. Women who have been evicted or have lost their homes for other reasons have no place to go. Services in shelters and emergency hostels are not adequate to meet the varied and complex needs of homeless women. Women are often required to leave shelters and hostels after a prescribed period of time, even though no suitable housing may be available. Shelters and hostels may not be able to provide adequate nutrition, safety or hygiene. (e.g. Kappel Ramji Consulting Group, 2002; Kothari, 2006).
- 5. Lack of coordinated service delivery** – Individualized, client-centered approaches are needed, but are rarely available. These approaches require well-trained staff, adequate funding, and interagency cooperation. There are often gaps for women being discharged from hospital or moving out of shelters. (e.g. Kappel Ramji Consulting Group, 2002; Finton and Kramer, 2005).
- 6. Judgmental attitudes and discriminatory behaviour on the part of service providers** – Homeless women report that they sometimes do not feel respected or listened to, that rules related to access to services seem arbitrary and punitive, and that services do not always match needs (e.g. Kappel Ramji Consulting Group, 2002; Kerr, Frost and Bignell, 2004; Savarese and Morton, 2005).

FINDINGS OF “A LITTLE KINDNESS WOULD GO A LONG WAY”

The following are the **theme headings** that emerged related to the effectiveness of voluntary sector services:

- Physical environment of housing services
- Service effectiveness
- Lack of housing options
- Food security
- Lack of specialized services

FINDINGS - THE SERVICE ENVIRONMENT DESIGNED TO REDUCE HOMELESSNESS AND MITIGATE ITS HARMFUL IMPACT

1. Physical Environment of Housing Services

“The areas that you live in low-cost housing would be full of alcohol and drugs. That’s another big problem; they have a lot of mould.”

Summary

The physical environment of low cost housing appears to be largely sub-standard. There were very few women interviewed who were satisfied with their housing. Stories of mould, leaky windows that do not lock, dirt, mice, thin walls, inadequate heat and poor maintenance were abundant. Women living in low income housing and social housing related that their neighborhoods were rife with drugs and alcohol and they did not feel safe. Some women found used needles and drugs in the hallways and yards of their buildings and were worried about their children’s safety. These conditions applied to social housing and private rentals alike. Homeless women and their children are forced to live in unsafe, unhealthy sub-standard housing because there is not enough decent, affordable social housing in the Yukon.

There are few wheelchair units in Whitehorse Housing. The units women in wheelchairs live in are not fully wheelchair adapted creating unsafe and inconvenient living conditions. Decent housing for all women is a basic human right. However, social housing units cannot be properly maintained and repaired unless governments are willing to make this a priority and expend adequate funds. In the private rental market, low income housing is not maintained because it is not seen as profitable and there are always enough poor people to fill vacancies. As for women in desperate need of emergency housing, the only emergency shelter is overcrowded. Three out of ten beds are reserved for women, and women do not feel safe there. Until governments acknowledge the right to decent housing, women and children will continue to live in conditions that most Yukoners would not tolerate.

Voices of Homeless Women

I just can’t seem to find a decent place to live that’s affordable in this town. The first place I spent a winter in was unbelievable. The furnace broke down and it went to minus forty. It was really cold and the room started to ice up. The landlord didn’t do anything. The TV and everything started to freeze. Then I moved into a bachelor place. It was like a big room with a bed and fridge. It was a nasty, stinky place with the bathroom and kitchen down the hall. And it was smoky in there. If the neighbors smoked, it came into my apartment. It stinks up the place and it’s not healthy that second- hand smoke. So then I tried another place that should have been torn down because there was black mould all over the place. I was getting really discouraged. Then, I had people break into it because the windows did not lock. Pretty bad, eh? It was cold in there a lot of the time. The landlords are too cheap to heat the place. I told the landlord about the

FINDINGS - THE SERVICE ENVIRONMENT DESIGNED TO REDUCE HOMELESSNESS AND MITIGATE ITS HARMFUL IMPACT

moisture on the walls, the living room window and everything and he told me that if I didn't like it, I could move out. He was what you'd call a slum lord.

By that time I was pretty fed up so I thought I'd scrimp on the groceries and go for a better place. I rented a place up in Riverdale until October. Then I had to move out because it was cold too. There was too much space under the front door. When I came home, there were leaves all over my front carpet. And my side door, you could push on it and it would open. The tap was always dripping constantly and you could hear it from the other room. And for one month, my toilet wouldn't flush because the pump was broken or something. I had to have a bucket in my bathroom to pour water down it to flush the toilet. I told my landlady and she wanted me to find someone to fix it. I told her that was her problem and they never did fix it. It was supposed to be a furnished place for \$725.00 and it had nothing in it. I thought it would be too cold in the winter so I moved out.

Finally I got a place in social housing. It wasn't in a good neighborhood, lots of drugs and fighting going on, but I thought it would be better. I thought some things would be better. The place was 25 years old or older. Well, same old story. It hadn't been maintained. When it was cold, we had to put plastic on the windows. You could feel the cold air, it was always cold. The smoke alarm didn't work. The light is on so the battery was good; it just plain didn't work. I told housing about it and they said the light was on so it was good. Oh yeah, the light is on but nobody is home. My kitchen sink would freeze up or it would leak downstairs. The water would not go down the drain. It would go down and then come right back up and my basement was flooded every morning. Then there was mould. I started feeling sick a lot. They were supposed to rip out the walls and everything and fix it but they didn't. It was a big disappointment. When you start complaining about the houses, they do something to evict you. I'm tired of staying in dumps but what can I do? Some of the houses are nice but I didn't get a nice one. The places are nicer in Porter Creek. Maybe I should try for one. I did feel better once I was out of there.

My girlfriend lives downtown. Her place has a lot of garbage in the yard because there is no fence. She got all her recycling stolen. She and her little girl had saved up for ages and they needed that money. Lots of disorderly people through her yard too. The stairways outside are all rotten wood and I'm afraid she's going to get hurt. Very poor upkeep and mice too. Women shouldn't have to live in run down, mouse infested shacks. Cops always around the place because of the drugs and fighting. Actually, all those run down buildings downtown should be condemned. They're so filthy, it's ridiculous. Do you think kids should be walking through those hallways every day and stay healthy? Not likely.

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I have a friend that's in a wheelchair. Her side door won't lock. Someone tried to kick the door in, but it's a steel door so the wood around it just splintered and the door bent. One of the locks was still working for a while but not anymore. They won't fix it and she doesn't have the money to have it fixed. What's she supposed to do if someone else tries to break in? She can't make a run for it. Her kitchen counter and cupboards are too high, the stove too. They said she would have to pay for lowering them herself at about \$2,250.00. She can't afford that so she bought glass pots so she can see what's happening in them. But it's better than the apartment she was in before. It was just wheelchair accessible, not a real wheelchair apartment either. It was so noisy she could hear the conversations of the people upstairs and the lady next door smacking her kids and calling them names. She hated it. Her friend has a great place that is real wheelchair housing. She has an accessible stove, sink and washer and dryer and the cupboards are down low. Only the bathroom is too small to turn around in a wheelchair. She's lucky she had someone advocate for her to get all those adaptations. I wish my friend could get the same service.

I think the government should build more low-cost housing. Not those houses that they're building where the insulation is so poor, the flooring is so poor that the heating costs are outrageous. Nobody can actually afford to live there unless they turn off the heat. It's got to be reasonable too. Just because you are poor doesn't mean you should have to live in unsafe neighborhoods in unhealthy, below standard housing. I'd like to see a few of the government people live in those places for a few months. Then we'd see some progress.

Voices of Service Providers

Service providers had the same concerns as homeless women. They spoke of women living in tents and converted buses or vehicles. They talked about the unsafe, unhealthy housing conditions that their clients live in. Safety issues ranged from no locks on doors, drugs and drug paraphernalia lying about, no water, no heat and no repairs. *"There are huge health and safety issues with repairs. I mean, they're not just what you'd think of as little repairs, they are huge. Like I said, this woman had mould everywhere and when she complained she got a notice to terminate her place."* Many cited low welfare rates that do not reflect rental costs forcing women to live in substandard, unsafe housing.

Housing officials spoke of the double bind they are in. Funders want their houses to be well maintained but in the next breath, say they are spending too much on repairs and maintenance. Repairs and maintenance costs are higher in the North. Skilled labour is in short supply and materials are expensive. These higher costs must be factored in to social housing budgets.

The only emergency shelter is too small to accommodate all those needing shelter, and as said earlier, women do not want to use the service. Overcrowding at the shelter creates more

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problems. *“If it’s full, they have to sleep at the tables or on the floor. There are predators in there. So when people are asleep, the predators molest them. Most of them have been molested when they were kids and they don’t want to continue to be molested. There are lots of fights outside the Salvation Army, so that is scary for people.”*

2. Service Effectiveness

“They had a safe house for so many years, and it was so safe that no one knew where it was.”

Summary

There are a number of services in Whitehorse and rural communities that homeless women access. All have policies and requirements determining who can use the service, how long the service can be used and length of stay for shelters. Women interviewed related both positive and negative comments for most services. Many found regulations restrictive and not responsive to their needs. The lack of emergency shelter for women in Whitehorse puts the women’s transition home and Detox in the position of having to turn away women who are seeking shelter but do not fit their mandate. Both services are usually operating at capacity and do not have room for flexibility. There is very limited second stage housing for women leaving the transition house. Emergency shelter for youth outside Child and Family Services facilities is non existent.

The majority of services regarded as helpful were non-governmental organizations. Most negative comments were the result of lack of funding for the agency to adequately meet the needs. The Salvation Army only has ten emergency shelter beds on a first come, first serve basis. There are no beds for women with children. Men usually get there first and women feel intimidated. When beds are full, people can sit in the dining area. They can lay their heads on the tables and sleep. The Salvation Army is unable to offer day programming or a regular food bank. Services such as the Women’s Advocate at the Victoria Faulkner Women’s Centre (VFWC), the Fetal Alcohol Society of the Yukon (FASSY), and the Committee on Abuse in Residential Schools Society (CAIRS) are able to provide more flexible services and were consistently found helpful.

Voices of Homeless Women

I’ve been homeless a couple of times. Actually, it seems to keep happening to me. I pick the wrong guys or lose my job or start drinking or something. So I have experience with the different places in town that you can go to for help and I’ve met lots of other women in my shoes. I had to come to Whitehorse when I left my husband because he was beating me and my kids. I met lots of other rural women at the transition house. Either there isn’t one in their community,

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or it doesn't have the money to get going, or it's just not safe to stay in the community. I feel safe at Kaushee's Place.

The only bad things about it are you can only stay thirty days and that's not enough time for most women. You go off and then you can come back just so you can stay another month and feel safe. Like, its okay for me to go to sleep and not worry that something's going to happen. There isn't much for housing afterwards. They only have limited second stage housing. They do help women get a place with Yukon Housing though.

I used to go live at Mary House when I had nowhere to go, but now they don't have that open. One time I went to Kaushee's, but I wasn't being abused that time, didn't have a boyfriend, so they kicked me out. That was really bad that time. I know some women don't like it there because they can't bring their boys there if they are fourteen years old. I don't think that is right. It's just separating your family again and that is supposed to be where you go to get help. They should have a place where you can take your family. Also, you can't be drunk or stoned when you go there. One time I went there and it was full. They got me an emergency twenty-four hour hotel room but I had to fend for myself after I left there.

Usually I go to Detox if I don't have place to stay and I've been drinking. They have lot of rules about how drunk you are and how many times you can come and stay. You can't just go there when you're not and want help. It's too small and sometimes there's no room. But at least it's somewhere else I can go.

One time I had a place and the landlord kept the damage deposit. I didn't do any damage and I didn't have money for another one. Someone told me to go the Neighborhood Law Centre and they would help me. The lawyer was really good, but she couldn't do anything for me because of the way the laws are set up.

When I stayed in Grey Mountain housing, I did write them a letter and asked them if I could stay in their house even after my kids got out of school and they told me no. They're supposed to have a support person, but he's not a support person. Cause I went to him and asked him and he knew my situation. So I don't even like Grey Mountain housing because they're there to help First Nation people but they don't.

There's no emergency housing for us women. The Salvation Army is overcrowded. That time I got kicked out of Kaushee's, I stayed there for three nights but I was getting frightened by the guys so I don't want to go back there. You can't take your kids to the Sally Ann and their hours are bad – not open during the day or on the weekend. They don't let you in if you're drunk or

FINDINGS - THE SERVICE ENVIRONMENT DESIGNED TO REDUCE HOMELESSNESS AND MITIGATE ITS HARMFUL IMPACT

stoned either. You have to get up by seven and be out by eight in the morning. Then you can go back for the hot lunch. But it's hard wandering around in the cold. Actually, I tried to get in there last week because it was so cold outside and every time I went there, the place was full. It's a popular place; too many homeless people. Their thrift store has gotten really expensive too. But I am thankful for the food and friendship.

I go to FASSY and to CAIRS. They're open during the day which is good for when the Sally Ann is closed. FASSY has helped me and the kids a lot. They'll give me a worker if I keep going there. The Women's Advocate at the VFWC is really cool. She's helped me a lot. They have volunteers come and do taxes for free. Another place that is good is Victim Services. I went there when I got beat up bad and the cops came. They took me there.

I have a friend in a wheelchair. She told me that some of those women that work in those fields with disabled people seem to think that men need more help than ladies. And the men know it. So they wrap these old geezers around their little finger. She has to work her butt off and get told she's a loudmouth.

The teenagers I've met on the street say the Blue Feather is a good place for them. They like it because they say the workers there really care and understand them. They don't have much use for workers who haven't been there themselves. Yukon Learn is good too, for youth and adults.

My girlfriend has been dealing very heavily with mental health and she went to the Second Opinion Society in the past. She liked it but she's taking medication now so thinks she can't go there anymore. She has a car so we go to the free store at the dump and at Raven Recycling. It's wonderful; I shop there for my friends. The clothes bin at welfare is great for people downtown. I can't afford to shop any place else.

The main thing is, I got a drinking problem and it's hard to get help. The services have too many requirements. If I'm drunk, I have to sleep on the streets or worse. I guess it's okay if us drunks freeze to death. It's hard to find help.

Voices of Service Providers

Service providers are frustrated at their inability to meet the need and by the lack of core funding for non-governmental agencies. They acknowledged there are more services available in Whitehorse than in rural communities. Government services were critiqued for inflexible rules and hours of operation. *"People are homeless for a reason and then you expect them to fill out all the forms and make the phone calls. Well how do you do that without a home?"* Some service providers thought that problems lie with middle management being out of touch with the

FINDINGS - THE SERVICE ENVIRONMENT DESIGNED TO REDUCE HOMELESSNESS AND MITIGATE ITS HARMFUL IMPACT

realities of the frontline. Workers' attitudes are reflected in the quality of service. *"The system is not always offering appropriate help, culturally appropriate or supportive. I have been to so many appointments with women where they are condescended to.... They have to fit themselves into this little box."* Women with mental health difficulties find themselves without service if they forget appointments. *"For our clients, chaos is all around, so to remember that you have an appointment at 8:30 Monday morning is pretty difficult."*

Service providers all agreed that social assistance rates are woefully inadequate. *"If we don't give people their basic supports, and housing is a basic support, then it costs a lot more money in the end providing jails and other make-up services, so it's more expensive in the end."* Most service providers did not think the two schedule system of income assistance is effective. They believe that women should be given the most assistance initially, enabling them to get off the system, not become poorer in the process. DIA social assistance is not as effective or comprehensive a service as that offered by YTG. *"I think the government is mandated to meet the service needs of Yukoners and they're not doing it."*

Most non-governmental agencies were seen as helpful and effective. However, there are not a lot of places for women to go for housing specific issues and help. Agencies such as women's transition houses, CAIRS, the No Fixed Address Van, FASSY and Options for Independence, Skookum Jim Friendship Centre all had positive comments. For youth, CATS, the Youth Achievement Centre and the Blue Feather Society were seen as helpful and effective. However, Options for Independence serves people with FASD only. There is no supportive housing for women with other cognitive challenges. Workers thought all agencies would be more effective given secure, long-term funding and the ability to expand and respond to perceived needs such as a place to go to during the day. *"I think there could be more support for the vulnerable people in our community."*

Services specific to women are needed. *"Co-ed places like the Adult Resource Centre for people released from jail, Detox and the Salvation Army are not structured well for women. For instance, Detox has to separate clients by their length of stay, so sometimes there's no room for women."* One worker outlined a problem immigrant women have being understood correctly when seeking services from an agency. The number of immigrants to the Yukon is growing and more comprehensive services, including translation and social services that are culturally sensitive will be needed as the population grows.

Service providers agreed that the Salvation Army is providing an essential service above capacity with limited resources. They also agreed that it needs expansion to serve men and a separate facility for women and women with children. *"It's just top dogs that get to go to the Sally Ann for*

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the most part.” Another service provider outlined the situation as follows. “I ask them where do you guys go if you can’t get a room or a bed. We just have to find somewhere else to sleep under the trailers here. Across the parking lot here there is a trailer and they sleep under that too. They (Salvation Army staff) know they sleep there too so they send the staff out there checking on them. Got no room they said. Wherever they can find to sleep. It is a struggle for a lot of them every night; if they are not the first ten in line, they lose out again.”

There is a plus in being small and northern. *“I think what works well in a community the size of the Yukon and Whitehorse because it’s smaller is, I think the service agency workers can communicate together very well...I think it’s easier for us to solve big problems here or to work on them together because it’s smaller.”*

3. Lack of Housing Options

“I have to think of all the places I have ever lived, it has gotta be the toughest place to find a place to live.”

Summary

There is not enough decent, affordable, safe housing in the private and government subsidized housing markets. Women in rural areas move to Whitehorse to find housing because there is not enough housing in their communities. Women who want to live downtown because of lack of transportation must choose from sub-standard places which pose health and safety risks to themselves and their children. In the private market, many apartments and houses have no children, no pets policies. The priority for Grey Mountain Housing is families leaving single women out in the cold. All subsidized housing units have long waiting lists all over the Yukon. Women repeatedly said “I couldn’t find a place to live. There are no places.”

Rents are too high for many women and the choice between eating and paying the rent is one no one should have to make in our affluent society. The housing market is experiencing an unprecedented climb and predictions are that prices will only escalate. Couch surfing, sleeping in vehicles, sleeping in apartment hallways would not be options if there was enough emergency and transitional housing for women. Women repeatedly said that they had nowhere to go. There are not enough supported independent living units for those who need it, such as women coming from jail or treatment centres, those with mental health problems, those with cognitive or physical disabilities, or women who need help transitioning from the street. Women need housing options that correspond to their differing needs throughout their life cycle, from youth through to elders and senior citizens.

FINDINGS - THE SERVICE ENVIRONMENT DESIGNED TO REDUCE HOMELESSNESS AND MITIGATE ITS HARMFUL IMPACT

Voices of Homeless Women

I have two children and most people who have places for rent have one bedroom. Right now I'd take a one bedroom apartment because I'm in a one room hotel. At least one bedroom would have a door. I could sleep on the couch and the boys could sleep in the bedroom. When they ask me how many people, they say no, it's too small. Then there are the apartment buildings that don't allow children or pets. I've never let my kids have a pet because it makes finding somewhere to live too hard. Finding a place is hard enough with kids. We live in a culture where kids are supposed to be quiet. And they're supposed to be quiet in apartment buildings with walls like paper that are really expensive. There isn't enough private housing. Private housing is zilch. Yukon Housing, Grey Mountain Housing, Whitehorse Housing, these places are full all the time, hard to get in. The shortage of housing is unreal. It's the lack of available housing which allows people to charge ridiculous amounts for rent.

When I was single, it was just as bad. I was the last on the list for social housing. I was on SA and the amount they allow for rent, there were very few places I could afford and most of them were really bad – sex, drugs and rock and roll with fights thrown in for good measure. You have to take what you can get. If you're a bit older, you can't even find a room in a house and share the phone and kitchen and stuff. It's mostly students sharing.

There's not enough housing in the communities either, so there's a lot of couch surfing. There are problems with safety when staying with relatives or couch surfing. Women sleep in vehicles, in tents, or live in run down shacks. They come to Whitehorse and it's the same thing. There's not enough room at the Sally Ann. I know one woman who slept in a garbage bin one night cause there was nowhere to go. I slept at friends' places where it was really, really dirty and messy; nowhere else to go. I heard a weird story from my cousin about a woman in her community who left and let her sister live in her house. When she came back she had to kick her out. She didn't want to just move in because she felt like she was invading her family. So she was homeless. She had to tell her sister to move out. But then she started seeing her boyfriend and she just kinda moved in with him. I think she did that so she didn't have to make her sister homeless.

There needs to be a safe place for women to go when they are drunk or stoned and homeless. There needs to be a place for women who just can't quite make it on their own for whatever reason. My friend told me that there's no more wheelchair accessible housing here than there was fifteen years ago, but there are more people in wheelchairs. And there needs to be more decent places downtown for people without cars. I noticed that a lot of the people that live in the downtown area that rely on the soup kitchen live in hotel rooms, because they can not find a

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normal place. Some of the hotel rates go up in the summer, so you have to get out. It's really bad.

There's no place for youth to go, and it's really hard for older women too. I know one elder who lives with her son or at the Salvation Army. She needs a place of her own. And some older women need a place where they can get on their feet, like a community where they can support one another. The bottom line is that there just isn't enough real affordable housing for anyone. And if I can't find a place soon, me and my kids are going to be homeless again.

Voices of Service Providers

Lack of decent, safe, low-income housing is a huge problem all over the Yukon according to service providers. Lack of housing options forces women into unsafe, risky situations whether it is couch surfing for two years; living in a two bedroom house with ten people; trading sex for a roof over your head; committing a crime to get into jail for the winter; returning to using drugs/alcohol because there is no safe housing after treatment; or returning to an abusive situation. *"There are more people looking for places than there are places for rent. Landlords can evict a person and fill the vacancy immediately."* Housing workers say, *"We need more units. That is what we need."*

There are no supported living options for women with any sort of disability or mental health challenge except for women with FASD. There is a shortage of second stage housing for women leaving abusive relationships. Five apartments are not enough. There is no transitional housing for women leaving jail or treatment centres. *"There's all kinds of treatment. There's all kinds of prevention but after I'm sober, then what? Because you literally have no house."* There are no options for the most vulnerable women in our society.

What we do have is *"a mix of huts along the riverbank in the summer, under the walkways in the little hovels and the hobo jungles and under the bridge, in the bush around town, on the clay cliffs. Winter time they are kind of house to house, the drug houses, booze cans and party places."* And for those who aren't welcome at friends and relations anymore, *"they seem to know which house to go to where they have basements, access to basements; where they have hallways. They sleep in there. I used to have a place downtown where there was a hallway and a little furnace room. You would hear people coming and going in there all night just to keep warm."* Women's basic human rights are not being met.

FINDINGS - THE SERVICE ENVIRONMENT DESIGNED TO REDUCE HOMELESSNESS AND MITIGATE ITS HARMFUL IMPACT

4. Food Security

“Can’t get ahead and there’s not enough money for food.”

Summary

Finding enough food is a major concern for homeless women. Women with children cut down on the quality and their consumption of food so their children can eat well or have good food in their lunches. The cost of food is high in the Yukon. Women eat lunch at the Salvation Army so they can afford to buy their children good school lunches. Women reported eating rotten food. Some women hunt for food, but this is not an option for most, especially in the city. All relied on the emergency food given out by the Salvation Army, Maryhouse and the soup kitchens. Many women only eat two meals a day.

Food security and housing are intimately connected. Part-time wages and minimum wage do not provide food security for the month. Social assistance rates are not high enough to provide food security for the month. Women juggle their grocery money for transportation, rent, laundry, birthday gifts and other items not deemed essential. The biggest trade-off is between rent and food. The most common dilemma was whether to live in a dump and be able to eat for the whole month or to live in a more secure place and run out of food half way through the month. These choices are unacceptable in a country that prides itself on its social security net. Homeless women are falling through on a daily basis.

Voices of Homeless Women

I am so poor I have to go to the Salvation Army soup line almost every day. I go to the food bank, both food banks every month. I have a teenager I’m trying to raise. This way, I can afford to give him a decent lunch so the kids don’t laugh at him and he gets enough. The food you get from Maryhouse and the Salvation Army only lasts a week, sometimes a couple of days because it is only a temporary thing. All that canned chili I got one time hurt my ulcer. My girlfriend and I trade our food bank food. She gives me stuff that works better on my stomach and I give her stuff that her little one likes. Sometimes they give you cake mixes. They aren’t any good. I don’t have eggs or butter or whatever else they call for. It’s harder for women in the communities because there aren’t any soup kitchens. At least we have that.

It’s bad with the welfare too. You’re struggling and the neighbors can phone Child and Family Services. Then they check it out and if you don’t have enough food they can take your kids. I’ve done some dicey things too just to feed my kids. What you get on welfare isn’t enough. You have to go into next month’s food money and get vouchers from welfare and pay that back and the cycle never quits. When my son was with his dad, I did not eat much. I ate two meals a day and it was a bowl of rice and lentils for weeks. A woman I know from the soup kitchen was living

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in a tent and she was eating out of tin cans because she didn't have pots. You don't eat properly so you don't have enough energy to work properly, if you're lucky enough to have a job. Or you don't have enough energy to look for a job. This whole month I was not able to buy laundry soap. All my money had to go on food. It's always a juggling act.

I meet all sorts of people at the soup kitchen. I met a young woman there who has a baby and a little boy. She's struggling because she has to buy formula. She goes a lot of days without eating because she's feeding her boy. She doesn't care if she starves, her kids need to eat. I was talking to a young girl about all the kids on the street. She said that a lot of it has to do with probably growing up starving, not enough food in the house and then they run away. That's what she said.

The big choice is rent versus food. Could be, you live in a place or you don't eat. I will take less food and live on cheap junk just so my child has a decent roof over his head and is safe. My girlfriend went from a three bedroom house to a two bedroom when the rent went up so her kids could eat better. They say we have choices. Well, who wants to make these kinds of choices? I thought that food and a decent place to live were basic needs, not choices.

Voices of Service Providers

The choice between food security and paying the rent for homeless women was of great concern to service providers. They too felt it is a choice women should not need to make. *"If you look at basic needs, food and shelter, you can't self actualize if you don't have food and shelter. It's just simple."* Homelessness and poverty create the need for food banks and soup kitchens. The community supports food drives for the Salvation Army and Maryhouse. In turn, the Salvation Army supports the Outreach Van. *"The Salvation Army provides an amount of support. They even give us food at the end of the day for a couple of reasons. They have extra and they also realize that we contact people that they don't. They have lots of people who won't go to their soup kitchen."* It is ironic that the resource they most lack on the Van is food.

Service providers were dismayed at the number of hungry people in the Yukon. *"One of our clients we take to the food bank and then other will come over and eat up the food. So then we are getting food for them too."* In the Kwanlin Dun Village, the situation is marginally better. *"There's always a feast of something to take a plate home. There's the Meals on Wheels program for the elders. If the program has extra, they hand it out to the homeless."* As in the above section, jail provides food security as well as shelter for the truly desperate.

The reality in the Yukon for many women was outlined by one worker. *"If you don't have a home...you're dependent on other people. You don't know if you're going to have another meal. I*

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know a woman; her meal is at 10:00 pm when the shelter opens. She gets toast and peanut butter and that kind of thing and a bowl of cereal before she leaves in the morning.”

5. Lack of Specialized Services

“I’d like to see a place where people could go no matter what. No matter how drunk or poor their conditions have gotten.”

Summary

The Yukon has a small population and funds are allocated accordingly. Unfortunately, all the social problems found elsewhere are found here, making provision of specialized services necessary. The Yukon has one emergency shelter that does not work well for women, but is for women and men. It cannot take women and children when the fastest growing number of the homeless is women with children. People cannot go to either the emergency shelter or the transition home drunk or under the influence of drugs. Where are they to go? There is no emergency shelter for youth. More housing is needed targeted at single parents and single women. The Yukon needs safe houses in rural communities and more than three units of second stage housing. There is a lack of wheelchair accessible and adapted housing. There are no supported living services for those with addictions, mental health challenges, cognitive or physical difficulties, or women leaving jail. It is clear that the needs are not being met. Providing these specialized services would go a long way to prevent homelessness.

Voices of Homeless Women

It would be good if there was a place for women that they could come when they were drunk or stoned and be safe. Somewhere they could go without being harmed. That would be good. There are a lot of women in those situations in Whitehorse. Instead of having a safe place, they will probably put out with somebody. They might get robbed or beat up you know. I see a lot of that. I think that if we had a place out there that would help kids that go out and drink quite a bit and can’t go home, it would be good. I think there should be a place where they can go and sleep, especially if they are homeless, even if they take advantage of it. If I were a parent, I would rather have that on my mind that there is a place that they can go, instead of worrying about kids freezing or getting hurt. And the counselors there should be people who have been there. They understand and the kids believe them more.

And you can’t take your kids to the Sally Ann. We need a place where women can go with their kids. If there were transition homes in the communities, women wouldn’t come to Whitehorse so much and there would be more room here. And if there was more second stage housing for when women leave the transition home, maybe women with kids wouldn’t need the Sally Ann.

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We should actually have housing for single parents, single people who have disabilities who aren't going to be able to meet all the criteria to get into these other housing things. We need more services for people with FASD. I have friends that go to FASSY and they are cared for by their own worker, but they never know if they can keep going from year to year. And they don't have enough workers. My partner I live with has a disability. If I go to a shelter, where is he going to go, to the street? As for housing for people in wheelchairs, there is very little. One of your biggest problems in accessing the housing is mobility, transportation getting there and back. Then once you are in a house, everything is too high and it's dangerous and hard to keep clean.

One thing that would be really helpful for homeless women would be if you had a service to help find housing. That would be really useful and a practical service that everyone could use, single, single parent, disabled, youth. I guess that's why we don't have it. It would make too much sense.

Voices of Service Providers

Service providers all spoke of the gaps in service for target groups of women. *"There is not enough affordable housing for women with children."* Seniors housing is limited and unavailable in most rural communities. *"Elders do not want to leave our communities."* Women in violent situations in rural communities do not have a safe place to go and must leave their community. Service providers spoke of need for supported independent living units for women with mental health issues, cognitive challenges other than FASD, more units for those with FASD, teens, women leaving addiction treatment/Detox or waiting to access treatment programs. The drawbacks to communal living mentioned by workers have been outlined in a previous section. *"There is not enough housing for street people."*

One worker summed it up. *"I don't think there's enough supported living situations in our community and by that I mean people with special needs or with too many quirks and quarks, who have a hard time keeping it together and all they need is a little support."*

ABOUT THE SALVATION ARMY

The Salvation Army is the only agency providing emergency shelter in Whitehorse to homeless women not suffering from domestic violence. The project researcher was unable to interview Salvation Army staff. However, they provided the following information. Due to their unique role and work with the homeless, their insights provide a valuable perspective.

Genesis

The Salvation Army opened a shelter in November 2002 with the assistance of funds from the Federal Homelessness Initiative. The shelter is located at 2469 4th Ave. in downtown Whitehorse

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in a multi-purpose building that houses other services provided by the Salvation Army and also a workshop sponsored by a residential abuse recovery support group (CAIRS).

The shelter is opened each night at 10 pm and remains open until 3pm the following afternoon on weekdays and until 8am on weekends and holidays. The facility is comprised of a 3 room, 10 bed shelter for both men and women and a drop in centre/dining area. Admission is first come, first served. Even if beds are full, anyone may come in to the drop-in centre to obtain assistance in the form of safety, food, beverages and supportive encouragement from staff. Our original mandate dictated the provision of service and safety to all persons including “chronically intoxicated individuals”.

ANECDOTAL INFORMATION

Not captured in the statistics is the human side of why people stay in the shelter, and what may have happened to them if the shelter were not available.

- **Teens** – Separate numbers have not been kept for the ages of those seeking shelter. Typically, staff report that about 10 to 20 of the 50 or 60 persons that enter the shelter and drop in centre each night appear to be under the age of 19. Shelter for the whole night by those under age 19 is made use of approximately 3 to 5 times per month.
- **Stranded Travellers** – This is a common occurrence. About 15 times a year, people intending to travel further than Whitehorse have arrived at the end of their resources. Some have paid to have vehicles towed the final few kilometers. Others realize for seemingly the first time that Whitehorse is not “right beside Anchorage”. Many must either dispose of their vehicles or other assets and take a bus to Alaska or else they wait in the shelter until relatives can wire them funds.
- **Marital Disputes** – About 1/3 of the persons using the shelter may have other shelter available to them but they can not use it because of marital disputes or no contact orders.
- **Family Strife** – A very common problem among shelter users is family breakdown. Some young people have used the shelter because their family simply moved away, letting them know they were not welcome to follow.
- **Mental Health** – Many of the shelter clients display mental health problems.

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- **Waiting for EI or Social Assistance Payments** – Very common is the problem people experience while waiting for the cheque they expect to receive. When landlords will not wait for payment, many find themselves on the street until the beginning of the next month.
- **Shortage of Rental Accommodation** – Whitehorse seems to be experiencing a shortage of low income rental accommodation. At this date, information has been received that “The Barracks” has no vacancy expected until January.
- **Elderly** – About 5 people per month (2%) that use the shelter overnight are over the age of 60.
- **Coroner’s Report** – Prior to the shelter opening, there were 1 or 2 deaths per year in the downtown area that could be attributed to exposure to the elements. Since the shelter opened, the downtown area has not experienced any such deaths.
- **Chronic Alcoholism** – Perhaps surprising to some, the shelter does not seem to have encouraged or facilitated delinquency. People are not making a habit of staying downtown later so they can drink; thinking that a bed at the shelter will be available to them so they will not have to bother getting home. One of the most interesting statistics is the average length of stay that was measured between April and August. The average person availed themselves of the shelter only 8 nights out of a possible 153 nights during that period. For those people, other shelter was found 145 out of 153 times.

FUNDING SOURCES

Funding sources until March 31, 2006 include the Federal government, SCPI, Yukon Territorial Government, The Salvation Army and Indian and Northern Affairs. The balance required is raised through local fundraising efforts and contributions from the Salvation Army Thrift Store.

FINDINGS - RELEVANT BEST PRACTICE

BEST PRACTICE FEATURES IDENTIFIED IN THE LITERATURE

Although there are no “best practice” case studies or literature references for Canada’s North, the features of best practice case studies from other parts of Canada are informative. The following sources were particularly helpful in compiling the summary that follows: CMHC, 1997; CMHC, 1999a; CMHC, 1999b; CMHC, 1999c; CMHC, 2002a; CMHC, 2002b, CMHC, 2003a; CMHC, 2003b; CMHC, 2004; Connors, 2005; Callaghan, 2005; CMHA, 2004.

This section categorizes the features of the best practice program initiatives reviewed for this study that are aimed at reducing homelessness, especially for women and their children. Please note that there is some repetition in the categories listed here, since a feature such as flexible housing, for example, is relevant to the category that discusses housing options as well as the one that addresses the needs of special populations.

The eleven broad categories of features of best practice program initiatives are listed below. More information about each of them is provided in the material that follows.

- Best practice offers appropriate housing options.
- Best practice offers adequate and appropriate emergency shelter.
- Best practice offers a variety of supported housing options.
- Best practice offers transitional housing as part of the continuum of housing options.
- Best practice reduces poverty.
- Best practice facilitates appropriate support for homeless women and their children.
- Best practice ensures access to the services to which the homeless are entitled.
- Best practice involves the homeless in the decisions that affect them.
- Best practice uses an integrated services model.
- Best practice addresses immediate needs while also working toward systemic change.
- Best practice engages the broader community in finding long-term solutions.

1. Best practice offers appropriate housing options.

- a. Housing quality - Like other people, the homeless value choice, privacy, safety, autonomy and control. Most prefer to live alone or with their immediate family in a house or multi-room apartment. Housing must be affordable, well-maintained, healthy, adequate in size, and safe.
- b. Access to community services - Housing options should provide good access to the community in a safe area with a range of services and amenities such as public transportation and shopping.
- c. Part of the neighbourhood - Housing should fit into the neighbourhood to avoid the stigma of “special” housing.

FINDINGS – RELEVANT BEST PRACTICE

- d. Clear information – People feel empowered and secure when there is clear communication about how they can act on their rights as tenants, when they understand the rules and regulations that affect them, and when they understand any changes in the arrangements that affect them.
- e. Flexibility – Housing options need enough flexibility that they can accommodate changing needs, abilities and preferences. Options must also be able to accommodate people with disabilities and other special needs.

2. Best practice offers adequate and appropriate emergency shelter.

- a. Low-demand respite shelters are needed for chronically homeless women (who often suffer from addictions, intergenerational trauma, domestic violence, and perhaps mental illness).
- b. Respond to all types of crises - Emergency shelter needs to be available to all women in crisis, not just those fleeing current domestic violence.
- c. Gender and culture-sensitive (especially for Aboriginal women) models are needed.
- d. More shelters - Enough shelters are needed to alleviate current overcrowding.
- e. Adequate funding - Shelters need to have enough funding to provide safe, healthy care and provide support adequate services (e.g. counselling, respite child care, referrals, life planning).

3. Best practice offers a variety of supported housing options.

- a. Best option for some sub-groups - The needs of some groups are best met through supported housing options (e.g. those with serious mental illness or a range of disabilities, those experiencing catastrophic crisis, those suffering from extreme intergenerational trauma). Some individuals within these groups may never be able to live completely independently. Supported housing can maximize independence, reduce homelessness, hospitalization and reliance on other services.
- b. Not-for-profit housing – This option can create a variety of housing options (from rooms to detached homes) through the establishment of housing corporations. Besides creating accommodations, these corporations can provide services such as group and home insurance and accounting, group purchasing, and social services.

4. Best practice offers transitional housing as part of the continuum of housing options.

- a. Sub-groups who benefit most from transitional housing include many characteristics of the homeless women population:

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- those recovering from trauma;
 - those with a background of multi-generational poverty and the lack of a supportive social network;
 - young mothers and pregnant teenagers;
 - those who are leaving institutions with little or no independent living experience;
 - immigrants;
 - those needing education and job skills;
 - those who have on-going service needs because of mental or physical health problems, disabilities, addictions, or HIV-positive status.
- b. Characteristics of effective transitional housing programs – They should provide a safe, supportive environment where residents can overcome trauma, begin to address the issues that led to homelessness or kept them homeless, and begin to rebuild their supportive network. They are more long-term, service-intensive and private than emergency shelters, but still have a time of limit of somewhere between three months and one year.
- c. Service goals include obtaining employment or upgrading educational skills, improvements in parenting and household management skills, psychological wellbeing, social skills, family relationships, reduced hospitalizations, and maintaining sobriety.
- d. Complement permanent housing options – transitional housing programs can only be successful when there are permanent options to move into.
- e. Gender and culture-sensitive (especially for Aboriginal women) models are needed – Sexual harassment can be a problem in mixed-sex buildings and many women prefer having other women for neighbours.
- f. Child friendly – Children who have experienced homelessness need services and support. Housing options need to take into account the needs of children.

5. Best practice reduces poverty.

- a. Rental supplements – This is a cost-effective way to assist low-income women to access and maintain shelter. It is demonstrated to be a less expensive and more satisfactory strategy than providing services to women through shelters. Rental supplements can provide quick support to those in greatest need and shorten public housing wait lists, since the supplements allow women to access private market accommodation.
- b. Adequate income support levels – A great deal has already been said in this report about the contribution that inadequate levels of income support payments have on homelessness among women. Many women begin their journey toward homelessness by

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doing without food or other necessities in order to cover the rent, and then finally missing enough rent payments to be evicted. Other women are simply unable to find any accommodation that they can afford. Still others cannot scrape together the damage deposit and the first month's rent.

- c. Help when women face an unanticipated crisis – Divorce, separation, losing a partner, loss of a job, serious illness in yourself or a family member—all these can lead to women losing their homes and entering the cycle of homelessness from which it gets increasingly difficult to escape.
- d. Economic development initiatives – Some programs link economic development with housing programs (e.g. gardens, convenience stores, catering, etc.).
- e. Minimum wage levels that can cover basic costs.
- f. Employment Insurance criteria that take into account the part-time, contract work that many women are forced to accept.
- g. Guaranteed livable income – A growing advocacy movement on women's affairs is calling for a guaranteed livable (or basic) income policy. This is an unconditional and universal income, administered by federal governments to ensure that no person's income falls below what is necessary for health, life and dignity.

6. Best practice facilitates appropriate support for homeless women and their children.

- a. Case management – The individual needs of clients are addressed through trusting relationships with case managers and other professionals (income support workers, mental health professionals, medical professionals, legal aid workers, etc.). Support is flexible and targets specific needs rather than following rigid program criteria.
- b. Peer support – People who share specific experiences and challenges can often help each other in ways that professionals cannot. Peer support can be informal and can also be organized through such activities as self-help initiatives, drop-in programs, or recreational, educational and volunteer programs.
- c. Support from family and friends – Aboriginal women who move into urban areas often lose their extended family network. In some instances this support system has to be rebuilt as the circumstances that bring a woman to homelessness often include the fracturing of supportive and healthy family relationships and friendships (e.g. domestic abuse, addictions, mental illness).
- d. Community networks – Bridging social capital (i.e., creating links between marginalized members of society and those with more resources) has proven to be a strong strategy for creating the opportunities that the poor need to change their circumstances (e.g. find

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appropriate housing or secure employment). Best practice housing projects have high community involvement and buy-in.

7. Best practice ensures access to the services to which the homeless are entitled.

- a. Access to information - Since homeless people often have very limited access to the information they need to access services or to demand their rights (e.g. they may not have telephones or email/internet access, they may have barriers to literacy, they may have conflictual relationships with service providers), they miss opportunities that could improve their situation or they get taken advantage of.
- b. Access and maintenance of benefits to which people are entitled – The homeless and those at risk of homelessness face other barriers to accessing services besides lack of information (e.g. lack of transportation, lack of an address to which information and benefits can be sent, discriminatory or disrespectful attitudes on the part of service providers) that need to be addressed.
- c. Minimum barriers to services – Many current government policies are unrealistic and trap women in homelessness (e.g. only covering a damage deposit once for any one client, not providing childcare and transportation allowances for up to six months after a client begins to receive social assistance, providing accommodation allowances that are lower than market rates, designating 18-year olds as independent). Programs need the flexibility to support women in their efforts to get and maintain adequate shelter. They also need tolerance for a range of behaviour, because some homeless people do not fit in very well in many contexts.

8. Best practice involves the homeless in the decisions that affect them.

- a. Housing program management and conflict resolution - Opportunities to participate in the management of housing complexes and the resolution of problems and/or conflicts when they arise need to be offered to tenants.
- b. Respectful caring and client engagement encourages people to grow and change and encourages hope in the face of feeling overwhelmed.
- c. Volunteer involvement is a very successful model for building life and employment skills among homeless women. Serving on the board, on-going committees or ad hoc working groups are options. Supporting research and evaluation activities also provides useful avenues for upward social mobility, as they help develop a range of useful skills for community work.
- d. Regular input – Town hall or house meetings offer an effective model for client involvement.

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- e. Employment opportunities – Work is a very motivating form of involvement, especially if it is matched with client interests and capacities. Work within the housing/service agency is more likely to be successful than work in the wider community, since the agency has greater control over internal jobs. Some of these jobs can focus on building design, construction and renovation. Training and mentorship are important components of this approach.
- f. Creative activities – These tend to work best when they are linked to concrete action in the community or to advocacy.
- g. Flexibility in the face of changing needs - The needs of women change as they work toward life plans. Accommodating these changes requires constant dialogue and engagement.

9. Best practice uses an integrated services model.

- a. Continuum of care – Effective support is essential to enable homeless persons to move along the service spectrum from high need to greater independence (from emergency support; to long-term, supportive and structured living; to independent living; to after-care services). This care needs to be holistic and individualized. The flexibility to create innovative services where gaps exist is an important aspect of this approach.
- b. Women with serious addictions should be offered assistance in harm reduction or residential treatment facilities and receive follow-up care, including supportive housing options.
- c. Women being discharged from institutions (such as hospitals and jails) need a choice of supportive housing to prevent them from ending up in emergency shelters.
- d. Range of services – Examples of useful services include one-on-one support; referrals to community resources (e.g. housing, food, clothing, free furniture, counselling and advocacy); referrals to self-help and support groups; addictions support services on site; discussion groups focused on life skills issues; visits and presentations from relevant community agencies; medical services on site; daily meals; access to computers and training in how to use them.
- e. Flexibility to address emerging needs – For example, if gang activity is targeting girls and young women, early intervention is important to keep these young people from ending up on the streets or with serious addictions or other mental health issues.

10. Best practice addresses immediate needs while also working toward systemic change.

- a. Addressing community, institutional and policy determinants - Many of the determinants of homelessness among women are outside their direct control. They can

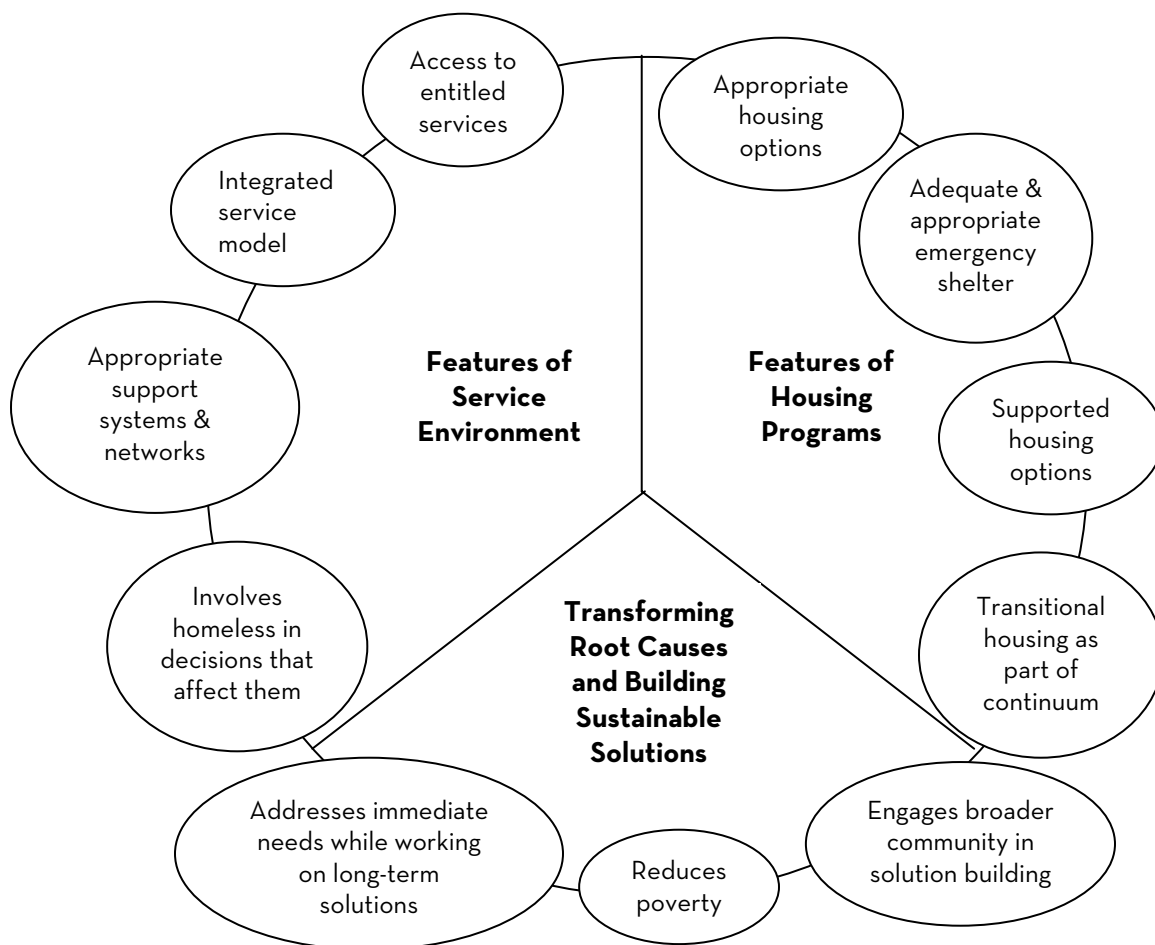
FINDINGS - RELEVANT BEST PRACTICE

only be addressed at the level of government policy, community institutions and norms and service delivery practices.

11. Best practice engages the broader community in finding long-term solutions.

- a. Builds partnerships between government, the private sector, the non-for-profit sector and ordinary citizens – These partnerships focus on immediate, practical steps (e.g. allocating underutilized buildings for use as housing), raising funds, and mobilizing the political will for policy change. They help leverage resources that any one stakeholder may not have, but that combine to make a difference.
- b. Educates the public about the realities of homelessness – This strategy can help tap into philanthropy (time, goods and money), can decrease the stigmatization and discrimination that homeless people face, and decrease “not-in-my-backyard” opposition to public housing developments and other service centers.

SUMMARY OF BEST PRACTICE FEATURES



FINDINGS – RELEVANT BEST PRACTICE

EXAMPLES OF TWO PROGRAMS FITTING THE MODEL:

Two examples of programs that fit the best practice model are the Safe Start program and Managed Alcohol programs. The Safe Start Program addresses the concerns of landlords and housing authorities that homeless women have difficulty managing the transition into stable housing and provides the kinds of supports Yukon service providers believe are necessary. Managed alcohol programs could address the needs of the Yukon's small group of chronic heavy drinkers, most of whom are homeless. Governments and service providers need to explore the possibility of adapting innovative programs like these for use in the North.

1. Summary of Safe Start: A “Housing First” Program

The Safe Start housing model in Chicago, Illinois, USA is capable of meeting the needs of a complex, high-risk population. This program provides housing to individuals who are diagnosed with HIV as well as mental illness and/or substance abuse. It consists of 22 studio and 1 or 2 bedroom apartments scattered in the North and South sides of Chicago. The program incorporates a Harm Reduction Model and “has proven successful in helping an extremely vulnerable, hard-to-reach population to stabilize their lives and move forward to independence with dignity.” The program also includes intensive case management and links to community based agencies.

2. Managed Alcohol Programs

Managed alcohol programs are harm reduction strategies employed by emergency shelters to accommodate and reduce the risk to the homeless who would otherwise be turned away due to intoxication. Harm reduction aims to reduce the adverse consequences of alcohol without requiring abstinence.

There are three such shelters operating in Canada: the Shepherd of Good Hope Shelter in Ottawa, Toronto's Seton House and St. Joseph's Healthcare in Hamilton. These shelters serve homeless people who are chronically addicted and have a low likelihood of rehabilitation. The shelters dispense alcohol, usually wine, on an hourly basis from morning until evening reducing the amount normally consumed and ensuring people are drinking less harmful substances, for example mouthwash. The program was designed as a way of delivering health care to homeless adults with alcoholism. Research results indicate that participants drank less alcohol, visited hospital emergency departments far less and have less police encounters (Podymow, Turnbull, Coyle, Yetsir and Wells 2006).

The following recommendations are a composite of recommendations made by researchers in all three Territories and are applicable to all.

RECOMMENDATIONS

Recommendation #1 – A National Housing Policy inclusive of women

- a. Creation of a National Housing Policy instituted by the Federal Government that is inclusive of women and lives up to human rights obligations under the International Covenant on Economic, Social and Cultural Rights guaranteeing a right to an adequate standard of living and adequate housing.**

A National Housing Policy, such as Canada had prior to 1995, would ensure that the federal government establishes and maintains a strong role in ensuring that international human rights obligations are met with respect to housing. As the lived experiences of women in this report demonstrate, housing cannot be left solely to the private sector. A National Housing Policy would establish national standards for the design, implementation, monitoring and enforcement of laws, policies and strategies for housing support programs that meet the specific needs of women. The National Housing Policy would need to allocate base funding to regions of Canada according to “needs” rather than on a per capita basis to respond to the overwhelming housing needs of women in the North. Formal methods of accountability within a National Housing Policy would ensure that Territories, Municipalities and First Nation governments meet established standards.

- b. Ensure that women’s housing needs across their lifespan are met.**

Women’s housing needs change as their life circumstances shift and as they age. A National Housing Policy would enable the spectrum of needs to be met by ensuring there is an adequate supply of affordable housing available for women according to principles of equality and non-discrimination. A National Housing Policy would comply with principles of best practice and offer a continuum of housing services responsive to changing needs and circumstances, from emergency shelter, to supported housing, to housing for women and children and for seniors and elders. To incorporate another principle of best practice, homeless women would be included in the development of such a National Housing Policy.

Recommendation #2 – Increase the supply of decent, safe low-income housing

- a. Ensure an adequate supply of a variety of low-income housing stock is available for women and children in environments that can be kept safe and secure**

Women, with or without dependent children or grandchildren in their care, need secure, safe and decent housing geared to those with modest or minimal incomes. This need for low-income housing far outstrips the current supply of such housing. Without increasing the supply of decent low-income housing, women cannot establish homes free from abuse, cannot adequately

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provide for their dependents, and cannot act to prevent their own homelessness. We are specifically recommending an increase in low-income housing stock, as affordable housing in the northern context can be far too expensive for women with modest incomes. This recommendation will assist the working poor find and keep housing, which will in turn help the Northern territories increase the supply of resident wage earners for jobs suited to their education and skill levels. As the service industry is struggling to compete for staff, helping women retain their ability to be and remain employed is simply good social policy. Women need security of person, a place to call their own and have their possessions, a place to make a life. Without this option, what is there to hope for or to work for? Some options could include:

- For single women, bachelor apartment units or dormitory style housing, in places throughout the community, with rent geared to income.
- For women or couples with dependent children, existing or new housing stock can be used with rent-geared-to-income approaches.
- Encouragement for new forms of low-income housing, such as non-profit or social housing, would help to increase the supply of low-income housing and also spread the work involved with this housing option to those groups.
- Subsidies could be attached to the person needing the housing rather than to the housing stock.
- Existing homelessness coalitions in the territories could explore additional ways of providing low-income housing by participating in Canada-wide housing discussions.

b. The federal government must provide funding mechanisms to encourage and support the development of low-income housing in the territories

Women living in the three territories have been seriously disadvantaged by the decision to reduce federal social housing dollars to all jurisdictions. In the territories, there is a cumulative impact, as per capita funding mechanisms further limit the territories' ability to address critical housing needs. When these are mixed with increasing demand for housing due to growing populations and booming economies, the people paying the price are those who are most disadvantaged; these are the "little voices"¹¹ no one hears.

¹¹ The Nunavut Territorial report for A Study of Women's Homelessness North of 60 has been entitled "The Little Voice of Nunavut". As one of the participants in the research process from Nunavut said, "They have a shelter here for men but nothing for women. It's because it was talked about, put in the news, put out there and they did it right away. Women have needed stuff for so long, but our voices are so little they can't hear them."

Recommendation #3 – Supportive housing options**a. Implement a continuum of supportive housing options**

The impact of homelessness can be reduced for specific at-risk target populations by increasing the amount and variety of supported housing options. Individuals or groups who are at most risk of homelessness can be successfully accommodated in housing programs that are tailored to best meet their specific needs. These housing options will have differing levels of staff support, depending upon the needs of the client group, and can range from on-site full-time support to outreach support offered on a periodic basis to maintain a level of stability. Supportive housing can also range from short-term, temporary situations to long-term (possibly even life-long) options. Examples of the types of supportive housing options that are required include:

- An apartment complex with transitional units for families who are unable to access market housing due to poor tenancy skills - Staff of this program would assist tenants to develop better tenancy skills, rebuild damage deposits and pay off arrears to other housing providers, and provide life skills teaching around budgeting, goal setting and parenting issues. Families could stay in transitional housing up to one year to accomplish their goals and find market-housing options. The facility could be self-sustaining, as staffing costs can be covered through tenant rents and the building can be a charity lease through the government. Housing units can be completely furnished and supplied through donations of goods from the community.
- Group living situations for persons with developmental disabilities with staff support attached to them. The clients, who are on Income Support, can share in paying rent on their apartment, and staff support can be funded through the local Health and Social Services Authority. The level of staff support varies with the needs of the adults living in the apartment.
- Outreach support for persons with mental health needs - This minimal but important support allows adults to maintain a degree of independence as well as reduce the time spent in hospital. These adults usually have their own apartments (not shared with others), and receive support for medication administration, budgeting, food shopping, and general problem solving. This also works well for young adults with FASD, regardless of where they are living (e.g. independently or with agencies like live the Salvation Army).

b. Encourage service providers to identify and develop potential supportive housing options as new initiative proposals

Service providers have no mechanism through which to identify and develop proposals to address the needs of certain groups of at-risk or homeless women. By encouraging new initiative

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proposals, the creativity of the non-profit sector could be unleashed to address homelessness in ways that build on the strengths of each provider, or to develop joint proposals to better serve marginalized women.

Recommendation #4 - Increase in Emergency Shelters

There is a significant lack of homeless shelters for women across the North. More emergency shelters for homeless women are needed to alleviate current issues of overcrowding and inadequate resources. Improving the quality of the existing shelters in terms of services is needed, as well as gender and culturally sensitive models, as existing services are not adequate to meet the varied and complex needs of homeless women in the North. Women are often required to leave shelters after a prescribed period of time, even though no suitable housing may be available. Shelters may not be able to provide adequate nutrition, safety or hygiene. Shelters should also be able to respond to all types of crises – currently, many shelters across the Territories fill up their bed count with women fleeing from domestic abuse. This means some women who are homeless are turned away. *Emergency shelters need to be available to all women in crisis, not just those fleeing current domestic violence.* Apart from this, more low-demand respite shelters are needed for chronically homeless women suffering from an array of issues such as addictions, intergenerational trauma, domestic violence, and mental illness.

Services can only be effective if funding is secure. Funding to the voluntary sector is often inconsistent and unstable. Shelters need to have enough funding to provide safe, healthy care and provide adequate support services (e.g. counseling, respite childcare, referrals, life planning). A 24-hour shelter is recommended, in combination with the intense involvement of mental health and social services on a consistent basis to help women address the issues that have resulted in their homelessness and to support them to re-enter society. Individual program planning is ideal, helping women gain life readiness skills to address all the determinants of their homelessness. Childcare should be made available at all shelters. *These services and resources require well-trained staff and adequate funding.* Ongoing staff training is required, to ensure quality of skills of the staff. Apart from this, capacity needs to be built in order to ensure continuation of the service if the operating staff relocate or change occupations.

Recommendation #5 – Increase second-stage housing options

The early to mid-nineties was a period of intense activity for constructing facilities for second-stage housing for women and their children leaving family violence shelters. Thanks to funding through Canada Mortgage and Housing Corporation (CMHC), many communities in southern Canada were able to acquire second-stage housing, as long as the groups who operated them could find funding to hire staff and cover expenses.

In the North, second-stage housing is a rare occurrence. Yet women need time in addition to their limited stays in family violence shelters to make the transition to living on their own free of

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violence. In second-stage housing, women and their children can typically stay for between nine to eighteen months so they have an opportunity to plan for the future. Women entering these programs usually have identified a need for on-going support and safety, and are committed to living in a violence-free environment and to ending violence in their lives. Programs within second-stage housing can help women better understand the impacts of violence on themselves and their children, develop long-term safety plans, build supportive social networks, assess their options for the future, and build the skills for living on their own.

Because violence is high in the North, many women spend time in shelters at some point in their lives. Because their options are few, women cycle through shelters year after year, with little hope of breaking out of violence. Although CMHC identifies their *Shelter Enhancement Program* as a funding source for acquiring or building second-stage housing (as well as for repairing or improving existing shelters), the amount of funds allocated to the Northern territories is not adequate for this purpose.

Recommendation #6 – Housing authority policies that remove barriers for women living in violence and those who are homeless or are at risk of becoming homelessness

- a. **Apply a cultural and gender analysis to housing authority policies to ensure human rights obligations and the needs of homeless women are met in a way that is measurable and makes the agencies accountable.**

Housing policies developed by Housing Corporations in all three territories are implemented through local housing authorities and associations. Applying a cultural and gender analysis to housing policies at both levels of government is a significant step toward identifying and removing barriers that contribute to women's homelessness in the North, particularly as they affect Aboriginal women. Programs and services aimed at meeting the needs of women who are homeless, at risk of becoming homeless or living in violence need to be accountable with respect to measuring service impact and effectiveness.

Housing policies that address historic debt, especially if it was incurred as a result of damages perpetrated by violent partners need to be established so women are not thrust into permanent homelessness because of indebtedness to subsidized housing providers, who are often the only option in small, northern communities. An amnesty, a waiver or a “forgiveness” of debt process similar to that offered within a corporate context, particularly in instances where housing providers failed to actively pursue debt collection over a 5-year period, would offer an immediate, short-term solution for many homeless women in the North. For women re-qualifying for subsidized housing, a repayment plan for historic debt would involve low risk for the housing authority. Such a plan should involve partial forgiveness of the debt and be administered in a way that makes it possible for women to repay without undue financial hardship. As the anthologies in this report demonstrate, women would like to have the option of

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returning to subsidized housing and would be willing to repay historic debt at a fair rate over time.

Policies that limit rent allocations in financial assistance programs to subsidized housing rates for women who have been evicted from subsidized housing units and are now required to pay market rent must end to prevent permanent homelessness. Likewise, policies that immediately cap rent at “single” rates for women in relationship transition must be changed so that their actual costs are covered to prevent them from becoming homeless.

A ceiling on rental rates must be applied, even in circumstances where income rises for a few months, because many women obtain seasonal work and by the time the increased income is assessed, the earnings have already been spent.

b. Create priority housing policies for women leaving abusive relationships

All three Territories must implement priority housing policies that ensure that women living in violence or exhibiting other high needs are prioritized on access lists held by subsidized housing providers. Women living in violent situations must also be in a position to retain access to their home and have their partner removed from the lease. As this report illustrates, with the low availability of affordable housing, women’s choices are few—return to their abusive relationships or become homeless. This is not acceptable and is easily remedied by implementing a priority housing policy.

Recommendation #7 – Address landlord and tenant issues

a. Reform Territorial Landlord and Tenant Acts to include the rights of tenants, offering protection from abuses and a mechanism for redress.

Housing is a basic human right. Canada is signatory to two human rights conventions that guarantee safe, affordable and decent housing: the International Covenant on Economic, Social and Cultural Rights and the Convention on the Elimination of All Forms of Discrimination Against Women. In the Territories, this human right is breached by landlords who evict women without cause, refuse to repair unsafe houses and evict women and children in the dead of winter. Landlord and Tenant Acts are outdated and offer few protections to the tenant. Governments must live up to the International Covenants they are party to and reform the Landlord and Tenant Acts to protect the human rights of tenants. Women’s stories were full of examples of landlords exceeding their rights or denying tenants theirs without consequences. Without changes to the Acts, legal redress is not possible. There is no recourse open or mechanisms available to tenants and agencies working to assist them. Governments must move swiftly to enact legislation protecting the rights of all citizens, especially those most vulnerable, the poor, homeless and marginalized.

Recommendation #8 – Poverty reduction strategies**a. Improve existing social security programs.**

Poverty reduction strategies could begin with improvements to existing programs. As detailed in participants' stories, existing social security programs are woefully inadequate. Rates do not correspond with the high cost of living in the North, are not indexed to inflation and have not been raised in many years. Policies need to be redrawn to prevent women from becoming hopelessly entrenched in the poverty cycle. Access to benefits must be equitable, non-discriminatory and preventative in nature. All women and their children need transportation, personal care items, household cleaning items, furniture and clean laundry. Claw-backs related to the Child Tax Benefit, bingo winnings and gifts must end. Social assistance rates need to be raised and indexed to inflation. A shelter allowance must be provided to women and indexed to inflation and changes in the private rental market. Food security must be guaranteed ending the dilemma women face of whether to pay the rent or eat.

b. Introduce new programs and policies that are designed to prevent and reduce poverty.

The depth of women's poverty is not decreasing despite the social safety nets created by government and civil society. Bold and creative approaches are needed to address this complex social issue. As women related, poorly paid seasonal and part-time work does not provide an adequate income, nor does social assistance. It is time to look at other ideas. A guaranteed livable income would provide dignity and economic security for women and families. It would replace the existing safety net that seems to be full of holes. A livable wage policy would assist women in being self-supporting and would be cost efficient in terms of reducing the need for social assistance. To reduce the poverty of the "working poor", employers should be required to provide benefits for all employees. Funds for rent and food would not need to be diverted for other essentials such as dental work and prescription medicines.

Financial services for low-income people are needed across the North. Mainstream financial institutions do not work for people without addresses and those with little income. People living in poverty often resort to pawnshops and payday loan companies to obtain funds in a crisis, entering into a cycle of debt that is difficult to end. Or worse, participate in criminal activities where they are further victimized. Financial services designed to meet the needs of the poor could offer a range of tailored options to women including check cashing and micro-credit programs. This would eliminate bad debt to housing authorities and the criminalization of women, as well as endless cycles of debt.

Rent supplements are a key component in successful housing strategies. With rental rates increasing in the North, low-income women are increasingly unable to afford private rental housing. However, as the stories illustrate, the amount of available social housing is inadequate. Portable rent supplements that are not tied to a particular location and do not require landlords

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to designate particular rent supplement units would help address the critical need for housing. A rent supplement program would also decrease the power landlords have over tenants and could prevent evictions due to tenant complaints. The program has the advantage of being able to prioritize those in greatest need and respond quickly to women in crisis.

Recommendation #9 – Provision of services that address the full range of determinants of women’s homelessness

a. Implement a continuum of care model

As pointed out in the Best Practice section of this report, many types of support are needed to enable homeless women to move along the service spectrum from high need to greater independence (i.e. from emergency support to long-term, supportive and structured living, to independent living, and finally to after-care services). This support needs to be holistic and individualized. Service providers need the flexibility to create innovative new services where gaps exist. Besides the range of housing, learning and poverty reduction services described in other recommendations above, critically needed services include addictions treatment; mental health services; advocacy support for dealing with legal, financial and access to service issues; and specialized programs for the children of homeless women (including support for school success, issue-based therapy, support to enhance social inclusion, etc.). The current state of such services in the North is woefully piecemeal and inadequate, especially in communities outside the capital cities of each Territory, and those services that do exist generally work in isolation from each other. An integrated service model that provides a continuum of care is essential to breaking the vicious cycle of homelessness that far too many women find themselves trapped within.

b. Enhance the capacity of service providers to work effectively with homeless women

Many of the homeless women who participated in *A Study of Women’s Homelessness North of 60* reported feeling misunderstood, judged, belittled and depersonalized by service providers, especially in the government sector. Special attention needs to be paid to building the capacity of service providers (especially in the North where staff turn over in many programs tends to be frequent) to work effectively with this population, whose needs are often overwhelming and complex.

Recommendation #10 – Reducing Barriers to Access to Services for Homeless Women

Homeless women can experience barriers in accessing services that are important in empowering them to overcome their homelessness, such as employment, educational and social services. The barriers can exist in accessing information, with critical information often isolated in bits and pieces within the information system of dozens of agencies and is isolated from the target group. Since homeless women often have very limited access to the information they need to access

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services or to demand their rights (e.g. they may not have telephones or email/internet access, they may have barriers to literacy, they may have conflictual relationships with service providers), they miss opportunities that could improve their situation. Homeless women and those at risk of homelessness face other barriers to accessing services besides lack of information, such as lack of transportation, lack of an address to which information and benefits can be sent and discriminatory or disrespectful attitudes on the part of service providers. Also, conditions and circumstances in the lives of homeless women, such as alcohol dependence or mental illness, make it difficult for them to use existing services effectively. *Awareness and a mapping out of these barriers to homeless women are essential in order to improve access to services and resources needed by homeless women.* Efforts need to be made to ensure that women know where to obtain services needed; the services should be easily accessible and affordable or free. It is recommended that prolonged contact with outreach workers is available to facilitate access to services and help overcome related barriers, such as mental illness. Also, adequate funding for making these services available in shelters and related centers is needed.

Public policy and government bureaucratic practice help shape available resources and services. Many current government policies contribute to barriers to these services by creating programs that are inflexible and have little tolerance, e.g. not providing childcare and transportation allowances for up to six months after a client begins to receive social assistance, providing accommodation allowances that are lower than market rates, or having no systematic approach to allocating affordable housing to homeless women. *Programs should be more flexible in supporting women in their efforts to get and maintain adequate shelter and to access services that will improve their likelihood of overcoming their homelessness.* In terms of access to and maintenance of benefits, rather than reinforcing the division between 'being in receipt of social assistance' and 'working', new benefit programs must be designed to address the complex inter-connections of various programs and benefits to ensure the availability for working women of a shelter allowance or housing subsidy adjusted to family size and housing costs.

As far as barriers to accessing low-income or second-stage housing are concerned, the use of a housing registry is recommended, including a database with listings of affordable accommodations, information and links to resources and services and a liaison between tenants and landlords. Homeless women should receive priority status for second-stage or affordable social housing. Additional concerns that need to be addressed relate to discriminatory practices that exist in both non-profit and private housing. There are rarely internal policies and procedures requiring social housing providers to address discrimination in tenant selection, even when these decisions affect both access to housing and access to much needed subsidy.

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Recommendation #11 – Appropriate funding for an array of front-line services

a. Ensure front-line services are adequately and appropriately funded to build capacity to function effectively

Delivering services in an environment without recognition of normal cost increases for operation of facilities or insurance, without the means to evaluate and monitor performance, without the ability to give cost of living increases to staff, and without adequate infrastructure to support those services is a strong deterrent to excellence in outcomes. Other ‘cost containment’ deterrents to service excellence and positive outcomes for women include high ratios of clients to staff, no funds for staff training and development and little recognition of staff needs for support, coaching and debriefing in high stress environments. Front-line services are the key delivery mechanism for a wide variety of critical interventions for at-risk people. If interventions are to be effective, front-line services must be adequately and appropriately funded and supported. This holds true regardless of the mode of delivery - non-profit voluntary agency or government agency.

b. Recognize the value and contributions of service delivery through the voluntary sector

There is no long-term benefit of having all front-line services delivered by government agencies. Non-profit societies are positioned to recognize emerging and unmet needs and to respond quickly and appropriately to those needs to lessen the chance of women falling through the cracks in the delivery system. Government service delivery is a more expensive option, as government salaries are generally higher than non-profit salaries and benefits are more extensive. Non-profit societies also have the advantage of being able to access other sources of funding, such as foundations, United Way or other individual and corporate donors, and can bring these resources to the table in addressing key social issues. Non-profit societies engage the community in their work, through boards of directors and through various fundraising activities, and as volunteer workers. Thus, non-profits can add value to services in ways that the government cannot. Diversity of service deliverers is an indication of strength in a community, as a healthy voluntary sector adds vibrancy and creativity to meeting a community’s needs.

Recommendation #12 – Access to education and training programs

a. Increase access to educational programs.

Homeless women want to be self-determining and self-supporting. To do this, access to educational programs and support to follow through on employment is needed. Women need literacy programs, adult basic education, pre-employment skills and life skills training services. Workplace diversity programs need to be developed and where existing, reinforced and publicized. Options for training such as job shadowing need to be made available. In the Territories where skilled trades people are in great demand, trades training and training in non-

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traditional occupations would provide women with a sustainable occupation and fill a need in Northern communities.

b. Increase access to affordable daycare.

Critical to any educational and training programs is the availability of affordable, subsidized daycare. Currently there are not enough daycare spaces available to fill the need. More spaces need to be funded so women with children can take advantage of training opportunities and end the cycle of poverty and homelessness.

Recommendation #13 - Access to Child Care

One of the services that should be made easily available to homeless women in shelters and in transitional or second-stage housing is childcare. Homeless women and their families have special needs and homeless mothers experience barriers preventing them from accessing services they need to overcome their homelessness. Since women with children are the fastest growing subpopulation in the homeless community in the North, adequate services for childcare need to be made available. *Shelters and services that support homeless women should provide free support services such as child care to ensure women have the opportunities they need to apply for services and programs.* Adequate funding is needed to ensure shelters and additional services are able to provide this free childcare.

Childcare in shelters and additional services is also beneficial for the children of homeless women themselves, as childcare can provide a safe and emotionally responsive environment for children of all ages. Childcare in shelters should include counseling for children; information about healthy or normal child development; and referrals and information about counseling for children available locally. Childcare services for homeless women should be able to provide safe, nurturing, responsive and appropriate care and activities for children while their mothers are preparing to take steps to overcome their homelessness.

Recommendation #14 – Mechanisms for collaborative and creative solution building

a. Nurture the creation of collaboratives that are dedicated to addressing the full range of determinants of women’s homelessness and build their capacity to function effectively

A social issue as complex as women’s homelessness, with its many determinants (see p.34) cannot be addressed by any one agency or sector. It will require collaborative work on the part of the public, private and voluntary sectors as well as the general public. As pointed out in the Best Practice section of this report, the participation of homeless women in designing and implementing solutions is also critical.

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Bringing all these stakeholders together in a sustained and productive way, so that the cumulative impact of their efforts makes a substantial and positive difference for women and their families, will mean moving past interagency meetings or working groups. What is required is the creation of long-term collaboratives¹². These collaboratives require dedicated resources, incentives, capacity building and other types of support. They will not happen as a side effort in the course of people's already busy lives. Mechanisms need to be created that will bring people together in a learning, planning, action and reflection process that is sustained long enough to see real results. These mechanisms must also ensure that partners have been given the authority to implement projects that cross departmental or sectoral boundaries and to share and leverage resources that any one partner may not have access to on its own, but that combine to make a real difference.

b. Ensure that all relevant stakeholders are “at the table” when public policy related to women’s homelessness is being developed and when government program decisions are being made

While a great deal of progress could be made through the formation of collaboratives as argued above, there will continue to be many other consultative processes related to the shaping of housing, social service and poverty reduction policy and programs. It is vital that voluntary sector agencies and homeless women are consistently brought to the table for these planning and decision-making processes.

Recommendation #15 – Information collection, management and sharing

a. Design and implement interagency protocols and tools for collecting, managing and sharing accurate and relevant information as well as for designing and tracking clear outcomes indicators

Developing effective public policy and government programs, building creative solutions to address the determinants and impacts of homelessness, and creating viable partnerships between the public, private and voluntary sectors to implement those solutions cannot happen without accurate and relevant information.

Currently, information about the incidence of absolute, relative and hidden homelessness and of the number of women and their families who are in core housing need is not available. Most service agencies working with women in these categories keep some type of records about the number of women accessing services, and some keep more detailed demographic data about these women, but this data is not collated in any way between agencies. Some of the data that is kept is not gender disaggregated and much of it does not record the ethnic background of clients. Certainly, there is no comprehensive case management system that would make it possible to

¹²Collaboration is much deeper than “communication, cooperation, and coordination” (Troxel, 1997: 107). Successful collaboratives are inclusively democratic and consensus-driven and they have achievable action plans and a demonstrated capacity for community development and policy impact (MacArthur Foundation, 1993). Collaboratives work on both short-term responses to immediate needs and long-term initiatives to address root causes. Most successful collaboratives are facilitated by an “outside” intermediary (or boundary-spanning) organization whose mission is to build the capacity of ordinary people, the voluntary sector, informal community-based agencies, government and the corporate sector to work together to combat long-term systemic problems (Walsh, 1997).

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track the history and service use of individual women and families that are homeless or at risk of becoming homeless. Another factor that makes it difficult to get a full picture of homelessness among women in the North is that some of them do not attempt to access services, largely because they feel that these services (especially income support and housing services) are punitive and judgmental, rather than supportive.

Interagency protocols and tools for collecting and sharing accurate and relevant information are needed to address this critical gap in knowledge about the incidence and determinants of homelessness for Northern women. Also vital are tools for developing service effectiveness indicators and for monitoring outcomes.

b. Provide adequate funding to service agencies to allow them to keep appropriate records and to access and share information

Most service agencies, especially those in the voluntary sector, are in a daily struggle to maintain basic services (see Recommendation #10). They have a hard time recruiting and maintaining well-trained staff and do not have adequate resources for up-to-date equipment. If information collection, management and sharing are to be used as a valuable tool for decreasing the incidence and harmful impacts of homelessness, then service agencies need the resources (e.g. staff time and expertise, adequate technology) to carry out the information management functions discussed in point #a above.

c. Conduct further research

Several kinds of research would be particularly helpful in building on the findings of *A Study of Women's Homelessness North of 60*: i) longitudinal studies that follow women through their lifespan and that track the impact of women's homelessness on the next generation, and ii) intervention research that tracks the impact of creative pilot projects designed to reduce the incidence of women's homelessness by working on determinants such as those identified in this current Study and to reduce the harm caused by homelessness in the lives of women and their families.

Recommendation #16 - Public Awareness & Attitude Change

Homeless women can suffer from discrimination and racism due to negative attitudes and stereotypical conceptions of homelessness. These attitudes and conceptions do not reflect the reality of experiences of homelessness for women and can affect homeless women on a community, and broader level, in terms of societal indifference and punitiveness. Misconceptions about causes and responsibility for homelessness in women can negatively influence efforts to reduce homelessness in women and adequate funding. *The public needs to be educated about the realities of homelessness in women.* Public awareness can change attitudes and decrease stigmatization and discrimination that homeless women face, e.g. the common “not-in-my-backyard” opposition to shelters, public housing developments and other service centers for

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homeless women. Public awareness will also help communities continue their efforts to reduce and alleviate homelessness and thus allow them to increase support for homeless women and to focus on longer-term solutions such as transitional and second-stage housing. Public awareness will also increase homeless women's access to the supports and interventions they need. *Public awareness will help change negative attitudes and make informed decisions that address and prevent the challenges of homeless women.* Adequate funding is needed to support activities directly focused on enhancing public awareness of homelessness and homelessness-related issues in women. These activities could include the production of tools and documents for public awareness and utilizing the available media.

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Homeless women are experts on the issue. As seen in previous sections, many have cycled in and out of homelessness more than once and given the status quo, expect to do so again. They know what has worked for them in the past and what hasn't. Some spoke with clarity about the systemic nature of homelessness and the systemic solutions needed. Some were too angry, hurt or despondent to get beyond their immediate needs. Most had concrete recommendations: more safe, decent, low cost housing and higher social assistance rates to enable women to get on their feet quickly and with dignity. All wanted their voices to be heard and validated; their ideas recognized, adopted and acted upon. Homeless women don't have the luxury of time to wait.

Housing needs to be a shared responsibility between all four levels of government to ensure that women have access to housing where ever they are in the Yukon.

What the **Federal Government** can do:

- Require the Territory to end the clawback of the National Child Benefit Supplement.
- Include the voluntary sector working in the housing field around the housing table.
- Create a national housing policy that includes women's needs throughout her life cycle.
- Raise and index the shelter allowance for women receiving social assistance from the Department of Indian Affairs.
- Create an objective appeal board for clients receiving Social Assistance from the Department of Indian Affairs.
- Change the reliance on per capita based funding formula for housing and homelessness funding to one based on need and which reflects the higher costs of housing in the North.

What the **Territorial Government** can do:

- End the clawback of the National Child Benefit Supplement and other clawbacks to social assistance (ie. bingo winnings, gifts, children's earned income).
- Include the voluntary sector working in the housing field around the housing table.
- Adopt a system of portable rent supplements based on need not on access to social housing units.
- Raise and index to inflation the shelter allowance for social assistance recipients.
- Give equal access to Schedule 2 benefits to all Social Assistance recipients as soon as they qualify for assistance, including a transportation allowance for dependent children.
- Build and maintain an emergency shelter for women.
- Increase the amount of supported, independent living units, including the needs of the working poor.
- Revise the Landlord and Tenant Act to include the rights of tenants and end discrimination based on income, children and race.
- Establish a housing registry serving low income people.

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- Increase the amount of low cost, social housing stock and invest in the maintenance of existing stock.
- Fund supported second stage housing units for women leaving abusive relationships.
- Institute methods of gender disaggregated data collection for government and agencies.
- Explore the option of a Guaranteed Livable Income.
- Explore the option of a shelter with managed alcohol program.
- Yukon Housing provide a tenant worker to teach tenancy skills.

What the **Municipal Government** can do:

- Improve the public transportation system to accommodate the needs of women and children, such as providing weekend and evening service, service to the Canada Games Centre and Yukon College.
- Examine, improve and expand the Handibus service.
- Include safe, decent low income housing in the renewal of the downtown core. Gentrification and downtown renewal needs to include space for low-income women and families.
- Enact and enforce bylaws regarding housing standards within the City.
- Contribute to solutions to homelessness, especially when low income people are displaced by the gentrification process.
- Include all citizens, including the homeless and low income people, in the scope of city planning through contributing to the construction of an emergency shelter for youth and an emergency shelter for women and children.

What **rural communities** can do:

- Increase the amount of safe, affordable, decent and available housing in rural communities.
- Explore the idea of housing units in Whitehorse for First Nation women.
- Increase the amount of housing available for single mothers and single women.

What the **voluntary sector** can do:

- Increase cooperation and sharing of resources within the voluntary sector around issues of homelessness, including joint proposals building on the creativity and strength of each provider to address the needs of marginalized women.
- Explore the option of integrated case management which would provide homeless women with the supports they need to move from high need to greater independence.
- Provide outreach workers specifically to reach homeless women and reduce barriers to service.
- Keep more detailed demographic data disaggregated by gender and statistics on the housing status of clients.

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What the **private sector** can do:

- Financial institutions need to develop programs to provide mortgages to low income women enabling them to achieve the goal of homeownership.
- Financial institutions need to provide micro-credit and banking services to meet the needs of homeless and low-income women.
- Institute methods of gender disaggregated data collection for agencies.

The following recommendations reflect the voices of homeless women participants and service providers interviewed in the Yukon. Homeless women are the experts on their situation and were full of ideas for positive changes that would help them and other homeless people. Their marginalization has prevented their opinions and recommendations from being solicited and heard. “A Little Kindness Would Go a Long Way” includes these recommendations in women’s own words as requested by participants.

Recommendation made by homeless women and service providers fell into the following **theme headings:**

- Housing services
- Food
- Advocacy
- Skills training
- Income
- Participation of client group
- Education/prevention
- Specialized supports

1. Housing Services

“I don’t know what kind of reality the government has here, but I think there should be a couple of buildings that are built for people that need to get on their feet.”

Summary

Homeless women had many practical recommendations for helpful housing services. They were eager to talk about something many of them have given a lot of thought. They are the experts on their circumstances yet are rarely consulted. They understand the dynamics of homelessness and know what would truly assist them. Many women would like to see more housing for single parents and single people - a hostel, a half-way house, and above all, an emergency shelter for women. It is truly astonishing that there is no emergency shelter for women in the territory. Women would like to see more social and second stage housing built in different areas of the city and a housing advocate to help find and secure appropriate housing.

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Systemic and policy changes are necessary. A short-term solution is to decrease rent for low income people in the private and social housing markets and shorten waiting lists. Particularly, the unforgivable debt policy of housing authorities needs to be changed. It penalizes women for their partner's behaviour, further victimizing abused women, and prevents women from accessing more affordable housing. A cap needs to be put on the amount of rent that can be charged for subsidized housing. Many of these recommendations would not be difficult to implement by agencies and governments. What is needed is a commitment to change and to the basic human rights of the homeless.

Voices of Homeless Women

I think that women should have more options concerning shelters. We need a residence for women who are in my situation, who haven't experienced violence and don't have their kids with them and need a place to stay until they get something worked out. I know there is Kaushee's but it is mainly geared to women who have experienced violence. I need help too. What about a little building with eight rooms in a building where they can share the kitchen like that High Country Inn used to be? And there could be an apartment building for older women who need to get on their feet. Why not have it like a community where they support each other and protect each other, where they have their own little spaces. I think everybody's entitled to their own little space. This is my sanity. If I didn't have this, I probably would have committed suicide by now.

So I really think they should set up an apartment building for people that are homeless. Like a temporary thing where you can stay there for a couple of months until you find a place, a more permanent place and then you can move on and let someone else have the spot. We need something secure, safe, affordable and clean. We need a half-way house. There are a lot of women who have experienced addiction and go on to treatment and then it's now what? They end up back where they were before they went to treatment. And it could be for people taking day treatment too and women coming from jail, from hospitals or from wherever. There have to be the resources there. I don't know why the town just can't have a vision. It's not a huge town.

Women need places to go so you don't have to live on the street anymore, especially when it's so cold out, so cold. I've stayed in some pretty raunchy places just to be some place warm. How many places I just left, left all my stuff, just left everything. I think there should be a place for women that don't have any money, that have no place to call their own. They should have a place to go that's safe so they don't have men that are trying to rape them or women trying to hurt them or they have to put out their bodies for the night. If they actually opened a place so they can crash with blankets and beds and showers and soap, just for the night. Like I say, we need a hostel. In Alaska they have a place that you either have to work or pay two dollars a night. You can sign up for a chore. It's pretty good. There needs to be something for women who have absolutely no desire to be preached at in exchange for a roof over their head. We also need a

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drop-in centre during the day. It's stupid that there's no place to go. I got pretty tired of wandering around trying to stay warm and it just made me feel worse, want to drink.

And Kaushee's needs to be expanded so women could stay longer and more women could go. I've been turned away from there because it was full and that was a truly horrible feeling even though I got a hotel for the night. There needs to be more second stage apartments with more room for women with children. They could be in different parts of the city.

Women in need of housing would be really helped by housing downtown that is safe, affordable, and quiet with no wild parties and screaming kids. This would be really good for women with no transportation which most homeless women don't have, unless they are living in their vehicle. Basically dropping the high cost of housing for low income people would do it. And the Landlord and Tenant Act needs to be changed for sure.

I really think that it needs to be taken into consideration that a lot of women out there are single parents. There should be housing for women only, for single women and women and children. The women should not have to live with the drug dealers in the same building. There should be low cost housing for single women and more housing for single parents. Like I said before, a place where women are safe and secure and affordable; an apartment where they can have agency staff to help us. This would be good for women with disabilities too. And for people who have reached a point where they decide, oh I can't deal with society any more, I'm going to go live in a tent. Well, have a place to go. We need support and a little kindness.

And those housing agencies need shorter waiting lists, a flexible and responsive system based on variable needs. They should change it so you don't need a damage deposit cause we don't get it back anyways. And what they really need to do is change the unforgivable debts policy of housing authorities from damage or non-payment of rent. They should have a payment plan to pay back money owing. If you have people who are willing to pay you off, why can't you do a payment plan? They should have a minimum payment we could pay when we can't pay the whole amount. This would help not getting evicted. Also there should be a ceiling on the amount of rent they can charge. If I got a good job and I lived in Yukon Housing, my rent would go way up. So if you're trying to better yourself and make some money, all the money you would save to get out of the hole you'd been in, you have to dish out. Once you're down, you can never get up. And there should be low interest loans for women. Even if I had a trailer, I could get ahead.

The housing authorities need to eliminate all these rules that keep people out and on the streets like people with disabilities. They need places to live with people to help them out. There's one apartment building. That's not enough. There are lots of people who can't get into these other housing things. People have a right to have a place to live no matter what. It's a basic human right.

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Voices of Service Providers

Service providers echoed homeless women in their recommendations. They called for an emergency shelter for women and children. Ideas ranged from a “flop house”, a house for the inebriate, somewhere safe for women in any condition to sleep to a supported environment.

“You know, if you’re homeless and you have to go through all these hoops to find a place, they’re not capable of that I don’t think, especially if you’re dealing with drugs or alcohol, or even if you’re not. I mean, you’re so down there, you just want a safe place to lay your head down. I think that something like that would be wonderful thing.” Rural women need an affordable place in Whitehorse where they can go stay when they come to the city for medical and dental reasons or for court or addiction treatment.

A main recommendation was for supported facilities for a variety of women. Service providers recommended a half-way house for women needing addiction treatment, leaving treatment, or coming from jail. *“We need a safe, non-judgmental place to allow women to stabilize. Then they may be in a place to access other services.”* They want Kaushee’s Place expanded and more second stage housing units available with infrastructure to provide a continuum of care into low-cost housing. They recommended that second stage housing be supported and teach healthy parenting and healthy relationship workshops. The housing authorities need to have a priority housing policy in place for women leaving abusive situations. For those women leaving the street, *“a transition place is needed, a big tent or a cabin to make the changes into society, a little house for people to learn how to live in a house.”*

Youth need an emergency shelter and long-term housing that is supported, such as the one the Blue Feather Society operated for a few months. Some workers recommended better supports for families so that youth are not taken into care and at risk for homelessness. They want supported independent living accommodation for those with disabilities and mental health issues. We need housing for families and single people as well. As noted above, single women are at the end of the line for housing services unless they are pregnant leaving them vulnerable to victimization. *“I would really like to see a residence like in Yellowknife with transitional housing for women and families, that doesn’t have really narrow criteria, with lots of support right in the building.”*

A majority of service providers recommended more low-cost housing, subsidized housing, and not so-called affordable housing at market rental rates. *“I strongly believe in cooperative housing and the idea of decent housing that’s non-profit.”* Like homeless women, they believe that housing authorities should institute a policy of forgivable debt. *“If people owe money to Whitehorse Housing, then they cannot get back in there until they pay it off. And that is a challenge to a lot of people, cause where do they get the money to pay it off? Or if they had some way of making a contract to work on paying it gradually, it would be more helpful.”* One worker recommended the Habitat for Humanity approach because it allows people to keep their dignity.

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2. Food

“I don’t know about you, but all my people were kitchen people and they did amazing things out of the kitchen.”

Summary

Women recommended systemic changes to service providers’ requirements and an increase in social assistance rates which have not been raised since 1992. They are not even indexed to the cost of living. An increase in rates would enable women to feed themselves and their families more nutritiously throughout the month. Women would like a real food bank, not just emergency food available once a month. Several women recommended a community kitchen. With a firm commitment to food security, these recommendations could become a reality in Whitehorse

Voices of Homeless Women

Up the SA rates, that’s what I say. And change all those requirements that service providers have that keep women from being able to afford decent food. While we’re waiting around for them to do that, we need a real food bank - one with fresh stuff and food that’s not past the expiry date. Maybe more food banks in different areas of town instead of just downtown because not all women or men have the money to come downtown. I would think food banks could be spread. Or if not, get somebody from the Salvation Army to bring up a bit of food to a certain area to where it can be dispersed.

And how about a community kitchen where we can cook? Just like women coming together in a kitchen and making food and communicating and spending the time to do it right. It really builds a lot of good energy for moving forward in other areas. It should be a nice sized, well-equipped kitchen for women that are having a hard time. That’s probably a feasible thing that could be done.

Voices of Service Providers

Service providers recommended the creation of a community kitchen. Their other recommendations were intertwined with recommendations regarding income security, raising the rates to provide adequate food and ending the struggle between eating and shelter.

3. Advocacy

“Having a peer advocate, someone who’s been there and back.”

Summary

Homeless women know they need help with navigating the system, knowing their rights, finding and securing housing and general support. They spoke highly of the Women’s Advocate at the Victoria Faulkner Women’s Centre and a great proportion of women interviewed had used the

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service. Marginalized women cannot be expected to become part of the mainstream and advocate for themselves and their children without help. More women's advocates are a necessity to get women off the streets and couches and out of sub-standard housing.

Voices of Homeless Women

I think what would help me out would be someone to help find something, affordable housing. They could set up meetings for people who don't have contact numbers; could have a worker to call and say you have an appointment to meet this person, look at housing, to see about income or stuff like that. You could leave your information with them and landlords around Whitehorse would know and they could say they have this place available and they could refer to this worker or something. Social services and DIA don't help with this.

The women's shelter is great but we need someone who is trained in mediation and conflict resolution to help us. Kaushee's could also use a justice worker and a social worker right in the transition home. More time at Kaushee's would help too. If the stay was extended we could get more help from these workers to get on our feet again.

We need women's advocates to go to DIA with women so they know their rights and aren't treated like bums. And for DIA to go with women to look at housing and tell landlords they can't turn us down because we're on SA. We need a service for women who don't know their rights; we need another women's advocate. That would be someone you could talk to about this and that. And for youth, a peer advocate. Women could use one of those too, someone who's been there and back.

We need a huge building with two floors for the half-way house or whatever you want to call it, with an essential kitchen for communal living. And if people need help with whatever, getting to their appointments or trying to find work or all kinds of things, there would be social programs set up within the building. So easy to do something like that. And we need way more workers who could help people in need. These are things that would help me and homeless women like me.

Voices of Service Providers

Recommendations for advocacy involved filling gaps and augmenting existing services. *"We need case management around all issues contributing to someone's homelessness. Women can't deal with all agencies on their own. Too overwhelming. They need advocacy."* As the number of homeless women and women at risk of homelessness grow, so does the need for advocacy. *"There is a need for help and advocacy with housing issues."* There is no such person at present. Workers emphasized the importance of someone accompanying a woman looking for housing; to help women leaving jail find appropriate accommodation; to pressure environmental health about unsanitary living conditions; to help with landlord and tenant matters. A housing

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advocate would enable women to get back on their feet and contribute to stable housing for Yukon women.

4. Skills Training

“They could start like, support groups to make them feel better about themselves.”

Summary

Homeless women want training to increase their skills, self esteem and employability. Youth recommended training for jobs and in finding jobs. One quarter of women interviewed had not finished high school. After being homeless for any length of time, women need assistance to get back on their feet emotionally as well as financially. Being homeless negatively affects a woman’s sense of self worth and the marginalization by society she has experienced is often internalized. This makes it harder to leave the street where she is accepted and has friendship and support. Women want and deserve programs to raise their self-esteem, to help them have the strength and confidence to get off the street. Society has to demonstrate acceptance and offer a respectful, dignified way forward.

Voice of Homeless Women

Homeless women don’t get treated with respect. They need to be taught self dependency skills. They could start support groups to make them feel better about themselves; teach self confidence skills and self defense.

I was in this program and after the program was done, the people running the program were going to be out of work until the next program started. Well, there you go. They could keep these people working and train more people or run these self esteem courses too, job search courses. And if women could stay at Kaushee’s longer, they could get more help. Cause none of these courses are offered in a month or workshops that they need to attend to get back on their feet. If they could stay there, or there was a place to go like we said, and take everything they need, they would have an easier time of it.

And for youth, my sister said she wants to do it by herself. But it’s frustrating cause she’s young and doesn’t know how. But she’s rebellious and wants to be independent. So she does need some training in how to do things like get a job. She says she wants more opportunities to occupy her time. That wouldn’t be so hard to do.

Voices of Service Providers

Service providers recommended training in household maintenance and management, getting security deposits back, and in childcare and relationship building. They would like to see more supported employment programs. Mentoring in employment and in childcare was another idea. *“If we can put some supports in place for that family, most people are going to learn. And if they*

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don't learn, their kids will learn, so at least the next generation will have more skills." "I see a lot of people that have great potential. If they had some mentorship for a period of time, they could be successful and productive."

5. Income

"Up the SA rate."

Summary

A unanimous recommendation was to increase social assistance rates. Story after story illustrated the inability of women to live on rates that have not changed since 1992. The cost of living has escalated tremendously in the ensuing time period. The cost of housing continues to soar as fuel prices rise and the cost of building materials escalates. It is unrealistic to expect women, single or with children, to live on the current rates. Women's homelessness would decrease noticeably if social assistance rates were raised to a living rate. Not only would life be more comfortable, but it would be easier for women to get back on their feet and off social assistance. The vast majority of women interviewed were not interested in malingering on social assistance. They would much rather be independent and take pride in their accomplishments.

Voice of Homeless Women

The whole social assistance thing needs to be changed, DIA and any of these agencies that are giving the help. Not giving enough monetary help for one thing. Like the bar is way too low; that creates problems, stressful problems for people. Increase the social assistance rates.

There should be jobs for youth, youth worker jobs or mature youth that need jobs or an opportunity. We need more jobs for women to be trained on the job and for people coming out of college, so they don't need to be worried about money and where it is going to come from. I think that would be a good idea.

Voices of Service Providers

In response to the question what would help, this response is typical. *"Social assistance rates raised; people are still hungry and homeless."* Service providers suggested that YTG look at their rates every three years or so. *"Rates aren't indexed to inflation. Rates haven't changed in ten years. The cost of living has gone sky high. A single person gets about \$1,000.00 per month which includes food, shelter, utilities and fuel. Fuel allowances have not changed enough."* Since DIA follows the lead of YTG, reviewing and raising YTG rates would benefit all Yukon women. Workers also recommended that women have access to benefits for a while after they get a job and before they are totally cut off. Raising rates would assist women with food security and allow women to be adequately housed.

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Several service providers suggested that the government look at its own income, its general revenue and make different decisions on where the money goes. More needs to go to social issues and less to infrastructure.

6. Participation of Client Group

“Ask the people what they need.”

Summary

Homeless, marginalized women do not feel heard, respected or included. The women interviewed were intelligent, thinking people who are homeless for a complex variety of reasons. The first step for any programs addressing their needs is including them in a meaningful way. The degree of inclusion would be determined by their capacity to participate and by how fundamental their needs. Absolutely homeless women need a home and food security first. Then they might have the luxury to think about their other needs. For maximum success, any program must be participatory. All women interviewed had thoughtful and creative recommendations, the desire to help others and the wish to be included. They did not wish to be passive recipients of services or charity.

Voices of Homeless Women

The only way to get youth interested is if there is something to challenge us, a new experience, not just looking through another person’s words about how something is done. We want to do things with our friends and we want to be involved.

Mothers could live together; protect each other, baby sit for each other. Just ask us, we’ll tell you what we need. Ask the people what they need. It’s hard for the government or agencies to make decisions when they don’t know what women want to do, right? They need to know what our lives are like. Well, how are they going to know if they don’t ask us? It would make sense and would make us feel better. We all have some pretty good ideas about what would help. I don’t want people just doing things for me. I’m not stupid. I’m poor and I have problems, but I’m not stupid.

Voices of Service Providers

Service providers emphasized the need for homeless women to be involved in making policies and decisions that affect their lives. *“But it starts by asking people what they need, what are the problems, what they like. Let’s not build something that’s not going to be used. It’s important for agencies and services to build something that the people want.”* Women also need to be involved in running services. *“We need an emergency shelter for women. Could be run by women... Could be a resource centre for women. Have the women themselves do the work, for example the laundry. Needs to be developed without religion involved. When religion is involved, the shelter/services*

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come with a cost. Needs to be a place which is empowering for women, a place to be safe and accepted for where they're at."

7. Education and Prevention

"People are homeless in our community and they just choose to ignore it."

Summary

Society's indifference or punitive attitude toward homelessness is contributing to the problem. Women were quite clear about this. They recommended that people be made aware of the reality of homeless women's lives, the extent of the problem, and that preventative programs be put in place.

Voice of Homeless Women

It's great that people are seeing that there is homelessness in the Yukon right now. What we need is maybe more training for the help and more ways to show people that women are homeless. People are homeless in our community and they just choose to ignore it. Nothing will change unless people are educated.

I have an idea for young girls. Girls who are selling drugs and hooking take the bus. You know those bus ads? They could make some to educate girls about the women's centres. Then they would know where they could go for help and support.

Voices of Service Providers

Recommendations for education and training varied from suggestions for training for homeless women, for the general public and for policy makers. For homeless women, service providers recommended tenants' seminars, information sessions on available services and resources, training in parenting, healthy relationships, household maintenance and management. What is needed are education and training programs that translate into behaviour change. *"People make changes in one area of their life after/when having success in another. Provide and encourage employment training and people will become more self-sufficient and will no longer rely on others for accommodation."*

Prevention recommendations included having older youth who are doing well mentor younger children. Accessible, affordable childcare was recommended. Emphasis needs to be placed on looking at children in elementary school and addressing the problems then with support. *"But to break the cycle more awareness has to be created, so it all boils down to what is acceptable."*

Workers said that public awareness needs to be created, especially regarding women's homelessness. Then the community would be more interested in solving the problem. It was suggested that government bureaucrats spend a full day at agencies that serve the homeless so that the homeless would have a face and the issue be meaningful.

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8. Specialized Supports

“So they should have a place where you can take your family.”

Summary

There are definite gaps in service that need to be filled. Specialized supports for youth, families and people with disabilities and mental health issues were recommended. They are more vulnerable and have distinctive needs that are not included in general programs and services.

Voices of Homeless Women

I'll tell you what I think. There is a lack of self esteem and a lot of drinking because you don't really have anyplace to turn. Support would be a big thing and learning about ways to do things. And instead of separating your family if you have to go to a shelter, there should be a place for the whole family, and you could stay together and get help. Or if it's for women, there should be people to help with whatever.

There should be more for disabled people and women with mental health problems. I've seen lots of women with problems on the street. They really need support to stay off the street and get along in life. I mean people with physical disabilities and the ones with difficulties learning or FASD or who are slow. There's not enough out there for them and they end up not able to cope and end up homeless.

Youth want a place for younger kids to grow and learn a little bit more from older youth or people who have been through the same situation. I could have used a place like that. Kids don't want to talk about something to somebody who hasn't been there cause “you don't know what I'm talking about man; you have not been there”. They're very rebellious. We need a youth shelter and there could be help and counselors and information about jobs and housing and whatever. Cause each and every one of us is looking for an opportunity. And we just need a little push or an opportunity cause we won't really go looking for it.

Camps are another good idea with lots of outdoor things to do like canoeing, dog sledding, or go travel around all over the mountains. Some of us are reaching way out there, but we are stuck here. It keeps us so anxious and people are always trying to get that same feeling from alcohol or drugs, you name it. So get some funds and some counselors and get some camps going. Once you get them interested with the activities, then you learn about all that educational system and stuff in the end. That's what you want, isn't it?

Voices of Service Providers

Service providers unanimously recommended supported programs: supported independent living, supported employment, supported second stage housing, supported halfway house for addiction treatment aftercare and women leaving jail or the street, supported seniors' housing,

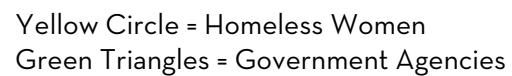
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supported youth housing, and supported housing for those with mental health issues, cognitive and physical disabilities and peer support. *“Have them all together in their own little community to support each other. And see them all the way through. You don’t want to just get them through so many cracks and then they’re on their own. You still have to be there for them....They can cut the strings themselves too.”*

Some workers recommended twenty-four hour support for very disabled women and argued that *“we are paying for it anyway”*. Workers recommended more supports for families in trouble. *“I think the focus should be how do I help this child re-establish a relationship with his family? How do I help that family become healthy? We need to put resources into building strong families not separating them.”*

One service provider had this vision: *“Fifty acres up the Mayo Road with twelve log cabins on it and one big main house. You come to the main house for your meals but you have your own cabin to live in. You don’t show up and I come and get you...Everything is in that main house and there are day programs, hunting, fishing, hiking, canoeing, knitting, weaving, the works. There should be a change of attitude of DIA and Adult Services.”*

Another aspect of support that was discussed is the support available for service providers. There is nothing formal set up. Service providers find informal support with each other and feel a sense of satisfaction when they have helped someone. They spoke of the necessity of working together, especially in the North where there are few financial resources to draw from. *“We need to work together collaboratively. We don’t have enough pots of money or resources in the territory and I think that’s the only thing that’s going to help.”*

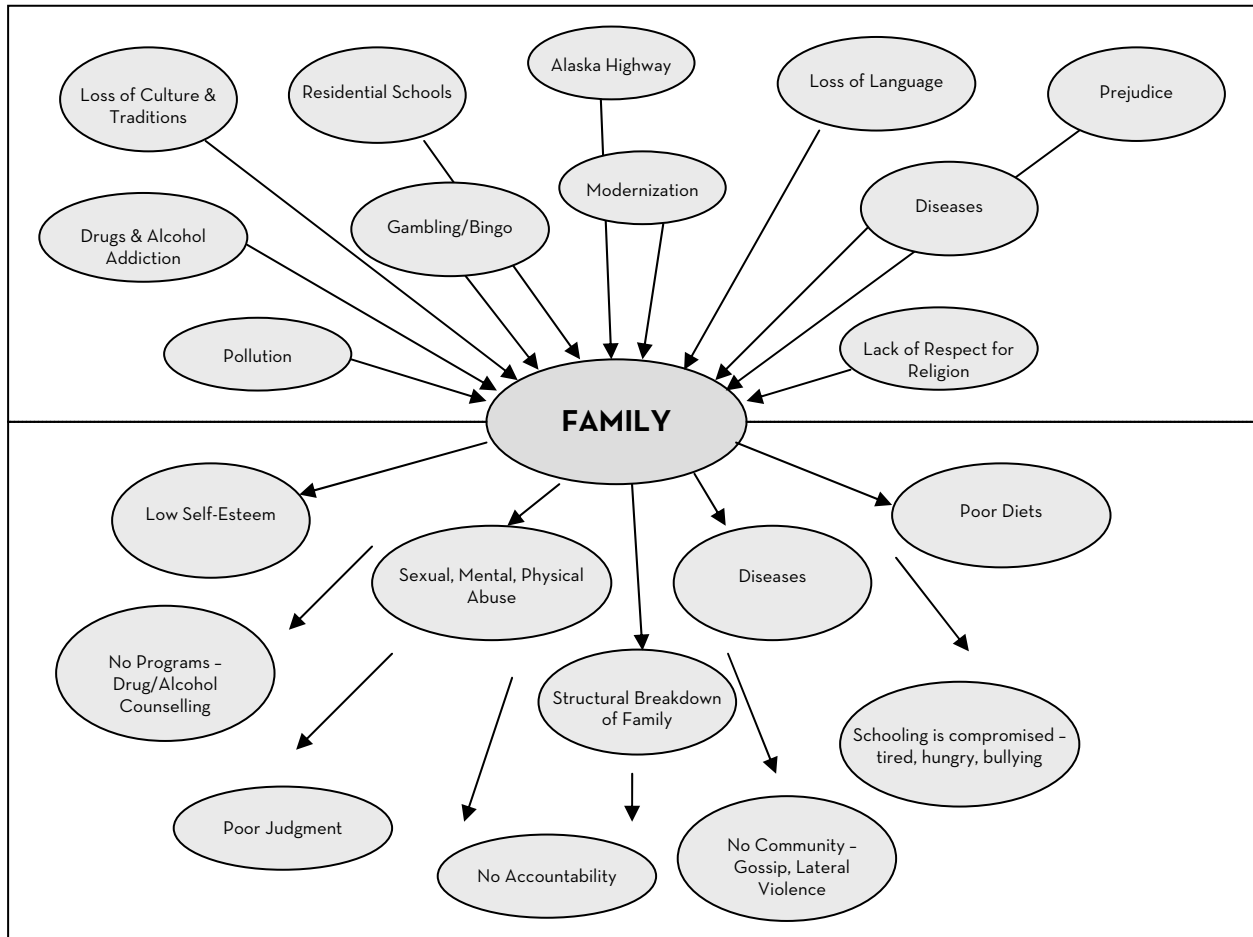


Pink Hearts = Non-Profit Organizations
Orange Squares = Private Sector

Red Square = Financial Institutions
Red Triangle = Personal Resources

APPENDIX B: LACK OF OPTIONS LEADS TO HOMELESSNESS

Teslin Women's Focus Group Homelessness Diagram



LACK OF OPTIONS LEADS TO HOMELESSNESS

APPENDIX C: LIST OF SERVICE PROVIDERS INTERVIEWED

- Adult Services social assistance
- Blood Ties/Four Directions staff – AIDS & Hepatitis C support
- Blue Feather Youth Society
- Committee on Abuse in Residential Schools Society (CAIRS)
- Dawson City Women's Shelter
- Dept. of Indian Affairs Client Services
- Fetal Alcohol Syndrome Society Yukon
- Grey Mountain Housing
- Kaushee's Place Women's Transition Home
- Kwanlin Dun First Nation: Health Programs, Housing Program
- Les EssentiElles
- Maryhouse
- Neighborhood Law Centre – civil legal aid
- No Fixed Address Outreach Van
- Salvation Army
- Second Opinion Society
- Victoria Faulkner Women's Centre Women's Advocate
- Whitehorse Planning Group on Homelessness
- Yukon Anti-Poverty Coalition
- Yukon Detoxification Services
- Yukon Health and Social Services Adult Services
- Yukon Housing Authority, Whitehorse Housing

APPENDIX D: YUKON WOMEN AND HOMELESSNESS

We have to end homelessness...



The Yukon Status of Women Council and the Yukon Women's Transition Home are working with other groups in all 3 Northern territories to learn about how homelessness is affecting northern women.

We are hoping you will agree to share your experiences, and your ideas, so other women won't have such a hard time finding a place to live. We are also going to talk to the people who provide services, like women's shelters, to get their ideas too.

In the end, we hope to have enough information, stories and ideas to convince government and non-government services to make it easier for homeless women to find decent, affordable, safe housing.

This interview is confidential...

Everything you say in this interview is confidential. The researcher will not attach any names or identifying information to your comments.

You will get the final report...

When this research is finished in early 2006, the Status of Women Council and the Transition Home will share the results with you. You will see what other people said and what they will try to do to make it easier for women to get the kind of housing they need. You will be able to get a copy of the research results at the Victoria Faulkner Women's Centre.

OK, I'll participate in this interview...

I agree to be a part of this survey _____ (signature)

My age is _____.

My cultural background is _____.

I have _____ children. I have _____ children living with me, ages _____.

My home community is _____.

I have these health problems: _____.

My education is _____.

My income is _____.

My housing goal is _____.

I am: married____ single____ divorced____ separated____ living with a partner____

If you think of other ideas later or want more information...

You can call the researcher Charlotte Hrenchuk at (867) 667-4637 or Barb Powick at Kaushee's Place, (867) 633-7720.

APPENDIX E: DEMOGRAPHIC INFORMATION BY NUMBER OF WOMEN

Total number of women interviewed in the Yukon: 66

Age

15 - 19	20 - 29	30 - 39	40 - 49	OVER 50	NO DATA
2	16	11	16	7	14

Home community

WHITEHORSE	RURAL	OUT OF YUKON	DID NOT IDENTIFY	NO DATA
25	19	2	12	7

Ethnicity

FIRST NATION	OTHER	IMMIGRANT	DID NOT IDENTIFY	NO DATA
33	11	1	12	7

Education

High school diploma	15
Some high school	11
Upgrading	3
College prep	4
Post secondary diploma/degree	4
Post secondary certificate	2
Some post secondary	7
Special Education	1
Some High school and Trade	2
No data:	16

Marital status

MARRIED	SINGLE	DIVORCED	SEPARATED	LIVING WITH PARTNER	NO DATA
5	27	3	11	8	10

Children

Women with children	40
Women with children living with them	22
Women with adult children not living with them	5
Women with children not living with them	10
Women with no children	9
No data	15

APPENDIX E: DEMOGRAPHIC INFORMATION BY NUMBER OF WOMEN

Health

Women with health problems	14
Women with multiple health problems	12
Women with identified FASD	3
No health problems	13
No data	23

Income

SOCIAL ASSISTANCE	PART-TIME WORK	NONE	\$40,000.	LOW/ POVERTY	NO DATA
25	1	10	1	4	23

Housing goal

Home ownership	11
A place of their own	5
An apartment	1
Home in bush or countryside	4
Safe, clean, affordable housing	5
To provide for self (& kids)	4
Bigger house	2
To sell her house	1
Wheelchair accessible log house	2
Supportive housing	2
To find one	1
To fix my house	1
Don't have one	1
Has own home	2
No data	23

APPENDIX F: YUKON WOMEN & HOMELESSNESS WOMEN'S QUESTIONNAIRE

Introductions ...

- names
- purpose of focus group or interview
- consent and confidentiality
- personal information

Telling my story ...

- talking circle format for participants to describe their personal experience with homelessness
- Is your housing situation different in summer than winter? How?
- What does homelessness look like for you?
- How do you manage to meet your basic needs?
- How has your First Nation/home community helped you?
- If you left your home community, how come?
- What are the special challenges of being homeless when you are a woman?

Sentence completions ...

- I have been homeless because ...
- The hardest part of being homeless has been ...
- I get the most help from ...
- Its hard to get help from ...
- Women are homeless because ...
- This is how my children have been affected...
- Women in need of housing would really be helped by ...
- Despite everything I am proud that I ...

-Or-

Questions ...

- How did you become homeless?
- What has been the hardest part of being without a home?
- Where have you found the most help?
- Where is it hard to get help?
- What are the main reasons so many Yukon women become homeless?
- What services are needed to improve the lives of homeless women?
- How does being homeless affect your children?

If you are no longer homeless:

- how did you manage to find a home?
- Who or what helped?
- Who or what did not help?

APPENDIX G: YUKON WOMEN AND HOMELESSNESS SERVICE PROVIDER SURVEY

AGENCY INFORMATION

What services do you provide for homeless women, and women at risk of homelessness, in your community?

1. Who uses your services?
2. What are your intake criteria?
3. Where does your funding come from?

The Situation for Homeless Women

1. What is the overall picture of homelessness in your community and/or region?
2. Can you estimate the number of homeless women in your community and/or region?
3. Do you have any statistical information about homelessness in your community and/or region?
4. Are Aboriginal women facing unique problems in terms of homelessness?

Determinants of Homelessness

1. What is causing homelessness in your community and region? (Or: In your community what are the conditions in a woman's life that may cause her to become homeless?)
2. What lifestyle and social factors (addictions, wife assault etc) are contributing to homelessness in your community and region?
3. What economic (eg. employment), political (eg. band policies) and cultural factors contribute to women losing their homes?

The Impact of Women's Homelessness

1. What is the impact of homelessness on your community and/or region?
2. How is the wider society impacted by women's homelessness?
3. How does homelessness impact the personal well being of women?
4. How does homelessness affect women's families?

Services for Homeless Women

1. What services exist in your community/region for homeless women and children?
2. What services specifically target Aboriginal women?
3. How long have these services existed?
4. What aspects of these services work well, and what needs improvement?
5. What are the main challenges faced by these service providers?
6. What is the difference in service levels from smaller and bigger communities?
7. What support systems exist for service providers?
8. What policies and bureaucratic practices impact homelessness among women?

Recommendations

1. What is making it hard to fix the problem of women's homelessness?
2. What recommendations do you have for improving the situation for the homeless women in your community and region?
3. Do you know of any best practices regarding homeless women?

No Fixed Address Outreach Van Statistics

Yearly Client Contact Totals

REPORTING PERIOD	CLIENT CONTACT TOTAL
Initial Inception August 2002 - March 2003	386
April 2003 - March 2004	1342
April 2004 - March 2005	3320
April 2005 - March 2006	5411

2005/2006 STATISTICS

Total Number of Client Contacts: 5411

	MALE	FEMALE	ADULT	UNDER 29	UNDER 19	FIRST NATION	NON FIRST NATION
1st Quarter	803	470	915	150	208	870	403
2nd Quarter	1070	558	1213	220	195	1157	471
3rd Quarter	825	439	959	154	151	858	406
4th Quarter	819	427	1017	115	114	856	390
Total	3517	1894	4104	639	668	3741	1670
Percentage of Total	65%	35%	76%	12%	12%	69%	31%

Safety and Supportive Services

	NUTRITION	HYGIENE	CLOTHING
1st Quarter	1038	69	22
2nd Quarter	1411	102	32
3rd Quarter	1102	108	118
4th Quarter	1027	213	178
Total	4578	492	350
Percentage of Total	85%	9%	6%

Counseling, Education and Referral Services

	COUNSELING	MEDICAL	REFERRAL
1st Quarter	109	50	15
2nd Quarter	110	71	13
3rd Quarter	56	52	10
4th Quarter	70	36	12
Total	345	209	50
Percentage of Total	6%	4%	1%

Harm Reduction Supplies

	SAFER CRACK KITS	NEEDLE CONTACTS	NEEDLES IN	NEEDLES OUT	+/- RATIO
1st Quarter	Not Distributed	169	8969	11676	-2707
2nd Quarter	Not Distributed	205	11130	13838	-2708
3rd Quarter	62	294	13228	11504	+1724
4th Quarter	207	155	10513	10162	+351
Total	269	823	43840	47180	-3340
Percentage of Total		15%			93%return

SALVATION ARMY STATISTICS, NOVEMBER 2004 - OCTOBER 2005

	AVAILABLE BEDS	BEDS USED	MALES	FEMALES	FIRST NATIONS
November	300	294	69	9	61
December	310	250	52	12	57
January	310	233	58	8	47
February	280	234	56	14	57
March	310	325	69	18	69
April	300	336	73	15	71
May	310	334	81	17	70
June	300	378	71	20	63
July	310	392	71	18	60
August	310	313	72	16	57
September	300	350	70	15	60
October	310	288	62	20	60
Totals	3,650	3,727	804	182	732

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