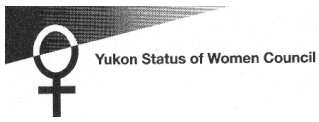


# YOU JUST BLINK AND IT CAN HAPPEN **A STUDY OF WOMEN'S HOMELESSNESS NORTH OF 60**



PAN-TERRITORIAL REPORT  
NOVEMBER 2007



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**A STUDY OF WOMEN'S HOMELESSNESS  
NORTH OF 60**

PAN-TERRITORIAL REPORT

Prepared for

**Qullit Nunavut Status of Women Council**

**YWCA of Yellowknife**

**Yellowknife Women's Society**

**Yukon Status of Women's Council**

Submitted by

**Four Worlds Centre for Development Learning**

NOVEMBER 2007

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This project would never have gotten off the ground without insightful and practical collaboration between the territorial partners: The Yukon Status of Women's Council and Kaushee's Place in Whitehorse, Yukon; the Qullit Nunavut Status of Women Council and the Qimaavik Women's Shelter in Iqaluit, Nunavut; and YWCA Yellowknife and the Yellowknife Women's Centre in the Northwest Territories. Lyda Fuller, the Executive Director of YWCA Yellowknife, served as the national study's lead partner and fiscal agent. Arlene Hache, the Executive Director of the Yellowknife Women's Centre; Charlotte Hrenchuk, the Program Coordinator of the Yukon Status of Women Council; and Joyce Aylward, former Director, and Stephanie Williams, Acting Director of the Qullit Nunavut Status of Women Council provided advisory support over the months that it took to complete the Project. Shylah Elliot of the Qullit Nunavut Status of Women Council, Charlotte Hrenchuk of the Yukon Status of Women Council, and Mary Beth Levan, an independent consultant, took on the task of lead researchers in the Nunavut, Yukon and Northwest Territories respectively. Judie Bopp, of the Four Worlds Centre for Development Learning, acted as the principal researcher, providing support in research methodology and report preparation. This team of experienced and dedicated women collaborated effectively through all stages of the Project, learning from each other and sharing resources.

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The partners also wish to thank YWCA Canada for sponsoring the translation (French Executive Summary) and production of the Pan-Territorial and individual territorial reports.

## ABOUT THIS REPORT

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As described in the Methodology section of this document, separate territorial studies were carried out in the Yukon, the Northwest Territories and Nunavut by territorial research teams. Each of these studies used the same methodology and the team communicated regularly with each other throughout the many months it took to complete the research and report preparation to compare notes, to encourage each other and to work out any methodological or technical challenges.

**The territorial reports that were the result of this work are available through the following contacts:**

**The Little Voices of Nunavut: A Study of Women's Homelessness North of 60**

Stephanie Williams, Acting Director  
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 Box 388, Iqaluit, NU, Canada X0A 0H0  
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**Being Homeless is Getting to be Normal: A Study of Women's Homelessness in the Northwest Territories**

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**A Little Kindness Would go a Long Way: A Study of Women's Homelessness in the Yukon**

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This pan-territorial report combines elements of each of the above-listed territorial reports to give an overall picture of the conditions across the North. For example, the theme anthologies, which provide the content of the Findings section of the study, have been excerpted without significant editing from the territorial reports to maintain the integrity of the voices of the participating women. This means that the women's stories will alternate between the Yukon, Northwest Territories and Nunavut. The particular theme anthology chosen in each case was determined by its capacity to best represent the pan-territorial conditions.

Naturally, some specific details that are found in the territorial reports have been lost, but our purpose in preparing a pan-territorial report has been to produce a manageable document that highlights examples from each of the regions without losing any critical findings. In this way then, the women from the small communities and capital cities from the eastern to the western Arctic join their voices to those of dedicated service providers to tell their stories, share their insights, and call for action to end what is clearly an intolerable situation.

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Research about women's homelessness in the North is critical, since women have been identified as among the fastest growing groups in the homeless and at-risk population (Neal 2004). In the North, all women can be considered at risk of homelessness because a small change in their circumstances can jeopardize the fragile structure of their lives that allows them to meet their basic needs. Although everyone living in the Canada's three northern territories recognizes that housing is a "big problem", few understand the complex constellation of factors, many of which go well beyond the shortage of housing stock, that conspire to keep thousands of women and their children in a condition of absolute or hidden homelessness. Those who do not live in the North have even less awareness about the despair and day-to-day suffering of these fellow Canadians. The authors of this report are convinced that the story of women and homelessness in the North must be told in such a way that it will inspire political and social will for action. Research is one way to give voice to women whose experience has so far remained on the "margins" of society.

In 2005, a consortia consisting of Kaushee's Place and the Yukon Status of Women Council in Whitehorse, Yukon; Qulliit Nunavut Status of Women Council and Qimaavik Women's Shelter in Iqaluit, Nunavut; and the Yellowknife Women's Society and YWCA Yellowknife in Yellowknife, NWT received funding from the National Research Program of the National Homelessness Initiative to carry out a comprehensive study of women's homelessness in the North. Judie Bopp, Ph.D. of the Four Worlds Centre for Development Learning was asked by to serve as the study's principal researcher.

## RESEARCH PURPOSE AND METHODOLOGY

*A Study of Women's Homelessness North of 60* was designed to address the following objectives:

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 as those identified in the population health literature; b) mapping the impacts of homelessness among Northern women; 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; d) mapping the service environment designed to reduce homelessness and to mitigate its harmful impact for women and their families in the Territories; and e) compiling lessons from best practice in the Territories, in the rest of Canada and internationally;
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 such that they are more effective at reducing homelessness and the negative impacts of homelessness among Northern women; and
4. to stimulate community action aimed at reducing homelessness and the negative impacts of homelessness among Northern women.

A naturalistic research method that drew on feminist and grounded theory was chosen as most appropriate for this Study. By adopting a grounded theory methodology that privileges the voices of

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Northern homeless women, the research process remained iterative, participatory, and action-oriented. Data was generated through focus group discussions and interviews with homeless women and those at risk of becoming homeless, as well as the service providers in both the government and voluntary sectors that work most closely with them. The transcripts of these dialogues were coded according to themes that were generated from the data itself. Once all the data was coded, the material related to each theme was compiled. Theme anthologies were prepared from each of these theme compilations. These anthologies wove together the contributions from all the informants in a way that would present a coherent picture, while at the same time protecting the confidentiality of the participating women and service providers. The Nunavut Territorial Report is unique in that it also includes direct quotations from homeless women and service providers. While this data gathering and analysis work was being done, a literature review was also conducted, which provided a useful point of comparison for the Study's findings and also added perspectives to enrich its contribution to the field.

### DEFINING HOMELESSNESS

The following terms were adopted in *A Study of Women's Homelessness North of 60* to describe the continuum of circumstances experienced by homeless women and their families.

**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).

**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 job, illness, rent increase, death of a spouse.

**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 good condition and does not require major repair); or suitable (sufficiently large, with enough bedrooms, to appropriately accommodate the household) (CMHA, 2004:8).

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### CHARACTERISTICS OF THE NORTH THAT CONTRIBUTE TO WOMEN'S HOMELESSNESS

Canada's North has special characteristics that contribute to high rates of homelessness in general, as well as among women in particular. Although each territory has its own unique circumstances, they all share the following:

- remote geography
- underdeveloped infrastructure
- a harsh climate
- a small population base
- a high cost of living and limited employment opportunities
- the lack of accessible and affordable transportation systems
- inadequate access to appropriate social services
- the high cost of labor and materials needed to increase housing stock
- high rates of social issues such as addictions, domestic violence and intergenerational dependency on income support

### CATEGORIES OF HOMELESS WOMEN IN THE NORTH

The following 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 work with it on a daily basis. It is also important to note that a specific woman might fit under more than one of the following headings.

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

### THE DEMOGRAPHIC AND INCIDENCE OF HOMELESSNESS AMONG WOMEN IN THE NORTH

The conduct of a homelessness count in Northern communities was well beyond the scope and means of this study. The following demographic and incidence data was compiled from the anecdotal data

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collected, as well as statistical information about user rates for certain types of services geared toward homeless women.

- 205 women participated in interviews or focus group sessions (66 in the NWT, 66 in the Yukon and 73 in Nunavut).
- Ethnicity: 53% Inuit, 30% First Nations, 10% Caucasian, 5% Inuvialuit, 1% Métis, 1% Immigrant.
- In the Yukon and the Northwest Territories, at least one-third of the homeless women had completed high school and at least half of those have some college or university education. In Nunavut, 87% had not finished high school and many of these did not have functional literacy skills.
- At least 80% of the women in all three Territories have children; about half of the children of these women are in someone else's care.
- 25% of the women interviewed in the Northwest Territories are working, but still cannot afford housing. Most of the women in Nunavut are on Income Support of some kind, since employment is very scarce. In the Yukon almost 60% are on Income Support.
- 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 be currently 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 back in the shelter. Variations of this pattern were the norm for these women.
- The Study was unable to get accurate incidence figures, but the Northwest informants estimate that there are could be 500 homeless women in Yellowknife alone. The figure in Iqaluit is estimated at 300. These estimates point to a homelessness rate across of the North of well over one thousand women. When their dependent children are factored in, the figure raises to well over two thousand.

## THE DETERMINANTS OF HOMELESSNESS FOR NORTHERN WOMEN

The literature reviewed for this Study identified the following seven determinants for women's homelessness: a) poverty; b) domestic/family violence; c) traumatic changes in life circumstances; d) lack of safe, quality, affordable housing; e) addictions; f) criminalization of women for "crimes of survival"; and g) serious mental illness (Neal, 2004; National Working Group on Women and Housing, 2006; CMHC, 1997; CMHC, 2003; Craig, 2005; Connors, 2005; Hightower and Hightower, 2004; Kappel Ramji Consulting Group, 2002; Kerr et al., 2004; Melcombe, 2004; McCormick, 2004; Seychuk, 2004; The Community Social Planning Council of Toronto, 2006; Townson, 2000; Wiebe and Keirstead, 2004). The data from *A Study of Women's Homeless North of 60* closely paralleled these findings in its thirteen themes.

1. Every woman is vulnerable
2. 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

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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
13. Societal indifference/punitiveness toward the homeless (including racism)

The summaries below related to these thirteen themes are drawn from the three separate Territorial studies to offer a representative picture of conditions across the North.

### **Theme Anthology #1 - Every Woman is Vulnerable**

The stories of homeless women across the North 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 the loss of other possessions and any savings, which in turn leads to the loss of a 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 can find themselves homeless and 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".

### **Theme Anthology #2 - Partner's Behaviour and Circumstances**

The security and wellbeing of women and children is closely linked with the behaviour and circumstances of their intimate partners. This determinant encompasses this complex web of relationships from the point of view of women who experience homelessness. Many homeless women experience physical, sexual, mental and psychological abuse at the hands of their partners. Sometimes their children are also sexually and physically abused. Often they are trapped in the control patterns associated with that abuse. They describe themselves as slaves for their partners and without any control over financial resources. They are at the mercy of their partners, who can force them out of the home if they so choose. Sometimes partners threaten to separate women from their children as a way to control them. Addictions are an inseparable part of the abuse pattern. When partners are addicted to alcohol, other drugs and gambling, they are more likely to be abusive. They also spend resources that should be used to secure shelter to feed their addictions. When housing is damaged as a result of partying or violent behaviour, or when rent payments are not made, women and children lose their homes, even if they are not responsible for the problem. When women also suffer from addictions, this problem is even more serious and complex.

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### **Theme Anthology #3 - Forced Eviction**

Forced eviction from social housing units was a reality for many of the women interviewed. A primary reason for eviction is that the male lists a unit under his name, exclusive of his female counterpart. If the relationship ends, becomes abusive, or if the woman becomes widowed, she is expected to evacuate her home. The vast majority of women who shared stories of eviction have been forced out of their homes because of their partners' actions. Tenant damage is also another reason women become evicted from public or private housing.

### **Theme Anthology #4 - Relocation to Another Community**

Many women move from their home communities to larger centers because they think they will be able to access better services, including housing. Others move because they feel forced out by circumstances in their home community, including reprisals for disclosing the abusive behaviour of their partners or other men in the community. Unfortunately, many women often find that the living arrangements they were counting on in the new community were either non-existent or inadequate.

### **Theme Anthology #5 - Lack of an Adequate Support System**

One of the key factors that allow 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 sector and government services. There are many reasons why 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 can also 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 the support that would make the critical difference. A great deal more is included about the impact of community institutions and the service sector on homelessness among women in the North in subsequent sections of this report.

### **Theme Anthology #6 - Personal Wellness And Capacity**

Another determinant of homelessness in Northern women involves wellness and capacity. A woman's potential for improving her position in life is often inhibited by her health and/or her perception of her own personal abilities. Women often find themselves suffering from physical and emotional exhaustion, including feelings of disempowerment, which trap them in a cycle from which they can find no respite. Being incapable of sheltering/protecting themselves and their children results in feelings of worthlessness, eventually taxing every other area of their lives. They are stripped of all esteem, and poor health negatively infringes upon their capacity to better their situations. Many of the women interviewed stated that they have experienced a complete loss of identity, with no remaining sense of a culture and worth that brought such a great sense of pride to their forbearers.

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### **Theme Anthology #7 - Disabilities**

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.

### **Theme Anthology #8 - Geographic Factors**

Although homelessness is a global issue, Northern women face unique challenges that call for different solutions. In the North, homelessness tends to be invisible; people are not living on the street as you often see in southern cities because the harsh weather prevents them from doing so. On the most frigid days of the year, the climate can reach 60 below zero, forcing penniless women to pile into local establishments, hoping to make a cup of coffee span the day, or gathering at a friend or family member's already overcrowded home. The northern climate, combined with lack of available housing, is why homelessness in the North shows itself in the average number of people per dwelling. With so few shelters for women anywhere in the territories, women are left relying on extended family to house them from the cold. A further determinant of homelessness is the very geographic area of the North, most of which is not accessible by road. (For example, only nine of the thirty-three NWT communities are on a road system. Nunavut communities are all “fly-in”.) Women are not able to return to their home community, or escape it, without extensive financial, emotional and practical resources. They end up homeless, living in a shelter, on the street, or with family or friends who do not want them, because they cannot easily travel.

### **Theme Anthology #9 - Community Institutions and Structures**

The policies and practices of community institutions and other structures can contribute to homelessness for women. Many of the women interviewed for this Study reported that they were never able to access housing in their home communities, as the housing always went to the friends and family of housing authority staff. If these women left an abusive situation, the man retained control of the home, and the women and children were the ones without shelter. When a woman's husband dies, she can also end up homeless, since the unit they were living in might simply be assigned to someone else. The women who were interviewed felt that community leadership is reluctant to address their problems, and that it is much easier for them to simply dismiss homeless women as “bad”. In addition, they found the housing, income support, child welfare and other services (in both their home community and the capitals) inaccessible, confusing and unsympathetic. More about this topic will be

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covered in the section of this report that discusses the policy and bureaucratic environment related to homelessness in Canada's northern territories.

### **Theme Anthology #10 - Powerlessness of Women**

Many of the women interviewed for this study discussed how powerless they felt. They feel that no one values them as wives, workers, mothers or citizens. They feel that they have been abandoned by their families and communities. They are trapped in abusive relationships in which financial, psychological, physical and mental control are used to keep women feeling powerless. They end up engaging in prostitution and criminal behaviour because they feel that they have no options. Every service provider interviewed described the traumatic impact of homelessness on the women they serve. They described the high levels of family break down and the chronic state of crisis these women endure. They point out that homeless women, and their children, live in a state of high anxiety, and are always tense and afraid. This elevated state of anxiety, tension and fear contributes to the sense of powerlessness that homeless women experience, often on a daily basis.

### **Theme Anthology #11 - Cost of Living and Business Sector Practices**

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, where jobs exist, 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.

### **Theme Anthology #12 - Landlords**

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 that 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, to mice, mould, no locks, and no heat. Often when landlords do make 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

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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 with a little imagination and kindness.

### **Theme Anthology #13 - Societal Indifference/Punitiveness Toward the Homeless (including Racism)**

Regardless of where you live in Canada, the homeless tend to be negatively stigmatized by other members of society. Homeless persons are often judged and mistreated, based on the stereotypes. The situation in Nunavut illustrates the systemic nature of this discrimination. The vast majority of Nunavut women interviewed believe it would be more beneficial to go back to their traditional way of living. It was expressed in numerous interviews that, “Qallunaat are taking over our land.” While most women maintain that they feel no prejudice toward White people, they feel the “White way of life” does not fit their traditional lifestyle and has further complicated their living situation. Several of the women suggested by simply looking at the homes owned by Inuit versus that of Qallunaat, that the message is clear as to who is valued the most. This gap continues to increase, suggesting a systematic failure. Service providers in the Northwest Territories point out other aspects of societal indifference and punitiveness toward homeless people. Downtown areas in cities are becoming increasingly hostile places to be for those on the streets. As well, some services providers note that not all government employees understand the circumstances and realities that many women face, and therefore develop policies and programs penalize rather than help.

## THE IMPACTS OF HOMELESSNESS ON NORTHERN WOMEN

The picture of the impact of homelessness on the lives of women and those around them that emerges from the literature is as complex and interdependent as the factors that contribute to its occurrence. It is, indeed, difficult to separate the impacts of homelessness from its determinants, as these two sets of factors are often cyclical. Six themes emerged from the literature review conducted as part of *A Study of Women's Homelessness North of 60*: a) criminalization; b) stigmatization and loss of dignity, self-respect, self-esteem; c) loss of a community support system, opportunities to gain skills and access to information; d) increase in risks related to health and safety; e) loss of resources needed to meet basic needs; and f) impact on children (Balfour and Comack, 2006; Bennetts and Green, 2004; Canada Mortgage and Housing, 1997; CMHC, 1997, 2004; Craig, 2005; McCormick, 2004; Neal, 2004; Petit et al., 2005; Seychuk, 2004; Wiebe and Keirstead, 2004).

The data from *A Study of Women's Homelessness North of 60* generated the following five themes, which bear remarkable similarity to those listed above.

1. Family separation
2. Children's wellbeing
3. Loss of resources through the vicious cycle of homelessness
4. Physical and mental health
5. Survival sex and criminalization

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### **Theme #1 - Family Separation**

The separation of family, whether it is partner relationships, parent-child relationships and/or sibling relationships, is a common challenge associated with homelessness. Partners often separate as a result of family violence, youth may be ousted from their homes by parents, and children may be apprehended by child welfare authorities from parents who are homeless or are living in violent situations. Often a temporary separation leads to a larger breakdown of the family structure, which then results in permanent parent-child separation as well as family members living apart from the support of extended families and communities.

### **Theme Anthology #2 - Children's Wellbeing**

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.

### **Theme #3 - Loss of Resources through the Vicious Cycle of Homelessness**

Homeless women suffer a myriad of losses. Lack of stability in housing and poverty create a cyclical maze of dead ends for homeless women, who, once they are in that situation, fear and plan for when it will happen again. The lack of amenities creates a physical appearance for women that acts as a barrier to employment, which is the most cited way that women try to improve their personal circumstances and gain a home.

### **Theme Anthology #4 - Physical and Mental Health**

One of the most detrimental consequences of homelessness is the impact it has on a woman's physical and mental health. An obvious result of poverty is malnutrition. Women are often forced to go days without sustenance for their already weary bodies. Poor nutrition results in countless physical ailments, which further complicate the capacity of these women to better their position. Without proper resources (e.g. homeless shelters), personal hygiene is also a compromise women are forced to make. Illness is also pervasive for women taking up residence in overcrowded conditions. The North's dire overcrowding issue (particularly in Nunavut), combined with building design flaws, contributes to a variety of respiratory and communicable diseases. Overcrowded homes are breeding grounds for illnesses, as basic individual needs for wellness cannot be met. Continued feelings of worthlessness also affect a woman's mental health. Many women cite depression as a common emotional response to their unfavorable situations. Several also admitted to feeling suicidal. Women with children were particularly hard on themselves. Feeling as though they had failed at motherhood was the most painful emotion they endured and often led them into severe depression.

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**Theme Anthology #5 - Survival Sex And Criminalization**

Poverty-stricken people are often forced to prostitute themselves in a variety of ways to meet the basic needs for survival. Women are abused in different ways than men, as women are often forced to engage in sexual relationships in exchange for accommodation. A community pastor in Nunavut expressed his concern by saying, "One girl told me she's been prostituting herself since she was a teenager. There are young girls coming up learning this same thing and will eventually take her place. I'm really heartbroken for them. I see what they are forced to do to provide for themselves."

## THE POLICY AND BUREAUCRATIC PRACTICE ENVIRONMENT RELATED TO HOMELESSNESS AMONG NORTHERN WOMEN

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: a) income support policy and practice; b) municipal government policies; c) child protection services; d) landlord/tenant regulations and their enforcement; e) public housing policy; f) policies around support for people with disabilities; g) policies related to the provision of addictions and personal development services; h) bureaucratic climate; and i) minimum wage rates (e.g. Bennetts and Green, 2004; CMHA, 2004; Carter and Polevychok, 2004; Connors, 2005; Craig, 2005; Kerr, Frost and Bignell, 2004; Kothari, 2006; Hulchanski, 2002; Jackson, 2004; Savarese and Morton, 2005; The Social Planning Council of Toronto, 2006; Townson, 2000; Wiebe and Keirstead, 2004).

When the interview and focus group data from pan-Territorial study was coded and compiled, fifteen themes emerged:

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. Other support services
6. Public housing policies and programs
7. Landlord and tenant act
8. Addictions treatment services
9. Aboriginal government services
10. Inuit organizations
11. Municipal government policies & services
12. Limited resources and cuts to the voluntary sector
13. Minimum wage policies
14. Justice system
15. Bureaucratic indifference

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### **Theme Anthology #1 - Income Support Policies and Services**

The homeless women interviewed all expressed frustration, confusion, despair and anger with the policies and bureaucratic practices of the services allegedly at their disposal. In general the respondents do not perceive that these agencies, and their employees, are interested in helping them or will do anything other than make their already difficult lives more unbearable. They were particularly distressed about their interactions with Income Support programs. They feel the rules that guide these programs are punitive, onerous and opaque. Waiting times are too long, and have to be restarted every time someone reapplies. Even when women do manage to qualify for support, the level of their benefits is not sufficient to cover basic living expenses. For example, food money often only lasts for two weeks. Women feel that they can't break the cycle of homelessness. For example, many homeless women have lost their housing because of rental arrears, and Income Support policies make it difficult to get caught up, or to access enough money at any one time to cover a damage deposit and the first month's rent. Women who are living in a shelter cannot receive income support, and they may face a waiting period when they leave, so how can they make the transition from the shelter to rental accommodation, they ask? Women also complain about the attitudes and actions of Income Support workers, who seem to care more about the rules than people and who sometimes intrude into what women consider their personal lives. Service providers who work outside the system are no less critical of the Income Support program, which they describe as inadequate, unresponsive, unprofessional, unethical and irresponsible. In the final analysis, service providers wonder to whom Income Support is accountable.

### **Theme Anthology #2 - Jurisdictional Issues**

Despite all the challenges of living in a large centre, many women continue to move to capitals from smaller communities in the Yukon, Northwest Territories and Nunavut. The women migrate to flee intolerable situations and to access services they need. Relocating from one community to another can leave women in a jurisdictional "no man's land". For example, Aboriginal women who leave their home communities often lose the support of their own Bands, and they do not qualify for support from the Band government in their new community. In addition, women from Nunavut are not eligible for some services in the Northwest Territories unless specific funding agreements are in place between these two jurisdictions. Women also have a hard time understanding the different policies and rules that may be in effect in their new communities. The cost of traveling within the North means that women who leave their communities have a very difficult time returning home. Service providers cited the following example of the kind of situations that arise because of jurisdictional issues. Nunavut sometimes sends women to NWT on shared services agreements. In other cases Nunavut women are hired to baby-sit in Yellowknife, but end up drinking and on the street. Yellowknife Health and Social Services will pay emergency rent only for these women and the woman herself has to find the place.

### **Theme Anthology #3 - Lack of Support for 16 to 18 Year Olds**

Young people between the ages of 16 and 18 don't quite fit the criteria for most programs. In some cases they are too young to access services. They are still considered "children", and are therefore not eligible for services geared for adults. If they leave home because of abuse or other family problems, they are expected to go into a foster care situation and receive services in that way. On the other hand, they may be considered too old to be eligible for some services. If they have "graduated" from foster care, they do

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not get services under Child Protection programs, but are still too young for Income Support benefits. As well, many other programs designed to assist homeless people (e.g. the Salvation Army) will not serve them. Some informants indicated that some local hotels don't ask teenage girls for identification, making it possible for these girls to use their premises for prostitution and drugs.

### **Theme Anthology #4 - Child Protection Policies and Programs**

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.

### **Theme Anthology #5 - Other Support Services**

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 that govern service provision to be inflexible, particularly in 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.

### **Theme Anthology #6 - Public Housing Policies and Programs**

Many of the women interviewed despair of ever getting a place to live. Some of them can't qualify for subsidized housing because they have rental arrears or debts for damages to their former housing hanging over their heads. The fact that in most cases the arrears and damages were the result of their partners' behaviour doesn't matter. They are still accountable for these debts and will not be assigned another unit until they clear up these charges. If the women are single, they are placed so low on the housing lists compared with families they know their turn will never come. The waiting lists for all subsidized accommodation are just too long. Women also feel that the housing authorities in some communities are not impartial. Women get denied housing as a punishment for leaving a man from an influential family, even if he abuses them or if he gets violent and damages property or for speaking out about the injustices they perceive in the system. Service providers also expressed a good deal of frustration with Housing Authority policies. The Yellowknife Housing Authority says prospective tenants have to be back on the street after staying at the Transitional Housing Program (THP) before they can be admitted to social housing. The Housing Authority works on a points system. Women only get points if they are homeless. Staying at THP doesn't count as homeless to the Housing Authority. According to service providers, this policy does not help anyone.

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### **Theme Anthology #7 - The Landlord and Tenant Act**

The Landlord and Tenant Act in the Yukon is illustrative of the problem. It is an antiquated piece of legislation created in the 1970s 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 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.

### **Theme Anthology #8 - Addictions Treatment Services**

The theme of addictions as a determinant of homelessness has already been discussed in a previous section of this report. When women try to work on this issue, however, they face a lot of challenges. There is a drastic shortage of appropriate addictions treatment programs for women in the North. Small communities may have almost no services beyond a wellness worker who is not trained to provide counseling and can only offer referral services. There are almost no programs, even in larger centres, to refer women to, and there is one residential addictions treatment program in the Northwest Territories, but it is co-ed. Some women commented that the program in High Level, Alberta was a help to them in the past, but that this option is no longer available. Another challenge that they face is that, if they place their children in care while they are undergoing treatment, they could have a hard time regaining custody. Women also cannot receive Income Support if they are in a residential program, and so cannot maintain a household to support their children or to come back to once they finish the program.

### **Theme Anthology #9 - Aboriginal Government Services**

Some women find that their Band offices were generally considered more approachable and accessible than Territorial or Federal Government programs. Once women are out of their home communities, they often lose that source of support. Other women complained that services run by their Band offices are open to corruption. Powerful families control the programs, and if, for some reason, you are out of favour, you are also out of luck. These women complain of favouritism and a lack of transparency in the administration of benefits.

### **Theme Anthology #10 - Inuit Organizations**

In 1993, the Inuit, the government of Canada and the government of the Northwest Territories signed the largest Aboriginal land claim agreement in Canadian history. At the same time, legislation was passed leading to the creation of a new territory of Nunavut on April 1, 1999. The new territory was to have a public government serving both Inuit and non-Inuit. Various private corporations were founded to guarantee that the lands claims agreement was upheld, and the rights of all Inuit persons preserved. The Nunavut Tunngavik Incorporated (NTI) represents the 21,000 Inuit of Nunavut; Qikiqtani Inuit Association (QIA) represents the interests of the Inuit of the Baffin Region, the High Arctic, and the Belcher Islands; Kitikmeot Inuit Association (KIA); and Kivalliq Inuit Association represent those

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respective regions respectively. The Inuit Tapiriit Kanatami (ITK), a Canadian-wide body, represents the four Inuit regions of Canada and has at heart the interests of the Inuit at the national level. All organizations have as their objective to work to improve living conditions, both socially and economically, for all Canadian Inuit. All women interviewed in Nunavut had knowledge of the existence of the above-mentioned organizations. While there seemed to be no problem with awareness, cynicism was an issue for the majority. Several women felt the organizations that were established to represent them were not communicating with the public, and information gathered was not easily accessible. The women expressed an increasing frustration with Inuit associations and felt racism was taking place against their own people.

### **Theme Anthology #11 - Municipal Government Policies and Services**

The situation in the Yukon illustrates the issues for homeless women related to municipal government. 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 riverside 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 out 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 that 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 that 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.

### **Theme Anthology #12 - Limited Resources and Cuts to Voluntary Sector**

Government support for the voluntary sector services that so many homeless women depend on for help with many aspects of their lives is limited and becoming scarcer. Programs are trying to meet the needs of an ever-growing population of women who are either on the street or who are staying in intolerable situations, just to have a roof over their heads. Some of these women have severe mental and physical health issues. Existing services cannot afford staff with the right qualifications to serve these women. Shelters are overcrowded and understaffed. They may even run out of the basic commodities they need, like food, hygiene products, and furnishings.

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**Theme Anthology #13 - Minimum Wage Policies**

Homeless women are very impacted by the low minimum wage in the Territories. They cannot afford even a small apartment at market rental rates without holding down several jobs that pay more than minimum wage.

**Theme Anthology #14 - The Justice System**

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 Nations 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 the justice system.

**Theme #15 - Bureaucratic Indifference**

Whether women are trying to get help with finding accommodation, with securing adequate income support to meet basic needs, with caring effectively for their children or regaining custody if they have been apprehended, with dealing with legal issues, with getting out of an abusive situation, with accessing educational opportunities, or with healing around physical and mental health issues, they have to deal with program officers of some sort. Homeless women, or those at risk of homelessness, report that this experience is often frustrating and disempowering because of the bureaucratic nature of these interactions. It feels to them that they are dealing with a “system” rather than with another human being who could understand their particular circumstances and find a solution that would meet actual needs. They feel that if they could get the right help at the right time, they might be able to move out of the often destructive patterns of life that they now find themselves in to a better life. Instead, the system just seems to keep pushing them down.

## THE SERVICE ENVIRONMENT IN THE TERRITORIES DESIGNED TO REDUCE HOMELESSNESS AND TO MITIGATE ITS HARMFUL EFFECTS

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. 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 six categories: a) inadequate stock of adequate and affordable housing; b) inadequate or inappropriate services for homeless women and families as well as those at risk of becoming homeless; c) inadequate funding for shelters and other types of services; d) emergency and transitional housing are not adequate; e) lack of coordinated service delivery; and f) judgmental attitudes and discriminatory behaviour on the part of service providers (e.g. Bennetts and Green, 2004; CERA, 2002; CMHC, 2003; CMHA, 2004; Carter and Plevchuk, 2004; Connors, 2005; Craig, 2005; Finton and Kramer, 2005; Jackson, 2004; Kappel Ramji Consulting Group, 2002; Kerr, Frost and Bignell, 2004; Kothari, 2006; McCormick, 2004; McDowell and Madsen, 2001;

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Neal, 2004; Savarese and Morton, 2005; Seychuk, 2004; The Community Social Planning Council of Toronto, 2006; Wiebe and Keirstead, 2004).

When the interview and focus group transcripts for this study of homelessness among Northern women was completed, the following five themes emerged.

1. Physical environment of housing services
2. Service effectiveness
3. Lack of housing options
4. Food security
5. Lack of specialized services for women

### **Theme Anthology #1 - Physical Environment of Housing Services**

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. There are few wheelchair units in social or private market housing. The units that many 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 few emergency shelters are overcrowded and are not always gender-specific. Until governments acknowledge the right to decent housing, women and children will continue to live in conditions that most Canadians would not tolerate.

### **Theme Anthology #2 - Service Effectiveness**

There are a number of services in the larger centers 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 shelters for women puts the women's transition homes and Detox centres 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. For example, the Salvation Army in Whitehorse only has ten emergency shelter beds on a first come, first serve basis. There are no beds for women with children.

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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. In the Yukon, 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.

### **Theme Anthology #3 - Lack of Housing Options**

There is a critical lack of affordable housing in all three territories. This means that for some women the emergency shelter has, in fact, become their permanent home. One obvious gap is that there are few apartments for single people. The lack of affordable housing has a devastating impact on women with children. If they are only getting rent from Income Support for a single room, as they do if for any reason their children are not in their care for a period of time, they cannot get their children back because Child Welfare policies stipulate that the mother has to have adequate accommodation (i.e., an apartment).

### **Theme Anthology #4 - Food Security**

The provision of food is one of the biggest challenges faced by the homeless. With little income, it is a constant daily struggle to find their next meal. The only obvious difference to these women between a healthy and unhealthy choice is the price, and food with no nutritional value provides a greater quantity at a lesser cost. A poor diet inevitably leads to various health complications, which further hinders a woman's capacity. A woman often has many mouths to feed. She will go hungry herself to feed her children. The feelings of disempowerment experienced by these women when they continually fail to feed their children and themselves.

### **Theme Anthology #5 - Lack of Specialized Services for Women**

Some women talked about a lot of services being geared largely towards homeless men. Service providers also point out that there are no specific services targeting homeless Aboriginal and Inuit women. Day programming for homeless women is also an issue because some shelters close during the day and the women do not necessarily know about or want to go to other programming. This is because the women find some day programs "too white" and/or not advocacy-oriented.

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## FEATURES OF BEST PRACTICE AIMED AT REDUCING HOMELESSNESS, ESPECIALLY FOR WOMEN AND THEIR CHILDREN

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 (see, for example, CMHC, 1997; CMHC, 1999a; CMHC, 1999b; CMHC, 1999c; CMHC, 2002a; CMHC, 2002b; CMHC, 2003a; CMHC, 2003b; CMHC, 2004; Connors, 2005; Callaghan, 2005; CMHA, 2004). 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.

1. **Best practice facilitates appropriate support for homeless women and their children** utilizing case management approaches, peer support networks, support from family and friends, and community networks.
2. **Best practice ensures access to the services to which the homeless are entitled;** e.g. access to information, access to and maintenance of benefits to which people are entitled, the imposition of minimum barriers to services.
3. **Best practice involves the homeless in the decisions that affect them** through such mechanisms as: a) housing program management and conflict resolution processes, b) respectful and caring client engagement, c) volunteer involvement, d) processes for soliciting regular input, e) creation of employment opportunities, f) creative (e.g. arts and crafts) activities, g) flexibility in the face of changing needs.
4. **Best practice offers appropriate housing options,** taking into account: a) housing quality, b) access to community services, c) integration into the neighbourhood, d) providing clear information, e) maintaining flexibility.
5. **Best practice uses an integrated services model** by offering a continuum of care, serving women with serious addictions and women being discharged from institutions, offering a range of services, and maintaining flexibility to address emerging needs.
6. **Best practice offers transitional housing as part of the continuum of housing options.** These services target the sub-groups who will benefit most; provide a safe, supportive environment where residents can overcome trauma and begin to address the issues that led to homelessness or kept them homeless and to begin to rebuild their supportive network; and are long-term, service-intensive and more private than emergency shelters, but still having a time of limit of somewhere between three months and one year. They should also be gender and culture-sensitive and child friendly.
7. **Best practice offers adequate and appropriate emergency shelter.** Low-demand respite shelters are needed for chronically homeless women (who often suffer from addictions, intergenerational trauma, domestic violence, and perhaps mental illness). Emergency shelter needs to be available to all women in crisis, not just those fleeing current domestic violence. Gender and culture-sensitive models are needed (especially for Aboriginal women). Enough shelters are needed to alleviate current overcrowding. These shelters need to be adequately funded.
8. **Best practice offers a variety of supported housing options,** which is the best option for some sub-groups (e.g. those with serious mental illness or a range of disabilities, those experiencing catastrophic crisis, those suffering from extreme intergenerational trauma).

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- 9. Best practice addresses immediate needs while also working toward systemic change** by addressing community, institutional and policy determinants.
- 10. Best practice engages the broader community in finding long-term solutions** by building partnerships between government, the private sector, the non-for-profit sector and ordinary citizens and by educating the public about the realities of homelessness.
- 11. Best practice reduces poverty** through such mechanisms as rental supplements; adequate income support levels; help when women face an unanticipated crisis; economic development initiatives; minimum wage levels that can cover basic costs; employment insurance criteria that take into account the part-time, contract work that many women are forced to accept; and guaranteed livable income schemes.

## RECOMMENDATIONS

The following recommendations were developed by the research partners after a careful review of the findings of the study carried out in all three territories.

**Recommendation #1 - Create a national housing policy that takes into account the special circumstances and needs of vulnerable 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
- b. Ensure that women's housing needs across their lifespan are met

**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
- b. The federal government must provide funding mechanisms to encourage and support the development of low-income housing in the territories

**Recommendation #3 - Increase supportive housing options**

- a. Implement a continuum of supportive housing options
- b. Encourage service providers to identify and develop potential supportive housing options as new initiative proposals

**Recommendation #4 - Increase the number of emergency shelters and improving the quality of their services**

**Recommendation #5 - Increase second-stage housing options**

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### **Recommendation #6 - Implement housing authority policies that remove barriers for women living in violence and those who are homeless or are at risk of becoming homeless**

- 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.
- b. Create priority-housing policies for women leaving abusive relationships

### **Recommendation #7 - Address landlord and tenant issues by reforming Territorial Landlord and Tenant Acts**

### **Recommendation #8 - Implement poverty reduction strategies**

- a. Improve existing social security programs
- b. Introduce new programs and policies that are designed to prevent and reduce poverty

### **Recommendation #9 - Provide services that address the full range of determinants of women's homelessness**

- a. Implement a continuum of care model
- b. Enhance the capacity of service providers to work effectively with homeless women

### **Recommendation #10 - Reduce barriers to accessing services for homeless women**

### **Recommendation #11 - Ensure appropriate funding for a range of front-line services**

- a. Ensure front-line services are adequately and appropriately funded to build capacity to function effectively
- b. Recognize the value and contributions of service delivery through the voluntary sector

### **Recommendation #12 - Enhance access to education and training programs**

- a. Increase access to educational programs.
- b. Increase access to affordable daycare so that women and participate in educational programs.

### **Recommendation #13 - Ensure access to affordable childcare**

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### **Recommendation #14 - Develop 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
- 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

### **Recommendation #15 - Collect, manage and share information**

- 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
- b. Provide adequate funding to service agencies to allow them to keep appropriate records and to access and share information
- c. Conduct further research

### **Recommendation #16 - Enhance public awareness and facilitate attitude change**