

SOCIAL RETURN ON INVESTMENT (SROI) ANALYSIS

of the

HOUSING COORDINATOR PROJECT

at the

LOUISE DEAN CENTRE, CALGARY

Final Report

Anne Miller

December 7, 2011

Introduction and Background	3
The Housing Coordinator Project.....	4
Methodology.....	5
<i>Identifying and Involving Stakeholders</i>	5
<i>Identifying Outcomes and Indicators</i>	7
<i>Data Collection and Quantity for Impact Calculation</i>	9
<i>Determining and Assigning Financial Proxies</i>	10
<i>Duration</i>	16
<i>Deadweight, Displacement, Attribution, and Drop Off</i>	16
<i>Summary of Methodology</i>	21
Discussion of Materiality.....	21
Results and Validity Testing (Sensitivity Analysis)	26
Conclusions	29
Appendix A: Survey Questions for Target Stakeholders	31
Appendix B: Program Data from Case File Review	32
Appendix C: Reference List	34
Appendix D: Case Examples from the Housing Coordinator Project	36

Assurance Statement

“This report has been submitted to an independent assurance assessment carried out by The SROI Network. The report shows a good understanding of the SROI process and complies with SROI principles. Assurance here does not include verification of stakeholder engagement, data and calculations. It is a principles-based assessment of the final report”

December 2011

Introduction and Background

The experience of pregnancy and motherhood during adolescence can result in a multitude of social barriers that reduce the success of young mothers and their children. According to recent research, “compared to women who do not become pregnant early, teenage mothers are more likely to experience a range of personal and social disadvantages, including early school leaving, educational underachievement, socioeconomic disadvantage, welfare dependence, single parenthood and marital instability”.¹ In Calgary, the Louise Dean Centre, a high school alternative for pregnant and parenting teens operated by the Calgary Board of Education and Catholic Family Services, seeks to address the barriers associated with adolescent pregnancy. The Centre offers academic, emotional, and health-related support to pregnant and parenting teens in order to promote the success of young mothers and their children.

In 2008, a 10 year longitudinal study of the effectiveness of the Louise Dean Centre programming was published, indicating the overall success of the initiative.² At the same time, the report revealed that more than a third (35%) of young mothers entering the Centre were considered to be “high risk” in their housing situation (e.g. at risk for homelessness, domestic violence, etc). Since research shows that the provision of stable and secure housing is vital to all aspects of child health and development, and that the quality, cost, tenure, and stability of housing, along with the neighbourhoods and communities in which children live, all play a role in achievement of desired outcomes in areas of health, safety, education and social engagement, the Louise Dean Centre began the Housing Coordinator Project in 2010 in order to address the housing issues experienced by many participants at the Centre.³

In 2009, as part of the ongoing evaluation of the Louise Dean Centre, a Social Return on Investment (SROI) analysis was conducted in order to further demonstrate the social value created by the Centre. The analysis indicated that investment in the Centre progressively created increasing social value over time, with a return of \$0.80 in year one after investment up to a return of \$13.95 by year seven after investment.⁴ As the Housing Coordinator Project has now been operational for just over a year, a new SROI forecast analysis was conducted in order to illustrate the value created by this specific component of the program. Using first year actuals to forecast the calculation over the three years participants would be involved, the analysis revealed a return of \$14.91 for every dollar invested in the Project.

¹ Fergusson, David and Woodward, Lianne. “Teenage Pregnancy and Female Educational Underachievement: A Prospective Study of a New Zealand Birth Cohort”. *Journal of Marriage and Family*. 62 (February 2000): 147

² See: Simpson, Brenda and Charles, Holly. *Ten Year Longitudinal Study of Adolescent Mothers and Their Children*. (Calgary: Catholic Family Services, 2008). Available online at:

http://bsimpson.ca/reports/families/ten_year_longitudinal_study_of_adolescent_mothers_and_their_children.pdf (Accessed July 5, 2011)

³ City of Calgary Family and Community Support Services. “Outcome: Positive Parenting and Family Functioning”. *FCSS Calgary Research Brief No.2*. (June 2009): 4.

⁴ See: Catholic Family Service and City of Calgary Family and Community Support Services. *Social Return on Investment (SROI) Case Study: Louise Dean Centre – Programming for Pregnant and Parenting Adolescents*. (2009, updated 2010). Available online at: http://www.calgary.ca/docgallery/bu/cns/fcss/sroi_louise_dean_centre.pdf (Accessed July 5, 2011)

The following report outlines the SROI process for the Housing Coordinator Project. First, an explanation of the Project will be presented, followed by a detailed description of the methodological steps followed in the SROI analysis. The sensitivity testing and results of the analysis will then be discussed, and concluding remarks presented.

The Housing Coordinator Project

The Housing Coordinator Project involves funds to help participants at the Louise Dean Centre with the stability of their immediate and long-term housing, as well as one staff person, the Housing Coordinator, who works directly with participants to stabilize their housing situations. The Housing Coordinator works on an individual case-by-case basis to address the specific housing needs of participants. Activities include helping to ensure a stable source of income for young mothers (e.g. filling out application forms, acting as a reference, locating government subsidies/funds etc); teaching housing-related life skills in group sessions and on an as-needed individual basis; assisting with locating and securing appropriate housing; making lease arrangements; accessing furniture and moving it; and assisting with subsidized housing applications (e.g. Calgary Housing). The Housing Coordinator also works on a continuous outreach basis to increase skills in budgeting, managing expenses, child proofing, and managing basic housekeeping that creates a safe and pleasant environment for mother and child, and meets landlord expectations. By helping young mothers maintain housing stability, the Coordinator helps ensure a strong foundation from which the young mother can address other areas, such as parenting, health, and education.

Participants at the Louise Dean Centre are connected to the Housing Coordinator Project through a variety of channels. Many young women are connected via their social worker at the Centre, while others are referred by friends, or seek out help from the Housing Coordinator after she has made in-class presentations or demonstrations. In the year since the Project has been operational, 50 women have had direct contact with the Project and the Housing Coordinator.⁵

Overall, the change experienced by participants in the Housing Coordinator Project can be summarized by the following theory of change: If pregnant teens and teen mothers served through the Louise Dean Centre who are at high risk of experiencing housing instability have access to Housing Coordinator services to stabilize their home environment, then they are more likely to experience a decrease in mental/physical stress and an increase in their success as regards to school, employment, life, and parenting skills.

Based on this theory of change a Social Return on Investment (SROI) forecast analysis has been conducted using first year actuals from the 50 participants to determine the outcomes expected from the Project. The actuals upon which the forecast was built were acquired during the period from the operational commencement of the program on April 1, 2010 to the end of the first year (March 31, 2011). While the SROI forms part of the first year evaluation of the program, and has been presented to

⁵ “Direct contact” within the context of this report means that the participant has worked individually with the Housing Coordinator on particular housing –related issues.

fundings as part of the overall evaluation and statistics of the program, it does not represent an evaluative SROI as the program has only been operational for one year, and stakeholders are potentially involved in the project for up to three years (high school graduation). In other terms, while outcomes from the Project will continue to impact the target stakeholders over time, the novelty of the program means that actuals for an SROI analysis were only available from the first year of operation. In this way, the total actual social impact of the Project is, as yet, unknown, however it has been forecasted through the present SROI analysis.

Overall, the analysis presented here provides a reflection of the social value created by this new program, and helps to provide justification for continued funding of the Project. The forecast SROI will also be used, in conjunction with the overall evaluation, to improve the Project, to increase the effectiveness of activities, and to ensure successful outcomes for the participants. As the Housing Coordinator Project continues, the framework established in the SROI analysis conducted for year-one of the program can be subsequently used, improved, and expanded upon in the coming years of operation.

Methodology

The following section outlines the methodological steps taken in the SROI analysis of the Housing Coordinator Project. It explains what elements were included in, and excluded from, the analysis and attempts to clearly and transparently demonstrate the process through which the final ratio was determined.

Identifying and Involving Stakeholders

The first step in identifying and involving stakeholders was to have a preliminary meeting with the managing director of the Louise Dean Centre, the program supervisor at the Louise Dean Centre, and the Housing Coordinator (all initially identified as stakeholders as changes due to the Project would have a direct impact on their work, duties, and responsibilities). Through discussions with these three individuals, the 50 young women individually and directly accessing Housing Coordinator support, as well as the 58 children of these women, were identified as the target stakeholders. While the Housing Coordinator makes presentations about housing related issues in classes at the Louise Dean Centre, it was decided that only those 50 women who had direct contact with, and support from, the Housing Coordinator would be included in the analysis, as the change and outcomes for the other women could not be directly attributed to the Project. Further, while the partners and families of the women in contact with the Housing Coordinator were identified as potential target stakeholders, it was agreed that, once again, any change seen in this group might be less clearly attributable to the Housing Coordinator, and thus these individuals were not included in the analysis. At the same time, the 58 children of the 50 women accessing direct support from the Housing Coordinator were identified as target stakeholders as any change experienced by their mothers would also directly impact these children. Certain state services were included in the analysis, such as children's services, homelessness services and shelters, subsidized housing, schools, and food banks were all identified as stakeholders (although not target stakeholders). Further, the other workers at the Louise Dean Centre were included

as stakeholders (although not target stakeholders) as they would experience change in workload due to the Project. (NOTE: See materiality section for chart of included and excluded stakeholders in the analysis)

Once the target stakeholders were identified, a survey was developed in consultation with the above contacts at the Louise Dean Centre, and focus groups/interview contacts were organized by the program supervisor (see Appendix A for survey questions). Attempts were made to make contact with all target stakeholders, however, due to the transient nature of the program participants, not all target stakeholders were contacted. Of those who were contacted, all were invited to attend a focus group at the Louise Dean Centre over their lunch hour. The location and time of the focus group was chosen to ensure accessibility for participants, as the young women would already be at the school to attend classes and would have child care through the lunch hour (not necessarily the case after school). For those women who were not currently attending classes at the Louise Dean Centre, phone interviews were offered at a time convenient to the participants (usually after work when they were at home). In total, sixteen women attended the focus groups, and five women participated in individual phone interviews (i.e. 42% of this target stakeholder group was consulted). A greater participation rate was initially expected, however, due to extreme weather conditions (snow storm) on the day of the scheduled focus group, fewer young women were at the school and able to attend. However, it became clear through the interviews and the focus group, that, with 42% participation, a saturation point was reached as no new outcomes were being discussed in the group or individually, and most target stakeholders were saying the same things with respect to their experience with the Project (anonymized responses available upon request). Further, as Mason has indicated, for small scale studies with limited cross-disciplinary implications, where the population is fairly homogeneous, such as the current study, a saturation point may be reached earlier than for studies of greater scope.⁶ For this reason, and in consideration of the already onerous school and personal workloads of program participants, a second focus group was not scheduled. A review of the SROI analysis, however, has been scheduled for December 2011, so that findings can be shared with target stakeholders and so that they can provide their input and reflections on the appropriateness of the things included in the analysis.

The specific process of the focus group and interviews involved asking women specific evaluation questions about the effectiveness of the Project as well as open ended questions about what change they experienced due to the program so that they could identify potential outcomes not perceived or considered by program staff or evaluators (anonymized interview responses available upon request). Although the children of these women were also identified as target stakeholders, they were not consulted as most of the children are under the age of three.

The change experienced by non-target stakeholders was determined through discussions with the managing director of the Louise Dean Centre, the program supervisor at the Louise Dean Centre, and

⁶ Mason, Mark. "Sample Size and Saturation in PhD Studies Using Qualitative Interviews". *Forum: Qualitative Social Research, Sozialforschung*. (August 11, 2010). Available at: <http://www.qualitative-research.net/index.php/fqs/article/view/1428/3027#g11> (Accessed October 25, 2011)

the Housing Coordinator, the program director of Catholic Family Services, and the social workers at the Louise Dean Centre, and in consultation with research conducted on programming at the Louise Dean Centre and other similar programs.⁷

The target audience of the SROI analysis was identified as the funders (Health Canada, Human Resources and Skills Development Canada), and the partners (Louise Dean Centre, Calgary Board of Education, Catholic Family Services) of the Project. This audience was presented with not only the final SROI analysis, but also the overall evaluation of the Project, in order to assess whether funding was appropriate, and in order to further improve the services offered at the Louise Dean Centre. While the funders would be perhaps more interested in the return generated by investing in the program as indicated through the SROI, the partners could use the analysis to map outcomes, enhance services, and identify areas for improvement/program growth. As mentioned above, the SROI analysis will also be shared with the target stakeholders in December 2011, where they will be walked through the analysis and decisions/assumptions that were made so as to ensure the congruence of the analysis with their lived experience of the Housing Coordinator Project. Any changes identified by members of the target audience or target stakeholders can be (and have been already in some instances) incorporated into the analysis to ensure that it is appropriately reflective of the change occurring due to the Housing Coordinator Project. In this way, the results obtained are verified and future program evaluation based on this forecast analysis can be as accurate as possible.

Identifying Outcomes and Indicators

Outcomes for this SROI analysis were identified in several ways. First, the program logic model was consulted, and outcomes identified as part of the program design were listed and considered for inclusion in the analysis. The outcomes identified by target stakeholders in the interviews/focus groups were also included on the list, and discussions with the managing director of the Louise Dean Centre, the program supervisor at the Louise Dean Centre, and the Housing Coordinator generated further lists of outcomes. Specifically, the Housing Coordinator was consulted as to what activities were involved in the Housing Coordinator Project and what outcomes might be associated with these activities. This list was then scanned for duplication, and paired down into outcomes that each uniquely represented a different sort of change for the target stakeholders. This list was then discussed again with the above mentioned contacts at the Louise Dean Centre to ensure that nothing was missed or overstated. Certain 'negative' outcomes, like increased use of social assistance, or decreased contact with family were also discussed and included. Further, evaluation research on similar programs was consulted to ensure the

⁷ Simpson, Brenda and Charles, Holly. *Ten Year Longitudinal Study of Adolescent Mothers and Their Children*. (Calgary: Catholic Family Services, 2008). Available online at: http://bsimpson.ca/reports/families/ten_year_longitudinal_study_of_adolescent_mothers_and_their_children.pdf (Accessed October 7, 2011)

See also: Reference list where consulted materials are listed

appropriateness of outcomes and to ensure that outcomes were not overlooked or misrepresented.⁸ Indicators were then assigned to the outcomes, with consideration that the forecast covers the duration of the young mothers' involvement at the Louise Dean Centre (3 years over high school). After justification of relevance and significance of each outcome was considered (with the subsequent steps in the SROI process) the following list of outcomes were included. (NOTE: See materiality section for chart of relevance and significance determinations for outcomes and justification of stakeholder inclusion)

Table 1: Stakeholders, Outcomes and Indicators

Stakeholder	Outcome	Indicator
Young mothers (aged 16-24)	Young mothers find, are housed in, and maintain suitable and affordable housing. As a result they are better able to parent their children and finish high school. Further, mothers gain hope and experience a greater degree of independence and empowerment resulting in overall increased quality of life.	Number of mothers who move from unstable or unsuitable housing arrangements to suitable and affordable housing arrangements (thereby avoiding homelessness, drug use, stress, high school drop out etc) while attending the Louise Dean Centre (over 3 high school years)
	Young mothers gain money management skills and use these skills to better budget their resources reducing their debt burden and inability to meet basic needs.	Number of mothers who move from debt and inability to properly budget resources to financial stability and ability to maintain housing while attending the Louise Dean Centre (over 3 high school years)
	Young mothers maintain stable housing by being able to meet landlord expectations, pay bills, etc resulting in fewer evictions, loss of damage deposit, and moves.	Number of mothers who decrease the number of times they move per year while attending the Louise Dean Centre (over 3 high school years)
	Young mothers are supported in maintaining stable housing and as a result they experience fewer bad/violent housing situations that affect themselves and their children.	Number of mothers who go from violent housing situations or the potential for violence in their housing situations, to stable, non-violent situations while attending the Louise Dean Centre (over 3 high school years)
Children of young mothers	With housing and life skills mothers are better able to provide basic needs for children and avoid violent situations that may endanger their children	Number of children moving with their mothers from potentially violent housing situations to stable housing situations while attending the Louise Dean Centre (over 3 high school years)
Social Workers at the Louise Dean Centre	Young mothers are supported in housing-related aspects of their overall service plan and as a result access social worker support less, thereby freeing up social worker time	Number of hours young mothers spend addressing housing needs with the Housing Coordinator rather than addressing these needs with a social worker at the Louise Dean Centre while they are attending the Centre (over 3 high school years)
Alberta Child and Family Services	Young mothers find and are housed in suitable and affordable housing thereby reducing the possibility of Children's Services intervention associated with lack of appropriate housing	Number of mothers who move from unstable or unsuitable housing arrangements to suitable and affordable housing arrangements (thereby avoiding Children's Services intervention) while attending the Louise Dean Centre (over 3 high school years)
Health Services (Alberta Health Services); Justice Services (Alberta Justice); and Social	Young mothers find and are housed in suitable and affordable housing thereby reducing their use of public services due to issues related to lack of appropriate housing (e.g. not completing high school, homelessness, etc.)	Number of mothers who move from unstable or unsuitable housing arrangements to suitable and affordable housing arrangements (thereby avoiding addictions, high school drop out,

⁸ See: Dillard, Denise and Louis G Pol. "The Individual Economic Costs of Teenage Childbearing". *Family Relations*. 31:2 (1982): 249-259. And Saewyc, Elizabeth. "Influential Life Contexts and Environments for Out-of-Home Pregnant Adolescents". *Journal of Holistic Nursing*. 21 (2003): 343-367.

Stakeholder	Outcome	Indicator
Services (housing supports like shelters, addictions support, education support etc)		homelessness, health problems etc) while attending the Louise Dean Centre (over 3 high school years)

Data Collection and Quantity for Impact Calculation

Since the program had only been operational for a year when the analysis was conducted, very little data was available from program reports etc. Primarily, the data available was purely demographic, and did not always, or even often, specifically relate to the outcomes identified for the SROI analysis. Considering this lack of data, it was then decided that since the program only had 50 participants, it was not unreasonable to take time to interview the Housing Coordinator and the program supervisor about each individual target stakeholder and how they might be experiencing change due to the program. This process involved case file review of the 50 cases (See appendix B for program data). The quantities estimated were then used to forecast the impact of the program over the three years of involvement through which young mothers would receive support. At this stage, the significance of some outcomes was questioned with respect to the quantity of stakeholders forecasted to experience different changes (some outcomes were only expected to be experienced by one stakeholder). The materiality section of this report explains the decisions to include/not include outcomes based on the quantity of change and its relative significance.

As part of the above process, files were also discussed in terms of what the situation might be in each case had the young mother not received assistance from the Housing Coordinator. Since the program manager and the Housing Coordinator both know the target stakeholders and their situations, this discussion was helpful in identifying the alternative situations of the young women and the ways in which intervention changed the course of certain situations (see Impact Map tab 3 for full chart of relationship between stakeholders, activities, outcomes, alternative outcomes, indicators, and value). Peer reviewed research also supports the outcomes and alternative outcomes identified through the above processes⁹. For example, in April 2011 McDonald found that “For those young people confronted with the misfortune of extraordinary events that were major turning points in their lives [like unplanned pregnancy], the results were disastrous. Besides the usual transitional challenges, the addition of mental health problems, alcohol and drug use, violence and abuse in the family, death of parents, and second-generation poverty were major discontinuities that forced the youth from their homes into substandard and makeshift housing arrangements. These arrangements quickly disintegrated into a spiraling vortex of informal and formal evictions which, in almost every instance, ended in homelessness.”¹⁰ As another example, alternative outcomes of domestic violence were identified both by the Housing Coordinator and in the literature, with Baker, Cook, & Norris indicating that “Women who separate may have to move to substandard housing; they may also end up without housing. This experience reflects the

⁹ See also reference 8.

¹⁰ McDonald, Lynn. “Examining Evictions Through a Life-Course Lens”. *Canadian Public Policy*. Vol.37, supplemental. (April 2011)

double burden that women face as victims of domestic violence and as potential members of a growing population of homeless, low-income single mothers”.¹¹

Determining and Assigning Financial Proxies

After mapping out the outcomes and indicators for the Housing Coordinator Project, financial proxies were determined and assigned in order to value the social change experienced by the target stakeholders. First, financial proxies were considered with respect to the change experienced by the target stakeholders. This also included examining alternative outcomes and considering the value for target stakeholders of not experiencing these outcomes. For example, for the children of young mothers one alternative outcome would be to stay in a violent home situation with their mothers, whereby the value to children of avoiding child abuse would represent the positive outcome of moving to appropriate housing with their mothers. This valuing of outcomes for target stakeholders involved discussions with the stakeholders around both the value to them of having their own place to live as well as discussions about the potential alternative situations they would be encountering without intervention. For example one stakeholder indicated that:

“It kind of just made me feel there was hope, someone I could go to for support and for help.”

While another stated that:

“I think that was the biggest thing, without the Housing Coordinator there is no way I could have done it (moved/paid a damage deposit) even if I had scrounged all the money I had.”

Academic research was also consulted with regards to the value of outcomes from the Housing Coordinator Project specifically to the target stakeholders.

Next, research was conducted to determine the value of outcomes for the target stakeholders to the state stakeholders. During the entire process, the managing director, program supervisor, and Housing Coordinator at the Louise Dean Centre were consulted about the value of the outcomes identified. Academic research about the costs associated with teen pregnancy was also consulted. In particular, the 1997 book *Kids Having Kids: Economic Costs and Social Consequences of Teen Pregnancy* edited by Rebecca Maynard, as well as the 2003 article “The Economic Costs and Consequences of Child Abuse in Canada” by Bowlus, Mckenna, Day, and Wright, were consulted to help determine what financial impact outcomes from the Housing Coordinator Project might have. It should be noted that while these studies are American, and thus the specific values illustrated were not used in the analysis, the *types* of values considered helped highlight ways in which to financially value the changes brought about by the Housing Coordinator Project. Finally, the previous Louise Dean Centre SROI analysis was examined to determine if similar outcomes were presented and whether the financial proxies from these outcomes could be used for the present analysis. For example, in the Louise Dean Centre analysis one of the valued measures of the outcome of better care for children was the cost of severe asthma in children under the age of four. As environmental factors, particularly housing, affect this sort of condition, this financial proxy was also considered for inclusion in the Housing Coordinator Project SROI.

¹¹ Baker, Charlene, Sarah Cook, and Fran Norris. “Response Women’s Help-Seeking, Received Informal Support, and Formal System Domestic and Housing Problems: A Contextual Analysis”. *Violence Against Women*. 9 (2003): 754-755

The analysis also includes all investments in the Project. The investment from the target stakeholders, namely time, was not valued financially in this analysis as these stakeholders are high school aged and usually not working (or they are the children of these high school students). Therefore, the time spent with the Housing Coordinator is considered part of their day-to-day activity which does not displace or involve investment of financial value. The funding for the Project, from Health Canada and Human Resources and Skills Development Canada, was included in the analysis as the sole financial input. While some operating costs (facilities etc) are provided by the Louise Dean Centre, these costs were not included in the analysis, since the Housing Coordinator Project was being evaluated within the context of its operation under the Louise Dean Centre. Further, from the point of view of the funders, there is interest only in the additional funding given to the Centre for the Housing Coordinator Project. In this way, \$105,690 was included in the analysis as the input into the program.

On the next page table 2 illustrates the outcomes discussed previously, along with the financial proxies, sources of proxies and calculation notes. (NOTE: See the section on materiality for further details about inclusion of outcomes based on the significance illustrated by the value of the change)

Table 2: Financial Proxies

Outcome	Financial Proxy	Source	Value/yr	Notes on Calculation
Target stakeholder: Young mothers ages 16-24				
<p>Young mothers find, are housed in, and maintain suitable and affordable housing. As a result they are better able to parent their children and finish high school. Further, mothers gain hope and experience a greater degree of independence and empowerment resulting in overall increased quality of life.</p>	<p>Value of independence due to independent living situation as represented by the cost of renting an apartment at full market value</p>	<p>Government of Alberta, Office of Statistics and Information. "Average Two Bedroom Rent (\$) for Alberta and Major Alberta Centres (Private Structures with three or more apartments)" (2011)</p>	<p>\$12,984</p>	<p>The value of independence for women involved with the Housing Coordinator Project can be represented as the value of an apartment of their own in Calgary, since this is directly related to the work of the project. While many women might suggest that the value of their housing independence would be the value of buying a house or apartment in Alberta, this was determined to be excessive in terms of value (\$200,000-\$550,000) for a teenager. Rental statistics from 2010 were used to determine the average rental rate for a two bedroom, non-subsidized apartment in Alberta.</p>
<p>As above</p>	<p>Private/individual/personal costs of dropping out of high school</p>	<p>Hankivsky, Olena. Cost Estimates of Dropping Out of High School in Canada. (Vancouver: Simon Fraser University, Canadian Council on Learning, 2008): 67</p>	<p>\$11,589</p>	<p>The full 2008 report created by Oleana Hankivsky outlines the different public and private costs of dropping out of high school in Canada by examining the health, income, social assistance, justice, and personal consequences of not completing high school. She indicates that some of these consequences are costs to the system, while others, are a cost to the individual. This figure is an aggregate of all estimated costs to the individual (health costs, lost income). The full technical report and summary reports are available at: http://www.ccl-cca.ca/ccl/Reports/OtherReports/20090203CostofDroppingOut.html</p>
<p>As above</p>	<p>Intangible personal costs of dropping out of high school</p>	<p>Hankivsky, Olena. Cost Estimates of Dropping Out of High School in Canada. (Vancouver: Simon Fraser University, Canadian Council on Learning, 2008): 67</p>	<p>\$5,391</p>	<p>The full 2008 report created by Oleana Hankivsky outlines the different public and private costs of dropping out of high school in Canada by examining the health, income, social assistance, justice, and personal consequences of not completing high school. She also indicates that there are consequences which are not financially tangible (intangible costs). She estimates a financial value for these intangible factors which include lower self-esteem, loss of control in life, decreased participation in society etc. She uses both public and private costs to estimate the intangible cost, as demonstrated on pages 66-67 of the report. The full technical report and summary reports are available at: http://www.ccl-cca.ca/ccl/Reports/OtherReports/20090203CostofDroppingOut.html</p>
<p>Young mothers gain money management skills and use these</p>	<p>Average value of debt carried by young mothers</p>	<p>Interviews with target</p>	<p>\$2,400</p>	<p>The target stakeholder interviews revealed that, on average, young mothers have approximately \$400 left after paying rent each month. It was estimated</p>

Table 2: Financial Proxies

Outcome	Financial Proxy	Source	Value/yr	Notes on Calculation
skills to better budget their resources reducing their debt burden and inability to meet basic needs.	per month	stakeholders		here that without proper money management skills, half of this would be carried over into some form of debt (to family, friends, school, etc.). While youth cannot get a credit card independently before the age of 18, some young women may have received credit cards through permission of their parents, with a maximum limit of \$500.
Young mothers maintain stable housing by being able to meet landlord expectations, pay bills, etc resulting in fewer evictions, loss of damage deposit, and moves.	Personal moving costs - loss of damage deposit	Vibrant Communities Calgary. Cost of Living Fact Sheet. (August 2009): 3	\$1,900	According to VCC Cost of Living Fact Sheet page 3, the average housing cost for a single male was \$778 per month in 2009 while the cost for a family of three was \$1,151 per month. As the clients in this study are (primarily) single mothers, an average cost between a single male and the cost for a family of three was estimated at \$950 per month. The Housing Coordinator indicated an estimate of \$850 per month, making the VCC estimation, based on Calgary statistics, fairly accurate. Most apartments use one month's rent as a damage deposit. Mothers moving frequently are estimated (by the Housing Coordinator) to move at least every 6 months (2 times per year)
As above	Personal moving costs - Utilities connections	Housing Coordinator, Service Alberta	\$250	According to Service Alberta "The amount of the deposit and how long the landlord or sub-meter company will hold it should be in the sub-meter contract." (http://www.servicealberta.gov.ab.ca/1513.cfm#) The Housing Coordinator estimates that utilities connections (utilities security deposit) usually costs a client between \$250 and \$500. For clients moving every six months, this deposit would be lost once per year (low-end estimation included here)
As above	Personal moving costs - lost work one day	Canadian Labour Market at a Glance (2008)	\$141	Assuming one day of work would be 8 hours, and the minimum amount earned for that day would be the amount earned while receiving minimum wage, a day's work would be a loss of \$70.40. Assuming moving would happen twice per year, overall \$140.80 would be lost
As above	Personal moving costs - Uhaul rental (one day)	Housing Coordinator estimations and Uhaul website	\$400	Using rates for a 10' truck available at: http://www.uhaul.com/ and an average driving distance of approximately 250km, the overall cost for one day of moving with a uhaul would be approximately \$200. This would occur two times per year.
Young mothers are supported in maintaining stable housing and as	Cost of pain and suffering to	Zhang, Ting. The Costs of Crime in Canada, 2008.	\$9,547	In estimating the total cost of crime in Canada for 2008, Zhang has used figures Cohen (1988), "Pain, suffering, and jury awards: A study of the cost of

Table 2: Financial Proxies

Outcome	Financial Proxy	Source	Value/yr	Notes on Calculation
a result they experience fewer bad/violent housing situations that affect themselves and their children.	victims of assault	(Ottawa: Department of Justice, 2008): 25		crime to victims" to estimate the cost due to pain and suffering from assault. While in the case of the Housing Coordinator Project victims may suffer more (because violence is in the home) or less (because the fear of random victimization results in increased suffering) as an estimated value of the avoidance of domestic violence for the target stakeholder this value will be considered adequately representative.
Target stakeholder: Children of young mothers				
With housing and life skills mothers are better able to provide basic needs for children and avoid violent situations that may endanger their children	Annual personal cost of child abuse to survivors	Bowlus, Mckenna, Day and Wright. "The Economic Costs and Consequences of Child Abuse in Canada". Report to the Law Commission of Canada. (March 2003): 158	\$2,536	This cost represents the average personal cost of therapy, alternative therapy, self help materials, prescription drugs, relocation expenses, non-prescription drugs, security systems, replacing household goods, transportation, unlisted telephone numbers, clothing (if destroyed), divorce proceedings, other (drugs, alcohol) based on the responses of respondents in the study, some of whom may have had no costs associated with particular categories. While the children of young mothers in this analysis would not encounter these costs immediately (as they are all under 4 years old) if they were exposed to unsuitable environments due to their mother's housing situation, this cost represents the personal loss later in life and can be considered representative of the victimization cost for these children.
Stakeholder: Social Workers at the Louise Dean Centre				
Young mothers are supported in housing-related aspects of their overall service plan and as a result access social worker support less, thereby freeing up social worker time	Wages for social worker time at Louise Dean Centre (per hour)	Holly Charles, Managing Director at Louise Dean Centre and Lori Fagen, Manager of Financial Services at Louise Dean Centre	\$36,504	The range of wages for social workers at Louise Dean Centre is \$43,623-\$51,237 per year (Holly Charles, Managing Director). Each worker is paid 260 days, 7 hours a day (Lori Fagen, Manager, Financial Services), leading to a per hour average wage of \$26. The Housing Coordinator has estimated that she saves the LDC social workers approximately 27 hours per week. Over 52 weeks per year a total of \$36,504
Stakeholder: Alberta Child and Family Services				
Young mothers find and are housed in suitable and affordable housing thereby reducing the possibility of Children's Services	Cost of child in state care in Ontario per year	Ontario Association of Children's Aid Societies. Pre-Budget Consultation: Submission to the Standing	\$43,764	Page 15 (reference note 14) indicates a breakdown in cost for Children's Services. It includes administrative costs and costs of care. While this cost is for Ontario, it is not unreasonable to assume a similar cost in Alberta for this Alberta-based analysis as constitutionally the level of services should be

Table 2: Financial Proxies

Outcome	Financial Proxy	Source	Value/yr	Notes on Calculation
intervention associated with lack of appropriate housing		Committee on Finance and Economic Affairs. (2008)		comparable from province to province even while services (like Children's Services) are provided under Provincial jurisdiction.
Stakeholder: Health Services (Alberta Health Services); Justice Services (Alberta Justice); and Social Services (housing supports like shelters, addictions support, education support etc)				
Young mothers find and are housed in suitable and affordable housing thereby reducing their use of public services due to issues related to lack of appropriate housing -not completing high school	Public (systemic) costs per high school drop out per year	Hankivsky, Olena. Cost Estimates of Dropping Out of High School in Canada. (Vancouver: Simon Fraser University, Canadian Council on Learning, 2008): 67	\$7,515	The full 2008 report created by Oleana Hankivsky outlines the different public and private costs of dropping out of high school in Canada by examining the health, income, social assistance, justice, and personal consequences of not completing high school. She indicates that some of these consequences are costs to the system, while others, are a cost to the individual. This figure is an aggregate of all estimated costs to the public (cost of EI, lost taxes, crime). The full technical report and summary reports are available at: http://www.ccl-cca.ca/ccl/Reports/OtherReports/20090203CostofDroppingOut.html
Young mothers find and are housed in suitable and affordable housing thereby reducing their use of public services due to issues related to lack of appropriate housing -homelessness	Systemic cost of family homelessness (per homeless family per year)	Government of Alberta, Housing and Urban Affairs. "Homelessness: A Plan for Alberta" (2010) Available at: http://www.housing.alberta.ca/604.cfm	\$69,600	In their cost estimation of the benefits of investing in a plan to end homelessness in Alberta, the Government of Alberta indicated a per-person cost of homeless families that includes emergency shelter use, health care use, justice costs etc. Note: Homeless families refers to those who are homeless and are: parents with minor children; adults with legal custody of children; a couple in which one person is pregnant; multi-generational families. Many members of this group are women fleeing abusive domestic situations and struggling to re-establish independent homes for themselves and their children. If the young mothers from the Louise Dean Centre became homeless, they would fall into this category of service use in Alberta.

Duration

The forecasted duration of the outcomes listed above was considered in the context of the length of the Project services at the Louise Dean Centre. Namely, as the Centre is a high school alternative, there is a maximum of three years direct service (and potentially additional years of outreach service).

Deadweight, Displacement, Attribution, and Drop Off

The estimations made for deadweight, displacement, attribution, and drop off have been based on consultations with the managing director of the Louise Dean Centre, the program supervisor of the Louise Dean Centre and the Housing Coordinator. Further, expert research was consulted (see Appendix C for reference list). In addition, three different types of sensitivity analysis (to be discussed in the following section) were conducted to measure the validity of the assumptions made. In this way, while the percentages used in the analysis to represent deadweight, displacement, attribution, and drop off are not scientifically verifiable, they do represent reasonable best estimations of actual occurrences.

Deadweight

The table below explains the discounting for deadweight used in the analysis. It is based on academic research, program data, and expert estimations as described in the calculation notes. (NOTE: The section on materiality explains if some outcomes were removed due to deadweight calculations, and the section on validity testing addresses the areas where pure estimations were made)

Table 3: Deadweight calculations

Financial Proxy	Deadweight calculation notes
Value of independence due to independent living situation as represented by the cost of renting an apartment at full market value	<p>Since there are three other social workers working with the same young mothers at the Louise Dean Centre, and if the Housing Coordinator was not there they would otherwise have been helped by these workers, but in a less in-depth manner, the total amount of time estimated to be saved to the workers by the Housing Coordinator Project (27 hours per week) was divided by the total number of hours of the three social workers per week (105 hours per week). This is estimated as the percentage of help that would have happened if the Housing Coordinator Project was not in operation.</p> <p>Further, looking at environmental change, there was a decrease in average monthly rents between 2009 and 2010 of 2%, which could potentially translate into 2% of young mothers being able to afford housing without support from the Housing Coordinator.</p> <p>Finally, the state of being pregnant provides some adolescents with the feelings of independence captured by this financial proxy. According to Cooke & Owen (2006) “[For teens, pregnancy] is associated with opportunities to build a new and independent life after experiencing significant difficulties at home and/or at school, reflecting a particular view of the transition to adulthood rather than a misfortune or accident”. While there is no research available on this percentage, it will be estimated here as 20% (verified as a reasonable estimation by Holly Charles, Program Manager of the Louise Dean Centre)</p> <p>Total: 26%+2%+20%=48%</p>
Private/individual/personal costs of dropping out of high school	As above minus the percentage change associated with independence (20%) = 28%
Intangible personal costs of dropping out of high school	

Financial Proxy	Deadweight calculation notes
Average value of debt carried by young mothers per month	As above
Personal moving costs - loss of damage deposit	As above
Personal moving costs - Utilities connections	As above
Personal moving costs - lost work one day	As above
Personal moving costs - Uhaul rental (one day)	As above
Cost of pain and suffering to victims of assault	As above. In addition, research indicates that about 33% (one third) of DV Offenders Would Experience Change Without Services. From: "Synthesizing the results of several non-clinical studies, Rosenfeld (1992) estimated that approximately one third of domestically violent males cease to engage in domestic violence without any(...) intervention. This apparent spontaneous cessation of domestic violence must be considered when evaluating the post-treatment recidivism rate for batterer groups, as a certain percentage would likely cease battering even without treatment" (p. 428. Robert M. Sartin. "Domestic violence treatment response and recidivism: A review and implications for the study of family violence." <i>Aggression and violent behavior</i> (1359-1789), 11 (5), 425.). 33% + 28% = 61%
Annual personal cost of child abuse to survivors	About 23% of Children who Witness or are Victims of DV Would Experience Change (or resiliency) Without Services . This is from: "25% of the child witnesses [of DV] were not rated by their mothers as having behavioral problems. In addition, 23% of the children who both witnessed domestic violence and were the victims of child abuse did not score in the clinical range of the Child Behavior Checklist" (p.131 Magen, R.H. 1999, "In the Best Interests of Battered Women: Reconceptualizing Allegations of Failure to Protect." <i>Child Maltreatment</i> , 4, 2, 127-135.)
Wages for social worker time at Louise Dean Centre (per hour)	The social workers would not have saved this time without the Housing Coordinator, therefore there is no deadweight
Cost of child in state care in Ontario per year	As above with respect to #2 plus an estimated 20% due to the internal strong motivation of mothers to keep their children (verified as a reasonable estimation by Holly Charles, Program Manager of the Louise Dean Centre)
Public (systemic) costs per high school drop out per year	As above with respect to the second outcome listed
Systemic cost of family homelessness (per homeless family per year)	As above with respect to the second outcome listed

Displacement

Since the Housing Coordinator Project offers a unique service to the young women at the Louise Dean Centre, and since no other program or service of this type is offered to these women, no displacement

was estimated to occur. While other housing services may be accessed by the target stakeholders, the existence of the Housing Coordinator Project does not displace the positive activities of any other services in Calgary.

Attribution

Since the Housing Coordinator Project is part of the overall services at the Louise Dean Centre, many of the outcomes experienced by the target stakeholders cannot be fully attributed to the Housing Coordinator Project. Table 4, below, illustrates the estimations made for the percentage of change attributable to others based on program data, academic research, and professional estimations.

Table 4: Attribution Calculations

Financial Proxy	Attribution calculation notes
Value of independence due to independent living situation as represented by the cost of renting an apartment at full market value	The sense of independence gained through appropriate housing is not attributable to any other services besides the Housing Coordinator Project. According to one focus group participant "Without the Housing Coordinator there is no way I could have done it (moved/paid a damage deposit) even if I had scrounged all the money I had." According to another "Without it I would have been homeless" and another indicated the Project "made things a reality"
Private/individual/personal costs of dropping out of high school	According to Barnett <i>et al</i> "Reduced School Dropout Rates Among Adolescent Mothers Receiving School-Based Prenatal Care". <i>Pediatric Adolescent Medicine</i> . 158 (2004):262-268. "During their pregnancy school year, teens receiving school-based prenatal care were absent 12 fewer days, as compared with those receiving non-school-based care (P=.001), and their drop-out rate was half that of those receiving non-school based care (6% vs 15%; P=.02)". Since this program is similar to the programming offered at the Louise Dean Centre, it might be assumed that similar results would follow. As this study does not have a housing component to services, it illustrates the decrease in high school drop-out attributable to the non-housing components of the Louise Dean Centre programming. (i.e. 50%)
Intangible personal costs of dropping out of high school	As above
Average value of debt carried by young mothers per month	<p>While it might be assumed that the other educational components of the Louise Dean Centre would contribute to better money management, McCormick (2009) in her study of financial education did not find conclusive evidence of the effectiveness of these initiatives amongst teens. Further, Bartholomae & Cravener (2007) have indicated that their study "showed no significant relationship between high school financial education and investment knowledge."</p> <p>While in Calgary the agency Momentum helps with money management, it is highly unlikely that any of the young mothers at the Louise Dean Centre would be accessing this service. Therefore, no attribution has been accounted for with respect to this outcome.</p>
Personal moving costs - loss of damage deposit	As Cooke and Owen (2006) have indicated that without housing support young mothers would move frequently (and have a history of frequent moves) no attribution has been assigned for this outcome
Personal moving costs - Utilities connections	As above
Personal moving costs - lost work	As above

Financial Proxy	Attribution calculation notes
one day	
Personal moving costs - Uhaul rental (one day)	As above
Cost of pain and suffering to victims of assault	This is an estimation only which accounts for the work by other social workers at the Louise Dean Centre to ensure that young mothers are able to leave violent home situations (verified as a reasonable estimation by Holly Charles, Program Manager of the Louise Dean Centre)
Annual personal cost of child abuse to survivors	About 66% of child DV victims will access community resources other than specific DV services (ie. neighbours, family, mothers, etc.), and self-reported that these were useful support resources. No indication of how much specific change these resources produced. Estimated that if 66% access resources and find them useful, maximum 45% would experience change as a result. From: "In a landmark Western Australian study, Blanchard, Molloy and Brown (1992) interviewed 18 children and young people aged between six and 15 years...In discussing a range of formal and informal sources of help, a majority (11 of 18) mentioned their mothers as a good source of support, suggesting that despite their own victimisation, many women were nevertheless able to assist their children. The importance of community resources was seen in the finding that 12 of the children went to neighbours who helped both by calling the police and by comforting and caring for the children. Children identified that a reliable, sympathetic and capable adult within walking distance would be a useful support, highlighting the important role for informal networks in assisting victims of domestic violence (Holder 1998)" (pg. 7. Dr. Lesley Laing. "Children, Young People and Domestic Violence.") 12/18 = 66.6%
Wages for social worker time at Louise Dean Centre (per hour)	The social workers' time was saved entirely by the Housing Coordinator, therefore there is no attribution.
Cost of child in state care in Ontario per year	This is an estimation only which accounts for the work by other social workers at the Louise Dean Centre to ensure that young mothers are able to leave violent home situations (verified as a reasonable estimation by Holly Charles, Program Manager of the Louise Dean Centre)
Public (systemic) costs per high school drop out per year	According to Barnet <i>et al</i> "Reduced School Dropout Rates Among Adolescent Mothers Receiving School-Based Prenatal Care". <i>Pediatric Adolescent Medicine</i> . 158 (2004):262-268. "During their pregnancy school year, teens receiving school-based prenatal care were absent 12 fewer days, as compared with those receiving non-school-based care (P=.001), and their drop-out rate was half that of those receiving non-school based care (6% vs 15%; P=.02)". Since this program is similar to the programming offered at the Louise Dean Centre, it might be assumed that similar results would follow. As this study does not have a housing component to services, it illustrates the decrease in high school drop-out attributable to the non-housing components of the Louise Dean Centre programming. (i.e. 50%)
Systemic cost of family homelessness (per homeless family per year)	According to the program statistics, 18 of the 50 women would avoid absolute homelessness due to couch surfing with friends or staying with a boyfriend. Since the number of young mothers estimated to be otherwise potentially homeless was based on the views of the Housing Coordinator, who might not know the extent to which these women could stay with friends or boyfriends, the percentage of known ability of others to stay in these situations has been used as an estimation of the attribution to friends and boyfriends of avoiding homelessness for the 5 expected to experience this outcome.

Drop Off

Since the Housing Coordinator is connected with the target stakeholders through the Louise Dean Centre, support for these stakeholders can last up to three years while they are in high school and connected with the Centre. Once they have graduated or left the Centre, the Housing Coordinator often

still has contact with the participants, thus drop off is not immediate. Further, the change created by the Project lasts over time, with the target stakeholders leaving the program with different skills, competencies, resiliencies, and abilities to manage a stable housing situation. In the end, however, these young women are still vulnerable to housing instability. As McDonald has pointed out, “Generally, the limited number of studies on eviction indicate that tenants facing eviction tend to be younger than the general tenant population; the majority are employed although some rely on government transfer payments; many are families with children; they have lower incomes than the average tenant and lower rent-to-income ratios; they are more likely to be in arrears on their rent; and they are less likely to have social supports or to be satisfied with their housing (Settersten 2006). The most recent assessment of housing affordability by CMHC (2007) adds Aboriginal renters, recent immigrant renter households, and lone-parent and single households to the list. Of the latter households, seniors and women are at high risk of being in core housing need”.¹² Considering the time that it takes for housing problems, like rental arrears, to accumulate and result in eviction, the SROI analysis of the Housing Coordinator accounts for increasing levels of drop off in the years subsequent to a participant’s program involvement. The table below summarizes the drop-off calculations:

Table 5: Drop-Off Calculations

Financial Proxy	Drop Off calculation notes
Value of independence due to independent living situation as represented by the cost of renting an apartment at full market value	<p>Based on research by Greenwood (2008) "Prevention and Intervention Programs for Juvenile Offenders" assessing the effectiveness of youth intervention in high school (no similar data existing for teenage mothers with intervention in high school)</p> <p>As the young mothers would be a similar peer group to young offenders receiving intervention, this estimation will be considered appropriate. After graduating from high school, without continued support, and with some environmental risk factors still present, the effects of the program would drop off, Greenwood indicates 50% drop off after 2 years.</p> <p>NOTE: While the <i>10 Year Longitudinal Study of Adolescent Mothers and Their Children</i> conducted at the Louise Dean Centre has indicated that there was significant “evidence of the long term stability and success of high-risk adolescent mothers and their children validates the effectiveness of comprehensive collaborative wrap-around services for pregnant and parenting adolescents.” In order to avoid overclaiming drop off as per the previous research above has been included in the analysis.</p>
Private/individual/personal costs of dropping out of high school	Since high school would be completed there is no drop off in this outcome
Intangible personal costs of dropping out of high school	As above
Average value of debt carried by young mothers per month	Based on research by Greenwood (2008) – As above with first outcome
Personal moving costs - loss of	As above

¹² McDonald, Lynn. “Examining Evictions Through a Life-Course Lens”. *Canadian Public Policy*. Vol.37, supplemental. (April 2011)

Financial Proxy	Drop Off calculation notes
damage deposit	
Personal moving costs - Utilities connections	As above
Personal moving costs - lost work one day	As above
Personal moving costs - Uhaul rental (one day)	As above
Cost of pain and suffering to victims of assault	As above
Annual personal cost of child abuse to survivors	According to Honig, Alice Sterling and Morin, Christine. "When Should Programs for Teen Parents and Babies Begin? Longitudinal Evaluation of a Teen Parents and Babies Program" <i>The Journal of Primary Prevention</i> . 21:4 (2011): 450. Intervention with pregnant and parenting teens produced positive results in reduction of child neglect and abuse for two to six years after intervention. Therefore, in five years after the current intervention no drop off has been accounted for.
Wages for social worker time at Louise Dean Centre (per hour)	Since young mothers would no longer be accessing the services that affect workers at the Louise Dean Centre, the drop off would be 100% as soon as they finished high school
Cost of child in state care in Ontario per year	Greenwood (2008) – As above with first outcome
Public (systemic) costs per high school drop out per year	Since high school would be completed there is no drop off in this outcome
Systemic cost of family homelessness (per homeless family per year)	As above with respect to first outcome.

Summary of Methodology

The above methodological outline of the SROI analysis conducted for the Housing Coordinator Project is intended to transparently and clearly outline the steps taken in the overall calculation of the return ratio. Beginning with deciding upon and involving stakeholders, moving to determining outcomes and indicators, followed by assigning financial proxies, and finishing with accounting for deadweight, displacement, attribution, and drop off, the methodological steps taken attempt to comply with the seven SROI principles set out by the SROI Network.¹³ The following section discusses the decisions with respect to materiality, which were made throughout the SROI analysis.

Discussion of Materiality

According to the SROI Network, materiality involves “an assessment of whether a person would make a different decision about the activity if a particular piece of information were excluded. This covers

¹³ Available online at: <http://www.thesroinetwork.org/>

decisions about which stakeholders experience significant change, as well as the information about the outcomes.”¹⁴ The decisions to include or exclude different stakeholders or outcomes involve questioning both the relevance and the significance of these elements to the SROI analysis. This section includes tables illustrating the materiality choices made throughout the present analysis.

Stakeholders

Initially, a long list of stakeholders was considered for inclusion in the analysis. Table 6, below, indicates the decision on whether to include or exclude a stakeholder based on the relevance of the intervention to the stakeholder as well as the significance of the change they might experience. Those with no highlighting were included in the analysis, and those with grey highlighting were excluded from the analysis. Exclusion from the analysis was usually based on the indirect relevance of the intervention as well as the low level of significance of the potential change to the stakeholder in question.

Table 6: Materiality Decisions with Respect to Stakeholders

Considered Stakeholder	Relevance	Significance
Young mothers working directly with the Housing Coordinator Project	-Outcomes directly related to stakeholder as young mothers experience change due to program	-Significant quantity experiencing change -Significant value to stakeholder (highlighted in focus group) -Significant impact on stakeholder (directly related to outcomes)
All young mothers at the Louise Dean Centre	-Outcomes indirectly related to stakeholder as money management talks may affect change and the change of other mothers may also affect their peers however no direct link	-Not of significant value to stakeholder -No evidence of significant impact on stakeholder
Children of young mothers working directly with the Housing Coordinator Project	-Outcomes directly related to stakeholder as the young mothers experience change due to the program (above)	-Significant quantity experiencing change -Significant value to stakeholder (highlighted in focus group) -Significant impact on stakeholder (directly related to outcomes)
All children of young mothers at the Louise Dean Centre	-Outcomes indirectly related to stakeholder as their mothers are not directly affected (above)	-Not of significant value to stakeholder -No evidence of significant impact on stakeholder
Families of young mothers working with the Housing Coordinator Project	-Outcomes indirectly related to stakeholder as they do not have direct contact with the program and they may not still be directly in contact with their daughters	-Not of significant value to stakeholder -No evidence of significant impact on stakeholder

¹⁴ The SROI Network. “Supplementary Guidance on Materiality: Version 4”. (November, 2011). Available online at: http://www.thesroinetwork.org/publications/doc_download/110-supplementary-guide-on-materiality (Accessed October 28, 2011)

Considered Stakeholder	Relevance	Significance
Managers at the Louise Dean Centre	-Outcomes indirectly related to stakeholder as change may affect the overall programming at the Louise Dean Centre, but not the mandate or workload of managers	-No evidence of significant impact on stakeholder
Social workers at the Louise Dean Centre	-Outcomes directly related to stakeholder as time is specifically saved in their schedules	-Significant value to stakeholder -Significant impact on stakeholder
Subsidized housing services	-Outcomes indirectly related to stakeholder as change for young mothers affects service use	-Not significant value to stakeholder as the take-up of legitimate benefits that young women are entitled to does not represent a material change in budget for the stakeholder -Not significant impact on stakeholder
Alberta Works (employment services)	-Outcomes indirectly related to stakeholder as change for young mothers affects service use	-Not significant value to stakeholder as the take-up of legitimate benefits that young women are entitled to does not represent a material change in budget for the stakeholder -Not significant impact on stakeholder
Alberta Justice (justice services)	-Outcomes indirectly related to stakeholder as change for young mothers affects service use	-Somewhat significant value to stakeholder – cost reallocation -Somewhat significant impact on stakeholder – indirect impact -Significance when considered in conjunction with other services – for example through overall service provision for homeless individuals or overall impact of an individual dropping out of high school
Alberta Children’s Services	-Outcomes indirectly related to stakeholder as change for young mothers affects service use	-Significant value to stakeholder – costly interventions saved
Alberta Health Services	-Outcomes indirectly related to stakeholder as change for young mothers affects service use	-Somewhat significant value to stakeholder – cost reallocation -Somewhat significant impact on stakeholder – indirect impact -Significance when considered in conjunction with other services – for example through overall service provision for homeless individuals or overall impact of an individual dropping out of high school
Mental Health Alberta	-Outcomes indirectly related to stakeholder as change for young mothers may affect service use	-Not of significant value to stakeholder -No evidence of significant impact on stakeholder
Social Services (general)	-Outcomes indirectly related to stakeholder as change for young mothers affects service use	-Somewhat significant value to stakeholder – cost reallocation -Somewhat significant impact on stakeholder – indirect impact -Significance when considered in conjunction with other services – for example through overall service

Considered Stakeholder	Relevance	Significance
		provision for homeless individuals or overall impact of an individual dropping out of high school

Since Alberta Justice, Alberta Health Service, and Social Services (general) all gained significance as they were considered in conjunction with one another, one stakeholder representing all of these state services was included in the analysis as “Heath Services (Alberta Health Services); Justice Services (Alberta Justice); and Social Services (housing supports like shelters, addictions support, education support etc)”. In this way, the significant impact of overall changes could be accounted for in the analysis.

Outcomes

Similarly to the list of stakeholders, a long list of potential outcomes was created based on research, focus groups, interviews, professional expertise, and program materials (like the logic model). As the analysis proceeded various outcomes were eliminated based on their relevance to the stakeholder as well as their significance in terms of quantity, value, and impact. Table 7, below, illustrates the decisions made with respect to the materiality of various outcomes for stakeholders, where outcomes highlighted in grey were eventually excluded from the analysis.

Table 7: Materiality Decisions with respect to Outcomes

Outcome	Relevance	Significance
Young mothers (aged 16-24)		
Young mothers find and are housed in suitable and affordable housing. As a result they are better able to parent their children and finish high school. Mothers experience greater mental and physical health due to housing stability. Further, mothers gain hope and experience a greater degree of independence and empowerment resulting in overall increased quality of life.	-In discussion with target stakeholders this was highly relevant -Relevant to program policy through the Program Logic Model -Socially relevant as demonstrated through research (See Ten Year Longitudinal Study, footnote 8, and Barnett <i>et al</i> (2004)) -Socially relevant to families, peers, friends, significant others, and children of young mothers	-Significant quantity of change -Somewhat significant value of change. Significant value of overall change, non-significant value of mental/physical health changes (small cost in Canada of health services, non-significant cost of health problems in young adults, non-significant cost of mental health problems directly related to housing) -Significant impact after accounting for deadweight, displacement, drop off, and attribution
Young mothers maintain suitable and affordable housing and outcomes follow as above.	-Relevant, in the context of young mothers having housing, thus it has been combined with the first outcome listed above	-The value of this outcome is only significant in the context of young mothers having housing, thus it has been combined with the first outcome listed above
Young mothers are able to meet basic needs for self and child resulting in decreased dependence on basic needs support,	-In discussion with target stakeholders this was somewhat relevant -Relevant to program policy through the	-Significant quantity of change -Somewhat significant value of change (mid-range value over the course of a year)

Outcome	Relevance	Significance
increased independence/self-sufficiency and empowerment	Program Logic Model -No research to support societal relevance -Socially relevant to families, peers, friends, significant others, and children of young mothers	-Not significant impact after accounting for deadweight, displacement, drop off, and attribution with nearly 100% deadweight occurring
Young mothers gain money management skills and use these skills to better budget their resources reducing their debt burden and inability to meet basic needs.	-In discussion with target stakeholders this was relevant to some -Relevant to program policy through the Program Logic Model -Socially relevant as demonstrated through research (See McCormick (2009))	-Significant quantity of change -Significant value of change (however this value was estimated) -Significant impact after accounting for deadweight, displacement, drop off, and attribution
Young mothers maintain stable housing by being able to meet landlord expectations, pay bills, etc resulting in fewer evictions, loss of damage deposit, and moves.	-In discussion with target stakeholders this was highly relevant -Relevant to program policy through the Program Logic Model -Socially relevant as demonstrated through research (See Cooke and Owen (2007)) -Socially relevant to families, peers, friends, significant others, and children of young mothers	-Significant quantity of change -Somewhat significant value of change – each individual value of the change resulting from fewer moves was not significant, however taken together the overall value was significant -Significant impact after accounting for deadweight, displacement, drop off, and attribution
Young mothers are supported in maintaining stable housing and as a result they experience fewer bad/violent housing situations that affect themselves and their children also resulting in fewer incarcerations.	-In discussion with target stakeholders this was relevant to some -Relevant to program policy through the Program Logic Model -Socially relevant as demonstrated through research (See Baker, Cook, & Norris (2003))	-Somewhat significant quantity of change – only one case avoided an incarceration (incarceration removed from outcome) -Somewhat significant value of change – Incarceration cost for low level charge not significant -Significant impact after accounting for deadweight, displacement, drop off, and attribution
Children of young mothers		
Mothers maintain or gain housing, creating a more stable and less stressful environment for the child	-In discussion with target stakeholders this was somewhat relevant -Relevant to program policy through the Program Logic Model -Of some societal relevance as demonstrated through the Ten Year Longitudinal Study of the Louise Dean Centre	-Significant quantity of change -Not significant value of change and illness in children from housing may result in an inexpensive walk-in clinic visit, or physician visit -Not significant impact after accounting for deadweight, displacement, drop off, and attribution as health is affected by many things besides housing
With housing and life skills mothers are better able to provide basic needs for children and avoid violent situations that may endanger their children	-In discussion with target stakeholders this was relevant to some -Relevant to program policy through the Program Logic Model -Socially relevant as demonstrated through research (See Baker, Cook, & Norris (2003))	-Somewhat significant quantity of change -Very significant value of change (over a lifetime) -Significant impact after accounting for deadweight, displacement, drop off, and attribution (impacting a lifetime)
Social Workers at the Louise Dean Centre		

Outcome	Relevance	Significance
Young mothers are supported in housing-related aspects of their overall service plan and as a result access social worker support less, thereby freeing up social worker time	-In discussion with target stakeholders this was highly relevant	-Significant quantity of change -Significant value of change. -Significant impact after accounting for deadweight, displacement, drop off, and attribution (although after 3 years of programming drop off is immediate at 100%)
Alberta Child and Family Services		
Young mothers find and are housed in suitable and affordable housing thereby reducing the possibility of Children's Services intervention associated with lack of appropriate housing	-In discussion with target stakeholders this was highly relevant -Relevant to program policy through the Program Logic Model -Societally relevant to children as demonstrated through research (See Baker, Cook, & Norris (2003)) -Socially relevant to children	-Significant quantity of change -Significant value of change -Significant impact after accounting for deadweight, displacement, drop off, and attribution
Health Services (Alberta Health Services); Justice Services (Alberta Justice); and Social Services (housing supports like shelters, addictions support, education support etc)		
Young mothers find and are housed in suitable and affordable housing thereby reducing their use of public services due to issues related to lack of appropriate housing (e.g. not completing high school, homelessness, addictions, homelessness, health problems etc.)	-In discussion with target stakeholders this was relevant to some -Relevant to program policy through the Program Logic Model Societally relevant as demonstrated through research (see footnote 8, and Hankivsky (2008))	-Somewhat significant quantity of change – only one target stakeholder experienced change related to addictions, therefore this part of the outcome is not significant -Somewhat significant value of change – the cost of health services in Canada (e.g. walk in clinic visit) are low enough, especially in comparison to other aspects of the analysis, that this part of the outcome is not significant -Significant impact after accounting for deadweight, displacement, drop off, and attribution

Results and Validity Testing (Sensitivity Analysis)

Final Result

Based on the analysis outlined above, it was determined that for every dollar invested by Health Canada and Human Resources and Skills Development Canada, there was a **social return of \$14.91**. The Housing Coordinator Project at the Louise Dean Centre effectively creates social value by decreasing risk factors associated with housing instability. Most obviously, housing support from the Coordinator reduces the incidence of homelessness for the young mothers and their children, thereby reducing risk associated with homelessness (ex. medical costs, police costs etc). In less–extreme circumstances when young women would not necessarily become homeless in the absolute sense, they nevertheless avoid inappropriate housing, for example with an abusive partner/family, with drug-involved people, or in dangerous conditions. By maintaining housing stability, young mothers are better able to finish high

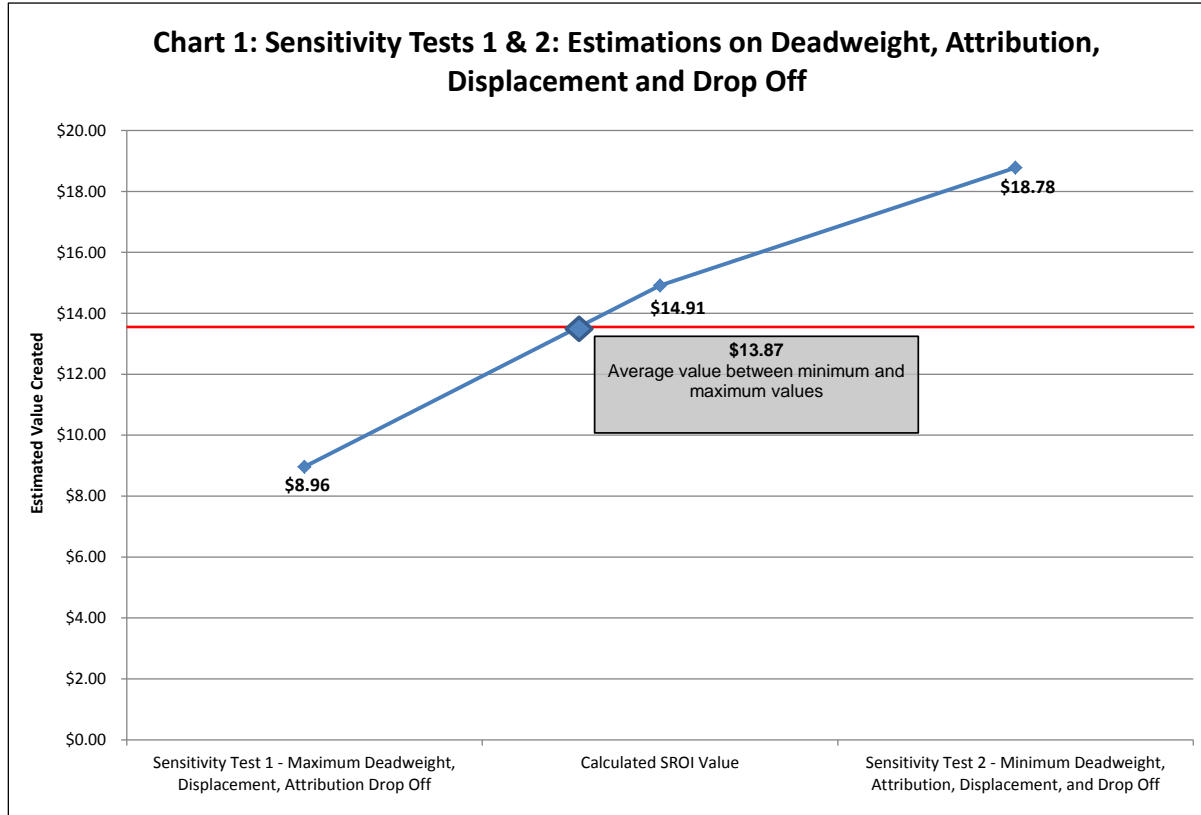
school, earn higher wages, provide for their children, avoid social assistance, meet basic needs, and continue on a learning path. The overall reduction in stress for young mothers and their children is significant, and results in fewer mental health problems and more productive activity. The secondary effects of stable housing on the children of young mothers leads to better overall early childhood development, improved health ,fewer behaviour problems, better overall achievement in school and general reduction in risk factors.

Since many parts of the calculation were based on informed assumptions and estimations, sensitivity analysis is important to ensure that results are not being over claimed and that the assumptions were not unreasonable. Three tests of validity were conducted with respect to this analysis.

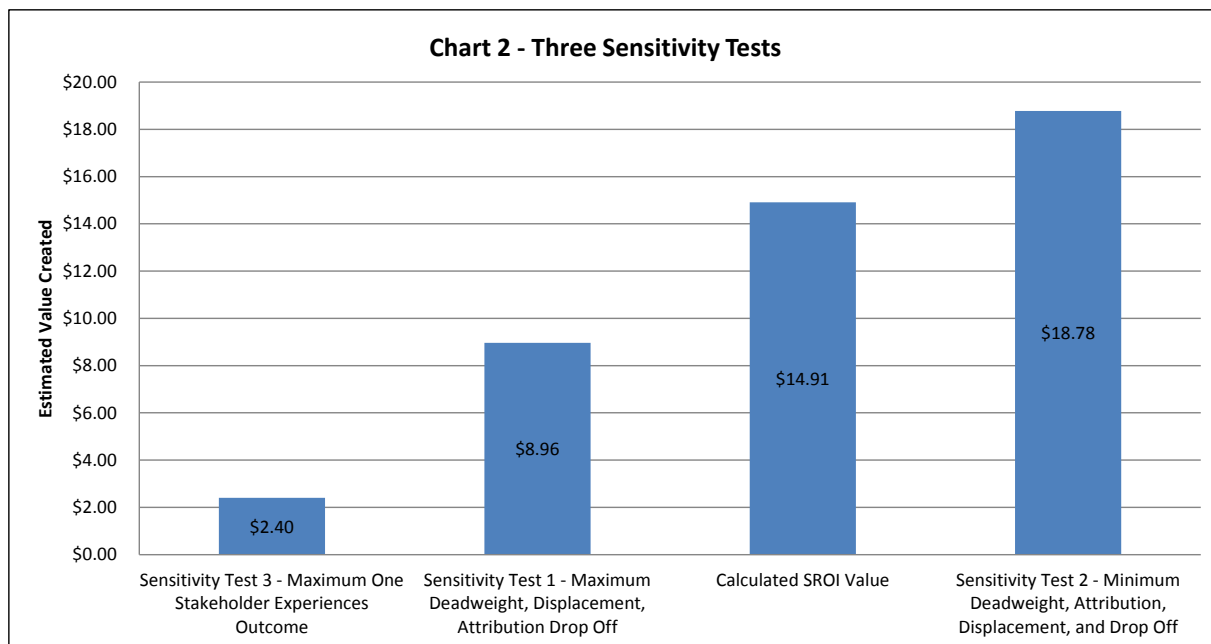
Sensitivity Test

The first two tests address the assumptions made about deadweight, displacement, attribution, and drop off. First, in the areas where estimations were made not based on research (see tables 3-5) the very highest reasonable estimated percentages for these aspects were assigned. This was to determine the SROI ratio value even if the estimations that were made were far too low. Even with very high estimations of deadweight and attribution that were not based on research, the Housing Coordinator Project returned \$8.96 for every dollar invested.

Next, in the same manner, the very lowest reasonable percentages for the same non-research based estimations (see tables 3-5) were included in another test. This would play to an assumption that the Housing Coordinator Project was significantly more responsible for the change experienced by stakeholders (specifically, that the stakeholders themselves and the other services they were accessing were less responsible for the change experienced). In this scenario, a return of \$18.78 for every dollar invested was revealed. In this way, a maximum of \$18.78 and a minimum of \$8.96 was generated by the Housing Coordinator Project. With the final analysis pointing to a return of \$14.91 for every dollar invested, it can be seen that this is appropriately in the middle of the maximum and minimum values calculated. This indicates that the assumptions made for deadweight, displacement, attribution, and drop off were reasonable, not over claimed, and potentially a good reflection of actual reductions (see chart 1, below)



The third validity test addresses the lack of concrete program data available for the Housing Coordinator Project. While the discussions of each case file led to a strong understanding of the outcomes for each individual target stakeholder, there remains the possibility that some outcomes were over claimed in the process. In order to address this, the third validity test calculates the return from the Project if a maximum of only one stakeholder experienced each outcome identified. For this test, the deadweight, displacement, attribution, and drop off calculations from the final analysis were used, while all indicator numbers were reduced to one. For this scenario, a return of \$2.40 for every dollar invested was calculated. Since there were 50 participants in the Project, with 58 children, it is highly unlikely that only one participant would experience each outcome. This validity test then demonstrates that social value is created through the Housing Coordinator Project even if a maximum of one participant experiences change for any given outcomes. This indicates that a return of \$14.91 as calculated in the final analysis is not unreasonable, and that the program is validly addressing a significant social need (housing for pregnant and parenting teens).



Verifying the Result

Beyond testing the sensitivity of the analysis, the results were verified by sharing the results with stakeholders. First, the results were shared with the program staff and managers at the Louise Dean Centre. Next, they were shared with the parent organization, Catholic Family Services, and funders HRSDC Canada and Health Canada. Finally, the results will be shared with target stakeholders at the Louise Dean Centre in December 2011 to ensure that the analysis is appropriately representative of their lived experience within the Louise Dean Centre.

Conclusions

Overall, the significant return on investment in stabilizing the housing situations of young mothers illustrates the importance of finding appropriate affordable housing solutions. While the investment in the Housing Coordinator Project is relatively modest, the impact of the Project is readily seen through the effects of increased housing stability in the lives of young mothers at the Louise Dean Centre. With the help of the Housing Coordinator, these women are able to complete high school with lower levels of stress, less violence and more stable incomes. By ensuring these young women have a safe place to live, the Housing Coordinator contributes to their overall success in academics, employment and life choices. The long-term effects of this stability for young mothers is seen not only in their own success, but also in the success of their children.

The Social Return on Investment (SROI) analysis presented in this report clearly demonstrates the effect of the Housing Coordinator Project. With a calculated return of \$14.91 per dollar invested, and the overall positive impact of the Project on the lives of young mothers and their children, is readily demonstrable. In conducting the SROI analysis presented here, the evaluator has attempted to adhere

to the seven principles of SROI set out by the SROI Network. This report has demonstrated the steps taken in this analysis and can be used along with the impact map to understand the calculation made.

Appendix A: Survey Questions for Target Stakeholders

1. What was your situation like before connecting with the Housing Coordinator? Why did you decide to seek help from the Housing Coordinator?
2. What did the Housing Coordinator do for or with you? Did the help that you received meet your expectations? (Was there anything that exceeded your expectations? Is there anything more that could have been done for you?)
3. What has been the hardest thing for you in finding housing?
4. What do you think of your current housing situation? (how satisfied, any problems) Does it meet your needs? (good things, not so good things – e.g. cost, size, location, landlord)
5. What change, if any, did connection with the Housing Coordinator make in your life?
6. What was the best thing about working with the Housing Coordinator?
7. What would your situation look like if you had not been connected with the Housing Coordinator?
8. Would you recommend housing support to others? Who would you recommend the housing support to? Who could benefit from this program?
9. Any other comments?

Appendix B: Program Data from Case File Review

Source(s) of Income

Student Finance – 18; Alberta Works – 15; Employment Insurance – 1; Employment – 7; Student Loans – 2; AISH – 1; No income – 7

*Note: Some participants in the program may receive income from more than once source (e.g. Alberta Works and employment, or student finance and employment)

Calgary Housing (living in)

Subsidized Unit – 11; Rental Subsidy – 1; Assisted with Calgary Housing Applications - 23

Domestic Violence

Severe – 3; Moderate – 4

Drug Use (moving out because of temptation)

Crack – 1; Marajuana – 2

Debt issues due to unaffordable housing

14

Basic Needs Support at LDC

Groceries and Diapers. About 60% of our mom's would access diapers monthly, probably around 30% would access 2-3 bags of groceries per month.

Number of hours saved by Social Workers

Estimated 17 hours per week saved to social workers

* This was excluding consultation time that I had with the primary social workers regarding the girls, 27 total including consultation and other hours

Children's Services

One child was apprehended (from the hospital) before work with housing coordinator because of living conditions; this was in December, child has not yet been returned

If living conditions of 6 clients did not change, child welfare would to have been called and an investigation may have been carried out

Housing Status Breakdown

Independent/Market Housing – 17; Roommate Situation – 3; Calgary Housing Unit – 11; Calgary Housing Subsidy – 1; Supported Living – 4 ; Highbanks – 1, Emma House – 1, Trinity House – 1, Metis Housing – 1; Parents/Family – 13; Unknown – 1

*Note: Some participants in the program may be counted under more than one category of housing. E.g. Calgary Housing Unit and living with Parents/Family; or Roommate Situation and Calgary Housing Subsidy

Services Provided

Calgary Housing help – 20; Student Finance help – 5; High Banks help – 4; Legal help – 2; Alberta Works help – 8

Situational – At Risk for:

Children’s services involvement – 6; Domestic Violence – 6; High school drop out – 5; Post secondary dropout – 2; Drugs – 2; Mental health problems – 8; Physical health problems – 10

Housing situation without intervention

Potential homelessness – 5; Women’s shelter – 6; Couch surfing – 13; With family – 13; With boyfriend – 5; Return to reserve – 3; Moving frequently – 3

*Note: Those participants who would have had the same housing situation with and without intervention have not been counted in these figures. E.g. Living in inappropriate housing (too far from school, poor physical condition) however, able to continue living there without intervention through the Housing Coordinator Program

Appendix C: Reference List

Baker, Charlene, Sarah Cook, and Fran Norris. "Response Women's Help-Seeking, Received Informal Support, and Formal System Domestic and Housing Problems: A Contextual Analysis". *Violence Against Women*. 9 (2003): 754-755

Barnet, Beth, Arryo, Carmen and Anne Duggan. "Reduced School Dropout Rates Among Adolescent Mothers Receiving School-Based Prenatal Care". *Pediatric Adolescent Medicine*. Vol. 158 (2004): 262-268.

Bowlus, Mckenna, Day and Wright. "The Economic Costs and Consequences of Child Abuse in Canada". Report to the Law Commission of Canada. (March 2003): 158

City of Calgary Family and Community Support Services. "Outcome: Positive Parenting and Family Functioning". *FCSS Calgary Research Brief No.2*. (June 2009)

Cooke, Jo and Jenny Owen. "'A Place of Our Own?' Teenage Mothers' Views on Housing Needs and Support Models". *Children & Society*. Vol. 21 (2007):56-68

Dillard, Denise and Louis G Pol. "The Individual Economic Costs of Teenage Childbearing". *Family Relations*. 31:2 (1982): 249-259.

Fergusson, David and Woodward, Lianne. "Teenage Pregnancy and Female Educational Underachievement: A Prospective Study of a New Zealand Birth Cohort". *Journal of Marriage and Family*. 62 (February 2000): 147-161.

Government of Alberta, Housing and Urban Affairs. "Homelessness: A Plan for Alberta" (2010) Available at: <http://www.housing.alberta.ca/604.cfm>

Government of Alberta, Office of Statistics and Information. "Average Two Bedroom Rent (\$) for Alberta and Major Alberta Centres (Private Structures with three or more apartments)" (2011)

Government of Alberta (Alberta Works). Alberta Works Financial Benefits Summary (2009)

Greenwood, Peter. "Prevention and Intervention Programs for Juvenile Offenders". *The Future of Children*. 18:2. (2008): 185-210

Hankivsky, Olena. Cost Estimates of Dropping Out of High School in Canada. (Vancouver: Simon Fraser University, Canadian Council on Learning, 2008): 67

Honig, Alice Sterling and Christine Morin. "When Should Programs for Teen Parents and Babies Begin? Longitudinal Evaluation of a Teen Parents and Babies Program". *The Journal of Primary Prevention*. 21:4 (2001): 447-454.

- Magen, R.H. "In the Best Interests of Battered Women: Reconceptualizing Allegations of Failure to Protect." *Child Maltreatment*. 4: 2 (1999): 127-135.
- Mason, Mark. "Sample Size and Saturation in PhD Studies Using Qualitative Interviews". *Forum: Qualitative Social Research, Sozialforschung*. (August 11, 2010). Available at: <http://www.qualitative-research.net/index.php/fqs/article/view/1428/3027#g11> (Accessed October 25, 2011)
- Maynard, Rebecca, Ed. *Kids Having Kids: Economic Costs and Social Consequences of Teen Pregnancy*. (Washington DC: The Urban Institute Press, 1997)
- McCormick, Martha Henn. "The Effectiveness of Youth Financial Education: A Review of the Literature". *Journal of Financial Counseling and Planning*. 20:1 (2009): 70-83.
- McDonald, Lynn. "Examining Evictions Through a Life-Course Lens". *Canadian Public Policy*. Vol.37, supplemental. (April 2011)
- Ontario Association of Children's Aid Societies. Pre-Budget Consultation: Submission to the Standing Committee on Finance and Economic Affairs. (2008)
- Pomery, Steve. *The Cost of Homelessness: Analysis of Alternate Responses in Four Canadian Cities*. (National Secretariat on Homelessness, 2005):iv
- Sadler *et al.* "Promising Outcomes in Teen Mothers Enrolled in a School-Based Parent Support Program and Child Care Center". *Journal of School Health*. 77:3 (2007): 121-130.
- Saewyc, Elizabeth. "Influential Life Contexts and Environments for Out-of-Home Pregnant Adolescents". *Journal of Holistic Nursing*. 21 (2003): 343-367.
- Sartin, Robert M. "Domestic violence treatment response and recidivism: A review and implications for the study of family violence." *Aggression and violent behavior*. (1359-1789) 11:5, 425.
- Simpson, Brenda and Charles, Holly. *Ten Year Longitudinal Study of Adolescent Mothers and Their Children*. (Calgary: Catholic Family Services, 2008). Available online at: http://bsimpson.ca/reports/families/ten_year_longitudinal_study_of_adolescent_mothers_and_their_children.pdf (Accessed July 5, 2011)
- The SROI Network. "Supplementary Guidance on Materiality: Version 4". (November, 2011). Available online at: http://www.thesroinetwork.org/publications/doc_download/110-supplementary-guide-on-materiality (Accessed October 28, 2011)
- The SROI Network. Available online at <http://www.thesroinetwork.org/> (Accessed July 11, 2011)
- Vibrant Communities Calgary. *Cost of Living Fact Sheet*. (August 2009): 3
- Zhang, Ting. *The Costs of Crime in Canada, 2008*. (Ottawa: Department of Justice, 2008): 25

Appendix D: Case Examples from the Housing Coordinator Project

*Note: Names have been changed to protect identities

Case 1: Avoiding Drugs and Violence

Jane was referred to the Housing Coordinator by her social worker when her living situation with her baby's father was beginning to break down. Jane came from a very turbulent family and spent most of her life without stability, moving in and out of foster care.

Jane eventually decided to leave the deteriorating living situation with her baby's father, and ended up moving back with her grandmother. This, however, was not a good long-term option for the young mother. While Jane's grandmother is a significant source of support for her, the increased connection to and involvement of Jane's mother while living with her grandmother posed significant risks for both Jane and her child. Jane's mother had a serious addiction to crack, and was not safe to be around when she was under the influence as she could become violent. Further, Jane had previously had some issues with drugs, and being around her addicted mother could trigger her own addiction. The whole situation was not suitable or stable for herself or her baby.

Jane was having difficulties extracting herself from this pressing situation as her sole income was Alberta Works income assistance, which did not provide enough money to afford both a damage deposit and first month's rent. After being connected with the Housing Coordinator, Stephanie was assisted with money for a damage deposit so that she was able to successfully move to an appropriate place to live with her son.

Jane is still housed today and is enjoying life with her son, drug and crisis free. Through the assistance Jane received to acquire and maintain appropriate and affordable housing she was able to avoid a deteriorating situation with her former partner, establish a safe, non-violent home for her child and resist the temptations of drugs. She has made incredible advances in her whole life situation.

Case 2: Transitioning from Louise Dean Centre

Amanda and her daughter first contacted the Housing Coordinator in December 2010 when she was desperate to leave her group home living situation in pursuit of more independent living arrangements. The Coordinator (and her social worker) convinced her to wait until she was 18 to make the move. Once she turned 18 in January, Amanda found a new place to live and was assisted by the Red Cross with her damage deposit.

Amanda quickly realized, however, that her new place was not what she had thought it would be. She began to notice some potential safety concerns and discovered that her landlord was a very unreasonable person. Amanda wanted to move, so the Housing Coordinator suggested that she might apply to Calgary Housing.

The Coordinator then went on to help Amanda with her application to Calgary Housing, bringing the application in and writing a letter of support describing Amanda's situation and needs. A week later, Amanda was called by Calgary Housing and offered a new apartment to live in. The Housing Coordinator accompanied her on a viewing, and helped her to determine that it was suitable, at which point she accepted Calgary Housing's offer.

On March 1, 2011 Amanda and her daughter were able to move into their new apartment. Amanda received help with the damage deposit from the Louise Dean Centre and will be supported by the Housing Coordinator as she works towards maintaining her own independent housing for herself and her daughter.