

**Building Capacity:
Enhancing Women's Economic Participation
Through Housing**

Canadian Housing and Renewal Association

Prepared by

Laura C. Johnson and Allison Ruddock

School of Planning, University of Waterloo

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- the accuracy, completeness and timeliness of the information presented;
- the extent to which the analysis and recommendations are supported by the methodology used and the data collected;
- the original contribution that the report would make to existing work on this subject, and its usefulness to equality-seeking organizations, advocacy communities, government policy makers, researchers and other target audiences.

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For more information contact:

Research Directorate

Status of Women Canada

350 Albert Street, 5th Floor

Ottawa, Ontario K1A 1C3

Telephone: (613) 995-7835

Facsimile: (613) 957-3359

TDD: (613) 996-1322

E-mail: research@swc-cfc.gc.ca

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PREFACE

Good public policy depends on good policy research. In recognition of this, Status of Women Canada instituted the Policy Research Fund in 1996. It supports independent policy research on issues linked to the public policy agenda and in need of gender-based analysis. Our objective is to enhance public debate on gender equality issues and to enable individuals, organizations, policy makers and policy analysts to participate more effectively in the development of policy.

The focus of the research may be on long-term, emerging policy issues or short-term, urgent policy issues that require an analysis of their gender implications. Funding is awarded through an open, competitive call for proposals. A non-governmental, external committee plays a key role in identifying policy research priorities, selecting research proposals for funding and evaluating the final reports.

This policy research paper, *Building Capacity: Enhancing Women's Economic Participation Through Housing*, was proposed and developed under a call for proposals in August 1997 on reducing women's poverty: policy options, directions and frameworks. Nine research projects were funded by Status of Women Canada on this issue. These projects range from very broad analyses to more focussed studies.

Some of the broad areas of policy research undertaken through this call for proposals examine the dynamics of poverty, links between social policy and gender inequality, and frameworks and policy options for reducing women's poverty. Some of the more specific research questions look at links between housing and employment, hidden costs of eldercare, effects of home care on women's poverty, pay equity in Quebec and the relationship between women and the state in Quebec, and retirement incomes. See the next page for the complete list of the research projects funded under this call for proposals.

We thank all the researchers for their contribution to the public policy debate.

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Leslie Stern provided support on the west coast, arranging for interviews and convening a focus group. Russell Mawby at the City of Saskatoon organized the Saskatoon-area focus group, and Joanne Lindsay at the Canadian Congress of Learning Opportunities for Women (CCLOW) co-ordinated the Toronto-area focus group.

We also acknowledge the helpful suggestions and feedback provided by the Canadian Housing and Renewal Association (CHRA) resource group: Veronica Doyle, Sylvia Novac and Aron Spector.

We are most indebted to our respondents, both residents and staff, and to our other key informants who volunteered their time to assist with this study.

LIST OF ABBREVIATIONS AND ACRONYMS

CLOW	Canadian Congress of Learning Opportunities for Women
CEDE	Community economic development
CHFT	Co-operative Housing Federation of Toronto
CHRA	Canadian Housing and Renewal Association
CMHC	Canada Mortgage and Housing Corporation
DEYAS	Downtown Eastside Youth Activities Society
ENF	Entre Nous Femmes (Housing Society)
HRDC	Human Resources Development Canada
HUD	Housing and Urban Development (United States)
LAND	Lisbon Avenue Neighbourhood Development
LIFT	Low-Income Families Together
MAW	Monquarters at Work
MHR	Ministry of Human Resources (British Columbia)
NHOP	Neighbourhood Homeownership Program
NHS	Salt Lake City Housing Services
SAS	Servants Anonymous Society (of Calgary)
SHA	Saskatoon Housing Authority
SMH	Sandy Merriman House
WCRP	Women's Community Revitalization Project
WHC	Women's Housing Coalition
WITT	Women in Trades and Technology

EXECUTIVE SUMMARY

This study examines whether affordable housing development and provision can be used to increase skill levels and employability for low-income women. The study reviews the broad literature relating housing and employment to increased self-sufficiency. An inventory of initiatives that combine housing and employment organizes cases according to the following categories:

- housing as a stable environment for supportive services;
- job training or employment in housing rehabilitation, management or related services; and
- job training and housing assistance as part of comprehensive community revitalization.

The researchers selected 10 case studies representing a range and variety of program models, target groups and geographic regions. The study used qualitative case-study research involving personal interviews with program managers and residents who had participated in housing-based employment support programs. Case-study data were supplemented with data from focus groups of social housing residents, housing providers and representatives from organizations working with women's employment and training programs.

Analysis of case-study and focus-group data yields the following conclusions.

1. Housing-based delivery of employment supports is a workable model, though not a common one.
2. Stable, decent and affordable housing can enable women to participate in the labour force. It does so by contributing to their self-confidence and self-esteem; teaching new and marketable skills; providing contacts, networks of support and mutual aid; facilitating training and education; providing financial savings and security of tenure through subsidized rents; and offering indirect and direct employment opportunities.
3. Housing communities are good places to support women's employment skills development, given the tendency for limited mobility and greater social and economic isolation among low-income women and residents of social housing.
4. Social housing communities can support residents' employment needs with such physical amenities as child-care facilities, office space and meeting rooms, community kitchens, transportation co-ops, workers' co-ops and tool co-ops.
5. Housing with employment supports can minimize the time-space constraints imposed on low-income women by their dual domestic and labour force responsibilities.
6. Hiring from the housing community supports economic independence; however, employment programs should not replace volunteer work in the housing community.

7. Social housing residents and housing providers feel residents should not be compelled to participate in employment support programs.
8. Innovative approaches to financing home ownership for low-income women can stabilize housing and thus contribute to enhanced economic participation.

This study concludes that, at the most basic level, secure, quality housing is a prerequisite for women to upgrade their education, participate in training programs or enter the labour force. Securing decent and affordable housing can be the first in an incremental series of steps toward women's personal achievement, including labour force participation. Providing opportunities for employment and employment skills development within housing communities can enhance economic participation. Thus, housing has the potential to be a foundation in the process of building capacity.

1. INTRODUCTION

We are going to be lawyers by the time we are done. We are going to be realtors by the time we are done. We are going to be expert lumber finders. We are going to be interior decorators by the time we are done. We are going to be just about everything.

Five by Five participant

The Enhancing Women's Economic Participation through Housing project was conducted for the Canadian Housing and Renewal Association (CHRA) by researchers Allison Ruddock and Laura C. Johnson from the Planning Process and Analysis Laboratory at the School of Planning, University of Waterloo. Leslie Stern, a Vancouver-area women's housing advocate, served as project consultant and assisted in organizing a Vancouver-based focus group with residents of social housing. Russell Mawby, Housing Facilitator, City of Saskatoon, assisted in the organization of a focus group with housing experts and providers in Saskatoon. The Canadian Congress of Learning Opportunities for Women (CCLOW) in Toronto provided assistance with data collection by co-hosting a focus group with representatives of organizations involved with employment and training supports for women. The research project was sponsored and funded by Status of Women Canada. The research was conducted under the direction of the CHRA project review committee, whose members included Veronica Doyle, Sylvia Novac and Aron Spector.

Purposes of the Study

The study was designed to investigate the potential for delivering employment supports to low-income women through social housing. The concept of employment supports was understood to include various forms of assistance including funding, services and physical infrastructure. The employment support services included education and training, child care, transportation, counselling and job referral. A distinction was drawn between formal and informal supportive services, with the latter including help by neighbours, friends and relatives. For this study, housing was assumed to include the concepts of shelter and home. We emphasized permanent rather than temporary, emergency or short-term housing. We recognize that the benefits of stable housing can come from many sorts of housing types and tenures; however, this study is limited to an examination of social housing. We consider social housing to be housing that has received funding from a government. This is also known as assisted housing.

The purposes of the study and this report were to:

- review and summarize Canadian and international literature on programs that combine housing and employment skills development;

- produce, through review of published and Internet sources, and consultation with key informants, an inventory of Canadian initiatives that deliver employment supports for low-income women through social housing;
- conduct in-depth case studies of 10 initiatives representing a variety of types of employment support directed at various target populations in various regions of Canada;
- describe, in summary and in case studies, the range and variety of housing-based approaches for the delivery of women's employment supports;
- identify the program characteristics that appear to hinder, or contribute to, successful outcomes of the case study initiatives; and
- propose new policy directions and options that encourage initiatives dealing with housing and increased employability of low-income women.

Thus, the overall research project objectives were twofold:

- disseminate information about current Canadian initiatives that combine housing and employment supports for women; and
- investigate existing initiatives combining housing with employment and employment supports to identify which elements (physical, social or governance models) have the most positive impacts on women's employability and economic participation.

Research Methods

A review of published literature was conducted on the delivery of employment-related supports through social housing, particularly for women. From a larger inventory of Canadian housing/employment initiatives, 10 projects delivering employment-related support to women through housing were selected for in-depth study. Data were collected through a combination of personal interviews and mailed questionnaires. Respondents included managers and residents. In all but one case, a site visit was made. Respondents were identified and contacted with the assistance of project managers. Confidentiality was assured.

Three focus groups were conducted in various regions of the country with representatives of three key constituencies: residents of social housing (Vancouver), providers of social housing (Saskatoon) and representatives of organizations involved with women's training and employment (Toronto).

Scope of Study

This study focussed on social housing initiatives across Canada. Cases were identified by a snowball methodology; project managers identified respondents. We recognize that, with this approach, the most successful cases and respondents have become part of the study. It would, therefore, be inaccurate to consider this research an evaluation. Rather, it is an investigation of approaches to combining housing and employment supports. Moreover, the

qualitative nature of the inquiry does not lend itself well to evaluation and comparison of initiatives. The qualitative methodological approach does, however, provide rich, detailed, descriptive and personal accounts of individual experiences for enhanced economic participation within and through social housing communities.

Organization of Report

The report is organized into seven chapters. Chapter 1 provides an introduction to the study. Chapter 2 briefly reviews the relevant literature that provided a theoretical framework for the study by establishing stable housing as an aspect of social welfare that is widely accepted as a necessary precursor to economic participation. Despite this, housing policy has never been sufficiently connected with social policy, including income security, child care and employment skills development (Pomeroy 1996). The literature addresses the traditionally separate spheres of work and home, and the challenges faced by women in participating in both these spheres (i.e., undertaking economic participation activities while continuing to manage domestic responsibilities such as child rearing). Volunteer work is also discussed as many initiatives described in the report involve some volunteer participation. Finally, the community economic development (CED) approach is mentioned as many initiatives also follow this conceptual model.

The categories for combining housing and employment supports provided by Lipman and Seuser (1995: 4) were useful for organizing the international initiatives identified through the literature as well as Canadian initiatives identified through the snowball sampling in Phase 2 and described in interviews with project managers and developers in Phase 3. These international and Canadian initiatives are presented in Chapter 3. From the Canadian initiatives developed in Phase 3, 10 were selected for in-depth study, as part of Phase 4. The 10 case studies are presented in Chapter 4. The other initiatives not selected for case study are included in Appendix A.

Chapter 5 presents findings from interviews and one focus group with residents of the case study initiatives. Achievements in, and challenges to, economic participation are presented and connected to housing supports and programs. Chapter 6 presents findings from interviews with project managers and developers, and focus groups regarding the potential for combining housing with employment and training supports. The final chapter offers conclusions based on data collected. This study concludes that, at the most basic level, secure quality housing is a prerequisite for women who want to upgrade their education, participate in training programs or enter the labour force. Thus, housing can be the first in a series of incremental steps toward personal achievement, of which labour force participation is part. Housing communities can enhance this capacity building by offering formal opportunities for employment and employment skills development, as well as more informal supports such as child care and physical amenities. The appendices contain an inventory of other initiatives not included in this study, relevant correspondence, survey and interview questions, lists of focus group participants and other methodological material.

Research Design and Methodology

The objective of this study is to investigate the relationship between housing and employment skills development for low-income women. The research methodology is primarily qualitative, undertaken in five phases. The Office of Human Research at the University of Waterloo assessed both the research design and the research instruments for conformity to ethics guidelines.

Phase 1: Literature Review

Phase 1 involved a literature review of material relating to issues confronting low-income women in the pursuit of decent and affordable housing and paid work. This phase also involved identification of programs, policies and initiatives undertaken in the United States and Europe, as well as in Canada, which have contributed to enhancing women's economic participation through housing. This inventory is not meant to be an exhaustive review; rather it presents a variety of examples contributing to the discussion of the potential for combining housing and employment skills development for women.

Phase 2: Building a List of Canadian Initiatives

Phase 2 lists Canadian initiatives that incorporate both housing and employment skills development through contact with Canadian housing experts, organizations dealing with women's groups and business organizations that encourage new entrepreneurial ventures. Through a snowball sampling methodology, over 200 individuals across Canada were contacted.

Phase 3: Contact with Managers and Developers of Initiatives

Persons responsible for initiatives identified in the second phase of the project were contacted and interviewed by telephone. (See Appendix B for survey instrument.) From these interviews, concise fact sheets were prepared on 16 Canadian initiatives. Descriptions of, and contact information for, these initiatives appear in Appendix A of this report.

Phase 4: Data Collection through Case Studies and Focus Groups

Phase 4 involved data collection using case study and focus group approaches. From the fact sheets detailed in Phase 3, 10 initiatives were identified for further study. The research sought to include a range and variety of programs; therefore, the criteria for selection of cases were based on a number of key variables, including:

- population targeted (e.g., homeless and marginally housed women, single mothers, Aboriginal women, immigrant women);
- type of initiative (e.g., housing with supportive services, with training and employment opportunities, and with job training as part of the comprehensive community revitalization);
- management practices;
- regional distribution across Canada;

- site characteristics (e.g., type of housing — urban, suburban or rural location);
- source of funding and support; and
- amenability to being studied.

The intent of the case studies was threefold:

- provide a detailed description of the case under study;
- gather a detailed description of initiatives from the perspective of the clients/residents served and the program managers; and
- follow up the interviews with a self-administered questionnaire.

Site visits were made to nine of 10 case studies¹ and were about two days in duration. Site visits were deemed important to understand the contextual circumstances associated with each case study and to build trust through face-to-face encounters.

Up to 10 individuals were targeted for interviews in each case study. In total, 35 clients/residents were interviewed using a semi-structured approach (see Appendix F), for a success rate of 54 percent (35 of 65). Where permission was obtained, interviews were tape recorded to aid in analysis (with 20 percent or seven of 35 refusing such permission²). Additionally, 20 staff and 13 key informants were interviewed in person and by telephone for a broader perspective on issues facing the client/resident group. Thus, this study is informed by 68 qualitative interviews. A review of targets and response rates from interviews with residents, staff and key informants is found in Appendix Q.

The study sought to supplement the qualitative case study data with the quantitative data collected through the distribution of a self-administered questionnaire to respondents and to individuals targeted but unable to be reached for interviews. Forty such questionnaires were distributed; however, the poor response rate (nine of 40 or 22 percent) made quantitative analysis of aggregated results unwarranted. Open-ended responses on these questionnaires have, however, been incorporated into the study data.

Focus groups were conducted with three groups from different constituencies and regions of the country:

- social housing experts/advocates in Saskatoon, Saskatchewan (A list of participants, with contact information, is in Appendix O.);
- representatives of women's employment organizations in Toronto, Ontario (A list of participants and contact information is in Appendix P.); and
- residents/clients of social housing or programs provided through social housing in Vancouver, British Columbia.

Focus groups were conducted for in-depth exploration of themes identified in the earlier stages of research. Focus group discussion outlines are presented in Appendix I and a review

of targets and rates of response for focus groups is found in Appendix R. Focus groups were tape recorded and transcribed in full to assist in analysis.

Phase 5: Analysis of Data and Report Production

The final phase of the project involved analysis of data obtained through the inventory of initiatives in Canada and elsewhere, the case studies and the focus groups. Data were coded by key topics for discussion, which were pulled from the literature and interview material for inclusion in the report findings. Key topics were identified by frequency of mention by respondents as well as by their own illustrative qualities on issues raised in the literature. It was considered important by the researchers that voice be identified in the findings. Thus, Chapter 5 provides details on themes drawn from data collected from residents, and Chapter 6 provides details on themes from data collected from housing experts and program managers. From this information, the implications and feasibility of combining housing and employment skills development for low-income women were assessed, and new directions and approaches for policy and research were put forward.

2. BACKGROUND TO THE STUDY

Housing has been identified as “the key factor enabling parents to turn some of their attention away from basic day-to-day survival needs and onto employment concerns. Although housing in and of itself is not responsible for women becoming economically self-sufficient, it is a significant precursor.”

HUD, Office of Policy Development and Research 1987
(as quoted in Sprague 1991: 281)

This chapter presents the current housing policy climate and discusses the relevance of investigating the potential for combining housing and employment supports. It provides a review of literature on housing and employment issues with a focus on those relevant to women. It describes the unique experience low-income women face with respect to housing and labour force participation, training and education, and volunteer work, including volunteer work in the non-profit housing sector. It concludes with a discussion of the relationship between housing and economic participation, and the relevance of the CED approach to housing-based employment supports.

The intention of the literature review is to be brief and to keep the literature relevant to the cases selected. While there are vast amounts of literature on women and housing, and women and employment, there are scarce resources connecting the two. Despite this, there is wide acceptance of the need to connect the two, both in research and in practice. Many social policies identify a relationship between stable housing and economic independence, but relatively few studies explicitly connect them. In fact, the reality is that housing policy in Canada has never been sufficiently connected to the rest of social policy, as Ken Battle (1996) asserts in the foreword of *The Role of Housing in Social Policy*.

Canadian housing policy has undergone profound changes in the last decade. National housing programs promoting non-profit and co-operative housing forms that were developed in the 1970s were slowly reduced and finally cut in the early 1990s. A national vision of housing, especially housing for low-income households, has been further eroded as responsibility is transferred to the provinces — many of which do not place a high priority on non-market housing provision. As housing provision grows more disparate by region, there is a growing demand for information and analysis of initiatives undertaken elsewhere. In a climate of deficit reduction and maximization of public investment, it is increasingly important to develop an understanding of the impact of new initiatives and the most effective models and methods to implement them.

Studies have shown that without affordable and appropriate housing, it is impossible for families to address other matters, such as health and education (Barrow and Bachan 1997). In addition, participation in the labour force can occur only after housing issues are addressed. Yet women-led households have been overrepresented in the proportion of low-income families and in those with severe housing problems. For example, according to the 1991 Census, four out of 10 lone-parent families (85 percent are female led) are in core housing

need (i.e., housing conditions are below standard in terms of suitability, adequacy and affordability). Over half (51 percent) of those with children under 18 find themselves in this category (CMHC 1997). Spector and Klowdowsky (1993: 243) observed that, with income levels well below those of other family types, lone-parent families “are faced with a number of problems in the housing market, primarily related to inability to enter or re-enter the market for owner-occupied homes.” Using data from 1990, they point out that approximately 68 percent of lone parents were renters, compared with just over 26 percent of other families with children. It can be assumed that the reduced production of new social housing units (e.g., public housing, non-profit and co-operative), coupled with the cutbacks in social assistance, has eroded the living conditions of female-led households even further.

Observations by those working in shelters and food banks across Canada confirm an increasingly desperate situation. In a survey of community organizations providing food, Moisson Montréal, found a 33 percent increase in the use of food banks and a 123 percent increase in the use of soup kitchens between 1992 and 1995. One third of users of these services were children and youth under 18 years. Studies in major Canadian cities point to an increasingly larger proportion of homeless women.³ Regarding families with unmet housing needs, the recent *Report of the Mayor’s Homelessness Action Task Force* (Toronto 1999: 49-50) from the City of Toronto observed:

The growing number of families without homes in Toronto today is one of the least visible aspects of the homelessness crisis. Families do not sleep on the street. They double up with friends and family or take temporary refuge in a hostel, and are therefore out of sight.

The growth in family homelessness in Toronto is the result of a number of factors: the increasing depth of poverty, a changing labour market, and a shortage of affordable housing.

The report goes on to observe that “...families are one of the fastest-growing groups in the hostel population” (p. 50). Reviewing the available literature on women’s homelessness, Novac et al. (1996) observed that, despite the difficulties in quantification of homelessness, data from a number of sources indicate that women, including women with children, comprise a significant proportion of the urban homeless population. They cite data indicating that “although the majority of homeless people using Toronto shelters are single males, their number is decreasing while the number of single women and two parent families is increasing” (Novac et al. 1996: 19). In 1995, women constituted about 35 percent of Toronto shelter users (Novac et al. 1996).

These are disturbing figures, indicating serious tears in the almost 50-year old Canadian social safety net. Recent trends in deficit reduction at the federal level and the devolution of responsibility to provincial and municipal levels for the provision and maintenance of key aspects of the social safety net have meant that all social service providers have had to get leaner and meaner. Housing is no exception. With the cancellation of the federal government’s funding program in 1993, and only the provinces of British Columbia and Quebec currently

developing new social housing units, the demand for decent and affordable housing has hit levels not seen since before the 1950s.

Canadian society is adapting to a new global economy, one in which there are significant gaps between rich and poor. In 1973, the richest 10 percent of families made 21 times more than the poorest 10 percent of Canadian families. That ratio had been increased from 21 times in 1973 to 314 times in 1996 (Yalnizyan 1998). Moreover, the middle class is shrinking. In 1973, 60 percent of families earned between \$24,500 and \$65,000 (in 1996 dollars). In 1996, that middle class had shrunk and only 44 percent of families made between \$24,500 and \$65,000 (Yalnizyan 1998). Although the wage gap is closing, women in Canada typically earn about two thirds of what men earn. The average woman's annual earnings in 1996 were \$21,000 while the average man made \$32,250. The wage gap increases as women get older, but decreases with level of education achieved (Yalnizyan 1998: 21).

Yet housing and income generation remain key tenets of the welfare state: "The essence of the welfare state is government-protected minimum standards of income, nutrition, health and safety, education, and housing assured to every citizen as a social right" (Wilensky 1965: xii as quoted in Wekerle 1997: 170).

Some local communities, responding to pressing and growing need, have developed projects and initiatives to meet community economic development goals through housing. No longer constrained by limits imposed by a predetermined program and given the frequent necessity to find multiple sources of funding, some initiatives extend beyond housing provision and incorporate objectives, such as job training, and services, such as day care. This trend, coupled with a growing recognition of the complexity of social issues (e.g., the impact of poverty on family stability or the links between crime and social organization), underlines the necessity to attempt a multi-pronged approach in housing delivery.

Women and Their Housing Experience

The need for shelter by both men and women is obvious; however, investigation into gender-based differences of experiences with housing show that women experience housing differently from men. Whether these differences are based in the symbolic meaning of home, the nature of housing tenure, home maintenance education, the role in the family, personal safety, the relationship of home to broader community or career opportunities within housing development, women and men have differing housing experiences and needs beyond the provision of shelter.

The symbolic meaning of home has been found to differ between genders, given the implicit assumption that men would work outside the home and women would work inside the home. The symbolic meaning of home has been as a "haven" and a "refuge" from the working world for men, who return from a day's work to a loving family and an emotionally supportive environment. Home has not always been associated with emotional support for women; instead it is the locus for domestic responsibilities. Writing about the image of the suburban dream house cultivated and marketed by developers, Hayden (1984: 17) observed:

One can describe suburban housing as an architecture of gender, since houses provide settings for women and girls to be effective social status achievers, desirable sex objects, and skillful domestic servants, and for men and boys to be executive breadwinners, successful home handymen, and adept car mechanics.

As women increase their participation in the labour force, this dichotomy becomes less distinct.

Studies have shown that women are disadvantaged in gaining access to home ownership. Income differentials between the sexes are key reasons for this discrepancy (Wekerle 1997). Gerda Wekerle remarks that this fact is exacerbated by current mortgage lending practices which direct people to spend no more than 30 percent of their income on housing even though they may have paid a higher percentage than this in private rental accommodation (Wekerle 1997). There are also allegations of systemic discrimination by lending institutions, cases of treating women's income differently than men's or of not treating women seriously when they apply for a mortgage; however, without empirical evidence such practices remain primarily anecdotal.

Women tend to have less personal equity than men, making bank loans and mortgages more difficult to access. While women may be less likely to have positive relations with formal banking institutions, they have proven to be resourceful in securing capital when available from government-sponsored, non-profit housing programs and, according to Wekerle (1988: 102), to "challenge the traditional ways of delivering and managing housing."

Women are disproportionately represented in public and social housing. A CMHC (1990) evaluation of public housing showed that 62.2 percent of all residents were women, mostly single mothers and elderly women. A survey of tenants living in non-profit housing owned and managed by the city of Toronto indicated that between 60 and 70 percent of all residents were women (Lapointe Consulting and Norpark Design 1991).

Households headed by women are also more likely to be renters. For example, 66 percent of all lone-parent families with children younger than 18 were renters in 1990 (Statistics Canada 1991 as quoted in Werkerle 1997). Households headed by women also represent a disproportionate number of the households in core housing need (43.6 percent), although they make up less than 16 percent of households (Werkerle 1997). This is also attributed to their low incomes.

Low incomes make home ownership more elusive. In 1994 in Canada, 79 percent of women living with a spouse lived in an owner-occupied house. Only 48 percent of unattached female seniors and 31 percent of female lone parents owned their own homes (Almey 1995).

Women have different concerns regarding safety and security in the built form of housing and residential neighbourhoods (Klodawsky et al. 1994). Underground walkways and parking, poor lighting, overgrown vegetation, and courtyards and balconies accessible from the outside can all pose dangers where women are particularly vulnerable. Housing type and form

can be a refuge for some and a prison for others. It can be a place of nurturing and support or a site for violence, fear and abuse.

The “fit” of housing into the broader neighbourhood has implications for women. Women tend to have smaller circles of travel. They tend to commute shorter distances to work (Mensah 1994; Madden and White 1980) and are more likely to depend on public transit (Johnston-Anumonwo et al. 1995: 239). Women are less likely to have access to private automobiles. This is usually attributed to women’s lower incomes and the tendency for men to have the use of the car in one-vehicle households (Michelson 1985). Moreover, there is evidence that decisions on location of residence tend to be made with reference to the male head of the household’s job location, disadvantaging women in the labour market. However, this advantage is eliminated as the ratio of female to male earnings in the same household narrows (Singell and Lillydahl 1986). Also, the long-standing trend for women to bear responsibility for domestic work reduces the amount of time available for travel (Wekerle and Rutherford 1989).

As in most non-traditional occupational fields, women tend to pursue fewer career opportunities in housing development, property maintenance, housing construction and mortgage financing.

Not only are there gender-based distinctions in housing needs between men and women, but housing needs and experiences vary for women of different ages, races, cultures, regions and classes. Recognizing and addressing the differing experiences of women is part of the challenge in meeting housing needs.

Women and Their Labour Force Participation

Work has long been viewed as a central aspect of people’s lives. It determines their daily activities, the rhythm of their days, the people they meet, and the relationships they form.

Feldberg and Glenn 1979

Housing problems notwithstanding, women face multiple barriers to full participation in the labour force. Given traditional family arrangements which favour a male breadwinner and domestic responsibilities centred around the home for women, much of women’s labour force participation takes place in a secondary labour market characterized by part-time work or informal income-earning arrangements. While there is no doubt this is changing and women’s economic participation in the paid labour force is increasing, women still retain primary responsibility for the work in the home. Overwhelmingly, responsibilities for caregiving fall to women. This reality has implications for the employment of mothers, who may need to leave work to attend to a sick child, and for women in general, many of whom are “potential mothers.” The stereotypes of the instability and unreliability of female workers reduce women’s opportunities for advancement and increased pay. Child-care issues may present the greatest barriers to women’s equal participation in the paid work force. Smith (1997) found that the lack of adequate child-care provision not only presents a barrier to women entering the

labour market, but also constrains the hours they work and the type of jobs undertaken. Elder care is a growing issue too. Transportation issues, as described above, can present obstacles to labour force participation. Struggles for pay equity for women and for benefits and pensions in the low-wage jobs of many women are enduring issues of public policy.

Women and Training and Education

Many of the barriers that keep women from participating in the paid labour force also prohibit them from seeking training opportunities. In Mensah's study (1994: 127) of gender, spatial constraint and employment activities of low-income people in Alberta, he found women outnumbered men by a three-to-one margin in identifying difficulties finding affordable and reliable child care while they took a training program.

Training opportunities are particularly important to women who often participate sporadically in the paid labour force while juggling domestic and child-rearing responsibilities and then finding their skills or certification outdated. Domestic responsibilities may not allow time to pursue education and training. Lower rates of pay may deprive women of the financial resources required to pursue further education.

Women and Volunteer Work

While paid employment and volunteer work tend to be treated as two separate spheres, studies have shown that both have related benefits of work experience and integration with community and social networks (Dabrowski 1984). While some early feminist thinkers rejected volunteering for its financial exploitation of women, volunteerism can provide opportunities for skills development in preparation for better employment, development of self-esteem, and social ties and employment networks. Moreover, volunteering can allow women to pursue "careers" in their unpaid, but meaningful, work. The flexibility offered by volunteering enables women to juggle the conflicting demands of labour force participation and domestic responsibilities while maintaining involvement in community affairs.

Milroy and Wismer (1994) have challenged the concept of work as either domestic or traded, and suggest a new conceptual framework for understanding the relationship between women and work which includes community work as a third sphere. They base their conclusions on a historical study of middle-class women and civil involvement in Kitchener–Waterloo. They conclude that there is a need "to make apparent how community work—particularly its routine maintenance aspects which absorb so much time and energy—contribute to community development, planning and social change" (p. 86).

Volunteerism has been traditionally viewed as an activity dominated by middle-class women, and its benefits for working class and low-income women have been a topic for debate. In his study of working-class men and women in the severely economically depressed British locality of Teesside, MacDonald (1996: 21) investigated how people deprived of jobs sought to re-create positive working lives for themselves through informal and volunteer work. This included self-employment, co-operatives and community business,

“fiddly” jobs done for cash by people on the dole and, finally, unpaid, volunteer work. The study found that volunteer work could facilitate the rebuilding of lives, especially for women who confronted ageism in the search for new employment. Volunteer work could provide an escape from the “social and psychological punishments of life on the dole,” particularly for younger informants and men (MacDonald 1996: 23). In some cases, particularly for younger people and women, volunteering proved to be a successful job search strategy, as not only did it boost confidence and new skills development, but it provided contacts for work as well as work experience and references. Volunteering was also found to be motivated, in some cases, by moral values and was a “labour of love.” It provided a form of work over which they had ownership and autonomy (MacDonald 1996: 28). Fielding et al. (1991: vii) found that it was “the feeling of belonging to whatever community they find themselves in that matters” when it comes to volunteering.

However, the issue of exploitation is unavoidable. Individuals who are working on a voluntary basis in the hopes of finding paid work through their efforts can feel taken for granted. Work experience is too often the only incentive offered by employers to younger or marginal workers, and the frustration of “working for free” may actually lower motivation and self-esteem.

Volunteer Work in the Housing Sector

Within social housing communities, particularly non-profit co-operatives, the volunteer work of members/residents has been found to contribute to social cohesion (Geary 1995). In their ethnographic study of co-operative housing in two Toronto communities, Cooper and Rodman (1992: 193) discuss the extent, rewards and costs of member participation. They note:

What really differentiates co-ops from other kinds of housing is the quality and degree of member participation. Participation in the management of a co-op is more than a right, as it may be in a condominium. In co-ops it is an obligation written into the occupancy agreement. Minimally, members must contribute a few hours a month to committee work and attend general meetings.

The rewards of participation are diffuse. They may include greater satisfaction with living in the co-op, the pleasure of personal and collective accomplishment, the feeling of doing one’s duty, a deeper involvement with one’s neighbours, a stronger sense of the co-op as a community, even the experience of empowerment.

The importance of residents’ voluntary participation in housing management is not restricted to co-operatives. Geary (1995) conducted qualitative research on resident participation in four Vancouver-area non-profit housing developments for women. She found that residents and staff confirmed the role of residents’ volunteer involvement in creating a heightened quality of life, both for the housing community, in general, and for individual residents (Geary 1995: 19).

Housing and Economic Participation

This study focusses on the relationship between housing and employability for low-income women. More specifically, it examines how housing can be used to increase economic participation for women. Thus, it tends to start with housing and examines its relationship to employment rather than examining the impacts of women's employment on housing demand (Skaburskis 1997; Kristensen 1997).

The basic assumption of this study is that meeting housing needs is essential in moving women toward economic participation, which is a key aspect of self-sufficiency. Housing must be permanent and stable to address other wellness concerns in a woman's life (e.g., health, education and training, employment). The other assumption is that self-sufficiency is desirable for individuals and communities and should be a public policy goal. Self-sufficiency, in this case, is defined primarily as economic independence. Policies aimed at facilitating self-sufficiency must consider both housing and tactics for increasing economic independence, namely employment. This study profiles innovative approaches in managing, partnering and funding the two goals, and it assesses the opportunities and constraints posed by combining housing with employment and employment supports.

A Case for Partnerships

Housing policy in Canada has undergone a significant transition in administration in the last decade. After years of funding new affordable housing units, the federal government cancelled its program in 1993. Carter (1996) attributes this to declining priority accorded to housing programs relative to other government initiatives and activities at the time, and specifically to constitutional issues which proposed an increased role for the provinces in several jurisdictions, including housing. Since that time, the role of Canada's housing providers has evolved, with a much increased role for partnerships among government, the private sector and community groups to support housing initiatives.

The current federal role is based on a continued commitment to subsidize existing social housing units. These 661,000 units accommodate approximately six percent of Canada's households (Carter et al. 1994). The total subsidy cost of operating these units is estimated at \$4.1 billion a year (Carter 1996: 20). However, Carter also points out this substantial investment still does not meet the need for affordable housing in Canada; more than one million households, or 12 percent of the population, are experiencing core housing need.

Provinces share in the cost of the \$4.1 billion required to maintain the existing cost-sharing portfolio of social housing units. They are estimated to contribute about 48 percent of the cost, with the larger and wealthier provinces contributing more than others (Carter 1996: 21). As mentioned previously, most provinces are cash strapped as a result of reduced transfer payments, and do not have the funds to initiate new affordable housing programs. Only British Columbia and Quebec are actively involved in programs to develop new social housing units. British Columbia tends to focus on new construction whereas Quebec has an extensive renovation program. Ontario was once very active in new social housing

development, funding over 70,000 units in the previous decade until a change in administration in 1995. New Brunswick and Manitoba offer shelter allowance programs. Other provinces, such as Saskatchewan, have chosen to become involved in increasing the number of affordable housing units through partnerships between government departments and the private sector and community groups.

Municipalities have always played a role in the provision of affordable housing because of their regulatory role in land use planning, zoning, property taxation and subdivision design (Carter 1996: 24). Traditionally, only the largest municipalities have been able to afford direct investment in social housing development, although with an increased emphasis on partnerships this may be changing.⁴

A confounding aspect of government involvement in combining housing with employment and employment supports is the compartmentalization of social policy among different government departments. At the provincial level, housing administration and development responsibility tend to be separate from responsibility for health and community services, or advanced labour and education. Similarly, human resources and development are a federal responsibility while municipalities and housing are a provincial one. This compartmentalization leads to a lack of communication between agents of social policy development and social programs. There is evidence that some provinces, namely New Brunswick, Nova Scotia and Saskatchewan, have been able to overcome some of this isolation and create social programs integrating provincial responsibilities for housing and social assistance.⁵

To further address social policy in an integrated and holistic fashion, a role has emerged for community-based groups and non-profit and co-operative associations, also referred to as the third sector. The strength of this sector lies in its ability to build partnerships between government and the private sector, as well as “in its ability to organize volunteers, access private capital to support projects, and link housing with other support services” (Carter 1996: 27). The third sector has played a strong role in social housing development. It is estimated that this sector owns or manages 50 percent of Canada’s social housing inventory of 661,000 units built under federal–provincial agreements (Carter 1996: 27). However, it too has suffered from government cutbacks and reduced affordable housing programs. Many non-profit organizations function primarily as property management agencies, as they have lost their ability to develop new units. Nevertheless, third-sector organizations can be flexible and adaptable in delivering social policy programs as many tend to be broad in their mandates. This sector leads the way in creating new and effective partnerships, partly out of necessity, but effectively nonetheless.

Finally, it seems important to include a brief description of the CED approach, as this is the guiding principle that holds the partnerships together in many of the case studies. The B.C. Working Group on CED (1993: 2) gives the following definition:

CED is a community-based and community-directed process that explicitly combines social and economic development and is directed towards fostering the economic, social, ecological, and cultural well-being of

communities and regions. As such it recognizes, affirms and supports all the paid and unpaid activity that contributes to the realization of this well-being.

While this study provides examples where housing and employment, or employment supports, have been combined, it equally provides examples of successful partnerships between government (federal, provincial and municipal departments in such areas as housing, human resources, women's equality, labour and community and social services) and the private (financial institutions, particularly credit unions, real estate companies, foundations) and third sectors (housing co-operatives and non-profit organizations, CED agencies and various service groups). These partnerships are key to housing and social policy programs.

As observed by Ken Battle (1996: 1) of the Caledon Institute of Social Policy:

Like the rest of the social policy sector, housing programs are in need of reform. Given the lack of funds and high costs of the traditional response of building new housing units, housing policy needs to seek new directions. Most importantly, reform within the housing sector requires partnership with the larger social policy community.

The initiatives documented in the present study reflect a variety of innovative approaches combining housing with other social programs, services and supports. They represent new partnerships directed toward achieving employment-related goals through social housing.

Conclusions

Addressing the role of housing in social policy, Ken Battle (1996: 1) observed:

Like the rest of the social policy sector, housing programs are in need of reform. Given the lack of funds and high cost of the traditional response of building new housing units, housing policy needs to seek new directions. Most importantly, reform within the housing sector requires partnership with the larger social policy community.

The initiatives documented in the present study reflect a variety of innovative approaches combining housing with other social programs, services and supports. They represent new partnerships directed toward achieving employment-related goals through social housing.

3. INVENTORY OF INITIATIVES: APPROACHES FOR COMBINING HOUSING AND EMPLOYMENT SUPPORTS

[H]ousing is our community. Housing must provide for more than physical survival and a stable base for living. Housing must be supportive and allow individuals and families to cope with personal problems, to make appropriate use of support services, and to decrease, or even eliminate dependency on the other parts of the social safety net.

Carter et al. 1993: 59-60

This chapter provides models for approaching the combination of housing with employment supports. It includes an inventory of programs, policies and initiatives that have combined housing and employment skills development. These initiatives are from Canada, the United States and the United Kingdom. Themes emerging from the study and an evaluation of several of these initiatives are presented.

Range and Variety of Approaches

The following three topics describe the range and variety of approaches to combining housing assistance with employment skills development. These categories are drawn from the report, "Linking Housing and Jobs: The Key to Self-Sufficiency for Low-Income Residents and Communities," prepared for the American-based Center for Housing Policy (Lipman and Seuser 1995).⁶ While it is recognized that some case studies may overlap categories, the topics are provided as a framework for organizing approaches to combining housing and employment skills development:

- housing as a stable environment for supportive services;
- job training or employment in housing rehabilitation, management or related services; and
- job training and housing assistance as part of a comprehensive community revitalization.

Housing as a Stable Environment for Supportive Services

Housing assistance is provided on the premise that having the safety and security of a decent home and neighborhood enables individuals to benefit from the job training, counseling or other supportive services needed to help them achieve self-sufficiency. Housing assistance is intended to enhance the benefit of these supportive services (Lipman and Seuser 1995: 13).

These are models that are more than housing. Sprague (1991: 1) calls them "lifeboats, because they integrate social and economic supports within housing to fortify residents in both practical and psychological terms."

The housing as a stable environment for supportive services model can be approached in two ways. The first version of this model is housing that has the on-site, physical amenities offering supportive services. This could include job skills or life-skills training in a common area, an on-site child-care facility, a common kitchen with shared meals and resident staff providing counselling and support. Most transitional or second-stage housing, as well as supportive housing for seniors and other special needs groups, would fall into this category. This inventory is limited to innovative Canadian cases and documented international examples.

The other version of this model is that offered through the general stabilization of housing and rents. The security of tenure that comes from social housing has been found to facilitate a reintegration into mainstream society (Carter et al. 1993). The opening up of opportunities provided by subsidized rental payments enables residents to explore employment and training options. It may also free up income necessary to return to school or enter the labour force. Moreover, there is evidence of mutual aid (Wellman et al. 1993; Swainson 1991; Yasmeen 1990, 1991) and “neighbouring” behaviour (Gurstein and Vanderburgh 1993; Vischer Skaburskis Planners 1980). Elements of the physical design of communities and tenant-inclusive management approaches can contribute to building a sense of community (Taggart 1997; Geary 1995; Miron 1993). Mutual aid and a sense of inclusion through the housing community have been found to have benefits for individual health and well-being (Doyle et al. 1996; Mockler 1995). Increased involvement in community networks within the housing community can enable development of self-esteem and aid in the achievement of other conditions of pre-employment, which facilitate the transition to economic participation. Again, while an exhaustive inventory of such cases would be impossible to tally, two innovative Canadian approaches put forward by the Entre Nous Femmes Housing Society and the Saskatoon Housing Authority have been included and represent case studies in this research.

VAN CITY PLACE FOR YOUTH

Vancouver, British Columbia

The Corporate Social Responsibility Group of the VanCity Savings and Credit Union has developed housing for street-involved and at-risk youth in downtown Vancouver. The building consists of 50 bachelor units on three floors above a ground-floor youth service centre. It is anticipated that this facility will serve as a centre for job and life-skills training for residents and walk-in clients. Residents have been drawn from a mix of young men and women, aged 18 to 24, ranging from higher to lower functioning levels. Units began to be filled in the fall of 1998.

SANDY MERRIMAN HOUSE

Victoria, British Columbia

The Sandy Merriman House (SMH) is an emergency shelter for homeless, inadequately housed, at-risk women. The SMH provides a safe, supportive and non-judgmental environment within which women can begin to make self-directed change in their lives. The shelter provides 15 emergency beds, breakfast and dinner, and hygiene facilities and supplies to women. The shelter also offers a daytime drop-in facility at the rear of the house. It

provides services and programs for women facing multiple barriers that prevent them from obtaining housing and employment. The SMH opened in 1995.

ENTRE NOUS FEMMES HOUSING SOCIETY

Vancouver, British Columbia

Entre Nous Femmes (ENF) is a non-profit housing society for lone parents and their families. It consists of eight non-profit housing developments of varied size, density and housing type, all of which address the needs of households headed by a lone parent, especially a female parent. The physical design of units and sites, programming, services and management issues have all been developed by lone parents to meet their unique needs. The stabilization of housing, subsidized rents, skills learned in housing management, and the accompanying empowerment have enabled many lone parents in the ENF Housing Society to return to school, leave social assistance and find employment.

SASKATOON HOUSING AUTHORITY'S SECURITY PROGRAM

Saskatoon, Saskatchewan

In 1992, to address safety and security concerns of tenants, the Saskatoon Housing Authority (SHA) along with two tenants' associations initiated a security program within its family complexes. Tenant volunteers, many of whom were young lone parents, were given a 20-hour security training course offered by the Corps of Commissionaires where they learned communication skills, basic self-defence, observation skills and first aid. The bulk of the learning came from on-the-job experience dealing with conflict and community concerns. Women who have subsequently returned to the work force cite participation in the program as a major contributing factor in the development of their self-esteem and self-worth—preconditions for their return to labour force participation.

FIREWORKS DAY PROGRAM, THE HOT HOUSE, THE HOME SWEET HOME NURSERY AND THE OASIS CENTRE

Calgary, Alberta

The Servants Anonymous Society of Calgary provides emergency and second-stage housing, combined with training and apprenticeship programs, for female youth who are victims or potential victims of prostitution. Long-term housing opportunities are offered with a training, job shadowing and reintegration program of about 12 months.

ALICE WORKS

Dartmouth, Nova Scotia

Alice Housing is a 17-unit non-profit second-stage housing facility for women and children leaving transition houses after fleeing abusive situations. Alice Housing provides accommodation for three months to two years. Alice Works offers programs of support to fit the women's needs. Supports include advocacy, life-skills and pre-employment training, employment opportunities and assistance in small business development.

LE FOYER DE JEUNES TRAVAILLEURS ET TRAVAILLEUSES DE MONTRÉAL, INC.*Montréal, Quebec*

Youth with little income have a great deal of difficulty in finding adequate housing and, consequently, in keeping their jobs. Le foyer de jeunes travailleurs et travailleuses de Montréal, Inc. provides young people ages 16 to 25 with housing and job retention services. They can rent a room-kitchenette with access to a community room. They can then learn to become independent, for example, by managing their budget, living in society and abiding by a code of conduct developed and applied by the residents themselves. Le foyer helps these young people keep their jobs and fight their loneliness (CMHC 1998:1).

OAK HILL APARTMENTS*Columbia, South Carolina*

The City of Columbia transformed a once drug- and prostitution-ridden facility into transitional housing for low-income, single individuals. The refurbished facility, renamed the Oak Hill Apartments, contains a one-bedroom apartment for the resident manager and 29 fully furnished efficiency apartments. Nearly all the residents work or have a source of income (Lipow 1996: 10).

THE INITIATIVE (FORMERLY V'BURG)*Vicksburg, Mississippi*

The Initiative contains 13 detached houses along with child care and administrative spaces around a central yard and playground. Lone-parent families, most of whom receive public assistance, live at The Initiative for two years. During that time, parents must attend educational/vocational programs and work toward economic self-sufficiency. Residents work with a case manager to determine goals, including economic independence through employment and permanent housing. A key feature of The Initiative is services for children which give the parents time to pursue schooling. These include on-site licensed day care, after-school programs and playgrounds (Rohe et al. 1998: 60, 191).

WOMEN'S COMMUNITY REVITALIZATION PROJECT*Philadelphia, Pennsylvania*

The Women's Community Revitalization Project (WCRP) brought together female-led, lone-parent households in the planning and rehabilitation of row housing for permanent supportive housing. Organizers sought to address three goals:

- affordable housing and home-ownership opportunities in a blighted inner-city neighbourhood;
- the provision of a child-care centre; and
- the development of a women's job training centre.

While advisers suggested beginning with the child-care centre, the WCRP chose to start with housing, a more comprehensive goal. All of these services were eventually incorporated into the development, leading the executive director of WCRP to comment:

“It’s not only a housing project; we also know the importance of supportive services like education, training, child care, and all those other services that women do need to survive and better themselves” (Sprague 1991: 92).

WOMEN’S HOUSING COALITION

Albuquerque, New Mexico

The Women’s Housing Coalition (WHC) has a neighbourhood plan for reclaiming derelict houses and an inclusive approach for social supports, beginning with training in housing-related skills for single mothers. The organization had four objectives:

- creating jobs through training;
- developing housing for single mother households;
- providing housing management and maintenance services; and
- establishing a subsidiary enterprise owned by the WHC and its graduate trainees.

Opportunities for homeless and poor single mothers begin with classroom and on-the-job training in property maintenance and building repairs, skills allied to traditional housekeeping and homemaking capabilities of women. The training, geared toward local market needs, promotes career advancement in housing maintenance and repair, management and construction. The project directors expect these new skills will empower female participants, while providing the basis for housing development (Sprague 1991: 92-94).

Job Training or Employment in Housing Rehabilitation, Management or Related Services

The link between housing assistance and job training is explicit. Residents are trained in construction, rehabilitation and property management. At the same time, the training programs are used to bring additional units into the marketplace. Under some programs, these units are made available to training graduates (Lipman and Seuser 1995: 13).

In the construction, development and maintenance of housing, there are numerous employment opportunities. Providing training and employment for tenants of social housing in these areas has great potential for increasing their economic independence. There are also opportunities for accessing funding from other public and private sources for the development and renovation of housing.

This section documents training programs in housing renovation, such as the Just Housing initiative in Winnipeg and housing construction, such as the Downtown Women’s Project that resulted in the construction of the Sandy Merriman House. It also demonstrates the opportunities available for employment of tenants in housing maintenance and property management, as provided by the Entre Nous Femmes (ENF) Housing Society. These initiatives often provide opportunities for youth, or other groups who are disadvantaged in attaining housing and employment.

ENTRE NOUS FEMMES HOUSING SOCIETY*Vancouver, British Columbia*

The ENF Housing Society is a non-profit association for lone parents and their families. In addition to providing housing as a social support as described above, the Society provides opportunities for employment in property management for its members. Property managers work in one of eight sites, excluding their home complex, and work hours are flexible to accommodate the busy schedules of parents, especially single mothers.

SANDY MERRIMAN HOUSE*Victoria, British Columbia*

The Downtown Women's Project began as a self-help initiative in 1994 directed at meeting the housing and skills development needs of homeless, inadequately housed, at-risk women in Victoria through the construction of a shelter and drop-in centre. A group of 12 employment-disadvantaged women on social assistance were recruited and trained. Training involved four months of classroom instruction in construction technology and several months of paid work experience. The goal was to get the long-term unemployed back into the work force. Several participants have found employment as a result of this initiative, some at the shelter itself.

JUST HOUSING*Winnipeg, Manitoba*

The goal of Just Housing is to revitalize the north end of Winnipeg through renovation of the existing housing stock. Individuals involved in a training program perform the carpentry work necessary to renovate dilapidated housing. These individuals are social assistance recipients and their training is financed by Human Resources Development Canada (HRDC).

This is a six-month training program in which participants learn construction techniques with an emphasis on carpentry. The training curriculum also includes life skills, employment skills and upgrading in mathematics and English. Participants spend two months in the classroom and four months working on the renovation of the house.

The goal of the training is to prepare participants for employment in the construction industry, initially within the broader community and, eventually, with a future non-profit housing corporation administered by Just Housing.

CITYLIVING TENANT INVOLVEMENT PLAN*Ottawa, Ontario*

The Tenant Involvement Plan is a 10-point strategic plan which aims to give tenant associations priority for awarding contracts for community work (e.g., snow removal, laundry facility management, cleaning of vacant units, etc.). This plan has created opportunities for paid employment for tenants. Volunteer or paying, but informal, arrangements represented much of the work in the CityLiving housing communities. It was felt that the strong

tenant associations could take more control of these arrangements, as well as arrangements for work formerly contracted out. Thus money could stay within the housing community.

YOUNG WOMEN CREATING CHANGE

Vancouver, British Columbia

This was a direct training initiative aimed at teaching housing construction skills to young women from diverse backgrounds and enabling them to explore careers in home building through exposure to engineering, architecture, design and construction trades. The women built the rooftop garden of the VanCity Place for Youth.

STRACHAN HOUSE

Toronto, Ontario

Homeless and marginally housed individuals (both male and female) were trained in environmental clean-up and construction. They renovated a former warehouse building into a permanent housing facility, in which they were subsequently housed. Two women developed fine carpentry skills to a degree that the contractor hired them for permanent employment following completion of the project.

THE SASKATOON HOUSING AUTHORITY'S YOUTH LEADERSHIP AND DEVELOPMENT AND BABY-SITTING COURSE

Saskatoon, Saskatchewan

The Youth Leadership and Development and Certified Red Cross Baby-Sitting Course is a 20-hour program, aimed at youth aged 12 and over, that teaches leadership, organizational skills, program planning, child-care skills, behaviour management skills, group dynamics and leadership styles, volunteerism and problem-solving skills. The young people find work in the housing complexes and surrounding neighbourhood.

WOMEN IN TRADES AND TECHNOLOGY NATIONAL NETWORK

Toronto, Ontario

In 1991, women held only two percent of construction jobs in Canada. This Youth Internship Project, a three-year pilot project that started in 1995, encourages young women to expand the career opportunities open to them, by introducing them to the construction industry. The project, which is notable for its high degree of government, private industry and academic co-operation, involves young women from across Canada who participate in two high school credit courses, complemented by paid construction experience in the summer. As well as classroom learning—the study of construction methods, introduction to the latest technology, community development and the exploration of career opportunities—students visit construction sites, build scale models of “dream homes” and undertake building projects at an outdoor education centre. During the pilot project, the goal was to train some 300 women a year and, ultimately, to see the program introduced in other secondary schools in Canada (CMHC 1998).

HABITAT FOR HUMANITY CANADA*Canada and around the world*

Habitat for Humanity Canada is a national organization of Habitat for Humanity International, a non-profit, ecumenical Christian housing ministry, which seeks to eliminate poverty housing worldwide. Established in 1985, Habitat for Humanity Canada has affiliates in 10 provinces. Through volunteer labour and tax-deductible donations of money and building materials, Habitat builds and rehabilitates houses with the assistance of home-owner families. Habitat houses are sold to partner families at no profit and financed with interest-free loans. In addition to contributing a down payment and regular mortgage payments, Habitat home owners invest hundreds of hours of sweat equity into building their own house and houses for others in the community (<<http://habitat.ca/minfo.htm>> Jan. 8, 1999).

STEP-UP*United States*

Step-up provides career-oriented jobs and training through the use of registered apprenticeships and comprehensive support services for participants. Twenty-five Housing and Urban Development (HUD)-recognized sites and over 700 participants have been involved since the first pilot was initiated in Chicago in late 1992. Most programs focus on work in construction and renovation, but other occupations, including child care, are being developed as well (<<http://www.hud.gov/index.html>> Jan. 21, 1999).

PARTNERSHIP FOR EMPLOYMENT PILOT*New York City Housing Partnership, New York*

The Partnership for Employment Pilot places formerly homeless, chronically unemployed and long-term welfare-dependent tenants into private-sector jobs created through the rehabilitation and sale of city-owned apartment buildings. Purchasers of the buildings are locally based and committed to community hiring and contracting (Lipman and Seuser 1995: 23).

LISBON AVENUE NEIGHBOURHOOD DEVELOPMENT, INC.*Milwaukee, Wisconsin*

To address some of the physical problems confronting the neighbourhood, the non-profit Lisbon Avenue Neighbourhood Development (LAND) started a construction company and a lead paint abatement company to train low-income neighbourhood residents. After initial troubles in profitability because of the low productivity of the unskilled labour, the company decided it needed to make money and reduced the number of participants but gave them more training before hiring them. These changes have improved profitability (Lipman and Seuser 1995: 26).

YOUTHWORKS*Salt Lake City, Utah*

Salt Lake City Housing Services (NHS) established the YouthWorks program to provide an alternative to youth gangs in the Westside neighbourhood. The NHS is a non-profit

organization and member of the national NeighborWorks network affiliated with the Neighborhood Reinvestment Corporation. Prior to developing YouthWorks, the NHS focussed on rehabilitating housing in its low-income neighbourhoods. The YouthWorks program provides meaningful employment rehabilitating affordable housing, weekly counselling sessions, supportive services to encourage attendance in school and referrals to other supportive services (Lipman and Seuser 1995: 29).

DRUMCHAPEL OPPORTUNITIES

Glasgow, Scotland

Using a community self-build approach to housing renovation, Drumchapel Opportunities spearheaded a training project for resident youth (ages 18 to 25) of an older and problematic housing estate in Glasgow, Scotland. The project sought to help 15 young people, who had been unemployed for more than one year, to gain skills in construction trades. It targeted the most alienated young people, those lacking the motivation to become involved in traditional training schemes. The intention was to give trainees the opportunity to gain skills through the renovation of dilapidated residential properties in which they would eventually be able to live. Five of the 15 participants were women. In an evaluation of the project, Turok (1993) found that substantial improvements were made in the quality of the housing and the work was carried out at rates comparable to what would have been charged by an experienced work force. Most participants gained a sense of accomplishment and interpersonal skills from working in the group setting. However, not many participants moved into the finished flats and stayed. Many expressed a dislike of the neighbourhood, particularly of local drug problems, crime and threats of vandalism from neighbours. Several moved back to their parents' housing after their units were broken into. Others felt they were unable to afford to live independently. Few secured jobs following the training. Turok offers several recommendations including the need for clear and realistic objectives, a careful balance between people's needs for housing, training and broader development, thoughtful selection of the participants and property, and effective community involvement.

CHILD CARE IN A SOCIAL HOUSING COMMUNITY: AN INTERMEDIATE LABOUR MARKET

Glasgow, Scotland

An example of a project developed according to an intermediate labour market model is one which created child-care provider jobs within a public housing development in Glasgow, Scotland (Scott 1998). Supported by funding provided under the British government's New Deal for Young People, the project funded new positions to provide school-age child care within the housing community. Training and wage subsidies are covered under the program. The model is said to provide "a stepping stone to the formal labour market for unemployed people living in areas with very few jobs" (Scott 1998: 9).

Job Training and Housing Assistance as Part of a Comprehensive Community Revitalization

This approach represents a “holistic” approach to community building. These efforts often are spearheaded by nonprofits with a track record in providing affordable housing. Job training and placement services are offered as part of a broader array of supportive services. These services are designed to enhance the labour market value of residents as well as the attractiveness of the neighborhood itself to employers (Lipman and Seuser 1995: 14).

In some initiatives, housing forms part of a larger scheme of community development. Meeting housing needs may be viewed as the foundation to addressing other needs, including training, employment and increased economic independence. Housing may also be the “place to start” in targeting individuals for community economic development initiatives.

CO-OPERATIVE HOUSING FEDERATION OF TORONTO TRAINING AND EMPLOYMENT INITIATIVE

Toronto, Ontario

The Co-operative Housing Federation of Toronto (CHFT) offers an eight-week intensive training program in computer skills, life skills and job-search techniques for its members who are receiving social assistance. On completion, participants are assisted in finding job placements and 75 percent of graduates find employment. Most participants to date have been women (80 percent), and since its inception in March 1997, 32 co-operatives have been involved, 45 people have gone through the program and 21 employers have hired program participants.

FIVE BY FIVE

Prince Albert, Saskatchewan

In this initiative, five single mothers on social assistance buy and renovate homes through an equity co-operative structure. The women are taken off social assistance and qualify for a provincial training allowance under the Saskatchewan Department of Post-Secondary Education and Skills Training. They participate in a training program where they learn co-operative management, home-ownership issues and basic construction skills. The Hand in Hand Housing Co-operative is responsible for the co-operative education. Women Against Poverty provides life-skills training, home selection and ownership training, and individual counselling. A workers’ co-operative, called Innovative Concepts, directs the construction skills training. All these organizations fall under the umbrella of Riverbank Development Corporation.

MONQUARTERS AT WORK*Bath, New Brunswick*

Monquarters at Work (MAW) is a business incubation centre. The results of a provincially directed study of residents in rural, scattered-site, subsidized housing indicated that residents felt their social isolation could be addressed through increased labour force participation. The social housing residents, mostly women, wanted an alternative to the seasonal agricultural work of the area. A community organizer mobilized 15 women into developing small business initiatives. Two participants went on to develop a small business recycling used blue jeans into other clothing and household items. These women accessed another program for funding and constructed a warehouse on a piece of donated land.

LOW-INCOME FAMILIES TOGETHER – COMMUNITY EDUCATION AND COMMUNITY BUSINESS PROGRAMS*Toronto, Ontario*

Low-Income Families Together (LIFT) has targeted two low-income Toronto neighbourhoods, Alexandra Park and St. Jamestown, for an employment skills development training program. The program offers two approaches. The first is a community education initiative that introduces participants to the economic system in Canada, their place in it, and relevant current economic and public policy issues affecting employability. Participants are encouraged to develop creative job search approaches to create or find employment for themselves. The second approach is a more detailed business development program for participants who wish to partner with LIFT in building a community business. Development assistance includes personal financial assessments, business plan development, development of financial protections, help seeking financing, assistance with the organizational structure and feasibility of the business. Both training programs are run twice a year for six weeks. Ongoing counselling support is offered and continues beyond the training program.

NEW DAWN ENTERPRISES – PINE TREE ASSOCIATION*Sydney, Nova Scotia*

The Pine Tree Association formed to initiate a program aimed at assisting female-led families on social assistance buy their own homes. Fifteen women participated and all were successful in purchasing mobile homes. Arrangements were made between the Ministry of Community Services and a financial institution for a loan. Mortgage payments were deducted directly from social assistance checks. The women were simultaneously enrolled in training programs offering skills development in hairdressing and home care, as opportunities for employment in these fields were available within Pine Tree Park.

NIAGARA PRESENTS – FOOD BROKERAGE TRAINING PROGRAM*Niagara Peninsula Homes, Welland, Ontario*

Niagara Presents is a community economic development initiative which took advantage of the fresh produce of the Niagara region to create employment opportunities through micro-enterprise development for members of the non-profit housing community as well as the broader community. Niagara Presents offered a food broker training program with a local college to develop job opportunities for marketing the speciality food products (including

jams, jellies and sauces) produced by these small businesses. Eleven women participated in the food brokerage training. These women either found employment in their job placements, created a business for themselves that was unrelated to food brokerage or moved away.

MONTRÉAL MUNICIPAL HOUSING BUREAU – FORMETAL

Montréal, Quebec

In the southwest of Montréal, where the unemployment and drop-out rates are high, an original idea was developed to break out of the “no experience, no job; no job, no experience” cycle. In co-operation with the municipal housing bureau, which allows trainees to live in social housing units, Formetal provides young people who have difficulty keeping a job with the opportunity to do a paid six-month training session. Formetal is a business and training centre specializing in the transformation of metal to sheets, and is principally aimed at facilitating the social and occupational integration of young people aged 18 to 25 years. Since the creation of Formetal, 50 firms have called on its services and an estimated 80 percent of the young people who completed their training are now either studying or working full time (CMHC 1998: 3).

PROJECT SELF-SUFFICIENCY/OPERATION BOOTSTRAP/FAMILY SELF-SUFFICIENCY

United States

These programs are basically identical in structure except that Project Self-Sufficiency targets women on Aid to Families with Dependent Children (AFDC) benefits, Operation Bootstrap targets single mothers, and Family Self-Sufficiency targets families in public housing. As an incentive to securing Section 8 assistance and public housing placement, individuals are encouraged to become self-sufficient through education, training and the provision of supportive services, including case management. Using public and private resources within the community, the public housing authorities develop employment opportunities and deliver supportive services. As an incentive to becoming independent, any increase in rent a participating family might otherwise pay because of increases in earned income is deposited to an escrow account for the family. On successful completion of its contract, the family may withdraw these funds and use them for any purpose it chooses (<<http://www.hud.gov/wlrefrm.html>> Jan. 21, 1999).

ARGONNE NATIONAL LABORATORY – BETHEL NEW LIFE PARTNERSHIP

Chicago, Illinois

Bethel New Life, a non-profit community development corporation in Chicago, is pursuing a holistic approach to revitalize its West Garfield Park neighbourhood, including housing, employment and training programs, health care, day care and small business development, among others. A partner, Argonne National Laboratory, develops new building and other technologies appropriate for the neighbourhood and is creating mechanisms to train and employ neighbourhood residents in using this technology. It also provides mentoring and supplemental education to kids, beginning in Grade 7 or 8, to enable them to pursue careers in engineering (Lipman and Seuser 1995: 39-41).

ENTERPRISE JOBS NETWORK

United States

The Enterprise Foundation is a national non-profit organization in the United States seeking to provide affordable housing and to revitalize low-income communities. Specifically, the Jobs Network focusses on educational services, skills training and placement programs. The Jobs Network encourages agencies to collaborate with other employment and human service agencies, diversify case management, mentor and expand their funding base (Lipman and Seuser 1995: 42-43).

Themes Emerging from the Models

Several themes have emerged from the study of these initiatives. While the following list of themes is not meant to be an exhaustive inventory of the issues encountered, or potentially encountered, it provides several issues for consideration in applying the approach to the delivery of housing-based employment supports under study.

From their study of the potential for linking housing and jobs for low-income residents and communities, Lipman and Seuser (1995: 4) identified four ingredients for success:

1. [Successful programs] have a strong employment focus and people find that work is empowering and liberating;
2. Education alone or education followed by work is not as effective an employment strategy as a program in which work and education are interwoven;
3. High expectations are established for individuals and the programs base their assistance on mutual obligation; and
4. [Successful programs] aggressively recruit participants who otherwise would not volunteer right away.

Lipman and Seuser (1995) also document several themes that emerged from four forums held around the United States with a diverse audience of non-profit housing and supportive services groups, real estate agents, bankers, city administrators and the United States Department of Housing and Urban Development staff. These themes can be summarized as follows:

- Self-sufficiency should be the ultimate goal of housing assistance.
- Reciprocity, or the idea that requiring some action on the part of the individual to improve his or her circumstances in return for assistance, is emerging as a controversial approach to social service delivery.
- Flexibility and co-ordination are needed in the provision of supportive services. The entire family unit needs to be the target of supportive services and the diverse needs of individual groups need to be recognized and addressed. In doing so, the delivery of

supportive services must be flexible, innovative and better co-ordinated, a position also taken by Carter et al. (1993).

- Time limitations on assistance appear to be a political reality.
- Economic integration should be a goal of housing assistance.

In his evaluation of the housing renovation training program offered in a Glasgow housing estate, Turok (1993) found substantial accomplishments in the renovation of the housing stock at rates not much different from traditional contracting. Most participants gained a sense of accomplishment and interpersonal skills, but few moved into the flats and few found renovations work in the year following the program. Turok's recommendations include the need for clear and realistic objectives, a careful balance between people's needs for housing, training and broader development, thoughtful selection of the participants and property, and effective community involvement.

Carter et al. (1993) identified several findings on the potential for the interaction of social housing and social safety net programs.

- The provision of adequate, affordable housing through social housing can act as a vital stabilizer, which assists household members to access other supportive and preventive services.
- The location of social housing relative to other services, proximity to affordable transportation, and design and amenity features can decrease the need for some social supports and facilitate the delivery of others.
- Fragmentation of service delivery, compartmentalization of budgets and duplication of services were obstacles to the effective delivery of social supports.
- Housing providers' lack of awareness of tenants' social and economic needs and of agencies to assist with supports was seen as a problem. It was recommended that housing agency staff become better aware of linkages between housing and other social services agencies for improved tenant referral.
- Greater integration with the broader community was possible in combined housing and supportive services.
- Increased tenant involvement in management could foster interaction between housing and other supportive services.
- An increased emphasis on counselling supports was identified as a need; however, which agency should be responsible was unclear.

Carter et al. (1993: 59-60) conclude:

Housing is our community. Housing must provide for more than physical survival and a stable base for living. Housing must be supportive and allow individuals and families to cope with personal problems, to make appropriate use of support services, and to decrease or even eliminate dependency on the other parts of the social safety net.

Conclusion

The inventory of initiatives and the brief presentation of themes in policy and programming reveal there is much potential for the combined delivery of employment supports through housing. Housing can provide an effective site for the delivery of employment supports and for enhancing employment skills development for women. Using these approaches and evaluations as a guide, we assess the potential of housing-based employment supports through the study of 10 current Canadian cases, presented in Chapter 4.

4. CASE STUDIES

I think our...individual capacity is very dependent upon our relationships with other people.... If that is faltering, then lots of other things unravel and I do find that the house is the first step toward family stability.

Focus group participant

This chapter presents the 10 cases selected for in-depth study. Each is presented as a fact sheet, with information included on the type of initiative, its impetus, goals, the population targeted, obstacles encountered, conditions necessary for success, results achieved, source of funding and contact information. The studies are organized according to the Lipman and Seuser (1995) categories of housing with employment supports, as presented in Chapter 3.

VAN CITY PLACE FOR YOUTH
VanCity Savings Credit Union
Vancouver, BC

Type of approach

Housing as a stable environment for supportive services.

Description of Initiative

The Corporate Social Responsibility Group, which forms part of VanCity Savings Credit Union, has developed a supportive housing complex for street-involved or at-risk youth in downtown Vancouver. The housing consists of 50 bachelor apartments on three floors above a ground floor youth service centre which serves as programming space for job skills and life-skills training to enable residents and walk-in clients to make the transition from the streets.

Impetus

VanCity Savings Credit Union employees participate annually in a fund-raising campaign for community organizations. About three years ago, the employees decided they wanted to raise funds for a project of their own, which they could support on a longer term basis. A survey of staff identified youth and homelessness as issues around which they wanted to base a project.

VanCity then approached experts in those areas who overwhelmingly articulated the need for programming space and housing to assist youth on the street. While there were many excellent programs offered to assist street-involved youth, they were scattered around the city and were not co-ordinated. The experts identified a real need for a central location from which to base programs and to direct youth to resources. Social housing for youth was scarce and the alternatives, particularly single-occupancy rooms in hotels on the downtown East Side, were extremely dangerous.

VanCity staff determined to raise funds to support an integrated housing and programs centre. They partnered with an existing organization, the Downtown Eastside Youth Activities Society (DEYAS), to find a site capable of supporting housing above a storefront service centre. While VanCity was looking, DEYAS initiated a pilot project, the Youth Action Centre, located in the centre of the neighbourhood of street activity. However, VanCity could not find an appropriate site for housing in the same area. A very attractive site was found approximately eight blocks

west. It consisted of three vacant lots off Victory Square, an area in which the City of Vancouver was interested in developing small-scale social housing. The City offered to buy the site for the VanCity Place for Youth. Plans began for developing the site, but it became clear through consultation with youth and community groups that moving the Youth Activity Centre to this other spot would move it too far from its clients, many of whom were sex trade workers who were very constrained in their mobility.

Moreover, it was determined that it was not feasible to have a 24-hour drop-in centre for extremely high-risk and street-involved youth in the same location as housing for those who were trying to distance themselves from this way of life. The Youth Action Centre would stay where it was; VanCity contributed \$150,000 for renovations and assisted in negotiating a much more favourable lease agreement. The Youth Action Centre would act as a first-stage resource in a continuum of assisting youth off the street. The service centre at the Place for Youth would offer somewhat higher level services to this population.

Goals

- Work with existing service providers, people in the youth community and street youth to help high-risk youth off the street, to stabilize their lives and make positive self-directed change in their lives.
- Provide safe, secure and clean housing to street-involved youth.
- Offer support, resources and training to aid youth in their transition from street involvement.
- Offer a successful model to other organizations, particularly those interested in undertaking public-private sector partnerships in community development.

Population Targeted

The targets are male and female high-risk, street-involved youth 18 to 24 years of age, of various backgrounds and skill levels. It is anticipated that higher functioning youth will act as mentors.

Obstacles Encountered

- The failure to find a site to house both the housing and the Youth Action Centre was initially an obstacle; however, both parties believe the solution to this problem has actually enhanced the service provision.
- There has been some community resistance to this project.

Conditions Necessary for Success

- VanCity staff (who number 15,000) have demonstrated huge enthusiasm and incredible commitment to fund-raising.
- It has the support of community leaders, youth leaders and community organizations.
- The City of Vancouver supports the project.

- The high profile of the VanCity Savings Credit Union makes it easier to establish partnerships and garner support.
- VanCity is able to reach its members (about 250,000 across 40 branches) to provide information on the project and the importance of addressing youth homelessness.
- Excellent and positive media coverage has led to support and enthusiasm from the business community and individuals.

Results Achieved

- The VanCity Place for Youth is a reality.
- Improvements to the Youth Action Centre have been made.
- The profile of, and education about, street youth, their issues and their needs have increased.
- There are increased linkages and networks among groups of people who have not easily communicated or partnered before.

Funding

This is a \$4.5 million project with funding from multiple sources, including an initial \$2.25 million from the City of Vancouver for the purchase of three lots. Funds raised by staff come to \$460,000 (from bake, book and plant sales, car washes), there are company donations of \$300,000 from the VanCity Community Foundation, an endowment of \$550,000 and a donation from the Zajac Foundation of approximately \$50,000. The rest of this initiative was financed through a mortgage.

Contact Information

Carol Broomhall, Community Development Specialist
 Corporate Social Responsibility Group, VanCity Savings Credit Union
 183 Terminal Avenue, Vancouver, BC V6A 4G2
 Tel: (604) 877-8242, Fax: (604) 877-8226
 Internet: www.vancity.com

SANDY MERRIMAN HOUSE

*Victoria Cool Aid Society
 Victoria, BC*

Description of Initiative

The Sandy Merriman House (SMH) is an emergency shelter for homeless, inadequately housed, at-risk women. The SMH focusses on providing a safe, supportive and non-judgmental environment within which women can begin to make self-directed change in their lives. The shelter provides 15 emergency beds, breakfast and dinner, and hygiene facilities and supplies to women. The shelter also offers a daytime drop-in service at the rear of the house. It provides services and programs for women facing multiple barriers that prevent them from obtaining housing and employment.

Type of approach

Housing as a stable environment for supportive services.

Job training or employment in housing rehabilitation, management or related services.

Impetus

The idea behind the SMH was initiated in 1994 when a group of women from downtown Victoria met to address the lack of appropriate services for homeless and inadequately housed women in the community. The group represented a wide segment of a marginalized community, including women dealing with such issues as active addiction, and serious and persistent mental health problems. With funding secured, a group of 12 employment-disadvantaged women were recruited and trained in construction skills to renovate a house in downtown Victoria to operate as a shelter and drop-in centre. The Sandy Merriman House is named after a trainee involved in the renovation of the house. Sandy died of an accidental drug overdose.

Goals

In the development of the shelter, the goal was:

- Provide a training program to homeless women.

The goals of the Sandy Merriman House, in general, are:

- Meet effectively the critical needs of SMH clients in using the house as a shelter and as a means of strengthening their self-sufficiency.
- Offer and access support and counselling services that help stabilize clients' lives.
- Offer support to clients in obtaining and retaining permanent housing.
- Increase self-sufficiency and wellness.

Population Targeted

The target population for the shelter (as it was for the construction program) is homeless, inadequately housed, at-risk women surviving on the streets of Victoria and dealing with needs that go beyond basic housing and food. Some of these realities include:

- inability to acquire and sustain appropriate housing;
- poverty—women who live in long-term unemployment and poverty, on income assistance or with no income;
- substance misuse—women struggling with alcohol and illegal/prescription drug addiction;
- working in the sex trade—women who work the streets and need a safe, non-judgmental place to stay;
- mental health issues—women experiencing serious and persistent mental health problems, who have been institutionalized in psychiatric hospitals;
- violence and abuse—survivors of childhood/adult sexual/physical/emotional abuse;
- legal involvement—women in conflict with the law, who have been incarcerated;
- difficulty with daily life skills, hygiene;
- illiteracy; and
- physical health issues—difficulty accessing medical care due to systemic discrimination.

Obstacles Encountered

In the construction of the shelter:

- The death of Sandy was very difficult for participants.

Generally:

- Emergency shelters face the “revolving door syndrome.” Women return to the shelter within days, weeks or months, having been unable to sustain apartment living due to lifestyle, addiction or a serious persistent mental illness. Many women have also stated they are lonely when they move out of the shelter.

In the operation of the SMH, the following issues have been identified.

- The closure of the shelter between 11 a.m. and 7 p.m. forces some women to return to the street environment during the day when they are most at risk and, in most cases, mentally and sometimes physically in poor health. Enhanced funding is needed to address this issue.
- More comprehensive case management would ensure appropriate referral to community resources.
- Additional services for assistance in finding safe affordable housing are required.
- Additional crisis intervention services are needed.
- Increased support is required for longer term residents unable to move on (specifically women living with AIDS and serious persistent mental health illnesses).
- Enhanced day programs for women only are needed.
- Additional life-skills training would help meet the needs of SMH users.
- Follow-up contact with shelter users would help staff measure outcomes and the effectiveness of SMH programs.

Conditions Necessary for Success

- Deal realistically and compassionately with the women participating in the construction project.
- Provide excellent life-skills training and counselling before work on the job site.
- Provide a very patient and nurturing environment.

Results Achieved

- Two women who participated in the construction of the shelter are now working at the shelter.
- Two other women who participated in the construction of the shelter found work in construction.
- The shelter was constructed.

Funding

Combined funding was provided by provincial and federal government sources. Funders include the Ministry of Human Resources (MHR), BC21 Special Account, Ministry of Women's Equality, Ministry of Skills, Training and Labour, Ministry of the Attorney General and a federal government grant.

Contact Information

Christine Downing, Co-ordinator
Sandy Merriman House
809 Burdett Avenue, Victoria, BC V8W 1K8
Tel: (250) 480-1480, Fax: (250) 480-1548

ENTRE NOUS FEMMES

*Entre Nous Femmes Housing Society
Vancouver, BC*

Description of Initiative

Entre Nous Femmes (ENF) is a non-profit society for lone parents and their families. It consists of eight social housing developments of varied size, density and housing type, all of which address the needs of households headed by a lone parent, especially a female parent. Physical design of units and sites, programming, services and management issues have all been developed by lone parents to meet their unique needs. The stabilization of housing, skills learned in achieving it and the accompanying empowerment have enabled many lone parents in the ENF Housing Society to return to school, leave social assistance and find employment.

Type of approach

Housing as a stable environment for supportive services.

Job training or employment in housing rehabilitation, management or related services.

Impetus

The original organizers met at the downtown YWCA while attending a support group for single mothers. As they discussed their needs and concerns, it became clear their greatest need was for affordable and secure housing, followed by concerns about child care, household income and welfare. Together, they formed the Single Mother's Action Committee and took a position paper to the YWCA. The YWCA then invited the women to form part of a task force to investigate the feasibility of developing non-profit housing for lone parents.

The three women who emerged as the principal organizers had all experienced a critical housing need as lone parents. The trio had experience in property management, housing development, accounting, life-skills training and counselling. They decided they had the skills to develop housing for lone parents and just needed access to resources and the opportunity. They found a resource group called Inner City Housing (now Innovative Housing) which was willing to partner with them in this initiative. They worked together to access federal and provincial funding. The target was for a mix of household types and incomes, but with lone-parent families making up 60 to 70 percent of the units. To date, they have developed eight non-profit housing projects with over 250 units of housing.

Goals

- Create housing to meet the needs of lone parents.
- Meet housing needs so family members can address other areas of their lives (e.g., employment, education, parenting, etc.).
- Empower women to envision their own solutions.

Population Targeted

Lone parents, especially women, and their families were targeted for this initiative.

Obstacles Encountered

- Anti-feminist sentiments were expressed.
- Organizers met with fear and derision for their innovation.
- Prejudice, intimidation and harassment took place for challenging traditional roles and expectations.
- Government regulations changed.
- There was a lack of time and energy.

Conditions Necessary for Success

- Government funding for social housing is required.
- The resource group, Inner City Housing, was willing to take a risk and be innovative.
- The issue was articulated at the right time.
- The organizers had a clear understanding of the needs of the target population from first-hand experience.

Results Achieved

- The group was successful in addressing the housing needs of lone parents.
- Tenants stabilized their lives, as evidenced by the fact that more than half the people on social assistance have become self-sufficient after moving into the housing.
- A total of 254 units were developed in eight locations around Vancouver.
- Between six and nine jobs were created in property management.
- Tenants developed personal skills, such as communications and conflict resolution.
- Projects incorporate innovative design solutions to meet the needs of lone-parent families.
- Children's lives have stabilized, enabling them to develop and learn.

Funding

The society was established out of a group sponsored by the Vancouver YWCA. Their non-profit housing developments have been financed through the Canada Mortgage and Housing Corporation (CMHC) and British Columbia Management.

Contact Information

Leslie Stern, President
 Entre Nous Femmes Housing Society
 3550 Southeast Marine Drive, Suite 21, Vancouver, BC V5S 4R3
 Tel: (604) 451-4412, Fax: (604) 451-4415

SECURITY PROGRAM

Saskatoon Housing Authority
Saskatoon, SK

Type of approach

Housing as a stable environment for supportive services.

Description of Initiative

The Saskatoon Housing Authority (SHA) offered a 20-hour security training course through the Canadian Corps of Commissionaires for tenants in its family complexes. Participants learned communication skills, basic self-defence, observation skills and first aid. The trained security teams work in pairs to patrol the housing complexes.

Impetus

A needs survey carried out in the housing complexes determined that security and safety issues were a very important concern for tenants. Most tenants are female lone parents, and they expressed concerns about their safety in the community, especially at night. The complexes were experiencing vandalism, theft and problems with unruly youth.

Goal

- Make the community a better place to live by making it safer and more secure.

Population Targeted

Adult tenants in the family complexes were targeted as participants. The participation of women in this initiative has been high at 80 to 90 percent. This is commensurate with the proportion of women living in the complexes.

Obstacles Encountered

- As most security patrol members are lone parents, child care in the evening was a serious issue. Initially, the security workers dealt with this problem by having the children stay in each other's homes, but this was difficult for the children, especially on school nights. The SHA stepped in to offer funds which they disperse yearly for child-care costs.
- Many initially feared a lack of respect and acceptance but the program has been very well accepted in the community.

Conditions Necessary for Success

- Security was recognized as an important issue by the community as was tenant support for the intervention.
- Tenants were willing to volunteer time and to participate.

Results Achieved

- Safety and security improved within the housing communities.
- Vandalism has significantly decreased in the complexes.
- Tenants have embraced the program fully.
- Participants have developed leadership skills, self-esteem and self-confidence.
- Participants have acquired conflict resolution skills and security knowledge to protect themselves, their teammates and their community.
- Communication has increased among tenants, and there are better tenant relations.
- The skill development of tenants has benefited the tenant associations.
- Security workers are better able to direct tenants to appropriate resources within the immediate and broader community (e.g., the SHA or the police) when there are problems.
- There is increased public awareness and acceptance of the housing development within the broader community.
- Better relationships have resulted between tenants and the police, fire department, schools and other outside organizations.

Funding

The annual \$3,000 budget is financed through grants from the Saskatoon Housing Authority, funds from the security budget and fund-raising through the tenant association.

Contact Information

Cheryl Cole, Community Services Co-ordinator
Saskatoon Housing Authority
525-24th Street East, Saskatoon, SK S7K 0K9
Tel: (306) 668-2700, Fax: (306) 668-2701

JUST HOUSING

*Community Education Development Association
Winnipeg, MB*

Description of Initiative

The goal of Just Housing is to revitalize the north end of Winnipeg through renovation of the existing housing stock. To acquire run-down properties, the absentee landlord is offered a charitable tax receipt equal to the appraised value of the property in exchange for title. The property is then appraised for its estimated after-renovation value. The Assiniboine Credit Union will lend Just Housing 75 percent of the appraised after-renovation value to finance renovations. The project has also purchased housing where the credit union agreed to “bridge” the down payment until completion, or financed the project 100 percent.

Type of approach

Job training or employment in housing rehabilitation, management or related services.

Job training and housing assistance as part of a comprehensive community revitalization.

While approximately half of this money goes into work done by sub-trades, individuals involved in a training program perform the carpentry work. These individuals are social assistance recipients and their training is financed by HRDC. This is a six-month training program in which participants learn construction techniques with an emphasis on carpentry. The training curriculum also includes life skills, employment skills and upgrading in mathematics and English. Participants spend two months in the classroom and four months working on the renovation of the house. The goal is to prepare participants for employment in the construction industry, initially within the broader community and, eventually, with a future non-profit housing corporation administered by a community board.

Impetus

The north-end neighbourhood of Winnipeg is one of the poorest in the country. Although this area has affordable housing, the real problem is the state of that housing, which is old and in need of improvement. High unemployment, high social assistance dependence, and the closure or migration of many local businesses characterize the area. The population of the north end has been traditionally working class of Ukrainian and Polish descent. More recently, this has been a catchment area for Aboriginal people moving to the city from the north and newer immigrants, primarily from the Philippines. The community is characterized by high rates of poverty and limited employment experience.

Goals

The goal of the housing renovation training program is:

- Revitalize the neighbourhood while training participants in construction skills.

The long-term goal of Just Housing is:

- Establish a renovation company to employ students completing the training program.

The project is also organizing a community-based housing corporation in which two thirds of the Board are local residents.

Population Targeted

Inner-city residents on social assistance, particularly Aboriginal people and women, are targeted. To date, 45 individuals have participated in the program; however, the project has had little success in attracting women; only two have completed the program. Consideration is being given to offering an all-women training course, but this depends on further funding.

Obstacle Encountered

- The most significant obstacle encountered was market forces. The average house sale price for this neighbourhood in 1997 was \$23,000. Appraisers are reluctant to value completely renovated houses above \$40,000, making it difficult to borrow a sufficient amount to pay for the needed renovations.

Condition Necessary for Success

- The project principally relies on HRDC for funding, without which the scale of the project would be unattainable. However, organizers remain concerned around the deterioration of the housing stock and the lack of employment opportunities in the north end. They argue that Winnipeg's inner-city housing is in crisis and it is adversely impacting residents, the healthy development of children and communities in general. Intervention is called for whereby governments partner with the community and private sectors to ensure sufficient funding. Governmental contributions can bring a larger scale of revitalization, and can support community economic development principles of employing local people who have gained skills in the renovation training program.

Results Achieved

- The participants achieved employment positions as a result of their training in construction.
- Two houses have been completely renovated and are now generating rental incomes for the organization. Five other properties have seen minor renovation.

A key goal of the initiative is to develop a community land trust (CLT) so low-income homeowners could achieve mortgage and related housing payments which are actually below market rents. The CLT can employ mechanisms that retain any subsidies in the housing, keeping the housing affordable for future generations of residents.

Funding

Just Housing began with a three-year grant from the Bronfman Foundation for neighbourhood revitalization. Funding for the training is available from HRDC. Training program participants remain on social assistance but receive some assistance to offset expenses for supplies and clothing.

Contact Information

Gordon McIntyre, Project Co-ordinator
Community Education Development Association
424 Logan Avenue, Suite 108, Winnipeg, MB R3A 0R4
Tel: (204) 582-5566, Fax: (204) 582-2650

TENANT INVOLVEMENT PLAN
CityLiving Non-Profit Housing
Ottawa, ON

Description of Initiative

The Tenant Involvement Plan aims to give tenant associations priority in awarding contracts for community work (e.g., snow removal, laundry facility management, cleaning vacant units, etc.). This plan has created opportunities for paid contract work for tenants. Honorariums are awarded to tenant associations in payment.

Type of approach

Job training or employment in housing rehabilitation, management or related services.

Impetus

Much of the work in the CityLiving housing communities was being done by volunteer or paying, but informal, arrangements. It was felt the strong tenant associations could take more control of these arrangements, as well as arrangements for work formerly contracted out.

Goals

- Build a tenant structure to manage work undertaken in the housing communities.
- Engage in capacity building.
- Build on existing organizational skills within the communities, as well as developing new ones.
- Develop skills in leadership, public speaking and financial planning.

Population Targeted

Tenants in the 90 CityLiving housing communities, especially members of the 31 tenant associations, which represent approximately 55 percent of the tenant population, were targeted.

Obstacles Encountered

- There was resistance and denial by tenants.
- Corporate resistance was encountered.
- Staff, who feared a loss of jobs, resisted the changes.
- Negotiating responsibility for financial decision making between the administration and tenant associations proved to be very complex.

Conditions Necessary for Success

- Commit to addressing issues holistically.
- Demonstrate commitment to the process (e.g., giving tenants the same pay for their time, transportation costs and child-care costs as awarded to administration).

Results Achieved

- Tenants have found viable income-generating opportunities within housing communities.
- Tenant associations have taken increased responsibility for decision making.

Funding

There was no external funding; existing maintenance resources were allocated to tenant contractors.

Contact Information

Bev McDowell, Community Developer
 City Living
 20 Rochester St. Suite 1, Ottawa, ON K1R 7V3
 Tel: (613) 569-2884, x28, Fax: (613) 569-3933

TRAINING AND EMPLOYMENT INITIATIVE
Co-operative Housing Federation of Toronto
 Toronto, ON

Type of approach

Job training and housing assistance as part of a comprehensive community revitalization.

Description of Initiative

The Co-operative Housing Federation of Toronto (CHFT) offers an eight-week intensive computer training and life-skills program for its members. On completion, participants are assisted in finding job placements.

Impetus

This initiative sprang from concern about government cutbacks in housing, social assistance and health care. The CHFT felt its members were becoming increasingly disadvantaged, particularly those on social assistance. The CHFT determined to intervene to assist in improving the employment potential of members. The project was initiated in March 1997.

Goal

- A high placement rate (over 75 percent) was the target.

Population Targeted

Members of the housing co-operative community in Toronto who were receiving social assistance were targeted. Over 80 percent of the participants were female.

Obstacle Encountered

- There was a lack of secure funding.

Conditions Necessary for Success

- The CHFT board of directors and staff made a commitment to the program.
- Good life-skills trainers were available.

Results Achieved

- Eighty participants from 35 co-operatives have completed the program.
- Over 75 percent of participants were placed in jobs in over 25 businesses after the training.
- The CHFT feels it has been able to offer an alternative to social assistance for its members.

Funding

Partial funding is provided by Metropolitan Toronto Community and Social Services; the bulk comes from CHFT operating budgets.

Contact Information

Tom Clement, Executive Director
 Co-operative Housing Federation of Toronto
 658 Danforth Avenue, Suite 306, Toronto, ON M5J 5B9
 Tel: (416) 465-8688, x102, Fax: (416) 465-8337
 E-mail: info@coophousing.com

FIVE BY FIVE

*Riverbank Development Corporation
Prince Albert, SK*

Type of approach

Job training and housing assistance as part of comprehensive community revitalization.

Description of Initiative

In this initiative, five single mothers on social assistance buy and renovate homes through a co-operative structure. Purchase of the homes is made possible through the government Neighbourhood Homeownership Program (NHOP) which makes funds available (up to \$12,500) to individuals for a down payment or repairs. These are forgivable loans for families earning under \$30,000. The Prince Albert Credit Union will negotiate the mortgage. Under this financing arrangement, the maximum purchase price of the houses is \$45,000; however, in Prince Albert, homes can be purchased in this price range.

The women are taken off social assistance and qualify for a provincial training allowance under the Saskatchewan Department of Post-Secondary Education and Skills Training. They participate in a training program where they learn co-operative management, home-ownership issues and basic construction skills. The Hand in Hand Housing Co-operative is responsible for the co-operative education. Women Against Poverty provides life-skills training, home selection and ownership training, and individual counselling. A third co-operative, a workers' organization called Innovative Concepts, directs the construction skills training. These organizations all fall under the umbrella of Riverbank Development Corporation.

Impetus

Prince Albert receives many low-income families from surrounding reserves and communities in northern Saskatchewan. These families often arrive without the resources to purchase homes, with minimal education and employment skills and, consequently, depend on social assistance. The shelter allowances offered by Social Services in Saskatchewan are very low, and an increase is not considered possible as it will only lead to an increase in rental rates. As a result, landlords do not invest in many improvements, and there is concern that housing for low-income people is deteriorating through landlord neglect. There is also considerable concern about the unstable housing tenure of low-income families in the rental market. School officials and community groups are concerned about the effects on children of frequent moves.

Women Against Poverty acted on this concern and interviewed 80 women about issues of concern in their lives. They discovered that housing was the most important issue, followed in order of decreasing priority by transportation, child care, and employment and employment training. They decided to tackle all of these issues in the priority given to them by the women interviewed.

An advisory council of representatives from social services, officials from the City of Prince Albert, a local realtor and the credit union official conceived of this initiative as a way of putting home ownership into the hands of low-income people. Originally, the concept was intended for women, especially single mothers on social assistance but was expanded to include two-parent families for the pilot. A partner co-op, New Beginnings Co-operative, which is also under the umbrella of Riverbank, ran a very successful pilot of this home-

ownership program for low-income families. Since 1996, 18 homes have been bought and renovated for habitation by low-income families. The success of the pilot has opened opportunities for replication with single mothers as the target group this time around.

Goals

- Make improvements to five houses.
- Stabilize housing tenure through home ownership for five low-income women and their families.
- Provide these women with access to equity and capital for the first time in their lives.
- Change relationships with banks and financial institutions.
- Improve relationships between the public and private sectors (i.e., the city, the province and the banks).
- Build capacity and enable low-income individuals to take a more active role as consumers of housing.
- Extend co-operative membership and support to the women participating.
- Develop skills in co-operative management.
- Address the transportation, child care, and training and employment needs of the participants.

Population Targeted

Single mothers on social assistance are to be contacted and informed of the initiative. Some self-selection is anticipated, as a great deal of commitment is expected from each participant.

Obstacles Encountered

Too early to comment.

Conditions Necessary for Success

Too early to comment.

Results Achieved

Too early to comment.

Funding

Mortgage funding is provided by the Prince Albert Credit Union (up to a maximum of \$45,000 per house purchase price).

Contact Information

Sandra Burns, Community Developer/Project Manager
Riverbank Development Corporation
1521 6th Avenue West, Room 121, Prince Albert, SK S6V SK1
Tel: (306) 763-4221, Fax: (306) 763-4245

MONQUARTERS AT WORK*Bath, NB***Type of approach**

Job training and housing assistance as part of comprehensive community revitalization.

Description of Initiative

Monquarters at Work (MAW) is a business incubation centre in rural New Brunswick. It provides space and support for the rural unemployed to develop small businesses. Its first small business, Born Again J.E.A.N.S., is run by two female residents of scattered site subsidized housing. The acronym J.E.A.N.S. stands for jeans earning a new shape.

Impetus

The provincial Department of Municipalities, Culture and Housing commissioned a study to investigate how non-profit housing residents could be more fully integrated into the broader community. The seven, scattered-site, non-profit units in the town were not being well received. Moreover, given the high demand for non-profit units, especially in smaller centres, the province was looking for approaches to assist people to move through the non-profit housing system to make more units available.

The results of the study indicated that residents, most of whom were women, were also interested in moving out of the subsidized units and on to greater economic independence. They felt their social and economic isolation could be best addressed through labour force participation. Residents wanted an alternative to the potato harvest–Employment Insurance–welfare cycle of the area. At this point, the province ceased involvement in the initiative. The individual who undertook the study approached the residents with the idea of increasing economic independence through enterprise development. Eventually, 15 women began to regularly attend meetings. MAW was born in 1995.

Goals

- Act as an incubator for small businesses with the goal of financial self-sufficiency for the rural unemployed.
- Provide a base for economic self-help.
- Sponsor and foster environmentally sound enterprises.
- Discover and promote the hidden talents of New Brunswickers.
- Provide a learning environment to improve skills and increase self-confidence.

Population Targeted

Initially, female residents of non-profit housing formed the target; more generally, the rural unemployed were targeted.

Obstacles Encountered

- Resources were lacking.
- There was little paid facilitation.

- Transportation for the rural women was a problem.
- The Department of Municipalities and Housing refused to engage in economic development.

Conditions Necessary for Success

- The enthusiasm and dedication of MAW women were essential.
- The community development worker gave a three-year volunteer commitment to this project.
- The local non-profit housing board offered commitment, flexibility and support.
- Relevant government programs, such as wage subsidies, were accessed.

Results Achieved

- A small business was developed.
- The women were able to function comfortably and effectively in a workplace setting.

Funding

The provincial Department of Municipalities and Housing provided seed money. A feasibility study was funded by a grant from HRDC. Additional project funding was obtained from the provincial Regional Development Commission and the Harold Crabtree Foundation in Ottawa.

Contact Information

Sue Rickards, Community Development Worker
Selby Associates Inc.
Lower Queensbury, NB E6L 1G6
Tel: (506) 363-2969, Fax: (506) 363-5176
E-mail: selbyinc@nb.sympatico.ca

COMMUNITY BUSINESS PROGRAM

Low-Income Families Together
Toronto, ON

Type of approach

Job training and housing assistance as part of a comprehensive community revitalization.

Description of Initiative

Low-Income Families Together (LIFT) has targeted two low-income neighbourhoods for an employment-skills development training program. The program offers two approaches. The first, a community education initiative, introduces participants to the economic system in Canada, their place in it, and relevant current economic and public policy issues affecting employability. Participants are encouraged to develop creative job search approaches to create or find employment for themselves. The second approach is a more detailed business development program for participants who wish to partner with LIFT in building a community business. Development assistance includes personal financial assessments, business plan development, development of financial protections, help seeking financing and assistance with the organizational structure and feasibility of the business. Both training programs are run twice a year for six weeks. Ongoing counselling support is offered and continues beyond the training program.

Impetus

This initiative developed from feedback from the organization's members about other self-employment and peer group lending initiatives. LIFT found members to be angry, frustrated and disillusioned by the high rate of failures experienced by these initiatives. LIFT had carried out a study for the Ontario government assessing the potential of community economic development (CED) in the low-income sector. Through this and other first-hand experience, LIFT identified two fundamental issues that needed to be addressed: ongoing support and financing. They determined that low-income individuals face several challenges and barriers in CED that must be overcome through long-term and responsive counselling. LIFT also found that access to funding was often beyond the reach of low-income people even through alternative loan funds. The complexity of CED in cities, where community networks are weaker, informal resources are fewer and costs are high, was found to exacerbate these challenges.

Goals

The general goals of this initiative were:

- Build partnerships with low-income individuals in the development of sustainable small businesses, which would provide the individual with a viable means of earning a living.
- Develop a program that, through its success, would be sustainable.

The specific goals of this initiative were:

- Provide participants with a greater sense of ownership.
- Equip participants with business skills.
- Create opportunities for participants to acquire assets that would be valuable in terms of building the bridge out of the margins into the mainstream.

Population Targeted

Low-income individuals, particularly recent immigrants and those who had experienced long-term unemployment, residing in Alexandra Park and St. Jamestown in Toronto were selected as targets. These neighbourhoods were chosen because of their low-income populations and clear geographic boundaries. The strategy of targeting neighbourhoods was based on past experience by LIFT with special-interest groups, which had led to problems of "turf-wars" with other social services agencies. While both men and women were targeted for participation in the community business program, over 75 percent of the participants were female. LIFT attributes this to the fact that although women may face great challenges in the work environment, they make excellent entrepreneurs because they are very tenacious in business development and have unique and often unrecognized skills.

Obstacles Encountered

- There was a lack of inter-agency co-operation.
- Many established social service agencies resisted change.

- The failure of previous highly subsidized and highly applauded CED business development programs has caused increased cynicism among both participants and policy makers regarding the potential for CED.
- The organization continues to struggle to set up a viable loan fund.

Conditions Necessary for Success

While it is too early to declare the program a success given its ambitious goals, it has been extremely successful in giving training opportunities in business to low-income people. Attendance has been extremely high, and participants have been very enthusiastic. This success is attributed to the trainers who were considered to be familiar with the low-income reality, often having had personal experience with poverty.

Results Achieved

- A total of 110 individuals finished the community education program and, of those, 20 completed the business training program. Five participants actually developed businesses.
- One business, a computer access café, is fully operational and independent. The four others are up and running but still require some support.
- The Community Business Program has been evaluated by HRDC, and the positive findings of this evaluation enabled project funding to be increased.

Funding

Planning for the program began in late 1993, and the first training program was offered in 1995. Funding for the program is from HRDC. The Trillium Foundation, the Donner Community Foundation and various banks have also made financial contributions in the form of grants and loans. Participants invest considerable time and labour in the business development. The Community Business Program operates on an annual budget of \$160,000, with approximately \$50,000 to \$60,000 of in-kind support.

Contact Information

Martin Baker, CED Co-ordinator
Low-Income Families Together (LIFT)
238 Queen Street West, Toronto, ON M5V 1Z7
Tel: (416) 597-9400, Fax: (416) 597-2128

5. WHAT WE HEARD FROM RESIDENTS OF AFFORDABLE HOUSING

I think even though people say they understand how difficult it is to get back into the work force, I don't think they can because the enormity of it is something you have to experience for yourself.

Resident of social housing

This chapter presents the findings from 35 semi-structured interviews with women from the 10 case studies. The chapter begins by showing how women in inadequate housing are not in positions to address other aspects of well-being for themselves and their families. This includes aspects such as health, education and employment. Several accounts of housing need are included for illustration. The chapter then presents the achievements of the women in these various housing and employment initiatives. Five key observations are made regarding the development of self-esteem, skills and contacts, networks of support and mutual aid, opportunities in training and education, and opportunities for employment and income generation—all through involvement in housing. The final section describes obstacles to women's employment and employment skills development, and discusses implications for the achievement of these ends through housing.

Issues in Housing

Low-income families struggle with meeting housing needs. They will often trade off adequacy, suitability and affordability to acquire a decent place to live. They will also sacrifice money for food, clothing, health care, entertainment, training and children's needs in order to maintain their homes. Even creative and ingenious approaches to budgeting can mean doing without necessities and potentially losing housing and becoming homeless. The following stories illustrate housing need and make the point that women and families cannot begin to address their economic participation until safe, decent and affordable housing is secured.

I bounced from place to place to place to place. I have lived in 20 places in about five years. It is so hard. When you have enough money [to cover the rent] it is usually the smallest dive-iest place, with cockroaches and bad neighbours and bad neighbourhoods. I then moved in with [my husband] who is now my husband for a while then moved out. Went back to live with my parents. Moved out again. Moved back to my parent's house. Moved out again. Got married. Moved back to my parents' house with the two kids and then we found here. Essentially, we were homeless. It was [my husband], myself, [our two sons] and then we had [our daughter] so five people living in one bedroom. We had the run of the house but we were all sleeping in, sharing this one bedroom.

This woman declared there was no way she could address employment or schooling until she found a permanent place for her family. Another young woman described the difficulty in working while dealing with the other occupants of her marginal housing.

I was working, but it was really hard. I didn't know anyone in [the city] and I had taken in some street youth because I didn't want them sleeping out in the street. Then when I lost my place, they helped me out. But it was hard because they were at a different point in their lives, a point that I had already been past. They were doing drugs all the time and partying and shit like that. It was tough because they would bring kids home all high on acid at six o'clock in the morning when I had to be up for work at nine. It was rough, but I was determined not to go back to [my hometown] so I stuck it out.

Another woman described the frustration of raising her child in less than healthy conditions.

We wanted a better place to live in. The bedrooms were in the basement and my daughter had just been born. She had colic really bad and then there were other things—allergies. Living in a basement [was inappropriate]. There was mould growing on the walls and stuff. We had heard about [housing provider], and we thought the houses that we had seen looked really nice and so we would try. It took us four years to get in here. When we applied they actually had home visits. They had someone come in and they said we actually had adequate housing. We were kind of left out on a limb for a while.

This woman was also unwilling to go back to work while the health of her child was uncertain, and the improvement of her child's health was partly conditional on securing suitable housing. Another described an apartment setting that was not conducive to raising children.

I had left my husband and I was living on my own. I was living in an apartment, which I found very difficult with young children. My daughter was not quite three and my son not quite a year. It was difficult raising them in an apartment. No place to get out. No place to play.

Many women found themselves in social housing following separation or divorce from their partners, when the challenge of meeting rental and mortgage payments as a single mother became too great.

I stayed in my own house for another six years after the divorce. And then just finally decided [to move] because I was working part time. Financially, it was a real hardship at times, although I never missed a mortgage payment or anything. I just decided it would be easier on me to give up the house. My son and I didn't really need the room it had, plus the yard work.

These women found social housing key for quality of life improvements for themselves and their families. Once in decent, permanent and affordable housing situations, these women were able to consider other issues of well-being.

Motivations for Involvement in Housing-Based Employment Supports

All the women interviewed cited financial reasons for their decision to move into social housing. However, motivation for involvement in training and employment skills development programs was more varied.

In many instances, women stated their motivation for involvement in the initiative was to improve the local housing environment. This was certainly the case for all of the SHA security program participants who were concerned about vandalism, theft and unsupervised youth in the complex. The women doing maintenance and cleaning work on contract with CityLiving were also motivated to improve their housing environment and quality of life for residents. In CityLiving, one woman was doing the work before a contract was formalized because “getting this place looking good” was important to her. Another woman made this comment about improving the physical environment to overcome the stigma of residence in social housing.

We know. We live here. It is hard enough living in social housing for one just because of how other people look at you. I think that we would put more care into it. We do things that we find other cleaners wouldn't do, that extra little bit. It's almost like a little kinship because we know these other people have to be moving in here too.

The Just Housing case provides another example of working through housing to improve the quality of life, this time at the neighbourhood level. A key respondent spoke of the importance of cleaning up the neighbourhood, through renovation of the housing stock, for the kids.

Other respondents had more personal motivations. For the women in the Five by Five initiative, the possibility of home ownership was what stimulated their involvement. The MAW women aspired to greater community integration through their business ventures. Many women volunteered or took training to improve their employability and consequent earnings potential.

Achievements

The most significant outcome would be actual employment as a direct or indirect result of involvement in housing. However, findings from this research indicate that employment and employability occur in incremental steps. Recognizing that many low-income women are beginning to address their employability from particularly disadvantaged positions, achievements in meeting employment through housing begin with achievements in pre-employment. Pre-employment skills include self-confidence and self-esteem, interpersonal skills and integration with the broader society. These pre-employment skills may then lead to motivation for more focussed skills development and further training and education which, in turn, may result in meaningful and gainful employment.

The achievements in employment and employment skills development are presented under the following categories:

- increased confidence and self-esteem;
- development of new and marketable skills;
- development of contacts, networks of support and mutual aid;
- training and education; and
- employment and income generation.

Increased Confidence and Self-Esteem

Participants overwhelmingly identified increased self-esteem and confidence as personal gains achieved through involvement in the housing and employment skills development initiatives. When asked how they felt about themselves after involvement in one of the initiatives, 77 percent of interviewed respondents (27 of 35) mentioned: “I feel more confident.” “I feel good/better about myself,” “It helped with my self-esteem.” Other respondents mentioned feeling greater trust and empathy for others and feeling greater freedom in making choices after moving into social housing and taking advantage of employment supports there.

The women described how the housing initiative provided opportunities for community involvement. They spoke of the social isolation that came from being at home raising children, and how the opportunity to become involved in activities outside of the home made them feel connected to the broader community.

I was a bit of an island before. I wanted to keep to myself...I didn't do a whole lot. My kids were my life and basically that was it.... I knew I needed some kind of adult interaction because I felt I was going crazy.

Their experience in a housing program gave the women the opportunity to “have a voice” and gave them the confidence and feelings of personal empowerment that came from speaking up. One woman described the thrill of being asked for her opinion. Another commented that she could never have spoken to the researcher as she was now before her volunteer experience in her housing complex. Another described how practising her voice at tenant meetings gave her confidence to speak up in other settings. Several participants in the SHA program commented with pride about speaking about their achievements in addressing the security concerns of their residential neighbourhood at a provincial social housing conference. Prior to the experience, they felt they never would have had the confidence to speak in front of an audience of strangers. One woman, who participated in the SHA program, commented:

I have spoken at three conferences. I would never have done that. I think that that was a big thing. We went to three provincial conferences, talking to groups of people, of varying sizes—we didn't have an open mike or anything and 400 people or anything, but we had 30 to 40 people in a group, asking questions, and [there were] the preparations that are involved, getting your statistics and getting the things that you want out. We went to the same one twice—they were four years apart. It was

provincial housing, Saskatchewan Housing. And the other was victims' services. That is the one that makes me feel good because we don't have to be victims. We can be strong and I think that that is the biggest turnaround.

Several women commented on the freedom they felt they now had to take risks and make mistakes as a result of the mutual support they felt from other women. One woman described her personal development as follows. The initiative co-ordinator had pointed out that when they first met she was very timid and usually kept her head and eyes down, but now she was more assertive. The woman said that the key factor in her personal development was the strong support she received, which allowed her to take risks and either succeed or fail. This support made all the difference.

In addition to the skills gained and opportunities provided by more direct training in housing, the management structure of co-operative and non-profit housing can provide an arena for confidence building and self-expression, as one ENF tenant found.

One of the opportunities that ENF provided is a kind of chaotic creativity. Because of its informal structure...it provides you with a forum to practise your voice. You can make lots of mistakes. You can be assertive, aggressive, really test it out. I did make a lot of mistakes. I did things that were not well thought out or said things when I didn't know what I was talking about. Just the very fabric of the society gives you the opportunity to raise your voice. That was really important. Not always what you said, but the fact that you were practising it.

Four women in separate instances were quoted as saying they were able to be assertive and even aggressive, as a result of the confidence that came from their housing-based experiences. It is interesting to note that the women were almost apologetic for mentioning aggressive behaviour, perhaps because it is not associated with "appropriate" female behaviour. However, this CHFT Training and Employment Initiative participant was unabashed in describing her feelings of personal empowerment.

When you finish, it makes you feel like you are one of those aggressive businesswomen, businessmen downtown. (Laughs). Yeah, that is how I felt when I finished the course at the end of the day and I'm coming home on the subway. You know you have accomplished something at the end of the day.

Another respondent described the ability to get angry and speak up about injustice, and the impact this personal development has had on her self-esteem.

I have always been a sort of quiet person and I never really stood up to anybody. And I think this has given me that extra confidence booster. I can do this....a year ago I never would have said anything to that man [a staff person]. He intimidated me. We had a little problem in here and I

never thought twice. I called him up and I told him off. And then I thought, My God! You know. It has helped with the confidence. I feel better about me. I feel like I am putting something back into here. I don't know if it is only that because there have been other things in my life but it makes me feel good. It gives me confidence.

The empowerment took many forms. In some cases, the women described a freedom to take risks and make mistakes, as related above. In others, it was a freedom to make choices, and with this freedom, came a feeling of safety and security.

We have a base to build our life on. I don't have to be afraid. I feel safe. I feel secure. My kids can grow. And we do have a decent quality of life. It is possible. We are poor, but if you came here you are not going to think that... I guess basically it just gives you the freedom. It gives you a kind of inner freedom, where you are not afraid. And you can really make thoughtful choices about where you are going to go and not deal with this right away. There is stability.

I have the freedom to not say: "Oh my God, I have to settle for something less." So for me I can say what is the best thing for me to do in my life right now. And the best thing in the long run is to go to school. I can think long term instead of just having to deal with the immediate crisis. And it makes a huge difference.

Freedom from fear was an important achievement described by several respondents. Many women spoke of having histories of physical and verbal abuse, which had detrimental impacts on their self-worth. Achievements attained through social housing bolstered their confidence and helped them move on in their lives. This woman described how learning to handle confrontations and angry people after two failed marriages, both characterized by alcoholism and abuse, dramatically increased her self-esteem.

I think I have always had some confidence, but I think my self-image was very low. It tends to be after a divorce or an abusive situation. After hearing often enough that you are no good, you tend to believe it. On security, you deal with a lot of difficult situations. I think every time you deal with a situation like that you gain confidence. You think I can do that! I can do this! And it gives you more of a feeling of self-esteem. I know my self-esteem has come a long way. I went back to school part time and I was working part time after I started the security course, and I was thinking I can do this.

In the same way that learning to handle angry people and potentially violent situations gave the SHA women greater confidence in their lives, women working in construction and other non-traditional fields found a sense of empowerment. A Just Housing participant described how proud she felt in describing her work in renovations to a local merchant, and the good

feelings that came from his initial surprise and subsequent compliments. As in this example, often the self-esteem evolved from the respect shown by members of the broader community in recognition of the efforts these women were taking to increase their economic participation. Merchants, teachers, neighbours, co-workers, family members and even housing providers themselves were cited as showing more respect for low-income women who were helping themselves on the road to economic independence.

One thing I have found out is that [housing authority/provider] is more willing to work with you....it was [for] the people that pay them the payments that they got involved. They are very forthcoming. They are right there for you. So there is a better relationship as far as that goes, because they know you are willing to do something.

Mothers also mentioned the respect shown them by their children for the work they were doing in their housing communities. One mother described how her involvement in the SHA security program made her son see her in a different light. Whereas before, he had been “one of the biggest bullies in here,” when he saw her in uniform and on patrol, he was more attentive to her and other housing community members. He learned the rules, respected them and his behaviour improved.

The eloquence and strength shown by these women in describing their achievements was very powerful. Perhaps the most moving account was provided by this woman who had, in the course of the previous year, had her marriage break up, discovered her husband’s infidelity with a neighbour, gone on welfare, re-trained and re-entered the work force after over 12 years of being home raising four young children. She made this comment speaking slowly and with difficulty at first, but ending emphatically.

I think even though people say they understand how difficult it is to get back into the work force, I don’t think they can because the enormity of it is something you have to experience for yourself. Not that it is not good to hear that other people understand. It is mind-blowing thinking... anyway. It makes me feel like so much more of a person, because when I was a mom at home, I didn’t know that people liked me. People like me now. And I enjoy it. I like me more.

Development of New and Marketable Skills

The skills developed by participants were numerous and varied, depending on the initiative. Interpersonal skills (69 percent or 24 of 35) were the most commonly cited. The women learned conflict management and conflict resolution skills. Many mentioned learning to deal with people who did things differently or were from different cultures and backgrounds. Interpersonal skills are also parenting skills, and several women described learning better approaches to disciplining their children or communicating with them as a result of life-skills training through the various initiatives. Also mentioned were organizational and office skills, ranging from learning about bookkeeping to learning how to use computer programs and office equipment.

This woman detailed the development of people skills through housing management as one of her accomplishments. She was able to take these skills to her current job.

[M]y involvement in ENF changed my skill base. I developed more people skills, community skills, which is really the opposite from law and accounting which is really about dealing with books and the rules. Working with the community is a lot more democratic, more connected, more involved than dealing with people. It is a whole set of other skills.

This woman also commented on the skills in conflict resolution she learned from her work in security.

I think the biggest thing [that I learned] was how to face confrontations. Having been in abusive situations, I found it very difficult to deal with confrontational behaviour. I think that has got to be one of the biggest skills that I learned. Feeling comfortable about when to confront an issue and when not to confront it gave me a lot more self-confidence.... Now I have learned which fight I am willing to take on and which one I am not.

Another security program participant said she learned:

...decision making. Deciding when to take chances and when not to. Then I think you are willing to take chances in other areas. If you are willing to take chances like that, then you are willing to take chances in the kinds of things you do in your life.

Women who were involved in sweat equity housing development learned construction technology, including drywall installation, tile and carpet laying, painting and carpentry skills. A woman in Riverbank Development Corporation's Five by Five initiative could barely contain her excitement at the learning opportunities ahead.

We are going to be lawyers by the time we are done. We are going to be realtors by the time we are done. We are going to be expert lumber finders. We are going to be interior decorators by the time we are done. We are going to be just about everything.

Women who worked in co-operative and non-profit property management learned accounting skills, skills in chairing meetings and in public speaking. The same woman in the Five by Five initiative made this comment on learning skills through co-operative management.

I have never been president of anything before but I have had to learn skills along the lines of the proper ways to conduct a meeting. She [another participant] had to learn secretarial skills. Our treasurer...he has to learn accounting. This is all volunteer...and whether we know it or not, we are all learning something. So the next time something comes up and somebody says: "Gee, have we got someone with secretarial skills?"

Well she may not have been paid for them, but yeah she does because she was secretary of a housing co-op for years.

One woman in Monquarters at Work described opening a bank account and the new relationship with her financial institution that came from her involvement with the initiative.

I never wrote a cheque before I started with this group. I had no interest really. I had no money to put in the bank or write cheques for. The bank wasn't my friend.

More generally, these women learned how to learn, both from others and from teaching themselves. Having often been away from traditional learning environments, or having had less than positive experiences in them, the development of the skills and the thirst for learning were key elements in their employment skills development.

Development of Contacts, Networks of Support and Mutual Aid

Social housing and employment skills training programs in social housing were also shown to be valuable places for the development of contacts and for networking opportunities. The isolation faced by women who are out of the work force, often because they are raising families at home, can be a serious impediment to labour force participation. Confidence may be low, skills may be rusty and the lag in employment may have distanced people from the work force so they are unable to find appropriate references. This is especially grave in communities characterized by high and long-term unemployment, where individuals might know limited numbers of working people. The housing advocate, property manager, community development worker or the training program instructor are all able to act as contacts for finding work and as references for the individual. They can also act as an advocate for the individual in dealing with social services and government agencies.

This woman described how the support of staff at her children's school gave her the confidence to take a job there.

When I came here I already had good ties in the community and at the school and in the other co-ops around. So I knew a lot of people, which I found really helpful. This job position came open which I was really insecure about [taking]. Both the principal and the vice-principal were very supportive and understanding of [the situation of] a woman trying to get back into the work force. And I felt comfortable. Having their support made me more secure.

Opportunities for making contacts and for networking can come from formal and informal encounters. One ENF resident described the networking opportunities provided to her at Christmas parties, and how they have helped her in her work as a housing consultant.

I didn't know anyone in [BC] Housing. I was on the ENF board and, of course they brought tenants everywhere they went. And I went to the first Christmas party, and I went to the next two or three that they had and I

met people. It was one of the key places where I met people. All that while I was making these connections that now serve me very well. People know my name. They know the kind of work I do.

Many respondents described feelings of comfort with other women in their training program or housing community. They mentioned feelings of acceptance, tolerance, trust, sense of community and support. Women in the ENF, SHA, CityLiving, CHFT and Five by Five mentioned how helpful members of their housing communities were with offers of mutual aid and support, specifically with child care and occasionally with the transportation of children. This type of neighbouring behaviour significantly aided them in pursuing training and employment.

Women in the ENF and CityLiving described how knowing their neighbours, both the parents and children, gave them a sense of security and feeling of trust while at work, knowing that their homes and possibly children were being supervised. Few complained that security meant an accompanying lack of privacy. Most felt the support was of greater consequence.

The development of contacts, networks of support and mutual aid can go a long way in aiding low-income women to overcome feelings of isolation and begin the process of re-integration with the broader community. It can also strengthen commitment to CED in the housing community and beyond.

Training and Education

In addition to providing women with the confidence to return to school through the development of new skills and increased community involvement, affordable housing can facilitate training and educational opportunities financially. Quite simply, savings on rents can free up money for schooling. Seventy-one percent of women interviewed (25 of 35) found direct opportunities for employment skills development through their housing. Another 14 percent (five of 35) considered financial savings through subsidized rents to be what enabled them to pursue schooling. Thus, security of tenure can also provide both financial and personal stability to permit educational upgrading and training, as asserted by this respondent.

My case as far as schooling goes is fairly unique. I had no formal education and at 18 I was literally in Grade 2. And so I have done 10 years of school [since] and I am in college. And I couldn't have done it [without this housing]. I had to do everything. Learn my multiplication. Everything. And I raised two kids. And I could do this without having an insane life.

Another women described how her ability to address her schooling improved with her move into social housing. She was able to study harder and be more focussed. Previously, she was in a one-bedroom basement suite, paying \$500 a month and going to school.

He [her child] needed space. I needed space and it was expensive for a student.... Once I got housing it was the route to everything beginning.

We needed a stable place to call home. Now I worry about other things, not housing.

Participants in the direct training programs, namely the CHFT Training and Employment Initiative, the Just Housing project and the Downtown Women's Project (which built the Sandy Merriman House), discussed the importance of the instruction to their self-esteem and skills development. They applauded teachers who "knew where they were coming from" and were not autocratic or patronizing. When the life-skills training was delivered well, the women responded favourably, like this woman who said: "The life-skills component was invaluable. It taught me I am not a flawed human being." However, if they did not like the teacher, the participants described the life-skills component of the various training initiatives as "a waste of time." They also commented on the need for flexibility and tolerance with participants, especially for women whose family responsibilities or life situations made attendance irregular.

Some days it is very hard to be here. When I started in the classroom, I was having problems with my 16-year-old because he was getting into trouble. And I was trying to be here and I was here but my mind wasn't here. My mind was home and I was worried about my house. We were going through a lot, me and my family with my 16-year-old. I thought I'd have to have him locked up. I thought: "Naw, I'm not doing it. I'll cope with it. I'll deal with it." We got counselling. And now he's okay. And they were complaining because I was missing too many days. I was going to court or I had counselling. They were complaining and they knew my situation. The police were phoning. So I had to leave. I had no choice. I told [the instructor]: "My family comes first. I'll drop it." But I like it. [Now that I have a second chance] I'll try to be here and I have been.

Employment and Income Generation

The most significant outcome of an investigation of housing and employment skills development would be actual employment as a result of involvement by the low-income woman in her housing. Sixty percent (21 of 35) of respondents found work which they felt was directly or indirectly a result of their housing. Direct examples include ENF residents who went on to become property managers and CHFT Training and Employment Initiative participants who found work through their new skills or job placements. Indirect examples include SHA volunteers who gained confidence, skills and contacts that took them on to labour force participation.

Of the 60 percent of women who found employment, 14 percent (five of 35) of these women were self-employed. Another 14 percent were looking for work. Twenty percent (seven of 35) of respondents were currently enrolled in school or training and six percent (two of 35) did not specify whether they were working, seeking work, in school or otherwise occupied.

Less encouraging is the fact that at least 63 percent of these women (22 of 35) still depended on social assistance or transfer payments (e.g., child support, Employment Insurance) despite

the fact that they were working, developing a business or in school. Only 23 percent (eight of 35) were working part time or full time at jobs which paid enough to support them and their families. The balance had other forms of support (e.g., working partners) or did not specify their source of income.

There are, however, success stories. Two are included here.

ENF tenant uses opportunities provided through housing to find employment

I moved into ENF in 1987 and every single job I have had since then has been a direct result of my involvement in ENF. Without exception. I got a job working for a lawyer because the woman was involved in ENF.... So I knew someone. The other way was the skills I developed volunteering on the board and working in the community. I was on welfare but I did many—a humongous number—of hours in the office. So I really, really earned that cheque. So the skills that I built up came directly as a result of my housing. And [same thing for] the work I am doing now. I am a community development consultant for BC Housing.

I was a single mother with a four year old. I had been on GAIN [Guaranteed Available Income for Need – the previous program of income assistance in British Columbia] for two and a half years. I had made the decision to stay home, and it was also based on watching a single mother with two kids, work full time, have to take three buses back and forth everyday and just be exhausted at the end of the day. I thought I would rather live with less income, go on welfare and do that for three years.

I moved in here, and I saw an opportunity to do volunteer work. When I had left the work force, at that point, I had never touched a computer. They really weren't very prominent. I found out that ENF had a computer up here in this office that nobody touched. The woman who worked doing the development part of ENF came back from vacation and the property manager had moved onto another job. So this woman found herself doing the development work and property management, and she was never in the office. And you could tell she was desperate for help. Somebody to just answer the phone. So I decided that because I could get my hands on that computer, learn some computer skills with the idea of re-entering the work force...so I volunteered. It wasn't just truly out of the goodness of my heart. Not that I wanted to be a good person and volunteer. It really had nothing to do with that. It really became the economic question and also building up the computer skills.

I did have child-care issues, but I went to welfare and I fought them for child care. I had never asked them for child care in three years. And then I said I am going to be doing some volunteer work to learn some computer skills. Whenever I could show up was fine with her. [My son]

was entering kindergarten. And what they wanted me to do was get a job first, then ask for child care. So I said that was what I was learning the computer for, but I was not going to commit myself to a job until I found adequate child care. And the child care that I wanted was across the street from the school that [my son] was going to be going to. You have to rent the space and even though I wasn't going to start for a couple of months after [my son] was going to school, I said well the space is there. I need it now. So I didn't have to appeal it though I asked for an appeal kit, but I did have to fight for it to get it. So he was in out-of-school care right across the street from the school. So I was very lucky. Or maybe I wasn't so lucky—but I just wouldn't take "no" for an answer.

There was this Employment Plus program that ENF applied for.... So they posted this position in the community. I was already volunteering and working on the wait list so I got that job. First, it was for six months and then they extended it for a year. And then just as that work was drying up because they couldn't hire me again—because of the type of job it was you couldn't rehire the same person—that was when the job became available with [the woman's] husband, who was a lawyer. So I moved into that job, and I worked there for about three years.

And then I was laid off. And then I got a job at BC Housing. At first I was an association co-ordinator. And then I became a community service development worker. I did that for two years. I was a short-term employee and that created problems actually for me. I wasn't a full-time permanent employee. So there were a lot of things that went along with being short term that as a single mother made working really difficult. You just never knew if they would renew your contract, until a week before. Every four or six or eight months. There was no job security. You just would never know. And finally [the Premier] had mentioned reducing the government by 25 percent. BC Housing didn't renew several short-term employee contracts.

So my short-term contract was not renewed and I didn't apply for the full-time posting, based on several factors. It was during my time on Employment Insurance that second time that I found out about that federal program [in small business development]. BC Housing within about five months had hired me back for a contract.... They have hired me about four times [since] to do contracts.

I like working these different contracts now. It is risky but it isn't any more risky than a job. As a single parent it is hard too. Sometimes you have to travel. But it is great experience. So I have had the advantage of being on different sides of the table. I have been a tenant, a director on the board, I have worked for BC Housing and now I am a consultant.

SHA security program participant starts home-based business

My employment history, it wasn't much. I basically stayed home with my kids. I tried working for a year, but the kids were too young, and I couldn't cope with working full time and being a lone parent. It was just too hard. It was really hard. Just getting out of the house was really difficult.

I always wanted to do something tangible with my life. Yes, I was raising my family but I wanted more. I just didn't know what I wanted to do and what I was able to do with the resources I had.

I had a flyer dropped in my mailbox about a collective cooking leadership training program and I figured "oh cool" because I love to cook. I figured "why not take the training?" I guess at that point I was ready. It helped that there was no cost for the training and they even supplied baby-sitting, lunch, snacks and transportation. I had been in the security program for about two or three years. The security program helped me build up my self-esteem to want to do something more.

I took the collective cooking training course and led a few groups over the next year and a half. Little did I know that it would open a door for me to start my own catering business. I have been in business for two years as of January [1999]. I took the collective cooking training course to learn to help run collective cooking groups. That got me into the catering.

Cooking was something I have wanted to do since I was a young kid, and I had forgotten about that dream. One of the trainers from the collective cooking training (who now works on a contract basis for the SHA) asked me if I would be interested in providing meals to seniors. I told her I needed to think about it and within two weeks I basically had my business planned out. I talked to my mom and that helped out too—she runs a business as well—so I guess that entrepreneur spirit is in the family.

It was my own business—that was one thing they had said—if I start this, it would be my own business which meant I had to put up my own money and I would be responsible for my own expenses. So I had to work out what I would charge and it was hard. The first month I decided to use money I budgeted for groceries and utility bills to get started. I figured that either at the end of the month, it would come back plus a little extra and things would work out, or I would be in a lot of trouble.

Pots and stuff I borrowed. I had told our church what I was doing and I asked if I could borrow some pots for a little while. Every resource I could get I used.

Through my work on the security program I was able to meet people in Saskatoon Housing.... And through that it has helped me with my catering

business because they know what I am doing. I guess that the work ethic that they had seen in me made them willing to give me a chance.

The hardest part is that I don't have a regular kitchen so I have to haul everything from home. Pack it up. Take it out. Bring it back. Unpack it again. It takes time that I think could be used in other places. The other part that is really hard is knowing what to charge people. I charged my cost plus money for a small wage for me but I didn't charge enough to keep my business alive. I have increased my prices over the past two years and now I feel better about what I'm charging my clients.

My business has grown. I have some regular clients plus quite a few clients by word of mouth. I decided I had wanted to pick up a more steady contract which I did. I was working at least five days a week and it was more full time than what I had wanted. Originally, I tried doing most of my catering during the day but now I was busy most evenings as well. I had been home so much with my kids. I was involved in school and stuff. Then all of a sudden I wasn't around anymore. It was really difficult. My kids were acting up and I said "whoa, I will not do this to the point of destroying my family because they are more important."

I think my working has helped all of us because my boys have to take more responsibility now as well, whereas before I did a lot of things for them. It has taken some adjustment but it has been good. They need to learn that they have to help out too.

I have a lot of plans, ideas, goals and dreams to keep my business growing and enjoyable, yet making time for my boys is still very important and, sometimes, I have to slow down or I hire temporary help for the workload.

The stories told by these women are indicative of the incremental nature of employment skills development. Beginning with the stabilization of housing tenure and then continuing through opportunities for skills development through management and other housing-based activities, these women and many other program participants have been able to move gradually from poverty and isolation to economic participation.

The type of housing is an important issue in employment and employment skills development. One woman interviewed had recently found a scattered-site apartment with the assistance of an agency that assists psychiatric survivors. This woman did not enjoy the group home environment. While she appreciated some of the skills she learned there (cooking, cleaning and shopping), she felt there was a lack of privacy and "you can't get away from the conflict." Also she commented that there was not much structure at the group home. "It was okay to sit in front of the TV all day." She found that the supervised apartment complex she lived in after the group home was preferable because it was more structured. She found that "being independent taught me I had value" and "life was more interesting." However, most preferable was scattered-site housing; in this kind of housing, the woman claimed, "you don't

feel like a mental patient. You just feel like a regular person. It helps with your mental health and it helps you feel a lot better about yourself.”

Another woman living with schizophrenia commented that until she was able to stabilize her housing by securing a non-profit unit, she was unable to pursue painting, which was her passion and source of well-being. She had been homeless for a time because of her illness. Her former rooming house unit had been too small and chaotic for her work. Now she has the choice to paint in the middle of the night when she is best able to think and ignore neighbours and visitors in the middle of the day. Her occupational therapist helped her apply for a Canada Council grant.

The stability that comes from secure housing tenure is also crucial to sustaining employment. The unpredictability of marginal housing arrangements creates difficulties in keeping appointments and getting to work on time. When asked if she felt more stable after achieving permanent independent housing following several months of “carpet-surfing,” one respondent commented:

Oh yeah. I have an alarm clock. Well, I had an alarm clock before but people would come home and unplug it or something like that. It is all on me too. I can't blame anyone. If I don't get up for work it is my fault. But I do get up for work. I can sleep when I need to. It's cool.

All of these achievements—increased self-worth, skills development, the development of contacts, networks of support and mutual aid, opportunities to pursue training and education and ultimately employment—can be supported by stable, decent, secure and affordable housing. Given the importance of housing expressed by these women and the recognized limited range and mobility of low-income populations, it would appear that housing is a natural place to target women for enhanced economic participation.

Challenges to Combining Housing with Employment Supports

Female social housing residents identified several challenges to combining housing with employment supports. These challenges are divided into two categories: general challenges to increasing women's economic participation and more specific challenges for doing so through housing.

General Challenges

Child care

Child care was cited as a major obstacle to labour force participation by the women interviewed in the 10 case studies. As described earlier by the ENF tenant, subsidized child care is often only available to women after they find employment. However, the job search is a full-time task not easily undertaken with children in tow.

Most respondents had solved their child-care needs, often through makeshift informal arrangements. They had either found child care through social services while taking their training, had neighbours or other family members care for children while they were away

from the home or had waited until children were school age before entering the work force. However, several respondents had left the responsibility for caregiving with older children. Once children were over the age of 10, they were often deemed old enough to take care of themselves. Access to high-quality, affordable child care located close to home and workplace or training location, would have improved the quality of life for respondents and their children.

CityLiving tenants who had found contract work with their housing provider described the support they got from their families and from one another. They also commented on the flexibility provided by self-employment.

We get to set our own hours and it works great with the kids in school. We can do it during the day. And in the summer, all three of us have husbands at home who can watch the children, so it works out great.

My kids are in school but if one of my kids was sick I could leave it [the work]. When you are working somewhere it is not always possible to just up and go. And I think that with the three of us working together we compensate for each other.

Transportation

Transportation issues were another major barrier to economic participation. Many low-income women did not have access to cars, and some found the cost of public transportation onerous. Many mentioned at least at some point in their lives being forced to walk and occasionally bicycle to get around. This limited range of mobility can constrain the housing search, the job search, securing child care, shopping and obtaining social services.

As part of some initiatives, specifically MAW and the Downtown Women's Project, life-skills training and development included getting a driver's licence. One woman described how the freedom of mobility changed her life.

As I look back on [my life before], it was boring. Now, I'm more outgoing. I have my [driver's] licence and I'm going all the time.

One woman commented that working close to home lessened the tension of work and home demands.

I think I am really lucky in having a position so close to home. I think it would be even more difficult if you had to take the subway which is what a lot of women [have to do] because the brunt of the work at home falls to the woman.

Transportation issues can be reduced by siting housing and employment supports along major public transit arteries, and can be eliminated by including employment or employment skills development opportunities in the housing community itself.

Domestic responsibilities

The stress created through conflicting time and space demands intensifies when a woman decides to work both inside and outside the home. Domestic responsibilities do not go away, and while other family members may offer assistance, the woman is often forced to achieve “supermom” status. One mother described her exhausting attempts to pursue schooling. In the end, she decided to wait until her kids were older to continue.

I [was] dropping the kids off in the morning at 9 o'clock, getting to school, going to my class, having to do my homework in the day before my next class because I knew I wouldn't get it done at home. And if I had homework I [had] to do for my afternoon classes, I [didn't] get a chance to do it because on my way home I [had] to pick the kids up from day care, then go home. And then “oh no, I have to make dinner now.” It wasn't so much the course load I couldn't handle. It was not being able to separate myself, the student, from the mom and the wife and the cook and the cleaner when I got home. When I was at school, it was fine.

Exhaustion

The women interviewed often mentioned “it was tough,” “rough,” “hard” or “difficult” to meet the demands placed on them by their involvement in these initiatives. Physical, mental and emotional exhaustion were sometimes consequences of labour force participation.

Expense of working

In addition to the major expenses associated with child care and transportation, there are smaller expenses that accompany the transition to employment. Greater variety in clothing, convenience food and meals out, and other incidentals can gouge the pay cheque a woman brings home.

Disincentives to work

The hardship and expense imposed on the low-income woman may create disincentives to work. Many of the interviewed women spoke of making the choice to be stay-at-home mothers drawing social assistance rather than trying to meet the demands of labour force participation. The struggle of the commute to day care and work, of preparing children for school, of missing child-related appointments and activities, and of the exhaustion of juggling home and work responsibilities was often not worth the meagre pay cheque afforded to working mothers at the end of the day. A further disincentive to labour force participation is the loss of health care insurance, especially dental care, which is available to families on social assistance.

Personal situations

The women interviewed in this study overcame significant personal barriers to accomplish their achievements: low incomes, systemic prejudice, addiction issues, abuse, physical and mental health issues, to name a few. These personal situations create implications for the delivery of housing-based supports. However, an assessment of these issues is beyond the scope of this study.

Specific Challenges

Devaluing volunteer work

Volunteer work is a key component of non-profit and co-operative housing management, as well as an important element of CED. Many unpaid hours also go into the development of small business initiatives. Issues arise when the formerly unpaid work of many becomes the paid work of a few. Volunteers will not be sustained when there is a “staff person” doing the same job.

This has implications for the development of employment opportunities in housing communities. The divisions between paid and unpaid responsibilities can be unclear. Especially in a co-operative setting, maintenance and administrative work are undertaken as part of tenants’ responsibilities to the co-operative structure. There were suggestions that the creation of employment opportunities within this type of housing community could undermine the co-operative structure.

Housing as a workplace

There are challenges presented when housing becomes the workplace. Although child care and transportation issues may be solved by this approach, domestic and workplace responsibilities may enter into conflict. Children and other family members may present interruptions. Home and work uses may be incompatible; for example, midnight receipts of faxes or laundry covering desk space may make the home a less than ideal work environment. Space constraints may be intensified.

Moreover, workplace issues may not be left behind at the end of the day. The dissolution of separate spheres may mean that neither provides a haven or source of support.

Confusion of landlord–tenant and employer–employee roles

In [the social housing community], you don’t really have any communication [with staff] unless you are a bad tenant or you are having problems.

There is potential for role conflict in challenging the traditional landlord–tenant and employer–employee relationships through the development of employment opportunities within social housing communities. The complexity of added or altered roles can present formidable challenges to legal and legislative arrangements in housing. As the above quotation indicates, there is a distinct power relationship between tenant and landlord and it can be very intimidating to the tenant to approach the landlord—or employer—with concerns. The same is true in reverse—an employee may be hesitant to jeopardize her housing or housing community relationships by bringing up workplace-based issues and conflicts. The programs that have had the most success in combining housing and employment have experienced numerous growing pains in reconciling these multiple roles.

Conclusions

Although these respondents described significant difficulties, they still encountered significant achievements on the path to economic participation. Given the methodological approach of this study, the most successful participants were contacted. However, for every one of the 35 success stories documented for this research, there were many more who slipped through the cracks or whose housing and employability was so marginal that they could not successfully address their employment skills development, perhaps not even begin to consider doing so.

Residents identified stable, secure, safe, decent and affordable housing for themselves and their families as a key prerequisite to addressing their economic participation. The quality of the housing environment can also act as a source of motivation for both paid and unpaid work. This work can provide actual employment opportunities, such as those in maintenance, renovation and property development, as well as opportunities for building capacity for employment and employment skills development. The development of self-esteem, new skills and greater community integration through networks of support are key preconditions of employment and employment skills development for low-income women. Thus, the potential for capacity building in social housing should not be overlooked in assessing the contribution of affordable housing to employability and the pursuit of training.

This capacity provides the motivation and preparedness for addressing employment skills development and other aspects of self-help. When asked if she felt securing stable housing could help a person go on to employment, a young respondent replied:

It can, but it is only if you want it. It doesn't matter how much they give to us. If people don't find the motivation within themselves, it won't make a difference.

From the perspectives of female residents of social housing, there are general challenges to meeting employment skills development, and specific challenges for the delivery of employment supports through housing. General challenges include child care, transportation, domestic responsibilities, exhaustion, the expense of working, disincentives to labour force participation, personal situations, including histories of abuse, active addiction issues, physical and mental health issues, and systemic prejudice. Specific challenges to the delivery of employment supports through housing include the devaluing of volunteer work, housing-as-workplace conflicts, and the complexity of merging landlord-tenant and employer-employee roles.

This chapter has presented findings from interviews with female residents of social housing. It has illustrated their successes and challenges in enhancing their economic participation through their housing. The next chapter examines the issue with a different audience: housing experts and managers.

6. WHAT WE HEARD FROM HOUSING EXPERTS AND PROGRAM MANAGERS

I have worked in a variety of training programs and one of the issues that always comes up in housing [is that] if someone doesn't have stable housing, the chances of them completing the program, being there every day, are very slim.

Focus group participant

Through focus groups and personal interviews, the project solicited the views and experiences of individuals directly involved in delivery of social housing and women's employment programs. The research sought general views on the advantages and disadvantages of delivering employment supports to low-income women through housing programs. It probed their direct experiences with administration of such initiatives. More specifically, the research explored their views on the following questions.

- What is the advisability of combining employment supports with social housing for low-income women? What are the advantages and disadvantages of “packaging” employment supports for women with social housing?
- What kinds of employment opportunities are suggested/recommended?
- What supports are recommended?
- What funding mechanisms are proposed?
- How should such programs be evaluated?

This chapter presents the findings from interviews and focus groups with housing experts and program managers regarding their experiences with, and the potential for, combining housing with employment and employment supports.

Combining Employment Supports with Affordable Housing

What is the advisability of combining employment supports with social housing for low-income women? What are the advantages and disadvantages of “packaging” employment supports for women with social housing?

While focus group participants cited both advantages and disadvantages to combining employment supports with social housing, there was general support for the combined model.

Opportunities: Stability of Housing and Employment

A key rationale given by housing managers, developers and experts for combining women's employment supports with housing was that stable housing was seen as a requirement for participation in the labour force. Secure housing was felt to be such a basic need that it was the obvious starting point for providing support.

One focus group participant described a clear connection between stable housing and success in employment support programs.

I have worked in a variety of training programs, and one of the issues that always comes up in housing [is that] if someone doesn't have stable housing, the chances of them completing the program, being there every day, are very slim. And in fact, what happened after quite a while of working with people, is that in some programs we decided that we needed to work with people to get stable housing first before they entered into the training, because there was just no way to ensure that someone could successfully complete the program and feel good about themselves without that stability.

Another participant observed the importance of both family stability and stable housing as prerequisites for women's employment. Family stability, it was noted, requires housing stability.

I think our...individual capacity is very dependent on our relationships with other people.... If that is faltering then lots of other things unravel and I do find that the house is the first step toward family stability...

Another noted the connection between having affordable housing and pursuing educational goals.

What I've seen over the past few years is that the affordable housing...has really made a world of difference in people pursuing post-secondary training....I get people applying, who say in their applications: "I would like to pursue further education and affordable housing would make the difference for me."

Still another drew attention to the distinction between "economic participation that is related to the housing industry" and the more basic factor—"housing that is a basis upon which people are able to participate in these contexts." Housing stability was felt to be key in supporting women. "Economic participation will follow according to each individual's capacity if they have stable housing."

Opportunities: Skills Development

Another reason cited for combining employment supports with housing is that the housing environment presents opportunities for learning skills that may be directly or indirectly employment related. Work done on a volunteer basis may teach skills that can ultimately lead

to employment. One participant noted the potential for co-operative housing to foster such skill development.

We've got 25 years of anecdotal evidence around that in co-op housing with people who have never done anything outside the home, large-scale serving on committees and on boards of directors, even learning how to speak in public, a number of things that...lead to a job.... A former member of a finance committee [who] got a job promotion...would say: "I never realized how much I really learned about financial planning through the work I did planning the co-op's budget.... Now when I'm asked to do some kind of project at work that requires a certain kind of financial analysis, I'm surprised at how much I'm thinking about the kinds of things that I learned...working on the [co-op's] budget."

One project manager remarked that the co-operative model is appropriate for employment supports because of the opportunities it provides members to offer feedback and direct change in the program.

I think for our members the difference between us and lots of the other groups who do training quite well [was]...trust because the organization is actually owned by the member co-ops. I think there is a feeling that they know us and have seen us do other kinds of training. Ultimately, if we do a bad job, our members have a forum to come [forward] and raise the issue.

Opportunities: Physical Amenities in Housing May Support Employment

Social housing communities may have common spaces and facilities that can support residents' fledgling businesses. Community kitchens, office spaces and other meeting rooms have served as employment supports for residents of social housing.

Still another support is the possibility of offering needed child-care services in or near residents' home environment, so their children do not need to be transported long distances to child care. One participant observed that on-site child care would be particularly useful to women in a social housing community who want to pursue their education.

The other thing that I've really talked a lot about...and that's upgrading their Grade 11 or Grade 12. We've always come up against child care, but if we can put child care in place, then I think the moms are more open to coming out and creating their skills that way. Transportation is another issue. They have to haul kids on the bus to a certain location. It's easier if it's within their own community.

Opportunities: Informal Social Networks in Housing May Support Employment

The point was also made that movement of women into the labour force can be facilitated by the kinds of informal social contacts that may be formed in a housing community. Residents develop informal social networks that can be important in securing employment. Networks

were seen to help with information about programs and job opportunities, as well as contacts for training or employment.

Social housing communities were seen both as an important source for acquisition of work-related competencies and for building self-esteem. Social housing can function as a community of support. According to one program administrator:

We have had residents who are now...taking on employment opportunities that three years ago they never would have even considered. Part of it, even if they know they existed, is that they didn't have the self-confidence to go forward with it. Sometimes, we have to look at where some of these people are coming from and that's one of the basics. You've talked about different stages in a person's life and that one of the basic stages is to be able to have that self-esteem or that self-confidence to be able to make a phone call. Sure, anybody can make a phone call, but if you're going to feel that the person on the other end is going to put you down, why phone?

Moreover, targeting low-income individuals for CED initiatives in their housing has been found to minimize "turf problems."

We found that the broader orientation of working with women's groups or handicapped groups was less effective in the initial stages than dealing with a neighbourhood. One of the problems CED has suffered from is confusion and over-politicization, an excessive amount of turf problems when you try to bring CED into an area that has historically been the purview of social services. We have found that by focussing on neighbourhood rather than a community of interest, it tends to neutralize the politics to a greater extent.

Challenges: Sense of Obligation to Participate

Focus group participants observed that the connection between housing and employment was not all positive. Three potential negative elements were cited, including the element of choice, which is important in offering employment supports through housing programs. Residents of social housing should not feel compelled to participate in an employment support program. It was emphasized that social housing residents should not be made to feel that their tenure in their housing community is contingent on participation in an employment program. Tenants may fear losing their housing. According to one focus group participant:

I do believe that it is really important...that if you do have housing and employment tied together, that someone has a choice whether or not they want to participate in both or one.... I think that choice is always important.

Challenges: Replacement of Volunteer Work

Focus group participants also emphasized that employment support programs should not replace volunteer work that may occur within a housing community. Volunteer work was seen as valuable in its own right, and they warned against recasting it into workfare or paid work.

Challenges: Home/Work Space Conflicts

Another potential disadvantage was cited with regard to community economic development projects that might be conducted within a housing community. It was noted that there is always a risk that work-related conflicts would have a deleterious effect on relationships between neighbours.

In terms of micro-business or CED within housing, I think it can work and I think there can be some hurdles with that as well, just in terms of having people working together who also live together.... I know I wouldn't want to live with people I work with! And I think, depending on the housing model...that can add some additional stresses.

Challenges: Certification in Building Trades and Technology

There was some frustration expressed by managers of housing renovation projects in both interviews and in the focus groups about the journeyman training system. It was felt that the apprenticeship training approach was too costly and onerous for a community development corporation to undertake. The obstacles to this type of training presented a serious barrier to the certification of women in trades and to their receiving the wages and benefits paid in skilled trades.

We have an employee who is a female. She works [in a non-traditional, skilled trade position] in a major department—she's been there for years. In order for her to get her hours, we have to...hire a journeyman so she can work under that person. We don't have the money to hire a journeyman and so therefore she doesn't get her hours.

Challenges: “Creaming” and Funding

Representatives of agencies that deliver social supports commented on the problem of targeting programming to the most highly functioning and those who are most likely to help themselves. When funding depends on successful outcomes, “creaming” may be an issue, and the most needy and marginal individuals may not qualify for training and assistance.

A lot of social/supportive housing programs only choose the best tenants because their funding depends on their success rate in getting these tenants to transition out and move on. Then people only take the best kids who are nearly stable anyway and need only a small nudge. The most needy of the youth community never get the help they need because they don't fit into the little perfect box that makes the organization trying to help them look really good.

Challenges: Access to Credit and Financing

While new approaches to providing access to credit and financing such as peer lending groups have opened up, this respondent commented that really nothing much has changed for low-income and marginal members of society in access to resources for small business development and micro-enterprise.

The whole issue has been a farce in CED. When people claim they have financing for a CED project, it is not really available to the low-income person. It is available to the person who has assets. When you look closely at the program, there is virtually no difference between the behaviour of the banks and the behaviour of the alternative loan funds. So we promise them a lot and then we marginalize them further. This has been pretty consistent across the country for the last 15 years. There are very few exceptions. We thought we had an exception in the peer-lending programs that were brought to Canada in the last 10 years, but they as well have been marketing ploys to benefit the foundations without substantively changing the situation. The amounts of money were paltry. The program was less than adequate and ended up costing us an incredible amount of public money to deliver a program that really has no substantive effect in terms of leveraging people out of the margins to a viable business that could survive in the city. One thousand bucks doesn't go very far and that is essentially what they offered.

Challenges: Provision of Ongoing Support

Many housing experts and program managers cited the need for long-term and ongoing support for people, and women in particular, moving into positions of increased economic independence.

Most initiatives do not address the incredible barriers that low-income people face when they try and get into a CED project. They do not provide the ongoing support. You can't fix it in six months or six weeks in an entrepreneurial training program. The issue is faced by single moms and those who have been in the margins for any length of time. You can't overcome those in a six-week training program, which is kind of the quick-fix approach that is so often taken in CED.

However, political and fiscal realities mean limited resources for such support. The nature of this support and its prescribed duration were not fully described by key respondents, but child care, life-skills training and counselling were identified as specific types of employment support. More generally, support can include reinforcement of potential, harmonization of service delivery, increased participation in the community, increased positive social contacts and other such means to offset difficult life conditions.

Challenges: CED in Cities

The challenge of undertaking CED initiatives in larger centres was also mentioned. While there may be more opportunities for employment in cities, there are also significant barriers to

developing community-based programming. Social isolation and dependency, especially for recent immigrants and new arrivals to the urban centre, may present obstacles to economic participation. As one respondent comments:

CED programs have been very successful in small towns where the glue of the community already exists. You transfer that into the city and you are talking about a long-term community development program, which is rarely if ever funded to build capacity and to deal with the barrier issues that people have to contend with—not to mention the simple environment of a major urban centre like Vancouver, Montréal or Toronto, exacerbating environments that drive people somewhat crazy to say the least just by the simple fact of the intensity of the environment and the density of the environment. These influences affect any effort to develop community, to build capacity in any community. Plus people are more dependent in the city...unlike in the country where people can draw on informal economic resources...to survive and sustain oneself.

This finding indicates support for basing employment supports in housing communities where the “glue” of community may already exist and where informal networks of social support may already thrive.

Types of Employment Opportunities

What kinds of employment opportunities are suggested/recommended?

Those administering programs combining housing and employment supports described a number of types of employment opportunities that had been created within housing developments. Most of these were casual, part-time or seasonal jobs. Examples of such employment opportunities included janitorial, maintenance and repair work, landscaping and building fences, and providing programs for school-aged children during the summer months.

[Another] thing that we've done—and this has been over the past four or five years—is offer tenants the opportunity to work within the family complexes to run summer programs for the children of those complexes and the families of those complexes. And we've always hired tenants for that situation.... It's a paid position for the summer months. It's usually from the first part of May until October, it depends. Some of the tenants we've hired have been students. Those finish up about the end of August, beginning of September and that's been a valuable experience for them as well as for the community.

Recommended Supports

What supports are recommended?

This question is key to the delivery of housing-based employment supports; however, responses were somewhat scattered and should not be considered exhaustive.

Child Care

Locating child-care facilities in housing communities was a frequently recommended support.

Life-Skills Training

Good life-skills training to complement skills development in housing-based training programs was recommended by housing experts and managers. It was felt that this type of programming could be “very triggering for a lot of people.”

Counselling

Increased availability of counselling through housing-based contacts and supports was recommended by housing experts and managers. Drug and alcohol issues counselling, anger management and conflict resolution counselling, abuse recovery counselling and financial management were some of the supports suggested.

A case for counselling came from a woman who had worked on the construction of the Sandy Merriman House. The shelter was named for a project participant who died of an accidental heroin overdose during construction. She said:

At the beginning of the project, everyone signed a contract that they wouldn't use or drink or anything during the program or you might be asked to exit. So we were talking after she died thinking that maybe if that contract had been worded differently or some drug and alcohol counsellor had been hired that Sandy could have felt she could have told somebody. One of the recommendations would be to surely think about the drug and alcohol issues that people might have.

The issue of siting was briefly mentioned in the discussion of supports; however, much more investigation would be needed for conclusions on appropriate siting of housing-based employment supports.

This respondent commented on how a “one-stop shopping” approach to the delivery of social supports, including employment supports, could ease the accessing of services by marginal populations, such as street youth.

There are a lot of programs that are run for street youth in downtown Vancouver but they are scattered throughout the city. Often, the programs

aren't terribly well linked. As a youth on the street, it is hard enough finding one and walking through one door, let alone walking through several doors, finding your way around and even having the self-confidence to meet with a number of different people versus one person. So there was a concept of having a storefront youth service centre where there would be one place where there would be representatives from a number of different programs. The youth could walk in and find a wide range of services, and if they couldn't find the services or programs they wanted there, there would be a really good referral service that would meet all their needs.

Funding

What funding mechanisms are proposed?

The interviews with program managers and the focus group of housing providers identified several funding issues and approaches to funding employment supports through social housing.

Numerous respondents cited the withdrawal of the federal government from providing capital support to develop housing. The view was expressed that, given the severity of the problems being addressed within their local communities, it is not acceptable for the federal government to assign responsibility for housing to local or even provincial levels of government. The federal government housing agency, Canada Mortgage and Housing Corporation (CMHC) was called on to:

Put some dollars back into what's going on across the country...if they're not going to put it into buildings then let's get some dollars up there to support the communities that want to do something.

Housing managers and program administrators described a number of unconventional funding mechanisms that had been used in delivery of employment supports through housing. Ideas discussed included the following.

- Use social assistance payments as shelter allowance that could be spent on mortgage payments, “so the equity can be used, for example, to start a small business or get a job or go back to school.”
- Make loans to residents of social housing to support home-based businesses.
- Formalize barter systems (e.g., co-op bucks) to operate within housing co-operatives, so neighbours employ each other to do repairs, maintenance and carpentry.

- Incorporate the delivery of transportation co-ops, tool co-ops, child-care co-ops and community kitchens within social housing budgets to assist in lightening the load of domestic responsibilities for tenants.

Evaluation

How should such programs be evaluated?

Participants in the focus groups were asked how to evaluate programs that combined employment supports with housing. There was a strong sense that the ultimate goals of such programs related to capacity building, both in individuals and the larger housing communities. For this reason, it was emphasized that evaluations must consider the longer term outcomes of program participation, rather than just short-term measures.

To the extent that some programs were seeking to provide a basic element of stability in people's lives, it was felt that this was a factor which needs to be measured, both in terms of impacts on individuals and on the larger community. The sponsor of one training program observed:

We need to measure more than...the impact of the program on the families and the women that we're working with.... We need to measure...what it is that this [kind of program] does for the rest of the community. How do they benefit from this kind of input from women and children? The value cannot be underestimated in terms of the rest of the community.

A program manager acknowledged the value to funders of measuring program success through the numbers of participants who found jobs; however, it was noted that such an indicator only reveals part of the outcome.

I mean certainly that's a good measure on one hand, but I think it's dangerous to just go there, because I think you miss out on all the other important things. And two years down the road someone may get a job because of what happened, and it may not be reflected in a lot of ways of evaluation.

Another focus group participant noted the importance of evaluation that addressed outcomes relevant to the quality of life in the community.

[Y]ou were asking about outcome. How to evaluate that. I think that it may, if you want to talk about indicators, if you want to talk about quality of life in our community. Some of the issues that we've raised are that many people in the community are not reaching the same quality of living that apparently is the norm, that most of us expect from an environment. I think that you measure that, Statistics Canada has various ways of

measuring it, but we are currently [in our program] discussing what are the indicators so we can talk about outcomes in terms of quality, not in terms of quantity.... In other words, what we want...to measure is the number of people who are living below the poverty line and all the other issues that are related to that. Those really are the outcomes because we're talking about a very fundamental thing when you talk about jobs and housing and health—the health of the person.

Another program administrator made the point that the important outcome was whether the participants in a program achieved the goals they set for themselves, and advocated:

...measuring people's ability to achieve the goals that they set, whether [what] I want to do first thing is choose a career, that can be one goal, or it could be: "I need to line up baby-sitting so I can go look for work." Or it could be: "I'm going to do volunteer work in this agency because that's where I want to be employed." They set the goal and then each time a goal is achieved, that's a success.

Many of the programs sought to raise participants' sense of confidence and self-esteem. Program assessment should find a way to assess this.

It's really important to go to the source and talk to the people involved and find out what they have gained or what they haven't.... You can ask potential questions—you know—"Did you get work? Are you better off now? How has this impacted on your life?" I mean, I think asking fairly general, open-ended questions will reap more than just, "Did you get a job?" Because I think that's one measure—I guess we all know that's only one small measure.

And I think [we need to know] how people are feeling about themselves. How they are feeling being in a community? [What is] their outlook on life now? I know we've had some people come into training programs where they've actually thought: "This is all I can do." They finish their training program and they think: "No! I have options. I can do other things!" And they didn't get a job at the end but they're hopeful, so I also think [we should] measure hope sometimes.

As agencies delivering training...it's important to recognize that getting a job is a process in itself. You finish training and you're not necessarily going to be employed at that time. There are sometimes lags. I think that qualitative step—just hearing people's individual stories—is really important because I think if you just look at whether that person got a job...you miss a lot.

It was suggested that an important criterion for evaluation of training-related programs be the extent to which the skills are transferable.

Finally, participants warned against an evaluation trap of using indicators that, while they may be measurable, may not measure the desired outcomes. One participant noted the danger of selecting criteria for evaluation that may not reflect the basic values that underlie these community development program initiatives.

We're certainly getting more and more driven toward measuring outcomes...we drifted into this situation where we have to measure everything....in large part [we should be] going back to values and looking at things. Sometimes, we just do things because they are the right thing to do....More and more I see the difficulties in trying to add up dollars or quantify impacts—it really just comes back to what's needed in the situation. We're still not telling a story—I mean, where do we get our wisdom these days? That's the issue that I think is one of things that is impacting [on] us.

Conclusions

Those working directly with programs delivering employment supports to women through housing described a number of opportunities and challenges associated with this hybrid model. Secure, affordable housing was seen as an important starting point for both training and employment programs. It was noted that the housing community itself can offer a variety of formal and informal employment-related supports. Housing communities may provide opportunities for volunteer work and for learning skills that may be directly or indirectly employment related. The value of such volunteer work was emphasized, both for housing communities and for individual residents, and participants cautioned against conversion of volunteer work into paid work. Housing communities can also be the source of paid employment for residents, as well as providing common amenities, such as community kitchens, meeting rooms and workshops, which can support the development of residents' own fledgling business ventures. Child-care services can be located within, or close by, the housing community, thereby simplifying the lives of employed mothers and their young children. Thus, it is not simply the employment training supports in housing which can enhance women's economic participation; other social supports can also lessen burdens imposed by domestic and income-earning responsibilities and can facilitate labour force participation.

7. CONCLUSIONS AND RECOMMENDATIONS

Housing can be a foundation in the process of building capacity, which is an essential prerequisite of economic participation for low-income women.

Chapter 7 presents conclusions and recommendations on the delivery of employment supports through housing. It concludes with suggested directions for further study.

Conclusions

Housing as shelter is a basic necessity of life, and housing needs must be satisfied before a person can address other basic issues in his or her life, such as health, education or employment. Securing decent and affordable housing can be the first step in an incremental series of steps toward economic participation and personal achievement. Housing can be a foundation in the process of building capacity.

Building Capacity: A Series of Steps

Stable Housing →	Employability →	Economic Participation →	Economic Independence
Stability to consider planning for the future	Development of confidence and self-esteem, new skills, contacts, networks of support and mutual aid, educational goals, and direct and indirect opportunities for employment and income generation Employment supports are used	Economic participation is possible Rents continue to be stabilized and housing continues to be affordable	With the ability to earn a livable wage, economic independence is possible Housing assistance is no longer necessary

Summary of Conclusions

1. Housing-based delivery of employment supports is a workable model, though not a common one.
2. Stable, decent and affordable housing enables participation in the labour force through:
 - the development of confidence and self-esteem;
 - the development of new and marketable skills;
 - the development of contacts, networks of support and mutual aid;
 - facilitating pursuit of educational goals through financial savings and security of tenure from subsidized rents; and

- the provision of direct and indirect opportunities for empowerment and income generation.
3. Given the tendency for low-income women and social housing residents to have limited mobility and greater social and economic isolation, housing communities are a good place to support employment skills development.
 4. Social housing communities can have physical amenities, such as child-care facilities, common rooms with office equipment and common kitchens, that support residents' employment needs.
 5. Housing with employment supports can minimize the time–space constraints imposed on low-income women by their dual domestic and labour force responsibilities.
 6. Hiring from the housing community supports economic independence; however, employment programs should not replace volunteer work in the housing community.
 7. Residents and housing providers feel participants should not be compelled to participate in employment support programs.
 8. Innovative approaches to financing home ownership for low-income women, such as using social assistance allowances as mortgage payments, can stabilize housing and contribute to enhanced economic participation.

Conclusion 1: Housing-based delivery of employment supports is a workable model, though not a common one.

This qualitative study has found that this is a workable model, but current Canadian examples are quite rare. Information gathered from participants and managers indicates achievements in employment skills development initiatives for people who are often hard to employ. The research found improvement in quality of life and enhanced economic participation on an individual level through participation in housing-based employment supports.

Recommendations

- Make funding and support available for models combining housing and employment supports.
- Continue the monitoring of outcomes in combining housing with employment supports.

Conclusion 2: Stable, decent and affordable housing enables participation in the labour force.

Through participation in the direct and indirect employment supports available through housing, participants developed self-esteem and self-confidence. This capacity building is a necessary precondition of employment and training.

Participants learned new and marketable skills. These skills were both directly and indirectly employment related and contributed significantly to the development of their confidence. This included interpersonal skills, organizational and office skills, housing management skills, and construction and financial skills.

Participants developed contacts, networks of support and mutual aid through their housing and its employment supports. This again contributed to the development of self-esteem and assisted in the integration of the low-income women and social housing tenants with the broader community.

Self-confidence, skills and support contributed to enabling participants to take training and education. Moreover, the financial savings through subsidized rents made further schooling more affordable, and security of tenure made financial planning for schooling easier.

Employment outcomes in these housing and employment initiatives showed that 60 percent of the women (21 of 35) found work as a direct or indirect result of the initiative, including 14 percent (five of 35) who were self-employed. An additional 14 percent (five of 35) were looking for work, and 20 percent were in school or in training.⁷

Recommendations

- Federal and provincial levels of government should re-invest in social housing programs.
- Training programs and their funders should recognize the importance of stable housing for successful outcomes by participants.

Conclusion 3: Given the tendency for low-income women and social housing residents to have limited mobility and greater social and economic isolation, housing communities are a good place to support employment skills development.

These findings show that housing communities are a good place to start in targeting women for the development of employment skills, given the tendency for limited mobility and social and economic isolation by low-income women and residents of social housing.

Recommendations:

- Housing providers should take an increased role in CED activities based around social housing communities.

- Support the employment skills development opportunities provided through volunteer work in social housing.
- Housing providers should investigate collaborative partnerships with agencies delivering employment supports for low-income women.

Conclusion 4: Social housing communities can have physical amenities, such as child-care facilities, common rooms with office equipment and common kitchens, that support residents' employment needs.

Social housing communities have common spaces and facilities, such as common kitchens, office space and meeting rooms, which can support residents' fledgling businesses. In addition, there is potential for siting other employment-supporting uses, such as child-care facilities, collective kitchens, transportation co-ops, tool co-ops and workers' co-ops, within social housing communities.

Recommendations

- Give social housing developments access to funds to create community facilities for training and employment activities.
- Planners should limit regulatory barriers to compatible small business initiatives in social housing.
- Architects and designers should plan social housing environments with the above uses in mind.
- Make high-quality, affordable child-care services available close to home for low-income women.

Conclusion 5: Housing with employment supports can minimize the time-space constraints imposed on low-income women by their dual domestic and labour force responsibilities.

Locating child care near home can reduce the transportation burden for low-income women and their young children. Work within the housing community itself can also lessen the stress of dual sphere commitments and reduce child-care and transportation concerns.

Conclusion 6: Hiring from the housing community supports economic independence; however, employment programs should not replace volunteer work in the housing community.

Volunteer work within the housing community is an important source of community cohesion. It should not be recast into workfare or paid work. Volunteer work within the housing community plays an important role in skills development. It not only provides

residents with opportunities to learn, but gives them experience in dealing with both success and mistakes within a supportive environment.

Conclusion 7: Residents and housing providers feel participants should not be compelled to participate in employment support programs.

Findings from this research indicate that residents as well as housing and employment experts feel that access to safe, decent and affordable housing should be made available with the choice rather than the obligation to take advantage of employment supports located therein. Housing should not be contingent on the resident's willingness to undertake efforts to increase self-sufficiency. It was felt that residents move through the incremental stages of preparation for employment and training at different speeds and that compulsory participation would do nothing to vary the speed of this process and, in fact, could be detrimental to women whose personal situations precluded this readiness. Women also need to be allowed flexibility in joining and leaving programs. Sporadic participation must be accepted as low-income families confront difficult life situations. The series of steps toward economic participation will not always be direct, and programming must recognize and support this.

Residents and housing experts echoed the importance of choice in the decision to seek employment and to take advantage of employment supports.

Recommendation

- Offer employment support programs through the housing community on a voluntary-participation basis. Residents should have a choice as to whether or not they wish to participate in housing-based employment support programs.

Conclusion 8: Innovative approaches to financing home ownership for low-income women, such as using social assistance allowances as mortgage payments, can stabilize housing and contribute to enhanced economic participation.

Permitting social assistance to be used as mortgage payments within co-operative structures can increase household stability, which can provide a base for labour force participation. Co-operative approaches using sweat equity can also provide opportunities for training in housing construction, renovation and management, as well as opportunities for the development of self-confidence and interpersonal skills.

Recommendations

- Facilitate, through policy, the use of social assistance allowances as mortgage payments.
- Increase access to funding for innovative housing development.

Directions for Further Study

This research has raised questions which may be appropriate for further research.

- What are the implications of project scale, project design and siting for the delivery of housing-based employment supports?
- What are the implications of age of residents for the delivery of housing-based social supports aimed at women?
- What housing-based employment support approaches have been advanced for populations with special needs (i.e., those with a disability, individuals dealing with addiction issues, with a mental illness, youth, individuals who are street-involved, the “hard-to-house,” Aboriginal Canadians, recent immigrants, etc.)? What current initiatives exist? What are the outcomes of these various approaches?
- What should be the nature of counselling and other formal supports? How should they be delivered and administered? What is the appropriate duration of delivery?
- What is the role of housing-based employment supports in CED? What are the implications for program design in meeting the goals of CED?

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APPENDIX A: CURRENT CANADIAN INITIATIVES

The following six Canadian initiatives were identified as potential cases for in-depth study in the initial phases of the research. Interviews with project managers were carried out as part of Phase 3 of the research.

FIREWORKS DAY PROGRAM

*Servants Anonymous Society of Calgary
Calgary, AB*

Type of approach

Housing as a stable environment for supportive services.

Description of Initiative

The Servants Anonymous Society of Calgary (SAS) provides long-term supportive housing, training, counselling and job placements for women involved in, or at risk of becoming involved in, prostitution to enable them to make the transition from “street” to “straight” worlds. The society has three primary care houses, each offering one emergency support bed for a stay of one to 30 days and three short-term beds for a stay of a minimum of six months. Each house has one full-time, live-in volunteer to offer support and counselling. The Hot House provides housing to women with drug and alcohol addiction issues, who wish to address their addiction and recovery issues. The Home Sweet Home Nursery is specifically designed for participants who are pregnant or have children, and who wish to learn parenting skills. The Oasis Centre is for all other participants. Residents of these houses must attend the Fireworks Day Program, a six-month minimum program where they learn life skills and attitudes to facilitate their transition to mainstream society.

The Fireworks Day Program is divided into four phases.

- Phase 1 - Classroom (four months minimum)
This phase offers pre-educational and pre-employment training. Participants attend classes to learn new skills, to deal with recovery and street issues, and to prepare themselves to enter mainstream society. Graduation ceremonies are held every five weeks to recognize successes and accomplishments.
- Phase 2 - Job Shadowing (two months)
Participants find placements in the business and service venture of the Fireworks Cooperative. They may “job shadow” at a café and catering company, an office services and graphic design company, a baby-sitting service or a gift shop.
- Phase 3 - On-the-Job Training (six months)
On completion of the job shadowing phase, participants may apply for an on-the-job training contract within one of the business or service ventures. This is a six-month, government-sponsored contract.
- Phase 4 - Reintegration into Society
Following completion of the three phases, many participants are hired in their placements. Other are referred to Career Network staff who find them jobs within the community.

After graduation from the Fireworks Day Program, participants may be ready to move into semi-independent living in secondary housing. SAS supports two social housing apartment complexes, where participants may live for up to seven years while continuing to receive support from SAS. At this point, participants must either be employed, in school or caring for their children on a full-time basis.

Impetus

This initiative was developed to address the needs of female street youth aged 16 to 25. This population's needs were not being addressed by other programs, which tended to target girls under the age of 16.

Goals

- Decrease the number of women involved in prostitution.
- Offer alternatives to sex trade involvement.
- Enable young women to learn independence, life skills and employment skills.
- Improve the lives of children of mothers involved in prostitution.
- Stabilize housing.
- Make a long-term commitment to counselling and support.

Population Targeted

Young women aged 16 to 25 involved in or at risk of involvement in prostitution were targeted.

Obstacles Encountered

- Public acceptance.
- There was a lack of people wanting to become involved; some people become involved for the wrong reasons.

Conditions Necessary for Success

There must be:

- commitment to long-term nature of initiative;
- patience;
- understanding;
- willingness to learn; and
- an ability to meet actual rather than perceived needs.

Results Achieved

- The program has had 201 participants and almost three quarters (73 percent) of these young women have been successful in leaving prostitution and street involvement.

- The program has provided an alternative to sex trade involvement and has given resources to women wanting to change their lives.

Funding

Private funding has been obtained from individual community members, businesses and organizations.

Contact Information

Carla Dubé, Program Co-ordinator
 Servants Anonymous Society of Calgary
 PO Box 21066 Dominion PO, Calgary AB T2P 0V0
 Tel: (403) 237-0931, Fax: (403) 237-0931
 E-mail: godsmob@servantsanon.com, Internet: www.servantsanon.com

STRACHAN HOUSE

*Homes First Housing Society
 Toronto, ON*

Type of approach

Job training or employment in housing rehabilitation, management services and related services.

Description of Initiative

Homeless and marginally housed individuals (both male and female) were trained in environmental clean-up and construction. They renovated a former warehouse building into a permanent housing facility, in which they were subsequently housed. Two women developed fine carpentry skills to a degree that the contractor hired them for permanent employment following completion of the project.

Impetus

Strachan House, or Street City 2, capitalized on experiences in the development and management of the original Street City complex. In that initiative, homeless men were involved in the planning and development of a warehouse conversion in a poor and under-invested area of downtown Toronto. This building would provide permanent housing to homeless and marginally housed individuals, who would actively manage the site. During the initial planning, it was determined that the project should be available to men and women; however, it was difficult to persuade women to join in the decision-making process and paid labour because they had not been involved from the outset. The opportunity for involvement and employment for women was rectified in the development of Strachan House, and a crew of both men and women was hired.

Goal

- Empower marginalized people by providing for their housing needs, by enabling them to regain power through participation in decision making, and by offering them opportunities for paid employment.

Population Targeted

Homeless and marginally housed men and women were targeted.

Obstacles Encountered

- Attendance was erratic as participants struggle with mental health issues, addiction, child-care issues, as well as the unpredictability of living on the streets.
- There was a lag between clean-up and construction caused by funding delays.

Conditions Necessary for Success

- A great deal of flexibility is required with participants.
- A contractor must be willing to train participants and to supervise their work.

Results Achieved

- Training and income-generating opportunities were created in the development of Strachan House.
- Two women who participated regularly and demonstrated skill in fine carpentry were offered permanent, full-time employment with the same contractor.

Contact Information

Ken Davies, Manager, Team 3 Projects

Homes First Society

411 Richmond Street East, Suite 102, Toronto, Ontario M5A 3S5

Tel: (416) 214-1870 ext. 21, Fax: (416) 214-1873

YOUNG WOMEN CREATING CHANGE

Environmental Youth Alliance

Vancouver, BC

Type of approach

Job training or employment in housing rehabilitation, management and related services.

Description of Initiative

This was a direct training initiative teaching young women housing construction skills and enabling them to explore careers in home building, community development and environmental sustainability through exposure to engineering, architecture, design and construction trades. The women built the rooftop garden of the VanCity Place for Youth and an eco-pavilion/garden house in the Strathcona Community Gardens.

Impetus

This initiative was conceived to assist participants to overcome issues of inner-city poverty, environmental degradation and the physical, verbal and sexual abuse that may be faced by women in poverty.

Goals

- Increase awareness of environmental building practices.
- Increase skills and abilities in housing trades and professions.
- Increase self-esteem and the overall well-being of women.
- Construct an environmental garden house.

Population Targeted

Thirty young women from varied income levels, ethnic and racial backgrounds, sexual orientations and education levels participated.

Obstacles Encountered

The group experienced:

- prejudice;
- poor weather; and
- toxic building materials.

Results Achieved

- The young women developed construction skills.
- An environmentally friendly garden and eco-pavillion/garden house were constructed.
- A legacy has been left for the community.
- Community awareness of women as builders and of environmental building options has increased.

Contact Information

Susan Kurbis, Manager
 Environmental Youth Alliance
 PO Box 34097, Station D, Vancouver BC V6J 4M1
 Tel: (604) 689-4446, Fax: (604) 689-4242
 E-mail: wcedward@unixg.ubc.ca

YOUTH LEADERSHIP AND DEVELOPMENT AND BABY-SITTING COURSE

Saskatoon Housing Authority
Saskatoon, SK

Description of Initiative

The Youth Leadership and Development and Certified Red Cross Baby-Sitting Course is a 20-hour program which teaches young people, aged 12 years and over, leadership, organizational skills, program planning, child care, behaviour management, group dynamics and leadership styles, volunteerism and problem-solving skills.

Type of approach

Job training or employment in housing rehabilitation, management and related services.

Impetus

This initiative developed from a needs survey with the community. Adult tenants were concerned about youth misbehaving, vandalizing property and loitering. The young people themselves expressed the desire for more involvement and for opportunities for more productive activities.

Goals

- Make the community a better place to live.
- Better address the development needs of youth.

Population Targeted

Young people 12 years and older, approximately half of whom were female, participated.

Obstacles Encountered

- There was a shortage of adults to supervise youth in their initiatives beyond the course.

Conditions Necessary for Success

Two ingredients were considered essential:

- support of tenant community; and
- youth enthusiasm.

Results Achieved

- The young people increased leadership skills and self-esteem.
- Graduates have become more involved in their communities through baby-sitting and playground supervision, and some have implemented programs of their own for younger children (e.g., after-school programs, nutrition programs).
- Teachers have given positive feedback to the Saskatoon Housing Authority (SHA) from teachers on the leadership skills and self-confidence demonstrated at school by graduates.

Funding

Annual budgets ranging from \$2,500 to \$3,000 are funded through SHA Tenant Association grants, and funds are raised through tenant associations.

Contact Information

Cheryl Cole, Community Services Co-ordinator
Saskatoon Housing Authority
525 24th Street East, Saskatoon, SK S7K 0K9
Tel: (306) 668-2744, Fax: (306) 668-2701

PINE TREE ASSOCIATION
New Dawn Enterprises Ltd.
Sydney, NS

Type of approach

Job training and housing assistance as part of a comprehensive community revitalization.

Description of Initiative

The Pine Tree Association formed to initiate a program aimed at assisting families on social assistance, headed by a female, to buy their own homes. Fifteen women participated and all were successful in purchasing mobile homes. Arrangements were made between the Ministry of Community Services and a financial institution for a loan. Mortgage payments were deducted directly from social assistance cheques. The women were enrolled in training

programs offering skills development in hairdressing and home care, as opportunities for employment in these fields were available within Pine Tree Park.

Impetus

The Pine Tree Park project was modelled after another pilot trailer park redevelopment project. Oceanview, a trailer park on the outskirts of New Waterford in Cape Breton, was in a serious state of deterioration, causing substantial health and safety concerns for tenants. An assessment indicated that an annual expenditure of between \$10,000 and \$20,000 would be needed to reverse the decline. Although the provincial Department of Community Services was unwilling to make this investment, a community worker in the Rehabilitation and Community Services Division of the Department of Community Services felt the park could be redeveloped. Under his leadership, the tenants were successful in achieving home ownership through self-help. The Oceanview venture served as a model for the Pine Tree Association.

Goals

- Provide housing to a group that has had particular difficulty in finding stable housing, anticipating that stable housing would facilitate the move into the paid work force.
- Redevelop a former military base site to affordable housing.
- Improve the relationships these women experienced with financial institutions.
- Improve the education and training levels of the women for employment.

Population Targeted

Single mothers on social assistance were the population targeted. Twelve participants fit this description; the other three were older single women interested in home ownership.

Obstacles Encountered

- There were difficulties finding a financial institution willing to assist.
- The initiative was perceived as a risky venture as participants had little equity and histories of poor relationships with financial institutions.
- Few banks were willing to take on the extra paperwork.

Conditions Necessary for Success

- The province was supportive and had already successfully completed a similar project in an adjacent town.
- The trailer park was available for development and was owned by a community economic development agency.
- The company that provided the homes was very supportive and helpful.

Results Achieved

- Fifteen women received quality mobile homes.

- Fifteen women own the homes, an achievement that has helped stabilize their lives, increase their personal equity and alter their relationships with the bank.
- Participants have increased self-esteem and confidence.
- The training programs were less successful; very few of the participants went on to find employment.

Contact Information

Mary Mackenzie

New Dawn Enterprises Ltd.

PO Box 1055, Sydney NS B1P 6J7

Tel: (902) 539-9560, Fax: (902) 539-7210

Internet: www.cbnet.ns.ca/cbnet/govinfo/economic/newdawn.html

NIAGARA PRESENTS –FOOD BROKERAGE TRAINING PROGRAM

Niagara Peninsula Homes

Welland, ON

Type of approach

Job training and housing assistance as part of a comprehensive community revitalization.

Description of Initiative

Niagara Presents is a community economic development initiative which takes advantage of the fresh produce of the Niagara region to create employment opportunities through micro-enterprise development for members of the non-profit housing community as well as the broader community. Niagara Presents offered a food broker training program with a local college to develop job opportunities for marketing the specialty food products (i.e., jams, jellies and sauces) produced by these small businesses. The 11 women who participated in the food brokerage training found employment in their job placements, created a business for themselves that was unrelated to food brokerage or moved away. Thus, none of those trained found employment in food brokerage but most have found employment elsewhere.

Impetus

A prior initiative in developing small businesses associated with food production had been successful to a point; however, the new businesses were not generating sufficient sales to support the participants. It was determined that training in food brokering was needed to generate increased sales nationally and, ultimately, internationally.

Goals

- Create more training and employment opportunities for co-operative and non-profit housing community members. Initially, the organization intended to train local people to market local products globally. It was anticipated this would benefit farmers and encourage opportunities for employment in small business ventures and product marketing.
- Engage in capacity building for women from various cultural and educational backgrounds and with varying levels of literacy.

- Create a safe and positive learning environment for the women.
- Offer on-the-job learning rather than workshop-based experience.

Population Targeted

Low-income women from culturally diverse backgrounds within co-operative and non-profit housing communities were the primary target, although the course was open to members of the broader community.

Obstacles Encountered

- There was a lack of control over the training process and funding as a result of the partnership with the college.

Conditions Necessary for Success

- The ability to contribute extra resources is required (fax and Internet services, equipment such as a TV and VCR) because the program was offered at the organization's site.

Results Achieved

It has evolved from a gift-basket initiative marketing locally grown specialty food products into a food broker training program and then further into a business development corporation offering a micro-loan fund for development of specialty food products and a community kitchen.

Funding

Project funding was obtained by Niagara College from Human Resources Development Canada. The project was also supported by in-kind contributions from sponsoring organizations.

Contact Information

Betty Ann Baker
Niagara Peninsula Homes
178 King Street, 3rd Floor, Welland, Ontario L3B 3J5
Tel: (905) 788-0166, x205, Fax: (905) 788-0928

APPENDIX B: TELEPHONE INTERVIEW QUESTIONNAIRE FOR MANAGERS

August 24, 1998

Dear Manager or Developer:

You have been contacted to participate in this research to inform the study about specific initiatives that you or your organization have undertaken to increase the employability and skills of low-income women through affordable housing. We would like to know more about the conditions which inspired the development of this initiative, the specifics of the initiative itself (e.g., who is being targeted; what are the objectives; how many participants have been involved; what obstacles have you encountered; what are the conditions necessary for success, etc.) and the results that have been achieved. You will find an outline of the interview schedule below.

Research objectives

The proposed study will address how affordable housing development and provision can be used to increase skill levels and employability of low-income women. The objectives of this research project are twofold: the dissemination of information about current initiatives being undertaken that combine housing and measures to augment the employability of women and an evaluation of initiatives to identify which elements are most effective in improving the economic status of women. This analysis will form the basis for proposing new housing-related policies that can increase the employability of low-income women.

More specifically the research will:

- identify initiatives, policies and programs from other countries that have combined housing and employment skills development;
- describe Canadian initiatives being undertaken in the area of housing that have integrated skill development of low-income women;
- assess the impact of these initiatives on employability and women's incomes;
- provide an analysis of factors that hindered and contributed to the success of these initiatives;
- identify other housing elements that can increase skill levels and employability (e.g., integration of services such as day care or after school programs, management practices that involve tenants); and
- propose new policy directions and options that encourage initiatives that deal with housing and increased employability of low-income women.

Participation in study

We intend to conduct this research between August 31 and September 11, 1998. Although we hope to conduct the research during office hours, between 9 a.m. and 5 p.m. Monday to Wednesday, we would be happy to arrange another time, if you would prefer. We will call your office on Wednesday, August 26 to set up an interview time.

It is estimated that interviews will take approximately 20 minutes of your time. We will request your permission to audio-tape the discussion. Your participation is entirely voluntary and you may decline to answer any questions you feel you do not wish to answer. The information you provide will be used to develop a list of current initiatives and support mechanisms for women in housing and economic development. Descriptions of initiatives, names, phone numbers and addresses of contact persons will be included in the final report as an annex.

This project has been reviewed by, and received ethics clearance through, the Office of Human Research at the University of Waterloo. If after receiving this letter, you have any questions about this study, or would like additional information to assist you in reaching a decision about participation, please feel free to contact Allison Ruddock at (519) 888-4567, ext. 6863, Dr. Laura Johnson at (519) 888-4567, ext. 6635 or the Office of Human Research at (519) 888-4567, ext. 6005.

Thank you for your interest in this project.

Yours sincerely,

Allison Ruddock
Research Associate

Laura Johnson
Project Director

Telephone Interview Questionnaire for Managers

A. Introduction

1. Contact Information

- Name:
- Position:
- Name of organization:
- Address:
- Telephone number:
- Fax:
- E-mail:
- Internet address:

2. What name do you give the initiative we are discussing today?

B. Description of Initiative

1. Could you describe the affordable housing component of the initiative?
2. Could you describe the employment/skills development component of this initiative?
3. Could you explain the relationship between the two?

C. Background

1. What conditions led to the development of this initiative?

D. Goals

1. What general goals or outcomes did you anticipate from this initiative?
2. What specific objectives did you set in developing this initiative?

E. Years of Operation

1. When was this initiative launched?
2. How long has it been under way?/How long was it in operation?

F. Involvement of Other Agencies

1. What agency or agencies were responsible for this initiative?

G. Financing

1. How was this initiative financed?
2. What other support (if any) did you receive (i.e., donations of material or land, volunteer support, etc.)?
3. Approximately, what is the annual budget for this project?

4. What were approximate start-up costs?
5. What are the approximate maintenance costs?

H. Population Targeted

1. What was the target population?
2. Who actually participated?
3. Approximately what proportion of this population were women?

I. Number of Participants

1. How many individuals participated in this endeavour?

J. Results Achieved

1. What was achieved in this initiative?
2. Has there been an evaluation of the program? What did it find?

K. Conditions Necessary for Success

1. Do you consider this project a success?
2. If so, what were the conditions necessary for success?

L. Obstacles Encountered

1. What significant obstacles did this initiative encounter?

M. Recommendations for Duplication

1. Do you have any recommendations for an organization that might be considering duplicating your initiative?

N. Similar Initiatives Operating Elsewhere

1. Are you aware of any similar initiatives operating elsewhere?

APPENDIX C: THANK YOU LETTER

November 4, 1998

Contact Name
Position
Street Address
City, Province, Postal Code

Dear Contact Name,

We want to thank you for taking the time to discuss the [initiative] with us. Your participation was extremely helpful to our CHRA research on the relationship between affordable housing and employability for low-income women.

We have collected information on 16 different initiatives and they will all be profiled in our final report due to be released by Status of Women Canada in 1999. The accuracy, clarity and comprehensiveness of these descriptions are very important to us. We would ask that you review the fact sheet enclosed describing your initiative to ensure that the initiative is presented accurately, clearly and with adequate fullness. If there are points you wish to see changed, please fax the corrections to Allison at (519) 725-2827.

Please feel free to contact either Laura (519-888-4567, ext. 6635) or Allison (519-888-4567, ext. 6863) if you have any questions or comments about this research.

Sincerely,

Allison Ruddock
Research Associate
ajruddoc@fes.uwaterloo.ca

Laura C. Johnson
Project Director
lcjohnso@fes.uwaterloo.ca

Enhancing Women's Economic Participation Through Housing,
a research project of the Canadian Housing and Renewal Association (CHRA)

School of Planning
University of Waterloo
Waterloo, ON N2L 3G1
Tel: (519) 888-4567
Fax: (519) 725-2827

APPENDIX D: LETTER OF RECRUITMENT TO ORGANIZATIONS

Date

Contact Name

Organization

Street Address

City, Province Postal Code

Dear Contact Name,

We are writing with three purposes regarding our CHRA study of housing and employment opportunities.

First, we want to thank you for taking the time to discuss the [name of initiative] with us. Your participation was extremely helpful to our research on the relationship between affordable housing and employability for low-income women.

Second, we would like to check our information. We have collected data on 16 different initiatives and they will all be profiled in our final report due to be released by Status of Women Canada in February 1999. The accuracy, clarity and comprehensiveness of these descriptions are very important to us. We would ask that you review the enclosed fact sheet describing the initiative to ensure that it is presented accurately, clearly and with adequate fullness. If there are points you wish to see changed, please fax the corrections to Allison at (519) 725-2827.

Third, we were very impressed with this initiative **and we would like to select it as one of 10 case studies in our research.** We would like to make a site visit to interview participants in the [name of initiative] to hear about their personal experiences in addressing issues of housing need while receiving counselling, taking training and/or developing skills that may increase their employability.

Interviews would run approximately 20 minutes and could be arranged to take place at a time and place convenient to the individual being interviewed. We would prefer to make a site visit on [date]; however, another time could be arranged. Participation is entirely voluntary, and participants may decline to answer any questions they do not wish to answer. Participants will not be identified by name in the report to follow. We will request permission to audio-tape the interview.

In our opinion, the [name of initiative] initiative offers a unique and illustrative example of self-help housing provision and community development. It would be extremely useful to include the perspectives offered by participants in this initiative in our study.

We would be pleased to answer any questions about this project and the involvement of participants in the case study. You may contact either Allison (519-888-4567, ext. 6863) or Laura (519-888-4567, ext. 6635) for more information.

Sincerely,

Allison Ruddock
Research Associate
ajruddoc@fes.uwaterloo.ca

Laura C. Johnson
Project Director
lcjohnso@fes.uwaterloo.ca

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Fax: (519) 725-2827

APPENDIX E: RESIDENTS' LETTER OF RECRUITMENT

November 18, 1998

Resident's Name

Street Address

City, Province, Postal Code

Dear Resident:

We are researchers from the School of Planning at the University of Waterloo, and we are conducting a study on housing and employment skills development for women. We would like to talk with you about your experiences in housing and employment or training, as a result of your participation in the [name of initiative].

Allison Ruddock will be making a visit to [place] on [date] to speak with approximately 10 people who have participated in the [initiative] about their experiences. Questions will be quite general, like:

- Has your involvement in the [initiative] helped you develop skills that might help you find work?
- In what way has involvement in this program changed your employment situation?
- In your opinion, what made this program successful?
- In your opinion, how could this program be improved?

Interviews will run approximately 20 minutes and can be arranged to take place at a time and place convenient for you. Your participation is entirely voluntary, and you may decline to answer any question you do not wish to answer. You will not be identified by name in the report to follow. We will request permission to audio-tape the interview.

This project has been reviewed by, and received ethics clearance through, the Office of Human Research at the University of Waterloo. If after receiving this letter, you have any questions about this study, please feel free to contact Allison Ruddock at (519) 888-4567, ext. 6863 or Dr. Laura Johnson at (519) 888-4567, ext. 6635. If you would like additional information to assist you in reaching a decision about participation, you may contact the Office of Human Research at (519) 888-4567, ext. 6005.

We look forward to meeting with you.

Sincerely,

Allison Ruddock
Research Associate

Laura C. Johnson
Project Director

Enhancing Women's Economic Participation through Housing,
a research project of the Canadian Housing and Renewal Association (CHRA).

School of Planning
University of Waterloo
Waterloo, ON N2L 3G1
Tel: (519) 888-4567
Fax: (519) 725-2827

APPENDIX F: INTERVIEW QUESTIONS FOR RESIDENTS

Interview Questions

1. Please describe for me the **housing** you are living in now.
2. Can you describe your **housing history**?
3. Please describe for me the [**training program/employment initiative**] that you took as a result of involvement in this housing?
4. Are you still taking this training/employed?
5. What was your life situation like before your involvement in the [**training program/employment initiative**]?
6. Describe your educational background.
7. Describe your employment history.
8. Has your involvement in this program **changed your life** situation? If so, in what way?
9. How **do you feel** about yourself after participation in the [**training program/employment initiative**]?
10. Has your involvement/participation in the [**training program/employment initiative**] helped you **find work**? If so, how?
11. Has your involvement/participation in the [**training program/employment initiative**] helped you **develop skills** that might help you find work? If so, what were they?
12. Has your involvement/participation in the [**training program/employment initiative**] helped you make **contacts** that might be helpful in finding work? If so, how?
13. Is there **anything in particular** about this program/opportunity that helped you with finding a job or getting skills that might be useful for a job?
14. Is there anything you would like to **add** to our discussion today?

APPENDIX G: FEEDBACK LETTER

Date

Dear Resident:

We want to thank you for taking the time to talk with us about your experiences with the [name of initiative] project. Your participation was extremely helpful to our research on the relationship between affordable housing and employability for women.

You will find enclosed a copy of the executive summary of findings from our research. A copy of the entire report is available from Status of Women Canada.

Yours sincerely,

Allison Ruddock

Research Associate
E-mail: ajruddoc@fes.uwaterloo.ca
Tel: (519) 888-4567, ext. 6863

Laura C. Johnson

Project Director
E-mail: lcjohnso@fes.uwaterloo.ca
Tel: (519) 888-4567, ext. 6635

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APPENDIX H: HOUSING, EMPLOYMENT AND TRAINING SURVEY

Date

Dear Prospective Survey Participant:

We are researchers from the School of Planning at the University of Waterloo and we are conducting a study on the relationship between affordable housing and employment skills development for low-income women. This research is being undertaken for the Canadian Housing and Renewal Association (CHRA) and is funded by Status of Women Canada.

We would appreciate it if you would complete the attached survey. Although questions are quite general (for example, what general skills have you gained as a result of your participation in this job/training program?), you do not have to fill out any questions you prefer not to answer. Completion of the survey is expected to take about 10 or 15 minutes of your time. Participation in this project is voluntary and your answers will be kept confidential. This project has been reviewed by, and received ethics clearance through, the Office of Human Research at the University of Waterloo.

It would be appreciated if you would return the completed questionnaire in the self-addressed, stamped envelope by December 11, 1998.

If after receiving this letter, you have any questions about this study, or would like additional information to assist you in reaching a decision about participation, please feel free to contact Allison Ruddock at (519) 888-4567, ext. 6863 or Dr. Laura Johnson at (519) 888-4567, ext. 6635. If you have any concerns about your participation in this research, you may contact the Office of Human Research at (519) 888-4567, ext. 6005.

Thank you for your interest in our project.

Sincerely,

Allison Ruddock
Research Associate
Tel: (519) 888-4567, ext. 6863

Laura C. Johnson
Project Director
Tel: (519) 888-4567, ext. 6635

Enhancing Women's Economic Participation Through Housing,
a research project of the Canadian Housing and Renewal Association (CHRA)
School of Planning, University of Waterloo
Waterloo, ON N2L 3G1
Fax: (519) 725-2827

Housing, Employment and Training Survey

Thank you for taking the time to complete this survey about housing, employment and training. The information provided will be useful in our study for the Canadian Housing and Renewal Association (CHRA). If you run out of space, please attach a separate sheet. When you have finished, please return the survey portion to the researchers by December 11, 1998 in the envelope provided. You may keep the letter for your records.

1. When did you move into this housing development? Month _____ Year _____
2. When did you begin this training program/job? Month _____ Year _____
3. What was your source of income before you took this job/training program? (Please check all that apply to you.)
 - social assistance
 - unemployment insurance/employment insurance
 - part-time employment
 - full-time employment
 - other (please specify): _____
4. Are you still taking this training/employed in this job?
 - yes
 - no
5. If not, when did it end? Month _____ Year _____
6. Did you complete this training program/employment contract?
 - yes
 - no
7. If not, what was your reason for leaving?
8. (Please check all the boxes that apply to you) Are you currently:
 - employed full time (more than 30 hours per week)
 - employed part time (less than 30 hours per week)
 - taking training or schooling full time
 - taking training or schooling part time
 - unemployed
 - unemployed and looking for work
 - on social assistance
 - on employment insurance
 - on disability benefits
 - other (please specify)

9. If you are working now, please describe your job by answering the following questions.

a) What do you do in your job?

b) What is your current rate of pay?

- less than \$5/hour
- less than \$10/hour
- less than \$15/hour
- less than \$20/hour
- less than \$25/hour
- less than \$30/hour
- more than \$30/hour

c) How many hours did you work last week? _____

d) How many hours do you work in a typical week? _____

e) How long have you had this job? _____

f) How long do you want to keep it? Why?

g) Do you consider this a good job? Why or why not?

10. Do you expect any future job opportunities as a result of this training/employment experience?

- yes
- no

11. What general personal improvements have you gained as a result of participation in this initiative? (Check any that apply).

- job-related skills (e.g., computer skills, accounting skills, etc.)
- interpersonal skills (e.g., skills in public speaking, conflict management, etc.)
- information / knowledge (e.g., improved math or language abilities, etc.)
- contacts (e.g., people in the community who know you and can help you)
- management skills (e.g., organizing events, managing office duties, working with other people, etc.)
- life skills (e.g., time management, money management)
- other (please specify): _____

12. Are you

- male
- female

13. In what age category are you?

- less than 16 years
- 16-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65-74
- 75-84
- more than 85 years

14. Please indicate your marital status:

- married/common-law
- divorced/separated/widowed
- single
- other (please specify): _____

15. Do you have children?

- yes
- no

16. If yes, how many? _____

17. What is the highest level of schooling you had received before moving into this housing development/training program? (Please check the appropriate box.)

- some elementary
- completed elementary (i.e., completed Grade 8)
- some high school
- completed high school
- some college
- completed college
- some university
- completed bachelor's degree at university
- some graduate work
- completed graduate work

18. What is the highest level of schooling have right now? (Please check the appropriate box).

- some elementary
- completed elementary (i.e., completed Grade 8)
- some high school

- completed high school
- some college
- completed college
- some university
- completed bachelor's degree at university
- some graduate work
- completed graduate work

19. Can you describe any positive effects in your life that have come about from having participated in this initiative?

20. Can you describe any negative effects in your life that have come about from having participated in this initiative?

21. If you could change anything about this program, what would you change?

Thank you for taking the time to fill out this survey. Your participation is very important to our research.

APPENDIX I: FOCUS GROUP DISCUSSION OUTLINE AND QUESTIONS

Women's Employment and Training Organizations: Focus Group Toronto, Ontario

Session co-sponsored by Canadian Congress on Learning Opportunities for Women (CCLOW), December 1998

Discussion Outline

Welcome and thanks for participating.

Description of project, identification of researchers, sponsor and funder and review of objectives of the focus group. Explain that this is one of three focus groups to be conducted nationally: this group of women's organizations concerned with training and employment, one with residents of housing programs with employment supports, and another with housing providers.

Explanations of ground rules: proceedings will be tape-recorded.

The final research report will identify focus group participants, along with their organizational affiliations and contact information, but all individual views will be kept confidential. The research report will present only a summary of views expressed in the focus groups. Participants will receive an executive summary of the final research report.

Introductions of leader and participants.

Focus Group Questions

1. Has anyone had direct experience developing programs which combine employment or employment skills development with housing?
2. Does anyone know about any Canadian initiatives which combine social housing employment/training supports?
3. Are there advantages of programs that combine housing with employment/training supports?

Probes:

- Advantages to communities?
- To specific target groups?
- Advantages to implementation?

4. Can you identify any risks/disadvantages in combining these two types of social support programs?

What kinds of safeguards could minimize any risks?

5. Should social housing and employment training programs be targeted to particular groups/constituencies?

If yes, which groups would those be?

6. Should social housing and employment programs training be directed specifically at women?

If yes, for what reasons?

If no, for what reasons?

7. Who, in your opinion, should deliver the training/employment services in a program coordinated with social housing?

8. What is the feasibility of developing social housing programs combined with employment supports?

9. How might such programs be funded?

10. How should such programs be evaluated?

What are the key criteria for success/failure?

- Short term?
- Long term?

Thank participants for their assistance.

**Social Housing Providers: Focus Group
Saskatoon, Saskatchewan
Saskatchewan City Hall, November 1998**

Discussion Outline

Welcome and thanks for participating.

Description of project, identification of researchers, sponsor and funder and review of objectives of the focus group. Explain that this is one of three focus groups to be conducted nationally: this group of housing providers, one with residents of housing programs with employment supports and another with representatives of women's organizations.

Explanations of ground rules: proceedings will be tape-recorded.

The final research report will identify focus group participants, along with their organizational affiliations and contact information, but all individual views will be kept confidential. The research report will present only a summary of views expressed in the focus groups. Participants will receive an executive summary of the final research report.

Introductions of leader and participants.

Focus Group Questions

1. Has anyone had direct experience with social housing combined with employment or employment skills development?
2. Does anyone know about any Canadian initiatives which combine social housing employment or training supports?
3. Are there advantages of programs that combine housing with employment or training supports?

Probes:

- Advantages to communities?
 - To specific target groups?
 - Advantages to implementation?
4. a) Are there risks/disadvantages of combining these two types of social support programs?
b) What kinds of safeguards could minimize any risks?
 5. a) Should social housing and employment programs be targeted to particular groups/constituencies?

- b) If yes, which groups would those be?
6. Should social housing and employment training be directed specifically at women? If yes, for what reasons?
 7. Who, in your opinion, should deliver the training/employment services in a program coordinated with social housing?
 8. What is the feasibility of developing social housing programs combined with employment supports?
 9. How might such programs be funded?
 10. a) How should such programs be evaluated?
 - b) What are the key criteria for determining success/failure?
 - Short term?
 - Long term?
 11. a) Would it be helpful to disseminate information about existing models of social housing with employment supports?
 - b) What channels would you suggest for disseminating information.

Thank participants for their assistance.

**Residents Focus Group
Vancouver, BC, November 1998**

Session co-sponsored by Entre Nous Femmes Housing Society

Discussion Outline

Welcome and thanks for participating.

Description of project, identification of researchers, sponsor and funder and review of objectives of the focus group. Explain that this is one of three focus groups to be conducted nationally: this group of current or recent residents of housing programs that provide employment-related supports, one with women's organizations concerned with training and employment, and another with housing providers.

Explanations of ground rules: proceedings will be tape-recorded.

The final research report will identify the housing programs in which participants reside, but will not disclose the names of participants. The research report will present only a summary of views expressed in the focus groups. Participants will receive an executive summary of the final research report.

Introduction of leader and participants.

Focus Group Questions

1. Has anyone had direct experience with social housing combined with employment or employment skills development?
2. Based on your experiences, what recommendations can you give about how training/employment programs can be offered through social housing?
3. Are there advantages of programs that combine housing with employment/training supports?

Probes:

- Advantages to communities?
 - To specific target groups?
 - To yourselves?
 - To other individuals with whom you are acquainted?
4. Working people often need childcare and transportation. Does combining employment support with housing have any effect on how easy or difficult it is to find such services?

5. a) Are there risks/disadvantages of combining these two types of social support programs?

Probe:

- What are some of the reasons not to combine the two programs?

b) What kinds of safeguards could minimize any risks?

6. What would make you feel more comfortable in an employment training program?

Probe for:

- In my neighbourhood?
- With my neighbours?
- With people like myself?

7. Would you feel more or less comfortable attending a training program with people who you felt were more like yourself?

8. a) Should social housing and employment programs be directed specifically at women?

b) If yes, for what reasons?

c) If no, for what reasons?

9. Who, in your opinion, should deliver the training/employment services in a program coordinated with social housing?

10. Imagine that you are a program planner with lots of resources. If you were designing a new program, can you imagine ways to combine training/employment opportunities with social housing?

11. a) How should such programs be evaluated?

b) What are the key ways to measure success/failure?

- Short term?
- Long term?

Thank participants for their assistance.

APPENDIX J: FOCUS GROUP RECRUITMENT - SASKATOON

November 16, 1998

Contact Name
Street Address
City, Province, Postal Code

Dear Contact Name,

We are conducting a study on the relationship between affordable housing and employment skills development for low-income women. This research is being undertaken for the Canadian Housing and Renewal Association (CHRA) and is funded by Status of Women Canada.

We would like to invite you to participate in a focus group discussion with social housing providers and housing and community issues professionals. In this meeting, we would ask you to discuss your experiences with, and opinions on, combining housing and employment, or housing and training programs for women.

This meeting will take place at 1 p.m., Monday November 30 at Saskatoon City Hall in the Planning and Building Department Library. Russell Mawby at the City of Saskatoon is assisting in organizing the focus group. Directions, parking information and other logistics information are available by contacting him at (306) 975-7666. It is expected the focus group discussion will last approximately two hours and light refreshments will be provided.

Your participation is entirely voluntary, and you may decline to participate in discussion on issues on which you do not wish to comment. All information you provide will be considered confidential; however, we intend to include quotations from the discussion in the body of the final report. We also intend to include names and addresses of focus group participants as an appendix. With your agreement, we would like to audio-tape the discussion to assist in analysis.

This project has been reviewed by, and received ethics clearance through, the Office of Human Research at the University of Waterloo. If after receiving this letter, you have any questions about this study, or would like additional information to assist you in reaching a decision about participation, please feel free to contact Allison Ruddock at (519) 888-4567, ext. 6863, Dr. Laura Johnson at (519) 888-4567, ext. 6635, or the Office of Human Research at (519) 888-4567, ext. 6005.

We look forward to meeting with you.

Sincerely,

Allison Ruddock

Research Associate

E-mail: ajruddoc@fes.uwaterloo.ca

Tel: (519) 888-4567, ext. 6863

Laura C. Johnson

Project Director

E-mail: lcjohnso@fes.uwaterloo.ca

Tel: (519) 888-4567, ext. 6635

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Waterloo, ON N2L 3G1
Tel: (519) 888-4567
Fax: (519) 725-2827

APPENDIX K: FOCUS GROUP RECRUITMENT - TORONTO

Date

Dear Contact Name, at fax: [Fax Number]

We are conducting a study on the relationship between affordable housing and employment skills development for low-income women. This research is being undertaken for the Canadian Housing and Renewal Association (CHRA) and is funded by Status of Women Canada.

We would like to invite you to participate in a focus group discussion with representatives of women's employment and training organizations and community economic development organizations. In this meeting, we would ask you to discuss your experiences with, and opinions on, combining housing and employment, or housing and training programs for women.

Joanne Lindsay at CLOW is working with us as co-organizer of this focus group. Additional focus groups are also being held in other locations with social housing providers and with residents of housing programs which offer employment-related programs.

This meeting will take place between [time] and [time], on [date] in the [room] of the [building and location]—see below for directions by car or by TTC. Light refreshments will be provided.

Please confirm your attendance by faxing back the attached sheet.

Your participation is entirely voluntary, and you may decline to participate in discussion on issues on which you do not wish to comment. All information you provide will be considered confidential; however, we intend to include quotations from the discussion in the body of the final report. We also intend to include names and addresses of focus group participants as an appendix. With your agreement, we would like to audio-tape the discussion to assist in analysis.

This project has been reviewed by, and received ethics clearance through, the Office of Human Research at the University of Waterloo. If after receiving this letter, you have any questions about this study, or would like additional information to assist you in reaching a decision about participation, please feel free to contact Allison Ruddock at (519) 888-4567, ext. 6863, Dr. Laura Johnson at (519) 888-4567, ext. 6635, or the Office of Human Research at (519) 888-4567, ext. 6005.

We look forward to meeting with you.

Sincerely,

Allison Ruddock
Research Associate
E-mail: ajruddoc@fes.uwaterloo.ca
Tel: (519) 888-4567, ext. 6863

Joanne Lindsay
Executive Director, CCLOW
Canadian Congress for Learning
Opportunities for Women
Tel: (416) 699-1909
Fax: (416) 699-2145
E-mail: cclow@web.net
<http://www.nald.ca/cclow.htm>

Laura C. Johnson
Project Director
E-mail: lcjohnso@fes.uwaterloo.ca
Tel: (519) 888-4567, ext. 6635

Confirmation of Attendance

Please fill out this form and fax to: **(416) 699-2145**

This confirms that the following person **will** attend the focus group session on *[date]*, at *[time]*:

Name: _____

Organization: _____

Tel: _____ Fax: _____

E-mail: _____

Please let us know if you have any accommodation needs. Thank you!

CLOW
Tel: 416-699-1909
Fax: 416-699-2145
E-mail: cclow@web.net

APPENDIX L: FOCUS GROUP RECRUITMENT - VANCOUVER

TO:

RE: Research Study: Enhancing Women's Economic Participation Through Housing
FOCUS GROUP

As part a study for the Canadian Housing and Renewal Association funded by Status of Women Canada looking at the relationship between housing and economic participation, a focus group will be held on:

Tuesday, December 8, 1998
5:30 p.m. - 7:30 p.m.
Alma Blackwell's Common Room
Ground Floor, 1656 Adanac Street

We are looking for women from co-ops and non-profit housing to talk about their own experiences and impressions in gaining skills or work opportunities. If you or someone you may suggest is interested in attending, I will provide a letter to participants for further information. Please note that participants will not be identified in the resulting report, and there will be refreshments and a small honorarium to cover expenses. We hope to hear from you as soon as possible to confirm plans.

Thank you for your interest.

Leslie Stern
Enhancing Women's Economic Participation through Housing

PLEASE PHONE OR FAX COMMENTS TO LESLIE STERN - 734-7047

APPENDIX M: FEEDBACK LETTER – FOCUS GROUPS

Date

Dear Focus Group Participant:

We want to thank you for taking the time to participate in the focus group discussion at [location] on [date]. Your participation was extremely helpful to our research on the relationship between affordable housing and employability for women.

You will find enclosed a copy of the executive summary of findings from our research. A copy of the entire report is available from Status of Women Canada.

Yours sincerely,

Allison Ruddock

Research Associate
E-mail: ajruddoc@fes.uwaterloo.ca
Tel: (519) 888-4567, ext. 6863

Laura C. Johnson

Project Director
E-mail: lcjohnso@fes.uwaterloo.ca
Tel: (519) 888-4567, ext. 6635

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Fax: (519) 725-2827

APPENDIX N: RESIDENT CONSENT FORM - PROFILES

Consent Form

I agree to having the enclosed account appear in a report by Allison Ruddock and Laura C. Johnson from the School of Planning at the University of Waterloo. This report is being distributed by the Canadian Housing and Renewal Association (CHRA) and Status of Women Canada.

I have made this decision based on the information contained in the information letter I received at the time of the interview, and I have had the opportunity to receive any additional details I wanted about this study. I have also had the opportunity to make any changes I wanted to this account.

I understand that while my name will not be used, I may be identifiable by this account.

I am aware that this project has been examined and approved by the Office of Human Research at the University of Waterloo, and that I may contact this office at (519) 888-4567, ext. 6005, if I have any concerns or questions about my participation in this research.

Participant's Name: _____

Participant's Signature: _____

Researcher's Name: _____

Researcher's Signature: _____

Date: _____

APPENDIX O: LIST OF FOCUS GROUP PARTICIPANTS - SASKATOON

Joanne Coleman Pidskalny, Housing Director
YWCA
510 25th Street E., Saskatoon, SK S7K 4A7
Tel: (306) 244-7034 ext. 37, Fax: (306) 653-2468

Sharon Cunningham, Director and Verl Mastin
Interval House
712 Victoria Avenue.Saskatoon, SK S7N 0Z2
Tel: (306) 244-0185, Fax: (306) 244-0327

Sylvia Dubéczy
Working for Women
3 117 Third Avenue S., Saskatoon, SK S7K 1L6
Tel: (306) 665-2802

Carol Gorgchuk, President and Mercy Ohirko
SaskNative Rentals Corporation
1940 Avenue C North, Saskatoon, SK S7L 1M1
Tel: (306) 653-0384, Fax: (306) 653-0394

Kathryn Manley
Box 6, Site 606, RR 6, Saskatoon, SK S7K 3J9
Tel: (306) 668-6612

Russell Mawby, Housing Faciliator
City of Saskatoon
222 3rd Avenue N., Saskatoon, SK S7K 0J5
Tel: (306) 975-7666, Fax: (306) 975-7712
E-mail: russ.mawby@city.saskatoon.sk.ca

Linda Smee
313 Eighth Street E., Saskatoon, SK S7H 0P4
Tel: (306) 665-0001

Laverne Szejvolt and Dianne Manegre
QUINT Housing Co-operative
230 Avenue R South, Room 202, Saskatoon, SK S7M 0Z9
Tel: (306) 978-0162, Fax: (306) 683-1957
E-mail: quint@link.ca

Michelle Turner
Saskatchewan Social Services, Community Development
122 3rd Avenue North, 10th Floor, Saskatoon, SK S7K 2H6
Tel: (306) 933-7167, Fax: (306) 933-8228

Rob Watts
Saskatchewan Social Services, Community Development
122 3rd Avenue N., Saskatoon, SK S7K 2H6
Tel: (306) 933-6067, Fax: (306) 933-8228

Jim Wasilenko, General Manager and Cheryl Cole
Saskatoon Housing Authority
525 24th Street E., Saskatoon, SK S7K 0K9
Tel: (306) 668-2703, Fax: (306) 668-2701

Kate Waygood
Saskatoon District Health Board, Community Development Team
107 230 Avenue R South, Saskatoon, SK S7M 2Z1
Tel: (306) 655-4952, Fax: (306) 655-4956
E-mail: waygoodk@sdh.sk.ca

APPENDIX P: LIST OF FOCUS GROUP PARTICIPANTS - TORONTO

Penny Bethke, Manager,
Hugh Garner Housing Cooperative
550 Ontario Street, Toronto, ON M4X 1X3
Tel: (416) 927-0407, Fax: (416) 927-8926
E-mail: pbethke@idirect.com

Sheila Cranmer-Byng
Fred Victor Centre
Tel: (416) 364-8228, ext. 341, Fax: (416) 364-4728

Joanne Lindsay, Executive Director
Canadian Congress for Learning , Opportunities for Women (CLOW)
47 Main Street, Toronto, ON M4E 2V6
Tel: (416) 699-1909, Fax: (416) 699-2145
E-mail: cclow@web.net, Web site: www.nald.ca/cclow.htm

Eleanor Ross, National Project Manager
Construction Technology for Women, Women in Trades and Technology National Network
(WITT NN)
830 Bathurst Street, Toronto, ON M5R 3G1
Tel: (416) 588-4368, Fax: (416) 588-3063
E-mail: info@contech.wittnn.com, Web site: www.wittnn.com

Gaye Alexander
City of Toronto - CityHome
Tel: (416) 392-0293
E-mail: galexand@city.toronto.on.ca

Susan Stone, Toronto Outreach Coordinator
The Possibilities Project
425 Adelaide St. W., 2nd Floor, Toronto, ON M5V 3C1
Tel: (416) 392-4565, Fax: (416) 392-4404
E-mail: ssone@web.net, Web site: www.possibilitiesproject.com

APPENDIX Q: REVIEW OF DATA COLLECTED FROM INTERVIEWS

	Response Rate (female residents/former residents/participants)	Number of Staff ¹ Interviews	Total Interviews
CHFT			
<i>Toronto, ON</i> site visit: November 1998	60% (6/10)	2	8
City Living			
<i>Ottawa, ON</i> site visit: November 1998	60% (3/5)	3	6
Just Housing			
<i>Winnipeg, MB</i> site visit: November 1998	25% (1/4) ²	1	2
Saskatchewan Housing Authority			
<i>Saskatoon, SK</i> site visit: November 1998	80% (8/10)	1	9
Riverbank Development Corporation			
<i>Prince Albert, SK</i> site visit: December 1998	50% (2/4)	3	5
VanCity Place for Youth			
<i>Vancouver, BC</i> site visit: December 1998	33% (1/3)	1	2
Entre Nous Femmes			
<i>Vancouver, BC</i> site visit: December 1998	89% (8/9) ³	1	9
SANDY MERRIMAN HOUSE			
<i>Victoria, BC</i> site visit: December 1998	40% (4/10) ⁴	4	8
Monquarters at Work			
<i>Bath, NB</i> site visit: December 1998	25% (2/8)	2	4
LIFT			
<i>Toronto, ON</i>	0% (0/2)	2	2
Other Key Informants⁵			13
TOTAL	54% (35/65)	20	68

Notes:

¹ Staff includes volunteers.

² In Winnipeg, seven Just Housing participants were interviewed from a total of 11 people targeted; however, only four of the 11 were female and only one of the women was available for an interview. These figures refer only to women interviewed.

³ Two of the residents interviewed and two focus group participants were also ENF staff.

⁴ Individuals using the drop-in centre over a two-day period were asked to participate by staff. Not all women at the drop-in were asked; targeting was informal and at the discretion of SMH staff. Thus, a precise percentage is difficult to assess.

⁵ These were individuals who were interviewed for their unique perspective on a housing issue (e.g., housing for youth, housing for psychiatric survivors, etc.), including individuals who had been approached regarding participation in the focus group but who were more comfortable with the interview format. All of these discussions took place in Vancouver, BC.

APPENDIX R: REVIEW OF DATA COLLECTED FROM FOCUS GROUPS

	Response Rate	Number of Participants
Housing Providers		
Saskatoon, SK November 1998	125% (15/12)	15
Women's Education and Training Experts		
Toronto, ON December 1998	60% (6/10)	6
Residents of Social Housing		
Vancouver, BC December 1998	50% (5/10)	5
TOTAL	81% (26/32)	32

ENDNOTES

¹ Unfortunately, reluctance to be interviewed until a later date combined with a record snowfall at that later date meant a site visit to Low-Income Families Together (LIFT) was not possible. The LIFT case study is informed by interviews with managers only.

² A decision was made that Sandy Merriman House residents and drop-in clients would feel more comfortable if discussions were not taped; all six interviews were recorded by hand. Only one other individual interviewed refused permission for taping.

³ For example, *Femmes sans toit ni voix* (Françoise-Romaine Ouellette, Les Publications du Québec 1989) or *Ottawa Street Prostitutes, A survey*, (Youth Services Bureau May 1991).

⁴ For more on the municipal role in affordable housing provision see Kraus 1993.

⁵ For examples from New Brunswick see Thomas (1996). Cases from Nova Scotia and Saskatchewan are presented in this study. See the Pine Tree Association initiative in Appendix A and the Five by Five initiative in Chapter 4.

⁶ Lipman and Seuser (1995: 13-14) include four additional categories that were less relevant to the present study: housing as a bonus to participate in supportive services, transportation as the link between residents and jobs, recognizing the neighbourhood as the underutilized market for goods, services and labour, and providing certificates and vouchers for inner-city residents to obtain housing in suburban locations.

⁷ It should be noted that respondents were selected by project managers and, therefore, tend to represent more successful cases. Thus, these figures are not truly representative of all participant outcomes in these initiatives.

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* Some of these papers are in progress, and not all titles are finalized.