

Chapter 38

Young Mothers and Affordable Housing: Information and Organization for Change

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"Accessing Information for Young Mothers" (AIYM) is a group of young mothers living in the Region of Halton, Ontario, Canada, who want to improve their access to quality, affordable housing. Since its formation in 1989, AIYM has provided young mothers in the Region with personal and practical support. Under the age of 25, mostly single, and living on limited incomes, members have educated one another about ways to find affordable rental housing, helped each other fill out application forms for subsidized housing, and accompanied each other to agency appointments. To increase awareness of community services, members have developed a "Helpful Resources List" that includes phone numbers for parent-child centers, government and non-profit children and family services, credit counseling, emergency food, employment services, housing services, legal aid, and social assistance. To improve their understanding of regional housing issues and realities, members interviewed representatives of the Halton Region Housing Authority in February, 1990, and surveyed 40 young mothers in local shopping centers in June, 1990. AIYM has shared the information gained through these initiatives at presentations to young mothers' groups and service providers.

Currently, the group is completing an initiative called the "Low Income Solvation Project" that links the issues of young mothers' housing and health. Through this initiative, Halton young mothers are learning about the relationship between the cost and quality of their housing and health, and discussing ways to improve their situations by working together. This Project combines four processes: documenting and analyzing young mothers' housing situations, organizing on a regional basis, working with service providers, and initiating collaborative community planning to address young mothers' needs. This paper is an integration of ideas raised in the context of the young mothers' initiative with issues discussed in the literature on women and housing.

In the first part of this paper, context, content, and process of AIYM's Project are explained. Highlighted is the fact that the young mothers' initiative represents a very innovative and promising strategy for addressing non-traditional household needs. The important connections that AIYM's Project makes between housing conditions, gender issues, personal, community, and regional development are stressed. In the second part, the contributions of AIYM's work to international discourse on women and housing in three areas: theory, project design, and research are discussed. It is important to emphasize that AIYM's Project is still in

progress. Consequently, this discussion is preliminary rather than comprehensive or complete.

Part I: AIYM's "Low Income Solvation Project"

We are going to gather real information about the housing needs of young mothers in Halton and build an organization of young mothers concerned about affordable housing. This organization will be a group that can meet formally with service providers and community members to solve affordable housing problems for young mothers and examine other health/support needs as identified by the mothers (AIYM, 1990b:3).

Regional Context

With a population of over 300,000, the Region of Halton covers an area of 960 square kilometers in the Greater Toronto Area of southern Ontario, Canada. Within the Region, there are four area municipalities: the towns of Milton and Halton Hills in the north, and the cities of Burlington and Oakville in the south.

In aggregate terms the Region is wealthy. According to the 1986 Canada Census, the median household income in Halton was almost 25% higher than the corresponding Provincial median. Social service providers and low-income residents find that this aggregate wealth "... leads to an assumption [by local politicians] that Halton doesn't need services" (AIYM, 1992:1). In reality, however, the Region's wealth is not distributed evenly. For example, although the number of women and men reporting income in 1986 was relatively close, the median male income was just over 60% higher than the median female income. Among female income earners, almost 70% earned less than CDN \$20,000¹, as compared to 35% of male income earners. Also, 16% of families were living in poverty² (Statistics Canada, 1986). In 1986, 9% of families in the Region were led by single parents. This represents a 72% growth in the number of lone-parent families since 1976. Approximately 80% of these families were headed by females (Statistics Canada, 1986). According to Halton District Health Council, 60% of the 302 unmarried mothers who gave birth in 1989 were between the ages of 13 and 24 (AIYM, 1992:1).

The Region's housing stock is dominated by ownership units and low-density housing designed for traditional families. In 1986 almost three-fourths of all units were owned and almost two-thirds were single-family detached houses (The Starr Group, 1991a). Costs in both the rental and ownership markets are high. How-

ever, while vacancy rates are healthy in the ownership market (4% in 1988), they are nonexistent in the rental market (0% in 1988) (Halton Regional Information Systems Committee, as quoted by The Starr Group, 1991a). Despite high costs and a low rental vacancy rate, there has been almost no development of private low-cost housing in recent years (Kendrick, 1987; The Starr Group, 1991b). Furthermore, local politicians have not shown leadership in addressing the lack of low-cost housing. Instead, they have actively supported upscale residential development designed for high-income families (McFadden, 1990).

Project Origin and Rationale

The roots of AIYM's "Low Income Solvation Project" are in young mothers' experiences of the affordable housing crisis in the Region of Halton. For example, of the 40 Halton young mothers AIYM surveyed in June 1990, 80% were paying over 50% of their income on rent; 36% were paying more than 70% of their income on rent (AIYM, 1992:1). Constantly faced with difficulties obtaining quality, affordable housing and discouraged by a lack of political commitment to the issue, AIYM members developed the Project because they wanted "... to take some action to improve [their] situation and that of others like [them]" (AIYM, 1990a).

Their Project is based on the rationale that housing is an important issue for young mothers, that it is central to their lives, and that there are significant links between young mothers' housing situations and their health. In its Project Proposal, AIYM explains

... that without quality, affordable housing the health of young mothers and their families is at risk. The cost of housing, characteristics of the home environment and housing location can impact on both physical and emotional health. For some young mothers, the cost of housing absorbs more than 70% of monthly income, leaving few funds for other basic needs including food. Other young mothers are living in homes in need of major repair, with inadequate heating, ventilation or poor insulation. Also, some young mothers are living in homes that are located near polluting industries, in isolated areas or areas with high crime rates ... these factors can ... [also impact] on self-esteem, if a young mother is embarrassed about her living situation or if she feels that she is not adequately providing for her family (AIYM, 1991:1).

Project Approach and Participants

While the origin and rationale of AIYM's "Low Income Solvation Project" are grounded in young mothers'

housing problems, the group's collaborative Project approach builds on and supports the young mothers' ability to find creative solutions. The "Low Income Solvation Project" is a young mothers' initiative. A core group of AIYM members initiated and designed the Project, facilitating the participation of larger numbers of young mothers in Project implementation. At the same time, part of AIYM's strategy was to involve a broad base of community members to increase awareness of, and to get assistance with, their work. More specifically, the group invited and established collaborative relationships with local service providers, planners, and policy-makers; housing and community development activists and consultants; as well as planning and social work students. To varying degrees, a total of over 150 young mothers, 15 local decision-makers, 2 activists and consultants, and 4 university students have participated in the Project.

In meeting and working together, young mothers from across the Region have recognized and supported each other as organizers, surveyors, advisors, leaders, friends, and resource people. They have developed each other's research, networking, communication, and presentation skills. Furthermore, by facilitating work with a broad base of community members, AIYM has created a unique opportunity for mutual learning and sharing of ideas, knowledge, and experience across sectors, as well as between professional and academic fields.

Project Funding and Budget

Funding for the Project was provided by the Ontario Ministry of Health through its Health Promotion Grants Program. More specifically, AIYM was awarded a one-time-only grant of CDN \$10,000. Since AIYM is not an incorporated body, it required a Project sponsor. The Halton Social Planning Council accepted this role, which included receiving and administering the funds on AIYM's behalf. The consultants have supported AIYM in its relationship with the Project's sponsor by assisting with bookkeeping and negotiations. In addition, the university students have helped AIYM complete monthly progress reports required as part of the funding agreement.

The most important budget items were transportation, day care and honoraria for young mothers. AIYM allocated over 80% of the Project budget to these three expenses, which enabled and supported young mothers' participation. All the young mothers involved in key

Project positions have limited incomes. By covering the costs of transportation and day care, the Project did not tax their personal and family resources. Moreover, by providing honoraria for time spent organizing and surveying, the Project contributed to the young mothers' incomes. Whenever possible, AIYM hired young mothers to provide Project-related day care as a way of maximizing income opportunities. By providing these supports, AIYM respected young mothers' practical interests. By meeting these needs, the group enhanced the opportunity for young mothers to work together to address their common strategic interests.

Project Design and Implementation

The goal of the Project is to work with young mothers in the Region of Halton to generate information necessary for young mothers to better understand their housing situations and health related risks, as well as to start to change their situations in ways that improve their health status. This includes increasing young mothers' skills and confidence to find solutions by working together (AIYM, 1991:3).

To meet this goal, AIYM planned, and is currently implementing, four interrelated activities:

1. a region-wide survey of young mothers,
2. presentations to young mothers' groups,
3. meetings with local service providers, and
4. a public workshop to begin identifying strategies for change.

Together these activities combine participatory education, group building, and action aimed at improving young mothers' situations. More specifically, the survey is contributing to a new definition and analysis of the Region's affordable housing problem grounded in young mothers' experiences. At the same time, it is increasing young mothers' awareness and understanding of their situations and needs, as well as their opportunities for action. Through presentations to groups, young mothers are organizing and networking, sharing their knowledge, discussing issues of importance, and building skills, self-confidence, and self-esteem. By working with local service providers and publicly presenting Project results, young mothers are adding their voices to regional politics. They are introducing AIYM as an organization of young mothers able to work on its own, and in cooperation with other community groups, to identify and address specific housing and related health interests and needs. Moreover, they are initiating a long-term

community planning process aimed at resolving the problems identified. Implementation of each Project activity is explained and discussed below:

Young Mothers' Survey

The central activity in AIYM's "Low Income Solvation Project" is a Region-wide survey of young mothers designed to document young mothers' housing situations and the impacts of housing costs and conditions on personal and family health. More than ten young mothers helped to develop, pretest, and finalize survey questions. Two questionnaires were prepared: a long version with 96 questions for distribution in group situations, and a short version with 16 questions for individuals.

The survey begins with an affirming message and question concerning young mothers' accomplishments, both of which recognize and emphasize the importance of young mothers' efforts. In addition to questions concerning personal information (marital status, age, number of children, income), physical housing conditions (utilities, repair and maintenance, relationship with landlord, etc.), security and location (personal safety, location, etc.), the long survey addresses interpersonal dynamics within the home environment, including mother/child relationships, issues of abuse, sources of stress, and assistance from co-residents in the areas of meal preparation, dishes, transportation, emotional and financial support. While identifying young mothers' housing and health problems, the survey also records young mothers' ideas and strategies for improving their situations. On the one hand, the survey documents young mothers' knowledge and use of community support services, such as the women's shelter, food banks, legal aid, parent child centers, rent review, and life skills groups. On the other hand, it addresses young mothers' interest in working together to access better, more affordable housing, and day care.

Ten young mothers were trained as Project Assistants to distribute the survey in their local areas. Also, two young mothers provided baby-sitting services. Surveys were distributed at a local shopping mall, among friends, and during presentations to young mothers' groups (the second Project activity). Each strategy involved direct dialogue and interaction between the surveyors and respondents and provided the opportunity for survey respondents to learn about AIYM and the Project. In total, AIYM surveyed 141 Halton young mothers, completing 62 long and 79 short surveys. Currently, the group is working on data analysis.

Presentations to Young Mothers' Groups

Presentations to young mothers' groups form the second Project activity. To date, (May, 1992) AIYM has completed eleven presentations: two at social events organized by local community groups, three during prenatal and postnatal classes offered by Halton Adolescent Support Services, and six to Teen Education and Motherhood (TEAM) classes, a high school program run by the Halton Board of Education.

In addition to their function as an important survey strategy, these presentations have supported group building. At every presentation, AIYM's coordinator and one of the Project Assistants or a university student have introduced AIYM and the "Low Income Solvation Project" and responded to questions. They have distributed AIYM's "Helpful Resources List" and invited each participant to complete a survey. At the end of every session, the presenters have explained the opportunities for further involvement in AIYM's work and facilitated a discussion about the survey process by asking general, open-ended questions, such as: "What did you think of the survey?" "What issues are most important?" "What is housing like in your area?"

These discussion sessions have been important occasions for open dialogue and learning. Examples of issues raised by presentation participants include child custody issues, sexual abuse, use of drugs and alcohol, the cost of day care, and the importance of free day care provided by Halton's Teen Education and Motherhood (TEAM) Program. One young mother talked about the double prejudice she faced in her community, first because she was a young mother, and second because her child was a different race from her own. Another young mother felt very strongly that housing for young mothers (subsidized housing) was built "way out in the middle of nowhere," on the edge of the city, because "the public considers young mothers to be a bad influence" and wants to keep them out of sight. Other housing issues discussed included tenants' legal rights and the poor condition of housing accessible to young mothers. At every presentation, young mothers emphasized that there was a lack of quality, affordable housing in their area.

Meetings with Service Providers

The third activity is to build an interactive relationship with Halton service providers by inviting them to participate in the Project as resource people, and keeping them informed about Project progress and results. At

the start of the Project, AIYM established a Public Advisory Committee, including local service providers, planners and policy-makers from the Board of Education, Adolescent Support Services, Social Planning Council, Children's Aid Society, Children's Services, Parent-Child Centers, District Health Council, and Regional Health Department. The committee has met four times to provide advice regarding survey content, give feedback on Project progress, and support AIYM in solving problems of survey distribution and analysis. Also, the young mothers have contacted individual members on an informal basis at various times during the Project to get input on particular Project tasks.

In addition to their encouragement and suggestions, Public Advisory Committee members have made a number of other contributions to the "Low Income Solvation Project," such as providing Regional statistics, contacts for local groups and services, office space, and access to computers for data input and analysis. Also, a number of the members are helping to organize the public workshop.

Public Workshop

This event was planned for the end of May, 1992. AIYM invited all the young mothers who have been involved in the Project, including Project Assistants, baby-sitters and survey respondents, as well as local service providers, planners and policy makers, local politicians and the public to participate. AIYM hoped to engage everyone who attended in small group discussions about the results and to involve everyone in making recommendations about future action.

AIYM's Coordinator understands this public workshop to be the first stage in a longer-term community planning and action process. Groups were to leave the presentation with the survey results and ideas that they could discuss further over the summer. In September, a second meeting was to be planned in which the groups could come together, share their individual plans for action, and work together to develop a community plan of action. In this way, while representing the final event in the "Low Income Solvation Project," the May meeting was to launch a new and important Regional planning process.

Significance of the Young Mothers' Strategy

Young mothers living in unaffordable housing are typically the objects rather than the initiators, organizers, and owners of housing research. For young mothers in

the Region of Halton, AIYM's "Low Income Solvation Project" is the exception to this rule. Consequently, its significance stems from both content and process. To begin with, the "Low Income Solvation Project" is expanding young mothers' understanding of their housing situations and available services. To the extent that knowledge is power, AIYM is creating a unique source of power for young mothers in the Region, a quantitative and qualitative data base about their housing and health realities. One of the Project's products will be the first Regional analysis of young mother's housing situation. This analysis will provide a new perspective on housing needs, one that reflects the young mothers' housing experiences.

By combining knowledge creation with organizational development, AIYM is increasing young mothers' skills and confidence to take action to improve their situations. In particular, the Project is enhancing young mothers' research, networking, communication, and presentation abilities. At the same time, it is contributing to young mothers' experience as community organizers and planners. AIYM has strengthened the significance of its work for local service providers by involving these decision-makers in Project implementation. This initiative has been a unique opportunity for mutual learning and sharing of ideas, knowledge, and experience among a broad spectrum of people: young mothers, university students, consultants, local service providers, and decision-makers. Moreover, it has introduced an important model for community collaboration and increased the possibility that young mothers and service providers will be able to work together to address young mothers' housing and related health needs in the future.

Part II: Contributions to Women and Housing Discourse

Women's mobilization for improved habitat and human settlements symbolizes new directions for the development process (Carlson and Bhagat, 1985:1).

My objective here is to initiate dialogue between AIYM's Project and international literature on women and housing. What can the international community learn from the young mothers' housing initiative? What new directions in theory, Project design, and research are these young mothers pointing to? It is important to recognize the limitations of this dialogue. To begin with, it is at best introductory. As already explained, AIYM's Project is still in progress. Some of the most interesting parts, including the young mothers' analysis

of the survey data and the public workshop, are not yet complete. Furthermore, it is only a brief dialogue based on selective references to the literature.

Theory: Women's Housing and Human Settlement Needs

Within the international literature, women's housing and human settlement needs are conceptualized as specific, diverse, and changing. Two main arguments are presented in support of the idea that women have gender-specific housing and human settlement needs. The first states that, because women generally control fewer resources than men, they have different experiences, interests, and needs within human settlement systems. For example, with lower incomes than their male counterparts, women have greater problems in rental and ownership housing markets. This is particularly true for women in the Region of Halton. As noted earlier, there is a 60% wage income difference between the median female and male income earner. All the women participating in AIYM's initiative live on limited incomes. Affordability is one of their key housing concerns.

The second argument states that women's specific housing and human settlement needs arise from their gender-specific roles and responsibilities (Moser, 1987). Most often referred to are women's roles as mothers, income earners, or farmers, and community organizers. The majority of the women participating in AIYM's initiative have the triple role and accompanying responsibilities of single mothers, income earners, and active community participants. In addition, most of the young mothers are high school students. This fourth role, which is not focused on in the literature, is critical to their personal development, relationships with peers, and their futures. The significance of being students is evident in the survey questionnaire. For example, the question related to housing location addresses proximity not only to jobs and support services, but also to schools (see Table 1).

The theme of diversity relates to the fact that "women" is not a unitary category. For example, single parents and married women, elderly and young women, as well as women of different cultures and ethnic groups do not all share the same needs. Similarly, women's needs vary with context, between countries as well as rural and urban areas (Wekerle, 1990; Sorock *et al.*, 1984). During survey pretesting, AIYM learned that "young mothers" is not a unitary category either. For example, respondents who were expecting their first child voiced

special concerns. They emphasized that pregnancy is a traumatic experience for single teenagers. In need of extra personal support and assistance preparing for their first child, they are often rejected by their family and peers. Asked to leave their parents' home, they enter the housing market for the first time. Their needs for timely, supportive, affordable housing are different from those of a young mother who has experience finding rental accommodation and who is not in the midst of a crisis.

In addition to being gender-specific and diverse, women's housing needs are changing. Since women's lives are dynamic, their needs change over time. For example, the same woman, as a youth, adult, and elderly individual, will have different housing needs. Similarly, a woman who is divorced has different housing needs from those when she was married. For young mothers, housing needs can change frequently and quickly, as job status or location changes, as relationships with boy-friends or common-law husbands are formed or ended, and as their children's needs change. One implication seems to be that young mothers move frequently. Therefore, AIYM's work enhances the conceptualization of women's housing needs as specific, diverse, and changing. While providing a young mother's perspective on the issues in general, it makes visible young mothers' student responsibilities in particular.

Project Design: Enabling Women's Participation

Whatever the objectives of participation, ultimately it is a question of who is participating and the accessibility of a project to a target population, that determines the extent to which real participation occurs (Moser, 1987:15).

Most of the international literature on women's participation in housing focuses on construction or upgrading projects. The Halton young mothers' housing initiative provides a unique example of a community planning and research project. Initiated by young mothers for young mothers, AIYM's Project is very sensitive to issues of accessibility. As discussed earlier, over 80% of the budget was allocated to transportation, day care, and honoraria. Clearly, the Project values young mothers' participation and respects their need for these very practical supports. Transportation, day care, and honoraria received high priority because the organizers were young mothers whose own participation required these supports.

Research: A Process Agenda

At the end of the International Year of Shelter for the Homeless, seventy women representing thirteen countries and two liberation movements met in Zimbabwe for the Harare Seminar on Women and Shelter. The first and most important priority identified by consensus and unanimity at this African regional meeting was women's need for information to understand and change their shelter situation. The Seminar focused attention on the inadequacies of information on women and shelter, specifically the lack of data disaggregated by gender and researchers' assumptions about households that seldom take into account women's perspectives. Seminar participants agreed that the key to producing new data relevant and useful to women at the local level is to focus on the process of data collection. More specifically, they emphasized the need for women to set research priorities, define data categories, and assess the results of shelter research and development (Smith, 1990).

AIYM's "Low Income Solvation Project" is a housing research initiative designed and implemented by Halton young mothers with the goal of understanding and changing their housing situations. Young mothers living in unaffordable housing set the research priorities and implemented a survey process. Currently, they are analyzing the results. While representing an important example of the Harare research model, AIYM's Project contributes a new dimension. In addition to being participatory, AIYM's work is collaborative, involving a broad base of community representatives. By involving local decision-makers as advisors and resource people, AIYM has gained community support for its work and increased the possibility that young mothers and service providers will be able to work together to solve the needs identified.

Conclusions

AIYM's "Low Income Solvation Project" is an important example of women in non-traditional households organizing for improved housing and human settlements. The Project represents the first step in a long-term collaborative community planning and action process to address young mothers' needs. As a strategy for change, it combines participatory education, group building, and public involvement. The content of AIYM's work links the young mothers' housing and health issues while the process enhances personal, community, and regional development.

AIYM's work to date contributes an understanding of housing and human settlements needs from a young mothers' perspective. Young mothers' needs relate to their low incomes, multiple responsibilities, and to their differing life experiences. As teenagers and young adults, the needs of community acceptance, personal support, and opportunities for growth are also crucial. With respect to Project design, the young mothers' sensitivity and commitment to Project accessibility indicates the significance of combining the roles of participant and organizer. Also, AIYM's work adds an important community dimension to the participatory research model.

Notes

¹ To convert Canadian currency to the US\$ equivalent, reduce the Canadian amount by 15%. In this case the equivalent figure is US \$17,000.

² The definition of poverty used here was an annual income of less than CDN \$25,000 for a family of four.

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