

Economic integration of women who have experienced homelessness

Rebecca Nemiroff
 Tim Aubry
University of Ottawa, Canada
 Fran Klodawsky
Carleton University, Canada

This longitudinal study, conducted in Ottawa, Canada between October 2002 and October 2005, examined the economic integration of women who were homeless at the study's outset. Participants (N = 101) participated in two in-person interviews. A predictive model identifying factors related to becoming employed or engaged in education was developed from previous empirical research and tested. Having dependent children, having spent a greater proportion of time working, and having been housed for a longer period of time predicted the likelihood of becoming employed or engaged in education at the two-year follow-up. More adult work experience and employment at the initial interview were associated with a longer period of employment reported at follow-up. A lower level of education predicted engagement in full-time studies at follow-up. These findings suggest that housing, and employment and educational assistance, are essential to helping women who have experienced homelessness to become economically integrated into their communities; however, the results point to continuing financial hardship, even among women who succeed in obtaining employment.

Homelessness is a growing problem in Canada, and one that is closely linked to poverty (Gaetz, 2010; Hulchanski, Campinski, Chau, Hwang, & Paradis, 2009). Homelessness in Canada is defined as the situation of an individual or family who lack their own stable and permanent housing combined with a lack of the means and ability to acquire it (Canadian Homelessness Research Network, 2012). Although the Canadian federal government has not endorsed an official measurement of poverty, the three traditional measures of poverty in Canada, namely low income cut-offs and low income measures (i.e., spending 20% more of income on shelter, clothing, and food), basic needs measures (i.e., lacking items to maintain physical well-being), and market basket measures (i.e., lacking disposable income to purchase a "normative" basket of goods and services representing the goods and services deemed to meet the basic needs of the average household (Library of Parliament, 2008) would identify individuals and families experiencing homelessness as living in poverty since they lack the means to afford housing (Hulchanski et al., 2009).

Homeless individuals are often disaffiliated from mainstream society and cut

off from conventional social structures. Disaffiliation, in turn, may cast these individuals in devalued social roles, which are often associated with such experiences as receiving few and poorer quality resources, participating in work others don't want, and being victims of violence, scapegoating, rejection, and exclusion. Occupying devalued social roles then limits access to valued roles, such as that of a worker, parent, or competent person (Thomas & Wolfensberger, 1999).

In contrast, assuming valued social roles means engaging in valued activities and is closely associated with being integrated into one's community. Community integration may take many forms, and involves such activities as participating in community activities (Gracia & Herrero, 2004), adopting multiple social roles (Moen, Dempster-McClain, & Williams, 1989), participating in education and in the workforce (Guest & Stamm, 1993), and having social contact with neighbours (Aubry & Myner, 1996). A core objective of many community psychology interventions is to foster the integration of marginalised populations, such as people who are homeless, in the community (Kloos, Hill,

Thomas, Elias, Wandersman, & Dalton, 2012).

For individuals who have experienced homelessness, a first step towards achieving community integration may be physical integration in their community; that is, obtaining and retaining stable housing (Wong & Solomon, 2002). Individuals may then move on to other forms of community integration, including economic integration as they rejoin the workforce or educational system, and psychological integration as they develop feelings of belonging in their communities. This paper will examine the economic integration of women who have experienced homelessness.

These women encounter many obstacles to re-integration in the community and acquisition of valued roles as workers or students. Many possess low levels of both external and internal resources, including human and social capital. Homeless women report low levels of education, little involvement in the workforce, and poor and distressed family backgrounds (e.g. Shinn et al., 1998).

Few people who are homeless work for pay, and those who do are usually underemployed, working part-time and receiving low pay (Tam, Zlotnick, & Robertson, 2003; Zuvekas, & Hill, 2000). Low levels of education, little work experience, and the lack of job skills (Zlotnick, Robertson, & Lahiff, 1999; Piliavin, Wright, Mare, & Westerfield, 1996) may have a significant effect on women's ability to gain employment or enter educational programs (Crittenden, Kim, Watanabe, & Norr, 2002; Zuvekas & Hill, 2000).

People who are homeless may lack strong social networks and loss of a source of material support is a frequently cited reason for homelessness (Tessler, Rosenheck, & Gamache 2001). People who are homeless may also face obstacles to entering educational programs that can provide the necessary training to enter the workforce. Low levels of social capital may present another obstacle to economic integration; instrumental support from individuals in

one's social network has been associated with becoming employed (Horwitz & Kerker, 2001). Women who are homeless may face different or additional barriers to employment and education than men, given the well-documented evidence of systematic barriers in multiple domains including family life, employment and politics (Crittenden et al., 2002; Froehlich, 2005; Klodawsky, 2006; Staggs & Riger, 2005). The present study examines predictors of economic integration for a sample of women who have experienced homelessness. Economic integration is defined in the study as paid participation in the work force or participation in educational activities.

Employment

Finding work or entering job training may be challenging during or following an episode of homelessness, especially for women with low levels of education and work experience. Wright (1997) found that participants reported that becoming housed often preceded finding employment; conditions such as lack of access to bathing and laundry facilities, not having a correspondence address, and limited access to telephones were cited as important barriers to finding employment while homeless. Bogard, Trillo, Schwarz, and Gerstel (2001) found that among homeless mothers, the amount of time they had previously spent in full-time employment predicted full-time employment status following homelessness. Brown and Mueller (2014) identified being of younger age and having a higher level of social support as being related to homeless women's self-efficacy to secure employment.

Housing can have an important impact on employment, and employment can help individuals exit homelessness. Piliavin and colleagues (1996) found that recent employment and job training were associated with exiting homelessness. Mares and Rosenheck (2006) found that being recently housed was related to having worked a greater number of days over a two-year period.

Insight into the experiences of women may be garnered from American studies

examining the effects of welfare reforms that have emphasised moving people, particularly single mothers, from social assistance to employment. While systemic and social factors such as welfare policy, the local economy, issues of discrimination, and the availability of appropriate childcare have an important influence on women's ability to leave welfare for employment, personal characteristics such as human capital (i.e., level of education and previous work experience) and available social support may also predict the ability to find work (Cheng, 2007). Education has an important impact, with those who have at least a high school education being more likely to find employment (Cheng, 2007; Crittenden et al., 2002; Danziger, Carlson, & Henley, 2001; Horwitz & Kerker, 2001; Pandey & Kim, 2008). Previous work experience, particularly in professional or skilled work, also predicts a return to work (Cheng, 2007; Crittenden et al., 2002).

Social support, in the form of instrumental support, has been associated with becoming employed (Horwitz & Kerker, 2001). Being a single mother and having younger or multiple children may be a barrier to working (Cheng, 2007; Crittenden et al., 2002; Danziger et al., 2001; Felmler, 1993). Women who succeed in leaving social assistance and finding work may not find stable jobs; Harris (1996) found that nearly half of mothers who found work returned to social assistance within two years.

Education Participation

A review of research on education participation by individuals who have experienced homelessness identified only one study focusing on this issue. Bogard et al. (2001) found that homeless women who had lower levels of depressive symptomatology and more full-time work experience were more likely to complete educational or job training programs offered at shelters. A small number of studies were found that examined returns to school for other adults living in disadvantaged circumstances. Social support was found to predict motivation to return to school and to facilitate a return to school in

younger, unemployed adults (Bolam & Sixsmith, 2002; Niessen, 2006). Having children has been shown to increase motivation to return to school in some cases (Bolam & Sixsmith, 2002; Niessen, 2006). However, it may also be an obstacle to returning to school for some women (Astone, Schoen, Ensminger, & Rothert, 2000).

Financial hardship may increase motivation to return to school, (Niessen, 2006), especially if education is seen as a means to improve one's prospects (Bolam & Sixsmith, 2002). However, financial constraints may also present a barrier to pursuing educational activities (Bolam & Sixsmith, 2002). Past educational experiences may have an impact on returns to school as well. Niessen (2006) found that higher levels of past education predicted motivation to engage in education among unemployed adults, while Bolam and Sixsmith (2002) found that a history of negative experiences with education was a barrier to learning. Astone and colleagues (2000) found that having a high-school or equivalent diploma or higher, and past returns to school predicted school re-entry for women.

Model of Economic Integration

This paper presents a two-year longitudinal study that examines predictors of economic integration for women who have experienced homelessness. The model guiding our study is presented in Figure 1.

The model specifies several predictors of economic integration selected based on the literature reviewed above. Specifically it is hypothesised that a lower proportion of time homeless over one's lifetime, more perceived social support, a higher level of mental health functioning, family status (i.e. the presence or absence of dependent children), a higher percentage of time employed as an adult, employment while homeless, a higher level of education, and being housed for a greater amount of time would be predictive of economic integration. Note that no prediction was made as to the direction of the relationship between having dependent children and economic integration

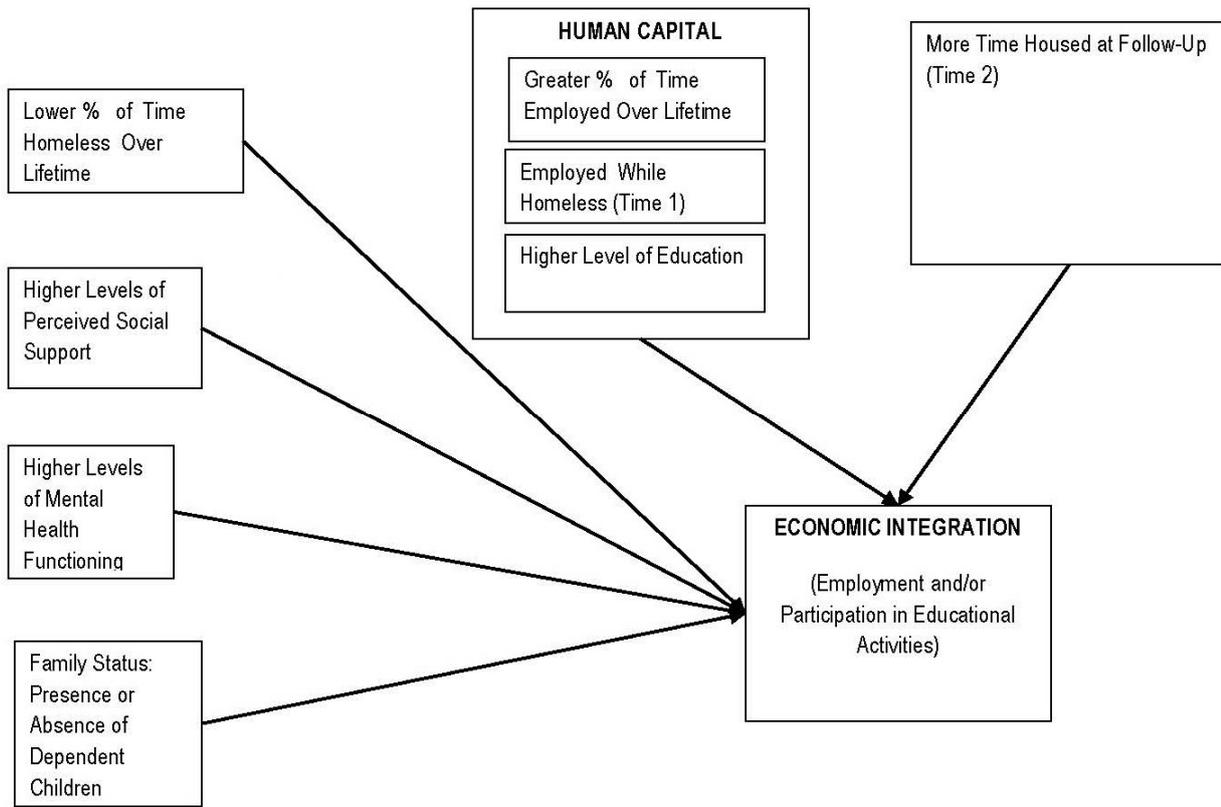


Figure 1. Predictive model of economic integration.

as the literature suggests that having children may be either a barrier (Cheng, 2007; Crittenden et al., 2002) or a motivator (Bolam & Sixsmith, 2002; Niessen, 2006) to attaining employment and education.

Four economic integration outcomes are examined. First, both aspects of economic integration are examined together, with participants being classified as economically integrated if they are either participating in the workforce full or part-time, or participating in education. Next, work stability, defined as the amount of time participants have been working, is examined. Finally, predictors of participation in education are examined. Separate analyses examine participation in any educational program (i.e., either full- or part-time) and participation in full-time education.

In line with a community psychology perspective that adopts an ecological model to conceptualise social problems and develop program and policy responses to address

these problems (Kloos et al., 2012), the study is intended to identify personal and contextual characteristics that contribute to economic integration of women with a history of homelessness.

Method

Participants and Procedure

This research was conducted as part of a larger, longitudinal study on homelessness in Ottawa, Canada, a city with a population of approximately one million in the metropolitan area. Participants were followed for a period of two years (Aubry, Klodawsky, & Hay, 2003; Aubry, Klodawsky, Nemiroff, Birnie, & Bonetta, 2007). The research reported in this paper focused on adult women recruited for the larger study. A stratified sampling strategy based on the population characteristics of women using different emergency shelters was used in order to obtain a representative sample. In Canada, emergency shelters are social service organisations in cities that provide at

minimum a safe place for sleeping overnight. Shelters sampled included two city-run family shelters, a general-purpose women's shelter for women unaccompanied by children, shelters for women fleeing domestic violence, a shelter for newcomers to Canada, and a shelter for Native Canadian women. For women unaccompanied by children, the sample was stratified in terms of length of shelter stay and citizenship (Canadian or other). For women accompanied by children, stratification was based on citizenship status. The number of individuals recruited at each shelter was proportionate to the number of potential participants residing at each shelter. Participants received honoraria of \$10.00 (CAD) for participation in the first interview and \$20.00 (CAD) for the second interview. Honoraria were provided in recognition of the time and inconvenience related to participating in the study. The exchange of a small amount of funding for research participation is a very common practice and considered ethical in the Canadian research community.

In order to facilitate locating participants for follow-up interviews two years after the first interview, participants were asked at Time 1 to provide consent for researchers to contact individuals and/or agencies including friends, family members, service providers, hospitals and shelters, to ask for the participants' up-to-date contact information. They were also asked to provide their personal cell phone numbers and e-mail addresses when available. A brief follow-up was made by phone approximately one year following the initial interview, to maintain contact and update contact information (Aubry, Klodawsky, Hay, Nemiroff, & Hyman, 2004).

Measures

Family status. Participants were asked whether they had any children, the children's ages, and how many of their children normally lived with them at both the Time 1 and Time 2 interviews. Women with dependent children were deemed to be those who lived with dependent children under age 18 at any time during the study period. All

other participants were considered unaccompanied by children.

Mental health functioning. Mental health functioning was assessed at Time 1, using the mental component summary measure (MCS) of the SF-36, Version 2 (Ware, Kosinski, & Gandek, 2002). Ware and colleagues report internal consistency and reliability for group comparisons above .80 for all sub-scales of the SF-36. For the current sample, internal consistency for the MCS was high ($\alpha = .92$).

Perceived social support. Perceived social support was measured at Time 1 using a brief, 5-item version of the S Scale of the Social Support Questionnaire (SSQ) (Sarason, Levine, Basham, & Sarason, 1983). For the current sample, internal consistency of the 5-item version was high, $\alpha = 0.87$.

Lifetime history of homelessness. Number of months spent homeless was measured using the Housing, Income, and Service Timeline (HIST) (Toro et al., 1997). At Time 1, participants were asked their housing history for the past three years. Participants were then asked if they had any additional experiences of homelessness that had not already been recorded, and if so, how long they had been homeless. Further episodes of homelessness between the two interviews were recorded at Time 2. However, the most recent homeless episode before becoming housed was excluded in order to avoid overlap with the amount-of-time-housed variable described below. Toro and colleagues (1999) reported a test-retest correlation of the time homeless variable of the HIST of .73, based on a lifetime version of the HIST in a study of 31 homeless adults.

Amount of time housed. At Time 2, the HIST (Toro et al., 1997) was used to ascertain the number of consecutive days participants had been housed following their last episode of homelessness. Since the length of the follow-up period varied between participants, amount of time housed was standardised for each participant by dividing the number of days consecutively housed at Time 2 by the number of days between interviews.

Percentage of time working as an

adult. Employment history was assessed via an interview question at Time 1: "Since you were 16 years old, approximately how many years have you spent working for pay?" The number of years worked was divided by the number of years since age 16 in order to derive a proportion of adult years spent working.

Work status at Time 1. Work status at Time 1 was assessed via an interview question, "Are you currently working for pay?" Participants were then classified as working or not working at Time 1. Time 1 work status was confirmed on a case-by-case basis using the HIST (Toro et al., 1997).

Level of education. Participants' level of education was assessed at Time 1 via the question, "What is the highest level of schooling you have ever completed?" Responses were then re-coded into three categories: has not completed high-school (1), has completed high school (2), and has obtained post-secondary certificate/diploma/degree (3).

Economic integration. Participants were considered to be economically integrated if they were working either full- or part-time or engaged in education at the time of the follow-up interview. Work status was assessed via the question, "Are you currently working for pay?" and then confirmed on a case-by-case basis using the HIST (Toro et al., 1997). Participants were considered to be working full-time if they reported working at least 35 hours per week on the HIST. Participants who responded "yes" to the question, "Are you still in school?" were considered to be engaged in education.

Work stability. The number of consecutive months employed at Time 2 was used as a measure of work stability. Work stability was calculated on a case-by-case basis using the HIST (Toro et al., 1997).

Engagement in education. As described above, participants who answered "yes" to the question, "Are you still in school?" at follow-up were considered to be engaged in education.

Engagement in full-time studies. Participation in full-time studies was assessed via the questions, "Are you still in

school?", "Is it part-time or full-time?" and, "Approximately, how many hours per week are you attending school?" Respondents who reported attending school full-time, or who reported attending school for 20 or more hours per week at Time 2, were considered full-time students.

Results

Sample Characteristics

The study sample consists of the 101 respondents who participated in the Time 2 interview, representing 66% of the women recruited and interviewed at Time 1. Respondents ($n = 101$) at Time 2 were compared to non-respondents (i.e., participants in Time 1 who did not participate at Time 2; $n = 53$) on scores of measures of variables that were measured at Time 1 to determine if there were differences between the two groups. There were no differences between respondents and non-respondents on any of the Time 1 variables used in the economic integration model. As well, no significant differences were found in terms of age, marital status, level of education, whether participants were born in Canada, or immigration status. Respondents had lived in Ottawa for longer on average than non-respondents, $t(152) = 2.28, p < .05$, two-tailed.

The final follow-up sample consisted of approximately equal numbers of women with dependent children ($n = 49$) and women unaccompanied by children ($n = 52$). Participants reported having, on average, 1.6 children under age 18 ($SD = 1.46$). A substantial minority (44%) of women unaccompanied by children reported having at least one child under age 18. At Time 1, the average age of participants was 35.6 years ($SD = 10.5$). The majority (76%) reported being non-partnered (i.e., single, separated, divorced or widowed), while 24% reported being partnered (i.e., married, living with a romantic partner or being in a common-law relationship). Thirty-eight percent ($n = 39$) reported that they were not born in Canada. Of these individuals, 41% reported being Canadian citizens, 31% reported being refugees or refugee claimants, and 21% reported being landed immigrants.

Table 1
Sample Characteristics on Study Variables

Variable	(<i>N</i> = 101) <i>M</i> (<i>SD</i>) or %
Economic integration: Either working or attending school at Time 2 (%)	37.6%
Work stability: Amount of time employed at Time 2 (months)	2.49 (6.08)
Engaged in education (full-time or part-time studies) at Time 2 (%)	20.8%
Engaged in full-time studies at Time 2 (%)	8.9%
Family status: % unaccompanied by children	52%
Mental health functioning (SF-36 MCS)	35.60 (12.54)
Perceived social support (SSQ-S)	4.70 (1.37)
Lifetime history of homelessness (months)	18.65 (28.73)
Work status at Time 1 (% working for pay)	7.9%
Employment history (% of time worked since age 16)	42.14 (31.16)
Level of education:	
% with less than high school education	36.6%
% with high school diploma	42.6%
% with postsecondary certificate, diploma or degree	19.8%
Amount of time housed (proportion of time between interviews for which participants were consecutively housed at Time 2)	69.23 (35.99)

Thirty-seven percent of participants reported having less than a high school education. Forty-three percent reported having a high school diploma and 20% reported having a college diploma, trade or technical certificate, or university degree.

Table 1 shows means and standard deviations or percentages for the sample on economic integration model variables.

Eight of the 101 participants (8%) reported that they were working for pay at Time 1. By Time 2, only three of these same individuals were still working; however, the total number of participants working for pay had increased to 22 (22%). A minority reported that they were seeking work at each interview; 21% reported that they were looking for work at Time 1, while 28% reported looking for work at Time 2. A majority of respondents (63%) endorsed a desire to return to school at the Time 1 interview. Twenty-one participants reported that they were attending school at Time 2; of

these, nine participants reported being full-time students.

Of the 22 participants who were employed at follow-up, almost all worked at low-paying jobs, and less than half (45%) were employed full-time (35 or more hours per week). Employment income ranged from \$382.00 (CAD)¹ per month for one individual employed 10 hours per week in a clerical job, to \$5000.00 (CAD) per month for a participant who was employed as a full-time teacher at a community college. The most common types of work were cleaning (27%) and childcare (18%). Other types of employment included clerical work, retail positions, personal care work, and general labour. One individual worked as a computer specialist and one worked for the federal government; however, these were both part-time positions.

The median income of participants at Time 2 was \$900.00 (CAD) per month (mean = \$991.94 (CAD); *SD* = 689.34). Participants

who were working had higher incomes (mean = \$1312.19 [CAD] per month) than those who were not (mean = \$901.61 [CAD] per month), $t(98) = 2.53, p = .01$ (two tailed); however, the difference between groups no longer reached significance with the outlier (i.e. the single participant earning \$5000.00 [CAD] /month) removed from the analysis. Participants who had been housed for at least 90 days ($n = 89; 88\%$) at Time 2 reported spending, on average, 36% of their income on housing. There was no difference between those who were employed and those who were not employed in the proportion of income spent on housing.

Model of Economic Integration

A logistic regression was conducted to predict economic integration (i.e., either working or engaged in education) at follow-up. In order to gain a more detailed understanding of economic integration, three additional regressions were performed. A multiple regression was conducted to identify predictors of work stability (i.e. number of consecutive months employed) at follow-up. Two logistic regressions were conducted to examine factors that predicted any (i.e., part-time or full-time) participation in educational at follow-up and engagement in full-time educational studies at follow-up.

Economic integration. A sequential logistic regression analysis was performed to assess whether the economic integration model would predict participants' membership in one of two categories, Economically Integrated (i.e. either working or attending school) and Not Economically Integrated, at Time 2. Lifetime history of homelessness, perceived social support, mental health functioning and family status, were entered together in the first step, as these variables were based on Time 1 data. The three human capital variables (employment history, work status at Time 1, and level of education), were entered together in the second step in order to examine the impact of these predictors as a group. Finally, amount of time housed, which was based on Time 2 data, was entered alone in the final step.

The model was statistically significant in the first step ($\chi^2(4, N = 100) = 12.17, p < .05$). This suggests that the model was able to distinguish between groups on the basis of the four predictor variables entered in the first step, which accounted for 16% of the variance in economic integration (Nagekerke $R^2 = .16$). The addition of the three human capital variables did not significantly improve the model, however the model approached statistical significance, $\chi^2(3, N = 100) = 7.70, p = .08$, and accounted for a moderate amount of variance in economic integration (Nagekerke $R^2 = .23$). The final step, with the addition of amount of time housed, further improved the model's predictive power ($\chi^2(1, N = 100) = 3.61, p = .05$, and accounted for a moderate amount of variance in economic integration (Nagekerke $R^2 = .27$).

Three significant predictors of economic integration were found. Women with dependent children were more likely to be economically integrated, and higher levels of mental health functioning was predictive of economic integration. Employment history emerged as a significant predictor in the second step, with those who had spent a greater proportion of time since age 16 working being more likely to be economically integrated at Time 2. In the third step, amount of time housed approached significance as a predictor, with a trend toward women who had been housed for longer being more likely to be working or attending school at follow-up.

Work stability. A sequential multiple regression analysis was conducted to test the ability of the economic integration model to predict work stability (i.e. number of months of continuous employment at Time 2). As in the previous analysis, the predictor variables were entered in three blocks.

The model was not statistically significant at the end of the first step, which accounted for only 3% of the variance in work stability ($R^2 = .03$). The predictive power of the model improved significantly with the addition of the three human capital variables in the second step (F change (3, 92) = 4.46, $p < .01$), and accounted for an

additional 12% of the variance in work stability (R^2 change = 0.12). The addition of amount of time housed in the third step did not significantly improve the predictive power of the model, and accounted for an additional 3% of variance in work stability (R^2 change = 0.03). Two of the predictor variables proved to be significant: employment history, with those who had spent a greater proportion of their time working since age 16 having greater work stability at Time 2, and work status at Time 1, with those who were employed at Time 1 having greater work stability than others. In addition, there was a trend toward more stable housing being associated with greater work stability ($p = .08$).

Engagement in education. A sequential logistic regression analysis was performed to assess predictors of participants' membership in one of two categories, Engaged in Education and Not Engaged in Education, at Time 2. As in the previous regressions, three blocks of variables were entered as predictors. The model fit was non-significant at each step, and did not successfully distinguish between the two groups. None of the variables predicted group membership.

Engagement in full-time studies. A sequential logistic regression analysis was performed to assess predictors of participants' membership in one of two categories, Full-time Student and Not Full-time Student, at Time 2. Again three blocks of variables were entered sequentially.

The model fit was non-significant at the first step, and did not successfully distinguish between the two groups on the basis of the four predictor variables entered in the first step. However, the addition of the three human capital variables improved the model, $\chi^2(3, N = 100) = 7.63, p = .05$, and accounted for a moderate amount of variance in economic integration (Nagekerke $R^2 = .23$). The final step, with the addition of amount of time housed, did not reliably improve the model's predictive power. Level of education was the only significant predictor of engagement in full-time studies, with a lower level of education being associated with a greater likelihood of being engaged in full-

time studies at follow-up.

Discussion

This study examined predictors of economic integration in the community for a sample of women who have experienced homelessness. The results presented here suggest that achieving economic integration following homelessness is challenging. Like many people who experience homelessness, the women in this study had relatively low levels of human capital. More than a third (37%) had less than a high school education. Participants had, on average, worked less than half the time (42%) since age 16. A majority (88%) of the women in our sample had been housed for at least 90 days at follow-up; however only a small number were working (22%) or attending some type of educational program (21%). This was an improvement from Time 1, when only 8% were working and 13% were attending school. However, only a small number were attending full-time studies (9%). Three participants were both employed and attending an educational program.

Those who were employed had only been working for only about two and a half months on average. Further, many had only part-time jobs, and most jobs were in unskilled, low-paying sectors. Employment was no guarantee of financial stability; after the income of a single, high-earning participant was removed from the analysis, there was no difference in income between those who were working and those who were not. While the average annual income for women in Ottawa was \$35,325 (CAD) (median = \$27,567 [CAD]) in 2005 (City of Ottawa, 2001-2014), for women in this study, the average annual income was the equivalent of only \$11,903 (CAD). Housing costs continued to be prohibitive; even those who were employed spent, on average, over a third of their income on rent. These results paint a picture of a group of women who continue to struggle with extreme poverty, precarious housing, and underemployment, suggesting they continued to be marginalised and disaffiliated from the mainstream of society. The prevalence of low-paying, part-

time jobs among those who were employed suggests that they continued to struggle to move from devalued to valued social roles.

The model of economic integration presented in this study was partially supported. First, family status emerged as a predictor of economic integration; women accompanied by dependent children were more likely to be economically integrated than those unaccompanied by children. However, family status did not predict work stability or return to school when these outcomes were examined separately. No prediction was made regarding the direction of the relationship between family status and economic integration as no previous research was found that specifically examined differences between women with and without dependent children. It is not clear why women with dependent children were more likely to achieve economic integration. Niessen (2006) found that having children increased participants' motivation to return to school, and the same may be true of returning to work for the women with dependent children in the current sample. Women unaccompanied by children in our sample reported poorer physical and mental health and more substance abuse than women with dependent children (Aubry et al., 2003). A significant number of women unaccompanied by dependent children were, in fact, mothers, but did not have their children in their care. Poor health (physical or mental) and/or substance abuse difficulties may have contributed to these women not having their children in their care and presented obstacles to their economic integration. It is also possible that women with dependent children were more likely to receive services that facilitated integration in the workforce of educational system.

Personal disability, as measured by mental health functioning, was a significant predictor of economic integration. Women with better mental health functioning were more likely to be economically integrated overall; however, mental health functioning did not predict work stability or return to school when these were examined separately. The women in this sample reported low

levels of mental health functioning compared to a normative sample (Aubry et al., 2003). These high levels of distress may have been either a cause or a consequence, at least in part, of the challenges these women face in attaining adequate employment and income or continuing their education. This is consistent with past studies, which have shown that mental illness is a barrier to employment (Mares & Rosenheck, 2006).

Human capital variables were important predictors of economic integration. Employment history predicted both overall economic integration and work stability, with those who had worked for a greater proportion of the time since age 16 being more likely to be economically integrated at Time 2 and to have worked for longer. Participants who were working at Time 1 were also more likely to have greater work stability Time 2. This finding is consistent with past findings that work history predicts employment among people who have experienced homelessness (Bogard et al., 2001) and among mothers who have received social assistance (Cheng 2007; Crittenden et al., 2002).

While one-fifth of participants reported attending an educational program at follow-up (21%), only a small number of participants were attending full-time studies (9%). None of the variables tested in the economic integration model predicted participation in education when engagement in full- and part-time studies were examined together; however, level of education was predictive of participation in full-time studies. In contrast with past research, which has suggested that past academic success predicts school re-entry (Astone et al., 2000; Niessen, 2006), lower levels of education predicted full-time studies in this sample. Two-thirds of the full-time students reported less than a high-school education at Time 1. Social service providers may have encouraged these women to return to school; social benefits recipients are encouraged to return to school, and benefit periods may be extended for those who engage in educational programs (personal communication, City of Ottawa Employment and Financial

Assistance Branch, August 19, 2010). It is also possible that these women recognised the importance of increasing their human capital in order to improve their prospects for future employment as they moved toward greater integration in their communities.

Although past research has suggested a relationship between education and employment among women exiting social assistance (Cheng, 2007; Crittenden et al., 2002; Danziger et al., 2001; Horwitz & Kerker, 2001; Pandey & Kim, 2008), level of education was not related to work stability or overall economic integration in the current sample. One possible explanation for this lies in the types of jobs held by those participants who succeeded in finding work. Of participants who were working, most had been working for only relatively short periods of time, and the majority were in part-time, low-paying jobs that require little education and may be expected to be relatively short-term in many cases.

Amount of time housed at follow-up approached significance as a predictor of economic integration, with a trend toward those who were more stably housed being more likely to be either working or attending school at follow-up. Amount of time housed also approached significance as a predictor of work stability, with a trend toward those who were housed for longer periods of time being employed for longer. Past research has suggested a reciprocal relationship between housing and employment for individuals who have experienced homelessness. Being housed may facilitate finding employment (Wright, 1997) and remaining employed (Mares & Rosenheck, 2006). Conversely, being employed may also assist in exiting homelessness (Piliavin et al., 1996; Shaheen & Rio, 2007). The limited sample size and the relatively large number of predictor variables used in the regression equations resulted in relatively low statistical power in these analyses. Repeating these analyses with larger sample would likely reveal a significant relationship between physical and economic integration.

Perceived social support did not emerge as a significant predictor of economic

integration in this sample. Overall, participants reported relatively high levels of satisfaction with social support. However, it is possible that for a variety of reasons, participants did not call upon their available social supports, or that the support systems of study participants consisted of people who themselves did not have the resources to provide the kind of instrumental or material help participants needed in order to obtain employment or resume their education.

No previous research was found examining the impact of length of time homeless on either employment or education; however it was expected that longer histories of homelessness would represent a greater degree of acculturation to homelessness, and present a barrier to achieving economic integration. However, lifetime history of homelessness did not predict economic integration in this sample.

Limitations

The exclusive reliance on quantitative data and a relatively modest sample were limitations of this study. Coupling the trends noted above with the participants' qualitative responses to open-ended questions about challenges and obstacles to working or attending schools, and their ideas about helpful supports, would have alerted the authors to other possible explanatory factors, such as discrimination associated with racism, sexism, or classism.

In regard to the quantitative analysis, a larger sample would have provided the opportunity to examine the experiences of women with and without dependent children separately, allowing a richer understanding of their efforts at economic integration and challenges of achieving such a goal. A larger sample would also have allowed examination of a wider variety of predictor variables, such as visible minority, sexual orientation or immigration status, thus providing a fuller and more accurate picture of what helps diverse women become integrated in the economy following homelessness.

Another limitation may be the sampling strategy that was used. The sample may not be representative of all homeless women in

Ottawa. Approximately equal groups of women unaccompanied by children and adults with dependent children were recruited for the purposes of this study. As well, all the women in this study resided in shelters at Time 1, which excluded women living in other situations such as on the street, in abandoned buildings, or staying temporarily with friends or family. Since service providers aided in the recruitment of participants, there is the possibility that there may have been some bias in the sample, most likely toward higher functioning individuals. The nature of the employment and housing markets in Ottawa, which may differ from those in other cities, may limit the generalisability of these findings. An additional limitation is that the study relied on self-reported information. Self-report data may be vulnerable to the effects of bias or inaccuracy due to faulty memory, lack of information, or reticence on the part of participants.

Conclusions and Implications

The research presented here represents the first longitudinal study examining employment and educational outcomes in a sample of women living in Canada who have experienced homelessness. The model of economic integration presented was partially supported, with family status, mental health functioning and human capital variables emerging as important predictors of economic integration. There were very limited positive findings: more women reported working or attending full-time studies at follow-up than at the initial interview. About a fifth of participants were working, and another fifth were attending educational programs either full- or part-time. A smaller proportion, consisting primarily of women who had not completed high school, was attending full-time studies. One participant was both working and attending full-time studies, while two others were employed and attending school part-time.

Overall, however, these findings paint a bleak picture of the likelihood of overcoming poverty and becoming fully integrated in the economy after homelessness. Participants

remained largely disaffiliated from conventional social structures, reporting low levels of human capital, continued poverty, and poor work outcomes. Among participants who were working, almost all had low-paying and/or part-time jobs. Service, cleaning, and child-care work may be expected to be relatively short-term and provide little opportunity for advancement, and most women were earning no more through employment than those who were receiving social assistance. These results are sobering reminders of the persistence and negative implications of gender-based occupational segregation among poor women with little education.

Although a majority of the women in this study were housed at follow-up, it appears that re-housing is not sufficient on its own to help women who have experienced homelessness to begin the process of becoming economically integrated in their communities. Participants in this study would clearly benefit from services and supports that would allow them to obtain employment or training that would increase their future employability. Given the relatively small number who were working, and the continuing financial difficulty faced by most participants regardless of whether they were employed, it is imperative that public policy address the stubborn structural problems that leave vulnerable women with very few realistic options to reduce their economic vulnerability (Harris, 1996). It is important to note that our sample included women who were disabled and unable to work. In these cases, adequate income support, rather than training, education, or job search assistance is needed to assist them to attain economic integration.

Shaheen and Rio (2007) argue that rather than taking a "job readiness" approach, it is more effective to help homeless individuals to find work immediately, and to focus on training only after employment has been obtained. They advocate for the provision of supportive services and housing in combination with a wide variety of employment services that can help homeless individuals enter the competitive labour

market. Greater housing stability may, in turn, lead to a greater possibility of finding and retaining employment (Mares & Rosenheck, 2006; Wright, 1997).

Bassuk, Volk, and Olivet (2010) argue for a three-tiered approach to resolving issues of family homelessness, beginning with the provision of housing, then providing support services including employment and education support, as well as assisting people deal with long-term health or substance abuse difficulties. Shier, Jones, and Graham (2012) note that establishing housing stability needs to take precedence over economic integration. These authors argue that factors associated with employment while homeless may actually contribute rather than resolve housing problems. Thus, housing and employment services need to work hand-in-hand to help women exit homelessness to stable housing, and then provide opportunities for employment or education. Ongoing support may be needed to help women who have experienced homelessness cope with personal disability issues and maintain stable housing and employment.

The enduring poverty of women who experience homelessness should be a social problem to which community psychologists in developed countries give priority in their work since these women represent one of the most marginalised groups in the population. Our study joins other previous research in highlighting the need for developing programs and policies that target the lack of economic integration opportunities available to this subgroup of women in the population.

Note

1. \$1.00 CAD (Canadian) = \$0.63 - \$0.83 USD (American) & \$1.07 - \$1.23 AUS (Australian) during the period of the study.

Acknowledgements

The researchers gratefully acknowledge the funding for the study provided through the Social Sciences Humanities Research Council, Canada Mortgage Housing Corporation and the National Homelessness Initiative, Government of Canada administered by the City of Ottawa.

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- Address for correspondence**
Tim Aubry

taubry@uottawa.ca

Short bios

Rebecca Nemiroff, Psychologist; Research interests: Trauma, mental health services, homelessness; Centre for Treatment of Sexual Abuse and Childhood Abuse, Ottawa, Ontario.

Tim Aubry, Full Professor & Senior Researcher; Research interests: Community mental health and homelessness; School of Psychology & Centre for Research and Education and Community Services, University of Ottawa, Ottawa, Ontario.

Fran Klodawsky, Associate Professor; Research interests: Women's health, housing & homelessness, immigrant health; Department of Geography and Environmental Studies, Carleton University, Ottawa, Ontario.