

Structural and Systemic Factors
Contributing to Homelessness in Canada:
An Analysis of Research Gaps
And Proposed Research Directions

Prepared by:

Laura Buckland
Andrew Jackson
Paul Roberts
Peter Smith

With assistance from
Rebecca Marland

March 23, 2001



Canadian Council on Social Development (CCSD)

309 Cooper St., 5th floor, Ottawa, ON K2P 0G5
◆ Phone: 613-236-8977 ◆ Fax: 613-236-2750
◆ Internet: www.ccsd.ca ◆ E-mail: council@ccsd.ca

Abstract

This report examines the structural and systemic factors contributing to homelessness in Canada during the 1990s. The report begins with a discussion of some key background points on the structural and systemic causes of homelessness, and proceeds to address several key areas, identifying for each of them respectively what is currently known, remaining gaps in research or knowledge, and proposed research strategies to remedy these gaps. The key areas identified include counting and describing homeless persons; income and labour market factors (including poverty and low income, income inequality, labour market issues, and the social assistance system); social supports and services; housing factors; and other significant contributing factors, including issues pertaining to demographics and family structure, citizenship and immigration, and public attitudes towards the homeless. This report concludes with a discussion of potential research strategies (including the use of structured interviews with key informants and service providers) and suggestions for a research program and the dissemination of results.

Executive Summary

The CCSD was asked to conduct a literature review of structural and systemic factors contributing to homelessness in Canada, with a focus on empirical literature for the 1990s; to identify gaps in the research; and to propose research strategies to fill the gaps. The project was completed in a short time-line with the active assistance of a consultative group of experts.

The report is divided into five major sections: Counting and Describing the Homeless; Income and Labour Market Factors; Social Supports and Services; Housing Factors; and Other Significant Factors. Each section summarizes what we know, gaps, and research strategies. An annotated bibliography provides the basis for the analysis.

The report notes the importance of distinctions between the literally homeless; the concealed homeless and those at high risk. Point in time counts of the literally homeless result in overestimates of those experiencing severe personal problems, such as mental illness, and understate the incidence of literal homelessness among a larger population over a period of time.

The report further notes that describing the personal characteristics of the homeless limits understanding of the role of structural and systemic factors, which tend to accumulate to create homelessness among high risk groups. Contributing factors to homelessness among the different high risk groups are briefly noted

The key structural and systemic factors contributing to homelessness are those relating to income; to lack of supports and services; and to housing.

With respect to Counting and Describing Homeless Persons, key gaps include limited knowledge of the incidence and dynamics of homelessness, a lack of comparative studies which would shed a light on underlying causes, and a lack of studies based on structured interviews with homeless persons. Some key gaps will be remedied as better shelter use data become available. We propose research based upon structured interviews with homeless persons and interviews with key informants. Now dated Census data on groups at high risk due to high housing costs relative to income could be updated using small areas data, and some data on the concealed homeless could be obtained from underutilized household surveys.

With respect to Income and Labour Market Factors, we highlight lack of analysis of recent trends of low income in relation to rising rents, and of the labour market experiences of homeless persons, and again propose survey based research and structured interviews. The social assistance system is identified as a key systemic factor, and it is proposed that systematic research be undertaken on eligibility requirements and how the system may help create and perpetuate homelessness.

With respect to Supports and Services, we highlight the need for more research on the potential contribution to homelessness of gaps in specific services to homeless persons, and the role of failures in social supports and services to persons before they become homeless. We particularly highlight the potential role of gaps and failures in the child welfare , mental health and criminal

justice systems. We propose a research strategy based primarily upon a review of current research with service providers.

With respect to Housing Factors, we highlight the need for further research on the role of evictions and landlord discrimination.

In terms of research strategies, the report proposes empirical research based on available but underutilized data sets; structured interviews with homeless persons; and research based on key informant interviews and structured engagement with service providers. Such a research program would best be undertaken by a team of researchers working in active partnership with service providers, such as United Ways and Family Services agencies.

We outline a research strategy in very general terms, given lack of knowledge of resources, and propose a dual dissemination program with a focus on technical research of interest and relevance to policy makers, and more popular research to help advance public knowledge.

Table of Contents

1. Introduction	2
2. Some Key Background Points On Structural and Systemic Causes of Homelessness	3
3. Counting and Describing Homeless Persons	5
4. Income and Labour Market Factors	9
Poverty and Low Income	9
Income Inequality	110
Labour Market Issues.....	121
Social Assistance System	132
5 Social Supports and Services	165
6 Housing Factors	198
7 Other Significant Factors	210
Demographic and Family Structure Factors	210
The Citizenship and Immigration System and Related Issues.....	221
Public Attitudes	221
8 Potential Research Strategies	243
9. Report References	25
Appendix A Selected Annotated Bibliography	

Foreword

This report accompanies the *Annotated Bibliography: Literature Addressing Structural and Systemic Factors Contributing to Homelessness in Canada*, which is the primary basis for our evaluation of research findings. In preparing the bibliography and this report, we have benefited from the input of a consultative group of experts on homelessness issues, including officials from the National Secretariat on Homelessness and Canada Mortgage and Housing Corporation. While they are in no way responsible for this report, their assistance is appreciated. We would also like to acknowledge the valuable contribution made by Sharon Chisholm and Sharon Margison of the Canadian Housing Renewal Association.

The CCSD was asked to conduct a literature review of structural and systemic factors contributing to homelessness in Canada, and we have confined our review largely to more empirically focused studies for the 1990s, written in the English language. We were also asked to identify gaps in the research, and then to propose ways in which these gaps could be filled. Bearing in mind the limited time frame within which the accompanying annotated bibliography was compiled it should only be regarded as an overview of key pieces of research. Although comprehensive, it is certainly not exhaustive and as such the authors recognize that particular references may have been omitted.

In preparing this report, the CCSD actively consulted with researchers on homelessness issues, and their detailed input was invaluable.

1. Introduction

This report is divided into five major sections: Counting and Describing the Homeless; Income and Labour Market Factors; Social Supports and Services; Housing Factors; and Other Significant Factors. Neither the literature nor reality is quite so easily separated into discrete categories, so these categories overlap to some degree. An alternative way of proceeding would have been to analyse the incidence of homelessness by specific groups: such as youth, aboriginal persons, women, and families. To the extent possible in a short overview, we have attempted to capture the diversity of homelessness within the categories that point to underlying structural and systemic causes.

In this report, for each of the major sections we very briefly present a summary of what we know from the available research, key gaps that exist in the research, and proposed strategies for filling the gaps. The research strategies fall into three major categories: data acquisition and analysis; key informant interviews; and structured interviews with the homeless. Generally speaking, this category sequence also corresponds to timing and cost issues (for example, structured interviews would take considerable time, effort and resources to organize while some data gaps could be filled quickly at a modest cost). Recommendations on how to proceed are made in a final summary section. It is our view that a more fully developed research strategy would require further consultations with experts, and some indication of what financial resources would be available.

2. Some Key Background Points On Structural and Systemic Causes of Homelessness

It is useful to distinguish between the literally homeless (those living in shelters or on the street), and those at high risk of becoming homeless. The literature regarding immediate interventions and supports and services for the homeless concentrates properly on the former group, but both are relevant when looking at structural/systemic factors contributing to homelessness. Those at high risk of becoming homeless include persons who are dependent upon others for very temporary accommodation. As a result of this dependence, this high risk group is commonly referred to as the ‘concealed homeless’. The term ‘high risk’ is also frequently used to describe persons who are just a pay cheque or life crisis (including such precipitating events as eviction, or family illness) away from becoming homeless. Many of the ‘absolute’ or ‘literally’ homeless may in effect regularly move back and forth between the ‘at risk’ and ‘absolute’ stages of homelessness. (Hulchanski, n.d.; Farrell et al., 2000). That said, undoubtedly many who can be considered ‘at risk’ never experience literal homelessness.

While it is useful and important to describe and analyze the personal characteristics of the homeless (including such issues as the incidence of substance abuse and mental illness), it is an insufficient basis for gaining an understanding of the structural/systemic factors contributing to homelessness. The vast majority of Canadian studies accept the view that the homeless are not authors of their own fate, but have been rendered vulnerable by underlying structural/systemic factors. Many of the homeless (particularly single men and women, and street youth) do suffer from serious personal difficulties which are an important underlying cause of their state of homelessness. However, those difficulties are themselves influenced or caused by underlying structural/systemic factors, and few if any studies exist which argue that increased homelessness has been caused by a rising incidence of personal problems independent of changing social and economic circumstances. There is a broad consensus that rising homelessness from the mid 1980s – the so-called ‘new homelessness’ – is closely linked to trends in income (rising poverty) and supports and services (reduced access on the part of the vulnerable).

Tolomiczenko and Goering (1998) offer a ‘musical chairs’ analogy, wherein they suggest that high levels of mental illness and/or substance abuse amongst the homeless are, in a very significant part, an effect resulting from the very fact that economic and housing market factors will push some into homelessness. Others argue that even accurate descriptions of the personal characteristics of the homeless may not shed light on the structural/systemic causes if, and to the extent that, the numbers of the homeless are in some sense ‘structurally determined’ by a fundamental shortage of appropriate and affordable housing. While the economic and housing market factors create a burden upon those least able to cope or access supports, the underlying root of the problem is not ill mental health per se.

Homelessness results from overlapping, mutually reinforcing and uncorrected potential sources of exclusion from the social mainstream. These can be divided into three very broad categories:

- 1) Those that are related to income – including low income, unemployment and precarious employment, and limited income opportunities due to low education and skills;

- 2) The lack of supports and services – including those geared towards addressing such problems as ill health, mental illness, substance abuse, and social isolation from family and friends; and
- 3) Those that are related to housing factors – including such issues as eviction, and vulnerability due to living in crowded and/or unaffordable housing.

These ‘structural’ risk factors tend to cluster, particularly among high risk groups.

Policy or system based interventions could, however, prevent single or accumulated structural factors from resulting in homelessness. For example, reforms to the criminal justice system could potentially reduce homelessness by providing better supports and services and better transitions into housing. The literature is clear that appropriate supportive services and housing targeted to high risk groups can prevent literal homelessness (see Novac et al., 1999; Pomeroy and Frojmovic, 1995).

The vast majority of research on homelessness addresses a variety of precipitating factors, including job loss, loss of permanent housing due to eviction, family breakdown, or illness (Farrell et al., 2000; British Columbia Ministry of Social Development and Security, 2001; Golden et al., 1999; Novac et al., 1996a; Novac et al., 1996b; Baxter, 1991; Breton, and Bunston, 1992). Tolomiczenko and Goering (1998), in their analysis of the ‘paths to homelessness’, suggest a useful distinction between precipitating or triggering events, such as eviction and family breakdown, and structural or systemic factors that create marginalization and risk.

Lack of permanent housing is clearly an issue that is inextricably tied to the definition of homelessness (Golden et al., 1999; Mendelson, Mitchell, and Swayze, 1998; Caragata and Hardie, 1998; Wekerle, 1997; Devine, 1999). While we do address some housing issues in this report, the primary focus is on contributing social factors, broadly defined.

3. Counting and Describing Homeless Persons

What We Know

David Hulchanski's typology of houselessness, concealed houselessness, at risk and inadequately housed is a useful point of departure. (Hulchanski, 2000; Peressini, McDonald, and Hulchanski, 1996).

It is important to distinguish the chronically homeless from the temporarily homeless, but rarely is this distinction made in practice in studies that have been done to date. Counting and describing the characteristics of the houseless/literally homeless living in shelters has been undertaken in a number of studies. However, those studies that fail to account for point prevalence (i.e. cross-sectional data) concentrate de facto on the more chronically homeless who occupy a large percentage of shelter beds at any given point in time. These individuals, however, represent a small percentage of those experiencing homelessness over a longer period (the 'chronically homeless'). In doing so, these studies are more likely to overstate the role and incidence of various personal characteristics, including serious mental illness and substance abuse issues, and may simultaneously underestimate the impact of broader social structural factors such as deep low income.

Among the best studies to date are those that are based in the City of Toronto. Generally, these studies have succeeded in distinguishing homelessness by duration, thereby overcoming the point prevalence bias that is inherent in many other studies (Farrell et al., 2000; Acorn, 1993; City of Toronto, 2000 & 2001; Hwang, 2000; Golden et al., 1999; Springer et al., 1998). In a more limited way, studies undertaken in other cities and regions such as Ottawa (Farrell et al., 2000), Region of Peel (2001), Edmonton (1999 & 2000), Calgary, and Vancouver (British Columbia Ministry of Social Development and Security, 2001) provide good descriptions of the personal characteristics of the homeless and the chronically homeless. These studies have led to the identification of high risk groups in these geographic locations, and their typical 'pathways' into homelessness.

There is, however, very limited data from street counts of the literally homeless who do not use the shelter system, and furthermore, little consensus as to their utility. While there is a general consensus that street counts are extraordinarily difficult to do well (and are therefore, not as methodologically sound), they may provide a useful supplement to shelter based counts.

Through these studies, a number of groups have been identified as being particularly vulnerable or at high risk. Included amongst these are:

- single adult men and some women with limited education and skills;
- persons dealing with mental illness and substance abuse problems;
- youth leaving the child welfare system, or those fleeing troubled or abusive family environments;

- women fleeing domestic violence;
- Aboriginal persons;
- recent immigrants and refugees; and
- single parents and families with children who have lost permanent housing for various reasons (such as eviction or insufficient financial resources).

The at risk population, in terms of those dealing with serious issues of housing affordability, has been well described in general terms. Most notably, this has been addressed via the classification of persons in core housing need (as defined by the Canada Mortgage and Housing Corporation); and well as in analyses undertaken by the Federation of Canadian Municipalities (FCM) and others of the characteristics of households spending in excess of 30 per cent or 50 per cent of income on rent (Almey, et al., 2000; Vanier Institute of the Family, 2000; Devine, 1999; O’Flaherty, 1996).

Gaps

Due to the lack of good data, most researchers have been understandably reluctant to provide estimates of the total number of Canadians experiencing homelessness. Such caution has perhaps, unduly, interfered with providing an informed overview of the situation. In terms of numbers (as proxied by shelter beds), it is safe to say that a very large proportion of the homeless live in Toronto. This could reflect some combination of income, housing, and supports and service factors.

Interestingly, we seem to almost completely lack comparative provincial/local studies regarding the growth of the homeless population, characteristics of the homeless, and duration of homelessness. This is clearly a major gap since analysis of differences is needed to systematically establish a hierarchy of contributing factors. To take one example, it would be interesting to explore why the incidence of homelessness is apparently much lower in Montreal than in Toronto.

Analysis of the ‘at risk’ category paying high rents in relation to income is limited in terms of time (most of the data are based on the 1996 Census) and fail to differentiate by family type and for high risk groups. Other non-monetary factors creating a high risk of housing loss have not been well explored, though it is recognised that the homeless include a ‘hard to house’ population who may have adequate financial resources before becoming homeless yet have lost housing due to ‘anti-social’ behaviour (City of Calgary; Golden et al., 1999; Caragata and Hardie, 1998).

While it is widely recognised that there is a ‘concealed homeless’ population living in very temporary accommodation (Hulchanski, 2000; Peressini, McDonald, and Hulchanski, 1996), there is very little empirical data on these groups.

Research Strategies

It is our judgement, in line with the Canada Mortgage and Housing Corporation and other experts, that the research gaps pertaining to the counting and analysis of the characteristics of shelter users will not be adequately filled until we have data from HIFIS (the Homeless Individuals and Families Information System). The availability of these data will help overcome the point prevalence biases of other studies, and allow for a more systematic analysis of the characteristics of the homeless population that use shelters. Furthermore, this potentially rich data source should facilitate comparisons between provinces and urban centres. It is important to emphasize that the HIFIS coverage should be as comprehensive as possible in terms of covering major urban centres, and that a strategy should be developed to gather and use the information in a systematic way. Street counts could add to the knowledge base of current trends even if they do not provide definitive counts.

The largest research gap, in terms of describing the characteristics and ‘pathways to homelessness’ of the literally homeless, is the limited direct testimony from the homeless themselves. With the significant exception of one study that concentrated on the mental health issues of single adults in the City of Toronto (Tolomiczenko and Goering, 1998), and a few others undertaken in the cities of Ottawa and Calgary, most studies have not been based upon or included structured interviews with the homeless. Despite the valuable insight gained from these studies, all are limited insofar as they are not generalizable to the broader homeless population.

George Tolomiczenko who was involved with the aforementioned study reports that obstacles to directly obtaining information from the homeless are greatly exaggerated (personal correspondence with Andrew Jackson, March, 2001). Furthermore, David Hulchanski of the University of Toronto reports that valuable information could be gathered by trained students conducting structured paid interviews with the homeless. Such interviews should be conducted with the key at risk sub groups of the homeless population (eg. youth, aboriginal persons, families with children) to identify typical paths to homelessness, including key precipitating incidents or events. The structured interview process could be used to gather information on the key structural/systemic factors considered below, including income and labour market issues; supports and services; and housing issues.

Such a research strategy would require significant organisational and financial resources, and would be best undertaken by bringing together a national team of community based researchers. This team would work from a common set of questions, though others might be added to explore local differences. Furthermore, it would be important to have the support of shelter and/or emergency services providers at the community level in order to establish links with and the trust of the literally homeless. Based on past experience, this may have been a possible barrier to such a strategy.

In terms of describing the characteristics and pathways of the ‘absolute’ homeless, an appropriate strategy would be to conduct interviews with providers of services to particular populations - including Aboriginal persons; youths; single men and women in shelters; and families with children. To date, there has been only a few studies that have incorporated such an approach in their methodology (Baxter, 1991; Novac et al., 1999; Beavis et al., 1997). Interviews with key informants (including shelter staff and others providing services to homeless persons) would

yield valuable information relevant to the structural and systemic factors contributing to homelessness.

A useful way to proceed would be to undertake such a strategy in partnership with provinces, municipalities and the voluntary/not for profit sector, each of which provide particular sets of services. The United Way and Family Services agencies and community organizations such as Social Planning Councils would be valuable partners in terms of engaging those delivering non-governmental services.

Survey data is of little use in describing the characteristics of literally homeless persons, since they are almost by definition not present in sample populations. However, national statistical surveys – most notably the Census – have been used to analyse the characteristics of high risk subgroups, notably those paying a large share of income on rent. That said, there is a large information gap in the sense that Census data - which has good income and housing expenditure data for households - is now badly out of date (ie. the most recent data are for the income year of 1995, allowing for analysis of levels and trends only for the early 1990s).

This key gap, pending the release of new 2001 Census data in late 2002 or 2003, could be remedied by using more recent household income data at the city and even neighbourhood level from tax files (available from the Small Areas division of Statistics Canada) in combination with local rental market analysis. Tax based data are under-utilized even though their potential is very large. For example, such data can be used to define and describe low income trends on a neighbourhood level and even to identify trends in the number of very low income renters (i.e. those claiming provincial shelter tax credits). Furthermore, rental market analysis could be used to establish rent levels for, say, the lowest cost 20 per cent of apartments at the Census Metropolitan Area (CMA) level. Income data could then be analysed to explore the proportion of households paying more than 30 per cent or 50 per cent of income on rent, by family type (e.g. families with children, single non-elderly). Such an approach could provide data on trends between 1995-99, and allow for analysis of comparative affordability problems between large urban centres.

The ‘concealed homeless’ consist of those temporarily sharing accommodation out of housing need with friends or extended family. Some reports suggest significant doubling-up amongst groups at risk of homelessness, including women, recent immigrants, and youth who have left home (Novac et al., 1999 & 1996a; Baxter, 1991). To some extent, this category overlaps with those living in crowded housing. Data addressing crowding is currently available from both the Census, as well as the NLSCY (National Longitudinal Survey of Children and Youth). Concealed homelessness is reported to be higher among women and in rural and Northern areas (Novac et al., 1999).

Another potentially useful data source is the monthly Labour Force Survey. This survey is based upon a large sample and provides reliable average annual data for at least larger Census Metropolitan Areas, as well as some detailed information on household characteristics. This survey may be a possible source of data on the number of persons temporarily resident in a household (persons who do not have a usual place of residence), and on unrelated persons sharing a residence (those who are in effect ‘doubling up’). Labour market information (including employment, and earnings data) could be obtained for both of these groups.

Preliminary contact with Statistics Canada suggests that such research is feasible but has not been undertaken to date.

4. Income and Labour Market Factors

Poverty and Low Income

What We Know

The significance of growing deep, long-term poverty as a key structural cause of homelessness in conjunction with housing supply and cost factors is well recognised, and has been particularly highlighted in recent studies of homelessness in Toronto (Golden *et al.*, 1999; Mendelson, Mitchell, and Swayze, 1998; O’Flaherty, 1996; Baxter, 1991). Generally speaking, one shared characteristic of homeless persons is that they have very limited, if any, financial resources. Low income and inability to pay market rents is likely a particularly major cause of homelessness among families with children, and in cases where employed persons are homeless.

The association of deep (or severe) low income with highly vulnerable groups is reasonably well understood. Particularly prone are single-parent families led by women, recent immigrants and visible minorities, Aboriginal persons and single youths. Increasingly, the single near-elderly and persons with limited education and skills or those with work limitations and disabilities are susceptible to homelessness.

Absolute loss of income appears to be a major factor associated with homelessness among single adults in particular, and loss of social assistance benefits appears to be a frequent precipitating event. Rising homelessness in Toronto appears to be coincident with declines in the single social assistance caseload, suggesting the transition of some from social assistance to loss of income and the streets, as opposed to transition to work. (Golden *et al.*, 1999; see also: Wekerle, 1997; Novac *et al.*, 1999; British Columbia Ministry of Social Development and Security, 2001).

Gaps

While the combination of low income/high rents is understood to be important, we do not know to what extent each side of this equation is contributing to the problem. Studies by the Federation of Canadian Municipalities and others (CMHC, 1992; CMHC Series #55-1 & #55-2; O’Flaherty, 1996; Vanier Institute of the Family, 2000) appear to indicate that the problem is related more to income than the cost of housing side of the equation, but this may have changed in the late 1990s as rents have started to outpace income growth.

There is a strong tendency in the literature to look at rental housing affordability in terms of income compared to average rents, while noting vacancy rates. More systematic attention could be paid to acquiring data on rent for available units which may well be higher than average (i.e. the rent which has to be paid to rent a vacant apartment). The gap between average and available unit rent is likely to be particularly great where there is a low vacancy rate, and where the rental market has been recently deregulated (as in Ontario, where a new tenant will pay much more than an established tenant).

Research Strategies

Structured interviews with homeless persons are needed to see whether or not severe and prolonged low income was an underlying factor contributing to their homelessness. These interviews would also help shed light on the broader circumstances that precipitated this reality (such as the relative importance of such factors as job loss or loss of income support, family dissolution, or failure to complete schooling).

Additionally, further use of the Survey of Labour and Income Dynamics (SLID) could be made to examine the trends in poverty during the late 1990s economic recovery period; how they have changed amongst vulnerable groups; and differences by province and city. Pending such analysis, we do not know whether or not the growth in severe and prolonged poverty in the 1990s is a 'structural' or 'cyclical' phenomenon. Further, there is a need for a detailed decomposition between labour market and income security system variables in the determination of deep low income, and more broadly, the recent trends in both of these factors.

There has been some analysis of the spatial/geographical distribution of deep low income, again mainly using Census data (Lee, 1999; Myles, Picot and Pyper, 2000). Following the research by Hatfield (1997), small areas data could be used to build profiles of distressed neighbourhoods vulnerable to homelessness, particularly if data at this level could also be obtained for rents. This would provide a useful research base for the geographical targeting of needed supports and services.

Income Inequality

What We Know

O'Flaherty (1996) makes the important argument that income inequality/polarization is a more important structural factor underlying homelessness than poverty per se. Polarization produces a combination of deepening low income at one end of the income distribution and rising affluence at the other end (Ross *et al.*, 2000). This in turn has an impact upon the nature of housing markets through gentrification and the conversion of rental housing to condos, and the concentration of the construction industry on 'high end' housing. Polarization helps explain why homelessness and core housing need appear to have continued to grow in the mid to late 1990s, notwithstanding rising average incomes and an expanding total housing supply (driven by near record rates of construction of new owned housing).

Gaps

Final after tax income inequality in Canada was stable until the early to mid 1990s, but has since sharply increased. However, the link to the rental housing market has not been explored to date.

Research Strategies

Research could explore linkages between final income inequality and changes in housing markets at the large urban level using tax data and local housing market data (i.e. the gap

between the top and bottom quintiles can be calculated for large urban areas, and it could be examined if changes in average rents are sensitive to changes in mean income, or to income gains of the more affluent). Income distribution among renter households may play a role in rising average rent levels despite the depressed incomes of many renters, though the more likely factor is shrinking rental housing supply. Increased costs for landlords (such as utilities) may also be a factor.

Labour Market Issues

What We Know

The link between unemployment, precarious, low wage work and homelessness has been frequently made, but rarely explored in detail. Groups at high risk of low income overlap heavily with those at very high risk of unemployment and low wage employment – low skilled youth, some recent immigrants, women with limited education and skills, as well as Aboriginal persons. Refugees, who make up a significant portion of persons staying in shelters, are ineligible to work until they obtain landed immigrant status. Likely, many of the homeless draw from these groups who have limited job experience. There are indications in the literature that many of the older homeless are, by contrast, at the end of a process of progressive detachment from the labour market driven in part by labour market restructuring (i.e. deindustrialization, and the decline of resource based economies, particularly in British Columbia). There is apparently some labour market activity on the part of the homeless particularly in ‘boom’ regions (such as Alberta).

Homelessness can be linked not only to low wages but also to instability of wage income. The latter could lead to a tenant missing rent, even amongst those recently employed. Changes to Employment Insurance entitlement have increased vulnerability to wage income swings for the precariously employed, who often do not work a sufficient number of hours to establish a claim.

Geographical labour mobility is a frequently noted (Beavis *et al.*, 1997) but often under-explored factor. One example of mobility that is associated with homelessness is that of persons who leave their community roots, either to search for job opportunities or to take an offer of employment which subsequently comes to an end (Layton, 2001).

Migration to large cities that is influenced by existing labour market conditions has likely been an underlying factor contributing to homelessness - whether it is by off-reserve Aboriginals, or by those migrating from rural and/or areas of high unemployment. Available data suggest relatively high risks of homelessness among recent entrants to large cities, such as Toronto, Vancouver, and Montreal (Golden *et al.*, 1999; Dear and Wolch, 1993; Government of Ontario, 1998; CMHC Series #55-3).

Data indicate that the majority of the homeless failed to complete high school, and many are functionally illiterate (Tolomiczenko and Goering, 1998). This has drawn some attention to gaps in the education system, such as special programs for youth at risk, and for persons with learning disabilities.

Gaps

While plausible links can be drawn between labour market issues and homelessness, little is known about the skills and labour market experiences, past and present, of homeless persons and for those at high risk. Further research in these areas would be beneficial as it would help establish what kinds of ‘employability’ interventions would be effective.

Research Strategies

Analysis of the labour market experiences of the homeless could be obtained from structured interviews, as proposed above.

Analysis of the recent labour force experience of vulnerable groups (defined by affordability problems) is possible using SLID data covering the 1993-98 period. This would complement the static, and now dated, 1996 Census data on labour market linkages to core housing need. It would also be useful to undertake some systematic analysis of the linkages from labour market conditions to housing affordability. For example, one could calculate by major city the number of hours of work at minimum wage (or alternatively at 2/3 of the median wage) needed to rent an available apartment, adjusting for the odds of being unemployed over the course of a year.

Additionally, Census and tax data could be used to explore levels of geographical mobility, including from rural to urban areas, on the part of vulnerable groups. Analysis could be undertaken to examine the extent to which recent population growth in large urban centres has come disproportionately from high vulnerability groups (ie. certain categories of recent visible minority immigrants and refugees; or Aboriginal persons moving to cities).

Social Assistance System

What We Know

A lot of attention has been paid to social assistance income levels and shelter allowances in relation to rents, though we are not aware of any provincial comparisons. It is known that social assistance recipients make up a very high proportion of high risk renter households paying 50 per cent or more of income on rent in Toronto (Golden *et al.*, 1999; Novac *et al.*, 1999; City of Toronto, 2000 & 2001). Other features of social assistance have been linked to homelessness, including the limited eligibility of the single homeless persons for benefits as a result of their lack of a permanent address (that is, they reside in shelters or are living on the streets). In the province of Ontario, for example, persons who stay in shelters or who live on the streets receive very little (if any) financial support through social assistance (currently, the ‘personal needs allowance’ amounts to 112 dollars per month). Access to additional funding (such as that provided by ‘Community start-up’ kits) may be limited by a simple lack of awareness of its existence on the part of the homeless or service providers.

Rules and regulations that govern social assistance benefits can also make it more difficult for homeless individuals to find permanent shelter. Frequently, the exhaustion of financial assets is

an a priori condition of receiving any financial assistance, yet this creates an additional hurdle for homeless individuals who cannot otherwise accumulate enough resources to cover first and last month's rent. Among those social assistance recipients who do have housing, they remain highly vulnerable to homelessness due to the very real possibility of exhausting their household income and assets. This reality puts them at greater risk of eviction, which in turn can lead to their facing even greater discrimination by landlords.

Also noteworthy are the administrative difficulties that individuals may encounter when dealing with the social assistance system. Particular groups of individuals – most notably, persons with mental health issues, literacy and learning difficulties, and recent immigrants with limited English or French language skills – are at risk of 'slipping through the cracks' due to their limited understanding of how the system works.

There are suggestions in the literature that the increasingly 'punitive' character of the social assistance system in at least some provinces is a key contributing factor to homelessness (City of Toronto, 1999 & 2000; Novac *et al.*, 1996a; British Columbia Ministry of Social Development and Security, 2001). Persons who could be called 'unemployable so-called employables', defined as employable for the purpose of receipt of benefits but who are really unable to work, can be cut off benefits (such as those with mental health and substance abuse problems and street youth); and some provinces have highly restricted access to benefits by young people who choose to leave home. Measures intended to promote formal labour market involvement of those at risk of marginalization ('workfare') may well lead to further marginalization.

Gaps

With respect to the social assistance system and its relationship to the issue of homelessness, there are several identifiable gaps. Among these is the extent to which the homeless are in receipt of social assistance benefits; the extent to which single persons (and even families) cycle in and out of the social assistance system; and the extent to which families in emergency housing are in receipt of social assistance benefits. We are currently unaware of any linking of social assistance case data to shelter use data. Further, the extent to which the loss of benefits leads directly to persons becoming homeless remains unknown. More broadly, differences between provinces in terms of their varying policies and practices have not been explored as a potential underlying factor of homelessness in this country.

Research Strategies

Eligibility requirements should be systematically explored with reference to the changing written rules and actual practices of the social assistance system in different provinces . Of interest would be different rules with respect to the receipt of benefits by those with no permanent address; eligibility rules for youth who have left home; as well as the eligibility of those with substance abuse problems. This information could be obtained through a search of rules and procedures, as well as through interviews with key informants (social services administrators /officials, and case workers with community agencies that help marginalized and at risk people deal with the social assistance system). Furthermore, the shelter cost component of social assistance payments may not provide for adequate housing, and could be a factor contributing to homelessness. While it is clear that not everyone in receipt of social assistance benefits becomes

homeless, the existing conditions or factors that protect some recipients (who are hence ‘at risk’) from becoming homeless needs to be investigated.

There is a need to focus on how well the system deals with the needs and circumstances of particular groups who could be expected to have difficulties accessing benefits and support services, such as recent immigrants and refugees; persons with mental illness and substance abuse problems, as well as persons with very limited life skills. One possible research strategy might be to organize a national forum on social assistance and homelessness, organized with the co-operation of the network of social service administrators. As well, structured interviews with homeless persons would be extremely useful in providing information on their involvement with the social assistance system, and how this relationship may have affected pathways into or out of homelessness.

5 Social Supports and Services

What We Know

It is generally well understood and documented that large proportions of the homeless and those at risk of becoming homeless are experiencing acute personal problems. Among these are issues of mental illness and substance abuse, both of which require appropriate interventions that adequately address access to services, and/or delivery of services through shelters and assisted housing. Vulnerability on the part of various high risk groups are documented and reasonably well understood. It is also widely recognized in the literature that these ‘personal’ problems are themselves rooted in underlying structural/systemic factors – such as abuse during childhood, deep and protracted low income, family breakdown, violence and spousal abuse, and conditions on reserves.

The literature addressing homelessness and health tends to concentrate primarily on mental health issues, while largely ignoring issues surrounding disability and work limitations. To some extent these issues overlap. However, there is little or no systematic research on disability supports and services as a factor in homelessness, despite strong evidence of very high rates of core housing need amongst this population. Golden *et al.* (1999) noted that, with respect to the City of Toronto, there is broad agreement that about a third of the homeless population suffers from mental illness, although the percentage (incidence and severity) varies considerably according to age and gender. And while homelessness, per se, is not considered to be itself a major cause of mental illness, being homeless will likely increase the duration and seriousness of a mental illness, and increases the likelihood of longer periods of homelessness. The report also notes that deinstitutionalization has not been accompanied by adequate community supports, and that supportive housing is essential to meet the needs of homeless mentally ill people.

It should be noted that in addressing issues unique to the Aboriginal population, a very real barrier exists in the form of jurisdictional responsibilities. Aboriginal homeless persons may often fall between gaps in services as a result of responsibilities being shared by various levels of government. Furthermore, their status can sometimes create eligibility problems for some services. Golden *et al.* (1999) noted that homeless Aboriginal persons need to be linked to Aboriginal programs that strengthen cultural identity and connections to the Aboriginal community at large, who can help prevent homelessness. Among the report’s many recommendations was an emphasis on the need for more training for crisis and mental health workers who deal with the Aboriginal population, and access to employment opportunities, particularly for youth.

Gaps

Overall, the research literature on homelessness tends to be somewhat imprecise on the existing gaps in supports and services for the homeless, and the reasons for these gaps. The general impression is that services have failed to keep pace with the growth of the homeless/at risk population or have been cut back in the face of rising need. We are aware of little systematic analysis of social support issues, including the depth and extent of services provided; their associated costs; the number of clients served; number of persons employed as services

providers; the changing mix of public versus not-for-profit and voluntary sector delivery of services to the homeless; differences between provinces and cities; or what impact the 'downloading' of services to lower levels of government and the voluntary sector has had.

Analysis of the level of services needs to be twinned with analysis of the degree of appropriateness of services provided (that is, the extent to which there is necessary differentiation amongst the homeless in regards to services provided, including those for Aboriginal persons, women fleeing domestic violence, and street youth).

Similarly, inadequate social supports and services in periods of life preceding homelessness have been frequently cited but remain far from systematically explored. Included amongst these would be failures in the child welfare system; failure to recognize and address learning and other difficulties in the public education system; and the failure to address mental health issues in the criminal justice system. The very high level of prior involvement of homeless persons in the child welfare and foster care systems, and to a lesser extent in the criminal justice system (Hewitt, 1994; Zapf *et al.*, 1996; Hagan and McCarthy, 1997; British Columbia Ministry of Social Development and Security, 2001) suggests the need for greater analysis of gaps and failures in both.

One key theme that emerges from the literature is the need for supports and services in periods of transition from the mental health system, and for youth in provincial care. Further research addressing the process of transition out of each of these areas is greatly needed. With respect to the transition from the correctional system, few Canadian studies exist. However, Dallaire (1992) found that 5.5 per cent of the normal population of detention centres in Quebec were homeless. On a similar note, Kushner (1998) estimates that 30 per cent of persons released from prison have no home to which to return. As a result, some end up in the shelter system and are over represented amongst chronic users.

Without entering into detail here, a range of 'success stories' have been well-documented, showing that appropriate well targeted and adequately financed interventions can make a real difference particularly when supports and services are twinned with appropriate housing solutions. (Novac *et al.*, 1999; Novac *et al.*, 1996b; Pomeroy and Fojmovic, 1995).

Research Strategies

A systematic exploration of the issues outlined above would require analysis of provincial and local expenditures and delivery systems. This process would benefit from input derived from interviews with key informants, particularly at the community agency level.

With respect to the criminal justice system, further investigation would be warranted around issues related to discharge from the penal system; inappropriate incarceration of the mentally ill; and, the way in which the system responds to relatively petty, street survival crime (punitively rather than through more constructive interventions).

Studies of both the very high level of prior involvement of homeless persons in the child welfare and foster care systems, and to a lesser extent in the criminal justice system, could be undertaken primarily on the basis of key informant interviews.

The most appropriate way to initially explore gaps in supports and services as a contributing cause of homelessness would be to organize workshops, by service types, with informed experts drawn from both national organizations and community level service providers. A background paper would be prepared for discussion, summarizing current research and key questions. We would suggest initial workshops on the child welfare system and the criminal justice system given the strength of the suggested linkages. We would also suggest workshops that would bring together providers of services to specific groups of homeless persons – notably those with mental illness, those dealing with substance abuse issues, street youth, women fleeing domestic violence, and Aboriginal persons – to discuss gaps in supports and services. Umbrella organizations such as the Canadian Council on Social Development, National Voluntary Organizations, or United Ways could help organize such workshops.

6 Housing Factors

What We Know

Dear and Wolch (1993) discuss the ‘path to homelessness’ in Canada, arguing that conditions which have altered the demand and supply for housing have ‘made people homeless in Canada’, and that there are conditions that allow homelessness, once initiated, to become a permanent condition for many people. The main argument is that economic and social welfare changes, when coupled with demographic pressures, have created a class of people who live in marginalized housing conditions – the ‘proto-homeless’ – and that adverse events cause these people to fall into homelessness. These events could include eviction, domestic conflict, loss of job or welfare support.

The decrease in affordable housing supply for the ‘proto-homeless’ is argued to be due to gentrification, urban revitalisation, conversion, and renewal. Examples are given from Toronto to illustrate the impact of the decline in rooming houses and the intensified competition for city centre accommodation among increasing numbers of service workers. The vast majority of studies of homelessness in Toronto – which accounts for almost half of the shelter beds in Canada – stress the key importance of the lack of affordable housing.

Research has clearly established the contributing role of housing cost and supply factors to homelessness and increased risk (i.e. shrinking vacancy rates and rising rents in many cities; the loss of low cost rental and rooming house accommodation; the near end of construction of social housing; the growing chasm between rents at the low end of the market and falling incomes among the poor, near poor and very poor). The research has established the evidence base for saying that an increased affordable housing supply is critical to seriously addressing the issue of homelessness and rising core housing need.

Gaps

Further research should be undertaken on the often cited loss of affordable rental housing due to ‘gentrification’; and the role of provincial rental housing policy in raising market rents and increasing evictions (as in Ontario).

The lack of good data on evictions and outcomes from evictions has been frequently noted (City of Toronto, 2000 & 2001; Golden *et al.*, 1999). Eviction rates appear to be high for those with mental health difficulties and those who lack life skills, as well as among those at risk because of low/unstable incomes.

It is well established that family violence is a major precipitating factor for homelessness among women and women with children. Gaps in appropriate supportive services have been widely noted. Here, however, the major need may be for appropriate housing solutions (i.e. affordable housing for women attempting to leave shelters and temporary accommodation). The same may be true to a lesser extent for other high risk groups.

Research Strategies

While information regarding evictions does not appear to have been systematically gathered, there is increased agency intervention in this area which suggests an accumulation of knowledge and expertise which could be tapped.

There is a need for more analysis of landlord discrimination against high risk groups, such as Aboriginal persons, visible minorities and social assistance recipients - particularly female single parent families (Baxter, 1991; Novac et al., 1996b). The use of focus groups and key informant interviews with advocacy groups would provide valuable insight into these issues.

7 Other Significant Factors

Demographic and Family Structure Factors

What We Know

One broad set of factors connected to homelessness (in relation to the growth of core housing need) has been changes in family formation, including the incidence of family breakdown, the growth in the single adult population, as well as single-parent led families. Rental households have become smaller and more dependent on a single earner, increasing housing affordability problems (CMHC, Socio-Economic Series Issues 55-1, 55-5, and 72). The risk of homelessness for both adults and children is increased (in the context of low availability of affordable housing) when family relations are severed. Women fleeing abuse are particularly vulnerable to homelessness, as are single-parent families headed by women because of their greater propensity to be engaged in low paid or precarious employment. Additionally, social assistance benefit levels do not provide adequate protection from the vulnerability of becoming homeless.

Gaps

While work has certainly been undertaken in these areas, we are unaware of any research that systematically examines changes in family structure in the 1990s among those households at risk of homelessness. One hypothesis would be that both the increased incidence of deep, long-term low income, due to social assistance changes and the growth of precarious work, has led to increased dissolution of low income families.

One set of related factors that has been noted but remains under-explored is the role of social isolation. The concept of social isolation can be understood not only in geographic terms, but also in context of lacking familial and/or cultural supports. It is widely recognised that recourse to family and/or friends is a key intervening variable between loss of housing and homelessness. Such is often the case amongst women fleeing family violence. As a result of their greater likelihood of turning to their own social networks for support, these women are less likely to be included amongst the 'literal' or 'visible' homeless. Conceptually, social isolation (broadly defined) can be viewed as important issue for Aboriginal persons, in general and more specifically, for Aboriginal women fleeing violence.

Research Strategies

With respect to the impact of deep, long-term low income, data from the SLID which tracks income, labour market and family structure variables for the sample population over time (1993-98) could be used to investigate changes in family structure and the labour market and housing circumstances.

In regards to addressing the broad concept of social isolation and the impact that it has, some data are available from the General Social Survey on the extent and depth of social networks, which could again be detailed for otherwise vulnerable groups. Information from structured

interviews could supplement these data by indicating the extent to which familial factors and social isolation are important pathways into homelessness.

The Citizenship and Immigration System and Related Issues

What We Know

High rates of shelter use among recent immigrants have been linked not just to high levels of vulnerability of visible minority immigrants to deep low income and to racial discrimination in housing, but also to systemic obstacles. Notably, refugee claimants are ineligible to work pending a citizenship determination and are excluded from generally available supports and services.

Gaps

The need for research on the lack of culturally appropriate services has been widely noted. Additional research examining the housing conditions of recent immigrants is also warranted (CMHC Series #55-3).

Research Strategies

An appropriate research strategy to address these issues would be the use of key informant interviews with community based agencies and service providers. As noted above, SLID can also be used to examine income/employment trends among recent immigrants. It may also be possible to use the comprehensive administrative data base of Citizenship and Immigration Canada to track housing trends and issues for recent immigrants.

Public Attitudes

What We Know

Many studies point in a general way to values and attitudes as a systemic factor contributing to homelessness. Perhaps most notable, though, is the construction of the notion that the homeless are the authors of their own fate, or that there exists ‘undeserving poor’ who should not be granted access to income and supportive services. Conversely, amidst otherwise positive public attitudes towards supporting the homeless population, there remains the NIMBY (not in my back yard) phenomenon.

Novac et. al. (1999) address the role that public opinion plays in relation to the declining significance of gender issues on the public agenda, and in relation to the return to a ‘charity model’ of concern for the poor and a criminalisation of homeless activity related to the heightened interest in urban regeneration.

Gaps

The existence of such attitudes and perspectives on the part of policy makers has been less explored. As noted, there is little support in the literature for ‘individual failure’ as a reasonable

explanation for homelessness. There appears to be a research gap in terms of identifying effective forms of advocacy by and for the homeless that would highlight social factors meriting a broad social response.

Research Strategies

The use of structured interviews or focus groups with homeless persons would provide valuable insight into the public attitudes they are confronted with on a day to day basis. Public opinion polling could also be used as a strategy to tease out differences in public opinion by geographic region. The use of these strategies could facilitate both the dissemination of research results and, more broadly, heighten awareness amongst the Canadian population of proposed research programs designed to address the issue of homelessness.

8 Potential Research Strategies

The preliminary identification of gaps and strategies above suggests the need for at least four broad approaches. First, data sources such as the Small Areas database (based on tax files) and the SLID could be usefully drawn upon to expand, update, and provide a more dynamic view than information from the 1996 Census based analyses of labour market and low income factors, including those relating to changes in rental housing markets. Second, we have pointed to the need for key informant interviews in a range of areas, particularly with respect to supports and services and various institutional systems. Third, there is potential utility to a systematic survey of community based and social services agencies, differentiated by types of services provided, supplemented by organized workshops. This would be a very major undertaking, but could perhaps be done with the active collaboration and support of community partners such as NVO, United Ways, Family Services Canada, Social Planning Councils, and social services administrators. Finally, interviews with the homeless and activists with advocacy organizations working closely with the homeless would add greatly to the existing body of knowledge.

Organization of a Research Program and Dissemination of Results

It is our view that the proposed research program could be undertaken only by a team of researchers from different institutions with distinct sources of expertise and access to different means of communication. A research team would likely include academics and researchers with non governmental organizations and research institutes such as the CCSD. We assume some centralized co-ordination of the research program and of the dissemination of results. A research team should have the resources to meet on at least an occasional basis to review and discuss the results and progress of sub programs.

A major national research conference should be organized near the conclusion of the program to bring together researchers, policy makers and representatives of organizations (such as community agencies and municipalities) participating in the research program. Such a conference would attract national media attention.

Given the wide ranging character of the research strategy which has been proposed, dissemination should be of the results of individual projects as completed in a phased way. The modalities would depend upon the nature of the research team assembled. The key elements would be an integrated series of research papers and popular summaries, made available in printed format and also from a central web site. This should not preclude simultaneous publication and posting by participating researchers and research institutions.

In the first instance, research should be published as technical papers with appropriate supporting technical material, written primarily for an audience of researchers and policy analysts. Research will not effectively shape policy if it does not meet high standards. These papers could also be published in academic journals and as research institute papers. Many research organizations, such as the CCSD, have the ability to widely disseminate research publications in printed and electronic format. Technical papers could be published in academic journals such as the

Canadian Review of Social Policy and Canadian Public Policy, and some journals would likely consider special issues of thematically linked papers. Similarly, linked papers could be published in edited books from an academic publisher.

It is essential that research should also be published in more accessible popular formats. Short popular summaries of all technical papers should be published and circulated in an attractive format and made available from a central web site. These summaries could also be drawn upon as the basis for articles for publication in newspapers and magazines, including the newsletters of the many groups and agencies dealing with homelessness.

Report References

Acorn, Sonia. (1993). *Emergency Shelters in Vancouver, Canada*. *Journal of Community Health*. 18(5): 283-291.

Almey, M., Besserer, S., Chard, J., Lindsay, C., Normand, J., Pottie Bunge, V., Tait, H., Zukewich, N., 2000. *Women in Canada 2000: A gender-based statistical report*. Statistics Canada: Ottawa.

Baxter, Sheila, 1991. *Under the Viaduct: Homeless in Beautiful BC*. Vancouver: New Star Books.

Beavis, M. A., Klos, N., Carter, T., and Douchant, C.(1997). *Literature Review: Aboriginal Peoples and Homelessness*. Research report prepared for the Canada Mortgage and Housing Corporation by the Institute of Urban Studies, The University of Winnipeg, Jan 1997.

Bergeron, Natasha, Gordon Josephson, Tim Aubry, and Caroline Andrew. *Assisting Recipients of Social Benefits with a History of Homelessness with Financial Matters: A Needs Assessment in the Region of Ottawa-Carleton: Final Report (Vol 1, 2)*. Sept, 2000. Final Report prepared for the Region of Ottawa-Carleton, Social Services Department, by the Centre for Research on Community Services, Faculty of Social Sciences, University of Ottawa.

Breton, M and Bunston, T, 1992. Physical and Sexual Violence in the Lives of Homeless Women. *Canadian Journal of Community Mental Health* 11 (1), 29-44.

Canada Mortgage and Housing Corporation. (n.d.) *Documentation of Best Practices Addressing Homelessness*. CMHC Socio-Economic series #41. Ottawa.

Canada Mortgage and Housing Corporation. (n.d.) *Canadian Housing Conditions*. Special Studies on 1996 Census Data, Issue 55-1. Ottawa.

Canada Mortgage and Housing Corporation. (n.d.) *Housing Conditions in Metropolitan Areas*. CMHC Special Studies on 1996 Census Data, Issue 55-2. Ottawa.

Canada Mortgage and Housing Corporation. (n.d.) *Special Studies on 1996 Census Data: Housing Conditions of Immigrants*. CMHC Socio-Economic series 55-3. Ottawa.

Canada Mortgage and Housing Corporation. (n.d.) *Changes in Canadian Housing Conditions, 1991-96*. Special Studies on 1996 Census Data, Issue 55-5. Ottawa.

Canada Mortgage and Housing Corporation. (1997a). *The Housing and Socio-Economic Conditions of Lone-Parent Families: 1991 Census Profile*. Research and Development Highlights, Socio-Economic Series, Issue #31. Ottawa.

Canada Mortgage and Housing Corporation. (1997b) *Housing Need among Off-reserve Aboriginal Lone Parents in Canada*. Research and Development Highlights, Socio-Economic Series, Issue #34. Ottawa.

Canada Mortgage and Housing Corporation. (n.d.) *Housing Conditions of Persons With Health and Activity Limitations in Canada, 1991: A Retrospective*. Research Highlights Socio-Economic Series, Issue #58. Ottawa.

Canada Mortgage and Housing Corporation. (n.d.) *Canadian Women and Their Housing, 1997*. Research Development Highlights, Socio-Economic Series, Issue #72. Ottawa.

Canada Mortgage and Housing Corporation. (1992). *Canadians and Their Housing: Income, Tenure and Expenditure Shifts*. Research Highlights Socio-Economic Series, Issue #5. Ottawa.

City of Calgary. *Homeless Counts in Downtown Calgary, Alberta, Canada*. Research reports prepared by City of Calgary, Community and Social Development Department (1992, 1994, 1996, 1998, 2000).

City of Edmonton (1999). *A Count of Homeless Persons in Edmonton*. Prepared by the Edmonton Homelessness Count Committee for the City of Edmonton. Mar 1999, Nov 1999, Mar 2000, Sept 2000

City of Toronto (2000). The Toronto Report Card on Homelessness, 2000.

City of Toronto (2001). The Toronto Report Card on Homelessness, 2001.

Dallaire, Jean-Claude. (1992). *La Personne Itinerante et Les Services Correctionnels du Québec, Analyse de Situation et Pistes d'Action*. Direction des Politiques Correctionnelles et du Développement Communautaire, Saint-Foy, Québec.

Dear, M. J. and J. Wolch (1993). *Homelessness in Bourne and Ley* (eds). The Changing Social Geography of Canadian Cities. Montreal: McGill-Queen's University Press.

Devine, G., *National Aboriginal Housing Association Presentation to the FCM Standing Committee on Municipal-Aboriginal Relations*, Dec 2 1999, Chateau Laurier Hotel, Ottawa, Ontario.

Farrell, Susan, Tim Aubry, Fran Klowdowsky and Donna Pettey. (February, 2000). *Describing the Homeless Population of Ottawa-Carleton: Fact Sheets of Selected Findings*. Centre for Research on Community Services, Faculty of Social Sciences, University of Ottawa.

Federation of Canadian Municipalities. (1999). *National Housing Policy Options Paper: A Call for Action*. June, 1999.

Government of Ontario (1998). *Report of the Provincial Task Force on Homelessness*.

Hagan and McCarthy. (1997). Mean Streets: Youth Crime and Homelessness. New York: Cambridge University Press.

Hatfield, Michael. (1997). *Concentration of Poverty and Distressed Neighbourhoods in Canada*. Ottawa: Applied Research Branch, Human Resources Development Canada.

Hewitt, Ann J. (1994). *Homelessness and the Criminal Justice System in Canada: A Literature Review*. Ottawa: Department of Justice Canada.

Hwang, Stephen W. *Mortality Among Men Using Homeless Shelters in Toronto, Ontario*. JAMA., April 26, 2000; 283 (16):2152-2157.

Kushner, Carol. (1998). *Better Access, Better Care: A Research Paper on Health Services and Homelessness in Toronto*. Mayor's Homelessness Action Task Force, City of Toronto.

Laplante, Marie-Claude, Barbara Virley O'Connor, Caroline Andrew, and Tim Aubry (August, 1999). *Needs Assessment for a Rent Bank Project in the Region of Ottawa-Carleton*. Final Report prepared for the Salvation Army, Ottawa Booth Centre, Community and Family Services, Social Services Department by the Community Services Research Unit, School of Psychology, Faculty of Social Sciences, University of Ottawa.

Layton, Jack. (2001). Homelessness: The Making and Unmaking of a Crisis. Toronto: Penguin.
Lea, Caragata and Susan Hardie. *Social Housing Waiting List Analysis: A Report on Quantitative and Qualitative Findings*. Paper prepared for the Homelessness Action Task Force, City of Toronto, October, 1998.

Lee, Kevin. (1999). *Urban Poverty in Canada*. Ottawa: The Canadian Council on Social Development.

McCarthy, Bill. (1995). *On the Streets: Youth in Vancouver*. Victoria: British Columbia Ministry of Social Services.

Mendelson, Michael, Andy Mitchell and Mikael Swayze. *Trends in Poverty in the New City of Toronto*. A Report to the City of Toronto Homelessness Task Force. July 21, 1998.

Myles, John, Garnett Picot and Wendy Pyper (2000). *Neighbourhood Inequality in Canadian Cities*. Ottawa: Statistics Canada.

Novac, S., Brown, J., Bourbonnais, C. (1996a). *No Room of Her Own: A Literature Review on Women and Homelessness*. CMHC Research Report. CMHC: Ottawa.

Novac, S., Brown, J., Guyton, A., Quance, M.(1996b). *Borderlands of Homelessness Women's Views on Alternative Housing*. The Women's Services Network.

Novac, S., Brown, J., Gallant, G. April 1999. *Women on the Rough Edge: A Decade of Change for Long-Term Homeless Women*. CMHC Research Report. CMHC Project Officer: Brenda Baxter. CMHC: Ottawa.

O'Flaherty, Brendan.(1996). *Making Room: The Economics of Homelessness*. Harvard University Press. Cambridge. Mass.

Pomeroy, Steve and Michel Frojmovic (1995). *Inventory of Projects and Programs Addressing Homelessness*. Report prepared by Focus Consulting for the Canada Mortgage Housing Corporation, August 15th, 1995.

Region of Peel (2001). *Housing and Shelter in Peel Region: First Annual Report Card on Housing and Homelessness Initiatives*, Regional Council Report, March 2001.

Ross, David P., Katherine J. Scott, and Peter J. Smith. (2000). *The Canadian Fact Book on Poverty*. Ottawa: The Canadian Council on Social Development.

Springer, Joseph H., James H. Mars, and Melissa Dennison. (1998). *A Profile of the Toronto Homeless Population*. A Study for the Homelessness Action Task Force, June 22, 1998.

Tolomiczenko, George and Paula Goering. (1998). *Pathways Into Homelessness: Broadening the Perspective*. Psychiatry Rounds. University of Toronto and Centre for Addiction and Mental Health. Nov./Dec. 1998.

Vanier Institute of the Family (2000). *Profiling Canada's Families II*.

Wekerle, G.R., 1997. *The Shift to the Market: Gender and Housing Disadvantage*, in Evans, P. M. , and Wekerle, G. R. (ed), *Women and the Canadian Welfare State: Challenges and Change*. Toronto: University of Toronto Press.

Zapf, Patricia, Ronald Roesch, and Stephen D. Hart. (1996). *An Examination of the Relationship of Homelessness to Mental Disorder, Criminal Behaviour, and Health Care in a Pretrial Jail Population*. *Canadian Journal of Psychiatry*, 41(7): 435-440.