

1983

# The impact on the family of the loss of their home.

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UNIVERSITY OF WINDSOR  
THE SCHOOL OF SOCIAL WORK

THE IMPACT ON THE FAMILY OF THE LOSS  
OF THEIR HOME

by

Margaret Anne O'Connor

A Thesis

Submitted to the Faculty of Graduate Studies through  
the School of Social Work of the University of Windsor  
in partial fulfillment of the requirements  
for the Degree of Master of Social Work

January 1983

Windsor, Ontario, Canada

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1983

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## ABSTRACT

This exploratory-descriptive study records the experiences of families in the process of losing their homes during a widespread economic crisis. The study focussed on their characteristics, problems and strategies for coping. The purpose of the study was to generate questions for further research, and to provide information for the use of community leaders and service providers in the development of programmes and policies for the prevention and treatment of family crisis.

The review of the literature examined two areas: crisis theory and housing. This type of family housing crisis was a relatively unresearched phenomenon.

The sample consisting of twelve families was obtained through public advertising. A member of each family was interviewed by the researcher.

The researcher found that these families experienced six main problems: financial, marital, emotional, unemployment, legal, and health. A series of crises prior to losing their homes made coping more and more difficult. Most of the families experienced a loss of income through layoffs, business closures, wage concessions and the loss of overtime. While they considered themselves to be good money managers, they were overcommitted to a mortgage and other consumer credit when their income was reduced.

While the families felt a sense of loss, some also felt a

sense of relief. This is surprising in light of previous studies on mobility and forced relocation. It is suggested that the loss of the house may be the first step toward financial recovery and family restabilization.

These families received substantial financial and emotional support from family and friends. For the family seeking professional help, it was confusing and frustrating moving from hand to hand seeking information, advice, and support.

Recommendations were made for service delivery and further research.

## ACKNOWLEDGEMENTS

I would like to thank Dr. Kumar Chatterjee, chairman of the research committee, for his encouragement in pursuing this timely but difficult topic. My appreciation goes, as well, to Professor Margrit Meyer and Dr. Gerry Booth for their interest and support of this research.

Many community leaders and service providers were helpful to me during the study. I would particularly like to acknowledge Dan Spinner, Social Planning Director, United Way, who saw immediately that this study could be useful and gave encouragement and assistance. I would also like to acknowledge David Cooke, MPP for Windsor-Riverside, for his interest and confidence.

The families who participated in this study made the greatest contribution when they risked by calling me and offering to share their experiences to help others.

I would like to thank the Children's Aid Society of Sault Ste. Marie and the District of Algoma for their financial support and their confidence in me.

Finally, my love and appreciation go to my parents, Margaret and Daniel O'Connor, for accepting the challenge of nurturing me for one more year, long after they might have assumed that their job was done.



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## CHAPTER I

### INTRODUCTION

The physical and social environment play a large part in our growth and development. This study will consider a group of families who are experiencing a critical change in that environment, a change made necessary by extra-family events beyond their influence. The families under study have lost their homes during an economic crisis.

The social work profession has a role to play in observing the interaction between the family and the macro-systems of economics and politics. Identifying the impact of the loss of the family home adds to our knowledge of this interaction. This knowledge forms the basis of our practice in social agencies and as advocates of change. As a profession, we are interested in determining the positive and negative implications of this interaction for the purpose of developing appropriate policies related to the allocation of resources, services delivery, and change in social, economic, and political institutions.

Housing is central to our daily living, to our quality of life, and to our culture. It requires a significant allocation of scarce resources for both families and nations. It provides employment and involves political and economic decision-making at all levels of government.

There are few segments of the Canadian economy in which price inflation has been greater, and there has been no aspect of the inflationary process which has hurt or may hurt Canadians more significantly than its impact upon the production and distribution of housing accommodations for Canadians. (Rose, 1980, p.v.)

In 1965, most Canadians could afford to buy a house and maintain a mortgage within 30% of their income, usually a single income. By 1977, 3 in 10 Canadians could afford to buy a house with the assistance of a second income (Dzeguze, 1982). By 1981, the baby boom generations who assumed that they would be able to buy homes like their parents did, were advised by Prime Minister Trudeau:

I do not think that the government of Canada or the Canadian nation can or should guarantee to every Canadian, of whatever age or of whatever condition, that each can own a house (Owning a home, 1981, p.1).

For the families who are losing their homes, the changes in expectations, economic conditions, and values related to homeownership, are abrupt and painful.

The purpose of this study is to record the experiences of families who are losing their homes during an economic crisis, to identify the characteristics, problems, and coping mechanisms of these families, and to identify the resources

they turned to for help.

While the community of Windsor is in the forefront of economic change, the loss of the family home is an experience that is touching families across Canada.

#### Setting of the Study

Windsor and Essex County are located at the southern tip of Southwestern Ontario. The population of the City of Windsor is 197,000. Apart from Windsor, Essex County consists of eight towns and fourteen townships with a combined population of 113,420.

The city of Windsor relies heavily on the automotive manufacturing industry. Additional industries are food, distilling, and tourism. Essex County is a foremost producer of fruits and vegetables.

The dependence on the automotive industry has given Windsor a pattern of alternating growth and decline as economic conditions affect the sale of automobiles. The automotive plants in Windsor experienced a period of investment and expansion in 1978 and 1979. At this time, the real estate market responded to the "boom" with increases in prices and sales of houses. In 1980 and 1981, the industry declined and thousands of workers were laid off temporarily, then indefinitely. Unemployment has fluctuated between 13% and 20%. Interest rates have steadily increased to as high as 23%, fluctuating between 16% and 19%.

The Windsor Star of November 1981 gives additional infor-

mation about the economic situation:

October unemployment, 16,793 for an estimated 13.5 per cent of the workforce, looking for jobs. An improvement over the 21,042 out of work in the same month a year ago (1980) but worse than the 12,720 jobless in 1979.

City's welfare roll in October had a record 5,200 cases . . . more than double the 2,300 of October a year earlier. The rate is more than four times the 1,200 cases on welfare in June of 1977.

Real Estate sales in October totalled \$6.8 million compared to \$18.2 million sold in the same period in 1980 . . . Some agents estimate up to 1,000 homes are under a stage of foreclosure or power of sale.

A recent survey of 6,200 households found unemployment had touched one out of four families.

Personal and business bankruptcies filed for the first nine months of 1981 number 97 compared to 36 for the full twelve months two years ago. Losses to creditors stand at \$18 million, five times the 1979 total (Spicer, 1981).

#### Nature of the Problem

Under these economic conditions, homeowners were faced with reduced income, high interest rates, and mortgage renewal.

In November 1981, a mortgage manager for a local real estate company estimated that 300 homes had been repossessed with 450 more homes in the process of repossession. This compares to 18 properties in November 1978 listed for sale under power of sale (Fox, 1982).

To place this problem in a national perspective, The Globe and Mail reported on February 18, 1982 that the Federal Government housing agency, the Canada Mortgage and Housing Corporation (CMHC) had more than 9,000 repossessed apartments and houses sitting vacant across Canada. The vacant units were part of the federal Assisted Home Ownership Plan (AHOP), under which CMHC insured mortgages and provided repayable subsidies to help moderate-income families purchase homes. When the mortgages came up for renewal, families found it impossible to meet the increased interest rates and repay the subsidies. Under the terms of the mortgage insurance, CMHC became the owner when the families defaulted and the private lenders asked for their money. In Ontario, CMHC repossessed 6,500 units in 1981 (Kashmeri, 1982).

The loss of the family home during economic crisis is relatively unresearched. It is hoped that this study will lead to an understanding of this phenomenon, the development of questions for further research, and the initiation of programmes or policies for prevention and treatment of this type of family crisis.



Summary

The social work profession has a role to play in observing the interaction between the family and the macro-systems of economics and politics. The purpose of this study is to record the experience of families in the process of losing their homes during an economic crisis.

The setting for this study is the City of Windsor and the County of Essex in Southwestern Ontario, Canada. This area, heavily dependent on the automotive industry, is subject to the fluctuations in economic conditions that effect auto sales. At the time of the study unemployment and interest rates were very high. Many families with reduced income faced high interest rates and mortgage renewal. Several hundred families lost their homes through repossession.

It is hoped that this study will lead to the development of questions for further research and the initiation of policies and programmes for prevention of family crisis.

## CHAPTER II

### REVIEW OF THE LITERATURE

This literature review examines two broad subjects relating to the study of families losing their homes: crisis theory and housing. The purpose is to acquaint the reader with the concepts of crisis theory, a growing body of knowledge related to the experience of events outside one's normal pattern of life. Housing is a complex and pervasive component in our lives. This review will attempt to establish the social, economic, and political context of the housing problem under study.

#### Crisis Theory

Crisis theory is an evolving body of knowledge that has benefitted from the studies of disaster, problem families, medical/psychiatric research, and family crisis by sociologists, psychiatrists, psychologists, and social workers (Golan, 1978; Hansen & Hill, 1964). This section of the literature review will examine the concepts of crisis, crisis intervention, and the loss of the family home as a crisis.

#### The Concept of Crisis

Defining a crisis. In his study of families, Koos defined "troubles" as "situations outside the normal pattern of life which create insecurity or block usual patterns of action" (1946/1973, p.9). Parad and Caplan provided a definition of

crisis as "a period of disequilibrium overpowering the individual's homeostatic mechanisms" (1965, p. 56).

Lydia Rapaport (1962) simplified this definition to an upset in a steady state. Caplan provided a less technical and more expressive definition when he said, "Crises are the short periods of psychological upset which occur from time to time as a person wrestles with problems which are temporarily beyond his capacity" (Caplan, 1974, p. 200). This definition gave us a sense of the duration, emotion, regularity, struggle, and helplessness associated with crisis.

Parad and Caplan further clarified the concept of crisis:

1. The stressful event poses a problem which is by definition insoluble in the immediate future.
2. The problem overtaxes the psychological resources of the family since it is beyond the traditional problem solving methods.
3. The situation is perceived as a threat or danger to the life goals of the family members.
4. The crisis period is characterized by tension which mounts to a peak, then falls.
5. The crisis awakens unresolved key problems from both the near and distant past. (1965, p. 66).

The crisis period lasts four to six weeks as the individual or family strives to return to a steady state. At times of crisis, people feel a greater need for help and are more easily influenced by a helping person. The state of disequilibrium is very uncomfortable, demanding resolution as soon as possible.

Hill (1958) presented a framework for the study of families in crisis. He suggested that the variables are the family, the stressor event, and the meaning of the event for the family. Hill described the family as an interacting and transacting organization with access to crises meeting resources. These resources are found both within and outside the family and include previous experience with crises. The stressor is a crisis-provoking event for which the family is unprepared. Stressor events are usually accompanied by hardships, or complications requiring skills or resources that the event itself may have made unavailable. For example, the loss of a job (event) is followed by difficulty in making mortgage payments (hardship). The financial problems are not resolvable while the person is unemployed.

Important to defining a situation as a crisis is the meaning of the stressor event to the family. One family may view a temporary plant shutdown as a crisis, while a second family may take advantage of the opportunity for a holiday. The meaning of the stressor event is influenced by a number of factors such as family strengths and weaknesses, the impact of the event on structure and roles, previous experience, family values, and lifestyle. The nature of the event and the degree of hardship the stress creates will influence the meaning of the crisis. There is also the possibility that a family is unable or fails to perceive a threatening event as a crisis (Hansen & Hill, 1964).

Golan also provided a framework for the study of crisis. Her purpose was to guide practitioners rather than specifically

researchers. Her framework is useful for the identification of a client in crisis and the examination of elements of the crisis for possible intervention. Golan ((1969) classified the components of a crisis as the hazardous event, a vulnerable state, the precipitating factor, the state of active crisis, and the stage of reintegration.

A hazardous event may be classified as anticipated or unanticipated. The anticipated hazardous event includes developmental stages such as birth, puberty or old age, and transitional stages, such as a job change or retirement. As the name implies, the anticipated hazardous event allows some time to prepare or at least give thought to the coming event. The unanticipated hazardous event gives no such warning. It is the addition or loss of a family member through occurrences such as premature birth, death, separation, or illness. It is the experience of a disaster such as fire, economic depression, and the loss of a job.

The hazardous event in itself does not constitute a crisis as the family may view the hazardous event in a number of ways. They may view the event with anxiety when it is a threat to basic needs. They may react with grief and depression, as in the loss of a person, ability or capacity. On the other hand, they may respond with hope, energy and moderate anxiety of a challenge. At some point in the struggle to cope, the tension may be made unbearable by a precipitating factor--the "last straw." This may be the buildup of pressure or a minor incident. The family moves into an active state of crisis or

disequilibrium. The tension rises to a peak and normal coping mechanisms are no longer effective. As the tension subsides, some form of reorganization takes place. Reintegration requires accurate perception of the problem, the ability to deal with the feelings associated with the crisis, and the development of new patterns of coping (Golan, 1978). The resolution may be adaptive or maladaptive.

Before looking further at the active state of crisis and reintegration, some understanding of the state of equilibrium is necessary. The relative state of equilibrium or the pre-crisis state of a family may be appraised by factors such as the ability to initiate and maintain satisfying emotional relationships, to work productively, to perceive reality undistorted by fantasies, to adapt to the environment when it is necessary to one's well-being, and to change the environment when conducive, without an infringement of the rights of others (Parad & Caplan, 1965).

Simply stated, disequilibrium is an upset in these abilities. Golan suggested that assessing the state of disequilibrium requires appraisal of the four primary areas of reaction: affective, perceptive-cognitive, behavioural and biophysiological (1969). This includes examination of social role dysfunction, reciprocal reaction of others, the intensity and extent of discomfort and anxiety, the danger to self and others, and the length of time the state of disequilibrium has continued. The greater the dysfunction, discomfort or danger, the more serious the state of crisis.

It is a common belief among theorists and practitioners that a person in a state of crisis is more receptive to help (Golan, 1969; Parad & Caplan, 1965; Porter, 1966; Rapoport, 1967). The person or family is open to influence and guidance in their desire to return to a steady state. How the family deals with or is helped to deal with crises has consequences for their future mental health. The family may use strategies of mastery, compromise and adjustment, or regression (Porter, 1966). The outcome may be in the direction of greater strength and mental health rather than deterioration or pathology (Rapoport, 1967). For this reason, crisis is viewed by mental health professionals as an opportunity.

Stages of a crisis. Some consideration has been given to the idea that crises follow a normative pattern. Researchers and practitioners have looked at a variety of crises to identify clear-cut stages. Lydia Rapoport (1962) stated that a crisis is time limited with typical phases characterizing the period of upset.

The beginning of the crisis is characterized by a rise in tension, anger, helplessness, and confusion. The individual or family is disorganized, unable to sort out their feelings, the facts and the possibilities for problem solving. Often energy is spent releasing inner tension rather than solving the problems in the external situation (Rapoport, 1962). The middle stage is characterized by the peak and fall of tension, feelings of hopelessness, and the acceptance of loss or failure. The process of adjustment to the new situation begins as

alternatives are explored and decisions are made. The ending stage of the crisis involves the establishment of a new equilibrium requiring that the family or individual seek the skills, knowledge and resources to carry on (Rapoport, 1962).

Like the family, the community faced with a crisis such as high unemployment experiences an upset in equilibrium. Golan (1979) noted the stages that a community goes through when faced with disaster. From the work of James Tyhurst, she noted that community disasters produced three overlapping phases: impact, recoil and post-trauma. Other researchers have identified seven stages consisting of warning, threat, impact, inventory, rescue, remedy, and recovery. (Golan, 1979).

Types of crises. Several methods of classifying crises have been developed. Hill suggested that crises may be classified in any of three ways: by source (intra-family or extra-family); by effect upon the family (dismemberment, accession, or demoralization); and by type of event impinging upon the family (Hill, 1958).

Golan (1969) and Rapoport (1962) referred to two types of crises: developmental and accidental. Developmental crises are also known as maturational crises (Umana, Gross & McConville, 1980) and internal crises (Burgess & Lazare, 1976). Developmental crises are "expected events occurring normally to most individuals in the course of their life span" (Burgess & Lazare, 1976, p. 62). They include adolescence, parenthood, and old age. They are predictable and allow time to prepare. This type of crisis plays an important role in the learning



and testing of life skills. Incomplete resolution of a task associated with a developmental crisis may interfere with future coping strategies (Burgess & Lazare, 1976; Rapoport, 1962; Umana et al., 1980).

Accidental crises are also known as external crises (Burgess & Lazare, 1976) and situational crises (Caplan, 1974; Golan, 1978). Situational crises are chance matters such as the loss of a job, a premature birth, or the death of a loved one. Burgess and Lazare further categorize accidental crises as anticipated life events, unanticipated life events, and victim crises.

Anticipated life events may be identified in the life cycle and involve a certain degree of participation by the persons involved. They include a change in financial status, marital conflict, or the abuse of alcohol. The loss of one's house through foreclosure may be considered an anticipated life event involving a greater or lesser degree of participation by the homeowner.

Unanticipated life events are unpredictable, and "it is the element of unpreparedness that triggers the crisis potential and reduces the person's control or mastery in the situation" (Burgess & Lazare, 1976, p. 64). These include unemployment, illness, or the death of an important person.

Victim crises are life situations in which "an individual faces an overwhelmingly hazardous situation" (1976, p. 64) that involves physical aggression by a person, a group, or an environment. These include rape, riots or fire.

Impact of crisis. Cavan and Ranck (1938/1969), in their research of families before and after the Great Depression, concluded that if a family was well organized before a crisis, they continued to be so. The crisis of the Depression caused an exaggeration of previously existing family and personal habits. Koos noted that crises may bring about a change in family roles. He also noted that some families, defeated by a crisis, were limited in their ability to meet the next crisis (1946/1973).

Porter (1966) suggested that the high anxiety and social pressures associated with crisis engender a dependency that makes the individual most susceptible to influence. He noted that a breakdown in one part of a family always has repercussions for others in the family and social network. Crisis is not a one-person phenomenon.

Hill (1958) listed generic short-term effects of a crisis on family behaviour: change in sexual behaviour, devaluation of the family member blamed for the crisis, personality changes, anxiety, feelings of insecurity, changes in parent-child relations, a euphoric increase in family solidarity, social isolation, or the opposite extreme of increased social activity. He described a roller coaster effect of shock, disorganization, recovery and readjustment for individuals, the family, and their social network.

The comparison has been made between the impact of bereavement and the loss of one's home. Lindemann, in his study of bereavement, describes these reactions to grief. A delayed

reaction is a common phenomenon among those experiencing bereavement. Distorted reactions include overactivity without a sense of loss, the acquisition of symptoms belonging to the last illness of the deceased, alteration in relationship to friends, furious hostility against specific persons, affectivity and conduct resembling schizophrenic symptoms, lasting loss of patterns of social interaction (sleeplessness, restlessness, lack of initiative), activities detrimental to one's own wellbeing and agitated depression (Lindemann, 1965). Later in this chapter, a comparison will be made between bereavement and the loss of one's home.

Considerable research has taken place on the impact of crises on physical and mental health. Brenner (1977) examined the impact of a 1% increase in unemployment using seven indicators of social stress. These indicators were mortality, homicide, suicide, cardiovascular renal disease mortality, cirrhosis of the liver mortality, total state imprisonment, and mental hospital admissions. He found that all seven stress indicators are directly affected by changes in three national economic variables: changes in real income, changes in rates of inflation, and changes in rates of unemployment.

Rahe and his associates have developed the Social Readjustment Rating Scale (SRRS) consisting of life events scaled according to the amount of social "readjustment" they were judged to require (see Appendix B). Clusters of life events that required changes in life adjustment were found to be associated with the onset of illness. There was a

direct link between the magnitude of the life crises and the risk of health changes (Holmes & Masuda, 1974; Rahe, Meyer, Smith, Kjaer, & Holmes, 1964; Rahe, McKean, & Ransom, 1967).

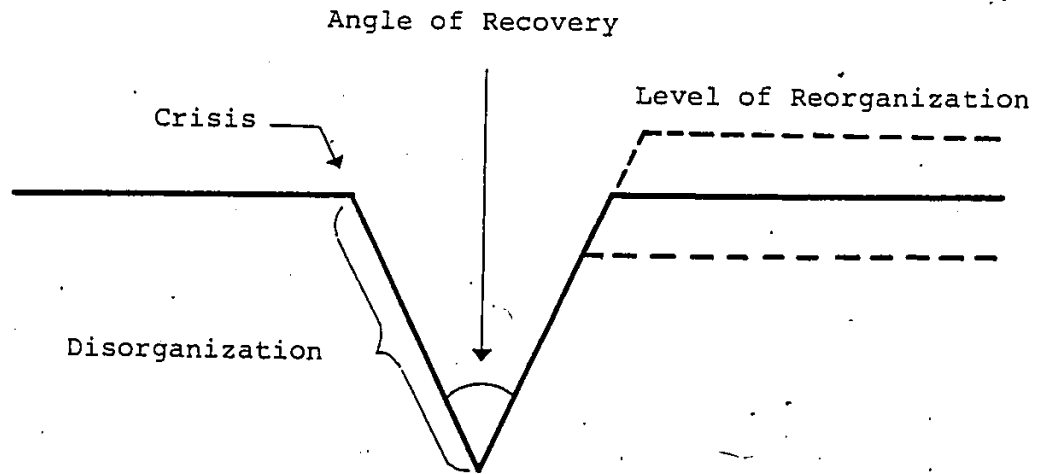
Coping with Crisis. Burgess and Lazare defined coping strategies as "the immediate efforts employed by a person in attempting to meet and overcome the demands inherent in the stressful situation" (1976, p. 60).

Early studies of family in crisis found that the family's ability to cope with crisis was related to agreement on their role structure, agreement on their collective goals, the degree of satisfaction of physical and emotional needs within the family, and the subordination of individual goals to family goals (Cavan & Ranck, 1938/1969; Koos, 1946/1973). Hill suggested the following additional factors are related to successful resolution of family crisis: family adaptability, family integration, affectional relations among members, good marital adjustment, companionable parent-child relationships, shared family decision-making, social participation of the wife, and previous success in handling crises (1958). Hill further suggested that some families are more crisis-prone than others, as some families experience more stressor events and define these events more frequently as crises.

While the course of adjustment varies from family to family and crisis to crisis, Hill used Figure 1 to illustrate the common components of family adjustment to crisis: crisis, disorganization, recovery and reorganization. Having met with a crisis, the family is collectively numbed.

Figure 1

Common Components of the Course of Adjustment to Crisis  
(Hill, 1958)



As the facts are assimilated, the family enters a period of disorganization characterized by tensions, conflict, and role confusion. By trial and error, thoughtful planning and sacrificing, new routines are integrated which leads to reorganization (Hill, 1958).

Theorists such as Rapoport, Moos and Tsu, Caplan, and Golan have examined the tasks involved in coping with a family crisis.

Lydia Rapoport described the general patterns of responses for a family in healthy crisis resolution:

1. correct cognitive perception of the situation which is furthered by seeking new knowledge and by keeping the problem in consciousness;
2. management of affect through awareness of feelings and appropriate verbalization leading towards tension discharge and mastery;
3. development of patterns of seeking and using help with actual tasks and feelings by using interpersonal and institutional resources.

(1962, p. 216).

Rapoport's tasks may be summarized as cognitive, emotional, and behavioural responses.

Moos and Tsu (1976) viewed coping as two distinct and related tasks. The family in crisis must respond to the crisis by activities such as locating housing or arranging for alternate income. They must also deal with the feelings of loss, guilt, inadequacy, or depression. Coping is dynamic

and the two tasks may not be managed at the same time. During the acute phase, feelings may be denied as energy is made available to minimize the impact of the crisis. During the reorganization phase, as emotional energy is released, the new situation is faced and accepted.

Caplan described the characteristics of effective coping behaviour related to various types of transitions and crises. He was specific and directive when he suggested that effective coping requires that an individual be involved in:

1. Active exploration of reality and the search for information.
2. Free expression of positive and negative feelings and a tolerance for frustration.
3. Active invoking of help from others.
4. Breaking problems down into manageable bits and working through them one at a time.
5. Awareness of fatigue and tendencies towards disorganization with pacing of efforts and maintenance of control in as many areas of functioning as possible.
6. Active mastery of feelings where possible and acceptance of inevitability where not. Flexibility and willingness to change.
7. Basic trust in oneself and others, and basic optimism about outcome. (Caplan, 1964).

Golan classified the ways in which people actually attempted to deal with the effects of a crisis situation.

She observed that they:

1. Carried on as usual; made no new effort.
2. Expressed grief in words or action or both (adopted depressive behaviour).
3. Expressed anger by words or action or both (adopted aggressive behaviour).
4. Escaped reality by words or action or both (slept excessively; fantasized; became psychotic; used alcohol or drugs).
5. Developed neurotic symptoms (adopted phobic behaviour, compulsive rituals, hysteric manifestations).
6. Developed somatic symptoms (suffered from migraine, ulcers, dermatitis).
7. Engaged in reality-oriented efforts to deal with situation (cut down expenses; looked for a job; returned to parental home).
8. Mobilized energies for new growth producing activities (started training for new career, innovated basic changes in the home).

(1969, p. 391).

Golan has included the range of adaptive and maladaptive responses to a crisis situation.

Crisis theory has provided practitioners with a set of concepts and classifications that further our understanding of traumatic life events.



### Crisis Intervention

Crisis intervention is the means by which an intervenor (individual or group) enters into the life situation of an individual, family or group to reduce the impact of a crisis and to help mobilize resources for coping with the effects. Crisis intervention involves those directly affected, the social network, and the environment (Golan, 1979).

Assumptions. Crisis intervention practitioners operate with a number of assumptions based on crisis theory and, in the case of family crisis intervention, based on family therapy.

Family functioning requires the maintenance of equilibrium within the family, and between the family and their environment. If the equilibrium is upset, the family will try to restore it, or to develop a new equilibrium. Families are more open to external influence during this time-limited period of disequilibrium. Equilibrium can be restored or a new adaptation achieved through changes in the environment or changes in methods of coping (Caplan, 1974; Umana et al, 1980).

In family crisis intervention, the assumption is made that the family has the greatest impact on the production, maintenance and resolution of a crisis. The emphasis is placed on maximizing the family role in crisis management (Umana et al., 1980). Families in a chronic state of crisis can not be helped to improve functioning through crisis intervention but may attain "first aid" at such times (Rapoport, 1967).

Early detection and referral for crisis-intervention are crucial due to the self-limiting nature of the state of active crisis (Porter, 1966; Rapoport, 1967).

Assessment. The assessment of a family in crisis involves the identification of the crisis situation, the family perception and reaction to the event, and their attempts to resolve it (Smith, 1978; Umana et al., 1980).

Assessment is an ongoing part of crisis intervention through all stages of treatment (Smith, 1978). The onset of the crisis is usually clear cut and the client is knowledgeable of the problem for which he seeks help (Porter, 1966). It is assumed that the family functioned normally prior to the crisis (Porter, 1966; Smith, 1978). Lengthy study of character structure and early life history are unnecessary and inappropriate in the urgency for immediate intervention (Porter, 1966; Smith, 1978). However, Rapoport (1967) suggested that the current crisis may be linked with earlier conflict. The previous conflict may not have been resolved to satisfaction or may be reactivated by the links to the present. These dynamics are important to the outcome of the crisis.

Methods of intervention. Bolman (1968) discussed approaches to dealing with the family in crisis. One may view intervention as primary prevention, focussing on potential family crises before they occur. Secondary prevention is the attempt to minimize the impact of crises after they occur. This is accomplished by reducing the crisis' length or severity, or

by minimizing the handicap or chronic nature of the disorder. Bolman suggests that community-wide intervention aims to improve the community so that fewer family crises will occur. The unemployment insurance program, medicare, and health and safety legislation are examples of community-wide intervention at the primary and secondary level of prevention. The Milestone Approach is associated with life events common to families when developmental crises such as birth, marriage, and old age, are likely to occur. Examples of this approach to intervention include prenatal care, parent education programmes, and pre-retirement planning. High-risk approaches are oriented toward families shown to have a greater risk of crisis or of failure to successfully achieve crisis resolution. These approaches include services to the unemployed and housing relocation programmes.

Umana and her associates discussed three models of crisis intervention: individual, generic, and systems (1980). The three approaches differ in their understanding of human behaviour, the causes of crisis and intervention procedures.

The individual model assumes that individual personality is the key variable requiring accurate assessment prior to crisis intervention. Intervention stresses that regression and disequilibrium may be halted through support and the working through of previous traumatic events. For example, the family facing the crisis of losing their house would be assisted to understand and to cope with the present crisis through the examination of previous critical life events

related to failure or loss.

The generic model focuses on the stressful event, emphasizing that there is an identifiable pattern followed by a particular crisis. Intervention attempts to clarify these patterns and to teach the skills necessary for mastery (Golan, 1978; Umana et al., 1980). For example, the intervenor would study the crisis of losing one's home to determine the stress points, the effects, and the tasks associated with the crisis. This information would be used to guide and educate families to cope with the crisis.

The systems model of crisis intervention emphasizes the interactional process involving the individual and the stressful event. The availability of an effective support system is viewed as a key variable. The social context of the crisis is a major component in the production and resolution of the crisis situation. Crisis intervention aims to change the patterns of interaction that maintain the crisis (Umana et al., 1980). The family losing their home would be viewed as one part of a problem involving many other parts or systems such as the work force or the credit system. Analysis of the interaction between these systems would be used to develop an intervention that would change this relationship.

The specific methods and techniques of crises intervention are widely varied. Services have some distinct characteristics such as availability on a 24-hour basis, lack of waiting lists, time-limited contracts of service, the use of medication to reduce anxiety, and the use of multiple

modalities and techniques. The frame of reference of crisis intervention services is brief intervention for a larger population at a decreased cost in terms of personnel and facilities (Umana et al., 1980).

Weiss (1976) suggested a classification of stressful situations related to the type of intervention they are best served by. Weiss classifies stressful situations as crises, transition states, and deficit situations.

The crises states are brief periods during which emotions are suspended and resources go to coping with the impending threat. Weiss suggested that intervention, either professional or non-professional, emphasizes support and communication. For example, the family in serious financial crisis may turn to the bank manager or credit counsellor for counselling, or to a family member for emotional support.

The family in crisis returns to their precrisis state, or moves to a transition state, described by Weiss as a period of change in emotions and relationships requiring new skills and resources. In the transition state, the family requires support, orientation to their new situation, guidance, and access to a supportive community. The aim of intervention is to provide opportunities to understand their confusion, to learn from the experience of others, to discuss coping strategies, and to reduce social isolation. Widow-to-widow counselling, Alcoholics Anonymous, and marital separation seminars are examples of interventions in transition states. The helpers in these interventions are the professional expert,

the veteran who has experienced a similar crisis, and the fellow participants.

The family in a transition state achieves either a new stable life situation or else remains in a deficit situation such that their new equilibrium is insufficient to meet their needs. This is a familiar experience for the single-parent family. The family in a deficit situation requires ongoing problem-focused assistance. Intervention aims to supplement the efforts of the new social network. For example, in some situations a family may require public housing, ongoing financial counselling, or marital counselling following the loss of their home.

Sources of help. The family in crisis has access to a continuum of alternative sources of help including self help, natural helping systems, mutual help systems, non-professional support systems, and professional (institutional) help systems (Golan, 1980).

The use of self as helper in a crisis has been enhanced by the availability of books and articles on subjects such as mid-life crises, widowhood, and divorce.

Beyond the self there are the support systems. Caplan describes the support system as a continuing interaction between social aggregates (individual, family or organizations). These provide feedback, assistance with tasks, and validation to offset the harmful effect of confusing or absent feedback in the broader social context (Caplan, 1974; 1976). Caplan found that support consisted of help in mobilizing resources, help in mastering emotional burdens, the sharing of tasks and the provision of resources such as money, materials, skills, and guidance to cope with the situation (1974). Support systems see the individual as unique and worthy of respect. They communicate expectations, evaluate his performance,

encourage successes and comfort him in failure. Support systems may be ongoing, or may arise spontaneously. They may be organized by non-professionals or by professionals who carefully avoid imposing their professional stamp (Caplan, 1974).

Natural helping systems are the most common spontaneous support systems. These systems include family, friends, neighbours and acquaintances; "generalists", who are caring people recognized in their neighbourhood to be knowledgeable in human relations; and "specialists", who are individuals who have experienced a particular crisis and have achieved successful adjustment.

Caplan found that the interdependent family network provides a number of support functions. The family collects and disseminates information about the world. They are the source of belief systems, values and standards of behaviour that provide guidelines in a crisis and serve as a frame of reference by which a member will be judged. The family teaches problem-solving skills and actively assists with practical help in times of crisis. They monitor the fatigue of a member coping with crisis and provide him with a place to relax and restore his strength (1976).

A secure identity is a source of strength in coping with crisis. The crisis threatens that identity, by causing confusion, undermining confidence, and increasing dependency. At such times, the family, the primary source of the individual's identity, plays a role in reminding him of his abilities, strengths, and past achievements. Through their continuing presence and expressions of love and solidarity, the family augments the individual's efforts to master his emotions, tolerate frustration and carry out his "worry-work". Sometimes the family is called upon to counteract the loss of personal worth brought on by the

death of a loved one, severe illness, or unemployment. At these times the family may provide a replacement for the objects or roles lost and a permanent source of emotional satisfaction (Caplan, 1976).

Mutual help systems supplement or replace absent family and friends. They range from indigenous helping networks, such as the mothers of preschoolers who exchange babysitting services, to formal, highly structured groups organized to meet a specific need such as groups for parents of retarded children or Alcoholics Anonymous. The members are linked by a common problem. The groups differ according to purpose and type of leadership. Some offer support and information while others act as pressure groups in the community. Some are lead by peers, others by a professionally trained leader (Golan, 1980). They provide a community in which friendships develop, thereby reducing social isolation (Caplan, 1974). Mutual support systems are recognized as complementary to the professional (institutional) help systems.

Non-professional support systems include fraternal or volunteer organizations and community caregivers. Members help families through transitions by providing a Big Brother, sponsoring a children's camp, or welcoming newcomers to the community. Teachers, police, and recreation directors often see children and their families through developmental and situational crises with concrete aid and information. The volunteer non-professionals enrich mental health services as lay therapists and distress centre counsellors.

Professional help systems include the psychiatrist, psychologist, social worker and psychiatric nurse. They are sought for their particular tools of intervention when all else fails (Golan, 1980).



The Loss of the Family Home

Relocation, dislocation, and displacement refer to involuntary movement usually associated with urban renewal. It was a common phenomenon in the 1950's and 1960's as the public and private sectors sought to change land uses, expand industry, build expressways, and eliminate slum areas (Montgomery, 1960). Fire, war, invasions, and earthquakes are forms of forced relocation as well. While forced relocation due to urban renewal has been reduced by public opposition, new forms of displacement have begun to effect a much broader population: divorce settlements, high mortgage interest rates, the closing of one-industry towns, and the conversion of single-family homes and apartment units to condominiums. Unlike the urban renewal programmes, these forms do not provide institutional protections and supports: legal and political weapons for challenging are diminished, and the requirements for preparatory information, availability of relocation housing, and financial compensation for loss are non-existent (Fried, 1980).

The loss of the family home may be considered a situational crisis that, to some extent, is anticipated by the family as they realize financial hardship. The loss may be preceded by the loss of a job, illness, or marital breakdown. Each one of these events, in itself, can significantly upset the normal patterns of family life, but the loss of the family home requires that the stress of these events must be managed in a changed environment—a new residence, school, peer group, and neighbourhood. It is not an event that can be prepared for as the hardships (high interest rates, unemployment) have made the usual problem-solving skills and resources (work and money) ineffective. New skills are required to meet the tasks associated with the crisis, such as appearing in court, solving

money-related conflicts, managing feelings of failure, and telling friends and relatives. A new role structure may be required, such as financial reliance on parents or dependence on each other for companionship to compensate for the loss of social contacts. The house may have a different meaning for individual members and the family as a group. The loss may mean the validation of one's identity as a failure. To parents it may mean the loss of a safe, convenient, and familiar place to raise their children. For children, losing the house may mean the loss of the privileges of sleeping over at the neighbours or meeting friends at the corner store. For the family as a group, the loss of the house may be defined as the loss of security, space, and comfort, or the familiarity and status of their place in the neighbourhood.

Although no research has taken place on the effects upon the family of the loss of their homes during times of economic crisis, some research has taken place on forced relocation, and residential and social mobility.

The effects of mobility. From the literature on mobility, Constable suggested a typology of moves based on social class and the direction taken by the move. His intention was to examine the strains felt in different circumstances (1978).

Moving up is associated with job promotion or a change in social status. It places heavy pressure on the family, with the potential to aggravate existing problems or create new ones. Isolation from the supportive systems of friends and relatives may add strain.

Moving down is associated with family breakdown and the loss of income. Constable (1978) pointed out that no systematic studies have taken place. It is assumed that energy is invested in "saving face." The move may be symptomatic of more serious problems in the family or could compound

existing problems.

Moving away describes moves that are forced by circumstances such as urban renewal. These moves have been most researched. They are characterized by a sense of loss, hardship, and unwanted disruption of family patterns.

Moving toward is based on an attraction to a new neighbourhood because of the services or lifestyle available. Problems arise when these expectations are not met.

The category "transient subculture" refers to families who expect to move, for example armed forces, migrant farmers, and engineers. The problems associated with this lifestyle are counterbalanced by the subculture. However, it is very difficult for the unwilling participant. (Constable, 1978).

Fried, who studied forced relocation, examined the function of roles in the effectiveness of a family's adaptation to their new environment (1980). He concluded that, the greater the role investment a person has made in their neighbourhood, the more difficult the adaptation to the new situation. While there may be benefits in the new situation, they can only be measured in relation to the loss of roles and the costs of changing roles. Families whose roles (work, family, consumer, friend) are widely dispersed geographically will have fewer adjustments to make when they move from one neighbourhood to another. Families whose roles are highly invested in their neighbourhood are severely disrupted by relocation, often suffering a grief reaction. On the other hand, families who have very limited roles, from the outset, and few commitments to their locality are seriously disrupted by relocation when their roles are contracted even further and long-term problems are exacerbated.

Fried studied families forced to relocate in the West End of Boston during urban renewal (1967). He found that the majority of people in this working class neighbourhood suffered reactions similar to grief reactions in the following characteristics: feelings of painful loss, continued longing, general depressive tone, a sense of helplessness, frequent symptoms of psychological, somatic or social distress, occasional expressions of direct and displaced anger, and the tendency to idealize the lost place.

Fried concluded that grieving for the lost home was a common reaction to forced relocation. For most people the move caused intense personal suffering. He suggested that, in a limited number of cases, it is likely to increase social psychological pathology. Individuals predisposed to depression were more likely to experience an intense grief reaction. While urban renewal did create new opportunities and increased social mobility, the group identity, social networks and the visible, tangible spacial identity within these neighbourhoods were lost.

Within the context of the family, a move that is seen as beneficial by one member, may be seen as an irretrievable loss by another (Constable, 1978). The imbalance of loss and opportunity for family members makes problem resolution and adjustment in the new environment difficult. Certain high risk groups of people are more likely to experience severe stress and illness at times of environmental change: children, adolescents, the aged, disabled persons, and the disadvantaged poor (Coelho & Stein, 1980). Stress is aggravated if environmental change and life change events cluster at critical developmental periods such as adolescence or menopause. Families are likely to experience even greater stress when relocation occurs at the same time as a severe life

crisis such as the death of a loved one, divorce, separation, or accidental injury (Coelho & Stein, 1980).

Children are generally unwilling participants in a move. They experience temporary school adjustment lags in academic and social areas (Constable, 1978). Parent-child relationships suffer under the stress, temporary separations, and preoccupation associated with moves (Constable, 1978; Stubblefield, 1955). The adolescent may particularly feel a sense of loss related to his peer group. For children, less able to communicate their distress, their expressions of helplessness and anger may take the form of feeding difficulties, sleep disturbances, aggression, fantasies about their previous situation, or a phobic attitude toward school (Constable, 1978; Hirschberg, 1955; Stubblefield, 1955).

Women, particularly the full-time homemaker, see their role in the family's move as the helper, often neglecting their own needs. This may result in physical illness and depression (Kaplan & Glenn, 1978). The wife in occupationally mobile families is vulnerable to social isolation (Constable, 1978).

The impact of mobility goes beyond the family to their social relationships, the neighbourhood, and the organizations within the environment. Each move may limit or enlarge the family's opportunities for satisfying roles and relationships. The greater the number of moves made by a family, the fewer the opportunities to develop satisfying personal friendships (Rossi, 1980). Rossi, in his studies of the reasons for family mobility, noted that mobility had little impact on a neighbourhood when the residents held the neighbourhood in high regard for other characteristics. However, organizations within a neighbourhood that sought to weld members into a social group were strongly affected by mobility.

Coping with the loss of a home. While they are mainly concerned with cross-cultural, urban-rural and political migration, Coelho and his associate make comments on coping that are applicable to less stressful situations of relocation:

Uprooting produces stressful situations that affect the emotional and social well-being of individuals, especially during life transitions. Nevertheless, such stressful transition situations may also stimulate, in time, effective coping behaviours. The challenge is to manage tension and anxiety within tolerable limits, to maintain a positive self-image, to preserve a continuity of meaning and relationships with significant others. Above all, coping means exercising the creativity of individuals and groups in a social system, maintaining a coherent view of the future, and developing the ability or power to change one's situation for oneself and others. In the last analysis coping is a collaborative enterprise of individual personalities and social support systems within a community.

Government agencies and other organizations that allocate sources and regulate access to them may help or hinder the coping efforts of individuals or groups. (Coelho, Yuan and Ahmed, 1980, p. 15).

Fried points out that the macrolevel stresses (economic, political, and social forces) associated with forced relocation limit the individual's options in adaptation. The individual makes very little impact with his efforts to change these forces (1980). For example, individuals may participate in a movement to reduce mortgage interest rates or to resist

foreclosure but bureaucratic and legislative processes are slow. Consequently, while his efforts are valuable, he is unlikely to benefit himself.

Understanding the possible effects of a family move involves an appraisal of the individuals, the meaning of the move to them, and what they bring with them. In addition, assessment should include an examination of the environments that they could be entering, and the potential there is for creative adjustment within these environments (Constable, 1978).

Stubblefield considered the following to be important to the successful adjustment of a child to a family move: the relative security and comfort within the family, attitudes toward the outside world, and the emotional attitudes of family members towards the move (1955). Indeed, these factors may be considered important to all family members individually and as a group.

A number of writers have made suggestions for minimizing the effects of moving, particularly for children who are often unwilling participants. Children require reasonable notice and full discussion of the impending move, with ample time to react, to express their positive and negative emotions, and to begin exploration of the reasons and the implications (Stubblefield, 1955). The family as a group can benefit at this time from the support of relatives, friends, the family doctor, concerned teachers and church organizations (Hirschberg, 1955). Constable (1978) proposed that the school social worker can support the family through this situational crisis by regularly meeting with newly arrived parents to familiarize the family with the school, expedite planning and assess potential problems.

Kaplan and Glenn (1978) were concerned about women facing the stress of moving. They conducted a six-week workshop for women on separation and personal growth, in an effort to promote family stability.

During the height of the urban renewal movement, relocation services of various descriptions developed. An office was usually located on the site of the renewal and occasionally in the neighbourhoods that families were moving into. The staff, often caseworkers, worked closely with public assistance workers and public health nurses to assist families facing financial and medical problems hindering their move. Families received compensation for moving expenses and assistance with locating adequate housing. The caseworker also assisted families with the psychosocial tasks involved in leaving their homes. These services were usually criticized as inadequate. Critics recognized that public services could not compensate for the losses that these families suffered. Brown, Burditt, and Liddell (1965) identified seven steps to ensure careful social casework planning in the relocation process with families forced to move by urban renewal. They provided some guidelines to helping persons helping families forced to relocate by new forms of development: get to know the family, help residents face the reality of relocation, explore and handle problems interfering with relocation, reach an agreement about appropriate housing, consider alternate choices, find the place, and assist in the formulation of relationships in the new neighbourhood.

In addition to these tasks is the management of positive and negative feelings, particularly for the family who has lost their home through foreclosure. They are forced to consider the possibility that their own actions have precipitated the crisis.

In considering the loss of the family home as a crisis, the emphasis



here has been on the act of moving. For the family experiencing this loss there are many other crises that accompany and possibly overshadow the moving crisis.

In summary, the loss of the family home is a situational crisis complicated by hardships such as financial and legal problems. Moving down from homeownership to tenancy has not been studied systematically. This review has discussed the effects of mobility and the strategies for coping with the loss of the family home found in the literature.

### Housing

The families under study are in a "housing crisis". Housing crisis is a catch phrase used by a variety of proponents of social, health, economic, and political issues of the twentieth century. Housing has indeed presented us with an ongoing series of challenges requiring new responses and resources, as populations grew, needs changed, expectations altered and resources tightened. It has become one of the most complex systems in our society: the subject of research and discussion by most disciplines; the focus of policy of all levels of government, an employer and an investment for public and private sectors, and the social context of family life.

This section of the literature review will look at the social, economic and political questions raised by the problem under study. What does housing mean to the family? Why are families losing their homes? Why doesn't the government do something about the problem?

#### The Social Context

"A house can be an address, a statistical unit, a mortgage, a taxable item, a source of income, a commodity and a monument. If a house can be all of these things to the eye that sees, it can also be more than the sum of all these. For each one of us, there is a house that is different from all others. It is no longer just a building; it is a bit of yourself as well—your home." (Potvin, 1970, 53)

Potvin skillfully puts us in touch with the emotional side of housing—the dreaming, longing, homesick, homecoming side. A house works its way into our lives to become home. This process involves the meeting of human needs, the expression of values, and the continually changing

family life cycle.

Common human needs. For the individual and the family, the house is an expression of safety needs, described by Maslow as the need of "security, stability, dependency, protection, freedom from fear, from anxiety and chaos" (Maslow, 1970, 39). The house protects its occupants from cold, rain, wind, snow, disease, accident, fire, and theft. Wilner, in a longitudinal study of the effects of housing on morbidity and mental health, concluded that improvements in the condition of housing improved child health as reflected in less severe illnesses, improved grades and better attendance records (Wilner et al., 1962). Our need for safety and protection, well met through housing stock in Canada, may take on more complex forms such as unemployment insurance, medicare, and workmen's compensation, to protect the income that provides the shelter. The house itself may become an expression of other needs, as the basic needs of food and safety are met.

The house may be an expression of the need for belonging. It is the place where the individual loves and shares with those closest to him. It defines the territory of a particular individual, family or group. It is the common ground to be protected, defended, and controlled by that group. The family home is marked by a commitment to a particular lifestyle that is conducive to the growth and development of the individual members. This lifestyle is chosen and influenced by the commonly held values of the occupants including privacy, economy, status, health, togetherness and esthetics (Newmark and Thompson, 1977).

From an ecological perspective, houses share common ground socially, physically, politically and economically. The neighbourhood reflects the lifestyle, ethnic identity and social position of its members. The

community, a number of linked neighbourhoods, shares concerns, services and institutions. The home, the neighbourhood and the community individually and collectively provide cues that are familiar, comforting, guiding, and supportive. This is what Marc Fried referred to as the "spatial identity" (Fried, 1963).

How this space is used, decorated, and cared for may symbolize the individual's or family's self-esteem. Clare Cooper suggests that the house is a visible, meaningful symbol used to express the invisible, inexplicable self. Like the self, the intimate interior is revealed only to those who are invited inside, while a public exterior or facade is open to display (Cooper, 1977). The house may indicate the desire for strength, achievement, confidence, status, or appreciation.

For self-actualizing individuals and families, the house provides the place to be and to become the unique person one is capable of becoming. For each person, the qualities in housing that contribute to self development will be unique. Whether it is space, proximity, location or privacy, the opportunity is there for forms of self expression (Newmark & Thompson, 1977).

We need only to look at Canadian housing controversies from the housing of native people, to the urban renewal of Cabbagetown, to the redecoration of 24 Sussex Drive, to gain a sense of the depth and variation of needs that housing addresses.

Home ownership. Home ownership is a value in Canadian society. Dzeguze stated that according to public opinion polls, 95% of Canadians want to own "a detached house, standing strong and independent on a good-sized lot" (Dzeguze, 1982, p. 6).

While she did not look at homeownership specifically, Furby examined

the meaning and motivation of possession to identify concepts, attitudes and reasoning. She suggested that each person has important items he wants to possess. The environment influences the choice and degree to which people have private possessions. Possession has various meanings: having use of an object; the right to control the object's use; making possible some activity or enjoyment; responsibility for care; legal implications; pride and satisfaction; and objective appropriateness ("It fits me, I know how to use it"). We are motivated to possess an object out of need, boredom, security, and implied status or power (Furby, 1978).

Newmark and Thompson further suggest that possession of the single detached house on a separate lot may appear to be the only acceptable type of home, as it "may reinforce the belief in oneself as a separate and unique personality" (1977, p. 408). They refer to research in 32 municipalities in the United States that concluded that 80% of the respondents saw the single house on a separate lot as the ideal family home. The utility of this ideal is questionable, when one considers that family needs and resources change over time.

Housing and the family life cycle. Over time, the needs of the family space for "drawing together and flying apart" as the forces of growth and separation bear upon individuals within the family (Carver, 1964, p. 116). Newmark and Thompson presented three major stages of the family life cycle, useful in anticipating changing family housing needs:

1. Newly-wed or Founding Stage
2. Expanding Stage
  - expectant parents
  - parenthood

- crowded years
- early school year
- adolescent school years

### 3. Contracting Stage

- launching years
- empty nest
- retirement, widowhood

(Newmark and Thompson, 1977, p. 409)

What accommodates the needs of individuals during the intimate founding stage is often not appropriate in the adolescent school years of the expanding stage. The needs for privacy, togetherness, freedom, leisure, and access to work, educational, and recreational facilities, evolve and change for family members individually and for the family as a group. The small apartment requiring little maintenance, close to adult recreational facilities is suitable in the founding stage. During the expanding years, the family requires larger quarters with access to day care, schools, and family recreation (Newmark and Thompson, 1977). This often calls for a move to appropriate housing and neighbourhoods, where family needs can be met. (Rossi, 1980; Constable, 1978). As children grow, renovations and remodelling further stretch the space available to accommodate the fluctuating privacy and togetherness needs of teens. As children leave home to found new households and continue the cycle, parents may move again to gain access to appropriate recreation and health care facilities, to reduce maintenance, and to facilitate mobility (Newmark and Thompson, 1977).

This is a very different picture of the family home from the traditional picture of "the house as the permanent establishment of the family from inception to old age" (Carver, 1964, p. 116). The house is no longer

the place where everything is done, as Morley concludes: "It must be so designed and built that it will allow the family to pursue a great variety of activities in and out of it, without it being a burden to the occupants" (1979, p. 29).

The changing role of women has contributed to the adjustments in our traditional view of house and home (Greene, 1977). Less time for home-making, the ability to limit family size, and participation in the work force are some of the changes requiring innovation in the design and social utilities of houses, neighbourhoods, and communities.

The family housing life cycle has implications for social planning, housing design, service providers, and our economic and political institutions.

#### The Economic Perspective

The economic aspect of housing is complex and easily misunderstood. This brief overview is not meant to fully explain the intricacies of housing and our economy; this is a job better left to economists. It will examine the fundamentals of housing and the money market, housing as an economic indicator, and mortgage delinquency and foreclosure. These subjects are essential to understanding the dynamics external to the family that have precipitated the problem we are studying.

Fundamentals of housing and the money market. Housing in the industrialized world is the most complex and costly of commodities (Smith, 1974; Rose, 1980; Downs, 1980). As Starr points out, housing is a bundle of three interrelated packages: the shelter package, the utility package (transportation, police, hydro, schools), and the social package (access to employment, recreation, cultural aspiration) (Starr, 1975). Assembling these packages is difficult, costly, and a long-term project requiring the

allocation of many resources by both public and private sectors.

The resources that housing requires are land, labour, building materials, and money. The costs and availability of these resources are subject to shortages, strikes, inflation, depreciation, standards, zoning, and many other factors. For the purpose of this study, the money market and its availability to the person wishing to finance a home is of most interest.

The key words of housing finance are equity and mortgage. Equity is the funds invested by the purchaser himself in the house. This equity investment confers ownership on the equity investor, giving him the right to possess and use the property and the right to sell or receive income from that property (Starr, 1975).

The remainder of the money required to purchase the house is borrowed from a lender using the house as security. This loan is called a mortgage. If the borrower fails to make the payments required by the mortgage note, allows the property to deteriorate, or neglects to pay taxes, the lender may seek possession of the property (Starr, 1975).

The cost of borrowing the money to purchase or build houses is the most expensive factor in housing (Downs, 1980; Starr, 1975). In spite of this, the size of the annual demand for mortgage funds exceeds all other demands for investment funds, in both Canada and the United States (Downs, 1980; Starr, 1975; Smith, 1974). The cost of borrowing is subject to the agreement between the borrower and the lender who have complementary objectives. Under pressure to lend money in order to earn on his savings, the lender seeks to earn as high an interest rate as possible and to get his money back safely. The borrower of the mortgage loan needs money to satisfy his housing requirements. The balance of power is uneven between



lender and borrower. If the demand for houses is slack, the lender is anxious to loan and interest rates decline. If the demand is high, money is tight and the borrower has difficulty locating a mortgage (Starr, 1975).

The availability of money to borrow is subject to the willingness of investors to invest their savings in savings and loan institutions. Savings are attracted to institutions by the interest rates offered. These savings are lent to home buyers at a higher rate of interest. One might ask why families continue to borrow at such cost. Families require mortgage loans for a number of reasons. First, the family at the expanding stage of the life cycle needs housing at an age when they are least likely to have savings. Many families continue to hold their mortgages rather than pay them off when funds are available, as money in a savings account or bonds is more easily obtained for emergencies than the money invested in housing. Finally, consumer financing allows the family to enjoy the use of the house long before it is paid for (Starr, 1975).

There are several factors that make mortgage investment a less desirable investment for the lending institutions or individual, and that make interest rates higher than other loans. Safety is important to the lender. Differential interest rates are intended to compensate the lender for costs related to late payments in risky mortgages. The long-term nature of the mortgage is a disadvantage to the lender. While the savers may withdraw their funds, the lender cannot demand full payment from the borrower. Having agreed to a mortgage interest rate over the long term, the lender cannot raise the rate he has offered to the savers. The lender does not have the option to liquidate a mortgage as he could bonds and other forms of investment. A final objection to mortgage investment is that the small repayment schedule limits reinvestment unless the lender

holds a number of mortgage investments (Starr, 1975).

The primary supplies of mortgage credit in Canada are: private financial intermediaries such as life insurance companies, trust companies, mortgage loan corporations, and chartered banks; and the Canadian Mortgage and Housing Corporation, a crown corporation established to administer government housing programmes and make direct loans to the public when private financing is not available. Private financial institutions are influenced to invest in mortgages by the inflow of savings funds and the relative desirability of that form of investment. The government, through CMHC, is influenced by social priorities and general economic policies as will be discussed later in this chapter (Smith, 1974).

There are a number of factors on an international level that contribute to the high cost of financing: the demand for capital is high worldwide; confidence in the stability of currency has weakened and lenders are wary (Illing, 1968), and the U.S. monetary policy of high interest rates aimed at fighting inflation is followed closely by Canadian policy makers (Dzeguze, 1982).

The individual family is involved in the housing market through their savings patterns, their decision to purchase a home, their equity investment, their expectations in choice of housing, and their mortgage agreement. Having completed the transactions necessary to obtain a mortgage and having met their obligations for the term of the mortgage, they are faced with the renewal of their mortgage. The family has no influence over the myriad of economic and political factors that come into play at this point.

Housing as an economic indicator. The economy and the quality of life of families are affected by changes in the housing market (Newmark &

Thompson, 1977; Starr, 1975; Smith, 1979). The housing market, or the supply and demand of housing for rent and purchase, is influenced by the availability of equity and mortgage investment to finance "housing starts" (Newmark and Thompson, 1978). Housing starts are measured by the number of building permits issued during a specific time period. They are an indicator of the health of the economy and of the amount of housing that will be available in the near future.

As an indicator, the housing market reflects the prosperity or recession in the business sector. Housing is particularly sensitive to inflation, as the rising cost of land, labour, utilities, materials, taxes, and maintenance converge (Newmark & Thompson, 1977; Smith, 1974; Rose, 1980). Housing depends on the availability of credit for both the purchaser and the builder. When interest rates are high and credit is not available, there will be a decline in housing starts. As construction stops, this triggers a chain of events: construction workers are unemployed; suppliers lose orders affecting industries that produce furniture, bricks, cement furnaces, etc.; line workers, retailers, architects are unemployed; unemployed workers cannot purchase homes, cars, furniture, or new clothes (Newmark & Thompson, 1977; Rose, 1980). A widening circle of families are affected by the slump in the housing market.

Flood discusses demographic factors affecting the housing market. He suggests that Canada is moving toward a period of weaker demand in the housing market as our population is aging. By 1985, the proportion of people in the traditional house-buying age group (25-34) will be significantly smaller (Flood, 1978). Increasing energy costs affect building and operating costs as well as transportation costs making central

locations more expensive. Flood suggests that these projections have caused developers to move to the more stable U.S. market. The implications are that investors will reduce investment in Canadian housing starts. As new construction diminishes, the demand for affordable housing for rent and purchase will increase with serious consequences for the unemployed, fixed-income, and low-income families. In this free enterprise economy, the housing industry produces housing for those families with sufficient financial and personal resources. Adequate housing for low-income and, increasingly, for moderate-income families, is not provided by private industry (Rose, 1970; Smith, 1974). In 1965, half the population of Canada could aspire to home ownership, that is, carry a mortgage for 30% of the family's one income. By 1977, 3 in 10 Canadians could buy a home if both spouses were working. In 1981, CMHC estimated that one in 43 tenants in Vancouver could afford to purchase a house (Dzeguze, 1982).

As interest rates rise and unemployment increases, families are caught in "crisis poverty," a temporary reduction in their living standards (Donnison, 1968). Families with mortgage obligations may borrow from friends and relatives, reduce their recreation expenditures, change their eating habits, and in other ways attempt to meet those obligations. When the temporary condition is prolonged, these families face mortgage delinquency and foreclosure.

Mortgage delinquency and foreclosure. Mortgage delinquency and foreclosure have not been topics of interest to social scientists. The research and discussion in this area is conducted by economists on behalf of lending institutions whose objective is to identify the characteristics of the safe mortgage investment.

Serious delinquency and foreclosure are a depression or recession phenomenon (Bryant, 1956; Herzog & Earley, 1970; Morton, 1956). The Great Depression of the 1930's and the recession of the late 1950's and early 1960's were periods of high rates of mortgage foreclosure. A mortgage loan is said to be "delinquent" when any payment, as set out in the mortgage agreement, is not made when due. Failure to pay taxes, insurance, or meet any of a number of possible terms in the mortgage note may also be considered delinquency. Foreclosure is the legal process whereby the borrower of mortgage funds on any real property is deprived of his interest in that property. The procedures are explicit in the Ontario Rules of Practice of the Ontario Mortgage Act. In Ontario there are six methods of dealing with default of a mortgage. The most commonly used are foreclosure and power of sale.

In foreclosure, there is no minimum period of default. The lender seeks a writ of foreclosure. The borrower, after notice, has six months to pay the loan. At that time, the lender may seek a writ of possession. The lender keeps the excess if the house is sold at a profit and bears the loss if the house is sold at a loss.

The lender may exercise his right to power of sale when the loan is in default for a minimum of 15 days. The lender issues a notice of power of sale. The borrower has 35 days to pay the loan. If not paid, the lender obtains a writ of possession and the sheriff evicts the borrower. If the property is sold at a profit, the borrower is entitled to the excess, If the property is sold at a loss, the borrower may be sued for the loss.

Because the market for housing is at a standstill, power of sale is the preferred procedure of lending institutions at the present time in

Windsor. The crisis of losing one's home is not resolved after the proceedings of power of sale are completed, because of the possibility of a deficiency judgement. Once the lending institution has attained the power of sale, the property is put up for sale. If the selling price is less than the balance of the mortgage, the borrower may be held responsible for the balance in a deficiency judgement. In the U.S., some states have outlawed deficiency judgements; others require that the difference be calculated between the mortgage debt and the "fair market value" as determined by qualified appraisers (Unger and Melicher, 1978).

Bryant described two categories of reasons for mortgage delinquency as "unwarranted" and "fundamentally sound." The unwarranted reasons encompass carelessness, improper handling of money, marital difficulties, improper attitude toward obligations, vacations, taxes and dishonesty (Bryant, 1956). The fundamentally sound reasons for delinquency are particularly evident during recessions and depressions and include unemployment, illness or disability, accident, death, divorce, loss of a business, and bankruptcy.

Studies of foreclosure during the Great Depression were essential to the development of legislative protection for both lender and borrower. Morton quoted C. Lowell Harris' study of the foreclosure experience of the Home Owners Loan Corporation. Harris studied foreclosures in all regions of the U.S. up to mid-1944. He concluded that about one-third of borrowers lost their property due to inability to pay, abandonment, death of the borrower, or legal complications, and a full two-thirds lost their property due to non-cooperation and the obstinate refusal to pay (Morton, 1956).

Morton went on to study the foreclosures during the Great Depression

to identify risk factors. He concluded that risk was associated with larger loans, smaller incomes, borrowers' age if under 30 and over 50, highly industrialized areas, and large communities (Morton, 1956).

Herzog and Earley studied the rise in delinquency and foreclosure that took place during the economic recession in the late 1950's and early 1960's. Unlike previous studies, they had a sample of 13,000 loans and access to more sophisticated analytical procedures. Their findings suggest that demographic factors such as age, occupations, skill, and marital status are not significant. Risk of delinquency, however, is closely associated with economic factors such as refinancing, junior financing, and the loan-to-value ratio. They concluded that "the data show clearly that income and employment changes reflect themselves fairly promptly in home mortgage delinquency performance" (Herzog & Earley, 1970, p. 31). At a time of rising costs, wage concessions, and unemployment, the homeowner faces a decrease in the value of his house. For obvious reasons, this affects both the ability and the willingness to pay.

#### The Political Perspective

Having looked at some of the social and economic questions that are raised by the subject under study, the most commonly asked political question in this crisis is, "Why doesn't the government do something about this?" The question is muttered by the man on the street, editorialized by the media, demanded by government opposition, and no doubt pondered by governments themselves. Of course, there is no one answer. The political answers take the form of monetary and fiscal policy, and housing policies and programmes, based on the social priorities of each level of government.

The final section of the literature review will look at the impact

of aspects of the political system on housing—specifically, the influence of monetary and fiscal policy, and the present housing policies and programmes in Canada.

New housing construction and the mortgage market have played a significant role in the post-war Canadian economy. They have promoted a substantial increase in housing standards, generated valuable income and employment, and provided an important medium for government policies aimed at stabilizing the economy (Smith, 1974). Canada changed from a nation of tenants in the 30's and 40's to one of homeowners by the late 1950's in response to Federal and Provincial housing policies, legislation, and initiatives (Rose, 1980). Once again in 1982, 40% of our population are tenants (Dzeguze, 1982).

While developers, builders, and suppliers may plan land purchases, production, and construction, these plans are significantly affected by government actions.

Monetary policy. Government can very effectively influence the supply of money for the building and purchasing of houses through its monetary policy. For example, the issue of government bonds at an interest rate higher than the commercial savings institutions influences depositors to withdraw their funds and invest them at the higher interest rate. This, in turn, reduces proportionately the availability of mortgage funds in the private sector (Newmark & Thompson, 1977). Smith suggested that a policy of monetary restraint that increases a long-term bond yield by 10% would generate an 8.1% decline in housing starts the first year and a 13% decline in the second year in the Canadian market (Smith, 1974).

In addition, the government through the Bank of Canada sets interest



rates. Chartered banks, in turn, pass along the higher or lower cost of borrowing money to their customers (Newmark & Thompson, 1977). Even a half-point change in the interest rate may mean the difference between staying in the housing market, or voluntarily or involuntarily withdrawing. Between 1978 and 1979, the Bank of Canada rate increased ten times and mortgages rose correspondingly (Rose, 1980). At the time of this study the Canadian Government monetary policy of high interest rates continued with interest rates fluctuating between 21.75% and 17%.

Fiscal policy. The Canadian federal, provincial, and local governments have the power to tax income and property. Tax laws or fiscal policy can affect the housing market in a number of ways: increase or reduce the money earned in real estate transactions (capital gains); provide incentives for investment in the construction or the purchase of homes; increase or decrease the disposable income of potential buyers; aid the homeowner through mortgage deductability or depreciation deductions; change the burden of the property owner through shifts in property tax; adjust the sales tax on building materials or home appliances (Smith, 1974; Rose, 1980; Newmark and Thompson, 1977).

Smith pointed out that while a policy of fiscal ease increases income and the demand for houses, it also increases general economic activity and thus construction costs and housing prices. This increase in costs offsets the increase in personal income. He concluded that fiscal policy has much less impact in the housing market than monetary policy (Smith, 1974).

At the time of this study federal and provincial fiscal policies aimed to slow inflation and to reduce deficits. These policies reduced personal disposable income by increased sales tax, increased income tax

and increased Unemployment Insurance premiums. The effect was to limit the family's ability to consider purchasing a home. The first-time homebuyer received some tax incentive through the Registered Home Ownership Savings Plan. However, for the family who already owned a home, these increased taxes make it more difficult to meet their mortgage obligations.

Housing policy and programmes. The various levels of government in Canada have been involved in the development of housing programmes and policies since the Great Depression. The provinces have been assigned constitutional responsibility for housing by judicial interpretation of the BNA Act. However, housing legislation with direct programming as well as shared Federal-Provincial programming has been promoted by the Federal government since the National Housing Act in 1938 (Rose, 1980).

There are a number of factors involved in government development of policies and programmes. First, housing is an important component of Federal-Provincial relations (Rose, 1980). Federal legislation must provide for significant participation of provincial governments. Second, the intensity of involvement in housing by a government is related to its social priorities. These priorities vary across levels of governments and between elections. At a time of high unemployment, housing policy may reflect the government's goal to stabilize the economy through incentives to build and purchase new homes. At times of a housing shortage, housing policy may focus more specifically on assistance to build public or multiple-unit housing.

Canadian Federal housing legislation began with the intention of encouraging home ownership through the provision of more lenient mortgage terms. The Canada Mortgage and Housing Corporation was a crown corporation

established by the Canadian Government in 1946 to implement Canadian housing policy. This policy, through the year, has shifted from direct intervention (provision of loans themselves) to indirect intervention (mortgage loan guarantees) (Rose, 1980).

The direct lending programme has had a significant impact on the volume of housing construction in Canada. Between 1957 and 1970, 19% of all new dwelling construction was financed through CMHC (Smith, 1974). The direct lending programme was available to borrowers who were unable to obtain a conventional mortgage on the open market. The programme provided for lower interest rates, lower down payments, and a longer amortization period. Families who would not otherwise be able to own homes were assisted through these programmes. The direct lending programmes also financed cooperative, low rental, public, and student housing; federal-provincial housing programmes; and General Residential Construction (Smith, 1974). Criticisms of the assisted home ownership programmes have included the following. The conventional mortgage market is reduced as some buyers who would be eligible for a conventional mortgage opt for the better CMHC terms. Also, many families who have received time-limited or lump-sum assistance cannot maintain the mortgage at market rates when economic conditions change to high interest rates, inflation, and unemployment.

The second form of government housing assistance was the Federal Loan Insurance Programme under the National Housing Act. Federal loan guarantees have existed in some form since 1935. It represented a shift in policy from direct lending to insuring conventional loans. National Housing Act insurance influenced the housing and mortgage market by varying the terms that qualified for insurance. Liberalizing

qualifications increased the demand for housing by reducing downpayments and current income, thus putting homeownership within reach of families who could not normally afford the terms of conventional mortgages. The supply of funds for mortgages was increased as insurance created a risk-free investment. This programme was of most benefit to middle-income families, purchasing a medium-price home (Smith, 1974). However, insurance programmes have not protected the family from the changes of interest rates, unemployment and inflation.

A third form of assistance grew out of the problems that high interest rates, and inflation created for home owners facing mortgage renewal. The Canadian Mortgage Renewal Plan offered assistance to qualified homeowners to reduce the debt service ratio to within 30% of the family income through a loan or grant of up to \$3,000. Although funds were allocated for 45,000 applications, between November 1981 and June 1982, 1,300 Canadian families sought and received assistance. This form of assistance does not protect the family facing "crisis poverty" due to wage concessions, unemployment, illness, or disability as the decrease in income exacerbates the problem.

In answer to the question "Why doesn't the government do something?", the social priorities of governments in Canada at the time of this study dictated fighting inflation. The subsequent monetary policy of reduced personal income contributed to the spiralling unemployment. These were economic forces beyond the control of the individual family faced with the loss of their home. Direct lending programmes to assist home ownership were themselves defeated by high interest rates. The Canadian Mortgage Renewal Plan was too little too late for Windsor families.

Summary

The literature review examined two fields of study relating to families losing their homes: crisis theory and housing.

From the literature, it was noted that a crisis is a period of upset, usually lasting 4 to 6 weeks, which occurs when a person or family wrestles with problems that are temporarily beyond their capacity. Crises may be predictable, as in developmental changes, or sudden and unexpected. It has been observed that individuals and families may proceed through similar and predictable stages in a given crisis, each stage accompanied by feelings and tasks to be managed. Family crisis has an impact on family relationships, the family network and the physical and mental health of its members. The crisis presents an opportunity for growth and greater mental health as well as the potential for deterioration or pathology. The ability to cope with a crisis is influenced by many factors including experience, family solidarity, the type of crisis and the supports available. Coping effectively with a crisis requires correctly perceiving the reality of the situation, seeking new information, asking for help, expressing positive and negative feelings, and working through one manageable task at a time.

Crisis intervention is the means by which a person or group intervenes in the life situation of an individual, or family, or community, to reduce the impact of a crisis. Sources of help in a crisis include oneself, the family network, the "veteran" expert and the professional help systems. There are many models and approaches to crisis intervention that can contribute to planning the support of families facing unemployment, financial crisis and the loss of their homes.

Research examined the effects of forced relocation due to urban

renewal, and residential and social mobility. Moving may be associated with changes in social status, isolation from valued support system, feelings of painful loss, and the disruption of family patterns. Families with the greatest role investment in a neighbourhood were more likely to have difficulty adapting to the new situation. Certain groups of people were at greater risk of severe stress when moving: children, adolescents, the aged, the full-time homemaker, or those who have experienced the death or separation of a loved one. Effective coping with the loss of the family home may be limited by the economic, political and social forces beyond the control of the family in crisis. For the individual family coping requires the maintenance of an open and positive attitude toward the emotional and material tasks of moving.

From the literature, it is evident that housing has become one of the most complex systems in our society, the social context of family life, the most costly of investments and the focus of policy at all levels of government. Housing is a basic human need but how that need is met changes with personal lifestyle and the family life cycle. Homeownership as a value in Canada has shifted towards tenancy once again. While it is the most important investment that a family makes, there are a number of economic factors that influence the availability and cost of mortgage money and housing including risk, supply and demand, government participation and the international monetary climate. Governments can respond to housing crises through monetary, fiscal, and housing policies. At the time of this study, the interventions of governments were aimed at fighting inflation. The subsequent monetary policy of high interest rates and fiscal policy of reduced personal income contributed to unemployment and family financial crisis. Direct assistance programmes were inappropriate

for families experiencing "crisis poverty."

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## CHAPTER III

## RESEARCH METHODOLOGY

Finestone and Kahn referred to the research design as a "set of decisions" (Finestone & Kahn, 1975, p. 38) prior to the actual collection of data. This research design represents the decisions that guided the collection and analysis of data. The decisions outlined in this chapter address the classification of the study, the research questions, the factors affecting the reliability and validity, and the choice of methods for the collection and analysis of data.

Classification

The classification of research facilitates the reader who wishes to locate, evaluate, and utilize a particular type of study. Using the classification scheme developed by Tripodi, Fellin, and Meyer (1969), the present research was classified as an exploratory-descriptive study.

In choosing the classification of a study, one first looks at the purpose. In exploratory research the purpose is to take an unexplored topic and develop ideas and hypotheses. The topic under study was relatively recent with little known research. It was consistent in this situation to choose the sub-type exploratory-descriptive research to obtain, "the relatively detailed quantitative and qualitative description of a particular phenomenon" (Tripodi et al., 1969, p. 47). Selltitz, Jahoda, Deustch, and Cook (1959) suggested a second purpose of exploratory research relevant to this study as



"providing a census of problems regarded as urgent by people working in a given field of social relations" (p. 50).

In addition to an examination of the purpose, the requisites for exploratory research include the following. First, the present study was not classifiable as experimental or quantitative-descriptive as systematic representativeness was not possible. Second, the procedures for the collection analysis of data were relatively systematic. Finally, the researcher has attempted to go beyond the observations to develop questions for further research in this subject area.

#### Focus

As discussed extensively in the review of the literature, no research has taken place on the recent phenomenon of families losing their homes. It was the purpose of this research to explore this new phenomenon, to identify the characteristics of families in this situation, to better understand the economic and social impact on the family. As in all social research it was anticipated that the findings would be useful in determining an appropriate response to this problem on the part of social services and community leaders. In addition, questions for further research were developed.

In order to study this phenomena, the following research questions were devised.

1. What are the characteristics of the families who are in the process of losing their homes?
2. How does the process of losing their homes effect these families?

3. What problems in family and social relationships are these families faced with during the process of losing their homes?
4. How do these families cope with these problems?
5. What community resources do they seek out?
6. Do these families perceive that existing community resources meet their needs?

#### Assumptions and Definitions

Lillian Ripple (1960) defined an assumption as "a proposition that is taken as given in a particular investigation" (p. 35). The assumptions identified here concern values and variables that define the context of the research. They are not investigated in the present research.

In developing the research design the researcher made the following assumptions.

1. Loss of the family home is a significant crisis for the family.
2. A crisis may be a benefit or a detriment to the family.
3. The families losing their homes have unmet needs that may or may not be addressed by community resources.

As many words have more than one common usage, it is necessary for the researcher to define precisely the usage of certain words and ideas. The following definitions were used by the researcher in the course of this study.

Family was defined in its broadest sense to refer to single, married, separated, divorced or widowed persons living with or without children.

Problem was defined as a need or difficulty experienced by the respondent.

Home referred to the principal residence of the respondent which he intended to buy. Income property was excluded.

The loss of one's home referred to the repossession of the house by the mortgage lender, or from the perspective of the borrower, the realization that he cannot continue to meet his mortgage obligations.

Mortgage was defined as a conditional transfer of property pledged as security for the repayment of a loan and the contract specifying such a pledge.

Community resources referred to neighbourhood and medical services, social agencies, and community leaders such as elected officials, clergy, and labour leaders.

#### Population and Sampling Procedure

The population consisted of all families living in the City of Windsor and Essex County who were in the process of losing their homes between January 1, 1981 and July 1, 1982.

The sampling method chosen for this research was a non-probability method of accidental sampling. In non-probability sampling "there is no way of estimating the probability that each element of a population has of being included in the sample, and no assurance that every element has some chance

of being included" (Selltiz et al., 1959, p. 514). Consequently the sample did not represent all individuals of the population of families who were in the process of losing their homes.

The sample was an accidental sample, as the subjects came forward to participate in the study by their own choice. "In accidental sampling one simply reaches out and takes the cases that fall to hand" (Selltiz et al., 1959, p. 516).

The reasons for choosing this sampling method were as follows. Lists of families who have lost their homes were unavailable, precluding probability sampling. As no previous research was available to assist in further describing elements of the population, quota and purposive sampling were not available to the researcher, who wished to avoid making assumptions about the population.

Although sampling error and bias could not be computed for this type of sampling, it was determined that possible errors would not have serious consequences in this early stage of studying this phenomenon.

Finally the nature of the topic was sensitive for the families involved in the study, requiring their utmost cooperation and assuredness of confidentiality. The volunteer nature of this accidental sample addressed that concern.

The sample was recruited through the use of public media. An advertisement was placed in The Windsor Star, classified section, on sixteen days between April 10, 1982 and June 5, 1982 (Appendix D). An ad appeared in The Guardian,

the UAW newsletter, in the June/July 1982 edition (Appendix E). A feature article appeared in Newslines, the University of Windsor newsletter, on May 12, 1982 (Appendix F). Flyers were distributed to community agencies and public bulletin boards (Appendix C). CBC and CKWW radio, and CBC-TV featured interviews of the researcher. The researcher interviewed agency personnel and community leaders who were likely to have contact with families in crisis.

Volunteers interested in participating in the study responded by calling the researcher, at which time an appointment to meet was scheduled at their convenience.

#### Data Collection

In determining the method for data collection, the scheduled interview was chosen. The advantage of the interview in this present study lies in the sensitive and unexplored nature of the subject. The interview allowed the researcher to follow the lead of the respondent to discuss relevant but unanticipated ideas. The researcher had the opportunity to explore material in depth with respondents. The disadvantages of interviewing lie in the time required and the potential for bias on the part of the interviewer.

The data collection instrument consisted of a questionnaire including closed questions seeking demographic data, and open-ended questions with complementary fixed alternative questions seeking quantitative and qualitative data.

The researcher pretested the data collection instrument with three potential participants. After minor changes, the

instrument appeared to be an effective method of collecting data to answer the research questions.

The researcher, with experience in casework interviewing, conducted all the interviews. The interviews were completed over a period of ten weeks. In each family, one adult participated in the interview. In two interviews a spouse was present for part of the interview.

#### Data Analysis

Data analysis is "a process consisting of a number of closely related operations" for the purpose of summarizing "the completed observations in such a manner that they yield answers to the research questions" (Selitz, 1959, p. 386). The data was analysed using coding and descriptive statistics.

Coding is the procedure of categorizing data using, in this case, numerical symbols. The advantage of coding is that tabulation is simplified. The disadvantage lies in the fact that coding requires that judgments be made by the researcher. Problems may arise in coding questionnaires due to inconsistency in data collection, completeness, legibility, comprehensibility, uniformity, and inappropriate responses (Selitz, 1959). The researcher was able to avoid these difficulties by verbal administration and interviewer completion of the questionnaire. The structured questionnaire, dealing with largely demographic data, presented little difficulty in coding reliably. It was coded prior to the collection of the data.

Coding unstructured data, collected by means of recorded discussion of standard topics, presented special problems.

Selltiz et al. (1959) suggested developing working hypotheses by the careful examination of data and the sorting of observations into groups with common characteristics, similar experiences, or similar consequences. The research questions guided the choices of which characteristics, problems, and consequences to examine. However, the process of making sense of unstructured material requires many more judgments than structured material. For example, the researcher encountered problems in deciding on the size of a unit for categorization. These judgments reduce the reliability of the coding of unstructured data, while they are a necessity to exploratory research.

The data was analyzed using descriptive statistics, procedures used in describing the properties of samples (Ferguson, 1981). The purposes of using descriptive statistics in this particular study are outlined by Selltiz et al. (1959) as follows:

1. To characterize what is typical in a group...
2. To indicate how widely individuals in the group vary...
3. To show other aspects of how individuals are distributed with respect to the variable being measured...
4. To show the relation of the different variables in the data to one another...
5. To describe the differences between two or more groups of individuals. (p. 410).

### Limitations

Limitations of this research are discussed here to give readers information about the reliability and validity of the findings and to assist researchers who may continue where this study ends. Research is limited by the very nature of the choices and decisions that are made from problem formulation to report writing. Certain limitations however might be overcome with different resources or at a different time. The limitations of this research are discussed below.

The reader is cautioned that conclusions that arise from the findings may only be applied to the sample under study. It is beyond the scope of this exploratory-descriptive study to generalize to a larger population.

The sample selection, accidental sampling, limited the reliability and validity, as sampling error and bias cannot be computed. As in most social research, it is regretted that the sample size is too small to adequately represent the population of families in a similar situation. Specifically, several groups are not represented: Families who purchased their homes through the Assisted Home Ownership Program (AHOP); families who have moved out of town; families who received public housing after losing their homes; and families who could not be located. The voluntary nature of the sample implies a bias towards those most willing and capable of discussing their experiences.

The study was limited by the scarcity of literature on the loss of the family home during economic crisis.



The data collection instrument was simple and addressed the research questions. However, it lacked validity and reliability for the following reasons. The open-ended questions relied on self-report and thus information given by the subject may have been inaccurate or edited. The interviewer may have biased the collection of data, for example, by showing more interest in one topic than another. The questions or topics may have been interpreted differently by individual respondents. Finally, the categories were not exhaustive nor mutually exclusive.

The analysis of the data posed problems in the interpretation and categorization of observations. For these reasons, the conclusions may not be generalized to a larger population until tested under more rigorous conditions.

#### Summary

This chapter has described the set of decisions and choices requisite to research, including the classification, research questions, and the methods of data collection and analysis.

The study was classified as exploratory-descriptive research. The focus of the study was the recent phenomenon of families losing their homes due to high interest rates and unemployment during economic crisis. Upon examination of the problem, a series of research questions were developed and the assumptions and definitions delineated. An accidental sample was obtained by means of public advertising in the City of Windsor and Essex County. The researcher devised a data collection instrument that was administered to families in a

scheduled interview. The data was analysed using coding and descriptive statistics. The limitations related to the sampling, data collection, and analysis were discussed.

## PRESENTATION AND DISCUSSION OF FINDINGS

Statistical Description of the Respondents

The researcher received 17 calls in response to media advertising and coverage, and 21 referrals from collateral contacts. Fourteen interviews were conducted. Two questionnaires were excluded because of incomplete information and the involvement of income property. The 12 completed interviews yielded the following information.

The families. One adult member of each of the twelve families was interviewed. Nine of the families were residing in Windsor and three in Essex County at the time of the interview. Seven women and five men were interviewed. The women ranged in age between 20 and 44 years old, with 70% being 25-34 years old. The men ranged between 25 and 49 years with 80% being 25-39 years old. This coincides with the traditional house buying age group.

Five family forms were represented in this sample as illustrated in Table 1. Note that 7 families were married intact families, while 5 were separated or divorced. Nine families included children.

Table 1  
Family Forms

Form	Freq.	%
Married couple	1	8.3
Separated couple	1	8.3
Married with children	6	50.0
Separated with children	3	25.0
Divorced	1	8.3
Total	12	99.9

Among the 7 married families, three were married less than 10 years while four were married 11 to 20 years. Among the separated families, three separated concurrent with the loss of the house.

Within the nine families with children, there were 17 children; 14 were under 12 years of age, and three were adolescents.

Given this information about family forms, the length of marriage, and the age of children, the families may be classified according to life cycle stage as shown in Table 2. The 12 families were in the traditional

Table 2  
Life Cycle Stage of Families

Stage	Freq.
Founding stage	3
Expanding stage	9
- expectant	
- new parenthood	2
- early school years	3
- adolescent school years	4
Contracting stage	0

house-buying stage when founding and expanding activities are undertaken. None of the families were in the contracting stage when housing might more conveniently be changed. Note that six families were faced with the developmental crises of new parenthood and adolescence concurrent with the loss of their homes.

Education and employment. Data on education, employment, and unemployment was collected for all the adults in the families interviewed and for the separated spouses of the three families who separated concurrent with the housing problem. Table 3 illustrates the education of the 22 men and women. Note that 72% of the subjects completed high school or more.

Table 3  
Education of Men and Women \*

Level	Men	Women	Total	%
Up to Gr. 12	4	2	6	27.2
Gr. 12	4	5	9	40.9
Gr. 13	1	2	3	13.6
College	1	2	3	13.6
University	1		1	4.5
Total	11	11	22	

\* Includes separated spouses in 3 families who separated concurrent with the loss of the house.

Table 4 summarizes the data on the occupation of the men and women in this sample. Not all of the subjects were currently employed in their occupation. As might be expected in a community dominated by the auto industry, 91 percent of the men considered their occupation to be skilled or unskilled trade. Fifty-three percent of these men and women were employed in the auto industry. Seventeen percent were employed in each

of the public service and food industries.

Table 4  
Occupation of Men and Women \*

Occupation	Men		Women	
	Freq.	%	Freq.	%
Professional	1	9.1	1	9.1
Clerical	-		4	36.4
Skilled Trade	3	27.3	-	
Unskilled trade	7	63.6	3	27.3
Student	-		2	18.1
Homemaker	-		1	9.1
Total	11		11	

N = 22

\* Includes separated spouse in 3 families who separated concurrent with the loss of the house.

Unemployment and layoffs were very high in Windsor and Essex County. These families were not immune. Eight families experienced a loss of income due to layoffs, business closures, and long-term illness. In five families both earners were affected and in three families the only earner was unemployed. Table 5 illustrates the duration of unemployment that the men and women in this sample experienced at least one full year and as much as three without work. The five people who did not work

at all were women who chose to remain at home to manage the household and children.

Table 5  
Duration of Unemployment Within the Last Three Years \*

Duration	Freq.	%
No unemployment	5	22.7
6-12 months	7	31.8
13-24 months	3	13.6
25-36 months	2	9.1
Not employed	5	22.7
Total	22	99.9

N = 22

\* Includes separated spouse in 3 families who separated concurrent with the loss of the house.

At the time of the interview one family was receiving public assistance and three people in two families were receiving unemployment insurance. Ten families received income from full time employment. In four families income was supplemented by part-time work.

Their homes. Data was collected pertaining to the value of the homes, interest rates, the payment schedule, and the foreclosure procedure.

The twelve families involved in this study purchased homes ranging

in value from \$17,500 to \$74,000 for a total purchase value of more than half a million dollars. The average home was in the \$30,000 to \$49,000 price range, which would be considered a reasonably priced home in 1977-1979 when nine families made their investment. These families made their mortgage commitments at a time when the auto industry and real estate were booming. Their jobs were apparently secure and rising house prices made purchasing urgent if they ever planned to own a home. Most families saw their property depreciate between \$2,000 and \$20,000 in the 1981 real estate market. Eleven families considered their homes lost within five years of the date of purchase.

Figure 2 illustrates the interest rate on these mortgages at the time of purchase compared to the interest rate at the foreclosure. Five families faced mortgage renewal at interest rates in the 19% to 22% range. Seven families considered their houses lost before mortgage renewal imposed high interest rates.

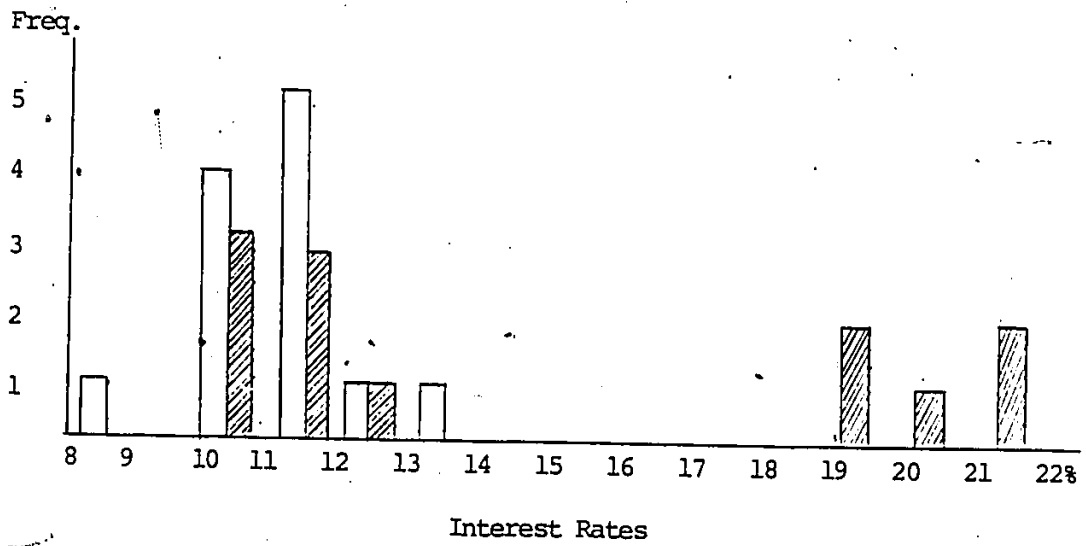
The monthly mortgage payment of these families ranged from \$230 to \$720 per month. Seven families paid up to \$500 while five made payments in excess of \$500 per month. When these payments were compared to the present monthly income, five families fell within the recommended limit of an expenditure of 30% of income on shelter. However since many of the families experienced some form of loss of income the present income did not give a true picture of the financial burden imposed by the mortgage. Seven families owed well above 30% of their income, with three families in the position of paying 55% of their income in monthly mortgage payments.

Table 6 illustrates the process by which these families have lost or will lose their ownership rights. Note that power of sale and



Figure 2

Comparison of Interest Rates at Purchase and at Loss



□ Interest Rate at Purchase

▨ Interest Rate at Loss

declaring a borrower ineligible for a mortgage are actions initiated by the mortgage lender. Bankruptcy and relinquishing the property are actions initiated by the borrower. Seven lenders initiated action while five families took the initiative themselves. This Table addresses only the first step or initiative. In each situation the lender or the borrower has the option to respond by an action such as power of sale or bankruptcy.

Eight families had moved to new accommodations at the time of the interview. Four families had not moved. Two families had set a moving date and found accommodations. Two families were tentative about their plans.

Table 6  
Termination of Ownership Rights

Action	Freq.	%
Power of sale	5	41.7
Ineligible for mortgage	2	16.7
Bankruptcy	3	25.0
Relinquish property to lender	2	16.7

Contributing factors. The researcher was interested in what the subjects considered to be the contributing factors in the loss of their homes. Unlike the farmers who had formed the Farm Survival Association, homeowners had not made a collective effort to protect their interests. Offers by Labour Councils to take collective action were not responded to.

The loss of the family home remained a personal family problem rather than a social or political cause. Hoping to better understand this dynamic, subjects were asked to check off, then rank a list of possible factors contributing to the loss of their house. Their responses are shown in Table 7, including the rank and the frequency with which a factor was chosen. Subjects were encouraged to add factors that they perceived as missing. Additional factors were bank mismanagement, loss of a business, lack of overtime (2 families), and the cost of house maintenance.

Table 7  
Factors Contributing to the Loss of Their Home:  
Perceptions of Respondents

Factor	Rank	Frequency
Unemployment of husband	1	6
High interest rates	2	6
Mortgage renewal	3	7
Cost of living	4	6
Poor real estate market	5	7
Local economic situation	6	7
Wage concessions	7	4
Money management	8	2
Emotional illness	9	1
Physical illness	10	1
Unemployment of wife	-	0
Other	-	5

It is interesting to note that, while 4 wives experienced unemployment, it was not seen as a factor in the loss of their homes. Personal difficulties, such as money management and illness, rank far below the economic factors over which the individual has no control. Repeatedly, subjects told the researcher that the loss of the house was not their own fault. This data indicates that these families place the responsibility for their financial difficulties on the economic system. It is speculated that these families did not take collective action for a number of reasons. From our knowledge of crisis theory, it is evident that these families were numbed by the accumulated effects of the economic crisis. While they avidly and hopefully followed events such as rallies and government budgets through the media, their energies were invested in coping with unemployment and financial problems. Finally, they may have seen themselves as having very little impact on the economic and political system that supported high interest rates and unemployment.

#### Problems Experienced by the Families

The researcher was interested in the type of problems experienced by families in this type of crisis. The subjects were asked in a number of ways to describe the circumstances, effects, and problems associated with the loss of their home.

The researcher's first impression was that the loss of the house was one of many significant life events. Table 8 lists the life events experienced by these families in the general chronological order of their occurrence. The LCU (life change units) from the work of Holmes and Masuda are included, to give the reader an idea of how these events compare to the experiences of life change and readjustment of the general

Table 8  
Significant Life Events Experienced by Respondents

Events*	Freq.	Life Change Units**
Immigration	1	
Buy house, mortgage over 10,000	12	31
Move into house (change in residence)	12	20
Addition to the family	3	39
Spouse begins or stops work	7	26
Loss of job/Layoff, unemployment, plant closure	8	47
Major change in work responsibility (promotion or demotion)	1	
Loss of business	1	
Loan less than \$10,000	8	17
Change in job	4	36
Change in financial status	12	38
Arguments with spouse	8	35
Change in social activities	9	19
Change in health of family member	1	44
Change in personal habits: eating, sleeping	8	
Return to school	3	26
Marital separation	4	65
Marital reconciliation	1	45
Difficulty conceiving	1	
Inability to sell house	6	
Law suit	1	
On welfare	2	
Foreclosure/loss of house	10	30
Bankruptcy	7	
Change in residence	8	20
Change in schools, recreation, church activities	8	20

\* Approximate chronological order.

\*\* See Social Readjustment Scale, Appendix B

population. Holmes and Masuda developed with Rahe, the Social Readjustment Scale (see Appendix B) consisting of life events scaled according to the amount of social "readjustment" they were judged to require. A cluster of life events requiring major changes in life adjustment were found to be associated with the onset of illness (Holmes & Masuda, 1974; Rahe, Meyer, Smith, Kjaer, & Holmes, 1964). Note that in this study each family experienced a minimum of 3 events. To place this in a time perspective, recall that 11 families lost their homes within five years of purchase. For most these life changes have occurred within 2 or 3 years.

In order to measure the frequency and intensity of specific problems, the researcher asked subjects to rate a list of problems according to their seriousness. (See Question 25 in Appendix A). A rating of 3, 4, 5 indicated that the problem was of some seriousness to the family. Table 9 illustrates the ranking frequency and mean score of the responses. All of the twelve families experienced financial problems, with an average score of 4.6 placing this problem in the very serious to extremely serious range. Marital conflict and emotional problems were experienced as serious by eight families (66.7%). Six families (50%) found unemployment and legal problems to be serious. The problems related to moving, namely distance from clubs and organizations, finding accommodation, meeting new friends and neighbours, and the loss of neighbourhood contacts were not seen as serious by the majority of families, in contrast to the literature viewing mobility as a crisis.

Through examination of Tables 8 and 9, it is noted that these families experienced a number of crises and problems. Figure 3 illustrates the path of significant crises in the process of losing the

Table 9  
Seriousness of Problems

Problem	Freq.	%	Mean Score
Financial concerns	12	100	4.5
Marital conflict	8	66.7	3.3
Emotional problems	8	66.7	3.1
Unemployment	6	50	2.8
Legal problems	6	50	2.6
Health problems	5	41.7	2.5
Distance from clubs and organizations	4	33.3	1.9
Finding new accommodation	2	16.7	1.8
Meeting new friends and neighbours	2	16.7	1.8
Loss of neighbourhood contacts	1	8.3	1.8
Child discipline	2	16.7	1.6
Disapproval of friends	1	8.3	1.4
Disapproval of family	1	8.3	1.3
Child day care	-	-	-

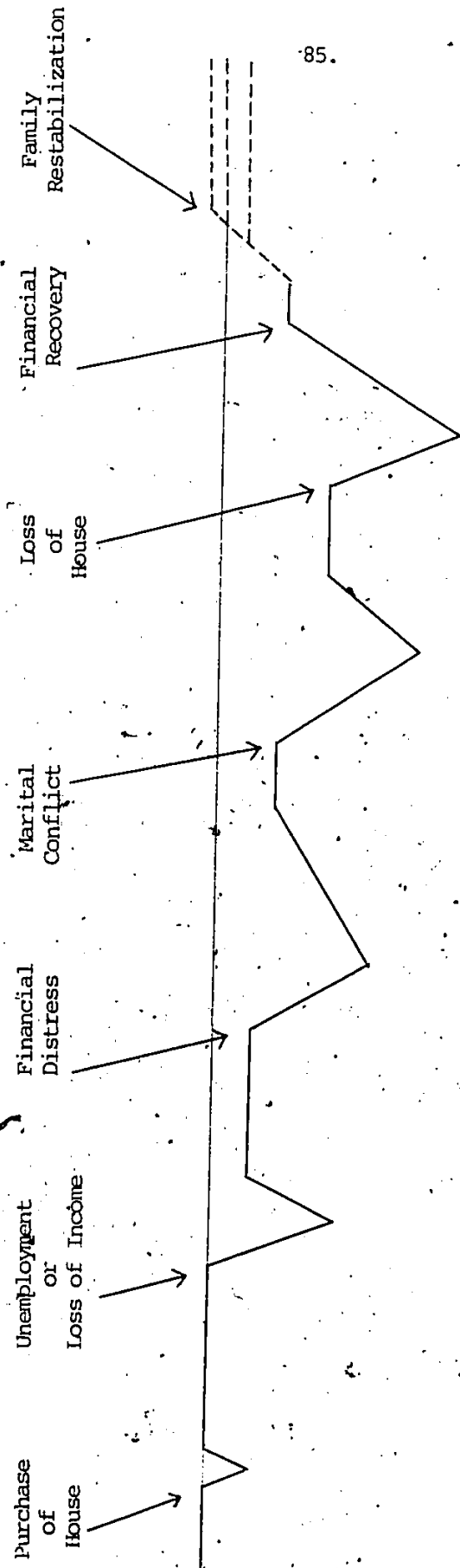


Figure 3. Significant Crises in the Process of Losing the Family Home During Economic Crisis  
Adapted from Hill, 1958.



family home. Each new crisis was followed by a period of disorganization. Recovery was slowed by the accumulating financial and marital stress.

The loss of the house was a crisis that involved a considerable period of disorganization including legal problems and moving, but unlike the previous crises, this one provided an opportunity to regain control of finances and reduce stress. It is speculated that the loss of the house is the first step toward recovery and family restabilization.

Respondents in families with children (9) were asked to rate the seriousness of possible problems for their children. Table 10 shows the responses of the families. One third of the parents (3) thought leaving the neighbourhood and the distance from clubs and recreation were serious although the scores were low. Two families were worried about the change of schools and house.

Table 10  
Seriousness of Problems of Children

Problems	Freq.	Mean Score
Leaving neighbourhood	3	2.0
Distance from clubs and recreation facilities	3	1.9
Change of schools	2	1.7
Making new friends	1	1.6
Different house	2	1.4
Keeping in touch with old friends	-	1.3
Relationship with parents	-	1.2
Getting along with brothers and sisters	1	1.1

\* N = 9

The parents noticeably rated the children's problems as being less serious than their own as indicated by an average mean score of 2.54 for the parents and 1.35 for the children. The researcher speculated on the reasons for this. The parents were more cognizant of the seriousness of their own concerns than those of their children. Six children were below the age of 5 years and eight were under the age of 12; limiting their ability to directly communicate distress to their parents. The parents, highly preoccupied with serious life events, may not have been aware of their children's distress. The parent-child relationship during the series of life changes may have developed such that the child stopped communicating distress. The older children, aware of the family's financial problems, may have accepted the parents' decision to move because of the parents' positive attitude. The parents may have been unable or unwilling to communicate to the researcher that the children were affected by the loss of the house. Due to the increase in family solidarity during a crisis, the reaction of the children may be delayed, possibly until the physical tasks of moving and readjustment are completed. For any of these reasons, the data does not indicate that the process of losing their home had an impact on the children. Further research in this area is indicated.

The main problems experienced by these families were financial, marital, emotional, legal, and health problems. The following is an examination of the experience of these families focussing on the common themes as well as the unique.

Financial problems. All twelve families experienced very serious financial problems. The following is a discussion of some of these problems including loss of income, family debt, hardships, the relationship with the mortgage lender, legal difficulties, and bankruptcy.

Nine families experienced a direct loss of income through lay-offs, business closures, illness, loss of overtime, and/or concessions. In the auto industry eight workers in seven families were layed off at least six months to indefinitely. Several families experienced additional wage reductions through concessions and the loss of overtime. Within the construction and food industries, two families lost their income when businesses closed. One family depended on the seasonal employment available in the food industry after auto industry lay offs. One family suffered a reduced income through the lengthy illness of the main wage earner. Several workers found new employment at much lower wages.

The three families receiving four incomes from the public service or the services industries did not experience a direct loss of income. One family lost disposable income after mortgage renewal increased payments to 58% of the monthly income. A second family felt the increases in interest rates on debts, utilities, and maintenance costs reduced disposable income.

Data was not systematically collected about the amount of the debt load of the families who participated in the study. However, in discussing their financial problems, respondents mentioned mortgages, loans, car payments, credit cards, and heavy bills. The researcher estimates that these families carried a debt load of \$25,000 to \$60,000. Two families carried first, second, and third mortgages. One family had five outstanding debts, while nine had two or three debts including the mortgage. Nine subjects perceived themselves to be good managers of money. Two men felt their lifestyles had been extravagant. One respondent had previous difficulties in money management. In most cases these debts were incurred in good faith during good times. In some cases debts

were incurred through small loans and credit cards to help the family through what they believed was a "temporary" set back brought about by layoffs. As one subject said, "I thought things would get better or stay the same, I never thought they would get worse."

The hardships associated with these bad times include reduced recreation, selling personal belongings, the loss of life savings invested in the house, the loss of life insurance, depending on money from family, underemployment, receiving social assistance and "the empty fridge." These hardships generated feelings of helplessness, resentment, frustration, and panic. In one family an unwanted role reversal took place when the family became dependent on the wife's income, which was less than half of the husband's former income. Several families were worried about the threat of deficiency judgments and a garnishee of wages. Several families lost \$10,000 to \$15,000 in equity.

One of the tasks facing the family in extreme financial difficulty is discussing their situation with the mortgage lender, whether Bank, Trust Company, or CMHC. Six families found the mortgage personnel to be professional and very helpful. Two families viewed the mortgage lender as very difficult to deal with. None of these families were successful in negotiating with the mortgage lender to obtain a reduced payment schedule or a lower interest rate.

The legal problems were related to the formal power of sale and bankruptcy. Also, several families were concerned about finding and affording legal advice.

In the face of reduced income and heavy financial commitments, each family came to the realization that they were falling behind and could not continue to meet the mortgage payments. Five families had claimed

bankruptcy at the ~~time~~ of the interview. Two families were planning to do so. Two respondents were considering bankruptcy but remained undecided. One subject, whose mortgage payments were 58% of the family income after mortgage renewal, was not eligible to claim bankruptcy since his employment required that he be bonded. For two subjects it was not necessary to claim bankruptcy: one mortgage was fully insured; the second mortgage had been assumed and at renewal the purchaser was declared ineligible for a mortgage due to unemployment. In the latter situation, the original borrower was held responsible.

Most subjects found their decision-making process about bankruptcy to be very difficult. They felt anxious, hurt, and embarrassed. They found that friends and relatives gave misinformation. They learned about bankruptcy through their own experiences, since they could not find anyone to provide them with accurate information and counselling.

These families viewed themselves as good managers of money. Their mortgage commitments were made at a time when their jobs were apparently secure and rising house prices made purchasing urgent if they ever planned to own a home. The majority of homes were valued at \$30,000 to \$49,000 which was an affordable amount given the wages and benefits of the auto-workers at the time of the purchase. However, these families were not in a position to protect themselves from the loss of income, extended unemployment and very high mortgage interest rates associated with the economic crisis. It is speculated that they were unable to deal with these events for the following reasons. As is the case for most families, the house was the chief form of investment and savings so that when their income was reduced they had no liquid assets to draw upon to meet financial obligations. Their financial commitments were made based on

a good income without anticipating a reduced income so that while unemployment insurance was adequate in the short run, over the long-term these families fell further and further behind each month. And finally, when these families agreed to a mortgage at 9%-12% interest they had no idea that interest rates would double, their property would be devalued and their equity would be lost. These families were only able to minimize the long-term effects of this financial distress through bankruptcy and relinquishing the house to the mortgage lender.

Marital problems. Nine families experienced marital problems during the series of life events coinciding with the loss of the house. Eight subjects described these problems as serious. For these couples there was an increasing and constant tension related to money that placed strain on the marital relationship. The tension was marked by a close and critical review of all spending and a significant change in routine activities such as grocery shopping, entertaining, recreation, and hiring a babysitter. Five couples saw a dramatic increase in arguments, often critical, sarcastic, and blaming. Two couples stopped "talking things over" and two saw changes in their sexual relationship. In two families where the wife managed the family budget, the husband became more withdrawn from money matters, as dealings with the mortgage lender, the creditors, and the lawyer became more onerous. These women unsuccessfully tried to shift the responsibility, feeling fearful and resentful. After a long period of unemployment, one couple found themselves drifting apart and increasingly irritable with each other. The wife worked long hours and the husband's depression and anxiety increased. A "blow-up", and a period of separation were followed by renegotiation of their uncomfortable roles with the help of a marriage counsellor.

Three marriages broke down with little prospect of reconciliation, during the transition. One couple's separation was followed closely by unemployment, financial pressures, and the loss of the house. The second separated subject described problems in the marital relationship that were exacerbated by financial pressures leading to separation and eventually the loss of the house. The third subject felt his satisfactory marriage had been "destroyed" by the high stress of unemployment; relinquishing the house and separation were simultaneous events.

Emotional and health problems. All subjects described changes in their emotional and, in some cases, physical state of wellbeing. Changes included irritability, anxiety, excessive crying, the inability to cry, pervasive sadness, misplaced resentments, lack of trust, and depression. These changes became an added concern for the subjects as they began to lose confidence in their ability to be good parents, to find responsible work, or to cope with the creditors. Preoccupation or "worry-work" affected performance at work and in the home. One subject said that he went through a period of mourning after the change in his lifestyle. Some subjects withdrew from others: family, friends and strangers. As one woman stated, "I didn't want to hear anyone else's problems." Other subjects described themselves as more restless, outgoing, and active: "I was trying to keep busy so I would not have to think about it." Two men talked about their fear of not being able to support their families, after seeing "the empty fridge." One man felt he was losing control of everything. He had lost his roles as worker and as provider. Four women described their husbands and two men described themselves as more withdrawn, sad and demoralized by the loss of the house than the women. Their explanation was that the house is a symbol of the husband's

contribution to the family through work, careful investment and maintenance, while the wife saw her contribution as the caring for children and maintaining the family as a unit.

One surprising finding is a noticeable lack of hostility and anger. Only one subject, who unlike the others had owned his home for almost 10 years, expressed strong feelings of anger and a sense of injustice. This subject also experienced fear of recriminations and a feeling of powerlessness: "It's us against the bank and all their computers." Other subjects described angry feelings associated with a particular event or person during the process that were subdued and well controlled. It is speculated that anger at unemployment and high interest rates took the form of depression.

Physical symptoms were attributed by subjects themselves to stress. They included dramatic loss of weight, headaches, change in blood pressure, chest pains, back pains, and nausea. Loss of appetite, insomnia, and excessive sleeping were common.

Disapproval of family and friends. While disapproval of family and friends was found to be serious by one family, four subjects experienced some form of criticism or withdrawal by extended family or their friends. One family maintained secrecy about the loss of their house and bankruptcy in anticipation of criticism. The disapproval took the form of blaming or criticism or the apparent indifference of a sibling or parents. Two families experienced "bad feelings" between themselves and one set of their in-laws. One subject found his friends to be opinionated and interfering. Another was "cut off" by a very good friend after declaring bankruptcy. A third found friends critical at first but eventually they came to understand the circumstances.



Moving. Seven families under study had moved and five families were anticipating their move at the time of the interview. Three of the "anticipating" families had found new accommodations and set a moving date; the remaining two had not set a moving date or found accommodation yet.

The families who had moved found comfortable and affordable rental accommodation quickly with the help of family and friends. The majority rented houses in a neighbourhood other than the one they had hoped to own a house in. Four families expressed satisfaction with their rented house and liked what the new neighbourhood had to offer, specifically referring to location and opportunities for children. The loss of neighbourhood contacts, distance from clubs and organizations, and meeting new people were not considered serious problems by the subjects. Two adults missed the companionship of close neighbours. One man "cut off" ties in the old neighbourhood because of the need to change his lifestyle. One family became closer to an old neighbour after the move, when they formed a mutually helpful relationship.

The four families with children that moved did not see the experience as having a serious impact on their children (see Table 11). School marks and behaviour generally remained the same. The change of school and distance from clubs and friends were not seen as problems. One mother found that leaving the old neighbourhood was difficult for her teen-age son.

Not surprisingly, the five families anticipating a move were more worried about leaving the neighbourhood, finding accommodation, and the implications for their children. Their anxiety took the form of a review of what they had to do to prevent these problems, for example,

Table 11  
 Seriousness of Children's Problems: Comparison of Families  
 Who have Moved with Those Anticipating a Move

Problem	FREQUENCY	
	Moved*	Anticipating**
Leaving neighbourhood	1	2
Distance from clubs and recreational facilities	-	2
Change of schools	-	3
Making new friends	-	1
Different house	-	2
Keeping in touch with old friends	-	-
Relationship with parents	-	-
Getting along with brothers and sisters	-	1

\*N = 4

\*\*N = 5

"find an apartment where my daughter can keep her puppy"; and arrange to commute to church or music lessons. One family was very disappointed by their unsuccessful efforts to rent a house in their home community.

Six families viewed the move with a distinct sense of relief: relief at "leaving behind the struggle and frustration"; relief because "we both thought the other one wanted the house" and relief from the burden of major maintenance. Most of the families who were anticipating their move were more ambiguous about moving and did not share a distinct sense of loss or relief since they were so involved in the tasks.

Along with the sense of relief, five families who had moved felt a sense of loss specifically related to the house which represented dreams, years of work, savings, and their lifestyle.

The men, more than the women, felt this sense of loss. This was often expressed by "I don't want to drive by." One family was very concerned that the house was not cared for and had been vandalized.

In light of the literature on forced relocation and mobility it is surprising that these families did not see moving as a serious problem but in some cases as a relief. It is speculated that their reaction is different for the following reasons. First the families were still in the process of losing and moving from their homes, a process that will continue for some time as new adjustments are faced. It is possible that reaction to the move and the loss may be delayed until the material arrangements and social tasks are completed and energy is available for emotional tasks. Secondly, eleven families lived in their homes and neighbourhoods for less than five years. Their identification with and role investment in the neighbourhood was limited by this relatively brief period of time. It is noted that the families moved within easy travelling

distance of the neighbourhood, and generally within the community, so that important roles and support systems could be maintained if necessary. Thirdly, these families experienced a number of significant life events that required a great deal of social readjustment. They had to develop priorities among the many problems to be faced. It is possible that, confronted with serious financial problems and marital problems, the loss of the house and the move appeared relatively easy to cope with. This positive attitude toward coping with the move may have eased the transition for the children. Fourthly, as mentioned previously, the crisis of losing the house provided an opportunity for these families to regain control of that part of their budget devoted to shelter, thereby reducing their financial stress. It is speculated that this may be the first step toward financial recovery and family restabilization. Finally, the families who had moved found attractive and comfortable substitutes for their own home, relieving any pressure about "moving down."

#### Methods of Coping

As discussed in the literature review there are many approaches to the study and classification of coping. The families under study used a number of strategies to cope with material arrangement tasks and emotional mastery.

The following are the strategies used by these families to respond to the crisis itself:

1. Reevaluation of financial situation
2. Acquiring and using information
3. Participating in a valued support system
4. Meeting with the mortgage lender
5. Reassigning roles

6. Reducing tension
7. Mobilizing energy for new growth-producing activities

Reevaluation of the family's financial situation was an exploration of the reality issues of reduced income and increased cost of living. One family's evaluation was very formal involving credit counselling, debt consolidation, and the cancellation of credit cards. Eight families informally evaluated their situation, became more conscious of expenditures, and reduced recreation. Six families offered the house for sale. Four took a second job, part-time work, or a job at lower pay. Two families borrowed more money to help them through the "temporary" financial problem. Five families discussed their financial concerns with their children and engaged their cooperation in "doing without." The reevaluation of the household budget was not a one-time event but an ongoing activity which became for some families a repetitive, anxiety-producing chore. Some families reached a point in their review when they realized that they could no longer meet the mortgage payments. Others did not reach this point until the mortgage lender gave notice.

Acquiring and using information about mortgage default, legal services, bankruptcy, financial assistance, and family and personal stress necessary for these families. Many subjects described a state of confusion and the lack of knowledge about who to turn to for help. Most discussed these issues with family and friends, often coming away with inaccurate or incomplete information. Most families eventually sought information from a variety of "experts" such as the lawyer, doctor, or bankruptcy trustee. Two families applied for and received social assistance. Two families refused to consider social assistance. Only one family applied for assistance through the Canadian Mortgage Renewal Plan.

All twelve families participated in a valued support system. Only four families failed to engage one part of the extended family. Seven families received financial assistance from relatives. Family and friends provided concrete services such as packing, transportation, housing, baby-sitting, meals, maintenance, clothes, and Christmas. Seven subjects described their extended family as much closer. Families also provided a listening ear, support, advice, acceptance, and understanding.

The purpose of meeting with the mortgage lender was to try to renegotiate the payment schedule. Eight families met with the mortgage lender, most presenting a financial breakdown of their situation. Two families negotiated a repayment on a default. Some families asked to rent the house without success. Several families received valuable advice.

As discussed in the literature review, transitions are accompanied by conflicts and reassignment of roles. The precrisis marital roles were shaken by the following issues: less money to manage, too much time together brought about by unemployment, working wife and unemployed husband, no funds for recreation together, and financial dependence on parents. One family described a role reversal, as the wife's job required long hours and the husband's unemployment made him available to care for the children. Several families felt an uncomfortable financial dependence on their own parents which they were eager to end. One family separated temporarily when conflict and negotiation became unbearable; reconciliation involved the acceptance of new roles in the family. One family maintained strict secrecy about the loss of the house and bankruptcy in order to maintain their position in the extended family. Two marriages broke down when they were unable to sustain the role changes brought about by unemployment and financial problems. Several subjects reassessed their

friendships. Some friends that were critical or lived more extravagantly were cut off; new friends were found among those with similar problems; some old friends became more important.

The families had great difficulty reducing the tension that arose during the transition. One couple took a one-week holiday to restore themselves. One man found music and reading helped to reduce stress temporarily. Two people escaped by excessive sleeping. The most effective method of reducing tension was the decision to relinquish the property or to claim bankruptcy (9 families). Several people described trying to stop worrying by changing attitudes or lifestyles.

Eight families described their efforts to mobilize energy for new growth-producing activities. One family became involved with a church for social support. Two couples sought marriage counselling. Three people enrolled in Manpower retraining programmes. Two people made a career change. Several subjects described efforts to change their priorities in family life particularly related to money, homeownership, and the time they spend together. Two subjects actively helped other families losing their homes. One woman wrote poetry and a man learned to play the guitar.

The families have described a series of strategies that they have used to cope with the emotional impact of the crisis.

Several families described a period when they denied the problems. They optimistically followed the media for signs of lowered interest rates and government intervention. Some borrowed more money to carry them through the "temporary" set back. Most families reached a stage of protest characterized by arguing, marital tension, and blaming behaviour. During these periods they tried to squeeze more money out of their budget

or sought help from relatives and friends, or the mortgage lender. The anger was expressed within the family rather than towards external targets.

When the attempts to negotiate failed, the families reached a point of despair characterized by anxiety, nausea, and depression. Men felt they had worked for nothing. Feelings of failure were common. Some subjects felt overwhelmed and had a fantasy about escaping. Some stopped talking about it, withdrawing from their spouses and friends.

When the decision about the house was inevitable, many people reached a point of accepting it. Often one spouse accepted the fact before the other. This often involved reviewing the events to see if something could have been done differently. At this point friends, family, and the advice of others such as the doctor, lawyer, or bankruptcy trustee was sought. Fighting decreased and talking resumed. Many families redefined losing the house as an opportunity and a relief. Feelings of sadness and a sense of loss pertaining to the house and what it meant continued but were less painful.

#### Sources of Help

The researcher was interested in identifying the community resources that the families turned to during this crisis.

Table 12 lists the sources that families approached, although it does not identify whether the sources were indeed helpful or not. The personal network of family and friends were most frequently identified as a source of help, as discussed previously. Nine families sought authoritative advice through a lawyer. Eight families made use of one or more community agencies to assist with a problem related to the crisis. Eight families approached the mortgage lender in anticipation of receiving some advice or assistance. The family doctor was approached by seven families



for a variety of reasons: treatment of stress symptoms such as headaches and chest pains; advice about behaviour change such as irritability, excessive sleeping, or crying; and guidance in coping with the crisis, particularly marital tension.

Table 13 identifies the specific community resources that these families made contact with.

Table 12  
Sources from Which Help was Sought

Source	Frequency
Family	9
Friends	9
Lawyer	9
Community Agencies	8
Bank/Mortgage Company	8
Doctor	7
Work Associates	4
Clergy	2
Other	5

The data on the Unemployment Insurance Commission was not accurate in that 11 individuals experienced layoffs or unemployment and very likely received benefits (Table 13).

One family with a history of poor money management did not use any of these particular resources. Two families made contact with one or

Table 13

## Sources of Help: Community Resources

Resource	Freq.
Lawyer	9
Family Doctor	7
Canada Manpower	7
Unemployment Insurance Commission	4
Municipal Welfare	4
Credit Counselling	3
Church Organizations	3
MP	3
MPP	3
Family Service Bureaus	2
Psychiatric Services	2
Canada Mortgage Renewal Plan	1
Day Care Services	1
Legal Assistance Windsor	1
Alderman	1
Labour Council	1
Community of Social Services	1
Women's Incentive Centre	1
Windsor Housing	-
Legal Aid	-
Unemployed Help Centre	-
Local Union	-
Salvation Army	-
St. Vincent de Paul	-
Private Counselling	-
Community Information	-
Employee Counselling Services	-
Windsor-Essex Mediation Centre	-

two resources. Eight families found it necessary to contact up to seven resources while one family made use of ten.

No resource was viewed as distinctly unhelpful by these families. Most families found one or two of the sources unhelpful. This usually reflected their ineligibility to receive help, or the inability of the resource to help with the presenting problem.

Two single-parent families, however, found four and five resources unhelpful, although as active help seekers they successfully made use of assistance from other sources. They particularly mentioned difficulties with the mortgage lender and the lawyer.

These families received substantial financial, practical and emotional support from family and friends. However, for the family seeking authoritative help it was confusing and frustrating moving from hand to hand seeking information, counselling, and support. These families often had misinformation on which to base critical decisions, with particular reference to bankruptcy.

#### Recommendations of the Subjects

The participants in this study were asked what they would recommend to assist families who are in the position of losing their homes. Their recommendations may be classified as service recommendations, policy recommendations, and personal advice.

Service recommendations. One central theme of the subjects' recommendations is found in the question "Where does one turn for advice and information?" This state of crisis, like others, was made complex by the interconnectedness of the financial, marital, employment, emotional, and legal problems. There was not one service, or one professional, or one natural helping system that was in a position to address all aspects of

these problems. For the family seeking help, it was confusing, threatening, and frustrating moving from hand to hand seeking information, advice, and support. These families, on occasion, have had only misinformation on which to base critical decisions. They recommend that this gap in help be counteracted by the following:

1. Establishing a group for families in the process of losing their homes for the purpose of sharing information and giving support
2. Providing the opportunity for families in crisis to speak with someone who has gone through the loss of their home
3. Publicizing clear and public information about issues concerning these families, and the alternatives and services available to them
4. Encouraging public discussion through the media of the effects of unemployment and the loss of the family home on marital and family relationships
5. Providing supportive marital and financial counselling

Policy recommendations. A second theme of the subjects' recommendations reflects the belief that governments can do something about the loss of family homes. Their policy recommendations included: work programmes for the unemployed, aid to mortgage holders, a freeze on utilities, fixed interest rates on mortgages, and reduced government spending.

Personal advice. The final theme of the subjects' recommendations is family-to-family advice that reflects lessons learned the hard way: get rid of credit cards; don't worry; let go and start over; go for marriage counselling. Some of the personal advice indicates a change in

values: "What you have is not important as long as the family is together". On the other hand, some of the advice points to a deep discouragement, warning against credit, the job market, or the political system.

### Summary

One adult member of each of twelve families participated in the study. These families were in the expanding stage of the family life cycle, the traditional home-buying period when families make a commitment to a neighbourhood, schools and other facilities. Half of the families were in the developmental stages of adolescence and new parenthood, a time when uprooting is more difficult.

Seventy-two percent of the adults had prepared for the work force by completing high school or more education. The majority were employed in skilled and unskilled trades within the auto industry. These families experienced a loss of income due to layoffs, business closures, concessions and long-term illness. Five wage earners experienced at least one full year and as much as three years without work.

The majority of the homes were valued at \$30,000 to \$49,000 and purchased within five years of the date when the home was considered lost. These families viewed themselves as good managers of money. Their mortgage commitments were made at a time when jobs were apparently secure and rising house prices lent urgency to their house purchase.

The eight families who had moved found comfortable, affordable accommodation.

The key factors contributing to the loss of their homes were unemployment of the husband, high interest rates mortgage renewal, the cost of living and the poor real estate market. Unemployment of the wife was not

seen as significant by these families.

These families experienced a series of crises during the process of losing their homes. The six main problems were financial, marital, emotional, unemployment, legal and health problems.

While these families felt a sense of loss, many also felt a sense of relief. This is surprising in light of previous studies on forced relocation. It is speculated that the loss of the house may be the first step toward financial recovery and family restabilization.

A number of strategies were used to cope with crises including reevaluation of their financial situation, acquiring and using information, participating in a valued support system, meeting with the lender, reassigning roles, reducing tension and mobilizing energy for new growth-producing activities. In coping with the emotional impact of the crisis, these families described stages of denial, protest, despair and acceptance.

Family and friends proved to be invaluable sources of financial, practical and emotional support. However, for the family seeing authoritative help it was frustrating and confusing moving from hand to hand seeking information, counselling and support from the variety of professionals that address each of the six main problems they faced. The lawyer and family doctor were the most frequently sought professionals.

The subjects made a number of recommendations in the areas of service delivery, policy and personal advice to assist other families.

## CHAPTER V

## SUMMARY AND CONCLUSION

The social work profession has a role to play in observing the interaction between the family and the macro-systems of economics and politics. The purpose of this study is to record the experiences of families in the process of losing their homes during an economic crisis.

The setting for this study was the City of Windsor and the County of Essex in Southwestern Ontario, Canada. This area, heavily dependent on the automotive industry, was subject to the fluctuations in economic conditions that effect auto sales. At the time of the study unemployment and interest rates were very high. Many families with reduced income faced high interest rates and mortgage renewal. Several hundred families lost their homes through repossession.

It is hoped that this study will lead to the development of questions for further research and the initiation of policies and programmes for prevention of family crisis.

Literature Review. The literature review examined two fields of study relating to families losing their homes: crisis theory and housing.

From the literature, it was noted that a crisis is a period of upset, usually lasting 4 to 6 weeks, which occurs when a person or family wrestles with problems that are temporarily beyond their capacity. Crises may be predictable, as in developmental changes, or sudden and unexpected. It has been observed that individuals and families may proceed through similar and predictable stages in a given crisis, each stage accompanied by feelings and tasks to be managed. Family crisis has an impact on

family relationships, the family network and the physical and mental health of its members. The crisis presents an opportunity for growth and greater mental health as well as the potential for deterioration or pathology. The ability to cope with a crisis is influenced by many factors including experience, family solidarity, the type of crisis and the supports available. Coping effectively with a crisis requires correctly perceiving the reality of the situation, seeking new information, asking for help, expressing positive and negative feelings, and working through one manageable task at a time.

Crisis intervention is the means by which a person or group intervenes in the life situation of an individual, or family, or community to reduce the impact of a crisis. Sources of help in a crisis include oneself, the family network, the "veteran" expert and the professional help systems. There are many models and approaches to crisis intervention that can contribute to planning the support of families facing unemployment, financial crisis and the loss of their homes.

Researchers have examined the effects of forced relocation due to urban renewal and residential and social mobility. Moving may be associated with changes in social status, isolation from valued support system, feelings of painful loss, and the disruption of family patterns. Families with the greatest role investment in a neighbourhood were more likely to have difficulty adapting to the new situation. Certain groups of people were at greater risk of severe stress when moving: children, adolescents, the aged, the full-time homemaker, or those who have experienced the death or separation of a loved one. Effectively coping with the loss of the family home may be limited by economic, political



and social forces beyond one's influence. For the individual family coping requires the maintenance of an open and positive attitude toward the emotional and material tasks of moving.

The literature review attempted to place this "housing crisis" in its social, economic and political context. From the literature, it is evident that housing has become one of the most complex systems in our society, the social context of family life, the most costly of investments and the focus of policy at all levels of government. Housing is a basic human need but how that need is met changes with personal lifestyle, the family life cycle, and community values and resources. While it is the most important investment that a family makes, there are a number of economic factors that influence the availability and cost of mortgage money and housing including risk, supply and demand, government participation and the international monetary climate. Governments can respond to housing crises through monetary, fiscal, and housing policies. At the time of this study, the interventions of governments were aimed at fighting inflation. The subsequent monetary policy of high interest rates and fiscal policy of reduced personal income contributed to unemployment and family financial crisis. Direct assistance programmes were inadequate for families experiencing "crisis poverty".

Methodology. The study was classified as exploratory-descriptive research. The focus of the study was the phenomenon of families losing their homes due to high interest rates and unemployment during economic crisis. Upon examination of the problem, the following research questions were developed:

1. What are the characteristics of the families who are in the process of losing their homes?

2. How does the process of losing their home affect these families?
3. What problems in family and social relationships are these families faced with during the process of losing their homes?
4. How do these families cope with these problems?
5. What community resources do they seek out?
6. Do these families perceive that existing community resources meet their needs?

A voluntary sample was obtained by means of public advertising in the City of Windsor and Essex County. The researcher devised a simple data collection instrument that was administered to a member of each family in a scheduled interview. The data was analyzed using coding and descriptive statistics. Due to the limitations in the sampling, data collection and analysis, the reader is cautioned that conclusions that arise from the findings may only be applied to the sample under study. It is beyond the scope of this exploratory-descriptive study to generalize to a larger population...

Findings. One adult member of each of twelve families were in the expanding stage of the family life cycle, the traditional home-buying period when families make a commitment to a neighbourhood, schools and other facilities. Half of the families were in the developmental stages of adolescence and new parenthood, a time when uprooting is more difficult.

Seventy-two percent of the adults had prepared for the work force by completing high school or more education. The majority were employed in skilled and unskilled trades within the auto industry. These families experienced a loss of income due to layoffs, business closures,

concessions and long-term illness. Five wage earners experienced at least one full year and as much as three years without work.

The majority of the homes were valued at \$30,000 to \$49,000 and purchased within five years of the date when the home was considered lost. These families viewed themselves as good managers of money. Their mortgage commitments were made at a time when their jobs were apparently secure and rising house prices lent urgency to their house purchase.

The eight families who had moved found comfortable, affordable accommodations.

The key factors contributing to the loss of their homes were unemployment of the husband, high interest rates mortgage renewal, the cost of living and the poor real estate market. Unemployment of the wife was not seen as significant by these families.

These families experienced a series of crises during the process of losing their homes. The six main problems were financial, marital, emotional, unemployment, legal and health problems.

While these families felt a sense of loss, many also felt a sense of relief. This is surprising in light of previous studies on forced relocation. It is speculated that the loss of the house may be the first step toward financial recovery and family restabilization.

A number of strategies were used to cope with crises including reevaluation of their financial situation, acquiring and using information, participating in a valued support system, meeting with the lender, reassigning roles, reducing tension and mobilizing energy for new growth-producing activities. In coping with the emotional impact of the crisis, these families described stages of denial, protest, despair and acceptance.

Family and friends proved to be invaluable sources of financial, practical and emotional support. However, for the family seeing authoritative help it was frustrating and confusing moving from hand to hand seeking information, counselling and support from the variety of professionals that address each of the six main problems they faced. The lawyer and family doctor were the most frequently sought professionals.

The subjects made a number of recommendations in the areas of service delivery, policy and personal advice to assist other families.

Recommendations. In view of the families' recommendations and the review of the literature, the researcher recommends that community leaders and service providers take action:

1. to promote media discussion of the effects of financial crisis in marriage and the family for the purpose of public education.
2. to publish clear information about issues concerning these families, and the alternatives and services available to them, particularly:
  - a) an explanation of terms, rights and responsibilities regarding power of sale, mortgage insurance and bankruptcy;
  - b) the Canada Mortgage Renewal Plan;
  - c) Legal and Credit Counselling services;
  - d) counselling services for family and personal stress.
3. to establish a self-help group for families in financial crisis for the purposes of sharing information and giving support.
4. to provide a seminar for couples and single parents on financial crisis and money-related problem-solving using

the expertise of a marriage counsellor and a financial counsellor.

In addition, the researcher recommends further research:

1. to replicate this study in other communities in Canada;
2. to study the long-term effects of financial distress on families;
3. to study the long-term impact of the loss of the family home during economic crisis on families;
4. to examine the effect on children of relocation brought about by economic crisis;
5. to compare forms of forced relocation such as repossession, the sale of apartments as condominiums, or the closing of one-industry towns;
6. to study service delivery and the needs of families in financial crisis.

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APPENDICES

Appendix A  
Interview Schedule

Section 1 - Back Ground Information

The purpose of the following 13 questions is to gather a statistical picture of the families participating in this study - how they differ and how they are similar.

1. Age

a) Husband      b) Wife

- |          |       |             |
|----------|-------|-------------|
| 1. _____ | _____ | 20-24 years |
| 2. _____ | _____ | 25-29       |
| 3. _____ | _____ | 30-34       |
| 4. _____ | _____ | 35-39       |
| 5. _____ | _____ | 40-44       |
| 6. _____ | _____ | 45-49       |
| 7. _____ | _____ | 50-54       |
| 8. _____ | _____ | 55-59       |
| 9. _____ | _____ | 60 +        |

2. Marital Status

1. \_\_\_\_\_ single
2. \_\_\_\_\_ married
3. \_\_\_\_\_ separated
4. \_\_\_\_\_ divorced
5. \_\_\_\_\_ widowed

3. Number of years married

1. \_\_\_\_\_ under 6 months
2. \_\_\_\_\_ 6 mons - 1 yr.
3. \_\_\_\_\_ 2 - 5 years
4. \_\_\_\_\_ 6 - 10 years
5. \_\_\_\_\_ 11 - 15 years
6. \_\_\_\_\_ 16- 20 years
7. \_\_\_\_\_ 21 - 25 years
8. \_\_\_\_\_ 25 +
9. \_\_\_\_\_ Doesn't apply



4. Number of children

- a) 0,1,2,3,4,5,6,7,8,9  
 b) age of youngest \_\_\_\_\_.  
 c) age of oldest \_\_\_\_\_.

5. Education

a) Husband    b) wife

- |           |       |                   |
|-----------|-------|-------------------|
| 1. _____  | _____ | Grade school      |
| 2. _____  | _____ | Grade 9           |
| 3. _____  | _____ | " 10              |
| 4. _____  | _____ | " 11              |
| 5. _____  | _____ | " 12              |
| 6. _____  | _____ | " 13              |
| 7. _____  | _____ | Community College |
| 8. _____  | _____ | University        |
| 9. _____  | _____ | Correspondence    |
| 10. _____ | _____ | Apprenticeship    |
| 11. _____ | _____ | Special Training  |
| 12. _____ | _____ | Other _____       |

6. Employment Status

What was/is your occupation? a) Husband \_\_\_\_\_

b) Wife \_\_\_\_\_

a) Husband    b) wife

- |           |       |                 |
|-----------|-------|-----------------|
| 1. _____  | _____ | employed        |
| 2. _____  | _____ | unemployed      |
| 3. _____  | _____ | professional    |
| 4. _____  | _____ | white collar    |
| 5. _____  | _____ | skilled trade   |
| 6. _____  | _____ | unskilled trade |
| 7. _____  | _____ | student         |
| 8. _____  | _____ | disabled        |
| 9. _____  | _____ | retired         |
| 10. _____ | _____ | no answer       |

7. Present Source of Income

1. \_\_\_\_\_ Wife's employment
2. \_\_\_\_\_ Husband's employment
3. \_\_\_\_\_ General Welfare Assistance
4. \_\_\_\_\_ Unemployment Insurance - Wife
5. \_\_\_\_\_ Unemployment Insurance - Husband
6. \_\_\_\_\_ Family Benefits
7. \_\_\_\_\_ Disability Pension
8. \_\_\_\_\_ Adult Education Allowance
9. \_\_\_\_\_ Supplementary Benefits
10. \_\_\_\_\_ Old Age Pension
11. \_\_\_\_\_ No answer
12. \_\_\_\_\_ Other

## 8. Combined Income (one month)

---

9. Unemployment and Lay-offs (last 3 years)

a) Husband - b) wife

- |          |       |                |
|----------|-------|----------------|
| 1. _____ | _____ | 1 - 3 months   |
| 2. _____ | _____ | 6 - 9 months   |
| 3. _____ | _____ | 9 - 12 months  |
| 4. _____ | _____ | 13 - 24 months |
| 5. _____ | _____ | 24 - 36 months |
| 7. _____ | _____ | no             |

10. Present Accommodation

1. \_\_\_\_\_ Room
2. \_\_\_\_\_ Condominium
3. \_\_\_\_\_ Rented apartment
4. \_\_\_\_\_ With parents
5. \_\_\_\_\_ Share with others
6. \_\_\_\_\_ Rented house
7. \_\_\_\_\_ Newly purchased house
8. \_\_\_\_\_ Previously owned house
9. \_\_\_\_\_ Other

11. Present Community of Residence

1. \_\_\_\_\_ Windsor
2. \_\_\_\_\_ Leamington
3. \_\_\_\_\_ Amherstburg
4. \_\_\_\_\_ Essex
5. \_\_\_\_\_ Wheatley
6. \_\_\_\_\_ Kingsville
7. \_\_\_\_\_ Lasalle
8. \_\_\_\_\_ Other

11A. Birthplace \_\_\_\_\_

Section 2. The following questions ask for specific information about your former residence.

12. Former Residence

1. \_\_\_\_\_ Windsor
2. \_\_\_\_\_ Amherstberg
3. \_\_\_\_\_ Essex
4. \_\_\_\_\_ Wheatley
5. \_\_\_\_\_ Kingsville
6. \_\_\_\_\_ Lasalle
7. \_\_\_\_\_ Other
8. \_\_\_\_\_ Leamington

12a) Neighbourhood \_\_\_\_\_

13. When did you purchase your home?  
\_\_\_\_\_ month / year

14. What was the value of your home when you purchased it?  
\_\_\_\_\_

15. What was the interest rate of your mortgage at the time of purchase?  
\_\_\_\_\_

16. When did you move out of your home?  
\_\_\_\_\_ month / year

17. What was the value of your home at that time?  
\_\_\_\_\_

18. What was the interest rate applied to your mortgage when you moved?  
\_\_\_\_\_

18A. Mortgage payment \_\_\_\_\_

19 a) What was the date of your last mortgage renewal?

\_\_\_\_\_

b) What was the date of the impending mortgage renewal?

\_\_\_\_\_

20. What factors do you feel contributed to the loss of your house (Refer to appendix 1). Check off the factors you feel contributed. Rank the most important factors with 1,2,3, etc.

21. Loss of home procedure

1. \_\_\_\_\_ Foreclosure
2. \_\_\_\_\_ Power of sale
3. \_\_\_\_\_ Sale by owner at a loss
4. \_\_\_\_\_ Other (specify)

22. Could you describe the circumstances surrounding the loss of your home?

Section 3. The following questions ask for information about the changes family experienced during the process of losing your houses.

23. What effects has the process of losing your house had upon you?

Lifestyle (recreation, clubs, finances)

Friendships (neighbours, friends, work associates)

Family (relatives, marriage, children)

24. How have these changes effected you personally?  
(Health, feelings)
25. Please indicate how serious, if at all the following problems have been for you. Please circle the number which corresponds to the most appropriate answer.  
(Refer to appendix 2)
26. Could you describe how this affected the children?  
a) school -(marks, attendance, behaviour in class, with classmates, with teacher)

26. cont'd.

b) At home - (relationship with siblings, with parents,  
with friends, behaviour)

c) Community - (affiliations, clubs, lessons, friends)

27. Please indicate how serious if at all the following  
problems have been for your children?

(Refer to appendix 3)

28. What problems are you and your family experiencing  
at present?



Section 4.

As stated in the letter of introduction, we are concerned about improving the support to families experiencing a crisis such as you have. The following questions ask for your experiences and opinions regarding community resources.

29. Did you seek help from the following:

- 1. \_\_\_\_\_ Family, Relatives
- 2. \_\_\_\_\_ Friends
- 3. \_\_\_\_\_ Work Associates
- 4. \_\_\_\_\_ Bank/Mortgage Company personnel
- 5. \_\_\_\_\_ Clergy
- 6. \_\_\_\_\_ Community Agencies
- 7. \_\_\_\_\_ Lawyer
- 8. \_\_\_\_\_ Other (specify) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

30. What community resources did you or your family use?  
Please check the appropriate column. Refer to appendix 4.

31. Who was the most helpful?  
(Personal Network: family, friends, work associates etc.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(Community resources: refer to appendix 4)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

32. Who was not able to help?

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33. I am interested in your ideas on what services would assist families who are in the position of losing their homes. What kind of help would you recommend?

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34. Is there anything else you would like to discuss regarding the loss of your home, or this interview?

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Appendix 1. - Question #20

What factors do you feel contributed to the loss of your house? Check off the factors you feel contributed. Rank the most important factors with 1, 2, 3, etc.

	CHECK	RANK
1. high interest rates		
2. unemployment of husband		
3. unemployment of wife		
4. money management		
5. physical illness		
6. emotional illness		
7. mortgage renewal		
8. cost of living		
9. poor real estate market		
10. local economic situation		
11. wage concessions, freezes		
Other: _____		
_____		
_____		
_____		

Appendix 2 - Question #25

Please indicate how serious, if at all, the following problems have been for you. Please circle the number which corresponds to the more appropriate answer.

	1	2	3	4	5
	Not a problem	Not very serious	Rather serious	Very serious	Extremely serious
1) Financial concerns			<u>1</u>	<u>2</u>	<u>3</u>
2) Unemployment			<u>1</u>	<u>2</u>	<u>3</u>
3) Child Day Care			<u>1</u>	<u>2</u>	<u>3</u>
4) Legal Problems			<u>1</u>	<u>2</u>	<u>3</u>
5) Finding Accommodation			<u>1</u>	<u>2</u>	<u>3</u>
6) Loss of neighbourhood contacts			<u>1</u>	<u>2</u>	<u>3</u>
7) Emotional Problems			<u>1</u>	<u>2</u>	<u>3</u>
8) Marital conflict			<u>1</u>	<u>2</u>	<u>3</u>
9) Child discipline			<u>1</u>	<u>2</u>	<u>3</u>
10) Distance from clubs & Organizations			<u>1</u>	<u>2</u>	<u>3</u>
11) Disapproval from friends			<u>1</u>	<u>2</u>	<u>3</u>
12) Disapproval from family			<u>1</u>	<u>2</u>	<u>3</u>
13) Health problems			<u>1</u>	<u>2</u>	<u>3</u>
14) Meeting new friends and Neighbours			<u>1</u>	<u>2</u>	<u>3</u>

Appendix 3 - Question #26

Please indicate how serious, if at all, the following problems have been for your children. Circle the number which corresponds to the most appropriate answer.

	1	2	3	4	5
	not a problem	not serious	rather serious	very serious	extremely serious
1) Change of schools	1	2	3	4	5
2) Leaving neighbourhood	1	2	3	4	5
3) Distance from clubs & Recreation facilities	1	2	3	4	5
4) Living in a different house	1	2	3	4	5
5) Making new friends	1	2	3	4	5
6) Keeping in touch with old friends	1	2	3	4	5
7) Getting along with brothers & sisters	1	2	3	4	5
8) Relationship with parents	1	2	3	4	5

Appendix 4. - Question #33

What community agencies or resources have you or your family used? Please check below.

Agency or Resource

Family Service Bureaus	_____
Family Doctor	_____
Day Care Services	_____
Windsor Housing	_____
Legal Aid	_____
Legal Assistance Windsor	_____
Unemployed Help Centre	_____
Credit Counselling	_____
Mayor's Committee	_____
Alderman	_____
Local Union	_____
Labour Council	_____
Psychiatric Services	_____
Member of Parliament (Fed.)	_____
Canada Manpower	_____
Windsor Group Therapy	_____
Salvation Army	_____
St. Vincent de Paul	_____
Private Counselling	_____
Community Information	_____
Municipal Welfare	_____
Community & Social Services	_____
Church Organizations	_____
Unemployment Insurance Comm.	_____
Employee Counselling Services	_____
Windsor-Essex Mediation Centre	_____
Member of Parliament (Prov.)	_____
Lawyer	_____
Other	_____

## Appendix B

## The Social Readjustment Rating Scale

Life Event	Mean Value
1. Death of spouse	100
2. Divorce	73
3. Marital separation	65
4. Jail term	63
5. Death of close family member	63
6. Personal injury or illness	53
7. Marriage	50
8. Fired at work	47
9. Marital reconciliation	45
10. Retirement	45
11. Change in health of family member	44
12. Pregnancy	40
13. Sex difficulties	39
14. Gain of new family member	39
15. Business readjustment	39
16. Change in financial state	38
17. Death of close friend	37
18. Change to different line of work	36
19. Change in number of arguments with spouse	35
20. Mortgage over \$10,000	31
21. Foreclosure of mortgage or loan	30
22. Change in responsibilities at work	29
23. Son or daughter leaving home	29
24. Trouble with in-laws	29
25. Outstanding personal achievement	28
26. Wife begin or stop work	26
27. Begin or end school	26
28. Change in living conditions	25
29. Revision of personal habits	24
30. Trouble with boss	23
31. Change in work hours or conditions	20
32. Change in residence	20
33. Change in schools	20
34. Change in recreation	19
35. Change in church activities	19
36. Change in social activities	18
37. Mortgage or loan less than \$10,000	17
38. Change in sleeping habits	16
39. Change in number of family get-togethers	15
40. Change in eating habits	15
41. Vacation	13
42. Christmas	12
43. Minor violations of the law	11

Source: T.H. Holmes and R.H. Rahe, "The Social Readjustment Rating Scale," Journal of Psychosomatic Research 11 (1967):213-218.

**Do you know someone who has lost their home during the present economic crisis?**

A graduate student at the University of Windsor School of Social Work is conducting a research project to study the effect of the loss of the family home on families in Windsor and Essex County.

The study will include families who have lost their homes for a variety of reasons. It will look at the problems and adjustments they have faced. The project will also consider how these families have tried to deal with their situation through personal and community resources.

The goal of this research is to gain a greater understanding and community awareness of the problems experienced by the family in this situation. It is hoped that the findings will be useful to community leaders, and social agencies in their efforts to develop policies and services to support family life. It is also hoped that participating families will be helped by the knowledge that they are not alone.

Participation in this study involves one interview (about 1 to 1 1/2 hours long). All identifying information will be kept strictly confidential.

Persons who wish to be part of the study, or who know of someone who may be interested, please contact Anne O'Connor at 254-2378.



Appendix D

Text of the advertisement that appeared in the Personal Column, The Windsor Star, on April 10, 12, 13, 28, 29, 30, May 1, 3, 5, 17, 19, 21, 29, 31, June 2 and 5.

I am a student at the University of Windsor School of Social Work, studying the effect on families of the loss of their homes during this economic crisis. If you would like to participate, please call Anne O'Connor at 254-2378. Your participation will involve 1 interview. All information will be kept confidential. This research is supervised by the School of Social Work.

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## APPENDIX E

## Home loss — the human factors

Anne O'Connor, a U. of W. master of social work student, is conducting a timely research project to study the effect of the loss of a family home on families in Windsor and Essex County.

An alumna of the University (B.S.W., '73), Anne is on a one-year paid educational leave from her job with the Children's Aid Society in Sault Ste. Marie.

Anne's study is an example of the type of research our school of social work is trying to develop through implementing action or service-oriented research, which involves problem identification and evaluation of existing social service programs.

The study will look at the problems and adjustments that a variety of families have had to face, as well as how these families have managed to deal with the loss of their homes.

The goal of this research is to gain a greater understanding and community awareness of the problems experienced by the family in this situation. O'Connor hopes that the findings will be useful to community leaders and social agencies in their efforts to develop policies and services to support family life.

Of the families O'Connor has spoken to so far, most are young couples between the ages of 25 and 35, with small children at home and usually only one income.

They have been eager to talk to someone about their loss, are grateful to find they are not alone and, in most cases, have not sought outside help except from the family doctor and lawyer.

The families all seem to look upon the loss of their home as a personal failure, rather than as a situational crisis beyond their control, according to O'Connor.

She said that, before social workers can provide adequate professional service to these people, research is necessary to determine how exactly such families are being affected i.e. how the loss is affecting the marital system, the children in school, friendships, and relationships within the neighbourhoods — both old and new. "Social work research contributes to the development of social policy and the improvement of social service," O'Connor noted.

She is curious to discover why, with the loss of family homes becoming more prevalent, there is no social movement to try to protect home ownership during

the depressed economy. An interesting finding is that most families in Windsor who are losing their homes are doing so *before* their mortgages become due for renewal, not after as might be expected.

O'Connor has found that such families often need support in the areas of family counselling, financial counselling in terms of changing values about money, and in budgeting.

The chief question that occurs to Anne O'Connor in her explorations and what her research won't be able to answer is: After a decade of prosperity, will we as a society return to over-consuming?

Of the families she has talked to, some said they would return to their former lifestyle, others said definitely not.

O'Connor is looking for more families who wish to be interviewed. Participation in the study involves one interview, about one hour to one-and-one-half hours in length. All identifying information will be kept strictly confidential.

Persons who wish to be part of the study or who know of someone who may be interested, may contact Anne at 254-2378.

## APPENDIX F

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**Do you know someone who has lost their home during the present economic crisis?**

A graduate student at the University of Windsor School of Social Work is conducting a research project to study the effect of the loss of the family home on families in Windsor and Essex County.

The study will include families who have lost their homes for a variety of reasons. It will look at the problems and adjustments they have faced. The project will also consider how these families have tried to deal with their situation through personal and community resources.

The goal of this research is to gain a greater understanding and community awareness of the problems experienced by the family in this situation. It is hoped that the findings will be useful to community leaders, and social agencies in their efforts to develop policies and services to support family life. It is also hoped that participating families will be helped by the knowledge that they are not alone.

Participation in this study involves one interview (about 1 to 1-1/2 hours long). All identifying information will be kept strictly confidential.

Persons who wish to be part of the study, or who know of someone who may be interested, please contact Anne O'Connor at 254-2378 or write the Guardian Office at 1855 Turner Road, N8W 3K2.

STUDY OF FAMILIES WHO HAVE LOST THEIR HOMES

Submitted by Anne O'Connor  
School of Social Work  
August 1982

Summary of Findings and Recommendations for the Windsor Mayor's Committee  
on Services for the Unemployed

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Findings

- 1) These families experienced a series of crises prior to losing their homes that made coping more and more difficult. The six main problems were financial, marital, emotional, unemployment, legal and health problems.
- 2) Most of the families experienced a loss of income through layoff, business closures, concessions and loss of overtime. While they considered themselves to be good money managers, they were overcommitted to a mortgage and other consumer credit when their income was reduced.
- 3) For most couples, an increasing and constant tension related to financial problems placed a serious strain on the marital relationship.
- 4) While the families felt a sense of loss, they also felt a sense of relief. This is surprising in light of previous studies on mobility and forced relocation. It is speculated that the sense of relief reflects the following - most of the families lived less than five years in their houses and had fewer ties to the house and neighbourhood. Secondly, it is suggested that the loss of the house may be the first step toward financial recovery and family stabilization.
- 5) These families received substantial financial and emotional support from family and friends. However, for the family seeking authoritative help, it was confusing and frustrating moving from hand to hand seeking information, advice and support. These families have often had only misinformation on which to base critical decisions.

Recommendations

- 1) Promote media discussion of the effects of financial crisis on marriage and the family.
- 2) Publicize clear information about issues concerning these families, the alternatives and services available to them.
- 3) Establish a group for families in financial crisis for the purposes of sharing information and giving support.
- 4) Use the marriage counsellors and financial counsellors that this committee has access to, in order to provide a seminar for couples and single parents on financial crisis and problem-solving.

# If you should need help

If the economy is starting to take its toll on your family -- or you want to prevent it from doing so -- you may need some outside help.

The following list of agencies was compiled by the United Way.

Unemployed Help Center, 125 Wyandotte St. W., for personal assistance with problems related to unemployment insurance, welfare eligibility, workmen's compensation, past due bills and other checks.  
Tel: 258-2312

231 Victoria Ave., offering counselling.  
Tel: 258-3101; emergency/food, meals  
Tel: 258-3101

Home Help, 691 Victoria Ave., emergency shelter for battered women and their children, counselling and support through the court process.  
Tel: 251-4458

Credit Counselling, 2260 University Ave. W., providing advice in budgeting, consolidating debts, assistance in approaching creditors and re-examining debt payments.  
Tel: 258-2030

Family Service Bureau, 450 Victoria Ave., providing assistance to families and individuals with marital problems, troubled child-parent relationships and personal adjustment.  
Tel: 258-1831

Victorian Family Service Bureau, 677 Victoria Ave., with part-time services in Belle River and Amberburg. It too provides counselling for those having personal problems, be they marital or child-related.  
Tel: 258-3164

Essex County Children's Aid Society, 6900 St. Charles St., providing counselling and emergency assistance where economic conditions are creating stress in the adult-child family relationship resulting in a high risk situation.  
Tel: 255-1171

Essex County Roman Catholic Children's Aid Society, 1700 Assumption St., offers counselling and emergency assistance where children are involved in a high risk situation.  
Tel: 258-3176

OHIP Premiums, 1427 Duquette Ave., offering reasonable OHIP premium relief for those out of work or between jobs.  
Tel: 258-7580

Legal Assistance of Windsor, 85 Pitt St. E., providing law students to act on behalf of those who can't afford a lawyer.  
Tel: 258-7831

Ontario Legal Aid Plan, 43 Pitt St. W., providing services for problems requesting a lawyer. Clients may have to make partial payment according to their financial capability.  
Tel: 255-7822

# Star Lifestyles

THE WINDSOR STAR, TUESDAY, SEPTEMBER 7, 1982

## A family copes with a nightmare



By Janice Vansickle  
Star Staff Reporter

THE past few years haven't been easy for Carol and Jerry Butler. Time spent talking about them is even more difficult because recounting the horrors of job loss, separation, mortgage default and bankruptcy exposes some barely healed wounds.

"It's very hard to sit here and talk about this," said Jerry, "because you remember the way you felt and God you don't want to feel that way again. We don't want to go through the emotions again because we've got a long way to go because we're not getting it right."

But as the Butlers' bond, there is a little comfort in numbers. Losing a job, family and home is a very lonely experience. And, that's why they want to share their story, to let others know the problems and emotions being experienced in hard times are not unique.

"WE'VE BEEN THROUGH IT," said Jerry, "and we're thinking of the people out there who need help but nobody is doing anything about it. Nobody is saying 'hey this is what it's like'."

The professional help available, he said, just isn't enough. "You can't be subjective unless you've been through it."

The employment, he said, just didn't understand the feelings of inadequacy, helplessness and numbness that take over. "You feel you don't really belong to anything. Everything is coming down around your ears, it's like being in an earthquake started in a crumple around the Bell and there are 100 children in the room. Jerry was laid off from Ford Motor Co. of Canada Ltd. where he had worked 18 months. Having been laid off might be called back within a year, he was content to draw unemployment insurance.

# 4 stages from job to jobless

Research has shown people pass through certain stages from the time layoffs are rumored until they become reality and unemployment benefits eventually run out.

The Salvation Army has discovered these stages in a brochure available to the public, labor unions and other communities just starting to experience high unemployment.

To help people understand these phases, the Salvation Army has introduced a program called F.A.I.E. - Family Adaptation Technique and Exercises. The four part program is coordinated by Laurie Bondy, whose position has been funded by the mayor's committee on services for the unemployed.

The brochure and F.A.I.E. are geared to educating both the employed and unemployed about the impact of job loss.

THE BROOD III RE starts at the layoff/rumor stage. At this point people experience anxiety and more stress than the layoff itself produces.

Some start looking for new jobs, others debating.

The uncertainty, anxiety and stress can lead to anger, apathy, stress, alcohol drinking about.

Once the layoff is announced, some think the worst really happens, others look for work and begin job hunting and activities, most see it as a long haul or planning for the future, and many have a feeling of being controlled and not having any input.

WHEN THE layoff takes place there is a concrete, undeniable change in job, people may wonder if they would have prevented the layoff or found another job, agencies and brochures lead to negative feelings about self, which feed depression, hostility and anger, the feeling of personal control is lost, things are no longer predictable, stable or secure, lower support group increases the volatility, self doubt and low morale. Family members start to become visibly affected, unemployment and its results are experienced as very personal and early.

When unemployment benefits are exhausted, personal and family life change considerably, each family member is affected and doubted by others in offices, severe family stress, will cause the problems to re-emerge in a new phase.

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Joblessness and mortgage

doing, something any jerk off the street can do. There's some pride involved but it's more certain than anything else."

At the same time, he began to experience some self doubts. "You are just in doubt as far as I did the next to

Butter faces future with a more improved attitude

he and manage to find some short term "junk jobs," but nothing that was to last and the roof over their heads and you're not doing it."

The pain eased a bit when Jerry entered a matchmaker course at St. Clair College, which Canada Mortgage paid him to



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## VITA AUCTORIS

Anne O'Connor was born on February 26, 1950, in Windsor, Ontario. She completed her elementary and secondary school education in Windsor, Ontario and graduated from the University of Windsor in 1973 with a Bachelor of Social Work degree.

Ms. O'Connor was employed by the Children's Aid Society of Sault Ste. Marie and the District of Algoma from September 1973 as family services worker and later foster care coordinator. Upon being granted educational leave, Ms. O'Connor entered the Master of Social Work program in September 1981.

During the graduate program, Ms. O'Connor's directed field study took place at the Catholic Family Service Bureau, in Windsor, Ontario, focussing on work with families. Ms. O'Connor returned to the Children's Aid Society in September 1982. She expects to graduate in May 1983.