

University of Alberta

**Day In, Day Out: Exploring the Experiences of the Homeless Working
Poor in Calgary, Alberta**

by

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Abstract

This thesis explores the experiences of the homeless working poor in Calgary, Alberta through semi-structured interviews with local homeless sector service providers (n=7) and homeless working poor individuals (n=24). The results are interpreted within a capital theory framework focusing on economic, social, cultural, symbolic, human, and health capital. The results show Calgary's homeless working poor population to consist most commonly of Caucasian males between their 20s and 40s yet inclusive of a diverse range of backgrounds. Their paths towards homelessness relate to shifts and shortages in capital, particularly around a lack of familial and social networks and supports, economic challenges, education, training, or skill gaps, and health issues. Their day-to-day experiences are shaped largely by work (commonly in low-paying, low-skilled, non-permanent or temporary positions) and accommodations (typically shelters). The findings highlight the fact that homeless working poverty amounts to more than financial issues and present implications for programs and policies.

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List of Abbreviations

HWP Homeless working poor

REB Research Ethics Board

SP Service provider

U.K. United Kingdom

U.S. United States of America

Chapter 1: Introduction

In recent years, the province of Alberta has experienced phenomenal economic changes. With a record-setting economic boom beginning early in the new millennium, Alberta enjoyed the fruits of high oil and gas revenues that helped it become one of the wealthiest provinces in Canada. The province subsequently entered a period of economic recession attributed in large part to falling oil and gas prices and, despite a gradual recovery, has tabled deficit budgets for the past four years (Government of Alberta, 2009, 2010, 2011, 2012b). Throughout the economic highs and lows, there have remained sectors of the population experiencing challenges, notably the thousands of homeless Albertans who were not only vulnerable to the high cost of living in the boom-time marketplace but also to the subsequent downturn when, according to Food Banks Canada (2009), employment layoffs became common while costs such as housing remained high.

In 2008, with an estimated 11,000 homeless individuals in the province, the Government of Alberta committed to addressing homelessness by establishing *A Plan for Alberta: Ending Homelessness in 10 Years* (commonly referred to as the 10-Year Plan to End Homelessness). Intended to eliminate homelessness (rather than simply manage it) in the province by 2019, the Plan is based on the Housing First philosophy of rapid re-housing¹ in conjunction with the provision of comprehensive supports to help maintain housing and the prevention of homelessness via services and programs (Alberta Secretariat For Action on Homelessness, 2008).

¹ Rapid re-housing refers to securing housing for homeless persons as quickly as possible.

Key to implementing Alberta's 10-Year Plan successfully and providing the supports promoted by the Housing First philosophy is a thorough understanding of the province's homeless population. While there has been some research in Canada and internationally involving various sectors of the homeless population, such as children (e.g., Huntington, Buckner, & Bassuk, 2008), youth (e.g., Ferguson, 2007), and older adults (e.g., Shinn et al., 2007), another more hidden population exists: individuals who work but are without permanent shelter, that is, the homeless working poor. The existence of the homeless working poor population challenges the belief that individuals working to earn a living should be able to support their own basic needs. Yet, as the terms "homeless" and "working" are not categories that are intuitively connected, this group often goes unrecognized, and studies of this sector are lacking.

As such, the current study was implemented to gather data on the experiences of the homeless working poor by interviewing members of this population along with representatives of organizations that serve them in Calgary, Alberta. Calgary has been a leader in homelessness research and programming across the country and was the first city in Canada to implement its own 10-Year Plan (Calgary Homeless Foundation, 2009) (even prior to the Government of Alberta), seeking to decrease chronic homelessness by 85% by 2013 and eliminate homelessness completely by 2018 (Calgary Committee to End Homelessness, 2008; Calgary Homeless Foundation, 2010b). Yet, despite a recent slow-down in homelessness growth rates (Calgary Homeless Foundation, 2012b), at present Calgary remains home to the province's largest homeless population.

Such characteristics, combined with the city's low unemployment rate,² make Calgary a unique, if not ideal, context within which to gather perspectives of the homeless working poor.

Research Questions

To that end, the current study examines the experiences of the homeless working poor in Calgary through the following research questions:

- (1) Who are the homeless working poor in Calgary and are they a distinct group from the non-homeless working poor and the non-working homeless?
- (2) What paths have led Calgary's homeless working poor to their current situation?
- (3) What does life "look and feel like" for members of Calgary's homeless working poor population?

Scholarly and Practical Contributions

Key participants in Calgary's homelessness sector have voiced the need for "good information" and "research...to examine the profile and use patterns of homeless populations" as core requirements for eliminating homelessness in the city (Government of Alberta, 2012d, p. 3). While the existence of an employed portion of the homeless population has been identified by academics and policy-makers alike from a provincial to an international level (e.g., Alberta Secretariat For Action on Homelessness, 2008; Begin, Casavant, Miller Chenier, & Dupuis, 1999; European Commission, 2007), and some initial Calgary-based research has

² In 2011, Calgary posted an annual unemployment rate of 5.7% (Government of Alberta, 2012c). Unemployment continued to decline further throughout 2012 (Government of Alberta, 2012a).

recently begun with this group (e.g., Persaud, McIntyre, & Milaney, 2010; Shier, Jones, & Graham, 2010), for the most part little is known about the homeless working poor in the city. As a result, understanding of this population is based in large part on information about the homeless in general, regardless of how relevant it may be to the homeless working poor specifically.

Through its contribution to the small but growing body of academic literature in this field, the current study of the experiences of the homeless working poor helps to raise the profile of this little-discussed sub-group. As well, in keeping with Frankish, Hwang, and Quantz's (2005) recommendation to conduct "policy-relevant" homelessness research (p. 527), this study highlights required supports for this sector of the population in Calgary and across Alberta, important for the success of the 10-Year Plans. Overall, the results can be expected to help inform the future development of homelessness policies locally and further afield.

Thesis Structure

The remainder of this thesis is structured as follows: Chapter 2 contains a literature review summarizing information and research pertinent to the current study and the theoretical underpinnings framing the results. Chapter 3 discusses the methods employed in the study, including an overview of the study design, instrument development, recruitment, data collection and analysis, rigour, and ethics. A commentary on my perspective as a researcher in approaching the study is also provided along with a description of the study sample. Chapters 4 to 7 present the study results framed within sociological theory. The first and second

research questions are addressed in Chapters 4 and 5, respectively, while the third is covered in two parts in Chapters 6 and 7. Chapter 8 discusses the results in light of the literature and theory as well as suggestions for further research.

Chapter 2: Literature Review and Theoretical Framework

Definitions and Categories

Multiple definitions of homelessness exist, and choosing which one to adopt can greatly affect the numbers considered homeless and therefore the resources directed towards assistance (Begin et al., 1999). As such, some literature refers to a continuum of homelessness (whether specific to the homeless working poor or not) ranging from absolute homelessness, such as individuals living on the streets or in shelters, to relative homelessness, which focuses more on the inaccessibility of adequate shelter (Begin et al., 1999; City of Calgary, 2008a; Government of Canada, 2006). Relative homelessness can be defined as follows:

People living in spaces that do not meet basic health and safety standards, including protection from the elements; access to safe water and sanitation; security of tenure and personal safety; affordability; access to employment, education and health care; and the provision of minimum space to avoid overcrowding. (City of Calgary, 2008a, p. v)

In addition, homelessness can refer to situations such as staying with friends or family members or “couch-surfing” for periods of time (Begin et al., 1999; Calgary Homeless Foundation, 2010b; Frankish et al., 2005).

Once defined, the concept of homelessness (again, whether or not among those who work) can be divided into categories based on its duration. The City of Calgary (2007b) frames homelessness in terms of two main categories: transitional or temporary homelessness and chronic or long-term homelessness (the latter more noticeable and expensive). Others also describe an intermediate category of episodic or cyclical homelessness (Begin et al., 1999; Emirbayer &

Williams, 2005). The Government of Alberta's 10-Year Plan includes two additional categories, homeless families and the employable homeless, the latter described as follows:

Those who do not suffer from any major barriers to employment (such as serious psychiatric, medical, or substance abuse problems, criminal histories, limited education, or lack of work experience), but who require assistance to find permanent housing and move to self-reliance. (Alberta Secretariat For Action On Homelessness, 2008, p. 7)

Demographics and Trends

In general, since the 1980s there have been indications that homelessness has been increasing across the country, including increased need for homelessness services, supports, and shelters for new groups (Begin et al., 1999) such as the homeless working poor. Neither Alberta nor Canada conducts official counts of the homeless (a cause for criticism by the United Nations Committee on Economic, Social, and Cultural Rights) (as reported by Begin et al., 1999), let alone the working homeless. However, many cities, including Calgary and Edmonton, have enumerated their homeless citizens.

Statistics from Calgary's most recent count of absolute homelessness, a point-in-time count conducted on August 15, 2012, estimated a total of 3,576 homeless individuals living in the city. Although substantial, the figure represents a marked slow-down of past homelessness growth rates (previously increasing by an average of 15% annually since counting began in 1992), attributed to targeted efforts for combating homelessness in the city.³ Further analysis revealed that the

³ The August count of 3,576 homeless individuals represented a 12% increase from the previous count conducted on January 18, 2012 (n=3,190). The increase was attributed primarily to an increase in the number of rough sleepers from 64 to 333 in January and August, respectively,

majority of individuals counted were males (71%) and typically either working-aged (25 to 44 years old) or middle-aged (45 to 64 years old) (39% and 33%, respectively). As well, although over half (56%) were identified as Caucasian, there was significant overrepresentation of the Aboriginal population (Aboriginals accounted for 21% of Calgary's enumerated absolute homeless population, although they make up only 3% of the city's population) (Calgary Homeless Foundation, 2012a, 2012b; O. Grynishak, Calgary Homeless Foundation, personal communication, January 2, 2013). Table 1 provides further details.

which was not unexpected due to the warmer weather in August. Recorded rates of shelter use were similar across the two counts.

Table 1***Demographics of Calgary’s Absolute Homeless Population (August 15, 2012)***

Demographic	%⁴
Gender ⁵	
Male	71%
Female	25%
Unknown/not reported	3%
Age ⁶	
Children and youth (17 years and younger)	12%
Young adults (18 to 24 years)	9%
Working-aged adults (25 to 44 years)	39%
Middle-aged adults (45 to 64 years)	33%
Seniors (65 and older)	3%
Unknown/not reported	4%
Ethnicity	
Caucasian	56%
Aboriginal	21%
Other	15%
Unknown/not reported	7%

Source: Calgary Homeless Foundation (2012b); O. Grynishak, Calgary Homeless Foundation (personal communication, January 2, 2013).

Although Calgary’s 2012 homelessness figures do not include data on the work status of the individuals counted, intake forms completed by 628 individuals seeking services on the day of the 2008 count indicated that 56% were employed in some manner:⁷ full-time (18%), part-time (10%), or casually (28%) (City of Calgary, 2008a). At that time, the Calgary Committee to End Homelessness (2008) deemed it a “disturbing” situation that “about half of the homeless people in our city have jobs, but still cannot afford to house themselves” (p. 6).

Overall, Calgary’s homeless demographics appear to be in keeping with national trends revealing a heterogeneous homeless population that consists

⁴ Figures may not total 100% due to rounding.

⁵ A very small portion (0.1%) of the individuals counted was identified as “transgender.”

⁶ Classified according to the age breakdowns identified by the City of Calgary (2008a).

⁷ Shier, Jones, and Graham (2010) have reported similar estimates (60%).

increasingly of women,⁸ children, youth, families, and Aboriginals (see Begin et al., 1999; Government of Canada, 2006). Employment among the homeless is reflected nationally as well with a 2008 survey of 469 male users of Salvation Army shelters in Canada revealing that 28% were employed, a figure that was considerably higher (42%) in the prairie provinces (The Salvation Army, 2009).

However, true counts are difficult to gauge in any location. Figures gathered through homelessness counts provide only a snapshot in time and are typically considered underestimates due to a number of factors, including difficulty locating/counting the homeless outside of shelters or in secluded areas and weather-related fluctuations in counts. Many counts, including Calgary's, focus only on the absolute homeless, failing to include the relative homeless. As well, it can be difficult to access the so-called "hidden" homeless who do not typically use homelessness services (see Calgary Committee to End Homelessness, 2008; Calgary Homeless Foundation, 2012a; City of Calgary, 2008a; Government of Canada, 2006). Such sub-groups may include, for example, women who often opt for other housing alternatives, such as staying with friends or family members or couch-surfing. They may also be concerned about their personal safety, the stigma of homelessness, or the possibility of losing their children to government care due to their homeless circumstances. Likewise, youth may have safety concerns and wish to avoid contact with authorities (see

⁸ Although the number of women enumerated in recent homelessness counts trails behind the number of men counted, there is an indication that rates of homelessness among women are increasing, often as a result of fleeing abusive relationships (YWCA of Calgary, n.d.). As well, according to the Calgary Homeless Foundation (2012d), "many more women are homeless or near-homeless and living with friends or family, or remaining in an abusive situation due to lack of alternatives."

Alberta Secretariat For Action On Homelessness, 2008; Calgary Committee to End Homelessness, 2008; Calgary Homeless Foundation, 2012a). With a recent Calgary-based study with homeless working individuals (n=65) documenting participants' embarrassment and hesitancy to tell others about their homeless circumstances (Shier et al., 2010), it is not unlikely that many members of this group may also fall into the hidden category.

Protective and Risk Factors

The literature identifies a series of complex, interrelated factors that can protect one from homelessness and also put one at risk for it. Protective factors include adequate cognitive ability, good interpersonal skills, social supports, completion of high school, and owning one's home or being the primary tenant in the home (Calgary Homeless Foundation, 2010c; Tavecchio, Thomeer, & Meeus, 1999). In addition, in cases where such factors do not necessarily protect one fully against homelessness, they may have an effect on its duration. For example, a study conducted in New York City in 2001/02 linked shorter spells of homelessness with characteristics such as younger age, ability to cope, family supports, and a lack of substance abuse or prior arrests. Likewise, employment (at present or recently) and earning one's own income can help lessen the duration (Caton et al., 2005).

Risk factors are typically divided into (a) individual factors and (b) social or structural factors, each of which can "combine and strengthen each other" (European Commission, 2007, p. 30).⁹ Individual factors typically relate to

⁹ The classification of factors as either individual or structural is debatable. For example, education can be considered an individual factor in terms of one's own level of schooling and a

childhood (e.g., abuse, placement in foster care, fetal alcohol syndrome), *family* (e.g., divorce, conflict/violence, lack of supportive relationships), *drug/alcohol abuse or addiction*, *disability*, and *mental or physical health* (e.g., illness/disease, problem pregnancy) (see Calgary Committee to End Homelessness, 2008; Calgary Homeless Foundation, 2010c; Centre for Economic & Social Inclusion, 2007; European Commission, 2007; Frankish et al., 2005; Government of Canada, 2006; Graham & Schiff, 2010; Milewski Hertlein & Killmer, 2004; Richter & Chaw-Kant, 2008; Tavecchio et al., 1999). Such risk factors may influence homelessness outcomes either directly or indirectly. For example, a recent U.S. study concluded that “adverse childhood events are precursors to serious alcohol and drug use in adults, and that consistent substance use was negatively associated with long-term labor force participation among homeless adults” (Tam, Zlotnick, & Robertson, 2003, p. 840).

Social or structural factors include a *lack of education, training, or job skills, poverty, minority status* (e.g., Aboriginal, visible minority, refugee), and *racism and discrimination* as well as *government policies* (e.g., inadequate welfare subsidies/programs or decreased benefits), *labour market conditions, unemployment, and housing* (see Calgary Committee to End Homelessness, 2008; Calgary Homeless Foundation, 2010c ; Centre for Economic & Social Inclusion, 2007; European Commission, 2007; Frankish et al., 2005; Graham & Schiff, 2010; Ji, 2006; Lee, Price-Spratlen, & Kanan, 2003; Richter & Chaw-Kant,

structural factor according to the value that society places on learning. Likewise, ethnicity may be individual in terms of one’s background and appearance and structural according to how others in society perceive it (e.g., majority or minority status). Individual authors do not necessarily discuss risk factors according to the individual versus structural approach. Thus, the categorizations here should not be considered definitive.

2008). Housing challenges, including high rents/housing costs, lack of affordable housing, and housing transitions (e.g., recent immigration, eviction), are noted to be of particular significance in the homelessness literature (see Calgary Homeless Foundation, 2010c; European Commission, 2007; Frankish et al., 2005; Lee et al., 2003; Richter & Chaw-Kant, 2008).

According to the Calgary Committee to End Homelessness (2008), housing further interacts with other risk factors on the path to homelessness: “The higher presence of risk factors increases the probability of homelessness when they are met with a triggering event. Triggering events are those that cause the loss of housing” (p. 20). Such triggers typically amount to crises such as health (including mental health and addictions) or financial problems, difficulties with family members, roommates or landlords, the need to move from one’s home (e.g., for economic purposes), and being either a victim or perpetrator of crime. Across the various triggers, there is an indication that homeless individuals commonly “assign a very relevant role to events related to economic problems and to the breakup of affective and social relationships” in explanations of their own homelessness (Muñoz, Vázquez, & Panadero, 2007, p. 282).

The Alberta economy further highlights the importance of structural factors. For example, looking back over 20 years, the province has shifted from being one of the most affordable provinces in the country to one of the most costly (Edmonton Social Planning Council, 2008). The housing shortage has meant skyrocketing and often unaffordable prices for many Albertans looking to buy or rent. In this context, those spending more than approximately one-third of

their income on housing-related costs are deemed at risk of homelessness (Alberta Secretariat For Action On Homelessness, 2008), which the Calgary Homeless Foundation (2010b) estimates to be the case for approximately 13,700¹⁰ Calgary rental households. At the same time the number of Calgarians working for less than a living wage in the city has been cause for concern with an increase of over 2,900 people (primarily women) in a one-year period from January 2010 to January 2011, even topping levels of those working below a living wage during the peak of the last economic recession (Vibrant Communities Calgary, 2011).

However, the literature further indicates that the effects of various risk factors may differ for different people (Begin et al., 1999), while the results of a study involving 25 former residents of a Connecticut shelter¹¹ indicate that the importance one places on a particular factor may vary according to whether one works. In this case, the 14 study participants with work histories cited a variety of life events and circumstances that hindered their ability to work, including their own or their family members' health problems and "leaving harmful relationships" (Johnson, 1999, p. 57), which resulted in "consequences such as reduced income, increased responsibility for child care, and the need to find safe and affordable housing" (p. 62). In contrast, the 11 non-working participants primarily cited a range of other factors, including involvement in "drug abuse, prostitution, crime," (p. 67) and (among study participants who were teenaged parents) eviction from their homes by parents, in-laws, or other relatives. (A small number of participants in each group noted a desire to seek a better life than they

¹⁰ This figure pertains specifically to "high risk" households.

¹¹ Nineteen members of the study sample were housed at the time of study while six were still homeless.

had prior to their homelessness.) In the Calgary context, Persaud et al.'s (2010) study involving interviews with five homeless working men in the city¹² indicated that while some homeless individuals recognize the role that various risk factors (e.g., addictions, abuse) may have played in their own homelessness, they may still assume personal blame for their current circumstances.

Despite the existing literature on what the risk factors are, there is no agreement as to the importance of each one (Begin et al., 1999). Different disciplines of study may emphasize different factors with Frankish et al. (2005) asserting that,

Research on homelessness has often reflected disciplinary traditions, with health researchers focussing on individual risk factors and social scientists looking at marginalization, exclusion and economic forces. This is important because the formulation of the causes of homelessness can become highly politicized and can influence public perceptions and policies related to homelessness. (p. S24)

Wright (2000) suggests examining the interactions between individual and structural factors as a “more productive route” than focusing on either category individually (p. 30). Overall, there is an indication that strategies to address homelessness should be tailored to specific groups, demographic and otherwise, within the overall homeless population (see Begin et al., 1999), which would suggest that strategies to assist the homeless working poor may differ from those found to be useful with other homeless groups.

Work Among the Homeless

As noted in Chapter 1, there is a shortage of information on work among the homeless, and, where studies have been conducted, they have often focused

¹² The study also involved participant observation and two informal confirmatory focus groups with homeless men from the same shelters as the original interviewees.

on “illegal and criminal street activities” (Karabanow, Hughes, Ticknor, Kidd, & Patterson, 2010, p. 40) rather than formal or informal participation in the labour force. However, a small body of research exists that can help provide further context for the current study. To begin, the literature indicates that many homeless individuals both want (Centre for Economic & Social Inclusion, 2007) and need to work, the latter in part to help meet needs not addressed through service provider supports available to them (Leufgen & Snow, 2007).

However, the homeless face various barriers to working at all. Depending on the individual, factors such as a lack of skills (employment-related or general life or social skills), education, credentials, employment history, and social supports along with disabilities, physical or mental health issues, and difficulty securing transportation or child care may hinder efforts to find and/or maintain work (see Alberta Secretariat for Action on Homelessness, 2008; Fast Track to Employment, 2005; Gaetz & O’Grady, 2002, 2007; Karabanow et al., 2010; National Coalition for the Homeless, 2009; Zuvekas & Hill, 2000). With respect to health, for example, research in the U.K. has shown that the presence of health conditions makes it more difficult for the homeless to become employed, particularly in permanent, full-time positions (Centre for Economic & Social Inclusion, 2006).¹³ Similarly, Gaetz and O’Grady’s (2002) study¹⁴ involving over

¹³ The study also noted the presence of several factors that help to bolster one’s chances for success in the face of personal health issues, including personal motivation and belief in one’s self, support from family, friends, and service providers, and access to health treatment (Centre for Economic & Social Inclusion, 2006).

¹⁴ See also Gaetz and O’Grady (2007).

300 homeless youth¹⁵ in Toronto, Ontario noted the negative impact that health problems have on one's employment prospects:

Health and well-being are key indicators of quality of life, and have a significant impact on one's ability to find and maintain employment. There is much evidence that homeless youth are prone to higher incidences of illness and injury, and because their overall health is poor, there is consequently a longer recovery time. (p. 446-447)

Looking more specifically at nutrition, Persaud et al.'s (2010) Calgary study highlights the reciprocal relationship between health and employment. Not only did the employed research participants voice a variety of health-related concerns related to their lives on the streets, including weakness from sleeping rough in the winter, weight loss, decreased strength, lung issues, and "generally declining health" (p. 346), but the authors also documented the logistical challenges homeless working poor men encounter in securing food for themselves and the missed meals they face, often due to work schedules that keep them away from the shelters at established meal times. The study concluded that participants were facing "moderate to severe food insecurity" (p. 343) with their daily food intake not adequately fuelling them for work.

Further, drug and alcohol use, abuse, or addiction can be a deterrent to work (Alberta Secretariat for Action on Homelessness, 2008; Gaetz & O'Grady, 2002, 2007; National Coalition for the Homeless, 2009; Zuvekas & Hill, 2000), although the specific type of substance may play a role. For example, a recent study examining the effects of substance use on the labour force participation of a

¹⁵ This study involved self-administered structured interviews with 360 youth and open-ended interviews with 20 homeless youth. Given that youth in this case were identified up to the age of 24, some participants fell into the category of adult used for the purposes of the current study (i.e., ages 18 and over).

sample of 384 homeless adults in the U.S. concluded that “recent illicit drug use posed a deterrent to labor force participation among homeless adults, but heavy alcohol use did not” (Zlotnick, Robertson, & Tam, 2002, p. 37).

However, the simple fact of not having a home may pose the single largest barrier to employment for many (Fast Track to Employment, 2005; Gaetz & O’Grady, 2002, 2007):

Perhaps the key determinant of employability—the one that underpins many of the rest—is housing. A lack of housing makes the search for work difficult—no address to put on an application (the address of a shelter is not likely to impress most employers), no phone to receive calls for interviews, no place to rest and prepare for interviews. Living on the streets makes maintaining personal hygiene problematic and limits the ability of the homeless to prepare, and properly present themselves at, job interviews. A home is a central piece of the employment equation. A lack of safe shelter means that even if a homeless person does obtain a job, it becomes difficult to reproduce one’s energy for work daily. Without a place to come home to that is safe, without a place to come clean up, to eat, sleep, rest and relax, to regenerate and prepare for the next day, no one can be expected to maintain employment long. All of these factors, then, compromise the ability of even the most motivated of the homeless to successfully compete for jobs, and then to keep them once hired. As a result, when people who are homeless do get work, it tends to be low-paying, temporary work at the margins of the formal economy, where employment and safety standards are weakest. (Gaetz & O’Grady, 2007, p. 161-162)

As a result of such barriers, employment prospects for the homeless are typically less than ideal. Although regular work is possible, various studies with homeless individuals have indicated that jobs among the homeless are often low-paying, low skilled or unskilled, sporadic, and/or temporary (including day labour positions) (see Fast Track to Employment, 2005; Gaetz & O’Grady, 2002, 2007; Karabanow et al., 2010), often directed at meeting immediate needs such as food and shelter rather than long-term outcomes (Gaetz & O’Grady, 2002, 2007). Such

positions may be described as precarious forms of employment,¹⁶ which are typical among disadvantaged groups (see Vosko, 2006) and are often in the secondary (construction and manufacturing) or tertiary (service-oriented) employment sectors (see Krahn, Lowe, & Hughes (2007) for further discussion of these terms). As well, informal types of employment (e.g., panhandling, squeegeeing, or busking) (Karabanow et al., 2010) tend to be more accessible to the homeless population or suitable to their lifestyles than more regular, paid work in the formal economy and are therefore more common (see, for example, Bender, 2010; Fast Track to Employment, 2005; Gaetz & O’Grady, 2002, 2007; Karabanow et al., 2010).

Gaetz and O’Grady’s (2002) study with homeless youth offers an in-depth look into the various factors with which homeless individuals must contend in the workforce. First, the authors found that of the six main ways that study participants had made money in the past three months, only 15% of participants reported paid employment, either formal or informal. Tied with social assistance (also at 15%), paid employment slightly trailed both crime (18%) and squeegeeing (17%) for generating income. However, given the fact that the study participants averaged three jobs each in the previous year, the authors added that maintaining a job appeared to be more of a problem than willingness to enter or ability to find paid employment. They also noted that work options are limited by one’s experiences both prior to becoming homeless and the current challenges one faces as a homeless individual. Overall, they deemed those working in paid

¹⁶ Precarious employment is exemplified “by limited social benefits and statutory entitlements, job insecurity, low wages, and high risks of ill-health” (Vosko, 2006, p. 11).

employment (both formal and informal) to be the most advantaged among the study participants, describing them as the “‘healthiest’, most educationally advantaged and work-ready group of homeless youth,” (p. 449), particularly in comparison to the sex trade workers in the sample who were deemed the least advantaged.

Despite challenges faced in working, various benefits of employment among the homeless have been documented, including “increased confidence, participation in education and training, new social networks, financial security and peace of mind, job satisfaction, improvements in health, a sense of social inclusion”¹⁷ (Centre for Economic & Social Inclusion, 2006, p. 67). Gaetz and O’Grady (2002) also noted lower levels of depression among their employed study participants in comparison to higher levels among those receiving social assistance. Overall, employment among the homeless “helps to challenge public perceptions about employment and homelessness—well beyond simplistic entitlement failure and inadequate supply” (Shier et al., 2010, p. 19).

Nevertheless, there is evidence that working does not counteract all of the negativities associated with homelessness. For example, Shier et al.’s (2010) Calgary study indicated that, although working, the members of their homeless study sample were embarrassed about their situations and that their circumstances had “a direct impact on their overall outlook of themselves” (p. 22).

Various suggestions for assisting homeless individuals in bettering their long-term employment outcomes have been offered, including focusing on “jobs with good working conditions, higher than minimum wage pay, and opportunities

¹⁷ The source document cited these items in bulleted list form.

for advancement” (Fast Track to Employment, 2005, p. 39) and providing employment supports both before and after securing a job (Centre for Economic & Social Inclusion, 2007; Fast Track to Employment, 2005). The importance of social supports in finding and maintaining work has also been noted (Gaetz & O’Grady, 2002, 2007).

Consequences and Costs

Little research has been conducted to identify the specific effects of homeless working poverty on individual outcomes. However, it can be reasonably expected that the homeless working poor may experience many of the same outcomes as the general homeless population, including poorer access to health care, poor health outcomes (e.g., nutritional deficiencies, tuberculosis, infections, diseases, dental problems), and higher rates of substance abuse, mental illness, and mortality (Begin et al., 1999; Frankish et al., 2005). Growing up homeless also affects children in specific ways, including negative effects on their “sense of security, mood, behaviour, physical health, education, and overall experience of childhood” (Kirkman, Keys, Bodzak, & Turner, 2010, p. 994). Moving beyond the individual, a U.S. study has documented the stress and burden that families of homeless individuals experience, particularly in trying to help with housing-related issues (Polgar, 2003). Further, homelessness in a community can affect other community members’ perceptions of “safety and livability” and potential for urban development (City of Calgary, 2007b, p. 4).

Homelessness is also a tremendous financial cost to society in terms of both direct costs (e.g., emergency shelters, services, and programs) and indirect

costs (related to areas such as health and corrections) (Alberta Secretariat For Action On Homelessness, 2008) with the homeless typically identified as more frequent users of medical and police services (City of Calgary, 2007a). Research shows that it can be much more expensive to manage homelessness than to end it^{18,19} (Alberta Secretariat For Action On Homelessness, 2008; Calgary Committee to End Homelessness, 2008; Calgary Homeless Foundation, 2010a). According to Alberta's 10-Year Plan to End Homelessness, failure to implement new interventions (i.e., maintaining the status quo) in the province would likely result in 21,222 homeless Albertans by the year 2019 at a cost of \$13.6 billion in direct and indirect homelessness management expenditures. In contrast, implementing new strategies (now underway) to eliminate homelessness, estimated to cost \$3.316 billion over 10 years, is expected to result in a savings of \$7.1 billion, primarily through decreased indirect costs (Alberta Secretariat For Action On Homelessness, 2008). Similarly, the City of Calgary expects its 10-Year Plan to result in savings of more than \$3.6 billion (see Calgary Committee to End Homelessness, 2008).

¹⁸ According to the Calgary Homeless Foundation (2010a), it can cost \$1,200 per month to provide a homeless person with a floor mat and a meal as compared to \$600 to \$800 per month to provide an apartment. Looking at a broader range of supports, a 2008 report commissioned by the Calgary Homeless Foundation estimated the average cost to care for a homeless person to be \$94,202 annually, a figure adjusted to \$72,444 for transient homeless individuals and to \$136,642 for chronically homeless individuals. The figures take into account homeless-specific services (housing and supports) and other services used by the general population (e.g., health, police/corrections, fire, and emergency services) but exclude any volunteer or donated support (RSM Richter & Associates Inc., 2008). The Calgary Homeless Foundation (2010b) cited this and other Canadian and U.S. research deeming the full annual cost to assist a high-needs homeless person (\$100,000 or greater) to be two to three times more expensive than making housing and supports available.

¹⁹ Cost savings estimates are, at times, based on assumptions that all homeless individuals could and would live on their own (e.g., in an apartment). However, such scenarios may not be the case for everyone.

Exiting and Ending Homelessness

Contrary to many stereotypes about homelessness, research with homeless young people²⁰ (n=128) and service providers (n=50) in six Canadian cities (including Calgary) indicates that homeless individuals have a desire to escape homelessness, specifically “a great desire to belong, have a family, find a loving partner, seek meaningful employment, accrue a safe place to live, and be part of civil society” (Karabanow, 2008, p. 786-787). Escaping homelessness is, nevertheless, extremely challenging. Alberta’s 10-Year Plan to End Homelessness has identified a number of structural barriers to ending homelessness in general, including population growth due to high rates of migration to the province, pressure on organizations that serve the homeless, a lack of affordable housing, and inadequate income levels, among other factors (Alberta Secretariat For Action On Homelessness, 2008).

As well, there is lack of definitive knowledge about how one can exit a homeless way of life (Begin et al., 1999; von Mahs, 2006). Some research suggests that the possibility of escape depends in large part on one’s life experiences. For example, according to Berlin-based research (n=28), “younger homeless with ‘regular’ life courses” are able to exit homelessness faster and with fewer problems and negative effects than either older individuals with regular life courses or others with “irregular” life courses (including those with disabilities or transient or deviant life courses) (von Mahs, 2006, p. 6). A recent Australian study associated longer durations of homelessness with greater difficulty exiting

²⁰ The author did not report the exact age range of participants but noted that some participants were in their 20s, thereby falling into the category of adult used for the purposes of this study (i.e., age 18 and over).

homelessness (due to an adaptation to the homeless way of life) but added, in keeping with the Housing First philosophy, that “people can return to conventional accommodation if they are given long-term support” (Johnson & Chamberlain, 2008, p. 563). Previous Calgary-based research with homeless working individuals suggests that approaches promoting homeless individuals’ hopes for their own futures “might also usefully facilitate commitment to the process of becoming re-housed” (Shier et al., 2010, p. 30).

Employment also plays a role with male users of Salvation Army shelters in Canada indicating that “a well paying, steady job would enable them to move into permanent housing” (The Salvation Army, 2009, p. 2). Further, the literature indicates that “climbing out of homelessness is virtually impossible for those without a job” (National Coalition for the Homeless, 2009, p. 3), suggesting that those who are working may have at least some degree of advantage. Yet, as Persaud et al.’s (2010) Calgary study indicates, the chances of escaping homelessness may remain slim even for those who do work:

The hegemonic belief that Calgary is a city of infinite potential seems to conceal the fact that these men have little chance to escape the streets, lack adequate food, shelter, and services, and face attitudinal and systemic barriers on a daily basis. (p. 349)

As well, exits from homelessness in general are often temporary rather than permanent with panel studies involving homeless individuals showing that although most escape at some point, the majority also experience subsequent episodes of homelessness (see Koegel, 2007).

Theoretical Framework: Forms of Capital

As previously noted, in examining the experiences of Calgary's homeless working poor, this study seeks to address three main questions: (1) Who are the homeless working poor in Calgary and are they a distinct group from the non-homeless working poor and the non-working homeless? (2) What paths have led Calgary's homeless working poor to their current situation? and (3) What does life "look and feel like" for members of Calgary's homeless working poor population? Capital theory, primarily the work of Pierre Bourdieu, provides a theoretical framework with which to describe and interpret the results. According to Bourdieu²¹ (1986, 1991) individuals and groups are socially defined according to their social class as determined by capital, essentially "accumulated labor" (1986, p. 241) or a resource of some type (see also Svendsen & Svendsen, 2004; Webb, Schirato, & Danaher, 2002).

Bourdieu's (1986, 1991, 2007) framework identifies four main types of capital. First, economic capital refers to one's employment, income, wealth, or, in other words, material factors that are "immediately and directly convertible into money" (Bourdieu, 1986, p. 243). While economic capital has been discussed extensively in sociological theory (e.g., by Marx and others) and is perhaps the most readily recognizable, it is of the least interest to Bourdieu who prefers to focus instead on non-material factors (Bourdieu, 2007) as embodied in his other three forms of capital.

²¹ Bourdieu is commonly considered a pioneer theorist in the area of capital theory. However, he is also well-known for a variety of other contributions to sociological theory, notably the concepts of habitus and field. See Bourdieu (2007, p. 428-430) for a short overview as well as the works of various other scholars, such as Joas and Knöbl (2011), Levinson (2011), and Webb, Schirato, and Danaher (2002), among others, for further details.

Second, social capital refers to one's networks, connections, or relations, essentially “membership in a group—which provides each of its members with the backing of the collectively-owned capital, a ‘credential’ which entitles them to credit, in the various senses of the word” (Bourdieu, 1986, p. 248-249).

According to Bourdieu (1986, 2007), for the most part one gathers social capital through his or her family with the actual amount varying according to the size of one’s network (familial or otherwise) as well as the volume of fellow network members’ own capital. Further, such capital can be either positive in terms of the various benefits that membership in a particular group may confer or negative due to the possibility of limits on individual freedoms in favour of group conformity (Svendsen & Svendsen, 2004).

Third, cultural capital refers to culturally-acquired and culturally-valued knowledge and tastes that afford one more advantages in society.²² Although some scholars would define cultural capital in relation to so-called “highbrow” tastes, Lareau and Weininger (2004) refute such a description, indicating that Bourdieu himself did not use such terminology (although they note that he did refer to activities such as “museum visits, reading habits, theater attendance, classical musical appreciation, and the like” (p. 116) as cultural capital indicators). Rather, the authors cite Bourdieu when adding “that any given ‘competence’ functions as cultural capital if it enables appropriation ‘of the cultural heritage’ of a society, but is unequally distributed among its members,

²² Bourdieu (1986) originally used the term cultural capital to explain differences in scholastic achievement among children from differing social classes beyond purely economic disparities. In the words of Harker (1990), “Just as our dominant economic institutions are structured to favour those who already possess economic capital, so our educational institutions are structured to favour those who already possess cultural capital” (p. 87).

thereby engendering the possibility of ‘exclusive advantages’” (p. 117). Cultural capital may differ according to the context (i.e., what amounts to cultural capital in one sector may be of little value in another) (Webb et al., 2002). Like social capital, cultural capital is typically derived from one’s family (Bourdieu, 1986). However, it is possible for individuals from lower social classes to acquire additional cultural capital as required for success – a process termed “embourgeoisement” by social class theorists and “assimilation” by ethnicity theorists (Harker, 1990, p. 88).

Fourth, symbolic capital amounts to prestige or reputation hinging on one’s possession of the three previous forms of capital:

‘Symbolic capital’ is something of a generic term emerging from the interplay of the economic, social and cultural types of capital: all three ‘original’ capital types lay the foundations for an individual’s overall standing, good reputation, renown and prestige in society, thus determining his or her place in the hierarchy. (Joas & Knöbl, 2011, p. 18)

Couldry (2004) notes that symbolic capital refers to prestige “*in a particular field*” (p. 179), thus indicating that, like cultural capital, the value of one’s symbolic capital may depend on the context.

For Bourdieu and other capital theorists, both the volume (amount) and structure (type) of the various forms of capital are important to one’s life. Theoretically one can also exchange or convert one form of capital for another, either shifting social, cultural, or symbolic capital into an economic state or vice versa (Bourdieu, 1986; see also Joas & Knöbl, 2011; Svendsen & Svendsen, 2004). For example, one may invest financially (economic capital) in education, resulting in academic or occupational credentials (cultural capital) while at the

same time cultural capital may confer other economic benefits (e.g., to “secure loans, find business partners, avoid expensive litigation, or otherwise receive the benefit of the doubt in complex financial decisions”) (Levinson, 2011, p. 121).

However, the specifics of any conversion are not set in stone, and Bourdieu (2007) poses the following:

What are the laws governing that conversion? What defines the exchange rate at which one kind of capital is converted into another? In every epoch there is a constant struggle over the rate of exchange between the different kinds of capital, a struggle among the different fractions of the dominant class, whose overall capital is composed in differing proportions of the various kinds of capital. (p. 432)

Recognizing that while the above forms of capital (economic, social, cultural, and symbolic) are Bourdieu’s most recognized, his theories are not restricted to these four areas. Rather, as noted by Svendsen and Svendsen (2004), the actual spectrum “seems to be unlimited, ranging from financial, cultural, technological, juridical, organizational, commercial, and symbolic to social capital” (p. 241). As such, the current study has also adopted a fifth and sixth form of capital for the examination of the experiences of the homeless working poor in Calgary, specifically Firdion’s (2005) concepts of educational and occupational capital as well as health capital. With respect to the former, educational/occupational capital refers to areas such as level of education, training, work skills, or experience that afford one a degree of status. It essentially “refers not to economic assets but to the ability to earn them” (Shinn et al., 2007, p. 698). Such capital is akin to the concept economists (e.g., Becker, 1993) term human capital (the term used throughout the remainder of this report) whereby the

degree of investment in education and training is linked to one's success, or lack thereof, in the labour market.²³

The latter refers to either physical or mental health whereby “a failing in health capital deprives the individual of resources, in particular work capacity, but recognition of this by a health or welfare agency creates an entitlement to benefits or allowances” (p. 1).²⁴ Given the literature linking a lack of education and poor physical and mental health (including addictions issues) to homelessness as risk factors and/or outcomes, the addition of this category to the other types of capital is warranted.

While most studies that rely on capital approaches tend to focus on individuals or groups with relatively large amounts of capital to examine how they are advantaged, there is also much to be learned from studying capital-poor people and how they are disadvantaged. Firdion (2005) discusses the seemingly “paradoxical” approach of applying capital theory to work with “individuals who (compared to others) are capital-poor and often feel powerless to resist their besetting conditions” but adds that, like all people, the homeless must also “make choices, deploy their capital (albeit frail and weak, as we have seen) and frame strategies” (p. 2).

To that end, capital theories have been employed to varying degrees in studies or discussions of homeless populations. In general, there is indication that

²³ Although some theorists equate human capital to Bourdieu's concept of cultural capital – and Bourdieu (1986) himself noted that cultural capital “may be institutionalized in the form of educational qualifications” (p. 243) – most view them as distinct forms. The current study also treats the two separately.

²⁴ In addition to educational/occupational and health capital, Firdion's work also incorporates Bourdieu's concepts of economic, social, and symbolic capital.

the overall amount of capital in one's possession may be linked to type of homelessness in that those who are temporarily homeless "typically bear larger amounts of capital of various kinds" than the chronic or long-term homeless population (Emirbayer & Williams, 2005, p. 703). With respect to the individual forms of capital, although the literature review and background research for the current study did not reveal any studies or discussions of cultural capital in the homeless population, in the area of economic capital, virtually no discussion of the homeless is complete without at least some reference to such individuals' compromised economic means.

Various authors have also discussed the link between social capital and homelessness. For example, according to a recent University of Calgary study, immigrants have been less prevalent in Canada's homeless population overall due to the buffering effects of "kinship and community networks," i.e., social capital (Tanasescu & Smart, 2010, p. 97). However, the authors added that homelessness rates among immigrants are on the rise, "suggesting that the buffering capacity of social networks reaches a limit" (p. 97). Other research involving both housed (n=61) and homeless (n=79) older individuals (ages 55 and over) in New York City demonstrated that those with either a son/daughter or a relative/friend who would allow them to live in their household were less likely to be homeless, essentially pointing to social ties as a protective factor against homelessness. However, other indirect social capital indicators examined in the study (including the number of disruptive events, such as physical abuse or foster care, the individual had experienced prior to the age of 18, and organizational ties, such as

linkages to a community/senior centre, place of worship, or other regular meetings/clubs) were not shown to be significant predictors of homelessness when controlling for other variables (Shinn et al., 2007).

In addition, a multi-site study in the U.S. highlights the importance of social capital among the homeless by linking it to better integration of homeless-serving systems and thus to improved access to public housing assistance and ultimately to more homelessness exits (Rosenheck et al., 2001). Similarly, Marr (2005) has noted the value of social capital in helping the homeless move into housing. However, according to Gaetz and O’Grady (2007), a homeless individual’s networks typically lie with other homeless individuals – on one hand such networks may serve as safety nets to help one navigate street life but on the other hand amount to “weak social capital” in that they “are not necessarily useful in preparing them for a job search, using the connections that so many people rely on to get work, preparing a résumé or for an interview, or providing the appropriate supports for keeping a job” (p. 161).

Still other studies, while not necessarily using social capital terminology, have discussed the role of relationships and networks among the homeless. For example, Persaud et al.’s (2010) study involving homeless working men in Calgary noted the importance of friendships and suggested that members of their study sample “negotiated their identity through unspoken honour rules and through the construction of an informal system of resources and social networks” (p. 343). In addition, Leufgen and Snow (2007) cited social or relational strategies as one of three main types of survival strategies among the homeless but added

that although friendships among the homeless may be quick to develop, they are often short-lived and characterized by a “a lack of trust in others, including close companions” (p. 147).²⁵ Like Gaetz and O’Grady (2007), the authors also described relationships among homeless individuals in both positive and negative terms:

Even though social relationships can help the homeless get by on a daily basis, group obligations can also prevent individual members from pursuing their own economic interests, to the extent that in some instances street relationships may actually impede exit from the streets. (Leufgen & Snow. 2007, p. 147)

Various studies, primarily quantitative in nature, have examined the connection between human capital and homelessness using a variety of education- and employment-related measures and have documented a range of results. For example, Shinn et al.’s (2007) investigation of human capital (as measured through work history and educational attainment) as one of a series of potential predictors of homelessness among a sample of older adults in New York City adults (61 housed and 79 homeless) found that those with longer job tenures were less likely to be homeless. However, in a surprising finding for the researchers, those reporting higher (rather than lower) levels of education were more likely to be homeless.

Other studies have looked at human capital specifically in relation to the length of time since *first* becoming homeless. For example, Calsyn and Morse’s (1991) study of 165 residents of the St. Louis, Missouri area’s largest emergency men’s shelter showed lower levels of education and longer periods of current

²⁵ Makiwane, Tamasane, and Schneider (2010) have also reported a reluctance among the homeless to trust one another.

unemployment to be significantly related to a greater length of time since first becoming homeless. (Longest period ever employed was not found to be a significant predictor.) Calsyn and Roades' (1994) study involving 300 residents of 12 St. Louis homeless shelters also pointed to lower education levels (but not monthly income) as a predictor of the length of time since first becoming homeless, leading the authors to note the practicality for homeless intervention programs to provide education-related assistance. However, neither education nor income was found to be significantly related to the length of one's *current* episode of homelessness.²⁶

A 2002 study examining characteristics of first-time homeless individuals provides insight into the relationship between human capital and type of homelessness (more temporary versus chronic). In this case, the researchers reported "more similarities than differences" (Goering, Tolomiczenko, Sheldon, Boydell, & Wasylenki, 2002, p. 1474) between first-time and repeat homeless individuals but added that "a lower educational level in the chronically homeless group reflects differences in human capital that are modifiable with appropriate rehabilitative interventions" (p. 1474). While a study involving interviews with 331 homeless adults in Minneapolis, Minnesota found less consistent work histories to be associated with longer episodes of homelessness, neither education nor training was found to be significantly related to duration (Piliavin, Sosin, Westerfelt, & Matsueda, 1993). However, a two-wave Minneapolis study found recent employment (work within previous 30 days) and job training to be related

²⁶ The authors of both studies cautioned that human capital overall accounted for only a small portion of the variance in length of homelessness (Calsyn & Morse; 1991; Calsyn & Roades, 1994).

to more frequent homelessness *exits* and longer work history (measured through larger portions of employment during one's adult life) to be related to fewer *returns* to homelessness (Piliavin, Entner Wright, Mare, & Westerfelt, 1996).

In addition, an Illinois-based study with a sample of 481 individuals either experiencing or at risk of homelessness examined the link between substance abuse and homelessness, either directly or indirectly via human capital and/or disaffiliation processes. The study found the currently homeless more likely to be unemployed for at least one year and less likely to be in either full-time or part-time paid employment as compared to their "at risk" counterparts (no differences were observed between the mean number of years of education of the two groups). Overall, however, the results showed no link between substance abuse and homelessness via limited human capital, instead finding that substance abuse was indirectly related to homelessness "primarily by limiting social and institutional affiliations" (Vangeest & Johnson, 2002, p. 459), thereby linking substance abuse back to social capital. Jones (2000) has suggested that programs showing "innovations that value the humanity, human capital, individuality, social and economic needs of homeless people...deserve further study in best practices" (p. 412).

Although the literature refers infrequently to the term "health capital," as previously noted in this chapter, health issues, including those related to physical and mental health as well as addictions serve both as risk factors for and outcomes of homelessness in general and pose various barriers to employment among the homeless. As well, shelter life brings about other health-related concerns. For

example, Hwang, Kiss, Ho, Leung, and Gundlapalli (2008) have characterized shelters as “high-risk sites for infectious disease outbreaks,” adding that “an outbreak among homeless shelter users of a communicable disease with a short generation time would pose serious public health challenges” (p. 1163). Other sources have also reported challenges in meeting the nutritional needs of homeless and under-housed individuals with foods served at shelters and through charitable meal programs typically dependent on issues such as shelter or program budgets and resources, mandates, policies, and the like (see Dachner, Gaetz, Poland, & Tarasuk, 2009; Davis, Holleman, Weller, & Jadhav, 2008).

The literature also addresses symbolic capital, although to a lesser degree. For example, Emirbayer and Williams’ (2005) approach for conducting a field analysis in the New York City homeless sector “in Bourdieuan terms” (p. 689) highlights the differences in symbolic capital conferred by two main sources within the shelter system. First, staff-sanctioned capital, referring to:

The placement of a homeless client somewhere along a continuum between good and challenging, emerges from the cumulative impression that staff members develop of a client in response to the latter’s (perceived) attitude concerning shelter rules, policies, and expectations, reasons for housing loss, and purpose of shelter stay. (p. 708)

Second, client-sanctioned capital from fellow shelter dwellers may exist even in cases where staff-sanctioned capital is lacking:

Client-sanctioned capital flows to those who directly and routinely challenge shelter staff, rules, and structure. Clients who garner large volumes of such capital are those who are strong advocates for themselves and others within the shelter environment. They become known inside the shelter as persons to consult when a caseworker is not being helpful, when a client has been denied a weekend pass, or when a client does not think that he or she is getting a fair shake regarding housing appointments. (p. 711)

Although the authors initially surmised that one's length and pattern of homelessness (temporary/transitional, episodic, or chronic) would determine his or her position of prestige at the shelter, they adjusted their perspectives to suggest that one's staff- or client-sanctioned symbolic capital can actually play a more important role in that position.

As outlined above, the literature review has revealed studies focused primarily on barriers to employment for and the types of work typical among the homeless (i.e., precarious positions in the secondary or tertiary employment sectors). The benefits of work have also been noted along with the role employment may play in exiting homelessness. Various Calgary-based studies have also been conducted. Persaud et al.'s (2010) study documented, among other things, the food routines and coping strategies of a sample of five young homeless men in Calgary. Shier et al.'s (2010) research discussed various personal perspectives of homelessness, for example, related to one's self and situation, among a sample of 65 homeless working adults in the city. For the most part, however, studies of homeless working poverty have failed to examine participation in the formal or informal labour force, focusing more often on illegal activities (Karabanow et al., 2010), and literature in this area has been limited.

In contrast, the current study provides a more detailed examination of the employment of the homeless and their everyday lives. As well, where previous studies linking homelessness to theories of capital have typically focused on the homeless in general, working or not, and/or a limited number of forms of capital, this study employs a more systematic use of the capital framework (including

economic, social, cultural, symbolic, human, and health capital) to interpret the findings. Finally, by examining the experiences of the homeless working poor in Calgary specifically, a locale characterized by low unemployment and high homelessness rates, the study allows new insights to emerge in contribution to the growing body of research in this area.

Chapter 3: Methods

Given that the current study seeks to gather data on the *experiences* of the homeless working poor combined with the fact that the homeless working poor can be a hard to reach sector of the population (and, therefore, perhaps ill-suited to a quantitative study), this study took a qualitative approach.²⁷ More specifically, the research involved a total of 31 semi-structured interviews conducted with two key groups: first, service providers (SPs) in Calgary's homeless sector (n=7), and, second, members of Calgary's homeless working poor (HWP) population (n=24) staying in shelters.

Instruments

Data collection instruments for the study consisted of two sets of open-ended interview questions, one for each group of interviewees (see Appendix A). The SP interview guide was designed primarily to help address Research Question 1 by shedding light on the overall profile of the homeless working poor. Specific questions related to interviewees' (and their organizations') roles in working with the homeless working poor as well as general characteristics and trends related to the homeless working poor population, paths into homeless working poverty, and supports available/needed for this population. The guide also contained additional follow-up questions related to interviewing HWP

²⁷ The use of qualitative methodologies with studies involving homeless populations is supported in the literature. For example, according to the European Commission (2007), "[Qualitative] methods are particularly adapted to deepen understanding of different aspects of homeless people's lives, their perceptions of time and space, the background to their situations, their hopes and aspirations, and their own representations of their situations" (p. 18). In addition, a recent U.S. study on how the homeless view services and service providers concluded that "qualitative research, in contrast to a reliance on statistics and best practice assessments, is an important tool in developing socially just policies and programs serving those in need" (Hoffman & Coffey, 2008, p. 207).

individuals.

The HWP interview guide was designed to be sufficiently broad so as to encourage respondents to talk about the experiences that were the most important to them. It concentrated on capturing interviewees' general socio-demographic characteristics and perspectives on their experiences as homeless working poor individuals, including those related to their everyday lives, concerns and worries as homeless working poor individuals, public perceptions of them, reflections on their current circumstances, and thoughts about their futures.

Recruitment

As part of the study's recruitment processes, I initiated e-mail and telephone communication with various homeless-serving organizations well-known in Calgary, providing each with an overview of the intended research and an invitation to participate. Four organizations opted to participate in the study, three of which were shelters providing services (e.g., food, shelter, clothing, etc.) directly to the homeless (The Calgary Drop-in and Rehab Centre, Inn from the Cold, and The Mustard Seed). The fourth organization, the Calgary Homeless Foundation, is a key partner organization working to reduce homelessness in Calgary through its efforts around research and policy, affordable housing, and support to local programs and agencies (Calgary Homeless Foundation, 2012c). Representatives from these four organizations subsequently helped to arrange interviews with specific service providers/staff working in a variety of roles, including frontline, research, and management positions. Each SP interviewee received a copy of both sets of interview guides along with information/consent

forms (see Appendix B for the latter) in advance via e-mail. Where requested, I also provided a copy of the approved proposal to conduct the study.

Various SP interviewees and/or their colleagues subsequently served as gatekeepers to accessing their homeless working poor clientele for interviews. For two thirds of the HWP sample, the service providers selected specific individuals meeting eligibility criteria (see the Study Sample section below for further details). For the remaining one third, service provider staff instead provided a block of time and space to conduct the interviews on site with eligible individuals self-selecting for participation.

Data Collection

I conducted all interviews personally between March and September 2011 with the location of the interviews varying according to the interviewee. Of the seven SP interviews, one was held via telephone while the remaining six took place in person at the interviewees' work sites (i.e., local shelters). The HWP interviews were conducted in person at the same set of shelters according to specific dates and times arranged through shelter staff. Data collection continued until saturation was reached, that is, until interview comments mainly became repetitive of those gathered through previously conducted interviews rather than providing new information.

All interviewees provided written informed consent to participate and agreed to have their interviews audio recorded. Interviews lasted between 25 and 93 minutes, depending on the time interviewees had available and the length of their responses. Participation was voluntary for all interviewees. However, each

HWP participant received a small incentive in the form of a \$20.00 gift card for a chain of coffee shops in recognition of the time they had invested in the research.

Data Analysis

Data analysis was guided by a two-phase process as outlined by Rubin and Rubin (2005). I commenced phase one by transcribing²⁸ the interviews.

Transcription began while data collection was still underway, providing an opportunity to address emerging issues in subsequent interviews (i.e., remain responsive to emerging themes). For example, my first research question originally asked “Who are the homeless working poor in Calgary?” However, initial interview data elicited comments on whether the HWP are a distinct group at all within the larger homeless population. As a result, I was able to query this area in later interviews and revise my research question accordingly. Next, I identified key concepts, topics, and themes in the interviews, which included, for example, links to previously-reviewed literature and theory, items queried through the interview guides, and various issues frequently discussed within and across interviews. I subsequently coded the interviews, assigning labels to interview comments systematically to link them to key concepts, topics, or themes, thus allowing retrieval of similarly-coded items across all interviews.

In phase two, I re-organized the transcribed information into thematic code areas, allowing an opportunity to provide a description of interviewees’ perspectives on the research question areas and examine commonalities and

²⁸ Although all interviews were audio-recorded, one recording was lost near the end of the interview when an HWP interviewee’s young son disrupted the recorder. In this case, I reviewed my written notes with the interviewee immediately following the interview to ensure that I had captured the main points and subsequently typed interview notes based on these written notes.

nuances in those perspectives. Overall, according to Rubin and Rubin (2005),

The goal of analysis is to understand core concepts and to discover themes that describe the world you have examined. Your analysis is done when you can put together a theory that answers your research question and that would be accepted by your interviewees as an accurate depiction of their world and thoughts. (p. 245)

As such, the data analysis was a highly iterative process. I regularly reviewed and refined my thematic code areas and the information contained within each and referred to the transcripts where needed to verify or enhance the information presented. The research question findings were then linked to the broader theoretical framework, in this case forms of capital.

Rigour

Upon commencing my thesis work, I assumed responsibility for conducting high quality, careful, and thoughtful research that would accurately present the perspectives of both HWP and SP interviewees. As such, I took various steps to ensure proper academic rigour throughout all phases of this study. An initial literature review helped me to become familiar with the existing body of work in this area during the planning and proposal stages of the research. I also returned to the literature at various intervals throughout the data collection, analysis, and writing stages in order to remain abreast of new works published in this field. As well, the various data collection and analysis steps, as discussed above, helped to ensure rigorous research standards, including continuing data collection until saturation was reached, remaining responsive to emerging interview themes (and redirecting subsequent interviews accordingly), conducting multiple iterations of the analysis, and returning to the transcripts as needed to ensure the reported

findings provided an accurate picture of interviewees' perspectives.

Ethics

As in any research project involving human subjects in general and vulnerable groups, such as the homeless, in particular, ethics were of prime importance in this study. In order to ensure respect for the research participants' free and informed consent, I provided all interviewees with a thorough background on the nature of the study and how their input was expected to contribute to it, stressing that participation was voluntary and that they had the right to withdraw from the study without penalty. As mentioned, all interviewees provided written informed consent to participate.

Because the study focused on personal experiences of homeless working poverty, the interviews were of a highly sensitive and personal nature for the HWP interviewees. However, each participant was able to set the pace of the interview and discuss only those areas with which he or she felt comfortable. In order to protect the participants' anonymity and confidentiality throughout all stages of the study, I assigned pseudonyms to all HWP interviewees and took care not to name SP interviewees. I also ensured that the thesis omitted identifying characteristics (e.g., participants' place of regular employment). The University of Alberta's Social Science, Humanities and Education Research Ethics Board (REB) provided formal ethical approval of this study.

Researcher's Perspective

In their discussion of Bourdieu, Webb et al. (2002) note that,

We have to understand that we bring our own prejudices (our personal history, or habitus), and our own background (including our class, race and gender) to the social research process, to our selection of tools of

social research, and hence to the ‘spectacles’ through which we look at the social problem we intend to investigate. (p. 67)

I bring with me the perspective of a Caucasian female, age 37, who has lived in Calgary since 2005. Having moved to the city at the height of the economic boom, the enormous wealth in the city was quickly evident, particularly in contrast to my home for the previous three years: Lima, Peru, a country where, according to 2010 estimates, 31% of the population lives in poverty (Central Intelligence Agency, United States of America, 2012). Stereotypes about Calgary were common – “If you’re from Calgary, you must be rich.” However, with Calgary’s high cost of living and shortage of housing, local media outlets reported stories of individuals and families in the city who, despite working in this so-called land of opportunity, had nowhere to live.

As mentioned in the introductory chapter, the words “homeless” and “working” are not terms that are intuitively connected, perhaps even less so in such a hot economy. As such, I began to consider the homeless working poor sector, increasingly wondering what it would be like for a person trying to get up each day, maintain work, and earn a living – all without a home base. My professional life with a social sciences research and consulting firm brought me into further contact with homeless working poor research. By the time the opportunity for further investigation arose through graduate studies, the context had shifted in that the province’s economy had cooled considerably since the height of the boom. However, a pocket of homeless working poor individuals in the city remains, and the topic continues to be relevant and important for addressing homelessness in the province.

Study Sample

As noted previously, the service provider portion of the sample consisted of seven interviewees representing four homeless-serving organizations in Calgary. For the 24 HWP interviewees, a set of criteria was in place to ensure their eligibility for research participation as both *homeless* and *working poor* individuals. Taking a broader approach to identifying homelessness (as discussed in the Literature Review), the study relied on the City of Calgary's (2008b) formal definition of homelessness: "Homeless persons are considered to be those who do not have a permanent residence to which they can return whenever they so choose" (p.3). Given that the HWP interviewees were staying at homeless shelters at the time of the interview, all easily met this criterion.²⁹

With respect to the working poverty portion of the definition, the study was guided by Fortin and Fleury's (2004) classification, developed after examining the advantages and disadvantages of various understandings of the working poor in Canada. Working poor individuals are thus considered to be adults between the ages of 18 and 64 who worked a minimum of 910 hours³⁰ of paid employment in the reference year (excluding full-time students) with a family income below a low income threshold. Work for the purposes of this study

²⁹ The study sample omitted homeless working individuals not living in shelters. However, given SP interviewees' observations that the majority of working individuals within Calgary's homeless population are shelter residents (e.g., because those sleeping rough are less likely to be employed), the sampling strategy employed appears to be an effective means for reaching the target population.

³⁰ According to Fortin and Fleury (2004), individuals working a minimum of 910 hours per year "show a relatively strong labour force attachment" in that they work roughly 26 weeks of 35 hours of work each ("35 hours is about the average number of 'normal' hours worked by Canada's working population") (p. 12). Overall, this figure is equivalent to roughly half-time work over the course of one year.

was limited to paid employment,³¹ including temporary, non-permanent employment and self-employment. It did not include, for example, unpaid/volunteer work or illicit work (e.g., prostitution). Recognizing the challenges of verifying whether the HWP met the criteria of these definitions, those interviewees who identified themselves as low income individuals working hours *similar* to those specified in the definitions were eligible for inclusion in the study, as their characteristics and experiences can be expected to approximate those of individuals who fit the definitions exactly.³²

Within the broader homeless working poor definition, however, the HWP interviewees represented a range of demographic characteristics. As outlined in Table 2, the majority of these interviewees were males. Their ages ranged from 18 to 58 with half between the ages of 25 and 44 years (categorized by the City of Calgary (2008a) as “working-aged adults”). Just over half were Caucasian, followed by Aboriginal with a small number from other visible minority backgrounds. When discussing their home communities, these interviewees most commonly identified as Calgarians (i.e., were born and raised in or had lived in Calgary for many years). However, nearly as many indicated that they had come from other Canadian provinces, including British Columbia, Ontario, Quebec, Prince Edward Island, and Newfoundland, and had been in Calgary for varying

³¹ Paid employment may include casual employment, such as day labour through temporary work agencies.

³² A small number of income anomalies existed among the homeless working poor interviewees. For example, although Robert was recruited for the interviews on the basis of being a homeless working poor individual, he indicated that he was self-employed and had earned a substantial income the previous year. However, his work had been less steady at various stages throughout the 10 years that he had been homeless. In addition, Scott indicated that while his earnings would have been adequate under normal circumstances, once his wages were garnished by the provincial Maintenance Enforcement Program for child support and arrears, he was left with insufficient funds to afford his own place.

periods (ranging from weeks to years across interviewees).³³

In terms of education, half of the HWP interviewees indicated that they had less than a high school diploma with smaller proportions having completed high school or earning a university or college diploma or degree. Yet even in cases where interviewees had achieved lower levels of education (e.g., less than a high school diploma), some had participated in other types of training or education, including programs offered through post-secondary institutions. Approximately three quarters of the HWP interviewees indicated that they were on their own, either single/never married or separated/divorced, although some were dating. Of the remaining quarter, only one interviewee, an immigrant, indicated that he was married, adding that his wife was still in his home country while the others were living common law, typically with their partners with them in the shelter.

³³ In some cases interviewees who indicated they were from other provinces added that they had been in various other Alberta or Canadian locations in the time between leaving their home provinces and arriving in Calgary.

Table 2
Demographics of Study Sample

Demographic	n
Gender	
Male	21
Female	3
Age	
Young adults (18 to 24 years)	6
Working-aged adults (25 to 44 years)	12
Middle-aged adults (45 to 64 years)	6
Seniors (65 and older)	0
Ethnicity	
Caucasian	13
Aboriginal	8
Visible minority	3
Home Community	
Calgary	9
Other Alberta communities	5
Other Canadian provinces	8
Other countries	2
Education	
Less than high school diploma	12
High school diploma	7
University or college (diploma or degree)	4
Not indicated	1
Marital Status	
Single or never married	13
Separated or divorced	5
Married/common law	6

Chapter 4: Beyond the Stereotypes: A Profile of Calgary's Homeless

Working Poor Population

With little to no statistical research available to characterize the demographics of Calgary's homeless working poor, it can be challenging to establish an accurate and representative profile of this population. In fact, there are mixed opinions regarding what percentage of Calgary's homeless population works at all. According to the service providers interviewed, the proportions are substantial (likely greater than popular opinion would have one believe) and fluctuate, having peaked during the economic boom and subsequently stabilizing in recent years. Much like the sample of homeless working poor individuals interviewed, the SPs described this population as representative of a diverse range of backgrounds. Further demographic details are provided below.

Gender

In general, the service providers interviewed reported higher numbers of males in Calgary's homeless working poor population. While some of these interviewees attributed the predominance of males to a simple mirroring of the homeless population in general, others stressed gender-related differences in social capital, noting that women tend to network and cultivate relationships that can subsequently serve as safety nets in times of need. In the words of one SP,

Females tend to have a stronger social network than men do. Before a woman ends up in a shelter, she will couch surf with friends, try to go back to family. Males have the tendency not to do that. They can do it on their own. (Service provider)

Age

According to the SP interviewees, members of Calgary's homeless

working poor population are most commonly in their 20s, 30s, and 40s.³⁴ While this age range is in keeping with a substantial portion of the working-aged population in general, these interviewees added that there are various factors at play that help keep younger *and* older adults out of the homeless working poor sector. First, younger workers (i.e., those in their late teens or early 20s) appear to be aided by greater volumes of social capital that can serve as a buffer even for those who have not yet accumulated sufficient amounts of human capital in the form of job experience and skills that help one to secure employment.

I think it's easier to find a stable job and a house when you're younger. I think that overall people are more likely to hire you or sympathize for you, or, if you have parents or relatives, they're more likely to hang onto you if you're really not doing well. But I think that between the ages of 30 and 50 it's probably less likely that your personal connections will help you, and then you probably fall into that category....I mean it's one thing if you're 18 and have no experience, but if you're 35 and have no experience, I think that would make a difference. (Service provider)

Second, older homeless individuals (typically described as those in their 50s and beyond) may be less prevalent among the working sector due to lower levels of health capital related to simple aging and/or injury, further exacerbated by a tough life on the streets. Decreased levels of status or prestige (symbolic capital) also appear to affect the employability of older workers negatively whereby their age may make them less desirable employees for those doing the hiring – a trend that some SP interviewees indicated holds true regardless of whether one is homeless. In cases where older homeless individuals are employed, they reportedly work less frequently and for lower pay, often in less

³⁴ One service provider reported seeing a recent increase in the age of the homeless working poor population, noting the increasing presence of an “aging worker” demographic, typically described as an individual over the age of 45, socially isolated, in deteriorating physical health, and often with addictions or mental health issues.

desirable jobs or in informal types of work such as bottle collecting.

Ethnicity

Although Calgary's homeless population (working and not working) represents a range of ethnic backgrounds, the service providers interviewed reported seeing Caucasian clients most frequently. With an overrepresentation of Aboriginals in Calgary's homeless population in general (according to the Calgary Homeless Foundation, 2012a, 2012b), some SPs noted this trend to be reflected to some degree in the homeless working poor sector as well. However, others have seen Aboriginals less frequently in the pool of homeless workers, in part citing the difficulty that many Aboriginals can face securing employment due to prejudices and discrimination against them (essentially functioning as more limited symbolic capital). As well, although higher levels of social capital in general are typically desirable, familial and social networks reportedly may curtail the employment efforts among some Aboriginals:

Despite the situations of being homeless and being Aboriginal, I find they're still making connections in their life that some people let go of. So, for instance, you could be a working poor or a street person – an Aboriginal – and you'd still go home to the reserve and visit your family, and that could prevent a regular job. They have a lot bigger families, and I think that presents high demands on them. If someone dies or if it's someone's birthday or someone's party or someone's in the hospital, like it's more of a family and a cultural obligation to be a part of those things, and that's just part of the Aboriginal culture. (Service provider)

The SP interviewees indicated that they have typically seen other visible minorities less frequently in the homeless population, working or not, perhaps due to cultural factors – essentially suggesting that prescribed roles and responsibilities operate as social capital to ensure that minority groups look after

their members, thus preventing vulnerable individuals from falling into homelessness in the first place. However, some of these interviewees added that the range of ethnic backgrounds is increasing among shelter clients (i.e., more immigrant clients in general and from a greater variety of countries), due at least in part to factors such as having little to no savings (after having spent the bulk of their financial resources on transportation to Canada) and the difficulties some immigrants (e.g., those lacking refugee or resident status) may face when trying to obtain social assistance.

Home Community and Reasons for Choosing Calgary

As indicated in the Survey Sample section in Chapter 3, interview comments from both the service providers and homeless working poor indicated that members of Calgary's homeless working poor population hail from a variety of locations both near (i.e., Calgary and other Alberta communities) and far (i.e., other Canadian provinces or other countries). For those originally from other locations, the city's economy and employment opportunities (essentially opportunities to increase one's economic and human capital) typically played a role in the decision to move to Calgary. However, homeless working poor interview comments indicate that, for some, social capital opportunities in Calgary had been just as much of a draw. For example, Jenna moved to Calgary from her home province while pregnant to be closer to her own mother for support when her baby was born. Alex took the opportunity to move to the city (following his release from a correctional facility in eastern Canada where he had been incarcerated for theft and drug-related convictions) to make a fresh start and

forge new connections away from his old friends.

For the immigrants in the study sample (Ricky and Oscar), their reasons for moving to Canada related to upheaval and violence in their home countries. However, escaping danger was not limited solely to immigrant interviewees, as Chad indicated that gang violence was the key reason for departing his home on an Alberta reserve. Likewise, Paul noted an increasing crime rate (particularly homicides) as integral to his departure from Edmonton,³⁵ although his common-law wife, Angie (who was also interviewed as part of the study), indicated the concern for their family in Edmonton arose from harassment by Paul's former girlfriend.

Some SPs also noted the range of programming and services for the homeless in Alberta in general and Calgary in particular as a driving factor for relocating to the city – essentially that if one is going to be without a home, he or she may be better off being homeless in Calgary (with its opportunities for a wide range of supports) than in other communities. One SP reported instances of clients arriving from other locations, even other countries, already knowledgeable about the supports available due to word-of-mouth or internet web site information.

Level of Education

Education reportedly varies among the homeless working poor. Service provider interview data indicated that although substantial numbers of homeless working poor individuals have a high school education, many others dropped out of school, some even prior to grade nine. Overall, there may be fewer clients in

³⁵ At the time of the interview, Edmonton had reported its 33rd homicide of 2011, a figure larger than that of any other Canadian city and eleven times greater than Calgary's three reported homicides (CTV News, 2011, August 1).

this sector with higher education credentials as compared to the overall Calgary population (i.e., the homeless working poor may be over-represented among those with lower levels of education), thus indicating lower levels of human capital. One SP also suggested learning disabilities (often undiagnosed or misdiagnosed) to be common in the homeless working poor population and key to the lower education levels attained.

Marital Status and Family Composition

As in the interview sample, the pool of homeless working poor individuals in Calgary is comprised of a variety of groupings and family compositions, including singles, couples (married or unmarried), and in some cases parents with children (minor or adult). However, single individuals appear to be the most common. In the words of one SP, “the vast majority of people don’t have a family member present,” thereby limiting their readily accessible social capital during periods of homelessness. Further, in contrast to single status, one SP noted that being part of a family unit can help to prevent homelessness among the working poor in the first place in that it may offer better access to public assistance, thereby providing an injection of economic capital that can help keep vulnerable families housed. Where homeless working poor families are in shelters, SP interview data indicated that often only one parent works, either because only one parent is present (i.e., a lone-parent family) or due to the need to balance employment with childcare (children cannot be in the shelter without a parent

present at all times).³⁶

Are the Homeless Working Poor a Distinct Group?

The homeless working poor obviously share qualities with and overlap two other related groups: the non-homeless working poor and the non-working homeless. With respect to the former, the homeless working poor interviewees identified a variety of reasons why other workers living in poverty may be able to maintain housing when they themselves had not been able, including more supports (e.g., from family/friends or social services), less severe addictions or mental health issues, better education, better job situations (e.g., somewhat better paying or more stable), or more motivation to remain housed. Other suggestions included differences in terms of childhoods, lifestyles, or outside influences (e.g., peers). However, despite sharing similarities with other working poor individuals who remain housed, the simple fact that the HWP are homeless profoundly distinguishes their lives from those of the non-homeless working poor. With respect to the non-working homeless, HWP and SP interviewees expressed mixed perspectives as to whether the homeless working poor are a distinct group. Given the fact that so many of the homeless work to one degree or another, some interviewees suggested that there was little to no difference with the demographic characteristics of the HWP simply reflecting those of the larger homeless population, working or not. They added that the homeless in general are a fluid, ever-changing group and, as a result, the working and non-working portions simply blend together. Further, according to one service provider, any differences

³⁶ Despite the fact that most of the homeless working poor interviewees were in the shelter on their own, most in fact had children ranging in ages from five months to adult. Only four interviewees mentioned having their children (ranging in age from infant to 10 years) with them in the shelter.

that may exist are typically based on more complex factors than work itself. In the words of one of the HWP interviewees, Lucas, “I know lots of people working and they are going to be here like 20 more years, you know. No difference from somebody that doesn’t work. They’re going to be here anyway.” Guy added the following:

I don’t think there’s any stigma if you’re not working but it’s like for me there’s just cat people and not cat people. It’s two separate things. People who read and people who don’t read. That’s two separate things, and there’s, you know, people who work and people who don’t. (Guy)

However, various other interviewees reported a definite distinction between the working and non-working portions of the homeless population, which they attributed to a variety of factors. One of the SP interviewees suggested a difference in social skills among those who work, that is, a better ability for the workers to adhere to habits and customs appropriate to the workplace in general, essentially a form of cultural capital their non-working counterparts may lack. Others noted a lack of prior job experience (limited human capital) that may make it more difficult to get a job as a factor in whether one works.

In the area of health capital, previous workplace injuries were noted to limit one’s present and future employability. More often than physical health, however, various HWP and SP interviewees raised the issue of severity or controllability of mental health issues or addictions to be key to whether a homeless person works. That is, those who are able to work may suffer from less severe, more controllable mental health issues or addictions. According to one service provider,

I think it does tell me a lot about somebody who can actually hold down a

job or even work minimally because some of our clients with the mental health issues wouldn't even be able to do that. They wouldn't even last a day, so that tells me a fair bit. (Service provider)

With respect to addictions, in the words of Roger, they may “know when to shut down when their time is done” (e.g., after they have spent a certain amount of money).

Yet, not all interviewees agreed about the place that severity of mental health issues/addictions has in whether one works (i.e., no difference in severity between those who do and do not work). As one service provider noted, “I've known people that work every day who are schizophrenic, very, very mentally ill, and then you see people who are probably suffering from some sort of mild depression who don't work at all.” In the words of another SP interviewee:

There are some addictions that will not let you get out of bed in the morning. Like physically your body will not move, so that's definitely possible. But I think on the flip side of that, the harder that you're addicted the more that you need, and for some people their mind will say, “Well then, I have to work,” and they'll go crazy working for 16 hours straight just for the 20 minutes of a high, and that's the only way that they know to get money so that's what they'll do....Some of the hardest addicts I've seen are the hardest working people for sure. (Service provider)

However, one of the most commonly cited factors in employment among the homeless, particularly among HWP interviewees, related to perceptions of personal motivation or work ethic, which can be considered a form of cultural capital shaped through interviewees' childhoods and/or life experiences.

According to Lucas, “For me it's a drive to work. You have to wake in the morning and go to work. That's the life. I'm born and raised like that, and since I'm maybe 10 years old, I work.” In contrast, various HWP and SP interviewees described the non-working homeless (typically the more chronically homeless) as

becoming habituated to having their basic needs met by local service providers or having “given up” altogether.

I think with other people, they’ve given up. They’ve had a bad situation handed to them or, you know, they merely got into a situation that they don’t want to be in and they don’t want to look for work now, now that they know that their food is prepared for them, they don’t have any dishes to wash, uh. Unfortunately the negativeness is their anger and the fights and, you know, the drugs. (Conrad)

According to some interviewees, differences between the working and non-working homeless can be translated to visible differences that allow one to identify the workers by sight at city shelters, either because of their routines (e.g., leaving the shelter early each morning) or social groupings. With respect to the latter, Robert noted that cliques can develop among HWP guests at the shelter whereby the workers associate more with other workers than with non-workers: “There’s sort of a prejudice there. It’s more like an undercurrent, you know.” Further, Marcus described a difference in attitudes and behaviours, which may indicate that one’s perceived work ethic relates to the degree of symbolic capital that homeless individuals may ascribe to workers as compared to non-workers:

You can tell the workers. When they’re in there having dinner, there is, you can tell people who...it’s like they flock together. Lazy people, I think from what I’ve seen, who don’t work and they just sit and they gather and then they get into talking about certain things where it’s like no-brainer type stuff where you sit with a group of people who work all day and some of the stuff they talk about and the goals and where they’re at and how they’re struggling and getting up and like I say, 2:00 in the morning and getting off that mat no matter how tired they are to go earn \$40 or whatever, they all have that same outlook in life. They’re respectful to the place. They appreciate what’s going on around them. They’re glad that this place exists, and they’re glad to have the job. Even though doesn’t pay the rent, they’re still glad they’ve got a job because all their goals are the same, is to get out of here, out of this homeless shelter and get a place of their own, and they work, some of them have been here six months. (Marcus)

Summary

Establishing a demographic profile of Calgary's homeless working poor is challenged by a shortage of statistical research conducted to date. Mixed perspectives exist regarding what proportion of the city's homeless population works at all, although the service providers interviewed indicated that the proportions are substantial and fluctuate. Much like the sample of HWPs interviewed, the SPs described this population as representative of a diverse range of backgrounds, most commonly Caucasian males in the 20s, 30s, and 40s. Various types of capital appear to play a role in shaping this population, such as greater volumes of social capital among women, visible minorities, and younger individuals that can help protect them from homelessness in the first place. Further, interview comments indicate that the HWP tend to be characterized by lower levels of education and are more often single than in couple or family groupings, showing limited human and social capital, respectively.

Although the homeless working poor share similarities with other working poor individuals who remain housed, the simple fact that the HWP are homeless profoundly distinguishes their lives from those of the non-homeless working poor. Yet given the fact that so many of the homeless work to one degree or another, HWP and SP interviewees expressed mixed opinions as to whether the homeless working poor are a distinct group as compared to their non-working homeless counterparts. Some interviewees noted there to be little to no difference with the demographic characteristics of the HWP simply reflecting those of the larger population, working or not. They added that the homeless in general are a fluid,

ever-changing group and, as a result, the working and non-working portions simply blend together.

However, various other interviewees reported a definite distinction between the working and non-working portions of the homeless population, which they attributed to a variety of reasons – most commonly perceptions about personal motivation or work ethic (essentially a manifestation of cultural capital) among the HWP in contrast to other non-working individuals who, for example, may have become habituated to having their basic needs met by local service providers or have “given up” altogether. According to some interviewees, differences between the working and non-working homeless can be translated to visible differences that allow one to identify the workers by sight at city shelters, either because of their routines (e.g., leaving the shelter early each morning) or social groupings.

Chapter 5: Home-Free: Paths into Homeless Working Poverty

The lives of the homeless working poor have taken many paths towards their current circumstances. According to the HWP interviewees, prior to becoming homeless, they came from homes of varying degrees of prosperity or, in Bourdieu's terms, economic capital. On the lower end of the spectrum, for example, Jeff indicated that he had grown up in low income family and dropped out of high school in order to work and thereby contribute financially to his mother's household. Some interviewees were more middle-class before becoming homeless, earning adequate incomes and either renting or owning their own homes, while still others indicated that they had substantial net worth, at least to some degree or for some portion of their lives.

As well, their ages the *first* time they became homeless varied, ranging from their teens (e.g., Jenna, Jeff, and Alex who were in their adolescence) to middle-aged (e.g., Guy and Marcus who were both in their 40s). For some interviewees, their current episodes of homelessness marked the first time they found themselves without a home, although it was more common for interviewees to have been homeless for longer periods of time, either at various intervals or for solid stretches, sometimes lasting years. For example, Robert, who described himself as "a lifer," had been in and out of shelters for over a decade while Dennis had been homeless at various points in the past 20 years.

Triggers and Contributing Factors

The homeless working poor interviewees were asked to talk about the various circumstances in their lives that led to their poverty and loss of housing,

despite the fact that all had worked, if not full-time, at least enough to remain classified as working individuals. In general, the HWP interviewees attributed little to nothing of their situations to larger structural factors, such as public policies. Rather, their comments, supplemented by those of the service providers, highlighted shifts or shortages in various forms (typically a combination) of capital in their possession that had amounted to homelessness triggers and/or contributing factors.³⁷ Further details are provided below.

Familial and social networks/support systems. Both the homeless working poor and service provider interviewees raised the issue of familial and social networks and support systems (i.e., social capital) as a key factor in homeless working poverty. According to the service providers, the presence or absence of networks and support systems may help to explain why some individuals experiencing various circumstances known to be triggers for homelessness actually become homeless while others do not.

I think that goes back to the issue of community, belonging, role, place....These issues are far more critical than anything else. People who have a support network, who belong to a group, have an identity that they get from that sense of belonging – that is the primary thing that differentiates the homeless from the non-homeless. (Service provider)

They have no support....They divorced, minimal family contact, estranged from their parents, you know, whatever. You know, and it can be they don't want to talk to their family or their family doesn't want to talk to them. At the end of the day it doesn't really matter because the effect is that these people have no network to contact back to. (Service provider)

For the homeless working poor interviewees, social capital deficits or

³⁷ When comparing their own stories and paths into homelessness with those of other shelter guests, some of the homeless working poor interviewees viewed theirs as fairly typical, noting that various issues (e.g., related to addictions and mental health) and triggers (e.g., accidents or tragedies/loss of family members) are commonplace. However, nearly as many indicated that homelessness is an individual issue, i.e., that their stories and those of their peers are unique.

losses typically centered on a breakdown in relations, such as divorce, death, or problems with their families or loved ones. For example, Conrad indicated that all three of his episodes of homelessness hinged in large part on relationship issues – the latest arose after a problem with a roommate and his subsequent inability to find suitable rental housing that would allow pets. Although various members of Conrad’s family (siblings) were living in the city, he added that they were estranged from one another and that he had had little contact with them in recent years. Other HWP interviewees discussed a lack of social capital as follows:

Ever since my grandma died like three years ago, well two and a half years ago, and when that happened, the family kind of separated and we didn’t have as many family gatherings or get-togethers like we previously did, so now I’m in a situation where it’s like my granddad lives in an old-age home. My best friends are all moved away and stuff, so things are a little bit different, which I’m starting to just become a loner and I try to just get a good enough job where I eat, sleep, work and, you know, no time to drink or party or do old way of doing things. (Marcus)

I had to leave everything I worked for five years because nobody else was there. My mom wasn’t up from Newfoundland at that time. She wasn’t working in [Alberta] like she is now. I had nobody. Nobody whatsoever, and the friends that I had, it just slowly showed that they were more acquaintances from playing [sport]. (Carl)

Even when not mentioned as a *trigger* specifically, social capital, particularly as related to family relations, was often cited as a contributing factor to homeless working poverty. Jenna, for example, first left home at age 15 due to family problems and had been on and off the streets since then while Cheryl mentioned severely abusive relationships with past spouses/boyfriends, including incidents where she was reportedly choked until her eyes “popped out of” her head, “curb-stomped,” and knocked out. Alex described a dysfunctional family life growing up in a single-parent home, indicating that his parents were

physically abusive addicts and that he and his friends had even used drugs with his mother in the past. Other HWP interviewees mentioned poor quality social networks, such as peers or associates involved in substance abuse, the drug trade, or other criminal activities.

Job loss and other economic factors. For the most part the homeless working poor interviewees were not working in lucrative careers with many employed in irregular, precarious, and non-permanent positions (see Chapter 6 for further details). As such, periodic job loss, typically sudden, was common for various interviewees. Dennis, for example, noted job loss to be a key trigger in each of the multiple episodes of homelessness he had experienced in the past 20 years while Ricky and Marcus had been laid off shortly before they became homeless. With most of the interviewees working in low paying positions, many had found it challenging to get back on their feet financially-speaking after securing a new job, let alone save enough money to tide them over temporarily when they lost their jobs again down the road. Poor budgeting and money management skills reportedly further exacerbated their already tenuous economic circumstances.

Well, unfortunately if I start a job, I've got to wait three weeks before my first pay. One pay, if I'm only getting \$10 an hour, but if you really work it out, it would take me about two months to get first and last, damage deposit, and then enough food for the next two weeks or whatever if I'm getting paid bi-weekly. It's physically not feasible if I'm homeless and working and I'm only getting \$10 an hour or even close to \$15. It is very hard to find a place in the city that has a lot of money and a high rate of pay. A high rate of pay brings a high rate of housing, high rate of food. Everything is so up there, they don't think that it's hard for the homeless person. They think that when they see on TV that people are donating stuff or, you know, and all that, and that's supposed to help that person out. Well, it's not. It's, you know, the economy, it's the low wage, you know,

the standard wage for people. And it went up the other day, well 15 cents. Like \$9.65 an hour for...yeah, okay, like if I was home living with my mom as a teenager, that would be great money!...But as a homeless person, it is too hard to work at \$10 an hour and try and save money and get out and get a place. (Carl)

I can get a contract that's good for four or five months, and I've never been that good with money. Like I say, maybe it's the downside of me, I should always put some money away maybe for those rainy days where I'm not working and, you know, give myself time to work. But I don't do that, you know. For some reason I take it day by day and that could be a wrong side. (Dennis)

Even where employment had been more regular and, in some cases, better paying, various homeless working poor interviewees cited a simple shortage of money in relation to their expenses (exacerbated by the high cost of living in Calgary and other special circumstances such as child maintenance) as a contributing factor to their homelessness. According to Marcus the regular shortage of money can be disheartening:

All you do is you make so much money throughout the month and you've got to buy a bus pass to go back and forth or spend money on gas for transportation is a killer too. And then like paying your rent and bills is a killer too unless it's included in your rent, which you can't be too picky and choosy when you want to rent somewhere, but all those things are definitely key factors. Like me, it's the cost of paying rent. It's like for single living conditions is pretty high here. (Marcus)

Lack of education or skills. Most homeless working poor interviewees also identified a shortage of human capital manifested in a lack of education, training, or employment skills that had severely restricted their employment options and thus had compromised their ability to support themselves and afford their own housing. As noted in Chapter 3 (Methods), the level of the homeless working poor interviewees' education ranged from less than high school to completion of a university degree. However, only half of the sample had

completed high school.³⁸ Justin described his lack of a high school diploma as the missing link that prevented him from securing better employment: “It’s like having a phone with all the buttons except you’re missing the nine number, and you can’t complete your calls without one of those numbers.”

In other cases homeless working poor interviewees had experienced success in previous careers but since becoming laid off (and homeless) found that their previous types of job training were very specialized and not necessarily transferrable to finding new employment.

I didn’t really realize how, like how difficult it would be. You know, like I knew I couldn’t do [the same type of] work anymore, but I thought it would be easy for me to go and get something, you know, a decent job at a decent wage level, and then I realized when I’m applying for things, well, you know, what skills do you have relevant to this job? I was just zero, like none, you know. Computer skills, no. You know, any tickets – do you drive forklift or do you do this or do that? Have you ever worked in a warehouse or done this or that? And, you know, I just couldn’t find...you know, I could find mediocre jobs but nothing decent, you know. (Guy)

Health. According to service provider interviewees, health problems are common in the homeless population, working or not, with one SP noting an increasing number of cases of “tri-morbidity,” essentially referring to the presence of three concurrent health issues related to physical health, mental health, and addictions. With respect to physical health, few HWP interviewees mentioned specific conditions that they felt were related to their homelessness, with the exception of Cheryl, who suffered from chronic back problems, and Lucas, who lived with a thyroid condition – both had seen their ability to work suffer as a result. However, the scarcity of HWP remarks about their health may be in

³⁸ Among the remaining HWP interviewees, reasons for failing to earn their high school diplomas varied but included, for example, a lack of interest in the classes, expulsion, moving to a new location, becoming involved in drugs and/or crime, and leaving school to seek employment.

keeping with one service provider's assertion that the homeless often have different perspectives on their physical health that contribute to a tendency to downplay or ignore physical ailments that others in the general public may deem worthy of medical attention.

Rather, mental health issues appear to be more prevalent in the sample of homeless working poor interviewees with a number of individuals mentioning mental health struggles, typically depression, either past or present.³⁹ For example, Robert cited depression and unresolved grief over his fiancée's death in a car accident years before as a key factor in his homelessness while Conrad had suffered severe depression related to relationship issues and, most recently, the death of a beloved pet. For Guy, depression set in shortly before he became homeless (his first and only episode of homelessness to date) due to guilt over an impaired driving conviction that occurred during a period of heavy drinking around the time of his divorce.

In addition, all homeless working poor interviewees noted addictions to be a major problem for the homeless population in general, and most had struggled with addictions at some point themselves (including alcohol, drugs, and/or gambling) and indicated that it was a factor in their homelessness.⁴⁰ Gerald, for example, reported that he had smoked marijuana steadily and crack cocaine periodically for nearly all of his adult life while Guy cited alcohol as a

³⁹ Even where homeless working poor interviewees did not cite depression as a key factor in their homelessness, some noted it to be a problem at some point in their lives.

⁴⁰ Still others mentioned past struggles with substance use/abuse or addictions but did not view them as factors in their current homelessness. For example, Chad had wrestled with drugs and alcohol and had also sold drugs in the past. Scott noted a gambling addiction but added that he had it under control at the time of the interview, due in part to the help of shelter counselors and a formal recovery program.

“hindrance” that contributed to the dissolution of his marriage and ultimately his homelessness. Likewise, Robert’s grief manifested in severe alcohol abuse and eventually contributed to his homelessness:

I just couldn’t let go. I never, I never took time to deal with it back then. I just, you know what I mean, I just, I didn’t really want to deal with it so I, I threw myself into work and before long I started drinking and before long I just kept drinking. Finally I hit that point where I truly and honestly didn’t care about anything. I know it sounds chicken shit, cowardly, whatever....I walked completely away from the apartment I had there, walked into my boss’s office, threw him the keys for the truck, gave him the phone, never said a word. Didn’t even go and get my final pay cheque. Moved into a shelter downtown, kept drinking, got kicked out a few times, kept drinking. Kicked out a few more times, kept drinking. (Robert)

Personal choice. Some interviewees indicated that they became homeless by their own choice, essentially that they had chosen to leave their old lives to become homeless. However, further discussion revealed that these situations were not so cut and dried and typically involved gaps in at least one type of capital, economic or otherwise.

In a sense, yeah, it’s my choice to live in a homeless shelter. Not that I could actually afford to go and rent a hotel room to say I’m not homeless or rent a place, because I’m trying to but I have to finalize and obtain a full-time job and go in. (Marcus)

I’d like to think that it’s by choice, but if I had the keys to a condo right now, which I used to have keys to a condo on the 25th floor, I mean I would certainly go back to my 25th floor condo on the waterfront in Yaletown in Vancouver, of course. But no, I’m stuck. I’m stuck. (Justin)

Summary

The lives of the homeless working poor have taken many paths towards their current circumstances. According to the HWP interviewees, prior to becoming homeless, they came from homes of varying degrees of prosperity (i.e., economic capital). As well, their ages the *first* time they became homeless varied,

ranging from their teens to middle-aged. While some interviewees were homeless for the first time at the time of the interview, they had more commonly been homeless for longer periods of time, either at various intervals or for solid stretches, sometimes lasting years.

When discussing the various circumstances that led to the homeless working poor's poverty and loss of housing (despite the fact that all were classified as working individuals), interview comments highlighted shifts or shortages in various forms (typically a combination) of capital that had amounted to homelessness triggers and/or contributing factors. More specifically, both the homeless working poor and service provider interviewees raised the issue of familial and social networks and support systems (i.e., social capital) as a key factor in homeless working poverty. According to the service providers, the presence or absence of networks and support systems may help to explain why some individuals experiencing various circumstances known to be triggers for homelessness actually become homeless while others do not. For the homeless working poor interviewees, issues of social capital typically centered on a breakdown in relations, such as divorce, death, or problems with their families or loved ones.

As well, periodic job loss, typically sudden, was common for various interviewees, particularly for those employed in irregular, precarious, and non-permanent positions. Even where employment had been more regular and, in some cases, better paying, various homeless working poor interviewees cited a simple shortage of money in relation to their expenses (exacerbated by the high

cost of living in Calgary) as a contributing factor to their homelessness. Most HWP interviewees also identified a shortage of human capital, manifested in a lack of education, training, or employment skills that had severely restricted their employment options and thus had compromised their ability to support themselves and afford their own housing. In other cases HWP interviewees had seen success in previous careers but since becoming laid off (and homeless) found that their previous types of job training were very specialized and not necessarily transferrable to finding new employment.

With respect to health capital, few HWP interviewees mentioned specific physical health conditions that they felt were related to their homelessness. However, mental health issues (primarily depression) and addictions were prevalent and typically identified as factors in their homelessness. In addition, although some interviewees indicated that they became homeless by their own choice, further discussion revealed that these situations were not so cut and dried and typically involved gaps in at least one type of capital, economic or otherwise.

Chapter 6: The Daily Grind: Day-to-Day Life of the Homeless Working Poor

The day-to-day experiences of the homeless working poor are comprised in large part by their employment, accommodations, routines, and available supports. Further details are provided below, including how the possession of or shortages in various types of capital contribute to these experiences.

Employment

Interview data showed patterns in terms of the homeless working poor's typical industries and positions of employment, frequency of work, and pay along with interviewees' perspectives on their work, as described below.

Industry/position. In terms of employment industry and position, the homeless working poor interviewees infrequently mentioned working in jobs that required intensive training or would be considered highly skilled, although some had various types of certification related to them.^{41,42} Rather, at the time of the interview, most were employed in labour positions, primarily in the construction industry as well as other areas such as landscaping and snow removal. A small number of interviewees were working in retail, hospitality, or shipping and receiving/warehousing, and moving company positions.^{43,44} The service providers

⁴¹ A small number of interviewees noted more in-depth training backgrounds in various areas (e.g., Paul who worked two seasonal positions requiring specialized knowledge and training and Cheryl who, although employed primarily in temporary labour positions at the time of the interview, indicated that she was on medical leave from the military).

⁴² Organizational interviewees also noted "binning" as a common type of employment (self-employment) in the homeless population. Although some homeless working poor interviewees had binned at some point, none cited it as current employment.

⁴³ Interviewees noted that work opportunities can differ in the winter in terms of the overall availability of work (which slows down in various industries such as construction) and the type of positions offered (e.g., snow removal work as opposed to landscaping work, the latter more common in the summer).

⁴⁴ Organizational interview data indicated that such jobs (as opposed to labour positions) are especially common among the heads of homeless working poor families (as opposed to singles).

interviewed noted such jobs in the secondary and tertiary employment sectors, particularly construction/labour positions, to be typical among the homeless working poor. According to one SP, they are often linked to higher rates of homelessness in that they contribute to the deterioration of networks and relations (i.e., negatively affect one's social capital), particularly in cases where linkages have already been weakened:

Basically the jobs that are low skill associated with a lot of partying, a lot of movement, a lot of transients, a lot of movement from city to city to city where you end up being, if you will, estranged. If you had a poor relationship with your family, you'd probably have a really poor one now. So these jobs over the period of a lifetime tend to exacerbate the isolation of an individual. So that's probably the best way to put it – employment that tends to isolate, social isolation, isolate the individual. (Service provider)

Although many HWP interviewees found their positions to be undesirable or unsuitable, overall they deemed their work to be better than nothing:

That's the only way you got money because, you know, so you look forward to that but, you know, that it's going to be grinding. I mean, you know, some people get some cushy jobs, you know, from the temp agency. In my case I just was snow shoveling. I told them yeah I'll do it, you know. It gives me 60, 70 bucks at the end of the day of course. You know, with that money you wait for a very cold day to come around, at least you've got money to go get a coffee and sit inside, you know. (Dennis)

Frequency of work. The homeless working poor interviewees described their frequency of work according to a variety of patterns.⁴⁵ At the time of the interview, only about half of these interviewees reported working full-time hours

⁴⁵ According to one service provider interviewed, it can be difficult to pinpoint the frequency of work among the homeless working poor population due to the transient nature of some pockets of this population as well as differing definitions of what constitutes a particular category of work (e.g., some may consider temp agency employment full-time work while others may classify only formal, permanent employment as such). As well, interview data indicated that work patterns may change throughout the year for various individuals, depending, for example, on the availability of work, their health, etc.

or close to it with a minority adding that they worked over and above 40 hours per week, either through overtime or a second job. A small number of interviewees mentioned regular part-time work: Lucas whose thyroid condition limited him to part-time hours and Justin whose employment options were limited by an out-of-province driver's license. Some were new to their jobs (i.e., just starting) while others had been with the same employer for months or years.

However, various homeless working poor interviewees, while working regularly (even full-time) at the time of the interview, had not always worked steadily. For example, Jeff, who was employed as a roofer, described his recent work history as "kind of sporadic" – to some degree weather-dependent but primarily impacted by missed shifts related to his drug use and depression. When asked if he had ever lost a job because he missed work, Jeff responded that his employer offers some flexibility because his profession is in such high demand but added that too many missed days negatively affect his pay. Still others who classified themselves as workers and indicated that they had worked at least half-time in the previous year were not employed at the time of the interview. Most of them were looking for work, although some were between seasonal jobs, on leave, or looking after their young children.

Yet even in cases of regular full-time or part-time employment, many of these positions were classified as non-permanent, i.e., casual or temporary and often precarious, typically secured through temporary employment agencies (commonly termed "temp agencies") or "Cash Corner," a downtown street corner where individuals looking for immediate employment, often a day's work for

cash, can assemble to connect with employers who know to find them there.

Based on his own experience, Guy estimated that more than half of the people working through temp agencies would be staying at shelters. When asked whether the employers know, he said,

They do, and they don't. Some do. Some don't. You know, I don't think some put a lot of thought into it. But most people who have to make rent can't make enough money at a temp agency just to work there, I think, so just because people are willing to work there for \$10 an hour, that's kind of indicative that you don't have a place. (Guy)

Although for the most part the homeless working poor interviewees noted a preference for full-time or more regular employment, according to service providers, typical HWP jobs (e.g., construction or other labour positions) lend themselves well to non-permanent employment. In contrast, those working in more stable positions may be more likely to have their own housing. One service provider also indicated that work patterns may be linked to type of homelessness. More specifically, the chronically homeless may be less likely to work overall while the episodically homeless may work in more casual positions and shift jobs frequently, perhaps due to ongoing issues such as addictions or personal problems. The transitional or temporary homeless who typically become homeless due to a specific trigger (e.g., job loss, divorce, eviction) may be homeless only for the period of time that it takes to stabilize their lives and find a job and suitable housing.

In addition, the presence or absence of various types of capital appear to aid or limit employment efforts. More specifically, one's social and symbolic capital appear to be key to working casually in that temp agencies and other

labour offices may be more likely to offer continued employment to those they know and have earned a reputation for doing good work in the past. Guy noted that although his work is casual, he has typically had the option to work full-time hours in a construction labour position: “If you’re clean-cut and you show up on time, and you’re not drinking or anything like that, you’re pretty much guaranteed to go out.” Although he could opt not to work some days, he added that “If you miss out, if you don’t treat it like a real job, then you’re out. You’ve lost your place, right.” Social capital appears to play a further role through one’s family composition. More specifically, SP interview data indicated that the nature of casual or temporary employment may be better suited to single individuals who have more flexibility in their schedules and are able to go to work immediately when a job is offered to them (such work is typically not amenable to family life, particularly when child care is a factor).

In addition, the already-existing lack of economic capital appears to be part of a difficult-to-break cycle that prevents one from securing sufficient levels of employment as needed to generate further amounts of capital. For example, a lack of money can reportedly prevent one from obtaining items such as a driver’s license or work-related clothes (e.g., work boots) that may open doors to more regular employment. HWP and SP interviewees’ comments also indicated that a shortage of symbolic capital, due simply to one’s decreased status as a homeless person, can prevent the homeless working poor from obtaining housing and better employment:

When the bust happened, a lot of people lost jobs and weren’t able to pick them back up. Part of that is because the average employer out there in

economic hard times is probably not going to look to be hiring somebody who's staying at the [shelter] as opposed to someone else who they think is a little bit more consistent or whatever, right. (Service provider)

As mentioned, Lucas and Cheryl's health issues limited their employment (to part-time and more sporadic work hours, respectively). For others, addictions had also had a negative effect on work patterns, such as Jeff who, as noted previously, had frequently missed work due to his depression and drug use. Likewise, alcohol had caused employment-related problems for Robert over the years. One service provider also noted physical exhaustion to be a visible effect among the homeless working poor who are *very* heavily involved in addictions that may affect their ability to work. As well, one's employability can be curbed by limited levels of human capital (education or experience) that subsequently restrict the type of employment one can secure:

I'd say by the time people reach us, it's going to be casual labour. I don't think, that's not necessarily their history, but I think there's also a period of degeneration as their employability drops down. So as people age, you know, one of the things about age is if you are an employer and you're looking at a 50 year-old man in poor health who only has low skills and who's worked as a manual labourer all his life, you probably are going to be very reluctant to hire that man because he's a walking, talking WCB⁴⁶ claim, and that is a huge barrier to employment. (Service provider)

Likewise, other life issues can get in the way of steadier work:

It's been a couple of years now. I've been struggling for a couple of years trying to, you know, get something full-time and get my own place. I just had...I've tried a couple of times and I just haven't...I moved in with some roommates and it just didn't work out, and then jobs fall through and shortage of work and, you know, other different little things that are vital to a guy being able to maintain a steady income to pay rent and have your own place. That's what I'm struggling with is the full-time workload. (Marcus)

⁴⁶ WCB refers to the Workers' Compensation Board, a government-created body that provides financial compensation to individuals for work-related injuries (Workers' Compensation Board – Alberta, 2009).

Pay. The HWP interviewees reported a range of hourly pay from less than minimum wage (for informal work) upwards. Most were earning between \$10 and \$20 an hour with few making over \$20 per hour.^{47,48} Those at the lower end of the scale typically did not see their pay as sufficient to get by, especially considering Calgary’s high housing costs. For those earning somewhat higher amounts, as previously mentioned in Chapter 5, other issues appear to affect their ability to maintain their own housing, such as garnished wages for child support, earning too little to support a family, or unsteady employment with limited hours of work available to them.

Perspectives on work. The homeless working poor interviewees noted various aspects of their jobs that they enjoy, including task variety, job challenges, the money it generates (albeit limited in many cases), and, depending on the position, opportunities for hands-on or outdoor work. In some cases, employers had also been a source of support, such as Lucas’ boss who had been flexible in scheduling around his medically-related limitations. For the most part, however, the HWP interviewees were not working in their ideal jobs and cited various negative aspects of their work, such as the type of work. Alex, for example, described his work as “kind of a brain dead job” while according to Gerald, “Well, I just put my head down and go...get it done, but most jobs are like that, for the working world, for the manual labour world. You do what you

⁴⁷ Temporary work pay can vary depending on the particular job.

⁴⁸ As mentioned in Chapter 3 (Methods), some income anomalies existed among the homeless working poor interviewees (e.g., Robert who had earned a substantial income through self-employment the previous year, although his work had been less steady throughout his decade of homelessness, and Scott who saw a significant portion of his earnings garnished each month for child support and arrears).

got to do and get your pay cheque.” Carl felt “reduced” to a general construction labourer position that did not require a high school diploma, let alone post-secondary training, and indicated that he was capable of more.

Overall, however, HWP interviewees most commonly mentioned the irregularity or infrequency of work and insufficient pay.⁴⁹ The latter also creates additional challenges for many. More specifically, even though any employment-related pay was deemed better than no income at all, interviewees added that it can also enhance one’s means of accessing drugs and alcohol, thereby leaving an addicted individual “teetering” over the decision whether to use:

Okay, I have \$1,500. Do I pay my rent or do I go use? That’s the choice. Like many of times I got my cheque on a Friday, and I’ve been standing at the bus stop. My full intention is to come back here, but I get to that bus stop and know I have that money in my pocket and start teetering, you know what I mean? But, for the most part I’ll come right back here. Nine out of 10 times I’ll come right back here because I know if I go make that one phone call, I’m done. I’m going back to [the shelter] with no money, no cigarettes, no money for coffee, no money for bus, right. And many times I have teetered at that bus stop, thinking which way should I go here? But nine out of 10 times I’ve come back here, and you know what? I wake up in the morning, still have my cheque in my pocket, so that’s a good thing. It’s a good feeling to have money in your pocket. You know what I mean? Like cigarettes in one pocket and money in the other. But I’m thinking regardless of what addiction, if you’re a hard core user or gambler, whatever, you’re not going to come back with any money in your pocket, to be honest with you, because you’re going to go until it’s all gone. (Roger)

I remember talking to a few people specifically and just how much they were actually making, and they were making a lot of money working 16-hour days sometimes, sometimes some of those men doing jobs. But they couldn’t find housing right away, sometimes they just hung onto the money, but they don’t really have a bank account and that sort of thing. I remember sort of learning from then and then just learning from then that that is where addictions creep in if they haven’t already. You have a ton of

⁴⁹ Some interviewees (HWP and SP) also expressed concern that temp agencies commonly take advantage of the homeless by paying them only a small portion of the money that the agencies receive from employers.

money, and the amount that you can spend on a drug on one night is astounding. (Service provider)

Accommodations

At the time of the interview, all of the homeless working poor interviewees were guests at Calgary shelters,^{50,51} which, according to service provider interviewees, comprise the most common housing option for the working portion of the homeless population. Interviewees reported differences across shelters in terms of physical space and services for guests. Sleeping arrangements provide varying degrees of comfort and privacy, ranging from beds or mats in large rooms to cubicles shared with family members or same-sex guests. Depending on the shelter, there may also be areas reserved for specific cases (e.g., for the elderly and/or ill). Meals are typically provided – breakfast, lunch (sometimes a bagged lunch), and supper. Various on-site amenities and services include television, computers, laundry facilities, dispersal of medications, and transportation assistance (e.g., shuttle services, bus passes), among others. Shelter staff members also help guests in other aspects of their lives, including the provision of counseling, referrals, linkages to other resources (e.g., addictions and health services), and employment assistance (the latter is discussed in more detail later in this chapter).

⁵⁰ For one interviewee, Chad, the date of the interview was to be his first night in the shelter (although he had been homeless for some time).

⁵¹ Prior to the time of the interview, many of the homeless working poor interviewees had previously capitalized on their social networks (e.g., friends or family) for places to stay for periods of time (short-term or long-term). Although commonly termed couch-surfing, interviewees' comments indicated that their actual sleeping arrangements ranged from literally sleeping on a sofa to having their own spaces or rooms within someone else's home. Several homeless working poor interviewees had also slept on the streets or outdoors (i.e., "slept rough") for various periods of time, primarily short-term in spaces such as parks, ravines, and parkades and under bridges in Calgary or elsewhere.

Individual shelters also have their own rules and responsibilities. Typical responsibilities for guests include putting away sleeping mats or making their beds each morning and sweeping and mopping the floors regularly. In some locations guests may also have the option of volunteering for various tasks, including extra cleaning (which may earn one the privilege of staying in the shelter throughout the day) and outdoor work. There are also established schedules for meals and fixed hours to get up in the morning, leave for the day, return for the night (curfew), and “lights-out.” However, there is often flexibility for those with illnesses or medical conditions who need to stay indoors and for those who work (e.g., those who work at night may be able to arrange for “day sleep” in the shelter). Some shelters prohibit anyone under the influence of drugs or alcohol to enter while other locations allow it and allocate spaces for such cases. Registration at shelters often means that guests cannot be away for extended periods of time while at the same time typically eliminates the need to search for accommodations each night.

The HWP interviewees’ current shelter stays⁵² ranged from less than one day to several years at the time of the interview (either at one or a combination of shelters). Although many had past experiences with other shelters in the city, they indicated that they had selected their current shelters for various reasons, including habit/comfort with or personal preference for a particular shelter, geographical location, referrals from others (e.g., family members or other shelter guests), or family composition (those with children are limited to specific shelters in the city). Some had heard about or experienced negatives aspects of other

⁵² Excluding previous stays.

shelters and since then had tried to avoid them – as Gerald indicated, “The other shelters are pretty scary. There are some really rough characters out there.” As well, according to SP interview data, guests may shift shelters periodically for reasons including being barred from a particular shelter for prohibited offences (e.g., violence, drug use/dealing, and pimping) and a simple desire for change: “They get tired of the same old place, same old people. They mix it up.”

Perspectives on accommodations. In general, the homeless working poor interviewees expressed appreciation for the shelters’ existence and the assistance that they provide in times of need. Having their basic needs (food, clothing, and a place to sleep) met reportedly allows interviewees the opportunity to focus on getting their lives back on track, and they appreciate the fact that they can stay at the shelter for no cost (even while employed). These interviewees also mentioned other positive aspects of shelter life, including a sense of community and opportunities for socialization with other guests in the same situation along with opportunities to give support to their peers and, in turn, receive support from them. They added that most staff members are friendly, caring, helpful, and (along with many longer-term shelter guests) typically good sources of information. Marcus indicated that shelters also provide him with a sense of security as a back-up option when times are tough, although with the caveat that such accommodations can thus be conducive to one’s lifestyle in and out of homelessness.

Although none of the homeless working poor interviewees deemed staying in the shelter optimal, they acknowledged that such accommodations are typically

designed for short- rather than long-term stays, which can affect the level of comfort provided. They also identified various aspects of shelter life that were less than ideal for them, many related to everyday items such as limited variety in meals served or laundry facilities. Various other dislikes relate to sharing space with others in the shelter, notably a lack of privacy and discomfort living in such close quarters (e.g., sharing a bathroom with strangers).

As well, even though for the most part the homeless working poor interviewees appreciate that every place has its own rules to follow and view the shelter rules as reasonable, some indicated that the full roster of regulations is too restrictive and imposes on their sense of freedom. In the words of Scott, “I’m a grown man. To tell me lights out at 9:30, TV’s off at 11:00, that I have a hard time adjusting to, but I’m like, you know what, they’re feeding me, they’re housing me. You gotta have rules.” Cheryl in particular objected to the strict rules about physical contact with loved ones, which she feels unfairly limit guests’ ability to provide comfort and support to one another during difficult times.

In addition, interviewees indicated that adhering to shelter schedules can be particularly taxing for those who are working, as guests are required to get up (and usually leave the shelter) fairly early in the morning, often before breakfast is served and regardless of how they feel, how long they worked the day before, or whether it is even a work day at all. In some cases interviewees do not feel that the shelter schedule allows them to get the rest they needed for work, either because they are prevented from going to bed as early as they would like or had experienced difficulty obtaining confirmation of employment from their

employers (or were too embarrassed to ask for it) as required for day sleep. In other cases, although the opportunity to return to the shelter (typically in mid- to late-afternoon) can be a welcome relief for some, early curfews are undesirable for others (e.g., due to difficulties returning from work in time for shelter curfews, especially when job sites are located at a distance from the shelter, or due to the limits early curfews place on one's after-work activities).

Risk and worries. Beyond basic annoyances with shelter life, when asked to discuss the actual risks of or worries about living homeless, HWP interviewees' comments most commonly focused on shelter-related issues,⁵³ particularly concerns about their personal safety vis-à-vis other shelter guests, especially those struggling with addictions, mental health issues, or criminal backgrounds. As well, the shelter atmosphere can reportedly create added stress or grow tense with so many people around, and some homeless working poor interviewees compared the shelter to a jail, half-way house, or military barracks. Theft of one's money or personal items, thereby further straining interviewees' already limited economic capital, is also a concern (various interviewees had been victims of theft in the past with items stolen including clothing, shoes, wallets, money, identification, various personal items, and electronics).

Walking here at nighttime, I'd just be worried if someone steals my wallet or jumped me for money, because these guys, people see me working, you know, come in and out. I've got my coveralls. I've got my hard hat. They know I work. You know, people watch. It's like I'd be worried they'd jump me, try to take my money or try to steal my wallet. It's hard to get all my IDs and all that stuff, you know. (Vik)

⁵³ Other non-shelter-related risks/concern related to HWP interviewees' existing problems in their familial or other relationships and potential police encounters (e.g., Guy was wanted on warrants stemming from unpaid fines while others such as Carl had faced police harassment in the past).

Health-related issues were also mentioned, including the spreading of germs and illnesses in the close shelter environment. Further, HWP interviewees noted that the connections one makes in the shelter can provide increased opportunities to use drugs or alcohol and that the disheartening circumstances of shelter life can increase one's propensity for substance abuse:

So you're stuck here. Now, if you're going to have something that's going to eat away at a person is the fact that you're trying to work, you're trying to better yourself, you're working hard because a lot of these temp jobs are designed because the people that actually work for the company don't want to do that job, so they hire a temp agency or people to do it. So then you wonder why people drink or do drugs or whatever the case may be, and that's just simply because of the fact that, you know, they're working their four days a week, their three, four, five days a week and they're only making their 60 dollars a day or 50 bucks a day. It's not cutting it because they're tired when they get back, but they don't want to live this life. I'm talking about the younger people mostly....Like at the end of the day, you just don't want to go back to the [shelter] and listen to all these rules and regulations. You just want to go out and be free for a while. So in most cases you're drinking or you do whatever other people do. And that's true. I mean it's just to get away. (Dennis)

Daily Routines

In general, the HWP individuals interviewed had established personal routines for themselves. Depending on the individual, a typical day may begin with a morning wake-up at the shelter followed by personal care activities (e.g., showering) and organizing personal items and shelter space (e.g., putting away one's sleeping mat or making the bed). For the most part the homeless working poor interviewees indicated that they focus their daily activities on employment-related efforts, preferring to stabilize their job situations prior to searching for more permanent housing.⁵⁴ However, specific routines vary according to whether

⁵⁴ Where house-hunting was discussed as a regular daytime activity, it was more commonly mentioned by the homeless working poor interviewees with young families.

one is working on a given day and to what degree (regularly versus more sporadically or casually).^{55,56}

Workdays begin early for most homeless working poor interviewees, particularly for those employed in industries such as construction where shifts typically begin early in the morning. These early exits have meant going to work on an empty stomach for some interviewees who indicated that breakfast at their shelters is not served until after their departures (although in some cases carts with basic breakfast items, such as coffee and toast, are reportedly available). Unless one's job is located downtown (where various shelters are located or to which some shelter-operated shuttles transport guests), many interviewees must travel considerable distances to their places of employment, either within Calgary or in surrounding areas. None of the homeless working poor interviewees had their own transportation, relying instead on public transit, rides from co-workers, or transportation arranged through temp agencies or employers. Various interviewees indicated that they typically put in a full day of work or more. The work day is more variable, however, for those doing temporary or casual labour. Guy, for example, noted that he sometimes knows where he will be placed for the day (e.g., if he worked there the day before) and can go directly there himself but otherwise would go to the temp agency in the morning to see if there are any jobs available.

⁵⁵ Routines can also be a combination of both, for example, working casually on some days and looking for work on other days.

⁵⁶ Routines also depend on whether it is an "in day" (when guests are allowed to stay indoors, e.g., due to the weather or illness) or an "out day" (when guests are obligated to leave the shelter during the day). Depending on the shelter, those who volunteer may be able to stay in the shelter for the day. Some locations also allow guests to stay on site in common areas (rather than sleeping areas) all day.

Those working in jobs outside of the traditional work day may also face long days waiting for their shifts to begin. For example, although Scott leaves the shelter by approximately 7:30 am each day, he indicated that he does not begin work until about 1:00 pm, leaving him with over five hours to “kill” each day. As an employed guest, Scott has the opportunity to stay in the shelter until it is time to leave for work but noted that he prefers to leave the premises, often spending his time in public spaces (e.g., food courts) watching movies on his portable DVD player:⁵⁷ “It’s very tough on me, but I like my shift.”

One’s schedule may be more flexible on days when he or she is not working. For those not working due to medical or health reasons, shelter staff may, depending on the nature of the issue, allow them to stay indoors after breakfast. While some homeless working poor interviewees are accustomed to working more sporadically and only when a temp agency calls, most others indicated that they use their non-working days to look for employment, including working on their résumés (computer access is available through some local shelters), taking various training and certification courses when available that may make them more employable (e.g., First Aid, safety training), networking with shelter staff and others about possible employment, following up on job leads, and applying for jobs. Some also added that they spend their time on errands such as trying to replace lost or stolen identification cards or obtain equipment or clothing (e.g., work boots) required for employment. Beyond work-related tasks, interviewees also spend time in recreational activities, such as walking or going to

⁵⁷ In the past Scott has also struggled with a gambling addiction and previously spent most of his days playing poker but indicated that gambling was no longer a problem for him (he now plays within his limit).

the public library. As well, for those with children with them in the shelter, parenting and child care also comprise significant portions of the day and thus tend to limit their ability to search for and maintain work.

Opportunities for socialization typically arise after work or later in the day. Some go out for a meal or a drink⁵⁸ after work, usually with colleagues or fellow shelter guests – luxuries that non-working homeless individuals may not be able to afford. Others prefer to stay in the shelter where evenings typically center on meals, showering, and down time (e.g., watching television, viewing movies on personal DVD players, using computers). Some simply eat and go to bed. For many, the daily grind makes for long, repetitive days:

I wake up, go to work, do my thing. When I'm off work I eat, you know, and come back here. I try to come back here by five so the floor's open upstairs. So I go upstairs, shower, eat again, because they serve food up there. Watch a bit of TV, have a smoke. Some of the boys on [my floor] are pretty cool so I'll just, you know, sit and talk and stare outside if the weather's nice and just go to sleep. That's all I do. Yeah, then get up and do it again. (Vik)

Weekends at the shelter offer a degree of change in routine for some homeless working poor interviewees, such as the opportunity to sleep in somewhat later than usual and more variety of breakfast offerings. For those not working weekend shifts, a small number of HWP interviewees indicated that the days can feel long, particularly when one has little money and various hang-outs (e.g., coffee shops, public libraries) have limited hours or are closed altogether. However, most of those with their weekends free indicated that they enjoy the time off and like to rest and relax (although this can be limited by the need to

⁵⁸ Although it is against the rules of some shelters to enter the premises after consuming any alcohol, HWP interviewees indicated that consumption of small amounts may not always be detected.

leave the shelter for the day at a certain time) and take in other activities, such as attending church, getting outdoors, or participating in recreational activities or artistic pursuits. Many also try to use their weekend time to socialize with others in the shelter or connect with friends or family, sometimes even taking the opportunity to sleep away from the shelter (either staying with friends or family or in motels). Some of the homeless working poor interviewees also indicated that they have opportunities to attend special events, such as professional sporting events, again activities that may be inaccessible to many of their non-working counterparts.

In general, a few homeless working poor interviewees noted little difference between their routines and others who work but are *not* homeless. Oscar, for example, said that although being homeless is stressful in general, getting up and getting off to work each day was not necessarily any different for him in the shelter than it had been when he had his own place. Most others, however, indicated that finding and maintaining work can be more difficult and stressful for those who do not have the comforts of home on a daily basis. The limited storage space at the shelter reportedly leaves some interviewees with no option but to carry their personal effects (e.g., backpacks) to work with them. As well, the added strains of homelessness, such as a limited food intake, often due to missing breakfast or having only a small lunch, and what is deemed by some as a less restful environment overall, have reportedly taken a toll on many homeless working poor interviewees.

It's way harder because like you don't, you don't get a proper sleep in these places. There's too many people moving around or it's too much,

you know, residual noise, that sort of thing, you know. And, you know, of course, there's the, to a degree, the worries about your own personal safety. You know, you learn to sleep a little lighter kind of thing. You know what I'm saying eh? Like if you've got your own place or whatever, you just come home and have supper and flake out on the couch or, you know. You can relax, unwind at the end of the day. Here you don't get that sort of option, you know. (Robert)

Every morning I've got to, you know, pack up my mat and all my belongings and take them up a few flight of stairs, and I have to try and rush to get on the bus and sometimes I just get up right before the bus comes, and they'll call like last call for the bus, and I'll be rushing to get it, and by the time I get everything put away and everything, the bus has already left. So the buses only come like once an hour so pretty much I'm like an hour, an hour late, if I miss that bus. (Jeff)

Service providers also noted various work-related stressors specific to shelter life, such as the need to adhere to shelter curfews, which can put pressure on some individuals to return to the shelter immediately after work, and securing day sleep as an added requirement for those working nights. As well, shelter regulations can create extra challenges for working parents. For example, in the case of a sick child, a parent may be forced to miss work to stay with his or her child throughout the day (children cannot be left unattended in the shelter). In contrast, in instances of non-serious illness, a similar family living in permanent housing may have the option of leaving older children (i.e., teenagers) at home to rest and recuperate on their own.

Available Supports

Both HWP and SP interviewees discussed supports available to the homeless working poor from two key sources: first, those through their familial and social networks and, second, those from service providers.

Familial and social networks. As noted previously, most of the homeless working poor individuals were single and in the shelter on their own at the time of the interview. Although some noted the presence of friends in their lives (sometimes in addition to or in place of family members) or added that they were friendly with their employers and/or colleagues, HWP interviewees spoke more commonly about the presence of *acquaintances* in their lives, in many cases due to a lack of trust of others around them, even other homeless working poor individuals at the shelter. This finding suggests that even where some form of social capital exists among the homeless working poor, due to this lack of trust it may not have the same value as that of perhaps more middle-class, stably employed, and housed individuals.

However, despite not necessarily developing true friendships in the shelter, in many cases the homeless working poor interviewees indicated that they try to help others at the shelter, whether it be through a kind word or advice. For example, Scott has shared his extensive knowledge of child maintenance regulations with other parents in the shelter. He (and others) have also referred other guests to their places of employment, although the HWP interviewees were typically highly selective about who they referred, as they considered any referrals a reflection of themselves (and therefore able to impact their symbolic capital).

Overall, most HWP interviewees indicated that they had no family or friend support available to them at all, due primarily to geographical separation and/or families' and friends' lack of knowledge about their homelessness or

unwillingness to assist.⁵⁹ As well, even in cases where support had been offered, many interviewees indicated a preference to forego the assistance in favour of looking after themselves, essentially rejecting potential social capital. As Marcus described, “We don’t want to fall into that where we...we’re strugglers where we can, you know, manage and get through this right now. We consider being homeless a short-term thing, not a long-term thing.”

Service providers. Given the absence of familial and social supports common among the HWP interviewees, service provider supports appear to comprise the majority of assistance available to the homeless working poor. For the most part these supports (including those provided through shelters, as previously noted) are open to all homeless individuals in the city, that is, not targeted specifically to the homeless working poor. However, some may be of particular importance to the HWP, such as bagged lunches for workers who may otherwise work long days with little or nothing to eat. As well, many supports target employment specifically, such as work-related clothing (e.g., work boots, hard hats, and gloves), internet/facsimile access, staff assistance for job searches and résumés, and employment counseling. Training workshops and programs are also available through various Calgary service providers, some of which, according to one SP interviewee, would otherwise be inaccessible to most homeless individuals due to the high cost and required linkages to employers.

In addition, SPs indicated that the uptake of services may differ according to whether one works, whereby those who are working may make more use of

⁵⁹ A small number of homeless working poor interviewees indicated that they had limited supports, financial or otherwise, available to them from family and friends near and far.

employment-related services or participate in different types of courses than those who are not working. Overall, those already in or between jobs may simply need a boost (e.g., assistance updating their résumé or undertaking a job search) or less intensive supports that build on already-existing skills and experience as compared to others who may be starting from square one in the work force.

Where HWP interviewees had used employment-related supports in the past, most expressed appreciation for them and found them to be adequate and reasonably easy to access, with the caveat that one must already have a degree of knowledge about where to go and also take responsibility for finding required supports (“the support won’t just come to you”). Some interviewees also noted that the various services received had a positive impact on their lives (e.g., increased self-worth), although they typically added that some programs are more appropriate or work better for some people than for others.

However, both HWP and SP interviewees also noted various gap areas and suggestions for filling those gaps deemed of key importance to the employment of the homeless working poor. The HWP interviewees suggested, for example, focusing on practical training (rather than “soft” skills such as interview skills and résumé-writing) along with decreasing the time required to complete some training programs and providing better access to cellular telephones (e.g., to connect with employers) and work-related clothing (particularly more flexibility in accessing work boots⁶⁰). Lucas also suggested the need to improve the balance between providing assistance to meet basic needs and helping homeless working

⁶⁰ Due to their high demand, work boots reportedly can be difficult to obtain. Obtaining boots may be especially problematic for casual workers who require the boots for work but may lack a formal job confirmation as required to obtain the boots in the first place.

poor individuals take responsibility for their lives, adding, for example, that if one has a drug problem, he or she can spend an entire pay cheque on drugs and alcohol and still have basic needs met: “He’s got nothing to pay. He’s going to have three meals every day. You know, he’s going to eat like a king, and he’s going to be dressed like a king too.”

As well, both HWP and SP interviewees noted that although transportation assistance is available through some shelters, improvements are needed, such as access to more public transit tickets per month or the provision of full or partial funding for transit passes to help individuals travelling to work. SP interviewees also suggested broader changes, such as more funding for employment-related education and training, increased willingness among individuals or organizations to offer training or employment to the homeless (and better understanding of this population), changes to government supports (e.g., adjustments to low income cut-offs and the Employment Insurance system), and the need to educate homeless individuals on general labour standards to prevent employers from taking advantage of them in the workplace. Finally, service providers noted the need for assistance in helping homeless individuals work towards fulfilling careers and also sustain (rather than simply obtain) employment, adding that job sustainability may hinge in many ways on shelter regulations, which can actually impose various restrictions that make it difficult to maintain work (e.g., early curfews at some shelters and bus schedules to and from the shelter). In the words of one service provider, “People have often responded in a way of, ‘You want me to work, but I’m not able to work because of these restrictions.’”

Summary

The day-to-day experiences of the homeless working poor are comprised in large part by their employment, accommodations, routines, and available support, each further impacted by the possession or shortage of various types of capital. Most of the HWP interviewees were employed in precarious jobs in the secondary or tertiary labour markets, often in unskilled temporary labour positions in the construction industry as well as other areas such as landscaping and snow removal. A small number of interviewees were working in retail, hospitality, shipping and receiving/warehousing, and moving company positions. Few jobs reported required intensive training or would be considered highly skilled. Although many HWP interviewees found their positions to be undesirable or unsuitable, overall they deemed their work to be better than nothing.

Only half of these interviewees reported working full-time hours or close to it with a minority adding that they worked over and above 40 hours per week, either through overtime or a second job. A small number of interviewees mentioned regular part-time work. However, various homeless working poor interviewees, while working regularly (even full-time) at the time of the interview, had not always worked steadily or were working in non-permanent (i.e., casual or temporary) positions. Although for the most part the homeless working poor interviewees noted a preference for full-time or more regular employment, the presence or absence of various types of capital may aid or limit such efforts. For example, one's social and symbolic capital appear to be key to working casually in that temp agencies and other labour offices may be more

likely to offer continued employment to those they know and who have done good work in the past. Others' poor health capital has limited them to part-time or more sporadic work.

The HWP interviewees reported a range of hourly pay from less than minimum wage (for informal work) upwards, with most earning between \$10 and \$20 an hour. Those at the lower end of the scale typically did not see their pay as sufficient to get by, especially considering Calgary's high housing costs, while those earning somewhat higher amounts appear to be affected by other issues that prevent them from maintaining their own housing (e.g., garnished wages for child maintenance, earning too little to support a family, unsteady work).

With respect to accommodations, at the time of the interview, all of the HWP interviewees were guests at Calgary shelters. Individual shelters vary in terms of physical space and services as well as schedules, rules, and responsibilities for guests. In general, the HWP interviewees expressed appreciation for the shelters' existence and the assistance that they provide in times of need, including the fact that one can stay at the shelter for no cost (even while employed). However, they also identified various aspects of shelter life that are less than ideal or worrisome for them and indicated that adhering to shelter schedules (e.g., to get up in the morning and return later in the day) can be particularly taxing for those who are working.

In general, the HWP interviewees had established personal routines for themselves, most commonly focusing their daily activities on employment-related efforts. Work days typically involve early morning starts and often considerable

commutes to the workplace. Various interviewees indicated that they typically put in a full day of work or more, although the work day is more variable for those doing temporary or casual labour. One's schedule may also be more flexible on days when he or she is not working but typically involves work search efforts.

Opportunities for socialization typically arise after work or later in the day, such as going out for a meal or a drink after work – luxuries that non-working homeless individuals may not be able to afford. For many, the daily grind makes for long, repetitive days. Most HWP interviewees indicated that daily routines around finding and maintaining work can be more difficult and stressful for those who do not have the comforts of home on a daily basis. As well, the added stresses of homelessness and what is deemed by some as a less restful environment overall had reportedly taken a toll on many homeless working poor interviewees.

In terms of available supports, most of the HWP interviewees were single and in the shelter on their own at the time of the interview and indicated that they had no family or friend support available to them at all, suggesting a shortage of social capital. As such, service provider supports (primarily through the shelters) appear to comprise the majority of assistance available to the homeless working poor. While the majority of the supports are available to all homeless individuals, working or not, some target employment specifically, such as work-related clothing, internet/facsimile access, staff assistance for job searches and résumés, and employment counseling. Training workshops and programs are also available through various Calgary service providers. However, SPs indicated that those who

are working may make more use of the employment-related services or participate in different types of courses than those who are not working. Where HWP interviewees had taken up employment-related supports in the past, most expressed appreciation for them and found them to be adequate and reasonably easy to access, although both HWP and SP interviewees also noted various gap areas (e.g., according to HWPs, a need to focus on practical training, decrease the time required to complete some training programs, provide better access to cellular telephones and work-related clothing, and improve transportation assistance).

Chapter 7: Homeward Bound? Current Perceptions and Looking to the Future

As outlined in the previous chapter, both the HWP and SP interviewees have provided a detailed image of the experiences of the homeless working poor on a day-to-day basis. However, their comments also shed light on additional factors unique to homeless working poor circumstances, including dealing with their own and others' perceptions of them and thoughts about what the future holds. Further details are provided below.

Perceptions of the Homeless Working Poor

Self-perceptions. In reflecting on their current situations as homeless working poor individuals, many HWP interviewees expressed feelings of embarrassment with a few adding that being in the shelter was a source of (or had exacerbated pre-existing cases of) depression. Some had seen their self-esteem and self-worth decrease as a result.

I know I've got a lot of bitterness, and that's just due to the fact that well, after three times, you know, I just can't believe I'm here. You know, and at 52 years old, I should have a house by now. I should have like a family of at least two, two kids, and that hasn't happened. It's not going to help me give up, but it doesn't give me any motivation, you know. (Conrad)

However, despite the fact that none of the interviewees were in their ideal place in life at the time of the interview, most indicated that they are okay where they are (with a few even going so far as to say that they are happy) and are perhaps better off than their non-working homeless counterparts, thus highlighting a level of resilience in this population.⁶¹

⁶¹ Interview comments did not point to any differences in areas such as resilience or depression specific to those of different ages (younger versus older workers) or type of homelessness

Working puts money in your pocket whether it's, you know, that gives you a little bit of self worth to feel good about yourself because you went out and earned a day's wage. You can buy those cigarettes, and you're not bumming smokes. You know, like you're not asking for a handout. You're contributing to your existence every day. (Marcus)

Various homeless working poor interviewees also felt that their experiences would serve them down the road, if only to assist them in future episodes of homelessness. In Jeff's words, "It won't take much of an effect on my life if it was to happen again, that's for sure, because I've been through it. It would be a lot harder for somebody that hasn't dealt with it before."

Public perceptions. On a day-to-day basis, the homeless working poor and service provider interviewees were all too familiar with the abundance of negative perceptions of the homeless in general, including portrayals of this sector of the population as drunk, drug addicted, mentally ill, and/or lazy, just to name a few of the labels applied. In many cases the HWP interviewees actually held similar beliefs prior to becoming homeless themselves. According to Scott, "I didn't think that any of them worked. I just thought this building was just housing a bunch of people who had no desire to do anything." Marcus added the following:

I've donated my time and volunteered my time in the kitchen 10 years ago before I was even in here, and my outlook on homelessness back then was I didn't live it. I didn't feel it. I just thought you useless, lazy bums, right, without all the family problems and the drug problems and all that associate with the problem. Where once you get to know all the little stuff in between and you can fill in the cracks and see it all one way or another,

(temporary or transitional versus chronic). For example, some older, more chronically homeless interviewees such as Dennis expressed a sense that everything would be okay for him, even if the future brings a return to homelessness, as he had dealt with it before. Other younger, more temporarily homeless individuals (e.g., Paul and Angie) also expressed confidence that things would turn out fine for them as they expected their homelessness to be temporary and one time only.

it's a struggle to get out of it. Really it is. (Marcus)

As such, various interviewees (both HWP and SP) indicated that many in the general public would be surprised to learn of individuals who work yet remain homeless.⁶² As Chad noted, "Homeless and working – even to me that's a surprise." Some interviewees indicated that finding out that a person is homeless *and* working may help to mitigate negative views, in effect helping to raise one's prestige to some degree, at least compared to the non-working homeless.

However, various other interviewees indicated that the stereotypes persist with their working status doing little to nothing to change others' views of the homeless as deviant in some way. Essentially, one's diminished reputation in society as a homeless person, albeit working, appears to amount to decreased symbolic capital (i.e., prestige), and various homeless working poor interviewees had reportedly experienced poor treatment or discrimination as a result, including difficulty securing housing or employment.

In some cases interviewees had told their colleagues and/or employers about their situations and reported little reaction beyond basic questioning about shelter life and why anyone would need to be in a shelter if he or she were employed. Likewise, Guy indicated that it is likely no secret to temp agency personnel that many of their hires are homeless. However, Justin suggested that the topic of homelessness "sends off red flags to a point" with employers while Conrad noted the problems with providing the shelter's telephone number as a point of contact for new employers (staying at the shelter will make that person a

⁶² A small number indicated that it would be no surprise (i.e., that it was already common knowledge that many homeless individuals work), recognizing, for example, Calgary's high housing costs that can bump many vulnerable people out of their own housing.

less desirable candidate for the job in the eyes of the employer). As a result, more often than not they tried to hide their homeless circumstances from others, particularly employers and co-workers, due to embarrassment. According to Robert, for example, it is “like you’re a little bit ashamed of where you’re staying, as you might expect. You know, you don’t tell everybody and his dog you’re hanging out at [the shelter].” In some cases interviewees also expressed fear that they would be fired if their homeless status were to come to light (some had previously been fired themselves or knew of others who had lost their jobs shortly after their homelessness became known at the workplace). Dennis added, “I don’t think it’s his business to know, as long as I show up for work and do my work.”

Future Hopes and Plans

In discussing their futures, nearly all of the HWP interviewees expressed hope, in keeping with one service provider’s assertion that the homeless working poor may be more hopeful in general than the non-working homeless:

I don’t think the homeless working poor have lost hope. I think one of the things we work with is that some of the homeless, especially if they become chronic homeless, and we have a lot that have been homeless for years and more, I think the longer they’re homeless, the more they lose hope and the harder it is to integrate them back into a healthy community. So I think in some ways just the fact that they’re working is a fantastic sign. (Service provider)

As well, the HWP interviewees expressed various aspirations for bettering their lives, most commonly related to securing permanent housing. Regardless of their previous levels of economic prosperity, these interviewees typically reflected positively on what it was like to have their own homes (including freedom to do what they wanted and come and go as they pleased, independence, privacy,

security and/or comfort) and wished for such circumstances again. They also commonly mentioned plans for further education or training, ranging from earning one's high school equivalency diploma to trade or technical studies and university degrees. Whether or not they wanted to continue their education or training first, many interviewees indicated that they would like to better their job prospects and expressed a mixed variety of dream jobs, including teacher, private investigator, plumber, welder, and professional athlete, just to name a few. Others would simply like to work more steadily (while at the same time recognizing the inherent challenges in doing so).

The HWP interviewees also reported a desire for more financial security that, in addition to allowing them to secure more permanent housing, would help them to realize other dreams such as rebuilding credit, purchasing their own homes or vehicles, and taking vacations in the future. Others would like to get back into previously-enjoyed activities, such as sports, hobbies, or artistic endeavours. Once they are out of the shelter permanently, various interviewees would like to give back (volunteer at the shelter) in appreciation for the assistance that they received during their stays. Others expressed hopes in terms of their relationships, such as reuniting with friends or families (in some cases by returning to their home provinces or countries or having their family members join them in Calgary) or having the opportunity to watch their children and grandchildren grow up. Cheryl noted that she is simply looking to find happiness and be loved ("I just want to get out of here, you know, be quiet, somewhere decent, and happy") while Gerald would like to "find somebody special that I can

connect with and share the rest of my life with.”

Nearly all of the HWP interviewees noted various plans towards their goals or for their futures in general, and about half had timelines for getting out of the shelter, ranging from almost immediately to within the next few months following the interview. Others, often those with less stable employment or fewer prospects, had more vague time frames in mind, indicating that they would leave when they had enough money saved or when they were “ready.” Most of the homeless working poor interviewees added that the steps they were taking at the time of the interview, small or large, were helping them on the path to becoming housed and addressing some of their other ambitions. Immediate steps ranged from miscellaneous tasks such as replacing lost or stolen identification to addressing larger issues such as mental health. Most were also trying to maintain or better their employment and save money. Some indicated that, if nothing else, they were doing the best they could under the circumstances:

Day to day I go to sleep and I say I’ve put a hundred percent in. You can only do what you can do so don’t stress out and don’t stay up all night. Just roll over and go to sleep and get up and tomorrow’s another day, so yeah, I’m happy with my effort that I put in every day, and I can say well, you did your best. (Marcus)

In my week because there might be one day where I’m just disappointed in myself for allowing things to happen and of course there are days when I figure yeah, well, I’m a good guy and things will come around or like no matter what happens, I’ll die happy and, you know, I’ve done the best I could. (Dennis)

However, even those HWP interviewees with expectations of and plans for getting into their own places typically face added difficulties in doing so. Challenges related to employment (e.g., pay or overall stability) contribute to a

compromised ability to afford housing in the first place. As well, some interviewees spoke about landlords discriminating against renters based on age (e.g., being too young) or appearance (e.g., having tattoos or being a visible minority) or difficulty obtaining rental reports or references (employment- or housing-related) required for signing a rental lease. Even though his current stay in the shelter was Paul's first time being homeless (and probably his last, he indicated), he expressed a sense that some homeless individuals may not have the ability to present themselves to potential landlords as well as needed to inspire confidence that they would be good tenants, demonstrating more limited levels of cultural capital. According to Guy,

If you don't have anything, and you don't have rental history, you know, you go to an apartment building and you say "Look, you know, I haven't been renting a place," that's a notch against you, you know, a mark against you. And then, you know, say you scrape up enough money for rent, now you're living like just precariously right. If I screw up at all, I'm right back here. You know, you need a little bit of a cushion, so I think it's harder to jump back into the system. Like once you're out, I think it's a little harder than some people think to get back in. (Guy)

Nevertheless, most viewed the simple fact that they work, at least to one degree or another, as moving them one step further toward escaping homeless.

I think the difference is I would say I'm a little bit more lucky to be employed. As far as being employed goes and the benefits of it, like it's going to be a lot easier for me in the long run to be able to get into a place rather than somebody who's not working. It's a lot easier for me to find employment. If I've been working for a while and I get laid off or fired, if then it's a lot easier for me to find employment because they look at like the length of, the amount of work that you've done, and it's a little bit easier to find employment afterwards if you've been employed....And I guess it would just be a lot easier for me to get into a place rather than somebody who's unemployed. (Jeff)

Future Episodes of Homelessness

When contemplating their futures, some homeless working poor interviewees indicated hope or belief that this time in the shelter would be their last. However, those who had been at the shelter for any length of time or for multiple episodes had typically seen others leave and return or had done so themselves and thus were keenly aware of the challenges in maintaining housing over the long term. Despite having reflected positively on their previous homes (e.g., in terms of privacy and independence, as previously noted), they voiced challenges related primarily to isolation or lack of social interaction (essentially diminished social capital) and the loneliness and boredom that accompanies it.

It's an adjustment, quite often, and I think the biggest adjustment is you don't have that many people around you. So that's a big challenge I find. Of course the next morning you're off to work, you go and see people, but I mean I think it's just the idea that quite often you find yourself *alone*.
(Dennis)

They also mentioned the financial difficulties in keeping up with living expenses and the risk that addictions pose to maintaining employment and housing. As a result, many of the HWP interviewees recognize the possibility of returning to the shelter themselves sometime down the road. For example, noting the presence of many senior citizens in the shelters, Gerald indicated that, "Probably when I get older and I'm not able to work at a well-paying job, this situation might come back again, yeah, but if I'm old and feeble, this place would be a great place for me, yeah." Similarly, Robert matter-of-factly referred to himself as a "lifer" in the shelter system. According to others,

It's hard to say, given my employment and the industry. Like it's kind of sporadic sometimes so I'll work for a guy for a month and the next guy for

three months, and it just depends on who has more work and stuff like that so. And another thing to go along with that is my relationship. Like I'm not sure how long me and [my girlfriend] are going to last. My last relationship was like two and a half years and that played a big role in me sustaining my place and me getting evicted because not too long after we broke up, I started with the drugs, so it could play a key factor in the reason why I went down that road. And a lot of it could play a factor for a lot of the depression I have because I was, I was a lot more happier when I was in a good relationship, and I can't foresee the future and I don't know how things are going to work out with me and [my girlfriend] or my career. (Jeff)

I mean it's just a struggle to get it together on a day by day basis that, I mean it's good to have goals but I think, I think I passed that prime now where I'm worried about it. I'll be totally honest. I think if I'm in my 20s, sure I'd be, you know what I mean? You've got to keep in mind now, I've been in and out for 20 years in these places so it's not like this is my first experience coming in at my age now. I probably would be wondering how am I going to get out of here and what's around the bend, you know. But to be honest, I don't even worry about that. (Dennis)

When asked how repeated returns to homelessness make him feel, Harvey

indicated the following:

Good question. Nobody's ever asked me that before. It definitely doesn't make me feel good though....Because like I wouldn't mind to be able to have my, like just have everything and finally keep it, instead of just having to ditch everything, and out the house I go, handing back the keys. (Harvey)

Requirements for Escaping Homelessness Permanently

Given the doubts many HWP interviewees expressed about their ability to escape homelessness permanently, nearly all of these interviewees mentioned the importance of various factors (including supports) to help them exit homelessness for the last time,⁶³ essentially amounting to opportunities to accumulate capital. They most commonly suggested factors related to the two main features defining them as homeless working poor individuals: housing and employment. With

⁶³ Note that in some cases organizations are already providing the supports mentioned.

respect to housing, interviewees suggested the provision of more affordable housing⁶⁴ along with continued assistance with the damage deposit, first month's rent, and extra money for items such as food and move-in expenses (for which funding may already be available through various service providers). They, along with SP interviewees, also noted the importance of learning (and a willingness to adopt) money management or budgeting skills along with basic life skills required for maintaining housing.

They still need a support system because depending on how long they have been in a shelter, some skills can be forgotten or are lacking practice. Because here in this building you don't cook your meals. You have somebody walking around at 6:00 in the morning waking you up. You don't have to go grocery shopping, so those are things that...so there is definitely a support system that needs to be...it doesn't have to be for long. It can be a short term, but that could be up to them, as long as the support is not cut off, which for us it never is. There is always a phone call that can be made. You can always drop by. But that is definitely what has to happen. (Service provider)

With respect to employment, interviewees mentioned the need for steadier or better paying work – at the very least a “living wage.”⁶⁵ Marcus, for example, mentioned that he was in need of a regular, full-time job (along with an opportunity to save his earnings for a period of time): “If you're barely...you don't know when you're working from one day to the next, your life is a shamble even though you do work.” As well, employment-related supports mentioned included better access to work-related clothing, education and training, finding a meaningful career, and maintaining work over the long-term.

Are they struggling with addiction issues? Are they struggling with

⁶⁴ One service provider suggested that housing options should operate according to affordable rents rather than government subsidies.

⁶⁵ One service provider, however, mentioned that earning better pay, although typically desirable, could also result in lost subsidies, housing-related or otherwise.

psychological and emotional issues? That plays into how well they are able to do. Many of our population are able to go out and get some kind of job. Whether they're able to keep that job is a question mark right. More often we have many people who will go from job to job to job to job, not because they're lazy or don't want to work but just simply because their issues keep them in that kind of situation. (Service provider)

Aside from housing and employment, however, both interview groups identified requirements related to other forms of capital. In the area of health capital, interviewees noted access to addictions support to be of prime importance (although programs are available, according to one service provider, the wait lists can be lengthy). Given the challenges in transitioning from a busy shelter environment to one's own home (as noted above), they also suggested the need for supports to help individuals build or maintain social capital:

One of the key sustainability pieces, probably other than employment, is that piece because the problem is when you've lived on the street or you've lived in a shelter, it's easier for you and I to live in our place and figure out, okay, well productively, I've got a day off or whatever, what am I going to do today? Someone who's in the home for the first time, they don't have any idea. You know, what's their support system? They don't even know how to productively go about their day in some ways. So you can only watch TV for so many hours before you start thinking about drinking again or whatever. So this has been a critical piece because it keeps them connected in a productive way. (Service provider)

We've discovered that individuals who, clients who leave the [shelter], find their own apartment, if they don't have the support system in place, they will return. We had one client who said, "You know what, it's great. I've got my own apartment. I've got my own tea kettle. Now what?...It's the isolation. There is actually a community in this building. They look after each other. They make friends. They hang out. It's a very unique community. (Service provider)

Interviewees also noted various other wraparound supports, including counseling and opportunities for positive recreation.

Summary

HWP and SP interviewees' comments shed light on additional factors unique to homeless working poor circumstances, including dealing with one's own and others' perceptions of the homeless working poor and thoughts about what the future holds. With respect to the former, in reflecting on their current situations as homeless working poor individuals, many HWP interviewees expressed feelings of embarrassment with some adding that being in the shelter was a source of (or had exacerbated pre-existing cases of) depression. Some had seen their self-esteem and self-worth decrease as a result. However, despite the fact that none of these interviewees were in their ideal place in life at the time of the interview, most indicated that they are okay where they are and are perhaps better off than their non-working homeless counterparts.

Interviewees were familiar with an abundance of negative perceptions of the homeless in general and felt that many in the general public would be surprised to learn of individuals who work yet remain homeless. However, while a portion of the HWP interviewees indicated that finding out that a person is homeless and working may help to mitigate negative views, at least compared to the non-working homeless, various others indicated that the stereotypes persist with their working status doing little to nothing to change others' views of the homeless as deviant in some way. More often than not these interviewees tried to hide their homeless circumstances from others, particularly employers and co-workers, due to embarrassment or fears about job loss.

In discussing their futures, nearly all of the HWP interviewees expressed

hope about their futures and various aspirations for bettering their lives, most commonly related to securing permanent housing as well as plans for further education/training and improving their employment prospects and financial security. Most HWP interviewees noted various plans towards their goals or for their futures in general, and about half had timelines for getting out of the shelter. Further, they added that the steps they were taking at the time of the interview, small or large, were helping them on the path to becoming housed and addressing some of their other ambitions. Interviewees were also aware of the difficulties of obtaining and maintaining their own homes, although most nevertheless viewed the simple fact that they work as moving them one step further toward escaping homeless.

With respect to future homelessness, those who had been at the shelter for any length of time or for multiple episodes had typically seen others leave and return or had done so themselves and thus were keenly aware of the challenges in maintaining housing once secured. As a result, many of the HWP interviewees recognized the possibility of returning to the shelter themselves sometime down the road. Accordingly, nearly all of the homeless working poor interviewees noted the importance of various factors, particularly housing- and employment-related supports, that would help them to accumulate capital and exit homelessness permanently.

Chapter 8: Discussion

Key Findings

In examining the experiences of Calgary's homeless working poor, this study combines the perspectives of both homeless working poor individuals and representatives of the local organizations that serve them. The results, interpreted through the lens provided by Bourdieu's (1986, 1991, 2007) and others' discussions of various forms of capital, address each of the three research questions that guided the study.

Who are the homeless working poor and are they a distinct group from the non-homeless working poor and the non-working homeless?

Interview data show Calgary's homeless working poor population to consist most commonly of Caucasian males in their 20s, 30s, and 40s. However, the full population appears to be inclusive of a diverse range of backgrounds including both men and women of various ages, ethnicities, levels of education, and family compositions. To some degree, the interview data reflect the profile of the city's overall homeless community (working or not) as documented in the August 2012 homelessness count. However, firm statistics about the size and specific characteristics of this population are lacking, and there is some debate around what proportion of the city's homeless population works at all – issues better addressed through a larger quantitative study. That said, the goal of this study was not to estimate the size of the working poor population or quantify related demographics but to provide an overall image of this population and to learn more about the past, present, and future lives of people within it.

Examining the degree to which the homeless working poor are a distinct group involves comparison with two proximal groups: the non-homeless working poor and the non-working homeless. With respect to the former, the simple fact that the HWP are homeless profoundly distinguishes their lives from those of other working poor (but housed) individuals. Depending on the factors one opts to examine, conclusions about the latter range from little to no difference between the working and non-working portions of the homeless population (given the regular frequency with which homeless individuals are employed in some manner) to clearly identifiable differences such as better health capital (particularly in the form of less severe or more controllable mental health issues or addictions among the workers) and greater cultural capital as highlighted through perceptions of a differing work ethic or motivation to work.

What paths have led Calgary's homeless working poor to their current situation? The homeless working poor have come from a variety of backgrounds and taken a range of paths into their current homelessness. Overall, HWP interviewees had not typically viewed larger structural issues (e.g., government policies or labour market conditions) as integral to their homelessness. Rather, the interviews highlight shifts and shortages in various forms (typically a combination) of capital. A shortage of social capital appears to be of key significance in terms of a lack of familial and social networks and supports that may have predisposed these individuals to homelessness in the first place as well as relationship breakdowns, including divorce, death, or other problems with families or loved ones, that triggered a loss of housing.

As well, despite the fact that all of the HWP interviewees worked at least enough to remain classified as working individuals, they nevertheless cited periodic job loss combined with other economic challenges as another important factor. These results echo Muñoz et al.'s (2007) assertion that homeless individuals commonly place a high degree of importance on relationships and economic issues in their paths to homelessness. Other types of capital also play a role, including a shortage of human capital through a lack of education, training, or employment skills and issues of health capital deficits, particularly depression and addictions, that can restrict one's employment options and thus compromise the ability to afford housing.

What does life “look and feel like” for members of Calgary’s homeless working poor population? On a day-to-day basis, the experiences of the homeless working poor are shaped in large part by their work (commonly in low-paying, low-skilled, non-permanent or temporary positions, similar to the precarious jobs in the secondary and tertiary labour markets as discussed in the literature) and accommodations (typically shelters). Daily routines among the HWP interviewees generally focus on employment efforts, either working or searching for work. Most indicated that homelessness had taken a toll on them, and they deemed their efforts to make a living while homeless more stressful overall than for workers who have their own housing. However, earning an income (even a small one) may afford them small luxuries, such as a meal or drink out or cigarettes, that may be out of reach for their non-working homeless counterparts. Most of the HWP interviewees lacked the support of family and

friends and were left to rely in large part on those available through service providers. Such supports typically help to fill the gaps left by deficiencies in economic capital (e.g., food, clothing, and a place to sleep), although other deficiencies were also addressed, including supports targeted specifically to building one's human capital and ultimately bettering employment prospects.

In reflecting on their current situations, many HWP interviewees expressed feelings of embarrassment with some adding that being in the shelter was a source of (or had exacerbated pre-existing cases of) depression. Some had seen their self-esteem and self-worth decrease as a result. However, most added that they are okay where they are (some even said they are happy) and are perhaps better off than their non-working homeless counterparts, thus highlighting a level of resilience in this population.

Interviewees were also familiar with the abundance of negative perceptions of the homeless in general. While some HWP interviewees indicated that finding out that a person is homeless *and* working may help to mitigate negative views, various others added that the stereotypes persist with their working status doing little to nothing to change others' views of the homeless as deviant in some way (essentially showing limited symbolic capital). More often than not these interviewees tried to hide their homeless circumstances from others, particularly employers and co-workers, due to embarrassment or, in some cases, fears that they would lose their jobs if their homeless status were to come to light.

Nearly all of the HWP interviewees were hopeful about their futures and

expressed various aspirations for bettering their lives, most commonly related to securing permanent housing as well as plans for further education or training and improving their employment prospects and financial security. Although they saw their work as a step in the right direction, those who had been at the shelter for any length of time or for multiple episodes (i.e., the more chronically homeless) had typically seen others leave and return or had done so themselves. Thus, they were keenly aware of the challenges in maintaining housing once secured and recognized the possibility of returning to the shelter themselves sometime down the road. As such, nearly all homeless working poor interviewees noted the importance of various factors (including supports) to help them exit homelessness permanently, which essentially amount to opportunities to accumulate capital of various kinds. They most commonly suggested factors related to housing assistance and the need for steadier or better paying work along with addictions support and other supports to help build or maintain social capital.

Capital Deficits Among the Homeless Working Poor

The study findings highlight the fact that homelessness in general and homeless working poverty in particular amount to much more than financial issues. Moving past economic capital, as Bourdieu suggests, shows the role that gaps in various other types of capital play in the homeless working poor population. For instance, despite the fact that some HWP interviewees may possess greater volumes of capital than their non-working homeless counterparts, delving into interviewees' backgrounds indicates substantial shortages in human capital (as shown through the low educational achievements, training, and work

experience of some) and health capital (as demonstrated through the physical ailments, depression, and/or addictions of many). Gaps in both of these areas subsequently restrict the ability of the homeless working poor to obtain and maintain adequate employment that would allow them to afford housing for themselves.

Likewise, social capital was consistently highlighted throughout the interviews in that a shortage of familial and social networks not only puts one at risk of homelessness but also characterizes the day-to-day lives of many homeless working poor individuals and poses threats to maintaining housing in the future. However, it is important to note that although in many cases the absence of social capital is a fact of life over which the homeless working poor have little to no control, in other cases they have simply rejected the offered assistance from friends and family in favour of looking after themselves. As well, even in cases where social capital (or the possibility of developing it) exists to some degree, it does not appear to have the same value as that of perhaps more middle-class, stably employed, and housed individuals in that the HWP typically view others in their social environments (e.g., fellow shelter dwellers) as acquaintances rather than true friends in whom they trust. Such a finding harkens Bourdieu's assertion that the various forms of capital may be characterized by differing exchange values in different times and places. Overall, such non-economic shortages of capital may help to explain why others in low income situations, perhaps in some cases earning even less than the sample of HWP interviewees, never become homeless.

Cultural capital appears to play a mixed role in that the working poor, in some cases, may be perceived to possess greater amounts of it than their non-working counterparts in terms of work ethic or motivation to work and social skills appropriate for the work place. As well, the small luxuries (such as cigarettes or a meal or drink out) that even a low wage can help provide may symbolize some degree of cultural capital outside the reach of non-workers. Nevertheless, they are a far cry from the trappings typically representative of even a lower middle-class lifestyle.

According to Bourdieu's framework, the remaining type of capital, symbolic capital (i.e., prestige or a good reputation) essentially emerges as a result of the accumulation of the prior forms of capital. Although the homeless working poor defy some of the stereotypes about homelessness simply by being employed, various interviewees indicated that the fact that they work does little to change negative perceptions of them as homeless individuals. Thus, their limited economic, social, cultural, human, and health capital sum to low levels of symbolic capital, and, overall, they command little status in society. Nevertheless, the HWP interviewees have taken steps to protect what little symbolic capital they have, for example, by avoiding disclosure of their homeless status to employers and colleagues in some cases and being highly selective about referring other shelter dwellers to their places of employment.

Despite the overall shortages, there appears to be a degree of variation across the HWP interviewees in terms of the specific volumes of capital in their possession. For instance, one's history of homelessness plays a role in the

quantity, as per Emirbayer and Williams' (2005) assertion that those who are *temporarily* homeless “typically bear larger amounts of capital of various kinds” than the chronic or long-term homeless population (p. 703). Consequently, interviewees such as Paul and Angie, who had only been homeless for weeks and were already in the process of securing housing, can be characterized as possessing greater amounts of capital than others such as Dennis, Conrad, and Marcus, among others, who had been in and out of homelessness for years. As such, concerns among the more chronically homeless interviewees about future episodes of homelessness are not likely unfounded.

The interview sample also provides a picture of the range of volumes of capital that the homeless working poor possess. For example, while some interviewees reported health issues such as illness, depression, and addictions that had affected their work histories, others were in relatively good health. Likewise, although the study sample was generally characterized by low levels of education, the actual range spanned from less than high school to completion of university degrees. Overall, it appears that within the pool of HWP interviewees, those with more regular or stable work may possess the greatest amount of capital, not only in terms of increased economic capital resulting from their employment but also in terms of better health, education, connections, and the like that increase their employability in the first place. As a result, such individuals may have better prospects for the future in terms of escaping homelessness. However, it is unclear to what degree their ability to obtain and sustain employment is the *source* of capital or the *result* of greater volumes in the first place (both options likely play a

role). A longitudinal study design would be required to answer this question.

Nevertheless, even those lacking capital “make choices, deploy their capital (albeit frail and weak, as we have seen) and frame strategies” (Firdion, 2005, p. 2). The sample of HWP interviewees appears to do so in part by what capital theorists refer to as the exchange or conversion of capital. For example, connections with shelters, beyond providing them with the basic necessities of life, also allow the homeless working poor (and the homeless in general) to access various types of training that, according to SP interview data, would otherwise be inaccessible to most homeless individuals due to the high cost and required linkages to employers. More training and employment supports can subsequently help to better one’s job prospects and ultimately his or her economic situation. At the same time, however, various HWP interviewees appear to miss some available opportunities to build up their capital (e.g., rejecting supports available to them through friends or family or failing to take advantage of various employment supports offered through the shelters).

Program and Policy Implications

According to sociologist C. Wright Mills, it is the responsibility of social scientists to “translate private troubles into public issues” (Mills, 1959, p. 187), essentially to view personal struggles, such as homelessness, through a broader lens as social structural issues. As such, it is important to consider the public role in addressing homelessness. The existence of the 10-Year Plans has illustrated Alberta’s and Calgary’s commitment in this area, and the city’s slowing homelessness growth rates would suggest that much good work is underway.

However, this study highlights implications for program and policy that may be useful for the continued success of efforts to combat homelessness, particularly among the working portion of the homeless population.

The HWP interviewees typically see work as taking them one step closer to escaping homelessness. Where they had accessed employment-related supports in the past, most expressed appreciation for them and found them adequate and reasonably easy to access, provided one already has a degree of knowledge about where to go and takes responsibility for finding them. However, HWP and SP interviewees also noted various gap areas pertaining primarily to aspects of particular training programs (e.g., take too long to complete) or specific items required for work (e.g., work-related clothing, cellular telephones, transportation assistance). SP interviewees also suggested the need for broader changes, such as more funding for employment-related education and training, increased willingness among individuals or organizations to offer training or employment to the homeless (and better understanding of this population), changes to government supports, and labour standards education.

As well, employment in and of itself is obviously not enough to ensure a return to permanent housing. The lives of the homeless working poor are characterized by a series of challenges, employment-related and otherwise, and it is clear that this population needs further supports to better their long-term outcomes. As such, nearly all of the homeless working poor interviewees noted the importance of various factors (including supports) to help them exit homelessness permanently, which essentially amount to opportunities to

accumulate capital of various kinds. They most commonly suggested factors related to housing assistance and the need for steadier or better paying work along with addictions support and other supports to help build or maintain social capital.

With broader changes typically complex and not easy to implement quickly, local policy-related efforts may be limited to research and advocacy. Various other suggestions (e.g., those related to addictions and housing) fall within the domain of the Housing First approach and are already being provided in Calgary. However, there are limits to available funding, and wait lists can be long. Better communication about or promotion of such supports among the homeless may also be warranted. As well, keeping in mind the mandates and parameters (financial and otherwise) within which shelters and other service providers operate, there may be room for further adjustments to employment-related supports and services. For example, prioritizing access to items such as work-related clothing (particularly work boots) and transportation may help to effect immediate, positive changes in employment-related outcomes that may be just the boost needed to help some homeless individuals transition to and maintain their own housing in the future.

Contributions

Overall, this study into the experiences of Calgary's homeless working poor helps to bring the picture of this population into sharper focus through the first-hand accounts of both homeless working poor individuals and representatives of the organizations that serve them. The results show this population to live an extremely challenging life. Despite working hard to (almost)

make a living, these individuals are typically employed in low-paying, low-skilled, often precarious or unsteady positions and, as a result, are unable to support themselves sufficiently to afford their own housing. They also face added stressors of shelter life and negative public perceptions on a day-to-day basis. Although they are generally hopeful about their futures in terms of securing housing and bettering their economic circumstances, many (particularly the more chronically homeless) are realistic about the possibility of future episodes of homelessness, highlighting the need for continued supports to this population.

The results also show the role of the various forms of capital in the lives of homeless working poor individuals, particularly highlighting how a shortage of money is but one small factor in a capital-poor sector of the population. The presence or absence of sufficient quantities of social capital in particular appears to be a key issue in one's risk of becoming homeless, life experiences as a homeless person, and chances for long-term success in future housing. Overall, limited capital in one area appears to hinder accumulation in other areas, and a shortage of capital appears to feed a continuous cycle of capital gaps. Such gaps further hamper these individuals in their attempts to better their employment options as needed to give them a realistic chance of escaping homelessness. The results highlight practical implications for both programs and policies in the homelessness sector and inform continued efforts for combating homelessness in Calgary and elsewhere.

Limitations

With all HWP interviewees attached to shelters, the study excludes the

perspectives of homeless working poor individuals in other circumstances (e.g., couch-surfing or sleeping rough). However, given SP interviewees' observations that the majority of working individuals within Calgary's homeless population are shelter residents (e.g., because those sleeping rough are less likely to be employed), the sampling strategy appears to be an effective means for reaching the target population. Further, most HWP interviewees were selected by shelter staff. While this approach afforded the benefits of linking to interviewees who may otherwise be difficult to access and providing some degree of background verification around interviewees' eligibility for the study, a selection bias may exist. The experiences of the homeless working poor in Canada may also differ to some degree from those in other Canadian cities (e.g., in light of Calgary's low unemployment and high homelessness rates), although the results are likely generalizable to a considerable extent.

Despite the contributions of the capital theory framework in addressing the study's research questions, it is important to remember C. Wright Mills' (1959) call for a reinterpretation of personal troubles as public issues. While interviewees noted issues such as Calgary's high cost of living, particularly around housing, as integral to homeless working poverty, a focus on capital deficits among the homeless working poor may nevertheless divert attention from the role of other structural deficiencies, such as those related to public policy or labour market conditions, that play important roles in homelessness trends.

Suggestions for Further Research

Future studies in the area of homeless working poverty may include

broader research to build on the exploratory results of the current study. For example, a larger quantitative investigation, while perhaps losing some of the in-depth perspectives of this study, may help to expand the base of overall information on the homeless working poor and thus be particularly helpful in establishing a demographic profile of this population. Additional research into the various non-material forms of capital is warranted, particularly social capital, given the value this study's participants placed on the role of familial and social networks throughout all phases of the homelessness cycle. Longitudinal studies may help to inform the degree to which the homeless working poor's ability to obtain and sustain at least some degree of employment is the *source* of capital or the *result* of greater volumes in the first place. Follow-up studies with formerly homeless (now housed) working poor individuals will also be key to understanding the full range of required supports and critical success factors for maintaining housing over the long term. As well, similar studies in other Canadian locations *dissimilar* to Calgary may help to highlight the differences in homeless working poor experiences under other circumstances (e.g., in cities with higher unemployment rates and fewer homeless services and supports available).

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Appendix A: Interview Guides

Interview Guide – Representatives of Homeless-Serving Organizations

Introduction: Discussion of the definition of the homeless working poor for the purposes of this study.

1. What is your organization's role in working with the homeless working poor?
2. What are the characteristics you are seeing in the homeless working poor population in Calgary? For example:
 - Is this population growing?
 - Are the majority male or female?
 - What age group do they typically fall into?
 - What are their ethnic backgrounds?
 - How frequently do they work?
 - At what types of jobs do they work?
 - Are they most single people or families?
 - Where do they stay (e.g., in shelters or on the street)?
 - Have you noted any other characteristics? If so, please describe them.
3. In what ways (aside from working) are the homeless working poor unique among the homeless in general?
4. In your opinion, what are the main reasons why these working poor individuals are homeless? What led them to this situation?
5. What supports are available to the homeless working poor in Calgary, either through your organization or others?
6. To what degree are supports targeted to the homeless working poor specifically as opposed to the homeless in general?
7. What gaps exist in terms of the needs of the homeless working poor and the supports available? What is needed to help fill those gaps?
8. If you could identify some specific things that would help get the homeless working poor into a permanent home, what would they be?
9. Is there anything else that you would like to add?

Follow-up questions: Would you be able to:

- Help connect me with adult members of Calgary's homeless working poor population?
- Help arrange or provide space for interviews with members of Calgary's homeless working poor population?
- Provide advice on interviewing members of this population (e.g., how to word questions, how to address emotional situations that may arise when conducting interviews)?
- Help develop a list of help-serving agencies where homeless working poor interviewees can be referred if needed?

Interview Guide – Homeless Working Poor Population

(Note: Interviewer may adjust or vary the order of questions and probe for additional information as needed according to the flow of the interview.)

1. Can you tell me a little bit about yourself? For example, how long have you lived in Calgary? What do you think about the city? *(Note: this question is designed to be an ice-breaker to put interviewees at ease.)*

- *Interviewer to record interviewee's gender*
- *Probe for demographic information, for example:*
 - *Marital status*
 - *Family composition*
 - *Age*
 - *Race/ethnicity*
 - *Level of education*
 - *Income*

I would like to try to understand more about what it's like to be homeless and working:

2. Could you tell me a little bit about where you work?

- *Probe for:*
 - *Industry*
 - *Type of position*
 - *Pay*
 - *Work patterns (e.g., full-time, part-time, casual; permanent or temporary)*
 - *Perspectives on work (e.g., likes/dislikes about current work, work preferences)*

3. Where do you stay?

- *Probe for:*
 - *Typical night time accommodation, if any (e.g., none/on the streets, homeless shelters, with friends/family)*
 - *Description of accommodations (e.g., routines/rules at homeless shelters, physical spaces)*
 - *Perspectives on accommodations (e.g., likes/dislikes about shelters)*

4. What are some of your routines?
 - *Probe for:*
 - *Morning/daytime/night time routines (e.g., getting up, going to work, finding night time accommodation)*
 - *Weekday vs. weekend routines*
 - *Seasonal differences (e.g., summer vs. winter)*
 - *Worries/risks*
5. How do your family and friends fit into your life?
 - *Probe for:*
 - *Whether living with partner/spouse/children (if applicable)*
 - *Time spent with family and friends*
 - *Whether friends are mostly other homeless*
6. Can you tell me a little bit about a time before, when you had a permanent home?
7. How did you personally end up being without a home, even though you are still earning a living?
 - *Probe for:*
 - *The path that led to homelessness*
 - *Related factors (e.g., amount of schooling, type of job, cost of housing, government policies)*
 - *Whether he/she knows other people in this situation and what led them to it*
8. What sort of assistance or supports are available for you here in Calgary
 - From friends and family (financial or otherwise)?
 - From various places that work with people without homes, like shelters and other agencies?
 - *Probe for:*
 - *How good/adequate the supports are*
 - *How easy it is to access supports*
 - *What else is needed*
9. What do other people think about people who work but don't have a permanent home?

10. If you could identify some specific things that would help get you into a permanent home, what would they be?

- *Probe for:*
 - *Information related to gainful employment*
 - *Plans/expectations/hopes for the future*

11. Is there anything else that you would like to add?

Appendix B: Consent Forms

Exploring the Experiences of the Homeless Working Poor in Calgary, Alberta INFORMATION & CONSENT FORM

Calgary has been a leader in homelessness research and programming across Canada, but in the past 15 years, homeless rates in the city have increased by more than 30%, and the city is currently home to the province's largest homeless population. We are hearing more and more that members of the homeless population are working, but there is little information known about the homeless working poor group.

As a representative of an organization that serves the homeless population in Calgary, you are invited to participate in a research project exploring the experiences of the homeless working poor in Calgary.

This interview is part of a Master's-level thesis project in the Department of Sociology at the University of Alberta.

As part of the research, you will be asked a series of questions about who the homeless working poor in Calgary are (for example, about their gender, age, and types of jobs), what supports are available to them, what gaps between needs and supports exist, and what might help them get a permanent home. In addition, I am hoping that you might be able to help me connect with members of the homeless working poor population in order to interview them about their experiences.

Your participation in this study is voluntary. You may choose not to answer any or all questions or withdraw from the study at any time without penalty.

I will be conducting all interviews personally. I estimate that the interview will take about one hour. I will tape record the interview only with your permission. You will be invited to review a copy of the interview transcript/notes to ensure that your perspectives are satisfactorily represented. With your permission, I may also contact you within the next few months to clarify any issues from the interview. All information from this interview will be kept anonymous and confidential and will be stored in a secure location.

If you have any questions or concerns about the interview or the research project, please ask me during the interview or contact me by telephone (403-452-8425) or e-mail (jaceypayne@hotmail.com). You may also contact my supervisor, Dr. Harvey Krahn, at 780-492-0472 or harvey.krahn@ualberta.ca for more information.

(Please see other side.)

Consent

By signing below, I confirm that I am 18 years of age and older, that I have read and understood the above information, and that I consent to participate in this research project.

Interviewee's Name Interviewee's Signature Date

Please initial to give permission to be contacted within the next month to clarify any issues from the interview. _____

Signature of Researcher _____ Date _____

**Exploring the Experiences of the Homeless Working Poor in Calgary,
Alberta
INFORMATION & CONSENT FORM**

Homelessness has been increasing in Calgary for a number of years. Currently more homeless people live in Calgary than in any other city in Alberta. Many of the homeless in Calgary are people who work.

You are invited to participate in a research project on the experiences of people in Calgary who work but do not have permanent homes.

As part of this research, you will be asked questions about the path that has led to living without a permanent home, your day-to-day life, and your ideas on what might help you to get a permanent home.

This interview is part of a Master's-level thesis project in the Department of Sociology at the University of Alberta.

Please note the following details about the study:

- Your participation in this study is voluntary (you do not have to participate if you do not want).
- You may choose not to answer any or all questions.
- You may choose to leave the study at any time without penalty.
- I will be conducting all interviews personally.
- The interviews are expected to take about one hour.
- I will tape record the interview only with your permission.
- With your permission, I may also contact you within the next few months to clarify any issues from the interview.
- All information from the interview will be kept anonymous and confidential.
- All information from the interview will be stored in a secure place.
- The findings from the study will be published.

If you have any questions or concerns about the interview or the research project, please ask me during the interview or contact me by telephone (403-452-8425) or e-mail (jaceypayne@hotmail.com). You may also contact my supervisor, Dr. Harvey Krahn, at 780-492-0472 or harvey.krahn@ualberta.ca for more information.

(Please see other side.)

Consent

Please check (✓) yes or no below:

	Yes	No
Are you 18 years of age or older?	<input type="checkbox"/>	<input type="checkbox"/>
Have you been informed of the purpose of the study?	<input type="checkbox"/>	<input type="checkbox"/>
Have you been informed that the study is voluntary (that is, you do not have to participate in it if you do not want)?	<input type="checkbox"/>	<input type="checkbox"/>
Have you been informed that the information you provide in the interview will be kept anonymous and confidential?	<input type="checkbox"/>	<input type="checkbox"/>
Have you been informed that you may decide not to answer any or all questions?	<input type="checkbox"/>	<input type="checkbox"/>
Have you been informed that you may choose to leave the study at any time without penalty?	<input type="checkbox"/>	<input type="checkbox"/>
Do you give your permission for the interview to be tape-recorded?	<input type="checkbox"/>	<input type="checkbox"/>
Do you give your permission to be contacted within the next couple of months to clarify any issues from the interview (if needed)?	<input type="checkbox"/>	<input type="checkbox"/>
Are you aware that the findings from the study will be published?	<input type="checkbox"/>	<input type="checkbox"/>
Do you give your consent to participate in this study?	<input type="checkbox"/>	<input type="checkbox"/>

By signing below, I confirm that I have read and understood the above information, and that I consent to participate in this research project.

Interviewee's Name Interviewee's Signature Date

Signature of Researcher _____ Date _____