

Women and Homelessness

STREET HAVEN AT
THE CROSSROADS



ANNUAL REPORT 2009 | 2010



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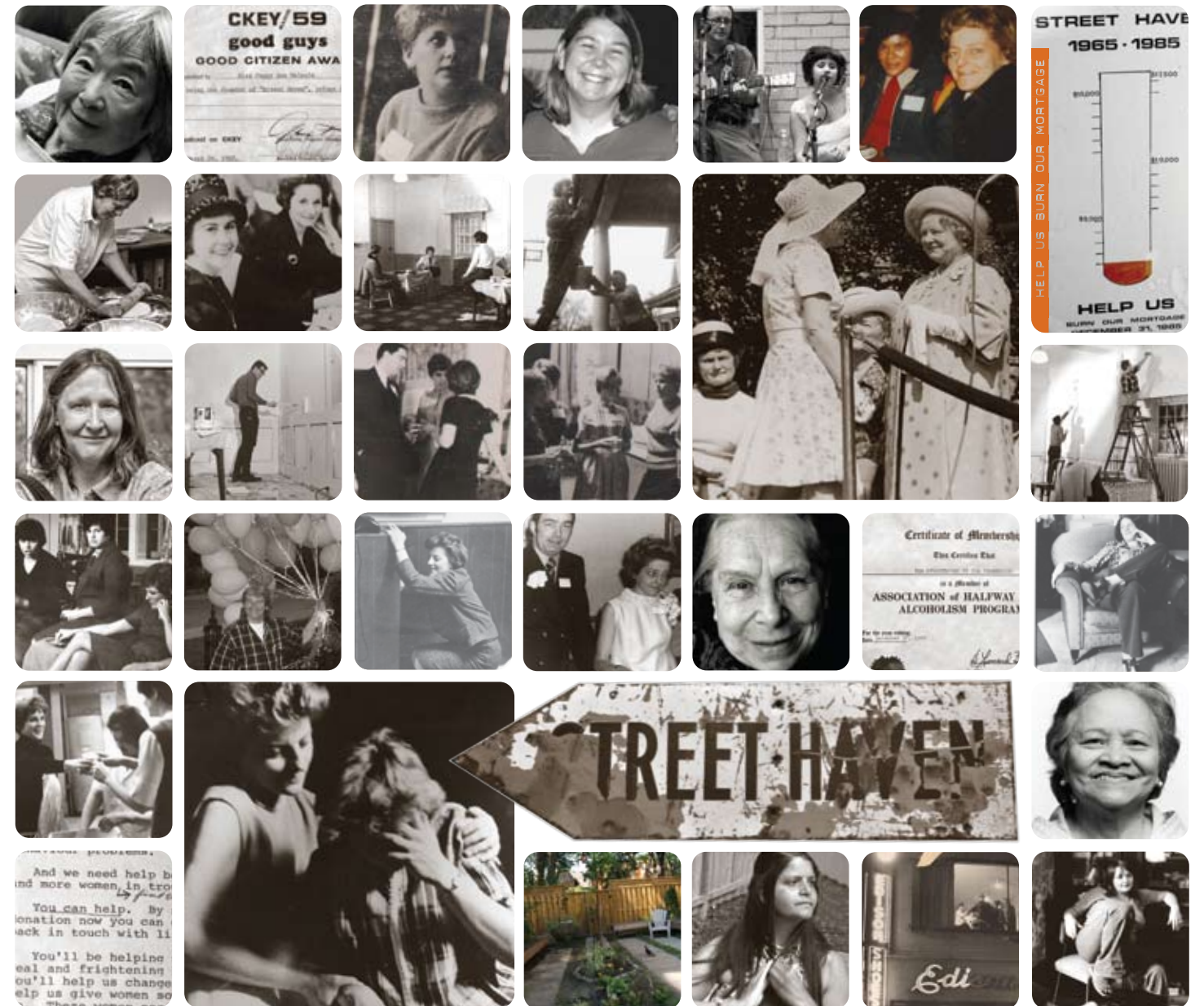




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Mission Statement

STREET HAVEN AT THE CROSSROADS' GOAL IS TO INNOVATE AND ESTABLISH AN INTEGRATED CONTINUUM OF SERVICES WHICH WILL IMPROVE THE QUALITY OF LIFE OF WOMEN IN NEED AND BRING CREATIVE SOLUTIONS TO THEIR PROBLEMS.

Philosophy

Street Haven at the Crossroads believes that all women are worthwhile and that they deserve, in addition to the physical necessities of life, to be treated with dignity and to be given the tools and opportunities to achieve their potential.

Street Haven at the Crossroads has an open-door philosophy and all of the programs are based on a non-judgmental total acceptance of the person.

ON MARCH 22, 2010

STREET HAVEN AT THE CROSSROADS PASSED A MONUMENTAL HISTORIC MOMENT

45 YEARS OF SEAMLESS DEDICATED PASSIONATE SERVICE TO THE DOWNTOWN TORONTO COMMUNITY

ON MARCH 22, 1965

WE OPENED OUR DOORS AS A DROP IN CENTRE FOR HOMELESS WOMEN

WE WERE SUBSEQUENTLY INCORPORATED ON APRIL 9, 1965

Message from the PRESIDENT OF THE BOARD

Who is homeless? If you've walked around downtown you've seen homeless people. But it is the people we don't see, those who use shelters frequently or chronically (the overall average length of homelessness is 3 years!) who are Toronto's invisible, and more numerous, homeless. Although men used to be the largest percentage, women and children are now the fastest growing category. And in these tough economic times the recently-unemployed, and chronically under-employed, face a real risk of losing their housing.

How does this happen? In the 45 years of our experience, the answer seems to be that the conditions for success - a loving family, supportive friendships and the influence of a strong community - were absent from the start or lost along the way. Behind every homeless woman is a story of trauma, grief, violence and abandonment.

How can we help them? Through "supportive housing", a combination of housing and services that is known to be a cost-effective way to help those who face poverty/low income as well as seriously destabilizing problems (substance abuse, mental illness and depression, HIV/AIDS), along with the stigma that those conditions often carry.

What does this help involve? Practical help and support:

shelter; hygiene facilities (lots of soap and a busy laundry room); clothing; programs to address mental health issues and addictions; our own literacy and computer training centre, and referrals to other training; access/transportation to health and dental services; food (cooked and served by volunteers, paid for out of our well-stretched dollars. We are asking corporate donors to help fund the next 3 years worth of food - any takers?).

Why does Street Haven offer "unconditional acceptance" to women in need? A house is a physical shelter but a "home" is a safe place for the mind and spirit to seek peace and the solace of human contact. Street Haven's goal is to provide that safe place in order to enable whatever is possible for that woman at that time because no woman deserves to be without a home.

You know what you can do. Donate money or time or warm clothes or food. Let politicians know that your concerns include increasing the stock of affordable housing, and financial aid for supportive housing. Empathize - it's not necessary to be religious to understand the power of the old saying: "There, but for the grace of God, go I". And, please, be part of the Street Haven community.

GRAYSANNE BEDELL
President, Board of Directors

Message from the EXECUTIVE DIRECTOR

I hope you enjoy this annual report. It not only represents my first year at Street Haven but the heart and soul of the work that we have undertaken in the past year. We moved into our 45th year of service and found that although much has changed, not much has changed. Homelessness still exists although some of the language we use has changed. We are more sophisticated in our professionalism, yet the work stays the same. The people have changed but the social problems that lead to homelessness have not.

As we moved into our 45th year of service, it became a time for reflection, streamlining, a time to trim down and move forward with renewed energy. Sustainability issues forced us to close our Drop In Centre - our very first program. We closed the doors of the Drop In Centre on August 14th, 2009 with a closing ceremony that was moving and emotional for many of the participants. It was a very difficult decision. One based in the realities of the long term strength of Street Haven and its programs.

We also began to think deeply about who we are as an agency. In some ways it is our time to reinvent Street Haven. Born of the

passion and commitment of Peggy Ann Walpole, her passing left a gap and also an opportunity to consider how we will move into the next 45 years. Although our fundamental values stay the same, we are planning and evaluating, we are examining who we shall be and how we will implement our plans. We are updating, upgrading and regrouping. We are airing out, cleaning out the cob webs and making space for new and fresh things to come our way.

I discovered early on that the thing that makes Street Haven unique is its ability to maintain a warm, cozy, homelike feeling in each program. It means that women can truly take time to rest, breathe and think about what they need. It also means that our staff and volunteers are compassionate, caring, warm individuals who do not judge but have very big hearts. It also proves that one can combine professionalism with compassion and have a wonderful mix that supports women to meet their potential.

I hope you will continue to be a part of this wonderful agency.

GITA SCHWARTZ
Interim Executive Director

A year at a glance

STREET HAVEN AT THE CROSSROADS

EMERGENCY SHELTER

It seems a shame that in this day and age we still need shelters to house women who are homeless. We look forward to the day when all women will have safe, affordable housing. The need still exists and Street Haven shelter meets this need in a very comprehensive manner.

Volunteers & Staff Served-
 13,188 breakfasts
 13,020 lunches
 13,080 dinners
 11,700 snacks

The shelter had:
 5,460 women come to the shelter.
 We increased bed capacity from 27 to 33.

A STORY

Susan (not her real name) is hearing impaired and worked extensively with support workers from other agencies while she was residing at the shelter for over one year. Susan faced many barriers and was on several waiting lists for appropriate housing. She received support, advocacy and life skills training while staying at the shelter.

A plan was developed with our Housing Worker to assist Susan to move into Street Haven's Supportive Housing. Our doctor on site completed many forms to enable funding to bring our Supportive Housing facility up to the appropriate fire code for a hearing impaired person. The move into the housing program was a success and Susan was able to obtain her own TTY in order to communicate. She works closely with her support worker and continues to visit the Shelter for socializing and meals.

Supportive Housing

Supportive Housing provides a pathway to independent living and society at large by providing women who have experienced mental health challenges and/or addiction with choices and opportunities.

STORIES:

- One tenant moved on to more independent housing. She also re-united with her adult daughter and became involved in her grandchildren's lives.
- Another tenant who is also a grandmother just returned from a month with her daughter and her grandchildren out west.
- Several of the residents volunteered in the community.
- A graduate from Grant House has made her home in our more independent housing and is very focused and positive about her future.
- Another woman has graduated from a Travel and Tourism program.
- Two women continued their education at college and at the adult learning centre.

Street Haven (SHAS) Addiction Services

SHAS includes both community outreach services (Addiction Case Management) & six months of residential treatment (Grant House). Some women find the outreach component most helpful and valuable. Others look to the residential program to do deeper work. Some women take advantage of both and move through the residential program to community support and outreach. A woman can potentially take advantage of two and a half years of wrap around service from our team of counselors and case managers.

AT GRANT HOUSE:

- In the spring of 2009 there were 10 women in the Grant House Program.
- Of these 10 women, 8 graduated from the program.
- 25 women participated in programming at Grant House.
- At the time of this report, 12 of these women had graduated from the program and 7 were still in the program.
- 10 of the 12 women who graduated during the period of this report are still accessing support from SHAS either through the aftercare program or through telephone support.

A STORY

A young woman, Sarah (not her real name), overcame many issues of trauma and addiction and became a model resident and role model for newer residents at Grant House. She was admitted to Grant House in the fall of 2009. Originally a client with the Addiction Case Management Program she attended a presentation about Street Haven Addiction Services. With



the assistance and support of her worker, she applied and was accepted into the residential program. This young woman presented with issues of poor self-esteem, abuse and trauma as well as an addiction to crack cocaine.

Though she got off to a challenging start, not wanting to comply with guidelines or do assignments, she picked up the pace and became a productive and engaged resident. This young woman graduated with a solid discharge plan in place which included aftercare groups, regular meetings with her ACM worker and referrals to trauma groups to continue the work she had started. Sarah celebrated 1 year of being free from drugs and has been offered the position of House Representative in the abstinence based housing she is living in.

SHAS had the following statistics in the past year:

- ▶ We worked with 29 women with concurrent disorders
- ▶ We helped house and helped maintain housing for 60 women.
- ▶ We saw 10 women move into employment and educational opportunities.
- ▶ Thirty women went through to day treatment programs.
- ▶ Twenty women were supported as they advocated in the legal system to reconnect with their children.
- ▶ Five women reconnected with children placed in the care of Children's Aid Societies.
- ▶ A large percentage of the women in our outreach program (ACM) are practicing a harm reduction lifestyle.

Homelessness is a life threatening women's health issue.

RESIDENT

To women, a home is never just "a roof over our heads."

RESIDENT



The Learning Centre

Located in the Adelaide Women's Resource Centre, The Learning Centre continues to offer 2 distinct programs:

1. LITERACY AND BASIC SKILLS PROGRAM

- Delivered 4,384 hours of programming
- 15 learners attained their goal & exited the program this year
- 8 learners moved on to employment
- 5 to further education and training

2. COMPUTER TRAINING, ACCESS & JOB READINESS PROGRAM

- 286 accessed computers for various purposes
- 122 participated in active job search
- 20 completed our computer training
- 27 received career coaching and resume support from our employment counselor

Of the clients reporting their successes to us, we have documented that:

- 6 women went on to further education or training
- 10 women began volunteer positions – one working with The Learning Centre on workshop delivery
- 6 women found either contract, part-time or full-time employment
- 16 interviewed for a job
- 7 women found housing

Women's poverty is different than men's as it relates not only to low wages but also to women's activities as caregivers.

RESIDENT

Emergency Shelter

We are an emergency shelter for homeless women. We provide essential services such as safety, shelter, food and clothing for 33 women. In addition, we have 4 extreme weather alert beds and two "special circumstance" beds. These are all funded through the City of Toronto.

It can be difficult to measure successes within the programs as each individual has her own unique challenges. For one woman it might be coming off the streets for a time. Another may be helped to find and maintain housing. Another may achieve training, get a job and housing. Others may find assistance with their emotional, legal or mental health needs. Some of our older women just need a place to call home while they are not feeling well and until we can find safe, appropriate housing and care for them.

Sometimes people can have a stereotypical concept of homeless women. Nothing could be further from the truth. Our women range in age from 16 to late 80's, and come from a variety of cultural backgrounds. These women experience issues which include abuse, trauma, new to the country, loss of job, persistent street living, loss of living arrangements, mental health and addiction problems, immigration and legal issues. We see new faces on a constant basis. Perhaps the saddest category is one which is growing larger in the entire shelter world: that is, the increasing numbers of seniors who have been chronically homeless or who have not been able to maintain their housing for one reason or another.

Our Housing Worker works closely with the women in the shelter and with women who have left the shelter. Through this program, clients receive assistance with obtaining and maintaining housing through a comprehensive case management approach. The housing worker has approximately 200 women whom she has housed or with whom she does follow-up in order to help women maintain their housing.

CHALLENGES:

It is always a challenge to try to meet all the needs of the women. There are two counselors a shift who work closely with our Housing Worker and other support systems to move the women through the system to obtain housing and the resources they need. As we are located in a beautiful, turn of the century old mansion, property maintenance is ongoing and sometimes frustrating but the location is wonderful and we are able to maintain a homelike quality.



VOLUNTEERS

Volunteers continue to be an integral part of the work of Street Haven. Volunteers assist the staff with food preparation and serving, recreational activities for the women in the shelter, bead working, movie nights, exercise opportunities and massage therapy. We also continue to have a volunteer Information Technology department and volunteers continue to be very involved in the Literacy program at the Learning Centre. Many dedicated and committed volunteers work with the Resource Development department. Our Board of Directors deserves a special mention too!

Thank to all of these people who give Street Haven many hours of time and energy.

"What does a home mean to you?"

- Security, freedom, health and comfort.
- Being able to live free from harm.
- A safe place.

- Home is a place whose walls and windows work together to create a sense of warm and belonging.

At home we are created and then go on to see homes everywhere"

RESIDENT

Home is unlocked doors, children playing, a busy kitchen and books piled on the dining room table.

Home is the smell of popcorn, wood burning in the fireplace, warm laundry from the dryer.

Home is the taste of lemonade, bar-b-que, fresh morning air and pickles from a jar.

Home is far removed from my new reality... a distant dream... memories.

STEFONKNEE

Supportive Housing

Street Haven's Supportive Housing program offers housing and support to women living with mental health and possibly addiction issues. We have 33 units at three different housing sites all offering different levels of support. Each woman has a Housing Case Manager who supports them through their own client directed individual plans. At Joubert House, our highest level of supportive housing, we offer many groups such as life skills, cooking on a budget and a group on self esteem.



We serve women ages 18 and over with a history of mental health issues and possibly addiction issues. All of the women have experienced homelessness either visible (i.e. on the streets) or non visible (i.e. sleeping on a friend's sofa).

The staff team has successfully been trained in the OCAN (Ontario Common Assessment of Need) tool. We will be implementing the tool in the September 2010 to better highlight consumer strengths as well as areas in which they will need more support. We are confident that this tool will assist us in better service development and planning. Also, changes in social needs will be monitored over time and the effectiveness of care planning for the individualx will be measured.

The staff team has developed a strategic plan that we will be implementing over the next year.

CHALLENGES

We continue to be challenged by the gaps between the Mental Health Act and the Residential Tenancy Act.

There is not enough affordable housing to refer women to who want to move on to independent living. This makes it very difficult for women who no longer feel they need our support yet still reside in our housing.

FACES OF HOMELESSNESS

Hope, optimism and belief in recovery are critical in improving one's quality of life. Often recovery begins at home. What if you don't have a home? There are many complex circumstances that force women to choose between food, shelter and their basic needs.

Many women are living with mental health issues and are in need of supportive housing due to their families either not understanding their illness or being unable to provide the support that is needed. Some do not have family. There is a lack of affordable supportive housing in the city of Toronto and the surrounding areas. Often these women find themselves outside with no place to go or at a shelter like Street Haven.

Many women are forced to choose between staying in abusive relationships or homelessness. Often if a woman calls 911 to report violence she is removed from the home – in many instances without her children.

Women are often betrayed in immigration matters where family members decide that they no longer want to sponsor them due to many issues, again possibly relating to mental health issues and abuse and/or addictions.

Poverty impacts all of the women experiencing homelessness. Lack of affordable housing leads to high rent which leaves a woman with no money for her basic needs. Excessive waiting lists for subsidized housing force women to live longer in unsuitable housing and shelters. We have met and provide support to many women who live in sub standard conditions such as unsafe rooming houses where the threat of sexual assault is a very real everyday fear or trauma. We know a woman who is paying \$450.00 a month to live in someone's pantry with no room for her belongings. She has fled abuse although not her depression. This is what is called non visible homelessness.

Domestic violence, job loss, eviction, bankruptcy, illness, divorce, death of a partner or parent, discharge from the hospital or prison and lack of immigration status are some of the very complex issues that homeless women face. They become "visibly homeless, chronically homeless, episodically homeless or at risk of homelessness." (2004 NAPO Women, Poverty and Homelessness in Canada by Rusty Neal)

Street Haven, for the past 45 years, has provided a safe haven for homeless women coming from all walks of life. We do not judge the women we serve. We believe that all women are worthwhile and that they deserve, in addition to the physical necessities of life, to be treated with dignity and to be given the tools and opportunities to achieve their potential.

ANNE TOPP
Manager, Supportive Housing

Addiction Services

Addiction Case Management

The Addiction Case Management Program and Grant House have been under the umbrella of Street Haven Addiction Services (SHAS) since January 1, 2009. In January 2010 these two programs came to reside under the same roof.

This move has been instrumental in beginning to connect the programs in order to offer a wrap-around service of care to our service users. The work has started to promote Street Haven Addiction Services as a continuum which encompasses pre-treatment groups and one on one support, 6 months of residential treatment and then 2 years of follow-up support.



The Addiction Case Management Program works with women who have identified themselves as having a substance use issue which has negatively impacted their lives. The program consists of a supervisor and three case managers; each of the three case managers carries a caseload of 20-25 clients.

The counselors meet with their clients for one on one counseling sessions to identify achievable goals and case plan together. The counselors present and discuss options with clients for their consideration and together develop a concrete plan to meet their goals.

The team works from a client centered approach on a continuum through the 7 stages of recovery, while always guiding and encouraging the client to work toward an abstinence based life style. The team links clients to appropriate supports in the community based on their current and most urgent issues and will accompany the client to appointments.

After a number of delays and refresher trainings the ACM program started entering client data in "CAISI" March 16th. CAISI is a web based case management program which is used by a range of agencies in the community.

The Addiction Case Management team works with women who struggle with a broad range of substance use issues as well as concurrent disorders which encompass the criminal justice system, child welfare, under housed, trauma issues, and medical concerns. The program is designed to serve women ranging from age 16 and up. The majority of our clients are in their 30's and 40's, and have experienced intense trauma which has led to their addiction.

The program served a total of 88 clients for this fiscal year.

CHALLENGES

All Addiction Services are now housed under one roof. This has been challenging both in the physical preparation of the move and the integration of new staff into the location. All staff meetings are now taking place and many issues are being resolved and new and creative thinking being applied to enhance our new wrap around service.

Grant House

Grant House is a six-month ten bed residential treatment program. It offers a client-centred, holistic, abstinence-based approach that encompasses mind-body-spirit practices. Cognitive living skills and individual counselling are also key areas of focus. We serve women referred through community programs, shelters and the justice system.

Grant House serves women who are caught in the revolving door of addiction, homelessness, detox, treatment and involvement with the penal system. All of our women have suffered extreme trauma in their lives and need time and tools to heal. Many have a mental health diagnosis ranging from Post Traumatic Stress, Bipolar Disorder to Depression and Anxiety. Drugs of choice include cocaine, narcotics, pain killers and alcohol.

CHALLENGES

Budgets continue to be an ongoing challenge as the service we offer is costly and is not completely covered by our government funders. We raise money every year to keep SHAS moving forward and continue to face significant deficits.

REALITY BITES

All women were little girls once. Many dreamed about what life would be like when they grew up – where they would live and what they would do. Perhaps they dreamed of being dancers and living in castles. No little girl planned to be an addict, homeless and in and out of jail. That wasn't part of the plan. **So how did it happen?**

Addiction expert, **Gabor Mate**, has been quoted as saying 99% of the women he works with have histories of trauma. This incredibly high number is corroborated at **Street Haven Addiction Services** where women seek out treatment for substance abuse. Every woman has a story and every story has a chapter or more which tells of trauma.

The impact of trauma can manifest itself in many ways. But the one common thread is emotional pain. The pain can become so intense that one would do anything to numb it. That is where drugs and alcohol surface – they have the ability to numb the pain – to block out memories. The drugs and alcohol become the solution. But eventually the solution turns on the woman and the solution becomes the problem.



Life can spiral out of control quickly. Buying drugs becomes more urgent than paying rent. Homelessness is inevitable for most and life becomes a shelter bed or the streets. Laws get broken and criminal activity becomes the norm to support the substance use. Next stop – jail.

Jail can become a revolving door for many. They serve their time, are released without a place to go and the cycle starts all over again. As long as they are looking for ways to get drugs or alcohol, they are at risk of re-offending and returning to jail.

Treatments for addictions are available and one might ask why a woman struggling so would not seek out help. When a person is struggling to have their basic needs met – food, clothing, a safe place to stay, somewhere to wash up - survival is their focus. They do not have the energy to seek out treatment and often do not have the knowledge of what is available. And often they are too ashamed to ask for help.

But the day does come when some women are ready to face their demons. And it is a mighty road they face. The courage and bravery required to face childhood trauma is immense and daunting. Sexual violence, physical violence, abandonment by parents and incest are just a few of the things that are commonplace amongst the women we serve. Post traumatic stress disorder, depression, anxiety are also commonplace.

One of the realities many women must face is the loss of their children to the system. We work hard to advocate with our clients for access to their children and/or for reunification with their children. Often reunification is not possible but relationships are and often we find grandchildren become the anchor for family reunification. The issues are complex but often family connections become the motivator for changing lifestyle and behaviour.



Women work hard to develop new supportive relationships, engage in positive community connections and begin to create new lives for themselves. They begin the healing which is a lifetime of work. And hopefully the day comes when they look in the mirror and see a reflection of themselves they like. They see strong women making new and positive choices. And then the world becomes a different place.

The Learning Centre

This program helps homeless, marginalized and socially isolated women learn basic and advanced skills in education and technology. The Learning Centre helps women from all over the GTA and is located at the Adelaide Women's Resource Centre.



1. LITERACY AND BASIC SKILLS PROGRAM (funded by the Ministry of Training, Colleges and Universities (MTCU)).

This program includes:

- Information and Referral – number of information inquiries and referral requests (704)
 - Assessment – 24 new learners assessed, 16 re-assessed
 - Training Plan Development – linked to assessment results and learning outcomes for those who have been in the program for a minimum of 20 hours with plans recognized by literacy educators
 - Training – Performance Indicators – 4000 learning hours
 - Follow-up – Performance Indicators – learner satisfaction surveys
- 15 learners attained their goal, 8 were employed, 5 enrolled in further education and training

2. COMPUTER TRAINING, ACCESS & JOB READINESS PROGRAM (funded by City of Toronto's Homeless Partnership Initiative (HPI)).

This program provides 3,745 hours of computer access a year to 130 women and 36 five module workshops to develop skills

in Windows operating system, Internet access and Microsoft Office.

SUCCESSSES AT THE LEARNING CENTRE

- 286 women accessed computers for various purposes
- 122 participated in active job searches
- 20 completed computer training
- 27 received career coaching and resume support
- 6 women went onto further education or training
- 10 women became volunteers
- 6 women found employment
- 16 women interviewed for a job
- 7 women found housing

CHALLENGES FOR THE LEARNING CENTRE

Summer 2009 strike because the computer lab was closed and we were unable to provide services.

THE IMPACTS OF TRAUMA ON LEARNING

The concept of literacy is constantly evolving. Definitions of literacy have changed over time from a school-based view of literacy as a distinct set of skills for reading and writing to communicate, to a functional view of literacy as the ability to accomplish tasks and participate in the world around us. Today, we speak about literacy beyond the communications level - to encompass technological, financial, health, media and visual literacies.

Nine million Canadians aged 16 to 65, (4 out of 10 adults) struggle with low literacy and fall below high school completion level on the prose literacy scale. According to the Council of Ministers of Education and Statistics Canada, these individuals are likely to face real challenges in coping with emerging skill demands of a knowledge-based economy and will fail to reach their full potential as parents, community members, and employees.

A C.D. Howe Institute report found that an improvement

of 1% in literacy scores is associated with an eventual 2.5% rise in labour productivity and a 1.5% rise in the overall GNP per person.

Now Imagine

- Being homeless and how overwhelming acquiring these skills might be
- Striving to concentrate when you are concerned with where to find the next meal or where you will lay your head at the end of the day
- Concentrating if you are a woman recently recovering from a violent situation or trauma, endeavouring to learn when your main concern is safety and survival.

The experience of women who are homeless will likely interfere with their learning. Very often they have been told they are stupid and unable to learn; abusers may be controlling them by convincing them that they are too stupid to survive on their own, that they can't work or go back to school. ("Too Scared To Learn" – J. Horseman)

Women using the Learning Centre face multiple barriers to participation in education as a result of poverty, social exclusion or isolation, health and disability issues, experiences of trauma and abuse, and many other factors. A woman's emotional safety, fears about failure or being judged, and working with others are issues that are often addressed as part of the learning program.

Our literacy and computer access programs aim to provide information and supports to women to engage them in comfortable, manageable and interesting learning experiences. We have found that women in a supportive and safe learning environment may disclose their experience of violence and begin the work towards healing and regaining trust.

We build on women's knowledge, interests and social context rather than focusing on the skills they feel they do not have. Our staff and tutors continually communicate their belief in their students' abilities to learn and to apply what they know from life experience to their learning.

Through peer to peer, self-directed and facilitated learning and other supports offered, many women have become comfortable working with computers, prepared for further education and employment ready.

We often see learners gain self-confidence, become self aware and self-sufficient, learn to advocate for themselves and avoid abuse and take action to change their own lives and life within their communities.

At the Learning Centre we believe and know first hand that learning and literacy is a good investment!

As of late 2009, the English language contained 1 million words, and new words are being added every day. With such abundance in the language, we tend to forget how powerful words can be, and that the names we give to ideas can shape our world view.

The word "homelessness" came into common use in developed countries in the early and mid-1980s to refer to the problem of dehousing — the fact that an increasing number of people who were once housed in these wealthy countries were no longer housed.

By the early 1980s, countries like Canada needed a new term for a new social problem. The word "homelessness" filled the gap. Adding the suffix "-ness" turns the adjective "homeless" into an abstract noun. As such, it allows readers and listeners to imagine whatever they want. It tosses all sorts of problems into one handy term.

In short, we have not used the word "homelessness" for very long. It is a catch-all term for a host of serious social and economic policy failures.

DAVID HULCHANSKI

ASSOCIATE DIRECTOR, RESEARCH, FOR THE CITIES CENTRE AND PROFESSOR IN THE FACULTY OF SOCIAL WORK, UNIVERSITY OF TORONTO. EXCERPT FROM AN ARTICLE "THE INVENTION OF HOMELESSNESS"

Visible minority women are nearly twice as likely as non-visible minority women to live below the poverty line, and racial discrimination restricts access to housing (CERA, 2002; see also *Informal Housing Research Network, 2003*). Over two-thirds of women with disabilities or chronic health problems live below the poverty line (Chouinard, 1999). Young women form an increasing cohort of the visibly homeless, with almost a quarter of shelter admissions in Toronto comprising young people between the ages of 15 and 24 (CERA, 2002). As in the case of recent immigrants, the lack of credit and employment histories is a barrier to accessing rental housing (CERA 2002). Lesbians are over-represented among homeless young women in Toronto, but there are no comparable data for Ontario or Canada (Novac, 2001).

CAROLYN WHITZMAN

MAKING THE INVISIBLE VISIBLE: CANADIAN WOMEN, HOMELESSNESS....

Thank You for Your Support

Our Donors

Street Haven at the Crossroads gratefully acknowledges the generosity of our many donors, supporters, and funders of the past and their contributions to our many programs, services and successes.

BEQUESTS

Estate of Kathleen Sloan
Estate of Luella M. Hendershot
Estate of Margaret Ann Walpole

FOUNDATIONS

BMO Employee Charitable Foundation
CHUM Charitable Foundation
Daily Bread Food Bank
Graham Charitable Foundation
Hbc Foundation
Greater Toronto Apartment Association
K.M. Hunter Charitable Foundation
ShareLife
The Brumara Foundation
The Catherine and Maxwell Meighen Foundation
The Douglas Utting Foundation
The Lawson Foundation
The Lawrason Foundation
The Lowidt Foundation
The Oskar Ascher Schmidt Charitable Foundation
The P & P Murray Foundation
The Rainbow Foundation

GOVERNMENT

Ontario Ministry of Health & Long-Term Care
– Toronto Central LHIN - Community Mental Health & Addictions
Ontario Ministry of Community Safety & Correctional Services
Ontario Ministry of Training, Colleges & Universities
City of Toronto – Shelter, Support & Housing Administration
Federal Government/City of Toronto – Homelessness Partnership Initiative (HPI)
– Skills Training and Employment Opportunities
– Small Capital Fund

COMPANIES

A.R. Construction Ltd.
Being Erica II Productions Limited
Centor Capital Properties Ltd.
Centor Properties (1986)
Century Concrete Products Limited
East End Garden Centre Ltd.
Eli Lilly Canada Inc
Good Life Investments Ltd
Harlequin Enterprises Limited
Kimberly-Clark Inc.
Leon's Furniture Limited
Manulife Financial
MFC Global Investment Management
MAAE Jewelry & Accessories
Partner Re
Perogo Investments Ltd.
RBC Royal Bank
Responsible Transportation Services
RLIT Consulting Inc
Rocelco Inc.
RunIT Consulting
Stuart Investment Management Limited
The Xenos Group
Trans-Northern Pipelines Inc.

ASSOCIATIONS & COMMUNITY GROUP

Elmbank
Hugh Garner Housing Co-Operative Inc.
Humber River Regional Hospital
Hydro One Employee's and Pensioner's Charity Trust
Loretto College Community
Ontario Power Generation Inc, Employees & Pensioners Fund
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Statement of Operations

	2010 GENERAL	2010 CAPITAL	2010 FOUNDER'S	2010 TOTAL
OPERATING REVENUE				
GOVERNMENT	2,315,238	74,906		2,390,144
DONATIONS & FUNDRAISING	237,684	5,000	175	242,859
SHARELIFE	100,000			100,000
BEQUESTS	66,216			66,216
ROOM AND BOARD, OTHER	91,975	6,499	2,207	100,681
TOTAL	2,811,113	86,405	2,382	2,899,900
OPERATING EXPENSES				
SALARIES AND BENEFITS	1,980,842	13,050		1,993,892
BUILDING OCCUPANCY	540,635	36,440		577,075
OTHER PROGRAM COSTS	177,249			177,249
GENERAL & ADMINISTRATION	168,512		3,417	171,929
TOTAL	2,867,238	49,490	3,417	2,920,145
EXCESS (DEFICIENCY) of revenue over expenses for the year				
	(56,125)	36,915	(1,035)	(20,245)

For the Year Ended March 31, 2010.

The complete Audited Financial Statements are available on request.



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