

# A ROOM OF HER OWN

## THE COSTS AND BENEFITS OF PROVIDING LONG-TERM SUPPORTIVE HOUSING TO WOMEN AT RISK IN TORONTO

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**YWCA**  
TORONTO

A TURNING POINT  
FOR WOMEN



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## **EXECUTIVE SUMMARY**

Funding for housing for the homeless and under-housed in Canada is a disgrace. In Toronto, the problem is particularly acute, as more and more families find themselves unable to afford acceptable housing.

The needs of people requiring assistance with housing vary widely. Some merely need financial support, either temporarily or permanently, but others need social, emotional and practical support. For these people, supportive housing is not only the best, but also the lowest-cost option, not only for themselves, but for society as a whole. The actual costs of the alternatives are difficult to assess, but researchers agree they are substantial.

While the homeless who use shelters and on the street have typically been male, there is a growing group of homeless women and woman-led families. These women may suffer the same mental health or addiction problems that the men face, and they may also have suffered from violence and sexual abuse, either in their former family home or on the street. In addition, situation is particularly difficult if they are trying to hold together a family and provide for their children.

YWCA Toronto has a mandate to improve the lives of women and girls. YWCA provides both emergency shelter and long-term housing to women, girls and woman-led families. In-house support for tenants is seen as a vital part of helping these women and families.

Assessing the costs of supportive housing for these women demonstrates that for many women, the YWCA's approach is not only their best opportunity for a reasonable life, but also saves society money by keeping them out of higher-cost alternatives. YWCA's costs are considerably lower than average supportive housing costs reported in research studies. At the same time, the costs per client for YWCA Toronto vary widely. This assessment was performed to analyse these costs at a time when YWCA has two major new projects underway. It must take care in its budgeting for these residences and review the cost-effectiveness of its existing residences.

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## **INTRODUCTION & RESEARCH QUESTIONS**

YWCA Toronto is “dedicated to improving the lives of women and girls.” An important part of this mandate is providing housing for women and girls in need. YWCA provides emergency shelters, transitional accommodation and long-term housing.

There are currently three long-term YWCA residence buildings; a fourth is under construction and a fifth is in the planning stages. When all five buildings are operating, there will be 509 units available – up from 191 units currently. YWCA Toronto also provides support to another not-for-profit housing development and has been asked to take over its management.

While funding for resident support is available in some cases, YWCA Toronto is funded for far fewer clients than actually need support. Much of its fundraising goes to providing for this support, but the organization at present cannot take over the sixth building, as support funding is not guaranteed.

The two new buildings represent major expansions of YWCA Toronto’s shelter and support activities. The current building managers report a significant need for support but limited funds are available. To help YWCA make the case for funding for support services, this paper is intended to provide some answers to the following questions:

1. Is there a social case for funding support services?
2. Is there an economic case?
3. Does the YWCA model meet a special need?
4. Is this model the most effective way for YWCA Toronto to meet its mandate?
5. What will be the cost of support at the new buildings?

## HOMELESSNESS

Homelessness represents a spectrum of housing situations, from people who live on the street to the “underhoused” who do not have appropriate housing.

For the purpose of this paper, anyone who is not in relatively permanent housing that provides him or her with conditions that offer personal safety, health and protection from the elements is considered homeless. By this definition, people in emergency shelters and temporary hostels or those who are “couch surfing” are considered homeless, as well as those on the street.

Homelessness is a reflection of both the physical availability of affordable housing and the personal situation of homeless persons. Politics and economics are important factors in both cases.

### Homelessness in Toronto

Not everyone enjoys the benefit of living in Canada’s richest city. One in five of Ontario tenant households are spending more than half of their income on rent. Over 158,000 households are on social housing waiting lists in Ontario<sup>1</sup> – 71,000 of them in Toronto.<sup>2</sup> These people are not homeless – yet – but are barely hanging on. In 2005, 30,499 households faced eviction and a third of them went to shelters, while another third became part of the “hidden homeless”.<sup>3</sup>

Every year, the City of Toronto provides shelter and services to 33,000 homeless people.<sup>4</sup> That is over 3,700 men, women and children each night.<sup>5</sup>

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<sup>1</sup> *Non-profit Housing: A Lasting Investment in a Strong Community* (2004) Ontario Non-Profit Housing Association.

<sup>2</sup> *The Toronto Report Card on Housing & Homelessness 2003* (2003) City of Toronto.

<sup>3</sup> Shapcott, Michael (2006). “Toronto’s past offers solutions on poverty.” *Toronto Star* 27 September 2006.

<sup>4</sup> Daly, Rita (2006) “The ‘Forgotten’ Homeless.” *Toronto Star*, 7 November 2006

<sup>5</sup> Toronto Shelter, Support and Housing. Quoted in: Shapcott, Michael (2006) *Framework for The Blueprint to End Homelessness in Toronto*, p. 22. Wellesley Institute, October 2006.

## Women and Homelessness

*“Here in downtown you are hunting or hunted”<sup>6</sup>*

A 1994 review of research found that 81% of the people living on the streets or in shelters were men.<sup>7</sup> However, a study conducted a few years after that review found a growing number of homeless people are women<sup>8</sup>, particularly young women,<sup>9</sup> and they often have children with them<sup>10</sup>. Most of the homeless women are either fleeing violence or have psychiatric problems.<sup>11</sup> Many of them live in fear. One report from Toronto found that 68% of the users of one drop-in centre for women had been sexually abused;<sup>12</sup> another reported that homeless women 18-44 were ten times as likely to die as women in the same age group in the general population.<sup>13</sup>

## Families and Children and Homelessness

Children are an important factor in any consideration of women and homelessness. For many, homelessness begins in childhood or develops from their childhood situation. The Children’s Aid Society of Toronto found that:

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<sup>6</sup> *Count Us In! Inclusion and Homeless Women in Downtown East Toronto* (2006) Ontario Prevention Clearinghouse, Ontario Women’s Health Network, Toronto Christian Resource Centre, Toronto Public Health, June 2006.

<sup>7</sup> Baker, Susan Gonzalez (1994) “Gender, ethnicity, and homelessness: accounting for demographic diversity on the streets.” *American Behavioral Scientist*, 37(4) Feb 1994.

<sup>8</sup> Rollins, J., R. N. Saris and I. Johnston-Robledo (2001) “Low-Income Women Speak Out About Housing: A High-Stakes Game of Musical Chairs” *Journal of Social Issues*, Vol. 57, No. 2, 2001, pp. 277-298 – quoting NCH Factsheet #7.

<sup>9</sup> Novac, Sylvia, et al. (2002) *On Her Own: Young Women and Homelessness in Canada* Status of Women Canada, March 2002.

<sup>10</sup> Burt, M. & Carol Cohen (1989) “Differences Among Homeless Single Women, Women With Children, and Single Men”. *Social Problems*, 36, pp 508-524.

<sup>11</sup> Novac, Sylvia, et al. (2002) *On Her Own: Young Women and Homelessness in Canada* Status of Women Canada, March 2002 & Novac, Sylvia, et al. (2004) *Borderlands of Homelessness: Women’s Views on Alternative Housing*. 2<sup>nd</sup> ed., The Women’s Services Network August 2004 (1<sup>st</sup> ed. 1996).

<sup>12</sup> Ibid.

<sup>13</sup> Cheung, Angela & Stephen Hwang (2004) “Risk of Death Among Homeless Women: A Cohort Study and Review of the Literature” *Canadian Medical Association Journal*, Vol. 170, No. 8, April 13, 2004.

- for over 20% of children coming into care, housing problems or homelessness is a factor;
- 40% to 50% of all children in shelters are children leaving care.<sup>14</sup>

A review of the National Survey of Homeless Assistance Providers and Clients by Burt et al. in 1999, found that 21% of homeless adults had also been homeless as children, 27% had lived in foster care, a group home or other institution, and 25% were abused as children.<sup>15</sup> According to one study,<sup>16</sup> half of the women in shelters were accompanied by children; another noted that women with children were the poorest group amongst the homeless.<sup>17</sup> For these women, their children make it harder to find housing, and make homelessness harder to endure – whether their children stay with them or not. Their children may end up in care because of their housing situation.

Chau et al., after interviewing Children's Aid Society of Toronto (CAST) workers in 2000,<sup>18</sup> found that a family's housing situation was a factor in over a fifth of cases of a child's admission into care. This cycle continues: Twedde<sup>19</sup> found that after children become too old for the child care welfare system at 18, homelessness is one of the many problems these youths face, as they lack life skills, especially independent living skills. In a 1999 study, Zlotnick et al.<sup>20</sup> found

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<sup>14</sup> Interview with Ann Fitzpatrick, CAST, 26 October 2006.

<sup>15</sup> Burt, M. et al (1999) *Homelessness: programs and the people they serve. Findings of the National Survey of Homeless Assistance Providers and Clients*. Washington. United States Interagency Council on Homelessness.

<sup>16</sup> Rollins, 2001, *op. cit.* – quoting Burt & Cohen.

<sup>17</sup> Roll, Carolyn, Paul Toro & Gina Ortola (1999) "Characteristics and Experiences of Homeless Adults: A Comparison of Single Men, Single Women, and Women With Children." *Journal of Community Psychology*, vol. 27, no. 2, pp. 189-198.

<sup>18</sup> Chau, S. et al. (2001) *One in Five... Housing as a Factor in the Admission of Children to Care* University of Toronto, Centre for Urban and Community Studies, Research Bulletin #5, November 2001.

<sup>19</sup> Twedde, Anne (2005) *Youth Leaving Care – How Do They Fare?* Briefing Paper, Modernizing Income Security for Working Age Adults Project, September 2005.

<sup>20</sup> Zlotnick, Cheryl, Marjorie J. Robertson and Marguerite A. Wright (1999) "The impact of childhood foster care and other out-of-home placement on homeless women and their children." *Child Abuse and Neglect*, vol. 23, iss. 11, Nov. 1999, pg. 1057-1068.

that a third of the homeless women in their sample had been raised apart from their parents, and nearly two-thirds had placed their own children with others.

## HOUSING OPTIONS IN TORONTO

Canada Mortgage and Housing Corporation (CMHC) estimated that in 2001 nearly 600,000 Ontario households were in core housing need.<sup>21</sup> Households are considered to be in core housing need if they do not live in or could not access acceptable alternative housing. The term “acceptable housing” refers to housing that is:

- **affordable:** dwellings cost less than 30% of before-tax household income;
- **adequate:** dwellings do not require major repairs, as reported by residents;
- **suitable:** dwellings are not crowded, meaning that they have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

### Shelters

Shelters provide emergency accommodation. For example, many provide accommodation for women fleeing violence, or for individuals who are without permanent accommodation, such as people who live on the streets. The distinguishing feature of a shelter is that it provides *temporary* accommodation. Toronto provides about 4,300 emergency shelter beds in 64 locations.

### Subsidized Housing

In contrast to shelters, subsidized housing is intended as long-term accommodation, but covers a wide spectrum of degrees of independence. (Transitional housing, as its name suggests, provides an intermediate point between shelters and long-term housing.)

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<sup>21</sup> Ontario’s Affordable Housing Strategy *New Approach, New Opportunities, 2006*. Information Booklet For Municipal Councillors and Officials, August 2006.

There were 71,000 households on the social housing waiting list in Toronto in 2003, according to The Toronto Report Card on Housing & Homelessness and this figure has almost certainly risen since then. The city has 75,000 rent-geared-to-income (RGI) housing units, but only 6,300 supportive and special-needs housing units.

### ***Canada-Ontario Affordable Housing Program***

On April 29, 2005, the federal and provincial governments signed a new Canada-Ontario Affordable Housing Program Agreement, bringing the total amount committed to affordable housing in Ontario by the federal, provincial and municipal governments to \$734 million over the life of the program. This program defines affordable housing in terms of the Canadian Mortgage and Housing Corporation average market rent: “Rents are required to be at or below 80 per cent of Canada Mortgage and Housing Canada (CMHC) Average Market Rent (AMR). Average rent for a project is calculated using the actual rents paid by tenants after factoring in rent supplement or housing allowance assistance.”<sup>22</sup>

The new Affordable Housing Program Agreement will provide financing for the following:<sup>23</sup>

#### Rent Supplement/Housing Allowance

- \$80 million has been allocated to create 5,000 housing allowances for low-income households;
- Housing allowances range from \$20 to \$300 per household.

#### Rental and Supportive Housing – Wave 1

- \$302.4 million has been allocated to create 4,320 units of rental and supportive housing. Of this allocation: 3,120 rental units are targeted to people on or eligible to be on a social housing waiting list; and 1,200 are

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<sup>22</sup> Canada-Ontario Affordable Housing Program Rental and Supportive Program Guidelines, May 2006.

<sup>23</sup> Ontario Ministry of Municipal Affairs and Housing:  
[www.mah.gov.on.ca/userfiles/HTML/nts\\_1\\_24749\\_1.html](http://www.mah.gov.on.ca/userfiles/HTML/nts_1_24749_1.html)

- supportive housing units for persons with mental illness and victims of domestic violence;
- in addition to the above priority groups, persons with disabilities, Aboriginals, recent immigrants, seniors and the working poor are prioritized groups for Affordable Housing Program projects.

From this initiative, Toronto is to receive \$ 78.75 million to provide 1,125 affordable housing units and \$37.8 million to provide housing allowances/rent supplements for 1,800 units.

### ***Toronto Community Housing Corporation***

In Toronto, the Toronto Community Housing Corporation (TCHC) is a major provider of subsidized housing. It is one of the largest social housing providers in North America and home to about 164,000 tenants in more than 350 apartment buildings and 800 houses across Toronto. About 93% of tenants pay a subsidized rent or rent geared-to-income.

### **Housing Plus Support**

“Alternative Housing”, “Supported Housing” and “Supportive Housing” are terms with a variety of definitions.

“Alternative Housing” can be used to describe housing for those with special needs, physical or mental, or can also be applied to other non-traditional housing forms. However, in Toronto, it usually refers to housing provided by agencies that have a specialized client base and take applicants from outside of the social housing waiting list. (YWCA Toronto is such an agency.)

“Supported Housing” or “Supportive Housing” are usually used to describe housing for those with physical disabilities, but may indicate housing for those with mental illness. In the Canada-Ontario Affordable Housing Program, the term “Supportive Housing” is limited to units receiving government-funded support services: “Supportive housing units are defined as those units that are occupied by households receiving formal support services to maintain their tenancy and live independently in the community. Support service agencies receive funding

from Ministry of Health and Long Term Care (MOHLTC) and Ministry of Community and Social Services (MCSS) to provide the necessary supports.”

“Housing plus Services” is also not consistently defined but is typically applied to situations in which the support or services supplied relate to more general considerations of tenant responsibility, dealing with “the system” and life skills, although mental illness is still often a factor. This is the definition used in this report, although the term “supportive housing” or “supported housing” will be used interchangeably with it.

In 2004, the Ontario Non-Profit Housing Association estimated there was a need for 11,000 supportive housing units – homes not only at an affordable price but also with the supports necessary to enable tenants to keep their homes.<sup>24</sup>

### **Linked vs. de-linked supports**

The Toronto Community Housing Corporation (TCHC) is a major landlord with more tenants than the total population of Prince Edward Island. A majority of these tenants are woman-led households<sup>25</sup> (see Figure 1).

TCHC has decided that it is not in the business of providing support to tenants, even though it recognizes that such support is often required<sup>26</sup> and may be pivotal in helping a tenant maintain a successful tenancy.<sup>27</sup>

TCHC managers confirmed that their tenants often need support services,<sup>28</sup> but the corporation has decided that TCHC should not provide it. This is not only a matter of funding, but also of policy. From the staff’s point of view, it was difficult to balance their roles as landlords and as support providers, and they often found the two roles in conflict. As for the tenants, many found it intrusive when their landlords became involved in other aspects of their lives.

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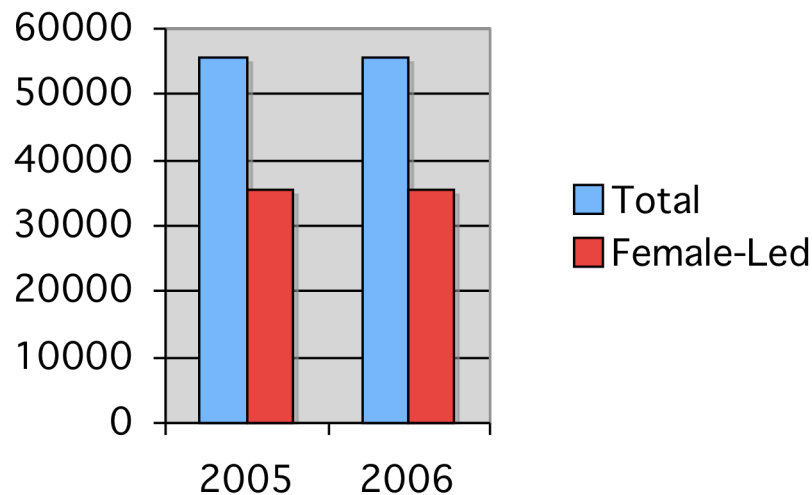
<sup>24</sup> *Non-profit Housing: A Lasting Investment in a Strong Community* (2004) Ontario Non-Profit Housing Association.

<sup>25</sup> E-mail from Rajesh Kanhai, 20<sup>th</sup> March 2007

<sup>26</sup> Comments by Evelyn Murialdo, 28 November 2006.

<sup>27</sup> Comments by Adriana Beemars, 28 November 2006.

<sup>28</sup> 28 November 2006 meeting with TCHC tenant community services unit managers.

**Figure 1: TCHC Tenant Households**

At the same time, the TCHC seeks to develop partnerships with community agencies that provide support and is struggling with its role in helping connect tenants with support agencies and helping them work with the available organizations. TCHC identified four support situations:<sup>29</sup>

- people with physical needs: these tenants have support available and are generally willing to use it;
- people with serious mental needs: these tenants also have support available, although they may be unwilling to accept it;
- people with lower-level mental health needs that prevent them functioning properly: government-funded support is not generally available for these tenants;
- people who are overwhelmed with the stress of poverty and/or abuse while trying to take care of themselves and their children: government-funded support is not generally available to these tenants.

People in these last two groups need support to cope with daily issues so they can maintain their tenancy. However, the provision of support depends on the

<sup>29</sup> Comments by Gail Johnson, 28 November 2006.

situation being identified and a connection to an appropriate support provider being made.

In all cases, it usually takes a crisis such as eviction proceedings to activate the system, and call attention to the tenant's situation – and by then it is often too late.

TCHC's primary role is as a landlord, albeit a social landlord. As such, its support role is secondary and can conflict with its primary mission. Many of its tenants do not need support and would resent any intrusion on their privacy. Under these circumstances, it is easy to see why TCHC prefers to de-link support services from its role as a landlord. However, some groups of tenants need more than just subsidized housing to maintain a stable and productive life. Other agencies define their role as primarily one of supporting some particular group with special needs; some of these also provide housing as part of the package of supports they offer. YWCA Toronto is one such "alternative housing" provider.

Whether support is provided by the accommodation provider or a separate agency, linked or de-linked, is more a reflection of the mandate and circumstances of the agencies involved that tenant need. Many tenants need support – who provides that support is a secondary consideration.

### **Internal vs. External Supports**

If some tenants need support, how should that support be provided? Sheryl Pollock, of the City of Toronto Shelter, Housing and Support, suggested that on-site support can lead to dependence.<sup>30</sup> Building one's own support network in society can have a positive impact on a homeless person's ability to stabilize and improve his or her life. Tsemberis<sup>31</sup> has also demonstrated that off-site support can help homeless adults with psychiatric disabilities move directly from

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<sup>30</sup> Interview with Sheryl Pollock, City of Toronto Shelter, Housing and Support, 17 October 2006.

<sup>31</sup> Tsemberis, Sam (1999) "From Streets to Homes: An Innovative Approach to Supported Housing for Homeless Adults With Psychiatric Disabilities." *Journal of Community Psychology*, Vol. 27, No. 2, pp. 225-241; Tsemberis, Sam & Ronda F. Eisenberg (2000) "Pathways to Housing: Supported Housing for Street-Dwelling Homeless Individuals With Psychiatric Disabilities" *Psychiatric Services*, Vol. 51, No. 4, pp. 487-493, April 2000.

homelessness to apartment living rather than a protracted, step-by-step approach of moving from the street to an independent apartment via shelters and supportive housing. On the other hand, Rollins found that women entering emergency shelter no longer had a social support network.<sup>32</sup> The shelter is their last resort. When these women move to longer term housing, the need for support continues – and the need is often urgent and cannot be adequately provided by an off-site alternative.

### **COSTS OF SHELTER ALTERNATIVES**

Does supportive housing actually reduce the public service costs for homeless individual? There have been several studies of the costs associated with homelessness in the United States and Canada. Much of the research in the United States focuses on housing the mentally ill; however, as mental illness is a significant factor for many homeless people, this work is viewed as applicable for this comparison. While there were minor variations in the elements included, and the cost structure in the United States differs from that in Canada, particularly where hospitalization is concerned, the overall cost differential was dramatic.

In a 1998 study<sup>33</sup> of hospital admissions in New York City, Salit found that, after adjusting for clinical and demographic factors, the stays of homeless patients were 36% longer than those of the housed – at an annual cost of US\$4,094 for psychiatric patients, US\$3,370 for AIDS patients, and US\$2,414 for all types of patients (including psychiatric and AIDS patients). Culhane et al. later studied a sample of 4,679 homeless people with mental illness in New York City who received supportive housing and compared them to a matched group that did not have support and found that there was a marked reduction in shelter use,

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<sup>32</sup> Rollins, J., R. N. Saris and I. Johnston-Robledo (2001) “Low-Income Women Speak Out About Housing: A High-Stakes Game of Musical Chairs” *Journal of Social Issues*, Vol. 57, No. 2, 2001, pp. 277-298.

<sup>33</sup> Salit, S. et al (1998) “Hospitalization costs associated with homelessness in New York City” *New England Journal of Medicine*, Jun11, 1998, vol. 338, Iss. 24, pp.1734-41.

hospitalizations, length of stay per hospitalization, and time incarcerated for those who received supportive housing.<sup>34</sup>

In 2004, the Lewin Group surveyed the costs of serving the homeless in nine cities in the United States (Atlanta, Boston, Chicago, Columbus, Los Angeles, New York, Phoenix, San Francisco, and Seattle) for the Partnership to End Long-Term Homelessness.<sup>35</sup> Their median results for daily costs in the nine cities are shown in Table 1.

**Table 1: Daily costs of services to the homeless, United States**

Supportive housing (weighted average)	US\$ 30.48
Jail (locally-operated correctional facilities)	US\$ 70.00
Prison (state-operated correctional facilities)	US\$ 84.74
Shelter (weighted average)	US\$ 25.48
Mental hospital	US\$ 607.00
Hospital (short-term stay inpatient)	US\$1,637.00

In Toronto, shelters and services cost \$159,000,000 per annum and a study<sup>36</sup> of the 2004 Emergency Homelessness Pilot Project found that, despite the rushed nature of the project, it cost \$11,631 annually for rent support and support services, including Ontario Works and Ontario Disability Support Program costs, compared to \$16,156 for a shelter bed (excluding food and external services) and \$13,457 for the Habitat program (a support program for the mentally handicapped living in rooming houses), excluding central costs. A 2005 study of homeless people with disabilities in Toronto<sup>37</sup> concluded that, by using the Ontario Disability Support Program (ODSP) to house homeless people, there

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<sup>34</sup> Culhane, Dennis, Stephen Metraux & Trevor Hadley (2002) "Public Service Reductions Associated with Placement of Homeless Persons with Severe Mental Illness in Supportive Housing." *Housing Policy Debate*, Vol. 13, Issue 1, pp 107-159.

<sup>35</sup> *Cost of Serving Homeless Individuals in Nine Cities*, 2004 The Lewin Group.

<sup>36</sup> Gallant, Gloria, Joyce Brown and Jacques Tremblay (2004) *From Tent City to Housing, An Evaluation of City of Toronto's Emergency Homelessness Pilot Project*. June 2004.

<sup>37</sup> Shartel, Sarah, Laura Cowan, Erika Khandor and Beric German (2005) *Failing the Homeless: Barriers in the Ontario Disability Support Program for Homeless People with Disabilities* Street Health, Toronto.

was a saving in medical costs alone of between \$18,000 and \$25,000 a year, compared to the ODSP cost of \$11,500 a year.

In a major report, *Framework for the Blueprint to End Homelessness in Toronto*,<sup>38</sup> released in 2006 by the Wellesley Institute, Michael Shapcott summarized the monthly costs of housing alternatives (see Table 2):

**Table 2: Costs of Housing Alternatives Per Person Per Month**

Shelter Bed <sup>39</sup>	C\$ 1,932
Provincial Jail <sup>40</sup>	C\$ 4,333
Hospital Bed <sup>41</sup>	C\$10,900
Social Housing <sup>42</sup>	C\$ 200

While the social housing alternative shown here does not include the cost of support, it shows the considerably higher cost of the alternatives. Other reports, and the experience of YWCA Toronto, demonstrate that, even with the added cost of support, social housing with support is a bargain for society compared to the alternatives for the troubled people who form a significant component of the overall homeless population.

In the case of children, for 11.5% of cases in 2000 there was a delay in the return of a child to his or her family because of the family's lack of housing; the cost to

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<sup>38</sup> Shapcott, Michael (2006) *Framework for The Blueprint to End Homelessness in Toronto*, Wellesley Institute, October 2006.

<sup>39</sup> Toronto Shelter, Support and Housing Administration 2006, quoted in Michael Shapcott's *Framework for the Blueprint to End Homelessness in Toronto*, p. 3. Wellesley Institute 2006.

<sup>40</sup> Ministry of the Solicitor General, quoted in Michael Shapcott's *Framework for the Blueprint to End Homelessness in Toronto*, p. 45. Wellesley Institute 2006.

<sup>41</sup> Ministry of Health, quoted in Michael Shapcott's *Framework for the Blueprint to End Homelessness in Toronto*, p. 46. Wellesley Institute 2006.

<sup>42</sup> Toronto 2006 budget, Shelter, Support and Housing Administration, quoted in Michael Shapcott's *Framework for the Blueprint to End Homelessness in Toronto*, p. 40. Wellesley Institute 2006.

Children's Aid Society of Toronto was \$1,941 per month,<sup>43</sup> in addition to the other costs of housing the child's family.

## **FUNDING IN TORONTO**

In Ontario, programs to combat homelessness, like other social programs, were downloaded to municipalities in the 1990s, although there is funding support from the Province.

As of 2007, there are two primary funding streams from the City that support City-managed shelters and community agencies in the City of Toronto budget (which was unapproved at the time of writing): the City of Toronto Homeless Initiative Fund (CT-HIF) and the Ministry of Community and Social Services (MCSS) Consolidated Homelessness Prevention Program (CHPP).

The City of Toronto Homeless Initiative Fund is 100% funded by the City and is budgeted at \$2,483,900 for 2007 – all of which is directed to community agencies offering housing other than shelters.

The Consolidated Homelessness Prevention Program is budgeted at \$16,864,984, of which the City funds \$1,184,300 or 7%, with the balance funded by MCSS. Of the total amount, \$5,581,947 goes to fund a variety of programs, including Supports for Daily Living, that are directed to community agencies offering housing other than shelters.<sup>44</sup>

## **YWCA TORONTO**

YWCA Toronto served 35,855 women and girls in various programs in 2005, thanks to the efforts of 284 staff members and 322 volunteers. This involved a

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<sup>43</sup> Chau, S. et al. (2001) *One in Five... Housing as a Factor in the Admission of Children to Care* University of Toronto, Centre for Urban and Community Studies, Research Bulletin #5, November 2001.

<sup>44</sup> *2007 Funding Allocations for City of Toronto Homeless Initiative Fund and Ministry of Community and Social Services Consolidated Homelessness Prevention Program* (2006) City of Toronto Staff Report, August 2006.

\$16.6 million operating budget, two-thirds of which was provided from government sources, including the two City programs mentioned above.

### **Mission**

The YWCA's mission statement reads: "YWCA Toronto is an association of diverse and caring women dedicated to improving the lives of women and girls through dynamic leadership, advocacy, and a range of unique and essential services that promote personal growth and economic independence."

### **Housing Provided and Tenants Served**

Housing and shelter are a major component of the YWCA's activities in Toronto. YWCA Toronto provides long-term housing, transitional housing, and emergency shelter for women in crisis and their children. Of the total operating budget, \$6,094,393 or 36.6% was directed to housing and support in 2007; this amount will increase as new facilities come on stream.

As well as the ever-present challenge of poverty, many of the women the YWCA helps must also deal with family violence, mental health issues, or addiction. In many cases, they need assistance with daily life skills, including tenant responsibility and budgeting. The YWCA provides accommodation and support services for women, and their families, who, as a result of their history or current situation, are more comfortable in a female-only environment. The YWCA's clients have expressed a growing desire for individual, rather than shared, accommodation.

### ***Violence Against Women (VAW) shelters***

In these shelters, staff prepare women for employment, assessing their skills, personality, and strengths. They provide individual guidance and counselling sessions for the women and their children, helping them to overcome feelings of uncertainty and powerlessness. After-shelter care specialists help to ensure that the family makes a smooth transition back into the community. Availability of funding is not a major issue for these shelters.

*YWCA Women's Shelter* is a 33-bed shelter that provides safe and secure emergency shelter for women and their children who are fleeing violence. YWCA Women's Shelter is staffed 24 hours a day and can welcome up to 11 families at a time.

*YWCA Arise* is a 27-bed shelter established to provide immediate safety for women and their children fleeing abuse. This facility focuses on providing a safe shelter while assisting its residents in moving to new housing and a new life.

***Existing Long-term Supportive Housing***

YWCA Toronto currently operates three residences that provide long-term housing for women: a double duplex on Humewood Drive, a long-term housing facility associated with a shelter operation on Woodlawn Avenue, and an apartment building on Pape Avenue. It also provides support at a City-run building. Resident information is summarized in Table 3.

**Table 3: YWCA Residence Information 2006**

	<u>Humewood</u>	<u>Woodlawn</u>	<u>Pape</u>
# of units	16	95	77 (164 people)
<b>Resident profile</b>			
Single Women	100%	100%	52%
Families	0%	0%	48%
Visible minority	84%	NA	NA
Youth or children	64%	7%	50%
Seniors	0%	11%	1%
Mental Health issues	40%	NA	23%
Addiction Issues	0%	NA	8%
Physical disabilities	0%	NA	5%
Direct from shelters	47%	NA	NA
Previous shelter users	76%	NA	NA
Worked during year	NA	NA	25%
Student during year	NA	NA	5%
<b>Entries in 2006 (Origin by unit)</b>			
Total	7	28	8
Family	0%	18%	0%
Shelters	14%	14%	63%
Hospital	0%	4%	0%
Temporary foreign students	0%	21%	0%
New immigrants	0%	25%	0%
Children's Aid Society wards	0%	0%	12%
Agency referral/Other	86%	18%	25%
<b>Exits in 2006 (Destination by unit)</b>			
Total	7	23	10
<i>Favorable exits</i>	57%	68%	70%*
Subsidized apartment	14%	13%	NA
Non-subsidized apartment	29%	17%	NA
With partner	0%	4%	NA
Return to family	0%	4%	NA
Other	14%	30%	NA
<i>Unfavourable exits or unknown</i>	43%	32%	30%

\*Most to subsidized apartments

### *Humewood Drive Housing*

The Humewood Drive residence is a double duplex with four rent-geared-to-income (RGI) apartments providing housing and support for 16 women, usually with no dependants. It is located near St. Clair and Christie and is for single women who need affordable long-term housing. Each woman has her own unfurnished bedroom, but shares common areas such as living room, dining room, and kitchen with three other housemates. It provides a cooperative living environment where tenants help identify maintenance issues, participate in

interviewing prospective tenants, and shape programs. Programming helps women meet their needs and includes life skills, job search, financial planning workshops, and stress management activities including crafts and gardening. For most tenants, Humewood is their first experience of living alone and being responsible for rent payment and budgeting.

In 2006, Humewood served 19 women, two-thirds of whom were in their 20s, an increase from previous years. Almost half the residents were referred from shelters and three-quarters had previously been shelter users. However, of the seven new tenants in 2006, only one came from a youth shelter, whereas this was the source of most new tenants in the two previous years. Sixteen of the tenants were from visible minorities, but the number of refugees is declining. (In earlier years, many tenants had been sponsored refugees.) Mental health was an issue for eight of the tenants, but in 2006 there were no cases of addiction. Nearly two-thirds of the tenants were on social assistance for at least part of the year, but five worked for at least part of the year and three were students.

Of the seven tenants who left Humewood in 2006, one moved to an RGI apartment on her own, one graduated from university but returned to her country of origin after experiencing difficulty in finding employment, and two moved into non-supported housing. Three women were unable to stabilize their tenancies and left for unknown locations. It seems likely that this last group will unfortunately show up in the shelter system again.

Costs for the Humewood facility are considerably higher than for Pape or Woodlawn.

#### *Woodlawn Residence:*

The Woodlawn residence is located beside the YWCA head office, just off Yonge Street and south of St. Clair. It provides 72 long-term beds, as well as short-term beds and a 26-bed shelter for women in crisis. Support is funded for the transitional housing. The long-term affordable housing does not receive funding for support services, so support needs are met by private donations. Women are now staying at Woodlawn longer than in previous years, raising new issues as they age.

In 2006, Woodlawn long-term housing continued as a residence primarily for adult women between 25 and 64, and, although 23 women left the residence over the course of the year, 104 applicants were unable to be placed; 4 due to a lack of subsidy and the remainder simply due to lack of space.

### *Pape Avenue Apartments*

This is a 77-unit rent-geared-to-income apartment building on Pape Avenue, south of Queen. It offers on-site support, provides safe, affordable, and permanent accommodation for women and children who choose to live in a building specifically designated for woman-led families. The YWCA restricts the tenancy agreements to woman-led households. In 2006, it was home to 164 people. Just over half the units were occupied by single women, with the remainder occupied by families. One-third of the residents were children and another 16% were youths. Only 1% of residents were seniors. Nearly a third of residents had a disability – physical, mental health, or addiction. A quarter of the adult women were working and another 5% were students.

### *Comparing costs*

Costs for accommodation and support vary substantially between the three addresses, as shown in Table 4. For accommodation expenses, the differences reflect different property tax situations and the savings that accrue to Woodlawn because the building is shared with other functions. For support, the differences reflect the different scales of the operations and the needs of the residents. This situation reflects the lack of a “one-size-fits-all” solution for providing supportive housing for women in need. There are many different combinations of need, and as many housing solutions are possible.

For purpose of comparison with other studies, total costs and average costs for all long-term residents in all buildings are used, rather than costs for individual residences.

**Table 4: YWCA Toronto Permanent Residences Annual Expenses (2006)**

	<u>Humewood</u>	<u>Pape</u>	<u>Woodlawn</u>	<u>Total</u>
Residents <sup>1</sup>	16	164	72	252
<b>Accommodation</b>				
Staff Payroll	67,228	106,260	50,341	223,829
Building Materials & Service <sup>2</sup>	14,696	161,173	157,952	333,821
Utilities	20,232	182,803	108,995	312,030
Taxes	8,982	159,981	0	168,963
Insurance	3,301	13,634	15,379	32,314
GST	0	0	7,565	7,565
Other	324	4,843	101	5,268
Administration- central	15,295	24,623	50,341	90,259
Mortgage/Depreciation	67,347	393,456	32,133	492,936
Accommodation Total	197,405	1,046,773	422,807	1,666,985
Per resident	12,338	6,383	5,872	<b>6,615</b>
<b>Support</b>				
Payroll	113,120	274,977	104,231	492,328
Staff expenses & Program costs	30,184	29,682	25,176	85,042
GST	0	0	785	785
Support Total	143,304	304,659	130,192	578,155
Per resident	8,957	1,858	1,808	<b>2,294</b>
Total Costs	340,709	1,351,432	552,999	2,245,140
<b>Total Cost Per resident</b>	<b>21,294</b>	<b>8,240</b>	<b>7,681</b>	<b>8,909</b>

1. Number of residents based on person-years: # of occupants x # of nights / 365

2. Fire safety upgrades at Humewood removed as considered capital improvement.

Table 5 summarizes the results from the studies referred to earlier, adjusted for currency differences and inflation, and compares their findings with YWCA Toronto costs. All amounts were converted to Canadian dollars, based on the exchange rate in the study year. The annual inflation factor (Canadian national CPI) was then applied for each year to bring to a 2006 basis. (The Salit study differs from the others in that it looked not at *total* cost, but only at the additional costs compared to a matched sample of the general population.)

The YWCA Toronto's cost to provide support, as well as accommodation, while more expensive than the cost of social housing alone identified by Shapcott, is considerably lower than the other supportive housing examples and vastly cheaper than the other alternatives – which are the real alternatives for the women provided for by the YWCA. For them, living in accommodation without support services would quickly lead to a return to an inferior, and much more expensive, alternative in most cases.

**Table 5: YWCA Shelter Cost Competitiveness  
Shelter Survey Annual Cost Comparison, per Person (2006 Canadian Dollars<sup>1,2</sup>)**

Shelter Survey Annual Cost Comparison, per Person (2006 Canadian Dollars <sup>1,2</sup> )						
	Lewin (2004)	Salit <sup>3</sup> (1998)	Gallant (2004)	Shapcott (2005)	Chau (2000)	YWCA Toronto (2006)
Social Housing	-	-	-	\$2,457	-	-
Supportive housing Shelter	\$15,566	-	\$12,468	-	-	<b>\$8,909</b>
General Hospital	\$13,013	-	\$17,319	\$23,740	-	-
Hospital (AIDS)	\$836,034	\$8,188	-	\$133,939	-	-
Psychiatric Hospital	-	\$11,431	-	-	-	-
Jail (local)	\$310,002	\$13,887	-	-	-	-
Prison	\$35,750	-	-	\$53,244	-	-
Children's Aid	\$43,278	-	-	-	-	-
	-	-	-	-	\$37,546	-
Exchange rate	1.30151	1.48363	1.00000	1.00000	1.00000	1.00000
Inflation adjustment	1.072	2.286	1.072	1.024	1.612	1.000

1. U.S. costs converted to Canadian dollars based on the average 365/366 day interbank exchange rate for the study year.

2. Costs adjusted to 2006 equivalent using the CPI inflation adjustment factor as quoted by Economica Ltd.

3. Incremental costs.

### ***New Long-term Supportive Housing***

In the face of continuing demand for more long-term supportive housing for women and girls, YWCA Toronto is in the process of adding two new residences. The Bergamot residence is located in the northwest part of the city in one of the neighbourhoods at risk identified in the United Way's *Poverty by Postal Code* and in the City of Toronto's *Strong Neighbourhoods* program. The Elm Centre is located in the heart of the downtown area.

### ***Bergamot Avenue***

This new building will consist of 68 RGI units on Bergamot Avenue just north of the 401, west of Islington Avenue. Occupancy is scheduled for August 2007. The facility will provide long-term housing for low-income women and families fleeing violence in suites with between one and four bedrooms. It will also contain a childcare operation for which Bergamot tenants will have priority.

In addition to funding from the City of Toronto for the rent supplements, the development will be funded by the YWCA, the City of Toronto, the Province of Ontario and the federal government. The YWCA will fund ongoing operation of the complex. Support services are not funded by government, but will be met by private donations. Currently, these are budgeted at \$50,000 a year (2007 dollars) – only \$200 to \$400 per person – considerably lower than those at the existing YWCA Toronto residences, despite an expected tenant mix similar to that of the Pape Avenue apartments.

### *Elm Centre*

The Elm Centre will be located in the old “House of Industry” (workhouse) site beside the bus station at Bay and Dundas. This residence will be constructed in 2008 with a total of 250 units. Of this total, 150 units will be affordable housing and 100 units are intended for women with mental health problems, as defined by the Ministry of Health (MOH), and available on a rent-geared-to-income basis. The YWCA is concerned that it will need to provide unfunded life-skills support for most or all residents and that the residents meeting MOH criteria will need considerable on-site support. As this will be YWCA Toronto’s largest housing project, accurate budgeting will be critical.

### **Tenant Exits**

A 2003 CMHC study<sup>45</sup> looked at tenant exits from two housing programs for homeless people and found several factors that typically contributed to the situation:

- money management: the precarious economic situations of tenants meant that even small financial problems could be disastrous;
- dissatisfaction with living conditions, particularly in shared living situations;
- perceived lack of safety (particularly for female participants);

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<sup>45</sup> Anucha, Uzo (2003) *A Study of Tenant Exits from Housing for Homeless People. Where Do They Come From? Why Do They Leave? Where Do They Go?* (2003) CMHC Socio-economic series 03-05, May 2003.

- lack of social supports.

Staff interviews noted that most tenants' faced multiple issues, including mental health and addictions to social isolation. They stressed the importance of having staff on site 24 hours a day, 7 days a week, and providing a "facilitative management approach," built on the principle of empowerment. The programs offered should help tenants maintain housing while involving staff and tenant committees, house meetings or similar forums on community issues.

### ***YWCA Toronto Experience***

The experience of YWCA Toronto supports the findings of the CMHC study. Many of its new residents seek a female-only setting as a result of actual or feared threats to their safety in mixed accommodation. They are also increasingly unwilling to share accommodation. YWCA Toronto offers significant community building programs at each of its residences to help the women living there become active members of their communities, while building self esteem, social networks, and social and tenancy skills.

The YWCA found that many premature departures (that is, women who left to go to less independent housing) occurred in the early days of tenancy, were often involuntary, and resulted from residents' lack of tenant skills. While there have to be acceptable behaviour standards for tenants in any form of multi-unit housing, they are particularly important in settings where residents share space. However, these behaviours need to be learned. For this reason, the YWCA has instituted a "new resident pass" policy: the YWCA will not evict or punish a tenant for unacceptable behaviour, except in extreme cases, during the first six weeks of residence. Unacceptable behaviour is identified to a new tenant and discussed with her, but no further action is taken. This has dramatically lowered premature departures.<sup>46</sup> Overall, two-thirds of exits from long-term accommodation in 2006 were favourable – to more independent situations. See Table 3.

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<sup>46</sup> Meeting with Joan White, VP Shelter, Housing and Support 17 October 2006.

## CONCLUSIONS

### 1. *Is there a social case for funding support services?*

#### **Supportive housing is needed, not just subsidized housing**

The needs of the homeless and underhoused are not uniform.

For some individuals and families, all that is needed is financial help in an environment where housing costs exceed the resources of a minimum-wage household, particularly if there is an interruption in employment.

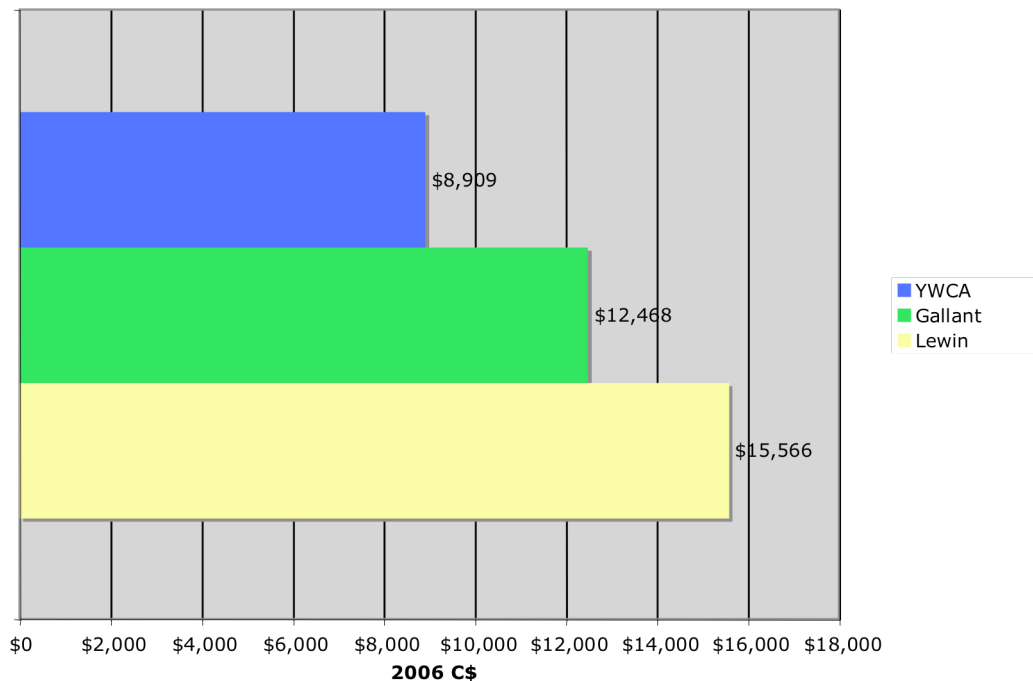
However, others have greater needs. As the research studies referred to above have identified, many individuals who are living on the streets, using shelters, or “couch-surfing” have problems with mental health, addiction, or simply coping with daily life. Such people need medical, social, emotional, and practical support as well as subsidized accommodation.

### 2. *Is there an economic case for supportive housing?*

#### **YWCA Long-term housing is a bargain**

Previous studies have suggested that supportive housing is not only the best alternative for some people from a moral and social point of view, but also from an economic point of view. The YWCA Toronto information supports this conclusion. Its cost per person varies by the particular residence, as the programs are different, but compare favourably with other supportive housing costs (see Figure 2) and are considerably cheaper than the alternatives to supportive housing: shelters cost 166% more, general hospitals 1,403% more, prison 498% more and Children’s Aid 161% more – and these are the real alternatives, as supportive housing tenants generally cannot manage in subsidized housing without support. The women the YWCA serves in these residences mostly come from shelters and mental health issues and addiction are common problems.

**Figure 2: Annual Supportive Housing Costs Per Person**



Despite the clear need for support, an argument can be made that, in the current extreme shortage of subsidized housing, the limited funds available should *all* be spent on providing accommodation subsidies. More people can be helped in this way, even if subsidized housing without support is not ideal for some. However, this does not make sense economically, let alone morally, as the individuals needing support do not disappear, they simply revert to options – shelters, hospital emergency wards, prisons – that are more expensive for society.

### **3. Does the YWCA model meet a special need?**

**External and de-linked support is appropriate for people close to independent living – but the clients of YWCA Toronto need more integrated support**

A further argument can be (and is being) made in favour of de-linked, external supports; that is, in favour of supports separated from the provision of shelter and provided outside the confines of the residence. The rationale extends from

concerns that both the tenants and the providers need separation between the landlord and support roles – as there can be conflicts between the roles – to fears that, if support efforts are made available within the residence, the tenants will not use their external social networks.

However, although these arguments have merit, they do not apply to everyone and possibly not even the majority of the homeless. For many of the people forced to depend on shelters, there *is* no social network; whatever network they had has been exhausted long before arriving at a shelter. Support is necessary just to be able to face dealing with the outside world, and the need is often immediate. For people in this situation, a comprehensive accommodation and support package is not only desirable; it is the only option that offers them a chance of eventual independence.

YWCA Toronto has a mandate to improve the lives of women and girls. Its constituency has all the problems common to the general, male, homeless population plus a higher likelihood of actual or feared family violence and sexual abuse. Not all of the women and girls using the facilities of the YWCA have this profile, but it is true for many of them. For these women, a safe environment, which means one free of men, where they can learn to cope with their own demons and the terrors of the outside world is essential. Housing without support means an almost inevitable slide back to homelessness, shelters, hospitals and the street.

**4. *Is this model the most effective way for YWCA Toronto to meet its mandate?***

**The YWCA Housing and Support Program is an effective way to achieve its mandate, but there is an opportunity to serve more women – if funding were available.**

Could the YWCA more effectively meet its general mandate if it focused only on support and did not invest in “bricks and mortar”?

Certainly the Toronto Community Housing Corporation (TCHC) indicated their need for a partner agency to provide support and many of TCHC’s households

are women-led families – 35,360 of them at the end of 2006, 64% of the total TCHC tenancy. Even though this option would not provide the protective women-only environment that many of the current clients of the YWCA seek, it would potentially allow more women to be helped with the same resources.

Both approaches are valid and, ideally, the YWCA could expand its services to serve both groups. However, the argument is moot, as neither the TCHC nor the YWCA can get sufficient government funding to provide support to women who do not meet the MOH test, and the YWCA's fundraising ability is not sufficient to provide for the kind of organization needed to serve all the women-led families in subsidized housing, as well as those in shelters and on the street.

The important factor is not *who* serves these women and their families but that *somebody* does. The Province could improve the lives of some of its most needy citizens and save money by funding support services for TCHC tenants, as this would help them avoid reverting to the more expensive forms of support (shelters, etc.). As the worst-off families are usually women-led, the YWCA would be an appropriate agency to spearhead, or at least participate in such a program.

##### **5. *What will be the cost of support at the new buildings?***

Support costs are as varied as the clients served, which makes this question unanswerable in any absolute sense until the residences are built and the tenants selected.

However, examination of the costs of the three existing YWCA residences raises two points that are worth consideration.

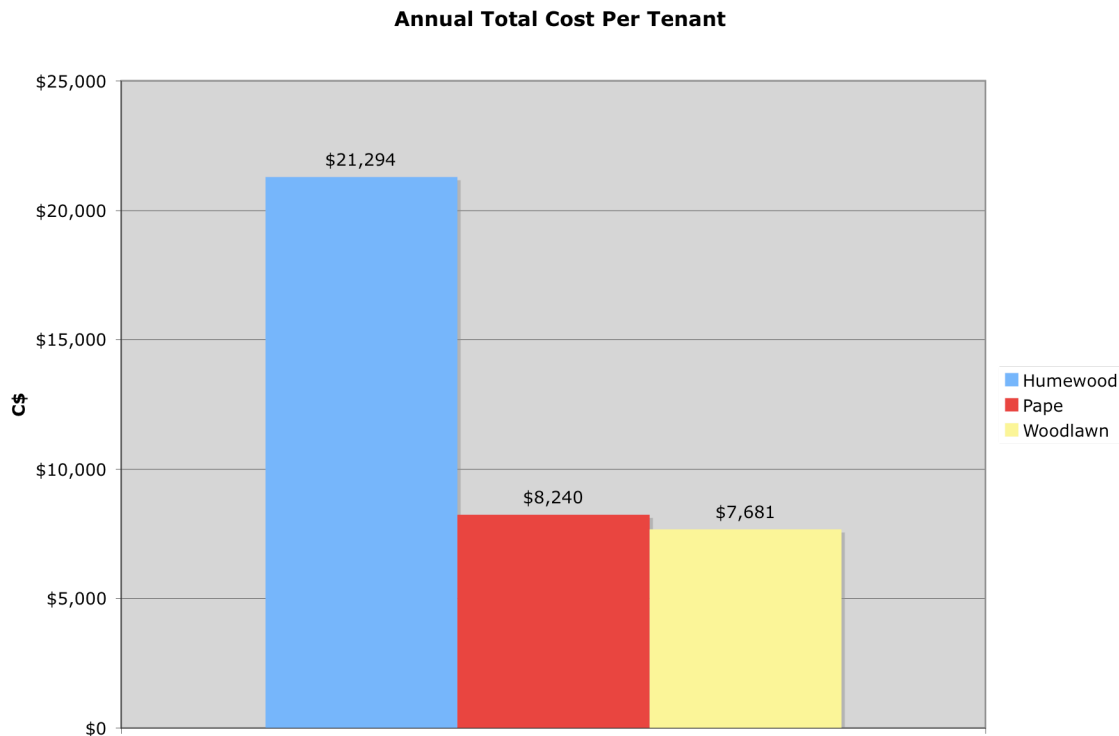
##### **a. The YWCA should consider selling the Humewood location to help fund the new residences.**

Humewood is substantially more expensive per resident than the other existing or proposed residences, probably in large part because it is so much smaller.

Unless the client needs are such that Humewood provides an environment that is essential for them, it would seem a better use of funds to sell the Humewood

building to reduce the debt for the two new and larger locations and to relocate the current Humewood residents to one of the new facilities (see Figure 3).

**Figure 3: Annual Total Cost Per Tenant for Three YWCA Residences**

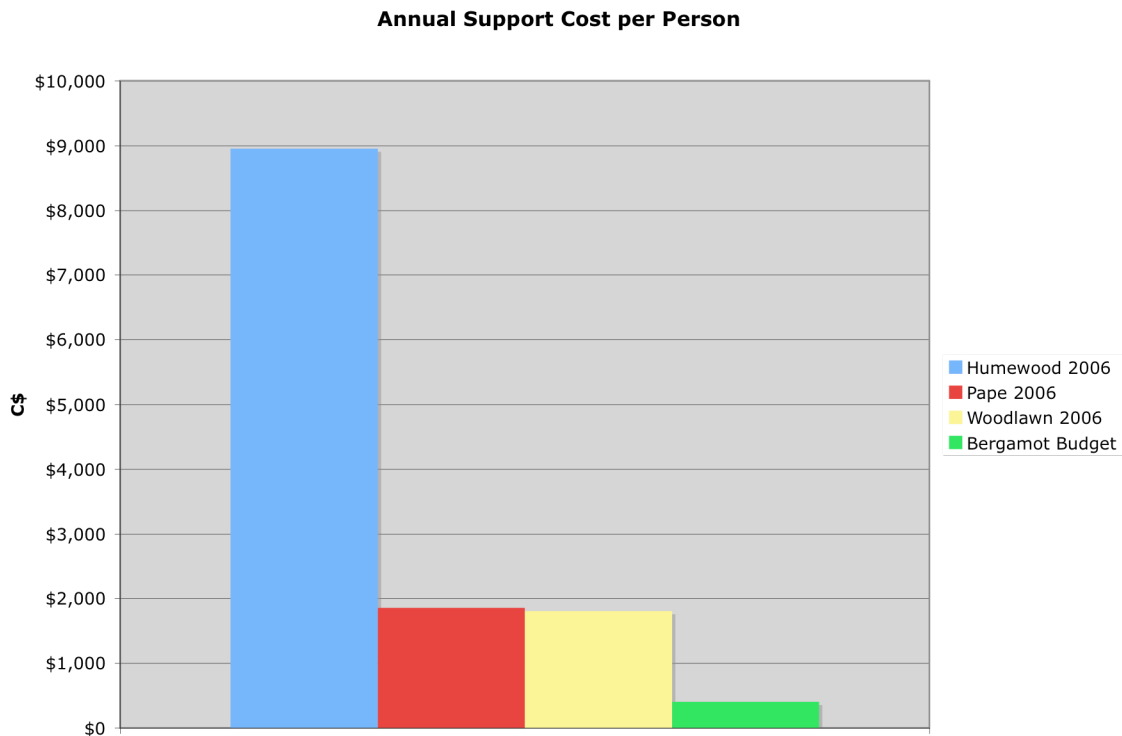


**b. The YWCA should exercise caution in budgeting support for its two new residences.**

There is considerable variation in support costs per client in the current residences, probably reflecting both differing client needs and the differing scales of the various operations.

The new residences are large operations and any budgeting error would be magnified by the larger number of clients to be served. It will be crucial for YWCA Toronto to accurately budget for these new facilities, if they are to provide support to match the needs of residents. It appears that Bergamot is currently significantly under-budgeted. See Figure 4.

**Figure 4: Annual Support Cost Per Person for Four YWCA Residences**



## STUDY LIMITATIONS

### Comparative costs

The studies of costs for various forms of accommodation differed in the types of accommodation studied and were carried out in both Canada and the United States over several years. U.S. costs were converted to Canadian, based on the exchange rate at the time, and costs were adjusted to 2006 dollars using the annual inflation adjustment factor for each year from the study year to 2006. Even so, differences in cost structures between the United States and Canada and variations between the shelter forms and inclusions exclusions limit the comparability of the costs.

Nevertheless, the dramatic difference in cost between supportive housing and most of the alternatives makes the economic benefit clear. For shelters, the difference is less dramatic, although still substantial, and would be greater when costs such as increased emergency room use and length of hospitalization stays are factored in.

### **Support Definition**

There are a multitude of populations needing accommodation with a wide range of support requirements. YWCA Toronto alone provides support to groups ranging from overseas students attending university or college to older women who have spent most of their lives living in shelters or on the street. There is no “one-size-fits-all” version of support even for these groups, let alone the wider spectrum of need in the general population.

### **YWCA Information**

Only one agency was examined. Information on several agencies offering accommodation and support would have provided a more robust result.

The YWCA, despite concerns about tenant privacy, does collect a significant amount of information. However, this information is focused on management of the residences and the requirements of funders. As such, it is inconsistent between residences. It would be of value for the YWCA to review and centralize its record-keeping to allow it to better fine-tune its programs and to present its case for support to donors and government funders.

### **Data only offer a “snapshot”**

Even if better information were available on residents, new arrivals and exits, this study’s approach does not permit an individual’s progress to be followed.

Ideally, a longitudinal study of a population, tracking their accommodation choices and outcomes, would give a more direct answer to the value of support services and to questions such as internal vs. external support and linked vs. de-linked support.

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