STRUCTURAL FACTORS ASSOCIATED WITH HOMELESSNESS: A REVIEW OF THE INTERNATIONAL LITERATURE

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HOMELESSNESS

Introduction

Homelessness was declared a national disaster in 1998 by the Federation of Canadian Municipalities (FCM, 2001). The federal government recognized the crisis in homelessness in 1999 through the Supporting Communities Partnership Initiative (SCPI) with the announcement that $753 million would be allocated over a three-year period to address the issue nationally. There has been considerable attention given to homelessness as a result of these announcements.

Some think of homelessness as being caused by individual problems such as mental illness, disabilities, family issues or substance abuse. This perspective on homelessness leads to a focus on individuals' attempts to resolve their problems. However, a growing body of research on homelessness has questioned assumptions about the causes of homelessness and public views on this issue. Popular conceptions of homeless people have tended to see them as transients and drifters. As Lindquist, Lagory, & Ritchey (1999) noted, the transient poor have historically been viewed as social outcasts to be expelled from the community, incarcerated, or institutionalized. In contrast, mainstream migrants have been seen as making positive efforts to resolve personal problems through migration. Irrespective of the category of migrant, though, homeless people have often been treated as undesirables and threatening to the community. This view persists into the present, and a strategy for dealing with homelessness has been to remove homeless people from the downtown streets in major cities in the US and Canada in order to hide the problem (Hess, 2000; McCann, 1999; Onstad, 1998).

There is evidence that the rise of homelessness in Canada parallels similar increases in other nations in recent years and global trends toward decreased social spending. Many national and provincial organizations have drawn attention to the lack of affordable housing as a central issue linked to rising homelessness in Canada. The large number of households spending more than 50% of total income in rent is an indicator of how serious the problem is: in Ontario overall, and in northern communities like Sudbury, research has shown that one in four tenant households spends half or more of total income on rent (Ontario Non-Profit Housing Association, 1999). Households are reported to be in core housing need, according to the Canada Mortgage and

Housing Corporation (CMHC), when shelter costs exceed 30% of before-tax income (CMHC, 2000). Poverty becomes a serious risk factor for homelessness when the cost of housing exceeds 50% of income.

Indeed, the shortage of affordable housing has been demonstrated to be a central cause of homelessness. Quigley & Raphael (2001) analysed US data on rising homelessness in relation to macro-economic variables such as rental vacancy rates, rents, rent in relation to income, unemployment rate, and the number of disability pension recipients. The study demonstrated the relationship between housing costs in relation to rent-to-income ratios and homelessness. The authors concluded that

> ...a simple economic model of the tough choices faced by households and individuals in the extreme lower tail of the income distribution goes a long way towards explaining the problem. Most importantly, our findings suggest that homelessness may be combatted by modest supply policies combined with housing assistance directed to those for whom housing costs consume a large share of their incomes. Homelessness can be reduced by attention to the better functioning of housing markets (p. 334).

In a similar vein an American researcher proposed, over a decade ago, the analogy of a game of musical chairs as appropriate for understanding homelessness (McChesney,1990). The participants in the game are low income people of all kinds. The chairs in the game are affordable housing units. As in the children's game, when the number of chairs is smaller than the number of participants, some are left outside the circle "when the music stops". This analogy is apt because it illustrates that the individual characteristics of the participants have no impact on the overall number of people who cannot have a "chair". Individual characteristics or problems may influence who is left out when the music stops but not how many people are adversely affected. The logical solution to the problem is to increase the number of chairs not to try to "fix" the people who have no chairs. In short, this analogy emphasizes the systemic or structural nature of the problem. In order to reduce homelessness, emphasis must be placed on strategies that address low income and the high costs of food, shelter, and clothing.

Other views of the causes of homelessness and the strategies required to address it emphasize the complexity of problem and the interaction between different types of factors. Pleace (2001) has

put forward the view that there is an emerging consensus in homelessness research regarding the need to acknowledge the interaction between structural and individual/personal causes of homelessness and the unique configurations of these two types of factors for persons who lose their housing. According to this perspective, homelessness should not be conceived of as a problem separate from other social issues that produce disadvantages for particular sub-groups of people such as those with mental illness, children and youth in foster care, and other vulnerable groups.

This literature review will examine trends in homelessness in Western nations as well as the strategies for addressing it. The definition of homelessness will first be considered and then an overview of the literature pertaining to structural causes of homelessness in key Western countries will be presented. Finally, the conclusion will consider the complex link between the structural factors related to homelessness the individual or personal factors that have been implicated in homelessness.

Definitions of homelessness

The phenomenal increase in homelessness that has occurred around the world since 1980 has stimulated research and policy development into the causes of, and solutions for, homelessness. Researchers, policy makers, and analysts define homelessness in a variety of ways, complicating any comparison of their viewpoints and research outcomes. However, the many definitions tend to make distinctions similar to the following categories, proposed by Casavant (in Begin, Casavant & Chenier, 1999):

1. *Chronically homeless*: people who "live on the periphery of society" (p. 8) and often have chronic problems with substance abuse and/or mental illness

2. *Cyclically homeless*: people who have lost their homes due to life change, such as job loss, discharge from an institution, and family violence. They may use shelters, safe houses and food services from time to time.

3.   *Temporarily homeless*: people who lose their homes for relatively short periods, such as those who lose their home due to disaster such as fire or flood, and those who have a change, such as a separation or job loss, that necessitates a brief period of homelessness. This category is often not included in research on homelessness.

In addition, much of the literature describes a fourth category, which includes people who, while not strictly "homeless," experience severe difficulties in meeting their needs for adequate and safe housing. Dr. C. Shah called this "relative homelessness" (OMA 1996). The Mayor's Homelessness Action Task Force in Toronto has produced one of the most comprehensive studies of homelessness conducted in Canada. Its report *Taking Responsibility for Homelessness* (1999) underscores the importance of adopting a definition of homelessness that enables a community to adopt a preventative approach to dealing with homelessness rather than simply reacting to the problem of homeless people living on the street or in shelters. The definition of homelessness used by the Mayor's Homelessness Action Task Force in Toronto was based on work by Daly (1996) and views homeless people as "those who are absolutely, periodically, or temporarily without shelter, as well as those who are at substantial risk of being in the street in the immediate future" (1999, p. 246). From a global perspective, the United Nations has estimated is that over one billion individuals are in need of housing worldwide, and 100 million of those people are without any kind of housing (UNICEF, 2002).

Springer (2000) has drawn attention to the need to understand homelessness as the absence of housing. In her view, emphasizing the lack of housing avoids the emotionality embedded in the construct of "homelessness". She describes three categories of people who lack housing. In the first category are those who are sleeping outside, in habitation not meant for humans, or in public places and shelters. A second category of people without housing is described as a concealed form, and refers to those who are temporarily housed with others since they cannot afford their own accommodation. A third category recognizes the rising numbers of people who are at "grave risk" of losing their housing and have no other alternative organized in the event that a crisis situation should arise. Hulchanski (December, 2000) has also acknowledged that "while homelessness is not just a housing problem, it is always a housing problem" (p. 5).

In a very general way, the literature focussing on the conceptualization of homelessness may be reduced to two general categories. First, the absolutely homeless comprise individuals who do not have a place of their own to call home. Second, the relative or near homeless are those who are at high risk of becoming homeless in the future .

Who is Homeless?

The international literature on homelessness tends to fall into two general conceptual categories. Some research and policy development focuses on the *individual* circumstances that are associated with homelessness, while others focus on *structural* circumstances most associated with homelessness. Both of these perspectives have usefulness; however, structural discussions are more relevant in explaining why homelessness has become a growing problem in many parts of the world, and what can be done to reverse this troubling trend. However, it is important to recognize an emerging "consensus" perspective (Pleace, 2000a) that recognizes the complex inter-play between structural and individual factors. The purpose of this review is to examine the key structural factors that have been identified in the literature on homelessness in Canada and key western nations.

This review will include literature that explores homelessness in Canada, the United States, Australia, the European Union, Great Britain and Sweden. These countries or regions were selected for their historical, cultural and political similarities to Canada, as relevance to the Canadian context was a paramount objective for this review.

In the countries selected for this review, homeless people are a heterogeneous group of individuals and families who are experiencing poverty and a lack of permanent and appropriate housing. It is important to recognise that homelessness data are difficult to compare from country to country because of the different ways in which homelessness is defined and homeless people counted. However, some trends are pronounced and transcend borders and continents. Homeless populations in the nations reviewed show over-representations of those that a society marginalizes by virtue of their abilities, gender, race, class, health problems, culture, and/or sexuality. Homeless people are the poor living in both rural and urban areas but they are more

visible in urban settings. According to Pleace (2000b), homelessness often results from the inability of society's most socially excluded subgroups to gain access to vital services such as income support (i.e. welfare), social housing, and other social services.

Structural Factors Associated with Homelessness

> *Homelessness is most accurately understood as one symptom of changing social conditions* (Yeich, 1994, p. 7).

> *Poverty and homelessness are inextricably connected; it is not possible to make a neat demarcation separating homeless individuals from the poor. People move from poverty to homelessness and back again* (Daly, 1996).

> *Homelessness is an awkward term serving as a catch-all for a contemporary form of severe destitution* (Hulchanski, Dec. 2000).

The number of homeless individuals and families has been increasing in many countries since at least the early 1980s at a rate that has caused serious concern among governments, policy-makers, scholars, and the general public. Quigley & Raphael (2001) observed that the American response to rising homelessness included efforts to develop methods of studying the incidence of homelessness. In the European Union, a report on homelessness was adopted by the European Parliament in 1987 which in turn led to the establishment of the European Federation of National Organizations Working with the Homeless (FEANTSA). Research sponsored by FEANTSA has provided vital information on trends in homelessness in the European Union (Quigley & Raphael, 2001).

Increasing homelessness throughout the western world has been clearly linked to a number of economic, political and social conditions and changes that have occurred on a global scale. More people are becoming poor as income distributions have changed and as they have experienced greater barriers to active participation in society. The most severe cases of this social exclusion are those who are without housing for periods of their lives (FEANTSA, 2000). Important factors that determine whether and how people become homeless pertain to the nature of each

country's political climate, economic policy and social policy. The literature discusses the ways in which societies define, conceptualize and construct the notion of "homelessness" in ways that complicate both our understanding of the problem and our responses to it (Daly, 1996, Hutson, Clapham, 1998; Hulchanski, 2000). Many analysts agree with Daly's view that homelessness is not caused by linear processes, but rather is a highly complex issue with multiple, interactive contributing factors (City of Toronto, 2001; Taylor Gaubatz, 2001). Results from a study by Daneseco & Holden (1998) that used multivariate statistical techniques rather than univariate analyses revealed that homeless families comprise differing groups characterized by unique combinations of family characteristics, histories, and precipitating events. The interaction between individual characteristics and experiences and macro-level changes must be understood better in order to develop strategies for stemming the rising tide of homelessness.

This paper will first examine the systemic and structural factors and then will turn to a consideration of individual factors. The fundamental changes in economic and social conditions cited by researchers and analysts that have been impacting on social conditions around the world are threefold:

1. Globalization, as evidenced by increased labour migration and transnational flow of capital due to a transformation of production processes which has been assisted by international trade agreements, such as the General Agreement on Tariffs and Trade (GATT), the North American Free Trade Agreement (NAFTA), and the formation of the European Union;

2. Demographic changes, including the aging of most Euro-western societies, the baby boom, population mobility due to war, famine, unemployment and oppression, and the increase in smaller, often single parent households; and

3. Marginalization and social exclusion of particular populations.

1.   *Globalization*

Globalization is defined here as the concentration of economic control by worldwide networks of production, the freer flow of capital, labour, communication, knowledge, good and services, and the perception of the need for a level economic playing field (Daly, 1996 p. 5) in order to maintain a nation's competitive position in the world economy. This trend has created a pressure on the producers of goods to access the cheapest labour, capital, and commodities that the world has to offer, while minimizing downtime and maximizing the return on investment (Bartelt, 1997). Theorists such as Giddens (1994) have posited that the processes of globalization have produced "manufactured risk" (i.e. risk created by human beings) that impacts on people in a variety of ways, including their relationship to nature, the destruction of traditional culture, and decreased social and economic stability. Armstrong (1997) identified links between globalization, the "assault" on the welfare state and the erosion of a wide range of social programs, and a generalized shift in public policy toward privatisation. She defines privatisation in a broad sense as "...the transfer of responsibility from the public to the private sector, but also from the collectivity to the individual and from the state to the home" (p. 53).Thus, a growing emphasis on individual control has meant that various levels of government have, to some degree, divested themselves of the responsibility to provide individuals with the basic needs of income support and housing.

Globalization is perceived as a strong contributor to the creation of homelessness, partly due to the implementation of neo-conservative policies in many countries. These policies have reduced taxation, deregulated and privatized many traditionally public sector activities, and significantly reduced the levels of income and housing support to vulnerable populations. This trend is continuing as governments attempt to attract investment and compete internationally. Bartelt (1997) points out that globalization also has a dramatic effect on housing. He identifies housing as a commodity but observes that it differs from other commodities like labour and capital in that it is fixed in location. It is also costly, requiring long term investment in a financial climate where short term investment and liquidity are ruling principles. In addition, the downward pressure on wages, which results from the worldwide competition for jobs, makes housing more and more expensive for individuals and families. Cities and suburbs around the world struggle to

compete as sites of production and as sites for the investment of capital. Those areas that lose production also lose their tax base, and have less to offer for public assistance and job creation. Bartelt suggests that many cities are "artifacts of a past set of social and economic arrangements that no longer fit the contemporary world of smaller production units and just-in-time production" (p. 9-10).

A revealing secondary analysis of homelessness statistics from the 1990 U.S. census shows a link between globalization and homelessness in the United States. Hudson (1998) found that "the proportion of the county's population employed in the service sector of the economy" (p.143) was the most significant predictor of homelessness rates, accounting for 25.5 percent of the variation in these rates. Hudson speculates that service sector jobs require at least a high school education, and require skills for contact with the public, leaving out those with little education and/or disabilities. He also notes that many service jobs are part-time and temporary. Urbanization was the second most significant predictor of homelessness. Hudson concludes that "contemporary homelessness has resulted largely from a convergence of urbanization with the restructuring of the economy, in particular, with the growth of the service sector, an outcome of the continuing globalization of economic activity" (p. 148).

An Australian report on aboriginal homelessness also notes the impact of globalization. Berry, MacKenzie, Briskman and Ngwenya (2001) note that income polarization increased enforced mobility as individuals moved in search of employment. Furthermore income insecurity has had a dramatic impact on Australia's low income households as a result of the globalization of the Australian economy. People are having more difficulties finding and keeping affordable and adequate housing, and overcrowding has become a problem for many households.

In the fifteen member states of the European Union, significant reductions in the numbers of stable, full time jobs available are attributed to economic globalization, industrial restructuring and technological innovation that eliminates jobs (FEANTSA, 2000). Redundant workers number in the millions, and they have been forced to take part time work or social assistance. Poverty and homelessness are increasing as a result.

However, there is no evidence that policies of low taxation and privatization, common government responses to the pressures of globalization, are correlated with improved economic growth (Jackson, 2001). In an analysis of OECD data, comparing the United States, Canada and Denmark during the late 1990s, Jackson (2001) argued that Gross Domestic Product per capita was unrelated to public social spending, or to taxation rates (p. 3-5).

2.   *Demographics*

There is ample evidence that public policy in the countries studied has failed to take into account, and/or to keep pace with, the changing demographics of their populations. Cooper (2001) notes that Canadian policy makers have failed to consider the increase in smaller households when creating housing policies. This increase is due to a rise in the number of single parent led households and the aging of the population. These families have increased the need for rental accommodation, as home ownership may be beyond income levels, needs, or financial abilities to care for a property.

Nunez (1996) speaks to the changing demographic profile of the United States, and particularly addresses the increase in single parent led households. There was a 300 percent increase in the number of female single parent headed families in the United States between 1960 and 1990, and a similar increase in the number of single person households (Daly, 1996). Daly attributes the increase in renter households to higher divorce rates, delayed marriages, lone parents, and independent elderly, due to increased life expectancy (p. 42). Swedish demographics also show increases in single person households, single parent households and the number of elderly person households (Socialstyrelsen, 2000). European Union data show similar trends (FEANTSA, 2000). Hence the formation of new household units has outstripped population increases.

Families are a dramatically increasing part of the homeless population, particularly in the United States. In Canada, this increase is not as dramatic as in the United States, perhaps due to greater availability and higher levels of social assistance. Moreover in Sweden, there are almost no homeless families (Holmberg et al, 2000), as most children of homeless people are in foster care or live with other family members.

3.   *Marginalisation of Particular Populations*

The literature reviewed clearly indicates that certain populations and sub-groups are more vulnerable to homelessness than others. Throughout the Western world, women are becoming more vulnerable to homelessness than in the past. For example, in Canada, it has been shown that women make up about 30 percent of the homeless population (Begin et al., 1999). However, there is evidence that this is changing, and that women and children are at increasing risk of homelessness. For example, five studies of homelessness in Sudbury have demonstrated that women have represented fourty percent or more of the homeless population (Kauppi et al., 2000, 2001a, 2001b, 2002a, 2002b). Women are often ending up homeless due to partner abuse (City of Toronto, 2001; Crook, 1999; Hagen, 1987). In the United States it has been calculated that women make up 20 percent of the homeless population (Crooks, 1999). Women are more vulnerable to poverty in the nations surveyed due to conflicts between their care-giving responsibilities and their need for an income, and due to domestic violence and abuse. Women shoulder much more of a decrease in income when divorce occurs while remaining primarily responsible for children. Women are paid less in the workplace, and experience more barriers to advancement and training (Daly, 1996; Duffy & Pupo, 1992; Golden, 1992).

Children and youth are making up an increasing portion of the homeless population worldwide. Studies in Canada point to an increase in both runaways and children who are part of a homeless family (Begin et al., 1999; City of Toronto, 2001). Many street youth have been victims of sexual and physical abuse or other maltreatment, according to an Ottawa study (Region of Ottawa-Carleton, 1999). In Toronto, the number of children in emergency shelters had increased to 6,200 by 1999, a 130 percent increase since 1988 (City of Toronto, 2001). A Calgary study found that more than half of homeless youth had been in the child welfare system (Arboleda-Florez & Holley, 1997). In addition, it is pointed out that many youth are homeless due to the need for training and education in order to obtain meaningful employment. Low paid entry-level jobs in the service sector, the only opportunity for unskilled labour, do not provide sufficient income or security to pay for housing in many parts of Canada (Begin, p.18).

This increase in children and youth among the homeless is also being seen in most other countries covered for this review. In Britain, a study conducted from 1992 to 1995 showed that households with dependent children accounted for 54 percent of applicants for assistance experiencing homelessness (Evans, 1998). Forty two percent of applicants were under 25 years of age, and over 11 percent were between 16 and 18 years old. Only 3 percent of the homeless were young women with children under 19 years of age. In the United States, it is estimated that there were 300, 000 homeless runaway youth in 1992, and 1 million runaways (Whitbeck & Hoyt, 1999).

Race functions as a predictor of vulnerability in every country covered by this review. Minority groups are over-represented in homeless populations by substantial degrees. In Canada, Aboriginal peoples are dramatically over-represented among homeless people (Aboleda-Florez & Holley, 1997; Begin et al.,1999). Unique issues that are implicated in Canadian Aboriginal homelessness are "rural-urban immigration, racism and discrimination and "Third World" on-reserve housing" (Beavis, Klos, Carter & Douchant, 1997, p. vi). The situation is similar for Australian indigenous people. Not only are Australian aboriginals over represented among the homeless, and under represented among home owners, in a country where home ownership is the norm, but they are coninually confronted with institutionalized racism and discrimination (Berry et al., 2001). In both large- and medium-sized cities in Canada, Aboriginal people make up a substantial proportion of the homeless population. In Sudbury, a three-year study of homelessness has shown that Aboriginal people have consistently represented a quarter of the homeless population but only about two percent of the total local population (Kauppi, 2002b).

In Toronto, refugee claimants made up 27 percent of those using emergency shelters in 2000, with many of these claimants coming from Eastern European countries (City of Toronto, 2001). In Australia, immigrants and refugees are over-represented among the homeless. For example, Europeans form 3.4 percent of Australia's population, but account for 7.2 percent of the homeless population (Australian Institute of Health and Welfare, 2000). In Sweden, immigrants make up 25 percent of the homeless population (Holmberg et al., 2000). In the United States, African Americans make up 52 percent of the homeless population (Yeich, 1994).

People suffering from mental illness are also over-represented among homeless populations around the world. The relationship of mental illness to homelessness is not well understood, despite innumerable studies. However, there is a wide-spread perception that the closing of psychiatric institutions in the 1960s, 1970s and 1980s without compensating community-based treatment for those who are mentally ill has left many persons with mental disorders vulnerable to homelessness (Glasser & Fournier, 1999). In addition, there is some evidence that homelessness increases the individual's susceptibility to developing mental disorders and vulnerability to addictions (Holmberg et al., 2000).

The City of Toronto (2001) also noted that outreach staff reported that homosexual and transgendered people were observed in greater numbers among the homeless population than in the past. This population is notable by its invisibility in most of the literature of this review. While gender, age, race, culture, and abilities were addressed, sexual orientation was seldom mentioned.

A. HOMELESSNESS IN CANADA

In 1996, it was estimated that 1.15 million tenant households in Canada, excluding Aboriginal people living on reserves, were in drastic need of housing that was affordable and safe, a 33 percent increase since 1991 (Federation of Canadian Municipalities, 1999). The situation among Aboriginal people was more acute, with 51 percent of all reserve tenant households, and 54 percent of urban tenant households in "core housing need" (Ark Research Assoc., 1996).

The Canadian government has been criticized by the United Nations for its failure to take action in addressing this serious social problem that is leaving many individuals and families homeless, or at imminent risk of homelessness (United Nations Committee on Economic, Social and Cultural Rights, 1998). In response, the Canadian federal government announced in December 1999 the National Homeless Initiative, promising $753 million for programs to address homelessness. However, an ongoing criticism is that "Canada is the only industrialized country without a national housing strategy" (Cooper, 2001).

Who are Canada's Homeless People?

Canada's homeless are a diverse group composed of "women, children, teen-aged youths, the mentally ill, newly arrived immigrants, women victims of spousal violence, persons recently released from prison and casual workers. Each of these homeless sub-groups can be further broken down by age, sex, ethnic origin and occupational status" (Begin et al., 1999, p. 16). As noted above, Aboriginal people are over-represented among the homeless population. In Toronto, Aboriginals make up 25 percent of the homeless population while making up only 2 percent of the city's population (Arboleda-Florez & Holley, 1997). As noted above, the situation is the same in Sudbury.

Families with children and youth make up the fastest growing segment of Canada's homeless (City of Toronto, 2001; Cooper, 2001). In addition, it is estimated that 20 to 30 percent of Canada's homeless are suffering from a mental illness (Health Canada, 1995). However, reliable data on the homeless population in Canada are meagre (Begin et al 1999), especially when compared to that available in other Western developed nations. Hulchanski (2000) argues, however, that the data available are more than sufficient to provide a basis for intervention and structural change.

A 1999 survey of Edmonton Food Bank users provides a snapshot of the Canadian situation. Twenty eight percent of its users were families that had been homeless for one or two months during the past five years, 75 percent had been late with their rent, and 42 percent had missed rent payments in the past two years. Other indicators of extreme housing circumstances and poverty involved the disconnection of electricity (19%) or telephone (35%) (Edmonton Food Bank, 1999). Toronto's statistical information indicates that the number of families (as opposed to single adults) admitted to shelters and hostels increased by 76 percent between 1988 and 1996, and in 1996, 5,000 children were homeless in that city (Mayor's Action Task Force on Homelessness, 1999). In 1999, over 50 percent of people using emergency shelters were "first time users", but there is evidence that long term use of shelters is also on the rise, with 18 percent of individuals and families having lived in shelters for one year or more (City of Toronto, 2001). In Sudbury, children and adolescents have comprised a quarter or more of the

absolutely homeless population and, since women have represented approximately 40% of the homeless population, these two groups have made up two-thirds of the total homeless population (Kauppi, 2002b). The findings from the Sudbury study suggest that important changes have taken place in the composition of the homeless population in some regions of the country. Thus, whereas in the past a majority of homeless people have been men, the data from the studies in Sudbury support other Canadian research indicating that the nature of the absolute homeless population has been changing in recent years so that women, children , youth, and families now represent a significant proportion of this group (Mayor's Homelessness Action Task Force, Toronto, 1999; Novac, Brown, & Bourbonnais, 1996).

Many more people are at high risk of being homeless. In 1996, one in four tenants of rental accommodation in Ontario were paying fifty percent or more of their total household income on rent, well above the 30 percent of income figure usually used to calculate affordable housing levels (Ontario Non-Profit Housing Association, 2001). In Toronto, the waiting lists for subsidized housing have grown exponentially, with 63, 110 households waiting as of November, 2000. Almost half of these families are relying on some type of social assistance as the their main source of income.

Structural Factors Contributing to Homelessness in Canada

A number of studies have attempted to uncover the causes of homelessness in Canada. The Toronto Disaster Relief Committee (2000) presented its perspective in a pre-budget consultation report to the Ontario provincial government. Based on its data collection and research, it found that "homelessness is the fallout of the twin problems of *affordability* and *supply*." However, paradoxically, there are indications that the issue of affordability can be independent from the supply of housing. The city of Sudbury provides a telling example. Despite the fact that Sudbury had the second highest apartment vacancy rate (9.4% in October, 1998) among Canada's 26 census metropolitan areas, it has been found that there is a serious problem with a lack of affordable housing in this community. Sudbury was identified as one of five areas in Ontario where the rate of rent increase between 1989 and 1998 was as high as the rate in Toronto

(Dunphy et al., 1999). While there has been a surplus of rental housing, the high cost has made it inaccessible to poor and homeless residents.

The City of Toronto (2001), however, has determined that economic security is the most significant contributing factor in preventing homelessness, followed by affordable housing, then supportive housing (p. 55). Hulchanski (2000) identified the need for a broader perspective however, arguing for the need to "specifically name the people, the institutions and the policies and practices that create, promote, refuse to redress and benefit from homeless making processes" (p. 2) in order to eliminate homelessness in Canada. Researchers are making an effort to cover this ground.

1.   *Decrease in Economic Security for Low Income People*

Daly (1996) describes some of the changes in Canadian social policy that are related to increased numbers of homeless people. He notes that minimum wage levels across the country failed to keep up with inflation throughout the 1980s and, in 1991, a full time minimum wage earner was making less than 70 percent of the low income cutoff for an urban single person. Family allowances were partially de-indexed in 1984, and did not keep up with inflation. Changes to unemployment insurance eligibility and income levels, as well as changes to the Canada Pension Plan have eroded social security for many Canadians. In addition, many provinces responded to the restructuring and reduction in transfers from the federal government in 1991 and 1995 by significantly reducing the levels of financial support and tightening the eligibility requirements for those requesting social assistance. For example, Ontario reduced welfare payments to families by 21.6% in 1995, and removed thousands of clients from their roles. Swanson (2001) notes that the new welfare rules in Ontario (i.e. "workfare") have placed the working poor and the poor on social assistance into competition with each other for part-time, casual, low-paid work. These policies were designed in concert with a series of moves to reduce government expenditures, reduce people's dependence on government assistance, and/or to allow for the reallocation of government spending. They have reduced the financial security of the lowest income people in Canada who were already threatened by low wages and underemployment

(City of Toronto, 2001). These changes have deepened the level of poverty for this group and increased their vulnerability to a host of problems, including homelessness.

2.   *Decreases in Low Income Housing*

A number of reports (Calgary Homeless Foundation, 2000; Cooper, 2001; Carroll & Jones, 2000) have noted that the timing of the increase in homelessness in Canada corresponds with the timing of the reductions in funding for public housing development. In addition, there have been other substantial changes to Canada's housing policy. Although Canada had a national housing policy dating from the Dominion Housing Act of 1930, this policy experienced significant erosion during the 1980s and 1990s (Casavant, 1999). First, housing policy was altered in order to reduce expenditures, and was targeted to the provision of affordable housing to low income households. Through funding channelled through Provincial Housing Corporations, a number of cost-sharing plans were developed. However, in 1992, the federal government withdrew funding from its cooperative housing program. In 1993, Ottawa froze its social housing budget, except for spending on Aboriginal reserves. The remaining $2 billion is committed to long term mortgages and subsidies for existing housing. Once the mortgages are paid, this federal funding for housing will be reduced (Carroll, Jones 2000). Next, in 1994, a move to download all responsibility for housing from the federal government to the provinces was made. The provinces had, for the most part, already begun a withdrawal for housing initiatives at that time, and a number of provinces began a process of downloading housing responsibilities to municipalities. Spending by the provinces on social housing was reduced by as much as 98.6 percent between 1985 and 1997, with only four provinces retaining some role in social housing (Cooper, p. 24).

Further, the role of the Canada Mortgage and Housing Corporation was changed to exclude any direct financial support or development of housing. Its primary focus is now to encourage private/public partnerships to develop housing without federal or provincial funding support, to conduct research and to finance mortgages (CMHC, 2001).

Two provinces hove opted to remove themselves from the social housing arena. Alberta has implemented a policy to reduce social housing and has also cut shelter allowances for those collecting social assistance by 26 percent (Cooper, 2001). The Ontario government cut plans for 17, 000 units of social housing in 1995 and has transferred most social housing responsibilities to municipalities, a move that will be complete during 2002. Due to the limited ability of municipalities to fund social programs from their existing tax bases, further reductions in social housing supply seem inevitable (Ontario Non-profit Housing Assoc. 2002). These provinces, among others, have adopted policies that were supposed to stimulate the private sector development of rental housing. However, studies show that this development has not taken place, nor is likely to take place under current market conditions (Shapcott, 2001). Although subsidies have been made available in Ontario, affordable rental housing for low income families does not offer a reasonable return on investment for developers. Therefore, developers have concentrated on building housing for middle and high income earners, including renovating or replacing low end rental housing with luxury housing.

With regard to housing issues for Aboriginal people, there is an urgent need for action. The housing in First Nations communities is frequently sub-standard. According to Smith (2000), Aboriginal people are more likely than other Canadians to be living in flimsy, leaky, and overcrowded housing. When combined with high unemployment, low income, and problems such as family violence and substance abuse prevalent in reserve communities, the poor housing situation may be a key factor that compels Aboriginal people to leave their communities in search of opportunities in larger urban centres. The result is too often that they join the ranks of the homeless in these cities (Kauppi, Bélanger & Partridge, 2002). Indeed, as Hwang (2001) has observed, the over-representation of Aboriginal people among the homeless is evident in all of Canada's major cities.

3. *Policies that Favour Home ownership*

The Canadian tax system has historically subsidized home ownership through tax policy. The ownership of a principal residence is the only investment that is exempt from the capital gains tax, and imputed rent is also not taxable (Harris, 1998).

Efforts to Address or End Homelessness

In 1999, the federal government provided program funding through Supporting Communities Partnership Initiative (SCPI) to encourage partnerships among the three levels of government and non-profit and private sector organizations. A significant portion (80 %) of this program budget was allocated to ten cities with acute homelessness problems. In addition funds were dedicated to a number of youth-at-risk programs.[1] As well, a program was funded to supply money for repairs and renovation to housing occupied by low-income families (RRAP). Another fund was established to build housing for homeless people on surplus federal land.

The current situation remains grim. According to 1996 census data, 1.4 million households were in "core housing need" in Canada, and 15 percent of those households were families with children (CMHC 2000). Many analysts and advocates are calling for a national housing policy under federal leadership, including the Canadian Centre for Policy Alternatives, the Caledon Institute for Social Policy, the Toronto Disaster Relief Committee and the Federation of Canadian Municipalities.

There are a number of strategies that have been put into place to address the needs of Canada's homeless population. These strategies include a combination of federal, provincial and municipal programs, with a variety of goals and ideological perspectives. The Federal Government has taken the following steps to address structural factors associated with homelessness (City of Toronto, 2001):

- *Increasing the National Child Benefit Supplement.* This benefit is paid on a geared-to-income basis to all Canadian families with children who have household incomes of $32,000 or less. However the Province of Ontario deducts this benefit from the income of all social assistance recipients and has used these funds for a wide variety of programs aimed at increasing labour force participation among particular groups of social assistance recipients.

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[1] The youth-at-risk components of the Youth Employment Initiative, the Urban Aboriginal Strategy, and the Shelter Enhancement Initiative.

- Continuing the funding for the Residential Rehabilitation Program (RRAP). Tis funding is used to repair and renovate homes of low-income Canadians, and to convert underused properties to affordable accommodation.

- Offering unused federal lands for affordable housing development.

- Encouraging the use of SCPI for transitional and supportive housing.

- Allocating more funds to the Canada Youth Employment Strategy. These funds are used to fund a variety of programs for unemployed youth between the ages of 15 and 29, to assist them in gaining employment.

In addition, the Federal Government has implemented the following strategies aimed to address the needs of those currently homeless or in core housing need (City of Toronto, 2001):

- Allocating more funds to the Urban Aboriginal Strategy on Homelessness. This fund is used to address the needs of aboriginal peoples who are homeless, or at risk of homelessness, in culturally appropriate ways.

- Establishing the Ontario Points of Entry Pilot Project for Refugee Claimants as an on-going program. This program provides refugees who enter Canada through four main entry points with a means to immediately access the Interim Federal Health program, social assistance, and school entry for children.

- Allocating more funding to the Shelter Enhancement Initiative. These monies are available as grants to women and children's shelters for repairs and improvements

B. HOMELESSNESS IN THE UNITED STATES OF AMERICA

In 1999, estimates of the number of homeless people in the United States varied from 250, 000 to 3 million (Crook, 1999). Homelessness is a very visible and worrisome social issue for the United States, particularly for its cities. The American literature on homelessness demonstrates concern with debating the causes of homelessness. This literature also places considerable importance on the responsibility for homelessness on individual factors, such as substance abuse, mental illness, and family history (Baum & Burns, 1993; Koegel, Melamid & Burnham, 1995;

Furnham, 1996; Main, 1996; Morris, 1998; Sulllivan, Burnham & Koegel, 2000). A key concern of many researchers is family dissolution, and the impact that divorce is having on homelessness (Nunez, 1996). Other scholars have identified the important role of public policies in contributing to homelessness. Thompson (1997) reinforced the view that both individual and structural factors are implicated in homelessness by noting that income and housing indicators are important but insufficient explanations in accounting for homelessness. However, Wagner (1993) argued that a focus on "pathos and pathology" among homeless people by researchers and advocates has been a key force in American perceptions of etiology of the problem. Thus, attention has been redirected from the economic and political forces at the heart of the problem to personal problems of mental health, substance abuse, or criminal behaviour.

Who are America's Homeless People?

The Clinton Administration's 1994 report *Priority: Home!* indicated that 7 percent of Americans had been homeless at some point in their lives (quoted in Nunez, 1996). Of particular concern is the growing number of families with children who are homeless. In New York City it is estimated that 75 percent of homeless people are from families who are or were homeless. Estimates nationwide indicate that families with children make up 40 percent of the national homeless population (Crooks, 1999, Nunez, 1996). Most of these families (84 %) are led by single female parents (Case, 2001).

A number of populations are over-represented among the homeless, including veterans, African-Americans, people who have been incarcerated, the untreated mentally ill, and people who abuse substances (Keogel, Melamid & Burnam, 1995) . African Americans made up at least 40 percent of the homeless population using shelters yet comprised only 12 percent of the 1990 U.S. population. Hispanics made up19 percent of the homeless population, but represented only 9 percent of all Americans (Larson, 1996). Males, especially young men, make up 68.8 percent of the homeless population (Hudson, 1998).

Structural Factors Contributing to Homelessness in the United States

1.   Poverty and Government Policy

The United States has the highest per capita poverty rate among industrialized nations (Daly, 1996). American families have been dramatically effected by a polarization of income levels that has occurred in the United States since 1980. Families are being squeezed out of housing in urban areas, impacted by low wages and decreased or non-existent social benefits, and adversely affected by tax laws and other policies that favour high income earners. The United States rates second to last in the rate of taxation to income, and has the largest difference between rich and poor among industrialized nations (Daly, 1996). Low wages are a significant problem in the United States. The growth of the service sector has led to increases in the availability of jobs, but most of these positions are minimum and very low wage positions. Earned income for male high school graduates fell by 21 percent between 1970 and 1990, a change attributed to the decline in manufacturing jobs (Daly, 1996) and the poor wages in the service sector. Real incomes are declining for most Americans. One study found that the incidence of homelessness was correlated to the size of the service sector in a given area (Hudson, 1998).

During the 1980s, American social and economic policy was driven by supply side, "trickle-down" theories, which were supposed to stimulate investment and economic growth by offering tax incentives to the wealthy. This was expected to generate employment nationally, and pull up those living in poverty by offering opportunity. These policies did not work. During the 1980s, incomes polarized dramatically, with after tax income increases of over 27 percent for the wealthiest tenth of Americans, while the poorest tenth experienced a decrease of more than 10 percent in disposable income (Daly, p. 40).

Nunez (1996) attributes the increase in homelessness since the 1980s primarily to "the systematic dismantling of the 'safety net' that had long supported the nation's poor and disadvantaged" (p. 8). In 1981, the Omnibus Budget Reconciliation Act was passed, dramatically cutting funding to a host of social programs, including Aid to Families with Dependent Children (AFDC), and the Food Stamp program. The result was that millions of low income people were

either eliminated from eligibility for assistance or received reduced levels of support. Another cut that impacted on poor families was a 33 percent reduction on the level of public school education funding. Municipalities were expected to make up the difference, leaving poor areas with insufficient property tax revenue unable to adequately support their schools. This education disparity is visible in the higher drop out rates and poor achievement levels of children from low income areas (Nunez, 1996). These policies have deepened the poverty of individuals and families who were already struggling, and pushed many more families into poverty.

Nunez' argument gains strength when the situation of persons with disabilities is considered. The 37.1 percent of Americans with disabilities who qualify for federal disability programs, including Medicare and Medicaid as well as income supports, are much less financially vulnerable than the rest of disabled Americans (Batavia & Beaulaurier, 2001). The situation of elderly Americans is also informative. Elderly Americans are very under-represented in the homeless population, and some researchers conclude that social security income supports and Medicare keep poor elderly Americans housed (Bruckner, 2001).

Social assistance has been devolved to the state governments, and there is significant variation in the provision of social assistance nationwide. However, typically, there is a limit to the length of time that people can collect social assistance. In Connecticut, there is a 21 month limit, for example (Glasser & Fournier, 1999). In spite of presumed eligibility, one-third of homeless people do not access social assistance but the barriers to access are not well understood (Baum & Burnes, 1993).

2. *Housing and Government Policy*

The supply of rental housing available in the United States, under both private and public ownership, has also continually decreased. In 1981, public housing programs and subsidies were cut by over 75 percent (Nunez, 1996). There was also a decrease in investment in new subsidized housing. The U.S. Department of Housing and Urban Development (HUD) reduced its program from 183,000 units in 1980 to 20,000 units in 1989. In 1992, the urban aid tax bill, aimed at

stimulating development of affordable housing, was vetoed by President Bush, an indication of the lack of support for structural change.

The gentrification of previously low income neighbourhoods into urban communities for middle and upper income earners has been a major factor in the reduction of housing for low income Americans. It is estimated that at least 5 million rooming house and single room occupancy (SRO) units have been lost, often with the support of municipal governments which collect more property taxes from the replacement housing. Total net rental housing losses have been stimulated by a reduction in federal subsidies to both tenants and developers, higher property taxes, and opposition by neighbourhoods to low income housing (Crook, 1998). Affordable housing for low income Americans has been substantially reduced at the same time that the number of low income Americans has been increasing.

While 5 million lower-income households received government assistance with housing in the mid-1990s, the number of households receiving help from governments has steadily declined since that time (Dolbeare, 2001). The resulting situation, as of 1999, was that 34.6 percent of households in the United States (an estimated 30 million households) were considered to have a moderate or severe housing problem (Dolbeare, 2001). Households that rent accommodation had the most difficulties, with over 50.8 percent experiencing significant housing problems. Households with severe housing problems constitute 15.4 percent of all American households (Dolbeare, 2001). Based on American Housing Survey data, Dolbeare (2001) found that the most significant problem that households experienced was severe housing cost, reported by 79.3 percent of those with severe housing problems and 71.2 percent of those with moderate housing problems. Indeed, 29.3 percent of U.S. households had either moderate or severe housing cost burdens. Dolbeare also notes that households with housing problems tend to be poor, with 87.6 percent of these households reporting incomes below 30 percent of median incomes in their communities.

The other significant housing problems found in Dolbeare's analysis were overcrowding and quality problems. An analysis of macro-economic factors related to homelessness conducted by

Quigley & Raphael (2001) demonstrated that homelessness in the US could be explained on the basis of changes in housing markets such as rental vacancy rates and rents in relation to income levels.

Help from government sources has come through a number of programs, including the Low-Income Housing Credit (LIHTC), block grant programs such as HOME and Community Development Block Grant, Section 8 Vouchers, limited public housing, homeless programs, and rural housing programs through the Department of Agriculture. The Section 8 Voucher program is the main vehicle used to provide assistance to low income households, with 1.5 million households receiving assistance in 2000 (Finkel & Byron 2001). This rental subsidy program requires participants to find a private sector rental unit that meets quality and affordability standards within a limited time frame. These vouchers are distributed through local Public Housing Authorities (PHA). A study of the success of this program nationwide was completed in 2001. The findings indicate that success in finding housing varied widely, with some PHAs reporting as low as 37 percent success to others with 100 percent rates. The overall success rates were "substantially lower than found in 1993, the last time success rates were estimated" (Finkel & Byron, 2001). The authors suggest a number of possible reasons for this decrease. Tightening rental markets, a Federal policy change that increased the amount considered to be fair market rent, and inadequate PHA efforts to brief landlords were among the possibilities.

However, the demand for assistance continually outstrips program funding. This is in spite of the fact that poor Americans who qualify for and obtain Section 8 vouchers are not always able to use the funding, either because of a shortage of landlords who will accept Section 8 tenants, the lack of appropriate housing for the voucher amount, or the expiry of the voucher time-frame prior to the location of appropriate housing. However, HUD data indicate that 76% of those who obtained housing stayed housed (Morse, 1999).

In contrast to these policy limitations for low income Americans, tax policy favours homeowners, especially those who buy and mortgage expensive homes, by allowing mortgage interest deductions, tax credits, and no taxes on capital gains (from selling a property, for

example). During the 1980s this support to homeowners "more than doubled while housing assistance for low-income households was cut by about 70 percent (Daly, p. 43).

Federal Government's Homelessness Policy

In 1987, the critical nature of the increase in homelessness created momentum for government intervention. The Stewart B. McKinney Homelessness Assistance Act was passed, which provided funding for shelters, transitional housing, permanent housing for disabled homeless people, and a host of supportive programs, including mental health treatment, job training, food assistance and others (Daly, 1996). This Act provided a comprehensive approach to addressing the immediate crisis that failed to materialize in practice. Due to complicated and arduous requirements such as multiple applications for one project and the necessity of matching state or municipal funds, the McKinney Act funding was not used fully. The Act also failed to address the cuts to social assistance that had given impetus to the rise in homelessness in the first place.

Currently, there is a trend in cities to criminalize homelessness. New York City has required homeless people to work a minimum of 20 hours a week for shelter, and withdraws shelter if people are late for work (Morse, 1999). San Francisco has issued tickets for trespassing to homeless individuals, and has arrested nuns who were serving hot meals to homeless people without obtaining a permit (Morse, 1999). The media are reporting local strategies focussing on short-term measures.

The "shelterization" of the homeless is a major strategy across the United States. This provision of temporary, crisis housing has come under criticism due to the lack of other programs that will provide longer term, appropriate housing. Shelterization is said to have occurred when a person becomes comfortable with shelter life as a way to deal with homelessness, and thus becomes marginalised from housed society (National Association of Housing, 2000).

Proposals for Change

Some current American approaches to the problem of homelessness are aimed at supportive services for the homeless, rather than structural changes designed to address the causes of the

problem. Baum and Burnes (1993) provide a case in point. They argue that a distinction must be made between policies for "the homeless and the domiciled poor" (p. 25). They conclude that homelessness is increasing in the United States due to the increase in population caused by the baby boom, the counterculture movement of the 1960s and 70s, the failure of governments to provide support services to deal with the increase in population, and the gentrification of traditional "skid row" neighbourhoods (p. 27-28).

Recommendations focus on increases in treatment availability for the homeless addicted and/or untreated mentally ill population. However, this approach fails to take into consideration considerable data showing that many people move in and out of homelessness due to problems with housing, and that many people stay housed in spite of drug and alcohol addictions and mental illnesses. Although Baum & Burnes mention that treatment is easily accessible to Americans with more money (p. 24), they fail to examine the obvious connection between access to all resources, including shelter, and means.

In addition, other researchers question the statistical methodology of homelessness studies that use a point prevalence method (Phelan & Link, 1999). This method oversamples individuals who are homeless for longer periods and therefore does not reflect the numbers who move in and out of homelessness. The longer-term homeless population is more likely to have multiple difficulties, including substance abuse, severe and untreated mental illness, and other disabilities. Studies that over-sample this group mislead policy developers in their search for a response.

Some researchers are recommending structural strategies for addressing the United States housing problems. Most of the literature reviewed recommends increased income supplements or the expansion of existing programs (Dolbeare, 2001; Schill & Wachter, 2001). Production subsidies to private developers are recommended by some (Schill & Wachter, 2001) as a way to deal with supply issues. Governmental involvement in producing and rehabilitating housing, rationalized by the benefits to communities as well as to owners and renters, is also recommended by a number of researchers. It is argued that the private sector is unlikely to invest sufficiently in affordable housing (Schill & Wachter, 2001). Most researchers point out that

housing markets and situations vary across the country, and point to the need for a flexible housing policy that can accommodate changes in community needs and objectives (Schill & Wachter, 2001). Others observe that beyond needs for housing, health care, income supports, and services, there must also be major attitudinal and policy changes that address structural racism and sexism (McChesney, 1990; Scmidtz, Wagner & Menke, 2001).

C.   THE EUROPEAN UNION AND HOMELESSNESS

In the fifteen member countries that make up the European Union, there were 15 million people living in "severely substandard and overcrowded dwellings", 1.8 million people who relied on homelessness services, 2.7 million people who were living in short term homeless circumstances, and almost 2 million people at risk of homelessness due to evictions (Harvey, 1998). Harvey further describes this population as tending to be young. Women make up a growing proportion of the homeless, from 20 to 33 percent. Many of these women are single parents who have children in their care. Relationship breakdown is a major contributor to homelessness, with as many as 35 percent of homeless adults indicating they have separated or divorced.

Refugees and immigrants form between 10 and 20 percent of the homeless population in Europe, and are a large group in Germany, Greece and Italy. Deinstitutionalization has also had a major effect on homelessness, with high percentages of homeless people having histories of either incarceration or hospitalization. It is also "clear that for the majority of homeless people, problems of stress, substance abuse (principally alcohol) and mental illness followed rather than preceded homelessness" (Harvey, 1998, p. 61). Many homeless people in Europe have employment histories of work "under the table" or in the "shadow economy", so do not have employment insurance, pension, or other benefits. Becker & Kunstmann (2001) argued that there is a need to introduce changes at the macro-level (labour market and housing), meso-level (community and service structures), and micro-level (medical, psychiatric, and therapeutic aid) in order to address homelessness in Germany.

The European Union (EU) contains a diverse group of nations with wide ranging social policies. However, the European Union and the European Council have recently addressed the need for strategies to deal with income disparities and social exclusion within the populations of their member states (Gleeson & Carmichael, 2001). Harvey (1998) indicates that while the fifteen nations that from the EU have many differences in history, culture, and current social conditions and policies, there are some common circumstances that are impacting on all of the member states.

Structural Factors Contributing to Homelessness in the EU

1.   Housing and Government Policy

Across the EU, private sector activity and ownership in housing is increasing, often with the tacit or overt support of governments. Also, public housing of all kinds accounts for less and less of the available housing stock, about 12 percent of European housing (Harvey 1998). Most member states have a market-based housing policy. In spite of an increased demand for housing, most European states have decreased the amount of social housing available and deregulated housing markets. Italy and Great Britain have sold off public housing stocks to occupants and private landlords in national programs (FEANTSA, 2000). Increased demand is primarily due to a 17 percent rise in household formation over the 10-year period 1981 to1991, although the population grew only 2.8 percent during the same period.

Poor quality housing is another significant problem. Twenty million households do not have indoor toilets, and even more have no indoor shower or bath. It is estimated that 71 million Europeans are living in substandard housing.

2.   Poverty and Homelessness

Income supports to those who are poor are not always available across the EU, and homeless people are often left out, due to either eligibility or access issues. Italy does not have a national system of income supports, for example (Harvey, 1998). However, the general trend across various member states has been to limit social assistance to amounts that have fallen over time in comparison to average incomes, and to tighten eligibility and the length of assistance. Due to the

lack of public housing, many people are dependent on housing benefit payments which vary in their availability from state to state (FEANTSA, 2000).

Some groups are much more at risk of poverty and homelessness in the EU. Young people, who have very high levels of unemployment, may also not have access to social assistance until they reach a certain age, as old as 25 in some countries. Women are also at increased risk due to their disadvantaged status after relationship separation or after leaving a violent or abusive male partner (FEANTSA, 2000). Immigrants and refugees are systematically discriminated against in a number of EU member states (Daly, 1996) affecting 16 million people. In Denmark, immigrants are required to learn Danish in order to qualify for social benefits, for example (Daly, p. 93). In France, 40 percent of dwellings without running water house immigrant families. The Netherlands reports little upward social mobility for immigrants, and Belgium, which has a progressive social welfare system, allows boroughs to "refuse residency to foreigners" (Daly, 1996). Illegal immigrants arrive in large numbers in Spain, Greece and Italy, and struggle to survive in the underground economy with out any legal rights. The predominance of racist public attitudes makes progress on social issues affecting immigrants and refugees in the EU very difficult (Daly, 1966).

3. Health and Social Services. EU member nations such as Germany and Sweden have implemented social policy changes similar to those in Canada and the UK where competitive market mechanisms have been introduced in recent decades (Becker & Kunstmann, 2001; Halldin, Eklof, Lundberg & Ahs, 2001). The result has been rising homelessness, particularly among people with mental illness as the reduced spending on institutional care has not been replaced with community-based services.

European Union Policy Direction

Although the European Union has no direct role in housing, there has been important movement to deal with associated issues among member states. These movements include urban renewal, the integration of social policy, especially social assistance programs, and a concern with poverty and social exclusion within member states (Gleeson & Carmichael, 2001). At a

European Council meeting held in Lisbon in 2000, it was recognized that "social policy is a productive rather than a merely palliative force that lifts, not lowers, GDP in depressed regions" (Gleeson & Carmichael, 2001, p. 39). This shift in social policy approach, if carried through, could have important implications for disadvantaged people throughout Europe, including housing supports. Currently, each member state has committed to developing a National Action Plan to fight poverty and social exclusion (FEANTSA, 2001), and must include strategies to provide access for all to decent and sanitary housing, preventing homelessness and helping the most vulnerable (FEANTSA, 2001). This movement in the EU will bear watching by other countries interested in developing strategies to address poverty and homelessness.

D.   HOMELESSNESS IN GREAT BRITAIN

The British homelessness situation has particular pertinence to the Canadian situation, primarily due to the similar history of social welfare in both countries and historical influences. While Britain has a stronger history of government involvement in the provision of social housing, government social and housing policies have changed dramatically since the 1980s. Cloke, Milbourne, & Widdowfield (2001) reported that there was a three-fold increase in the number of homeless households between 1978 and 1991. Citing Daly's 1993 report, Crane & Warnes (2000) further observed that the UK "had the second highest rate of homeless people per 1,000 population (12.2) among eleven European countries" (p. 22). Third (2000) similarly noted that there had been striking increases in homelessness in Scotland during the late 1990s.

Structural Factors Contributing to Homelessness in the United Kingdom
1.   Poverty and Government Policy

Between 1979 and 1997, the Conservative governments of Thatcher and Major had vigorously promoted strategies that challenged collectivism in the provision of health and social services by promoting markets, competition, and the *mixed economy of welfare*, importing managerial practices from the private sector, increasing central control and regulation, and decreasing local

control over services (Gladstone, 1995). Reductions in social spending were a key aspect of the policies pursued by these governments. Newman and Clark (1994, p. 21) argued that a significant element of the Conservative "assault on the welfare state" was the attempt to wrestle power away from bureaucrats and professionals and turn it over to managers. This was done in a variety of ways, including the introduction of general management into the government services, the recruitment of private sector managers into the public sector, and increased consultation with private sector managers in order to build a new regime, one that was modelled on the private sector. In short, the approach of the *"New Right"* was to reduce state control over services in particular ways through "market-conforming reforms" (Butcher, 1995). The result of the reductions in social spending and the reorganization of social and health services, according to Deacon (1995), was widespread and rising poverty. The significant cuts made to social security and housing affected a numerous sub-groups including the elderly, families, young people, and people with disabilities; between 1979 and 1991, the number of people living in poverty increased from 5 million to 13.5 million (Deacon, 1995).

Another impact of the changes in Conservative government policies was increasing fragmentation and lack of coordination of services. The effects of privatisation and contracting out in the provision of public services clearly posed problems for joint planning processes, an aspect of service provision that has been identified as vital to the prevention of homelessness (Neale, 1997; Taylor Gaubatz, 2001). Flynn (1994, p. 217) expressed the view that public services were fragmented by the contracting process since human service agencies that were previously integrated began to function independently of each other. Gaster (1995) raised the concern that fragmentation was increased by contracting out because the "service chain" becomes dispersed among many separate providers. Hence, competitive tendering was understood to create quite different, and possibly more numerous, divisions within organisations providing services than was the case with traditional bureaucratic structures. Poor people are adversely affected by such changes because it becomes more difficult for them to access services.

2. Housing and Government Policy

The 1977 Housing (Homeless Persons) Act explicitly acknowledged that homelessness was a problem related to a lack of affordable housing and was a major initiative to provide permanent housing via council housing to homeless persons (Neale (1997). This initiative was put into place in order to give homeless people the same access to housing as the rest of the population. It also recognized that the private sector had been unable to supply low income households with safe, affordable housing (Somerville, cited in Hutson & Clapham, 1998). However, since that time, British policy has changed dramatically. Growing homelessness was regarded as a temporary response to abnormal situations, and temporary fixes became the rule for government intervention. As local housing authorities struggled to meet the demand, the criteria for access to housing tightened, and referral to private accommodation by local housing authorities became a common strategy. According to Neale (1997), the Housing Act (1985) provided a statutory definition of homelessness and indicated the conditions under which a person or household must be provided with housing. However, the vagueness of the definition permitted local authorities to refuse to rehouse particular groups such as those who could be shown to have become intentionally, those who had no connection to the local community, or those who were not members of priority needs groups (Neale, 1997).

A contributing factor to rising homelessness was the British government's policy of home ownership instituted in 1980 under which more than 1.4 million social housing units were sold to tenants and private landlords. This had the effect of reducing the available social housing stock while also making home ownership possible for some low income households (Ford, cited in Hutson & Clapham, 1998). Ford argues that mortgage defaults caused by instability in the private housing market created by this public policy are an unacknowledged causal factor in creating homelessness. Access to housing is now controlled through a number of policies that restrict access to the "deserving"—primarily women with dependent children (Evans, cited in Hutson & Clapham, 1998), and leaving out single young people. In 1996, new housing legislation, the Housing Act, was passed. This bill restricted the length of time homeless people could be accommodated by local housing authorities to two years, and tightened the ways in which permanent social housing is allocated, disadvantaging the homeless in the process

(Somerville, cited in Hutson & Clapham, p 1998). In the mean time, homeless populations exploded. For example, Crane and Warnes (2000) reported that, according to records of English local housing authorities, the number of homeless households more than doubled between 1978 and 1997.

One strategy used by the British government as a means of dealing with the most severe cases of people living on the streets, was the introduction of the Rough Sleepers' Initiative in 1990. This policy aimed to provide accommodation, shelters, outreach, and settlement workers and was extended through three phases from London to other towns and cities (Crane & Warnes, 2000). Significant funding (₤8 million) was provided to the voluntary sector to support those in need of housing. Crane & Warnes (2000) noted that this funding brought about changes in housing for single homeless people through the closure of large old hostels and the establishment of smaller hostels offering better facilities, other supported housing options, and with support services (e.g. resettlement and addictions treatment). In 1997, the Labour government had established a Social Exclusion Unit with responsibility to deal with the problem of homelessness and subsequently replaced the Rough Sleepers' Initiative (RSI) with the Homelessness Action Programme, in 1999. However, this new initiative reportedly retained many of the same features as the RSI (Crane & Warnes, 2000).

More recently, housing policy has been integrated with Regional Development agencies, which are gradually becoming vehicles for the devolution of services from the central government (Gleeson & Carmichael, 2001). Indeed, according to Crane & Warnes (2000, p. 28, "responsibility for the provision of social housing will continue to shift from local authorities to registered social landlords". Since, this group includes for-profit companies, it is difficult to predict how this will impact on those who are homeless or at risk of homelessness. However the devolution of services and the shift to a mixed economy os social welfare has, in the past, often resulted in reductions in program funding.

E.   HOMELESSNESS IN AUSTRALIA

A census of the homeless population in Australia conducted on one night in 1999 found homeless 105,300 people (Chamberlain, 2001). This survey applied a definition of homelessness that includes only those outside, in shelters or in other temporary accommodation. Australia's homeless population mirrors Canada's in some ways. Indigenous people are extremely over-represented among the homeless population. Thirteen percent of those requesting help with housing identified themselves as Aboriginal although this group makes up about 2 percent of the nation's population. All immigrant groups and refugees were over-represented among the homeless, but especially those from the U.K. and Europe (Australian Institute of Health and Welfare [SAAP], 2000). Single men, victims of domestic violence, young people and those who have been incarcerated are other groups with high rates of homelessness in Australia (Berry, MacKenzie, Briskman & Ngwenya, 2001).

Statistics kept by the federal program that provides supports to people who are homeless or at risk of homelessness indicate that the main reasons for seeking assistance are, in order of incidence: domestic violence, relationship breakdown, financial difficulties, and eviction or end of housing arrangement (SAAP, 2000). Income data show that 82 percent of those seeking housing related support were financially supported primarily through government assistance, while 11 percent had no income. This information points to a concern with the levels of assistance available relative to the cost of housing. However, due to the substantial percentage of people seeking help due to relationship break up and domestic violence (33 %), some cases are clearly related to family breakup.

The Commonwealth government began the development of a National Homelessness Strategy in May 2000. Operated by the federal department of Family and Community Services, it focuses on early intervention, community partnerships, crisis transition and support. The initial priorities for the program have been to prevent homelessness among young people through education supports, to improve homeless people's opportunities and access to jobs, to develop strategies aimed at preventing indigenous homelessness and homelessness among those who have been in

care, or those who have been institutionalized (Berry et al., 2001). These strategies reflect an emphasis on the individual issues that contribute to homelessness; however, other government initiatives show a more structural focus.

Structural Factors Contributing to Homelessness in Australia

Australia uses an objective measure of poverty developed by Henderson in the early 1970s (Chamberlain, 2001). The Henderson poverty line is the measure used to determine eligibility for social assistance. Some income support programs in Australia have "requirements of mutual obligation" (Berry et al., 2001). For example, unemployment benefits have requirements which recipients must fulfill; if they are not met, the law allows for the discontinuation of benefits.

During the period 1986 to 1996, Australia lost 28 percent of its low cost rental housing, while also experiencing a sharp increase in the number of households who were looking for such housing. In Victoria alone, requests for public housing increased by 87 percent in 2000 over the year before (Berry et al., 2001). Housing, in general, has become less and less affordable in Australia over the past fifteen years, with over 70 percent of private tenants paying more than 30 percent of income to pay for housing.

Australia and Homelessness Policy

From the literature reviewed, it appears that Australian social policy includes a fairly integrated housing policy. There is a full range of programs and options to address a wide variety of housing issues within a framework that also provides for other social needs, including income supports, counselling and treatment, and disability supports. Problems remain within the systems, primarily due to their complexity, to institutional racism, to lack of sufficient resources, and to a number of policies that restrict people's access to supports (Berry et al., 2001). Australia's main program to address homelessness is the Supported Accommodation Assistance Program (SAAP 2000), which provides support to those who are without housing or are without adequate, affordable, safe housing (Chamberlain, 2001). This national program is administered by a wide range of community-based agencies, and provides an extensive range of supports, including crisis housing, transition housing, counselling, employment counselling, disability

supports, family planning counselling, addictions counselling and psychological and other specialty services. Established in 1985, and governed by legislation since 1994, SAAP provided support to 90,000 client households in 1999-2000 (SAAP, 2000). Other government housing support programs are the Transitional Housing Management Program, the Community Housing and Infrastructure Program, and Aboriginal Housing Boards. These programs include co-operative housing projects, home purchasing programs, and infrastructure support to communities (Berry et al., 2001). However, government policy continues to be criticized for its reactive and fragmented approaches to the issues of homeless people and those at risk of homelessness (Berry et al., 2001, p. 9). Also at issue is a requirement that people must make at least five approaches to at least three real estate agents in search of housing before qualifying for public housing. This Rent Market Test "is seen as cruelly disempowering" (Berry et al., 2001, p. 41) for those who may experience discrimination based on race and class.

Supply is also a constant challenge. There are insufficient hostels, private and public rental accommodation, long wait lists for services, and other challenges (Berry et al, 2001). As well, the length of the support period from government programs steadily increased from 1996 to 2000 (SAAP, 2000). This is likely due to two factors. First, affordable housing supply has decreased and, second, service providers are beginning to implement a more holistic case management model in order to address the complex needs of many clients in search of improved long term outcomes (SAAP, 2000).

Recommendations for Change

In a quantitative study completed in 2001 by Mullins and Western, low income people who had public or other social housing did not fare well on "non-housing outcomes", such as health, education, poverty, quality of life, fear and experience of crime, and reduced social exclusion relative to the rest of the population. The conclusions drawn by the authors were that the provision of housing was, in itself, an incomplete response to problems of disadvantage. This study does not compare the "non-housing outcomes" of those without affordable and appropriate housing with those who do have this support, but it makes a persuasive argument for the adoption of a holistic approach to disadvantage, including homelessness (p. 55). This emphasis

on holistic approaches is also seen in the Berry et al. (2001) report on indigenous homelessness which emphasizes the need to address structural racism, and to include culturally sensitive responses to homelessness.

F. HOMELESSNESS IN SWEDEN

A survey conducted in 1999 found 8,440 homeless people in Sweden (Holmberg et al., 2000). There had been no significant change in the number of homeless people in Sweden since the last survey in 1993, a striking difference from other countries discussed in this review. It is important to note that Sweden experienced a "deep recession between 1993 and 1999" (p. 4), tripling the number of social assistance recipients and the production of low income housing. Sweden has also seen a significant influx of refugees. Therefore, it may be concluded that the social supports, including income and housing, have created an effective social safety net for vulnerable people in Sweden. Yet Sweden continues to address the problems of its homeless population through a three year parliamentary committee project with a budget of SEK10 million per year that is focused on both prevention and intervention.

The Swedish homeless population bears many similarities to that in other nations. Twenty percent of homeless people are immigrants and refugees, and ten percent of homeless people in Sweden are originally from Finland. Seventy five percent of homeless people are collecting some kind of government financial assistance. Although a third of homeless people have children under eighteen years of age, few children live with their homeless parents. It appears that these children are frequently taken into care, or are living with others. Forty percent of the people surveyed had become homeless during the past year. Most homeless people (70%) had problems with alcohol or drug abuse, and 35 percent reported problems with mental illness. Most homeless people reported contact with social services, including income support, housing support, and treatment for substance abuse. As in other nations, Swedish surveys report that there are increased numbers of women among the homeless (Holmberg et al., 2000), and an

increased proportion of the homeless suffering with mental illness, perhaps as a result of psychiatric program reform. It is also notable that Swedish reports mention the possibility that homelessness is a factor in creating vulnerability to mental illness. Haldin et al. (2001) have also argued that an observed three-fold increase in homelessness among people with mental illness in Stockholm between 1993 and 1998 was likely linked to severe cutbacks in health and social services.

Structural Factors Associated with Homelessness in Sweden

1. Housing and Government Policy

Social services are delivered in Sweden through municipalities, and there is significant local variation within programs (Socialstyrelsen, 2000). However, a study concluded that municipal authorities offer effective support to those who are in housing but are at risk of eviction, including those who are disruptive due to mental illness. However, once eviction has taken place, there are few alternatives to hostels (Holmberg et al., 2000).

Public housing is available to a wide variety of populations, including low income people, people with disabilities, and the frail elderly. Some of these housing options are supportive housing for those with physical and/or developmental disabilities and/or mental illness.

2. Poverty and Government Policy

Sweden has experienced significant change in labour markets throughout the last decade. Income disparity has grown, but the system of general welfare has modulated this trend to a certain degree (Socialstyrelsen, 2001). Those particularly vulnerable to poverty are single mothers, recent immigrants, young people, and people with mental illness. Children are particularly vulnerable with 25 percent of Swedish children "growing up in a family with economic problems" (p. 5). However, only 12 percent of Sweden's households are poor, less than the level recorded in the 1980s (Socialstyrelsen, 1999).

Racism has been identified as contributing to the poverty experienced by many new immigrants

and refugees, who tend to live in segregated neighbourhoods. This "residential segregation" has been shown to be correlated with poor economic and social outcomes (p. 6). Residential segregation does occur within the general urban population, with 28 percent of urban residents living in deprived residential areas. The majority of urban residents, however, live in mixed income neighbourhoods with even distribution of income levels, and this pattern has been stable for the last half of the 1990s (Socialstyrelsen, 1999).

Financial assistance is available from the Swedish government through unemployment insurance and social security benefits. The latter program is based on means testing, which guarantees people a standard of living that allows for six basic needs, including "food, clothing and footwear, play and leisure, disposable articles, health and hygiene, a daily newspaper, a telephone and a TV licence" (Socialstrelsen, 2000, p. 2), as well as individually determined needs for housing, utilities, transportation, health care and union membership. In the recession of the 90s, social security expenditure doubled in Sweden. However, in 1998, when the Swedish economy began to recover, expenditures decreased. In 1998, 7.7 percent of the Swedish population received some benefit. Government reports indicate that 70 percent of the variation in social security expenditures is explained by structural factors, such as unemployment, demographic changes, and income levels (Socialstrelsen, 2000, p. 7).

The information about Swedish homelessness and its government policies has been taken from English language government sources, and therefore may not provide a full picture of the Swedish social support system. However, it seems incontestable that Swedish social policies have buffered those at risk of homelessness with a full range of supports at adequate levels, and have been successful in preventing more citizens from becoming homeless.

C.   CROSS-NATIONAL STUDIES

In order to understand the structural factors associated with homelessness and how they can best be addressed, a number of cross-national comparisons and studies have been made. Shapcott (2001) notes that, in a Canadian Press Survey conducted in 2001, there were 15.8 percent more homeless people in Toronto on a per capita basis than in New York City. Shapcott (2001) attributes this disparity to the very low vacancy rate (0.6%) for rental accommodation in Toronto, average rent increases of 4.6 percent in 1999 and 7.5 percent in 2000, and a decrease of 1, 834 rental units available in Toronto in 1999. Shapcott notes that legislation in Ontario has made it easy for landlords to evict tenants, with applications for eviction growing by 12 percent in 1999 and 5 percent in 2000. Many of these evictions were due to arrears of less than $800, less than a month's rent. It may be argued that the Tenant Protection Act "rewards" landlords for evictions by allowing them to increase rents on available apartments to any level, while occupied apartments are held to a recommended increase level.

In an analysis of the contrasting situations in Quebec City and Hartford, Connecticut, however, the U.S./Canada contrast showed much less homelessness in Quebec (Glasser & Fournier, 1999). The data indicate that there is only one-tenth the number of people using shelters in Quebec City than in Hartford, and Quebec has very few homeless families compared to Hartford. Homeless people stay much longer in Hartford shelters than they do on Quebec City shelters. Minorities are not over represented in the Quebec City sheltered population, as is the case in Hartford, either because these people are at no higher risk of homelessness, or because the shelter environments are exclusionary in their practices.

These two cities are comparable in size and in terms of their status as provincial/state capitals. Both cities have experienced the destruction of their affordable housing stock, gentrification, de-institutionalization of the mentally ill, the retreat of the middle class to the suburbs, and a significant decrease in manufacturing jobs available. Both cities have supports available to homeless people, and use a combination of strategies including personal pathology models and

structural models of intervention. However, Quebec City citizens have access to a strong provincial social services program, while Hartford placed a moratorium on new social services in 1995. Hartford City Council indicated that their city was becoming too attractive to poor citizens in their region, as other localities were not doing their share. Quebec City also has many vacant apartments and the high vacancy rate has led some landlords to offer one month's free rent.

Quebec's social assistance is much more generous than that allocated in Hartford, and there is no time limit on that assistance. Not only are the amounts larger, but people are rewarded for their involvement in work programs, and there are special exemptions from the work program for families with children under five years of age. Connecticut residents are limited to a 21-month term on social assistance. Quebec also has greater availability of social housing, including scatter site projects, rent subsidies and supportive housing for special populations at high risk for homelessness. Connecticut has invested in large public housing projects that are now abandoned and being razed (Glasser & Fournier, 1999). Glasser and Fournier conclude that the incidence of homelessness in Quebec is lower due to "the greater amount of financial assistance and social housing available in Quebec" (p. 160).

Harris (1998) has compared American and Canadian housing policy, and found Canadian housing policy wanting. He notes that in Canada, housing policy has never been " a significant component of social policy" (p. 7). He suggests that the relative strength of the Canadian social safety net may have worked to prevent "the need and pressure for" (p. 2) more government involvement in social housing.

In both the U.S. and Canada, housing policy has been more clearly part of economic policy, and social housing construction explained as a way to stimulate the construction industry and provide employment. In fact, Harris (1998) suggests that the only way that public support for a social housing initiative could be rallied would be to present this construction as job creation and economic growth strategies.

Daly (1996) compares the situations in the U.S., Britain, and Canada, and touches on the EU, in his analysis of homelessness policy and outcomes. He concludes from his review that homelessness is the result of a combination of three factors: "global economic changes, a severe shortage of affordable shelter for low-income households, and cutbacks in social programs" (p. 8). He observes that the U.S., Canada and Britain have not succeeded well in their attempts to address homelessness, because solutions have not been targeted at the real issues of poverty, housing, employment and resource distribution. These issues, when addressed, impact on those who are currently homeless and on those at risk of homelessness.

Steele (2001) compares housing allowances and subsidy programs in Canada, the United States and, to a certain extent, those of The Netherlands, Australia, New Zealand, and Sweden. She concludes that housing allowances must address the real problems that low income households experience in accessing housing. She indicates that affordability has been shown to be the most prevalent problem for low income households in the United States and Canada, and that current Rent and Income Conditioned Canadian (RICC) Allowances are an effective tool to address this issue, but were not provided for all low income populations or at high enough levels. The American Section 8 vouchers, however, were found to be a poor instrument to address affordability. This program is aimed at improving the quality of housing, not its affordability and its vouchers were found to increase moves and the number of low income families living in high rise buildings. According to Steele (2001) this has occurred because the program is operated by the Department of Housing and Urban Development (HUD) which has historically been concerned with construction, safety and quality of housing. Steele suggests that Canada needs to avoid housing subsidy programs using the Canadina Mortgage and Housing Corporation, as this agency has a similar mandate and history to the American HUD. Steele prefers allowances to public housing due to the ability of these programs to be universal, to allow families to remain in community environments in which they may have supports, and to prevent unnecessary moves, especially for families that have children. Steele does not address the shortages of affordable housing that exist in many communities, however. She also dislikes any scheme that pays landlords directly (which is a feature of the American program), as this enhances stigma and

encourages landlords to rent at the maximum allowable rates. This kind of payment is not used in other countries covered in this study. Steele recommends that Canada avoid Section 8 type schemes, and provide housing programs from other federal departments or the provinces, rather than the CMHC.

CONCLUSION

The prevalence of homelessness is, according to the many perspectives reviewed, a social indicator of a society in which problems of poverty and housing affordability have reached critical levels. Homelessness is most in evidence in countries where the social supports available are insufficient to provide individuals and families with enough income and stable housing so that they can participate meaningfully in society. Increases in homelessness prevalence appear to be correlated to decreases in social supports, or in the provision of social supports that do not address these root problems.

Countries around the world are dealing with economic globalization and demographic changes. Urbanization, pressures to harmonize social and economic policies, immigration and other changes are also impacting on social conditions. These challenges are being addressed in a wide variety of ways by various nations. Some policies appear to moderate the impact of these changes on populations while others appear to intensify the impact. Homelessness is most prevalent in societies that fail to implement moderating policies and practices, such as the more comprehensive policies employed in Sweden.

A number of authors also note that the provision of social supports makes sense as an investment in the long-term economic and social well-being of a country. Work is increasingly knowledge- and technology-based. Therefore, social supports are an investment in human capital that will minimize social problems, like homelessness, as well as promote high productivity and capital investment.

This review has examined the structural factors related to homelessness in a number of western nations. This review has identified the major factors to be poverty, unemployment, the lack of affordable housing, structural racism and discrimination, and deinstitutionalization in conjunction with decreases in social spending on physical and mental health, social services, income security, and social housing. Macro-economic analyses have demonstrated that rising homelessness in the US was associated with changes in conditions in housing markets in recent decades (Quigley & Raphael, 2001). Social theorists have posited that globalization has been the driving force behind the similar changes taking place in many nations in the western world where there have been increases in homelessness.

While there is little doubt that these systemic and structural factors are important underlying causes of homelessness, it is also vital to recognize the large body of literature that exists on the personal or individual circumstances linked to homelessness. Pleace (2000) has made a strong argument that both individual and structural factors must be recognized in order to deal effectively with the problem of homelessness. Individuals who are affected by numerous stressors or life changes, those who have been severely traumatized by experiences of abuse, or those with addictions or mental health disorders may become vulnerable to homelessness under unique sets of circumstances. It is vital for governments to develop a comprehensive social safety net in order to reduce and prevent homelessness. Taylor Gaubatz (2001) has outlined the requirements of comprehensive housing and service programs for homeless people. These include the provision of clean, safe housing, professional counselling, housing support services, medical care and mental health services, income support, literacy and job skills training, job placement, education, day care and respite care, and drug and alcohol treatment. Furthermore, a focus on prevention programs should become a priority to ensure that individuals do not lose their housing. Given the human costs of homelessness and the expenses associated with providing temporary food and shelter as well as front-line services for homeless people, it makes sense to attack the problem on all fronts: economic, social, political, and personal (Taylor Gaubatz, 2001).

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