Selected Annotated Bibliography: Literature Addressing the Structural and Systemic Factors Contributing to Homelessness in Canada

Guide for the Selected Annotated Bibliography

This Guide provides a quick referencing tool for the annotated bibliography. It is divided into the following broad categories:

➢   Studies related to defining and counting the homeless, and shelter use;

➢   Studies related to specific demographic groups and/or geographic areas;

➢   Studies addressing specific issue areas related to homelessness (i.e. health, economy, housing, family & social integration, political).

These three areas are further divided by particular issue areas.

Below each issue area is a list of numbers corresponding to an individual identification number for each reference in the annotated bibliography. For example, if you are interested in examining studies relating to the issue area of "Criminal Justice System/Criminal Activity" and homelessness, you simply need to look at the bibliographic reference numbers 48; 26; 53; 77. Further issue area information about particular references can be obtained by observing the keywords associated with each reference.

The annotated bibliography includes English language material covering the 1990's and 2000/2001. Although comprehensive, the bibliography is certainly not exhaustive and as such the authors recognize that particular references may have been omitted. In addition, due to limited time, an extensive search of French bibliographical references was not undertaken. A list of references was, however, forwarded to CCSD by one of the members of the Expert Advisory Group and is included at the back of the bibliography.

Studies related to defining and counting the homeless, and shelter use

Counting the homeless
30; 33; 36; 50; 56; 68; 72; 74

Defining Homelessness
30; 33; 36; 50; 55; 65; 72; 74

Shelter Use
30; 36; 38; 39; 47; 49; 50; 58; 59; 70; 73; 74; 77; 78

Studies related to specific demographic groups and/or geographic areas

Regional Study
2; 4; 5; 6; 7; 13; 22; 30; 31; 32; 33; 34; 35; 36; 37; 38; 39; 43; 48; 49; 50; 53; 57; 58; 64; 70; 73; 74; 78; 79

Youth
3; 5; 6; 7; 8; 24; 25; 26; 27; 28; 31; 35; 38; 39; 45; 47; 49; 53; 54; 59; 61; 66; 67; 68; 71; 73; 74; 75

Women
1; 2; 3; 5; 6; 7; 8; 9; 10; 17; 18; 19; 20; 25; 27; 29; 30; 31; 41; 44; 46; 47; 49; 54; 59; 60; 61; 63; 64; 67; 68; 69; 71; 74; 78; 79; 80

Men
8; 19; 25; 29; 30; 31; 46; 47; 58; 59; 60; 61; 74; 78; 79

Children
2; 3; 6; 7; 12; 18; 19; 20; 25; 27; 29; 30; 38; 39; 47; 49; 54; 62; 67; 68; 70; 71; 74; 81

Elderly
7; 11; 25; 30; 41; 44; 46; 49; 54; 73; 74

Families
1; 2; 3;7; 11; 12; 13; 17; 24; 30; 31; 38; 39; 53; 54; 62; 70; 73; 76; 81

Single-parents
1; 2; 6; 7; 9; 10; 12; 15; 17; 18; 19; 38; 39

Visible Minorities
6; 29; 57; 67; 68; 70

Immigrants and Refugees
6; 13; 29; 41; 44; 47; 49; 53; 57; 65; 67; 68; 70; 73; 74

Aboriginal Peoples
3; 6; 9; 18; 20; 24; 26; 27; 31; 35; 41; 42; 44; 47; 51; 52; 59; 63; 67; 68; 81

Rural and Northern Communities
3; 9; 17; 18; 20; 51; 52; 63; 81

Persons with Disabilities
4; 6; 7; 9; 10; 20; 46; 59; 67; 73

Studies addressing specific issue areas related to homelessness (i.e. health, economy, housing, family & social integration, political)

Health
4; 8; 24; 27; 29; 33; 43; 45; 48; 58; 59; 61; 67; 69; 70; 71; 77

Mental Health
3; 4; 6; 7; 8; 24; 27; 32; 42; 45; 46; 47; 48; 49; 54; 66; 67; 68; 70; 71; 74; 77; 79

Substance Abuse
3; 4; 6; 24; 26; 27; 28; 32; 33; 42; 43; 45; 48; 49; 67; 68; 70; 78; 81

Health System and Supports (including Community Supports and Services)
2; 7; 26; 27; 28; 41; 43; 44; 47; 48; 60; 61; 67; 71; 74

Criminal Justice System/Criminal Activity
26; 48; 53; 77

Life Skills/ Education (including Learning Disabilities)
19; 26; 46: 53; 66; 75; 77; 81

Poverty – Homelessness as linked to depth, duration of low income; financial assets
2; 3; 4; 5; 6; 7; 18; 27; 38; 39; 42; 47; 49; 59; 62; 64; 67; 68; 69; 77; 78; 80; 81

Income/Rent Ratio
1; 2; 3; 6; 7; 9; 11; 12; 14; 15; 17; 18; 19; 20; 21; 23; 24; 32; 34; 37; 38; 39; 40; 42; 47; 62; 64; 67; 69; 70; 73; 74; 76; 80; 81

Precarious/ Low-Wage Work and Unemployment
2; 3; 5; 6; 9; 17; 18; 19; 32; 38; 39; 41; 42; 44; 45; 47; 51; 52; 64; 66; 67; 69; 73; 77; 81

Social Assistance System – (including for example: Housing Benefits, Administrative Procedures, Emergency Assistance, Rent Banks)
2; 3; 4; 6; 7; 8; 9; 23; 25; 26; 28; 32; 38; 39; 41; 43; 44; 45; 46; 47; 48; 53; 62; 66; 67; 68; 74; 77; 80; 81

Child Welfare System
48; 66; 67; 68; 81

Family Breakdown
2; 3; 5; 19; 24; 26; 28; 32; 41; 44; 48; 53; 54; 66; 67; 68; 69; 74; 78; 81

Family Abuse and Violence
3; 4; 5; 6; 7; 9; 24; 25; 28; 33; 43; 47; 48; 53; 54; 59; 63; 66; 67; 68; 69; 74; 78; 81

Social Isolation
4; 9; 33; 41; 44; 45; 46; 47; 68; 75; 81

Eviction
6; 24; 38; 39; 41; 44; 47; 62; 73; 74

Legal Aid
47

Housing Affordability/ Supply
1; 2; 3; 5; 6; 7; 9; 10; 11; 15; 16; 17; 18; 19; 20; 22; 24; 27; 29; 31; 32; 34; 35; 37; 38; 39; 40; 41; 42; 44; 47; 49; 51; 52; 62; 64; 67; 68; 69; 70; 73; 74; 80; 81

Housing Need/ Crowding (including core housing need)
3; 9; 10; 11; 12; 13; 15; 17; 18; 19; 20; 23; 29; 41; 42; 44; 47; 51; 52; 59; 65; 67; 69; 81

Municipal Policies – (including for example: Demolition Controls and Zoning)
16; 22; 41; 44; 47

Discrimination/Racism
2; 3; 7; 9; 32; 47; 57; 68; 69; 81

Public Attitudes (towards the Homeless, 'NIMBY' effect)
2; 41; 44; 45; 47; 67; 68; 79

Selected Annotated Bibliography: Literature Addressing the Structural and Systemic Factors Contributing to Homelessness in Canada

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

KEY WORDS: women, families, single parents, housing affordability/ supply, income/rent ratio.

This report uses 1996 census information to suggest that many women experience housing affordability problems, including both families and unattached individuals. However, caution is expressed that not all of those spending 30% or more of their total household income on shelter suffer from affordability problems – some for instance may be paying off their mortgage quickly. Housing affordability problems have increased by similar rates for all groups. However, the likelihood of women having housing affordability difficulties depends on their family status and on whether they own or rent. For instance of those families that rented in 1996, 60% of those headed by lone female parents were considered to have housing affordability problems compared with 40% of those headed by male lone parents and 29% of those with two parents (Census of Canada). These statistics also illustrate that housing affordability differs depending on family status for men, not just women. Female renters and homeowners are more likely to have difficulty than their male counterparts affording housing across all age groups. Housing statistics are a reflection of the income status of women outlined elsewhere in the report; those most likely to suffer from housing affordability problems are also the groups of women most likely to have relatively low incomes.

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

KEY WORDS: regional study, women, families, single parents, children, family breakdown, eviction, discrimination/ racism, public attitudes, poverty, precarious/ low-wage work, housing affordability/ supply, income/rent ratio, health system and supports, social assistance system.

Baxter's journalistic study centres on Vancouver at the beginning of the 1990s but draws attention to the wider structural causes of homelessness in Canada. The brief discussion of definitions and causes of homelessness is based on observed trends in poverty (particularly income levels) and in housing accommodation levels, as well as on the observations of front-line workers in Vancouver. A collection of narratives based on interviews with homeless people and with service providers bear out the argument that the accommodation crisis in Vancouver is due to a combination of the lack of affordable housing stock and the changing profile of those who need it – increasing numbers of those with special needs which are not addressed in housing provision. The fact that there

is inappropriate housing for special needs people makes them vulnerable to the effects of increases in homeless families in hotels, as they are often removed to make room for these families. Highlighted in the discussion are the problems faced by female single parents looking for rental apartments, in particular created by discrimination against children.

The precipitants of homelessness according to Baxter are un- and under-employment and unemployability; poverty; lack of affordable housing; breakdown of traditional family structure; inadequacies and inequalities in social welfare provision; lack of diversified community support systems for the deinstitutionalised; displacement caused by urban revitalisation.

3. Beavis, M. A., N. Klos, T. Carter, and C. Douchant, Institute of Urban Studies, University of Winnipeg, *Literature Review: Aboriginal Peoples and Homelessness*. CMHC Research Report, Ottawa. January 1997.

KEY WORDS: women, youth, children, Aboriginal peoples, rural/northern communities, family breakdown, family violence, substance abuse, discrimination/ racism, poverty, precarious/ low-wage work, housing affordability/ supply, housing need/ crowding, income/rent ratio, mental health, social assistance system.

The purpose of this report was a comprehensive literature review on Aboriginal peoples and homelessness, supplemented by telephone interviews with experts including academics and service providers. It drew two main conclusions. The first conclusion was that Aboriginal homelessness has many features in common with homelessness in the general population, but due to colonialism and marginalization the general risk factors which can lead to homelessness are more commonplace and more heightened among Aboriginals. These risk factors include low socio-economic status, lack of adequate housing, substance abuse, physical and mental illness, release from prison, family breakdown, and a history of domestic and/or sexual abuse. The second main conclusion was that while these factors are held in common, Aboriginal homelessness has several distinctive features such as 'third world' housing conditions on reserve, rural-urban migration, and cultural dislocation including racism and discrimination. Consequently the Aboriginal homeless and at risk have special needs.

The limits of the literature on Aboriginal homelessness are highlighted; there is very little literature that addresses the issue of Aboriginal homelessness *per se* and therefore the report's conclusions are based on disparate sources relating to general literature on homelessness in Canada, Aboriginal socio-economic conditions and housing, urban Aboriginals and street youth, Aboriginal health issues, and the Aboriginal 'skid row' lifestyle.

4. Bergeron, Natasha, Gordon Josephson, Tim Aubry and Caroline Andrew, *Assisting Recipients of Social Benefits with a History of Homelessness with Financial Matters: A Needs Assessment in the Region of Ottawa-Carleton: Final Report (Vol 1, 2)*. Prepared for the Region of Ottawa-Carleton, Social Services Department. Prepared by Centre for Research on Community Services, Faculty of Social Sciences, University of Ottawa. September 2000. Websites:
http://www.uottawa.ca/academic/socsci/crcs/english/publications/Trustee_Rep_Part1.pdf
http://www.uottawa.ca/academic/socsci/crcs/english/publications/Trustee_Rep_Part2.pdf

KEY WORDS: regional study, health, substance abuse, social assistance system, poverty, family violence, persons with disabilities, mental health, social isolation.

This needs assessment was commissioned by the Region of Ottawa-Carleton in response to the community plan, 'Creating Community Solutions' (1999), which recommended the implementation of a wide range of strategies to combat homelessness. It is based on the plans' call for a program to assist recipients of social benefits with a history of homelessness with their financial affairs, particularly those individuals with severe and persistent health problems and/or substance abuse problems. The needs assessment was carried out using a review of the literature and information from other communities delivering similar programs, key informant interviews, focus groups with service providers and consumers, and consultation with members of the Alliance to End Homelessness. The background provided for the study illustrates particular difficulties certain sub-groups of the homeless or previously homeless population may have in maintaining housing, and therefore points to possible factors contributing to homelessness, in particular chronic homelessness. Factors such as poverty, domestic abuse, lack of social support, developmental disabilities, mental health problems, and substance abuse problems appear to place individuals at increased risk of becoming homeless.

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

KEY WORDS: women, youth, family breakdown, family violence, poverty, precarious/ low-wage work, housing affordability/ supply.

This study examines violence in the lives of homeless women both before and after they become homeless and therefore makes comparisons between these two states. It found that the majority of violence in the lives of homeless women took place before the women became homeless. A main finding of the study discredits the 're-victimisation' theory; to put it more strongly, abused women do not 'set themselves up for further abuse'.

The findings of the study support research which identifies family violence and abuse as one of the major 'antecedents' of homelessness among women and documents interpersonal conflicts and family problems as reasons women give for leaving home; the reason most often cited as precipitating the decision to leave home by the women in the

study's sample was relationship problems within the family (61.8%), while economic reasons were the second most frequently cited reason for the current period of homelessness (30%).

6. Brown, Suzanne, Graig Foye, Vernon Nawagesic and Tim Welch, *The Community Action Plan on Homelessness in Hamilton-Wentworth*. A Report of the Solutions for Housing Action Committee (SHAC), and the Regional Advisory Committee on Food and Shelter, in partnership with The Social Planning and Research Council of Hamilton-Wentworth. Website:
http://www.sprc.hamilton.on.ca/homeless/The%20Community%20Action%20Plan%20on%20Homelessness.pdf

KEY WORDS: regional study, women, children, single parents, immigrants/ refugees, visible minorities, Aboriginal peoples, youth, mental health, persons with disabilities, substance abuse, family violence, poverty, social assistance system, housing affordability/ supply, precarious/low wage work and unemployment, income/rent ratio, eviction.

This Community Action Plan was developed from extensive community consultation in 2000, and from research into the crisis of homelessness. Indicators of dramatic increase in and risk of homelessness in Hamilton-Wentworth include increasing use of emergency services, long waiting lists for remaining transitional housing and not-for-profit housing, decreasing vacancy rates and increasing rents, and a rising poverty rate. Furthermore, there is a policy crisis stemming from the absence of new social housing, the downloading of responsibility for that housing, and from the debilitating cuts in 1995 to social assistance. The Plan is concerned with the homelessness in its widest definition, encompassing the absolute and relative homeless, along with situational, episodic, and chronic types of homelessness. Social factors influencing homelessness include the problems facing recent immigrants or refugees, mental health issues, disabilities, addictions, and domestic violence or abuse. However, the root causes of homelessness lie in a combination of the availability and affordability of housing and inadequate income, which is a result of both inadequate social assistance rates and changing labour market conditions. The most significant issue impacting on a person's likelihood of becoming homeless is therefore poverty, which is experienced particularly by women and children, lone-parent families, newcomers to Canada, visible minorities, Aboriginals and youth (evident in Hamilton-Wentworth statistics). The report argues that the income side of the declining income-rising rent equation is the most important barrier to finding affordable housing. The consultation process resulted in seven priority areas, concerning the emergency shelter system, outreach/crisis services, social assistance cuts and the need for the shelter portion of social assistance to reflect actual vacant market rents in the community; the need for persons who are institutionalised for short periods of time to be able to retain the shelter portion of their social assistance; safe, secure, affordable, accessible, and permanent housing stock; local food security; and continued funding of the Homelessness Project.

7. Callaghan, Maureen, *Understanding Homelessness in Muskoka*, 1999. Editor: Ian Turnbull. District of Muskoka. Website: http://www.muskoka.on.ca/homelessness.htm

KEY WORDS: regional study, women, youth, children, families, elderly, persons with disabilities, single parents, family violence, discrimination/ racism, poverty, housing affordability/ supply, income/rent ratio, mental health, social assistance system, health system and supports.

This report aimed to document the scope and causes of accommodation problems leading to homelessness and make recommendations on reducing homelessness in Muskoka. It roots accommodation problems in macro socio-economic trends, in particular the housing market's affordability squeeze, and the provincial government's social and housing policies. The study does not illuminate the relationship between the actual or visibly homeless and the structural/systemic causes of homelessness; this is because Muskoka's lack of formal emergency provision for the homeless means there is no way of enumerating or profiling the visible homeless. The report offers a defence in that in the absence of any clear enumeration method for the homelessness as a rule, *"most studies have turned to indicators of general housing need and income inadequacy to assess the comparative extent of the problem in various locations and over time".*

While caution is exercised in the report in equating housing affordability problems with homelessness, certain structural/systemic causes of homelessness, in particular the 'affordability squeeze', are supposed and summarised in terms of the extent to which they are important in the settlement of Muskoka and the groups who may be 'at risk' of becoming homeless due to an interplay of these factors. This is done using local agency information, statistical data gained from sources such as CMHC, Statistics Canada and various departments of the District Municipality of Muskoka, as well as the personal narratives of those who contacted the Muskoka Housing Help Service.

Against the wider socio-economic trends the report draws attention to social and inter-personal issues such as discrimination, violence and racism as factors compounding housing crisis for certain 'at-risk' groups in Muskoka as elsewhere. The report also highlights the issue of homeless migration, as it is maintained that the absence of shelters and emergency housing in Muskoka for homeless singles, youth and families leads the homeless to migrate to other centres such as Toronto, North Bay, Barrie in search of services.

8. Campbell, Dr. Dugal, *Position Paper Respecting Mental Health and Homelessness.* Homelessness Task Force of the Public Policy Committee, Canadian Mental Health Association – Ontario Division. September 1997.

KEY WORDS: women, youth, men, mental health, health, social isolation, health system and supports.

This paper summarizes what is known about homelessness and mental health. It identifies barriers to pathways out of homelessness that include: inadequate supports and services, services available only in a "crisis" situation as opposed to ongoing, few social supports, difficulties in navigating complex social security system. The paper also provides recommendations for positions which support methods of intervention, forms of service, and types of resources to assist individuals find their way out of homelessness.

9. Canada Mortgage and Housing Corporation, *Canadian Women and Their Housing: 1997*. CMHC Research Highlights, Socio-economic series, Issue 72.

KEY WORDS: women, single parents, persons with disabilities, Aboriginal peoples, rural/northern communities, family violence, discrimination/ racism, housing affordability/ supply, housing needs/ crowding, precarious/ low-wage work and unemployment, income/rent ratio, social assistance system, social isolation.

The objective of this research was 'to provide an analysis of women, health and well-being related to housing issue s in the 1990s, and to suggest future directions for dialogue and study by academics, planners, policy-makers and women generally'.

The report concludes that despite women's advances in some areas, many women still face the same issues and challenges as in 1983, both in the wider economy and in the 'private' sphere of the home and lifestyle decisions which affect their housing status. In particular, demographic and economic trends have seen the growth in single parent families to 1991, the continuing income gap between male and female-headed families, and the higher rates of unemployment and part-time employment of women despite their increasing presence in the labour force. The report also draws attention to the affordability crisis, among men and women – by 1995 47.2% of Canadian tenants paid more than 30% of their income for rent. This is of significance for certain groups of women as the majority of single mothers and low income women are renters contrasted with the majority of women in two-spouse families, and also the majority of single fathers, living in owner-occupied homes. Those who rent are seen to face additional instability in their housing circumstances.

A key finding of the report is that women have not featured in social policy or housing policy thinking as housing consumers, even as late as 1997, as policy is still centred on the traditional nuclear one- or two- income family. The report draws attention to the importance of, but lack of, housing type, choice and security for different groups of women. This is seen as a key reason why some women return to abusive relationships. In the case of Inuit women, a lack of shelters in their communities is seen as a key factor in the phenomenon of overcrowding as a type of homelessness.

10. Canada Mortgage and Housing Corporation, *Housing Conditions of Persons With Health and Activity Limitations in Canada, 1991: A Retrospective*. CMHC Research Highlights, Socio-economic series, Issue 58.

KEY WORDS: persons with disabilities, women, single parents, housing needs/ crowding, housing affordability/ supply.

Based on 1991 census data and data from the linked HALS survey, the study finds that in 1991, 18% of households with at least one person with a disability were in core housing need, compared to 12% of all households. Eighty-two per cent of persons with disabilities in core housing need had an affordability problem. Sixty-two percent of those in core need were renters. The incidence of core need was found to be highest among those with moderate and severe levels of disability, for women with a disability, for those with especially work limiting disabilities, and single persons with disabilities. Women with a disability who lived alone or with children were found to be at very serious risk of living in core need, making up 15% of all core need households.

11. Canada Mortgage and Housing Corporation, *CMHC Special Studies on 1996 Census Data - Changes in Canadian Housing Conditions*. CMHC Research Highlights, Socio-economic series, Issue 55-5.

KEY WORDS: families, elderly, income/ rent ratio, housing affordability/ supply, housing needs/ crowding.

Using the 1996 Census, this study examines changes in the composition of households. Single households grew markedly faster than family households over the period studied. Also during that period the number of owners grew much faster than the number of renters (11% vs. 4% respectively).

The incidence of core housing need rose sharply from 13% to 18%, driven mainly by problems of affordability. Among renters, the incidence of core housing need rose from 26% to 34% (from 36% to 43% among senior tenants; from 22% to 29% for non-seniors in families; and particularly sharply for single non-seniors, from 26% to 36%). The study also reports that among tenants, shelter costs rose by 11% while annual before tax incomes rose by only 1%.

12. Canada Mortgage and Housing Corporation, *CMHC Special Studies on 1996 Census Data - Housing Canada's Children*. CMHC Research Highlights, Socio-economic series, Issue 55-4.

KEY WORDS: children, families, single parents, housing needs/ crowding, income/ rent ratio.

This study reports on the housing status of children in Canada. In 1996, 15% of households with children under age 18, and 36% of renter households with children were

in core housing need. This is compared to 7% of owner households with children. Also reported is that 57% of renter, single-parent families were in core housing need.

The cost of shelter in relation to income for families with children was 21% for two-parent owner households (25% for renters) and 34% for single-parent owner households (37% for renters).

13. Canada Mortgage and Housing Corporation, *CMHC Special Studies on 1996 Census Data - Housing Conditions of Immigrants.* CMHC Research Highlights, Socio-economic series, Issue 55-3.

KEY WORDS: regional study, immigrants/ refugees, housing needs/ crowding, families.

This study examines housing conditions of immigrants based on data from the 1996 Census. It finds that 21% of all immigrants were in core housing need, slightly above the Canada (non-farm, non-native) average of 18%. However, core need was much higher among recent immigrants: 39% for those arriving between 1991-96; 28% for those arriving between 1986-90; and 22% for those arriving between 1976-85. Seventy per cent of the most recent immigrants were tenants.

The study provides data on immigrant households in core housing need by Census Metropolitan Area. In 1996, 74% of the most recent immigrant households lived in Toronto CMA (42%), Montreal (15%) or Vancouver (16%). The study finds that 42% of recent immigrants to the Toronto CMA were in core housing need (30% of those arriving 1986-90), with somewhat higher rates in East York, Scarborough, Toronto and North York. Forty-four per cent of recent immigrants to Montreal were in core need, and 38% of recent immigrants in the Vancouver CMA were in core need.

Overall, the study demonstrates a high level of geographically concentrated core housing need among very recent immigrants to Canada. While no detailed decomposition is provided, reference is made to the fact that recent immigrant families tend to be larger than average, so core need is likely driven by the crowding as well as affordability variables.

14. Canada Mortgage and Housing Corporation, *CMHC Special Studies on 1996 Census Data - Housing Conditions in Metropolitan Areas.* CMHC Research Highlights, Socio-economic series, Issue 55-2.

KEY WORDS: income/ rent ratio.

Using the 1996 Census this study examined the housing conditions of CMA's in Canada. Overall, housing conditions in the 25 CMA's are comparable to those of Canada as a whole, though the proportion of tenants and shelter costs as a per cent of income are slightly higher. Shelter costs as a per cent of income were somewhat higher in the 3

largest CMA's of Toronto, Montreal and Vancouver (25% vs. CMA average of 24% vs. 22% for all of Canada).

15. Canada Mortgage and Housing Corporation, *CMHC Special Studies on 1996 Census Data - Canadian Housing Conditions.* CMHC Research Highlights, Socio-economic series, Issue 55-1.

KEY WORDS: single parents, income/ rent ratio, housing affordability/ supply, housing needs/ crowding.

CMHC defines core housing need as living in housing which is inadequate (in need of major repair), unsuitable (crowded) and/or unaffordable (more than 30% of income spent on shelter), and the inability to find suitable housing for 30% or less of income in the local housing market. This study reports that 18% of Canadians were in core housing need in 1996, with 90% of those in core need having a housing affordability problem. The incidence of core housing need was 85% for households with incomes of less than $10,000, and 61% of those with incomes of $10-20,000. The core housing need falls to 1% for those with annual incomes of $40,000 or more. Two-thirds of those in core need were renters (68%). Unattached individuals made up 51% of households in core need even though they were only 29% of all households, and single-parent families made up 19% of those in core need.

16. Canada Mortgage and Housing Corporation, *Municipal Regulatory Initiatives: Providing for Affordable Housing*. CMHC Research and Development Highlights, Socio-economic series, Issue 46.

KEY WORDS: housing affordability/ supply, municipal policies/ zoning.

This study provides a detailed profile of inclusionary zoning, density bonusing and other initiatives in Canadian and US cities which can increase the supply of affordable housing.

17. Canada Mortgage and Housing Corporation, *Changing Working Conditions and Renter Core Housing Need in 1996.* CMHC Research and Development Highlights, Socio-economic series, Issue 39.

KEY WORDS: families, women, single parents, precarious/ low-wage work, income/ rent ratio, housing affordability/ supply, housing needs/ crowding, rural/ northern communities.

The study examines core housing need among renters by labour force status in 1996, and by family type. The incidence of core housing need for renters was 44.3% for those not in the labour force; 47.6% unemployed; 40.1% working part-time and 15.1% working full-time. Core housing need for employed families with children was 14.5%, and 30.7% for employed single-mothers. No analysis of work patterns during the year (i.e. employment instability and flows in and out of unemployment) was undertaken.

18. Canada Mortgage and Housing Corporation, *Housing Need among Off-reserve Aboriginal Lone Parents in Canada*. CMHC Research and Development Highlights, Socio-economic series, Issue 34.

KEY WORDS: Aboriginal peoples, rural/ northern communities, women, children, single parents, poverty, precarious/ low-wage work and unemployment, income/ rent ratio, housing affordability/ supply, housing need/ crowding.

This report is based on the Aboriginal Peoples Survey and the 1991 Census, using CMHC's core housing need model. Low-income and housing need are the norm in Aboriginal lone-parent households while younger women in urban areas experience the most severe housing problems. The high likelihood of Aboriginal lone-parents being in core housing need is the result of low incomes that stem from inequities experienced in the labour force and elsewhere by women and Aboriginal people in general, exacerbated by low educational levels and the employment barriers resulting from raising children. Affordability is a predominant problem.

19. Canada Mortgage and Housing Corporation, *The Housing and Socio-economic Conditions of Lone-Parent Families: 1991 Census Profile.* CMHC Research and Development Highlights, Socio-economic series, Issue 31.

KEY WORDS: single parents, women, children, men, families, family breakdown, precarious/ low-wage work, income/ rent ratio, housing affordability/ supply, housing need/ crowding, life skills/ education.

This study shows that both male and female lone-parents are less educated than spouses in two-parent families, being more likely to have a less than grade 9 education. However, younger lone-parents are more educated than older lone-parents. Lone-parents are less likely to be in the labour force and more likely to be unemployed, in particular those with younger children. These factors lead to lone-parents averaging about half the income of two-parent families, in part because under half of lone-parent families have only one income compared to 89% of two-parent families. In addition, transfer payments are a significant/major source of income for lone-parents. Lone-parents are only about half as likely as two-parent families to own their dwellings; in particular 69.1% of lone females with young children rent. Housing affordability is the biggest housing problem for lone-parents, confirmed by the fact that the incomes of lone-parents in housing need range from 25-40% of those not in need. Lone-parents, however, are also more likely to experience low housing standards, in particular crowding (although most live in adequate conditions).

20. Canada Mortgage and Housing Corporation, *The Housing Conditions of Aboriginal People in Canada.* CMHC Research and Development Highlights, Socio-economic series, Issue 27.

KEY WORDS: Aboriginal peoples, rural/ northern communities, women, children, persons with disabilities, income/ rent ratio, housing affordability/ supply, housing need/ crowding.

This report presents the findings of a comprehensive national study of Aboriginal housing conditions in Canada, using combined data from the 1991 Census and the post-censal Aboriginal Peoples Survey (APS), and CMHC's core housing need model. It describes Aboriginal housing conditions across the country and compares them to non-Aboriginal conditions. The study found that housing needs are much greater among Aboriginal households than among other households in Canada. There is considerable variation both in extent and type of need according to location; for instance on reserves need is more likely to be based on inadequacy of housing, whereas in urban areas and to a lesser extent rural off-reserve areas it is more likely to be based on affordability. Aboriginal residents of Saskatchewan, Yukon, and the Northwest Territories and, generally, in the north and mid-north of Canada are in the greatest housing need. Reasons suggested for the high incidence of poor housing conditions in Aboriginal housing communities relate to geographic, socio-demographic, economic, and health factors. In particular, larger households among Aboriginals lead to suitability and adequacy problems; the fact that Aboriginals adults are twice as likely as non-Aboriginal adults to be disabled affects their needs and incomes and leads to housing adequacy and affordability problems; generally Aboriginal incomes are 25% lower than that of non-Aboriginal households. Geographical factors such as climate, remoteness skill shortage for construction contribute to poorer housing in rural areas. In urban areas, female single-parents and persons with disabilities rely on rental housing and fall into core housing need.

21. Canada Mortgage and Housing Corporation, *Canadians and Their Housing: Income, Tenure and Expenditure Shifts.* CMHC Research and Development Highlights, Socio-economic series, Issue 5.

KEY WORDS: income/ rent ratio.

This study uses Family Expenditure data to look at links between the income distribution and housing expenditure trends between 1978-1986. Such an analysis has not been fully replicated for the 1990s. The study calculates shelter cost to income ratios by income quintile, including separate data for renters, and shows that housing costs relative to income rose for lower income households 1978 to 1982 and again 1982 to 1986 (particularly for the lowest quintile), while falling for higher income households. In 1986, the bottom 20% of households spent an average 33% of pre tax income on shelter compared to 10% for the top 20%. The study shows that in the bottom quintile, the ratio of renters to owners rose over the period (from 1:1 to almost 2:1); and income before tax fell.

22. Canada Mortgage and Housing Corporation, *Regulatory Factors in the Retention and Expansion of Rooming House Stock.* CMHC Research Division.

KEY WORDS: regional study, housing affordability/ supply, municipal policies/ zoning.

This study of rooming house supply and the role of municipal regulation in reducing/ increasing supply is in progress.

There is a growing demand for rooming houses, one of the least costly forms of housing available to low-income Canadians. This is due to such factors as growth in single-person households, increasing homelessness and growing student housing needs. Supply factors such as shrinking vacancy rates, escalating rents, long social housing waiting lists and lack of new social housing development are placing growing pressure on the rooming house sector. This research looked at how regulations affect the availability of rooming houses in 11 cities across Canada.

Existing regulations appear to address rooming houses as a source of poor housing conditions and social disturbance, not as a source of affordable housing. Rooming houses are to be temporarily tolerated but not encouraged. Individual regulations for the most part are not an impediment in themselves, but collectively they present a complex and confusing environment. Consolidation of regulations and/or integration of inspections would likely prove beneficial.

Zoning regulations represent the principal constraint. Some cities have supplementary development standards, which severely limit rooming house potential. Examples include standards requiring owner-occupancy, minimum distance between rooming houses, excessive on-site parking requirements and large minimum lots or frontages. Older properties being converted to multiple-occupancy buildings, as in the case of rooming houses, usually do not meet contemporary fire-safety standards, and they cannot do so without facing prohibitively expensive upgrades. To address this, most jurisdictions examined in the study only regulate early warning systems and egress in older converted multi-occupancies.

Both Edmonton and Winnipeg have introduced innovative reforms that establish important precedents for other cities. In each case, they were concerned principally in dealing with a large stock of unregulated and rundown rooming houses. Their purpose was to facilitate the legalisation and retention of these properties, while ensuring they met at least minimum safety and other standards.

23. Canada Mortgage and Housing Corporation, *June 1998 NHRC Discussion Group on Homelessness.* Working Group of the National Housing Research Committee (NHRC).

KEY WORDS: income/ rent ratio, housing affordability/ supply, social assistance system.

Members participated in an electronic multi-voting exercise to prioritise five previously identified research areas and fourteen research topics on homelessness, particularly to highlight those currently being overlooked. Organisations and reports associated with priority areas were identified. The research areas identified were (in order of priority) reasons and prevention; housing and services alternatives; the relationship between housing and social services; social costs of homelessness; and housing and income trends. Paths into (causes of) homelessness was identified as the most important research topic.

24. Canada Mortgage and Housing Corporation, *Qualitative Comparison of the Results of the Break-Out Group Discussions Related to 'Homelessness and At-Risk Families' and 'Homelessness and At-Risk Youth'.* National Housing Research Committee of the CMHC. Fall 2000 Meeting.

KEY WORDS: youth, families, health, Aboriginal peoples, income/ rent ratio, housing affordability/ supply, eviction, mental health, substance abuse, family violence, family breakdown.

Break-out groups were established to examine data gaps, for homelessness and at-risk families, and for homelessness and at-risk youth. A need for in-depth socio-economic profiling and data was identified in terms of numbers, income, health status, age ranges, definitions, and current living arrangements. There was also agreement on the need for profiles of sub-groups such as Aboriginals, rural populations at risk, immigrants, and data on specific regions. A need for better definitions and understanding of the at-risk factors leading to homelessness was highlighted, both at the systemic level, for instance lack of affordable housing, evictions, declining incomes, the role of educational and financial institutions, and at the personal and family level, for instance abuse, mental health, addictions, domestic violence, causes of family breakdown which can 'push' both family and youth to homelessness. There was keen interest in looking at holistic and 'continuum of care/support' approaches for both families and youth, and in examining shelter policies, services and assistance to access transitional and permanent housing. The need to research long-term costs of homelessness to youth, family and society was highlighted.

25. Canadian Centre for Justice Statistics, *Family Violence in Canada: A Statistical Profile 1999*. Statistics Canada, 1999.

KEY WORDS: women, youth, children, men, elderly, family violence, social assistance system.

This report provides a general profile of the perpetrators and victims of family violence and its extent. Regarding the causes of homelessness, one section documents shelter use using information provided by Cathy Trainor (*Canada's Shelters for Abused Women* – note: we were unable to obtain this study*)* and, in particular, the Transition Home Survey of 1997-1998. The latter carried out a snapshot survey across Canada of 422 shelters housing 6115 women and dependent children. The primary purpose of these shelters was

to service abused women but they also offered other services to women in need of support. The survey provided useful data on why these women had left their homes; 77% stated they were there to escape abuse (with 85% of these seeking refuge from an intimate partner), and this figure is broken down in terms of psychological, physical, sexual and financial abuse as well as threats and harassment. The majority of the remaining women in the shelters were there due to housing problems. The majority who were escaping abuse were admitted with their dependent children (56%), and many of them were protecting their children from abuse.

26. Canadian Pediatric Society, *Getting Street Smart: Re-imagining Adolescent Health Care for Street Youth*. 1998. Website:
http://www.cps.ca/english/proadv/StreetYouth/GettingStreetSmart.htm

KEY WORDS: youth, Aboriginal peoples, substance abuse, life skills/education, health system and supports, family breakdown, social assistance system, criminal activity.

The physical, emotional and psychological problems of Canada's street youth are immense, as is the financial cost to the nation. The Canadian Paediatric Society embarked on a project to develop a framework for comprehensive prevention, emphasising the health risks in examining the major issues affecting street youth, and prioritising accessible street youth health care within a multidisciplinary approach. The report represents the results of a consultation with key informants, including street youth, undertaken before a roundtable held in Ottawa in March 1998, as well as a review of the literature. The multidisciplinary approach reflected the many inter-related street youth issues: health care, mental health, education, law enforcement, housing/shelter, youth services, addiction services, and Aboriginal agencies. A review of the literature showed varied reasons for youth being on the street, including individual problems, conflicted family life (seen as the major factor), problems at school (street workers cited learning disabilities as one area which is overlooked as a factor in youth homelessness), substance abuse, and delinquent or criminal behaviour. These problems can be exacerbated by the risks associated with street life, which further grounds youth in the street lifestyle. In addition, welfare regulations are mentioned as a contributing factor to youth homelessness. Studies cite various levels of street youth employment, and participation in illegal activities often resulting from the need to survive. Street youth are a mobile population for varying reasons, creating problems with service delivery and continuous care. The high proportion of Aboriginal youth on the streets, and the fact of their particular cultural diffferences, is noted; services must be both socially and culturally appropriate to street youth. Currently much of the service delivery system for street youth is fragmented and lacks continuity and consistency. The report identifies criteria for safe, street youth friendly and accessible health care resources, and immediate goals for street youth.

27. Canadian Public Health Association, *Canadian Public Health Association 1997 Position Paper on Homelessness and Health.* 1997.

KEY WORDS: women, youth, children, Aboriginal peoples, poverty, housing affordability/ supply, health, mental health, health system and supports, substance abuse.

This paper argues that homelessness has emerged as a fundamental health and mental health issue for Canadians. According to the paper, the causes of homelessness include poverty, changes in the housing market and changing delivery systems for mental health services. As a result, today's homeless include more than single alcoholic males – they include women and children, youth, persons with mental illness and addictions, and aboriginal people. Homelessness is intimately linked with health status in that ill health predisposes to homelessness and adverse effects and particular health needs follow on from homelessness. The deinstitutionalization of mental health services plays a key role in leading to homelessness, while barriers to health services (i.e. requirements for health cards) sustain homelessness and poor health.

28. Caputo, Tulio, Richard Weiler and Jim Anderson, *The Street Lifestyle Study*. Prepared for Health Canada, 1997. Website: http://www.hc-sc.gc.ca/hppb/alcohol-otherdrugs/pdf/street.pdf

KEY WORDS: youth, family breakdown, family violence, substance abuse, social assistance system, health system and supports.

This comprehensive study examines factors that lead some youth to street life and homelessness; identifies prevention strategies aimed at high risk youth; and discusses intervention strategies to help young people get off the street and facilitate the transition to mainstream society. Young people interviewed identified a number of factors contributing to their going to the streets. These include conflict at home, emotional or sexual abuse, poor self-image, and negative school experiences. Lack of resources, supports and services geared to youth, and alcohol and drugs were identified as barriers to getting off the streets.

29. Caragata, Lea and Susan Hardie, *Social Housing Waiting List Analysis: A Report on Quantitative and Qualitative Findings*. Paper prepared for the Mayor's Homelessness Action Task Force. October 1998.

KEY WORDS: women, men, children, visible minorities, immigrants/ refugees, health, housing affordability/ supply, housing need/ crowding.

This research reports on a quantitative and qualitative analysis of the households who have applied for, and are waiting for social housing in the City of Toronto. One of the guiding purposes is to expand the understanding of those applying for social housing, as this group may be seen as a proxy for those at risk of homelessness, and understanding how social housing responds to and meets the needs of persons who are homeless or who

are at risk of homelessness. The introduction of the report addresses the existing social housing stock; the history of intervention in the housing market; and the social housing waiting list. The quantitative phase of the report examines homelessness among waiting list applicants; applicants with no income; and market rent tenants. The qualitative analysis examines homelessness, economic factors (including employment and poverty), concerns for children, health issues, and immigrants and refugees.

In discussing the implications of their findings, the authors note that the issues identified in their research are not transient or resulting from unique individual circumstances. Rather, they reflect profound changes in the well-being of people living in the Toronto area and they are not likely to disappear. The authors argue that globalization and the economic pressures which have developed as a result of neo-conservative pressures on social spending by government have thrown more and more "average" Canadians into desperate economic circumstances.

30. City of Calgary, *Homeless Counts in Downtown Calgary, Alberta, Canada 1992, 1994, 1996, 1998, 2000.* Research report prepared by City of Calgary Community and Social Development Department. (Note: 1992 and 2000 not published on internet site). Websites:
http://www.gov.calgary.ab.ca/community/publications/hcensus98/index.html
http://www.gov.calgary.ab.ca/community/publications/hcensus96/index.html
http://www.gov.calgary.ab.ca/community/publications/homeless94.html

KEY WORDS: regional study, counting the homeless, shelter use, defining the homeless, women, children, elderly, men, families.

The City of Calgary's Community and Social Development Department conducts biennial surveys of various downtown human service providers (shelter and non-shelter) to determine the number of homeless persons who use such services on a given night. The timing for the count was determined in 1992 by members of the Street Liaison Committee, based on their experience that peak need generally occurs on a week night during the third week of the month, just prior to the issuing of various income support payments. The count has continued to be taken around the third week of May, resulting in data for the years 1992, 1994, 1996, 1998 and 2000. For the purpose of these studies, homeless persons are considered to be those who do not have a permanent residence to which they can return whenever they so choose. It is recognised that this definition results in the counts underestimating the actual number of homeless people in downtown Calgary. However, a reference point is provided for trend analyses. Representatives record the number of persons with whom they came into contact on the count night, collecting demographic information concerning gender, age and social race as well as the number of homeless family units served. Organisations note their maximum capacity, numbers to whom shelter is refused, and any unusual events or circumstances which may affect the count. Data from 1996 and 1998 suggested that the number of people seeking temporary or emergency shelter was increasing, and that their demographic composition was also changing. More women, children, and seniors sought emergency shelter in 1996. The 1998 count suggested that the proportion of Caucasian persons increased, that there

were considerably more men using emergency shelter or sleeping 'on the street', and that there were more families in shelters, mostly headed by women.

31. City of Calgary, *City of Calgary Community Action Plan: Reducing Homelessness in Calgary*. Sponsored by Homeless Initiative Ad Hoc Steering Committee. May 25, 1998. Website: http://www.gov.calgary.ab.ca/community/homelessness/cplanint.html

KEY WORDS: regional study, housing affordability/ supply, Aboriginal peoples, women, men, youth, families.

The Community Action Plan: Reducing Homelessness in Calgary, was released in May 1998 following two years of consultation in which issues such as affordable housing, improved services, and public education were examined. The multi-agency Homeless Ad Hoc Steering Committee was established to create an action plan to cap and reverse the trend of increasing homelessness in Calgary. Contributions to the Plan included a community consultation; Future Search Conference; respondents to internet survey; Strategic Initiative Working Groups; Calgary Homeless Study; and the Street Speaks Report (see below). Direction was provided by those who were or had been homeless, those at risk of homelessness, service providers, the general public, and landlords. Grassroots experts (including consumers and front-line staff) developed solutions around the strategic areas identified. The Calgary Homeless Study explored the characteristics of the homeless population and root causes of homelessness. The plan 'Reducing Homelessness in Calgary' identifies solutions under five strategic directions: sufficient emergency, transitional and permanent rental housing; services (the 'Umbrella System') to help people stabilize their lives; supporting Aboriginal peoples in designing services of their own; engaging Calgarians in seeking solutions to homelessness; and implementing the action plan. The Calgary Homeless Foundation is in charge of the implementation of the plan, working through front-line care givers and agencies for the homeless. A number of community organisations have followed up on the Plan's recommendations.

32. City of Calgary, *The Street Speaks Report, 1996: A Survey of, by, and for low income and homeless Calgarians on homelessness in Calgary*. Website: http://www.gov.calgary.ab.ca/community/publications/speaks/index.html

KEY WORDS: regional study, mental health, housing affordability/ supply, precarious/ low-wage work and unemployment, income/ rent ratio, family breakdown, discrimination/ racism, social assistance system, substance abuse.

Homeless people speaking for themselves, with discussion focused on housing, prevention of homelessness, employment, and mental health. The solution to homelessness most mentioned by participants was accessible, adequate (especially for those with special needs) and affordable housing. Other housing factors identified as contributing to homelessness were: discrimination by landlords; illegal evictions; 'gentrification'; large rent increases; and the closing down of illegal suites and demolition of low-cost units decreasing the supply of affordable housing. Attention was also drawn to the restructuring of the welfare system (with an increasingly punitive attitude towards

recipients) and Employment Insurance. The Street Speaks report suggests that a large number, perhaps even the majority, of people who are homeless do work, but that the nature and precariousness of their employment precludes the possibility of maintaining decent housing. The report also identified risk factors created by the breakdown of social networks such as marital breakdown, and by 'burnout' and 'compassion fatigue' of service providers and public. Personal issues which could contribute to a person becoming or remaining homeless were also identified, such as mental health issues, addictions, and recent arrival to the city. Participants noted the difficulties in leaving the street following an extent of 'adaptation' to the lifestyle, particularly when coupled with mental health problems. Notably, the situation of the 'hard to help' is exacerbated by the 'creaming' phenomenon - the least problematic and more compliant members of the homeless community get priority preference to existing programs where funding is hooked to their success rate.

33. City of Edmonton, *Homelessness in Edmonton: A Call to Action.* Report of the Edmonton Task Force on Homelessness, 1999. Website: http://www.gov.edmonton.ab.ca/comm_services/city_wide_services/housing/homelessne ss_report.pdf

KEY WORDS: regional study, counting the homeless, defining homelessness, health, substance abuse, family violence, social isolation.

The mandate of the Task Force was to develop short and long-term solutions to homelessness. It went about this by counting the homeless ('absolute' and 'sheltered') in Edmonton, holding focus groups with front-line agencies, examining best-practices throughout the world, and holding a public forum on homelessness. The task force discovered the diversity of Edmonton's homeless, their characteristics, the lengths of time they had been homeless - and therefore the diversity of solutions required. The Task Force found that most homelessness stems from a profound and sustained lack of positive choice options and broad systemic issues. They found that their original definition of homelessness as either having no housing alternatives or living in emergency shelters or condemned housing was inadequate to describe the reality. The report claims that its findings confirm direct connections between homelessness and poor health and substance abuse; violence; lack of security; and reduced connections to the wider community. The Task Force's short term solutions focused on emergency housing. Long term solutions focused on low-cost affordable housing and associated support, reflecting the lack of low-income housing in Edmonton which had been illustrated by low turnover rate in emergency shelters and repeat users, and by the declining rental vacancy rate. The report argues that collaborative action by the community and governments is needed to address the growing incidence and impacts of homelessness in Edmonton.

34. City of Edmonton, *City of Edmonton: Low-Income and Special Need Housing Fact Sheet*. Website:
http://www.gov.edmonton.ab.ca/corp_services/communications/fact_sheets/housing_fact_sheet.pdf

KEY WORDS: regional study, income/ rent ratio, housing affordability/ supply.

This fact sheet defines low-income and special needs housing and recognises the growing need in Edmonton through: homeless count totals; the growing number of households spending most of their income on rent and high numbers of households with incomes below the poverty line; falling apartment vacancies and rising market rents; and the rapidly growing demand for government subsidised housing, measured by application waiting lists. The fact sheet declares the responsibility of all three levels of government to meet these needs, based on the Edmonton City Council's three major policy reports, including the May 1999 Call to Action final report of the Edmonton Homelessness Task Force (see above), the FCM National Policy Options Paper, and the AUMA (Alberta Urban Municipalities Association) Amended Housing Policy. It highlights the City's role in helping to meet this need, including the development of a 'Low-Income and Special Needs Housing Strategy' in consultation with industry, other levels of government and community stakeholders to be presented early 2001.

35. City of Edmonton, *Edmonton Community Plan on Homelessness, 2000-2003*. Prepared through a community consultation process by Edmonton Joint Planning Committee on Housing. August 2000. Website:
http://www.gov.edmonton.ab.ca/comm_services/city_wide_services/housing/homeless_community_plan.pdf

KEY WORDS: regional study, Aboriginal peoples, youth, housing affordability/ supply.

The Edmonton Community Plan was developed using a broad-based consultative process including participants from the private, not-for-profit, voluntary and public sectors as well as representatives of the Aboriginal community, youth and the homeless. Resource material was provided by Homeless in Edmonton: A Call to Action, May 1999, of the Edmonton Task Force on Homelessness (see above) and the Native Counselling Services of Alberta Community Consultation on Homelessness, May 2000. The Plan posits that the solution to homelessness in Edmonton is to develop more affordable housing. However, in recognition of a lack of resources interim measures are proposed to address the most pressing needs. A review of the homelessness context within Edmonton, and the 'gaps' in supportive, preventative and housing services revealed that most of the required services exist in Edmonton, but that increased quantity and more co-ordination are needed. The shortfall was quantified for emergency, transitional, and long-term housing, both affordable and supportive. Aboriginal and youth services were noted as particularly in need of expansion. The report recommended the implementation of community awareness programs.

36. City of Edmonton, *A Count of Homeless Persons in Edmonton*. Prepared by the Edmonton Homelessness Count Committee. Mar. 1999, Nov. 1999, Mar. 2000, Sept. 2000. Websites:
http://www.gov.edmonton.ab.ca/comm_services/city_wide_services/housing/homeless_march00.pdf
http://www.gov.edmonton.ab.ca/comm_services/city_wide_services/housing/homeless_march00.pdf
http://www.gov.edmonton.ab.ca/comm_services/city_wide_services/housing/homeless_nov99.pdf

KEY WORDS: regional study, counting the homeless, defining homelessness.

As recommended in the May 1999 report *Homelessness in Edmonton, A Call to Action*, September 2000 was the last of four counts to take place every six months. Future counts will occur every two years, hopefully allowing a picture of trends to emerge. The counts are organised by the Edmonton Homelessness Count Committee, who divide the homeless into two groups: the absolute homeless, those having no housing alternative; and the sheltered homeless, those living in emergency accommodations and expected to be 'on the street' at the end of their stay. The Count Committee recognise the inherent limitations of their 'point in time' count. However, the same methodology is used each time to allow comparison. A direct count involves a count of people in emergency shelter beds; an indirect count attempts to capture the invisible homeless through a street count, agency count, turnaway count, and discharge count. Demographics gathered included observed gender, race and age, and family status.

37. City of Edmonton , *The City of Edmonton Housing Agencies Inventory*. January 2000. Website:
http://www.gov.edmonton.ab.ca/comm_services/city_wide_services/housing/housing_inventory_2000.pdf

KEY WORDS: regional study, housing affordability/ supply, income/ rent ratio.

In the late 1990s, declining rental housing vacancies, rising market rents, and significant and growing waiting lists and turnaway rates in emergency shelter, staged-transitional accommodation and social housing have dramatically reduced appropriate housing opportunities for many households in Edmonton. In the context of these significant and growing low-income affordable housing and homeless needs, and the large number of organizations in Edmonton with housing mandates, the need to gather basic information on these agencies was identified. As a result, the Community Services Department contracted with The Support Network to develop basic information on the many agencies involved in identifying and meeting low-income and special housing needs in Edmonton.

38. City of Toronto, *The Toronto Report Card on Homelessness 2000*.

KEY WORDS: regional study, families, youth, children, single parents, shelter use, income/ rent ratio, housing affordability/ supply, eviction, poverty, precarious/ low-wage work and unemployment, social assistance system.

This first issue of what will be an annual report card suggests that "homelessness in Toronto is getting worse, not better – particularly for families with children." The number of children in shelters has more than doubled between 1988-1998, going from 2700 to 6000. Families are staying in hostels longer: 6 weeks on average in 1998 compared to 2 weeks in 1989. The report card also reveals that the number of persons moving in and out of homelessness continues to rise, and that more persons are living on the street.

The report indicates that a 22% reduction in provincial social assistance benefits in 1995, and withdrawal of governments from social housing are leading causes for the increases in homelessness. It also reports on the rise in evictions since passage of the Tenant Protection Act (1998) which relaxed rent controls and allowed for more speedy evictions (evictions must be contested within 5 days), and stresses the growing gap between incomes of low-income tenants and rent levels in Toronto. There has been a sharp rise in Toronto rents: 7% in 1997-98 and 5% in 1998-99 which is attributed in part to relaxed rent controls of Tenant Protection Act. Moreover, vacancy rates remain very low.

39. City of Toronto, *Toronto Report Card on Homelessness 2001*.

KEY WORDS: regional study, families, youth, children, single parents, shelter use, income/ rent ratio, housing affordability/ supply, eviction, poverty, precarious/ low-wage work, social assistance system.

The second annual report card reveals that homelessness and shelter use numbers continued to rise in 1999, especially among families and youth. In 1999, there were 2070 two-parent families in the shelter system, while 6000 youth used shelters. The length of stay in the shelter system continues to rise, as does the incidence of long-term shelter use.

Among the factors contributing to homelessness, the report cites a continued growth in the number of low-income families (1995-98) and very deep poverty. In 1998, about 8% of husband-wife families in Toronto had incomes below $11,900; about 20% of single-parent families lived on less than $13,2000; and about 15% of singles lived on less than $7000. In addition, data suggests that some of the other causes of homelessness among families show that they may be refugee claimants (24%); evicted tenants (18%); abused woman (11% not adding in data from provincial abused women's shelters).

The report notes zero addition to the rental housing and assisted housing supply for Toronto 1998 to 2000. Also noted is a continued fall in vacancy rate to 0.6%; a fast growing gap between average rent and weekly wages; and continued steep fall in the supply of relatively cheap rental housing.

40. Daly, Gerald, *Homelessness: Policies, Strategies and Lives on the Street.* Routledge. London. 1996.

KEY WORDS: income/ rent ratio, housing affordability/ supply.

This comparative study of Canada, the US and the UK roots increased 'new' homelessness in the 1980s and 1990s in the combination of increased low income driven by labour market and social program changes, and reduced affordable housing supply, but does so in a very general way for Canada. It provides a useful historical account of Canadian homelessness and associated changes in housing and income security policies.

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

KEY WORDS: women, elderly, immigrants/ refugees, Aboriginal peoples, family breakdown, eviction, social isolation, public attitudes, precarious/ low-wage work, housing affordability/ supply, housing needs/ crowding, health system and supports, social assistance system, municipal policies/ zoning.

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

The authors argue that an increased demand for housing is a result of three major factors. The first of these is fundamental global restructuring, in particular deindustrialisation which has led to the increase in low paid and part time work in the service sector. The second of these factors is the significant restructuring of the welfare state which has featured deinstitutionalisation without community service provision. Community health care was overtaken by the desire of governments to cut back on welfare expenditure at a time of deteriorating economy, which also resulted in the elimination and cuts in social programs, tightening eligibility, and the onset of privatisation. The third factor impacting on housing demand is demographic change: an ageing Canadian population leading to increased pressure for affordable housing to accommodate single person households; increasing immigrants and refugees with their special problems of adaptation including access to housing; and the particular problems of native populations.

The decrease in affordable housing supply for the 'proto-homeless' is argued to be due to gentrification, urban revitalisation, conversion, and renewal. The overall result of these supply and demand factors is that the proto-homeless face a housing market in crisis,

where there is dramatically decreasing supply combined with increased geographic concentration leading to unavailable, unaffordable, and unsuitable housing for the poor and service dependent.

Causes of long-term homelessness are to some extent addressed in Dear and Wolch's argument that there are factors associated with the experience of being homeless which may contribute to a 'culture of chronicity'. Individual coping with the destabilising and disorientating loss of one's home is linked to experiences on the street, not just to inner resources, with the emphasis on the importance of social networks in homeless people's lives. The particular experience and problems of homeless women are highlighted; for instance limited shelter opportunities, vulnerability to assault, subsistence prostitution due to fewer opportunities to earn money, and the multiplication of problems resulting from their responsibility for children.

42. Devine, G., *The Housing and Homelessness Crisis.* National Aboriginal Housing Association Presentation to the FCM Standing Committee on Municipal-Aboriginal Relations. Château Laurier Hotel, Ottawa. December 1999.

KEY WORDS: Aboriginal peoples, mental health, substance abuse, poverty, precarious/ low-wage work, income/ rent ratio, housing affordability/ supply, housing needs/ crowding.

This report roots the problem of Aboriginal homelessness primarily in lack of assisted housing despite recognising the complex impact of poverty and employment/educational disadvantage, mental illness, addiction, Aboriginal identity and cultural alienation. The author supports the emphasis on housing with evidence from a study of the poor and homeless in New York, undertaken by New York University and published in the American Journal of Public Health, which showed that regardless of social disorders, 80% of formerly homeless families with subsidised housing stayed permanently housed.

Regarding Aboriginal housing problems, the report pays particular attention to inadequate standards of the housing stock in the Assisted Urban Aboriginal Housing Portfolio, which serves 'the most fragile households', and federal devolution to provincial and territorial jurisdiction which has put this portfolio and possibly the Aboriginal community at risk.

Addressing homelessness specifically, the author summarises the observations of the Mayors Task Force in Toronto with regard to Aboriginals and homelessness and notes the lack of studies on the current housing and homelessness crisis which examine the impact on Aboriginal peoples. Data regarding significantly higher core housing need among Aboriginals is highlighted, and the federal withdrawal of the Urban Native Housing Program in 1993 is seen to have resulted in less than 6% of total Aboriginal urban households having affordable housing, compared to approximately 19% of non-Aboriginal households. The importance of culturally-specific assisted housing which is emphasised in the presentation is supported by the Toronto Task Force Report and by the 1996 Royal Commission on Aboriginal Peoples.

43. Farrell, Susan, Tim Aubry, Fran Klodawsky, Pauline Jewett and Donna Pettey, *Describing the Homeless Population of Ottawa-Carleton - Fact Sheets of Selected Findings.* Prepared by Centre for Research on Community Services, University of Ottawa. February 2000 (online version released in June 2000). Website: http://www.uottawa.ca/academic/socsci/crcs/homeless/index.htm

KEY WORDS: regional study, health, health system and supports, substance abuse, social assistance system, family violence.

This project was developed by researchers from the University of Ottawa and Carleton University in collaboration with the Alliance to End Homelessness in Ottawa-Carleton, and the Health Department of the Region of Ottawa-Carleton. The study aimed to provide a profile of the characteristics of the different subgroups of homeless persons in the Ottawa-Carleton region; to examine the experience of homelessness from a stress and coping perspective; and to determine the health status persons who are homeless in region. In-person interviews were conducted with 200 users of emergency shelters in the region and 30 non-users of shelters recruited from drop-in centres in the City of Ottawa. The interview examined health status, use of health and social services, substance use and abuse, demographic and personal characteristics, social support, stress appraisal and coping resources, personal resources, and well-being. This project is notable (from the perspective of examining factors contributing to homelessness) for documenting prominent stressful events and childhood stressors in the lives of the homeless people interviewed.

44. Federation of Canadian Municipalities, *National Housing Policy Options Paper – A Call for Action.* June 1999.

KEY WORDS: women, elderly, immigrants/ refugees, Aboriginal peoples, family breakdown, eviction, social isolation, public attitudes, precarious/ low-wage work, housing affordability/ supply, housing need/ crowding, health system and supports, social assistance system, municipal policies/ zoning.

This FCM study incorporates extensive original research of consultants using CMHC and Census data to document the increased risk of homelessness which has resulted from shrinking incomes at the bottom of the income distribution, particularly among high risk groups, and shrinkage in the supply of affordable rental housing.

The study provides data on tenant households paying a high per cent (more than 30%, more than 40% and more than 50%) of household income on rent, in the Census years of 1990 and 1995. By 1995, 21.6% of tenant households were paying more than 50% of income on rent, up from 16% in 1990. At particularly high risk of paying more than 50% were lone-parent tenant households (31.9%) and single persons (26.8%), compared to 13.5% of two-parent tenant households.

On the rental housing supply side, the study provides data on social housing waiting lists by major urban centre; data documenting the very sharp decline in rental housing

completions in the 1990s and the fall in rental housing construction as a share of the total (from 20% to 6%, 1989-98). Data are provided on rental vacancy rates in private apartments by major urban centre, 1988-98, and average rents by size of apartment and by major city for the same period. The picture generally is one of falling vacancy rates and rising rents over the period, with rent increases becoming more marked in the latter part of the 1990s.

The focus of the study is on the homeless and those at high risk or otherwise experiencing very serious housing affordability problems. Use of shelters on an average night was reported to be about 300 in Vancouver, 700 in Calgary, 800 in Edmonton, 460 in Ottawa and 4,000 in Toronto.

45. Gaetz, Stephen, Bill O'Grady and Bryan Vaillancourt, *'Making Money' The Shout Clinic Report on Homeless Youth and Unemployment.* Central Toronto Community Health Centres. Shout Clinic, 1999.

KEYWORDS: youth, substance abuse, health, mental health, precarious/ low-wage work, social assistance system, social isolation, public attitudes.

In 1999, the Shout Clinic conducted an 'action research' project in which they surveyed 360 homeless youth in Toronto and recorded an additional twenty taped interviews. The goal was to determine the needs and capacities of street youth with regards to employment, focusing on individual and systemic barriers, particularly in the light of recent changes in the social welfare system, public housing and other supports for the unemployed. The lack of viable opportunities to generate income means that street youth risk spending longer on the streets and, in the process, their health, their connections to the mainstream community, and their dignity. The various ways street youth earn money have recently been the focus of public censure by various levels of government. There are clear indicators that young people in general (particularly early school leavers) are slow to benefit from current economic recovery, and it is unclear how successful the range of programs and services that exist to improve the employment opportunities of youth are in meeting the needs of those living on the streets. Successful strategies for working with street youth do exist, including possibilities for community economic development strategies tailored to the needs and capacities of homeless and street involved youth. The report's key argument is that the issue of homeless youth employment must be examined from the perspective of the Determinants of Employability, rather than solely individual factors. These Determinants include: The Labour Market; Employment Readiness; Housing; Education; Health and Well-Being; Mental Health; Social Capital and Substance Use.

46. Goering, P., D. Wasylenki, M. St Onge, D. Paduchack and W. Lancee, "Gender Differences Among Clients of a Case Management Program for the Homeless" in *Hospital and Community Psychiatry.* February 1992, 43 (2), pp. 160-165.

KEY WORDS: women, elderly, men, persons with disabilities, mental health, social isolation, social assistance system, life skills/ education.

This assessment of differences between 24 female and 35 male clients at entry into an intensive case management program serving homeless shelter residents, and again nine months later, revealed more similarities than differences along the lines of gender. However, the key differences illuminated suggest the social treatment of homelessness and housing solutions is perhaps more important in determining homelessness than mental disability.

Histories of homelessness and psychopathology were similar between men and women at the beginning of the program, reflecting recent research which disputes the previously held assumption that homeless women are more likely to have history of severe mental illness. While social isolation was a common factor, a main finding was that there was considerable difference in social functioning and social networks between genders in the beginning favouring women; however, these differences were eliminated by the end of the program, and a primary reason for this could be the difference in emergency housing conditions provided locally for men and for women.

47. Golden, Anne, William H. Curie, Elizabeth Greaves, and E. John Latimer, *Taking Responsibility for Homelessness: An Action Plan for Toronto.* Report of the Mayor's Homelessness Action Task Force. Toronto, 1999.

KEY WORDS: women, men, youth, children, immigrants/ refugees, Aboriginal peoples, family violence, eviction, shelter use, mental health, social isolation, public attitudes, poverty, precarious/ low-wage work and unemployment, income/ rent ratio, housing affordability/ supply, housing need/ crowding, health system and supports, social assistance system, municipal policies/ zoning, legal aid, discrimination/ racism.

The Homelessness Action Task Force was created in January 1998 in response to public concern about the growth of homelessness and its increasing visibility in the city of Toronto. Its mandate was to develop both short-term emergency and long-term proposals for solutions to health and mental-health services, housing support, housing supply, and housing affordability. In each of these areas, the problems are analysed, the programs in place are reviewed, service gaps are identified and recommended changes are made, the roles and responsibilities of each level of government as well as the private and community-based sectors are defined, and how each can be made accountable for efforts to alleviate homelessness is determined. Among the social factors identified as contributing to the incidence of homelessness are domestic violence, physical and sexual abuse, and the alienation of individuals from family and friends.

The report suggests six major barriers that have prevented effective solutions: 1) jurisdictional gridlock and political impasse; 2) dramatically increasing poverty; 3) decreasing supply of low-cost rental housing; 4) emergency bias (system is biased towards emergency and survival measures); 5) inadequate community programs and supports for people with serious mental illness and addiction problems; and 6) no capacity for co-ordination (for funding from different sources, roles of different services, and attention to the diverse needs of different sub-groups of the homeless population, and the absence of a comprehensive service information service).

48. Government of British Columbia, *The Relationship Between Homelessness and the Health, Social Services and Criminal Justice Systems: A Review of the Literature.* BC Ministry of Social Development and Economic Security. February 2001.

KEY WORDS: regional study, criminal justice system, health, mental health, substance abuse, health system and supports, social assistance system, child welfare system, family breakdown, family violence.

The major focus of this review was to look at studies linking homelessness to use of social services and associated costs, but causes of homelessness within the way these systems operate are also covered to some extent. In particular, the review looks at studies in the following areas: health, social services, family breakdown and abuse, foster care, income assistance and the criminal justice system.

The study notes that mental health problems are much more prevalent among homeless women in both Canadian and US studies. Even when mental ill health is not a cause of homelessness, it may reinforce and lengthen homelessness. Data showing much higher rates of mental and physical ill health and morbidity among the homeless and degree of access to the health care system are cited. The point is strongly made that ill health makes homelessness a self-perpetuating marginalizing condition to a considerable degree, and that the costs of dealing with 'downstream' problems are considerable.

The section on social services reports on the roots of homelessness in social problems such as family breakdown and abuse; adverse childhood experiences; foster care, and child development problems.

A number of studies suggest that a large majority of young people leave home for the streets because of physical and/or sexual abuse; the same has been shown in studies of homeless adults. Several US, UK and Australian studies also point to connections between homelessness and involvement the child protection/foster care system, but lack of Canadian studies in this area is noted. Possible causal links include failure of foster care to address/resolve problems that brought or helped bring children into the system; abusive foster care situations; and lack of consistent or continuing care and attention.

Reports looking at income assistance show that significant proportions of the homeless receive no income assistance at all, even though income is clearly needed to resolve homelessness. Lack of an address can be a factor; another possible factor is the

administration of social assistance programs. Links have been drawn between welfare rate cuts and evictions.

US literature and limited Canadian literature indicates a major overlap between homelessness, mental illness and involvement with the criminal justice system; high proportions of incarcerated former homeless (51% in study of Millhaven inmates) suffer from psychiatric symptoms. Canadian studies of homeless street youth show majority involvement in criminal activity.

49. Government of British Columbia, *Homelessness: Fact Sheet.* Ministry of Social Development and Economic Security, BC. 2000.

KEY WORDS: regional study, women, elderly, youth, children, immigrants/ refugees, mental health, substance abuse, poverty, housing affordability/ supply, shelter use.

This fact sheet estimates 600-1000 people are living on the street or in emergency shelters in Vancouver. It also suggests that there is increasing homelessness in suburban Vancouver and other cities throughout BC, and that 13-14,000 individuals are living in single room occupancy hotels and rooming houses in BC.

Growing numbers of women, youth, seniors, immigrants and refugees are reported as being part of the BC homeless population. Rising incidence of substandard accommodation for women with children is not counted as homeless. The fact sheet argues that BC interventions have kept homelessness relatively low, and that major factors behind increases are poverty and lack of affordable housing combined with individual circumstances such as mental illness and substance abuse.

50. Government of British Columbia, *Local Responses to Homelessness: A Planning Guide for BC Communities*. Ministry of Social Development and Economic Security and the Ministry of Municipal Affairs, British Columbia. October 26, 2000. Website: http://www.sdes.gov.bc.ca/housing/LRHomeless.pdf

KEY WORDS: regional study, defining homelessness, counting the homeless, shelter use.

This guide discusses definitions and causes of homelessness, and the role of governments and communities. It suggests tools and strategies for those wishing to understand and investigate homelessness in their community, including information on community initiatives such as homelessness counts, surveys of homelessness, and inventories of single room occupancies (SROs), motels, rooming houses, and of their occupants. It also includes case studies of housing and service initiatives.

British Columbia Shelter Snapshot Survey, Nov. 19, 1999. This survey provided demographic information on individuals using emergency shelters on November 19, 1999. The information was gathered as part of research initiated by the BC Ministry of

Social Development and Economic Security to learn more about individuals who are homeless. Information was recorded by organisations and societies operating emergency shelters and does not include individuals who are literally without shelter.

Vancouver Walkabouts
Walkabouts are conducted by the Vancouver's Tenant Assistance Program Coordinator to search and count for homeless people, interview homeless people, and provide appropriate services.

North Shore Homelessness Survey
In absence of shelters in the region, North Shore carried out a regional survey involving consultation with social services intervening in homelessness. Information is gathered concerning the number, demographic characteristics, and needs of homeless people and the circumstances which led to their becoming homeless. The aim is to gain an understanding over several months by counting and describing homeless people.

Nanaimo SRO Inventory
SRO inventories have been carried out in Nanaimo, Victoria, Vancouver and New Westminster. The Nanaimo inventory was part of a housing needs assessment conducted for the City of Nanaimo in 1999. The inventory included the address, ownership/ management information, number of units, number of vacant units, rental rates, other charges such as key deposit, security or damage deposit, services, number of tenants by gender, and comments.

Main and Hastings Community Development Society
Rooming house inventories have been carried out in Victoria, Kamloops and New Westminster Main and Hastings Community Development Society carried out a tenant survey of 1 400 Vancouver SRO occupants to determine who lives in SRO units; features of their unit; tenant satisfaction; health issues; and income source.

51. Government of Canada, *Aboriginal Housing: What the Canadian Government told the UN at Habitat II.* Canada, 1996. Website:
http://resources.web.net/show.cfm?id=263&APP=Housing

KEY WORDS: Aboriginal peoples, rural/ northern communities, precarious/ low-wage work, housing affordability/ supply, housing need/ crowding.

The reasons given by the federal government for the acute state of Aboriginal housing needs are: rapid population growth, shortage of available capital, rapid deterioration of housing stock caused by severe overcrowding, or lack of maintenance. For instance, more than half of on-reserve houses need renovation or replacement. The housing shortfall is expected to widen due to deterioration and the anticipated 50% increase in households over the next ten years. The report details government initiatives in the area of Aboriginal housing supply, as well as in other socio-economic areas such as employment skills and business investment.

52. Government of Canada, *Indian and Northern Affairs Canada: a description of aboriginal housing.* Canada, 1997. Website:
http://resources.web.net/show.cfm?id=263&APP=Housing

KEY WORDS: Aboriginal peoples, rural/ northern communities, precarious/ low-wage work, housing affordability/ supply, housing need/ crowding.

This information report discusses the lack of adequate, affordable housing on-reserve due to low average income on reserves, Crown ownership of reserve lands limiting private financing for construction/mortgages, higher construction costs because of remote location and climate conditions. The demand for housing is discussed in the context of a rapidly growing population and too few houses, resulting in overcrowding which both reduces the life-span of the houses and leads to social problems, including conflict and violence, and poor health. The report goes on to detail government initiatives in housing strategy which address these problems.

53. Government of Ontario, *Report of the Provincial Task Force on Homelessness.* October 1998.

KEY WORDS: regional study, youth, families, immigrants/ refugees, social assistance system, family breakdown, family violence, life skills/ education, criminal justice system.

The major focus of this report is policy recommendations regarding supports and services to the homeless and those at risk. In a brief discussion of the causes of homelessness, loss of connection of homeless to personal supports – family, employment, community and friends – and 'poor individual choices' by some individuals is stressed. The report also places a major focus on the failure of immigrant sponsorships and delays in refugee determination process which increase provincial social assistance caseload and homelessness ("many" refugees are said to live in hostels); lack of planned release of offenders from prison into the community; family abuse and family breakdown; failure of the educational system to teach life skills and prevent youth from dropping out.

54. Hargrave, Connie, *Homelessness in Canada: From housing to shelters to blankets.* 1999. Website: http://www.shareintl.org/archives/homelessness/hl-ch_Canada.htm

KEY WORDS: women, children, families, youth, family breakdown, family violence, mental health.

This is a brief report about the increase in homelessness, its structural causes and perceived "band-aid" solutions. It suggests that continuously high unemployment rates have particularly affected youth. The weakening of family ties, coupled with family violence, causes crisis situations for many women, forcing them to seek temporary shelter with their children. In addition, large mental institutions have been closed down, leaving many ex-mental patients on the streets to fend for themselves. Lack of stability and shelter is often devastating, and it in turn leads to further problems.

55. Hulchanski, J.D., *Categorizing Houselessness for Research and Policy Purposes: Absolute, Concealed and At Risk.* University of Toronto. December 2000.

KEY WORDS: defining homelessness.

This paper endorses a proposed definition of the houseless into 3 categories: absolute houseless (sleeping rough or using shelters); concealed houseless (temporarily housed with friends or family); and those at risk of houselessness (at risk of loss of shelter with no alternative in view). The author also includes a fourth category which can lead to being at risk of houselessness: being inadequately housed (living in substandard housing; low and insecure income). The paper notes that most people who become houseless start out being inadequately housed. It also notes importance of these distinctions, even as we regard adequate housing as a basic human right.

56. Hulchanski, J.D., *A New Canadian Pastime? Counting Homeless People*. University of Toronto. December 2000.

KEY WORDS: counting the homeless.

In counting the homeless, this paper notes the importance of making a distinction between "point prevalence" (point in time count) and "period prevalence" (incidence of homelessness over e.g. a year). The author suggests that point prevalence counts provide a misleading view of homelessness and its causes. He also notes the enormous practical difficulties of counting the homeless population and the importance of closely defining and specifying what is being measured.

57. Hulchanski, J. David, *Immigrants and Access to Housing: How Welcome are Newcomers to Canada?[1]*. Summary of Keynote Presentation to the Housing and Neighbourhoods Workshop, at the Metropolis Year II Conference – The Development of a Comparative Research Agenda. Montreal, Nov 23-26, 1997.

KEY WORDS: visible minorities, immigrants/ refugees, regional study, discrimination/ racism

How open are cities, the neighbourhoods, and the housing markets and the housing waiting lists to 'others'? The premise of the research is that ethnicity, 'race', class and gender do matter in terms of access to the basic necessities and normal rewards in society. To date, most of the literature in the area of 'differential incorporation' has focused on income differentials and educational and employment opportunities, despite the fact that often

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[1] This presentation outlines a conceptual framework based on research on the housing experience of new Canadians in greater Toronto: Robert A Murdie, Adrienne S Chambon, J David Hulchanski and Carlos Teixeira, "*Differential Incorpora tion and Housing Trajectories of Recent Immigrant Households: Towards a Conceptual Framework*", presented at the Housing Research Conference of the International Sociological Conference, June 1997; and Adrienne S Chambon, J David Hulchanski, Robert A Murdie and Carlos Teixeira *Access to Housing in a Canadian City: Experiences of Three Immigrant Groups*, presented at the Urban Affairs Association Conference, Toronto, 1997.

before finding a job immigrants first seek a place to live. This research set out to explore the role of 'race', gender and social class in the dynamics of housing access. As part of the 'Access to Housing' research, focus groups were held with Jamaicans, Poles, and Somalis in Toronto. The findings helped define a detailed questionnaire which was administered to three case study groups, to produce a more detailed analysis of the nature and extent of the barriers. The preliminary findings of the research identified a number of barriers that affect access to housing opportunities, in both private market housing and in social housing, for recent immigrants in the Toronto area. Some of these barriers constitute illegal discrimination; generally they are based on negative stereotypes, prejudice and ethnocentrism. There are also other forms of barriers to housing access which can be addressed by the provision of adequate immigrant advisory and support services. The lack of detailed empirical studies of housing discrimination in Canada compared to the United States is noted.

58. Hwang, Stephen W., "Mortality Among Men Using Homeless Shelters in Toronto, Ontario" in *Journal of the American Medical Association.* April 26, 2000; 283 (16): 2152-2157.

KEY WORDS: regional study, men, health, shelter use.

Homeless persons in US cities have high mortality rates. However, few comparison data exist for death rates among homeless persons in other developed countries. The objective of this study was to compare mortality rates among men using homeless shelters and the general population in Toronto, and to determine whether mortality rates differ significantly among men using homeless shelters in Canadian and several US cities. This was a cohort study conducted from 1995 through 1997, with a mean follow-up of 2.6 years. The participants were men aged 18 years or older who used homeless shelters in Toronto in 1995 (n=8933). Men using homeless shelters in Toronto were more likely to die than men in the city's general population. In most cases, however, the risk of death was significantly lower for men using homeless shelters in Toronto than for those in US cities. Further study is needed to identify the reasons for this disparity.

59. Hwang, Stephen W., "Homelessness and health" in *Canadian Medical Association Journal.* January 23, 2001; 164 (1): 129-133.

KEY WORDS: men, women, youth, Aboriginal peoples, persons with disabilities, health, poverty, family violence, shelter use, housing need/ crowding.

Homelessness affects tens of thousands of Canadians and has important health implications. Homeless people are at increased risk of dying prematurely and suffer from a wide range of health problems, including seizures, chronic obstructive pulmonary disease, musculoskeletal disorders, tuberculosis, and skin and foot problems. Homeless people also face significant barriers that impair their access to health care. This article addresses 3 key issues: first, who are the homeless? Second, what health problems are common among homeless people? Third, how does the health care system respond to the needs of the homeless?

60. Hwang, Stephen W. and Ann L. Bugeja, "Barriers to appropriate diabetes management among homeless people in Toronto" in *Canadian Medical Association Journal.* July 25, 2000; 163 (2): pp. 161-165.

KEY WORDS: men, women, health system and supports.

Homeless people are more likely to have chronic medical conditions and to encounter barriers to health care than the general population. In this study, the authors identify barriers to appropriate disease management among homeless adults with diabetes mellitus in Toronto. People with diabetes were surveyed at homeless shelters in Toronto. Information was obtained on demographic characteristics, diabetes history, access to health care, substance abuse and mental illness. Participants' descriptions of the difficulties they experienced in managing their diabetes were analysed qualitatively. Hemoglobin A_{1c} levels were used to assess adequacy of glycemic control. In Toronto, most homeless adults with diabetes report difficulties managing their disease, and poor glycemic control is common.

61. Hwang, Stephen W., Patricia M. Windrim, Tomislav J. Svoboda and William F. Sullivan, "Physician payment for the care of homeless people" in *Canadian Medical Association Journal.* July 25, 2000; 163 (2): 170-171.

KEY WORDS: men, women, youth, health, health system and supports.

Given that homeless people frequently have serious health problems, they may experience difficulties obtaining primary health care at conventional sites. Experts therefore recommend health outreach programs in which homeless patients are seen at shelters and drop-in centres. The authors conducted a study to document how frequently physicians are not paid for the care they provide for homeless people in outreach settings in Toronto. They examined the patient encounter and billing records of 3 family physicians who provide care at 3 facilities for homeless people in downtown Toronto. Shelter A has 60 beds for homeless youths, men and women and provides drop-in services for over 100 people daily. Shelter B accommodates 60 men, most of whom are chronically homeless and suffer from severe substance abuse or mental illness. Drop-in centre C serves about 100 adults daily, predominantly men. For each physician, data were abstracted for 15 consecutive clinical sessions during the fall and winter. The duration of clinical sessions and the number of patients seen per session varied among the 3 sites. Overall, physicians received payment for only 54% of patient encounters. While the provision of health care for homeless people in the outreach setting addresses a substantive need and can be professionally and personally fulfilling, this model of care is associated with financial disincentives for physicians. In addition to the high proportion of patients without valid health insurance cards, encounters with homeless people may last longer than average because of the complexity of their medical and psychosocial problems. These financial disincentives can be addressed through a variety of strategies, including payment on a per-session basis through globally funded programs such as the Shared Care/Hostel Out-reach Program in Toronto.

62. Laplante, Marie-Claude, Barbara Virley O'Connor, Caroline Andrew and Tim Aubry, *A Needs Assessment for a Rent Bank Project in the Region of Ottawa-Carleton: Final Report.* Prepared for Salvation Army, Ottawa-Booth Centre. Prepared by Community Services Research Unit, Faculty of Social Sciences, University of Ottawa. August 1999. Website:
http://www.uottawa.ca/academic/socsci/crcs/english/publications/RentBank-%20Final%20Report.pdf

KEY WORDS: families, children, income/ rent ratio, housing affordability/ supply, poverty, eviction, social assistance system.

This needs assessment illustrates particular difficulties certain sub-groups of the population 'at risk' of homelessness may have in maintaining housing, and therefore points to possible factors contributing to homelessness. The purpose of a rent bank would be to provide individuals in danger of losing their housing due to owing rent arrears with financial assistance in the form of a repayable loan. The study reviewed secondary data, conducted focus groups with community stakeholders, interviewed key informants, and reviewed client information from the Salvation Army rent bank pilot service. Review of secondary data show that the combined effects of rising poverty rates, increasing eviction rates, changes to housing and social assistance legislation, increasing renting costs and decreasing availability of social housing will make it likely that 550 individuals per year in the region are at risk of losing their housing due to rent arrears. A rent bank is posited as a cost-effective alternative to homelessness and emergency shelter use for those facing possible eviction. Based on data from key informants and focus groups, the target population as a priority for the rent bank was families with children.

63. LaRoque, E. D., *Violence in Aboriginal Communities*. Reprinted from the book *The Path to Healing*. Prepared for National Clearinghouse on Family Violence, Health Canada. March 1994. Website: http://www.hc-sc.gc.ca/hppb/familyviolence/pdfs/vac.pdf

KEY WORDS: women, Aboriginal peoples; rural/northern communities; family violence

This study discusses the presence of violence in Aboriginal communities. In particular it looks at the impact that colonisation has had in terms of family violence and violence against (Aboriginal) women. Violence in the home can lead women to leave their rural homes for cities to escape abuse.

64. Mendelson, Michael, Andy Mitchell and Mikael Swayze. *Trends in Poverty in the New City of Toronto*. Prepared for the Mayor's Homelessness Action Task Force. July 21, 1998.

KEY WORDS: regional study, women, elderly, poverty, precarious/ low-wage work, housing affordability/ supply, income/ rent ratio.

This report explores the extent of poverty in Canada in the recent past, and its prevalence in Toronto using the 1991 Census, and Income statistics from Statistics Canada. Further examination addresses the key factors that are associated with an "increased risk of poverty" [age, employment, immigrant status, household tenure, and gender). For each risk factor, the authors examine ways to explain the differences in its occurrence in Toronto compared to the GTA and the province. Lastly, the report reviews some of the major changes in programs that will affect the extent of poverty and our ability to prevent it.

The study defines poverty using Statistics Canada's LICOs. The authors note that while poverty may be a necessary condition of homelessness, it is not itself the only cause. The authors note that in order to examine the extent to which poverty is a cause of homelessness, a multivariate analysis could be undertaken to see to what extent the risk of homelessness is increased by poverty – however, this kind of data is not available.

While government programs are a significant and increasing source of income for many poor Canadians, these programs do not, and perhaps *cannot*, close the poverty gap. The authors note that ordinarily we would anticipate that poverty indicators would improve substantially as the economy picks up, and the reverse to happen if the economy falters. Yet, in examining the trends in poverty from 1980 through 1996, it is clear that this is not happening, and may mean that the underlying structural incidence and depth of poverty is even greater than the current cyclically-sensitive estimates. There is discussion of the impact of the economy on low-wage workers, and families in which workers earn low wages. Single-parent families are pointed to as an example of how earned income has been decreasing rather than increasing. In short, the report describes the " 'Alice in Wonderland game', running as fast as they can just so that income as a whole does not fall back".

The report notes that Canada is not alone in experiencing increased inequality of market income, noting that it is an international phenomenon, especially in the 'Anglo-Saxon' countries of the UK, USA, New Zealand, and Canada.

65. Metropolis – Canadian Site – Research and Policy, *A Preliminary Stock-Taking on Immigration Research in Canada*. Website: http://canada.metropolis.net/

KEY WORDS: immigrants/ refugees, housing need/ crowding, discrimination/ racism.

This 1998 literature review is organized by major disciplinary categories.

In looking at physical infrastructure, the review reports that "there is apparently little research on the housing quality available to immigrants, or crowding indices, which can be indirect measures of discrimination as well as reflections of cultural practices". It notes that residential neighbourhood segregation in Canadian cities is significant in urban centres but much less marked than in the US.

The Urban Studies review reports "no published studies of the housing quality of immigrant residences in general, and specific sub groups in particular. Evidence suggests that some groups, such as Caribbean's, have inferior quality housing."

The sociology review notes extensive literature on income and employment differentials between immigrants (and visible minorities) and the Canadian born population, some of which identifies income gaps as the result of systemic discrimination.

By contrast, the economic review notes the tendency of researchers to discount the level of racial discrimination when 'human capital' is controlled for. This review also points to the small number of studies on the provision of social services to immigrants, including the provision of culturally sensitive services.

66. National Youth in Care Network, *Young People Say*. Report prepared for the National Crime Prevention Centre. Website:
    http://www.crime-prevention.org/english/publications/youth/say/3.html

KEY WORDS: youth, family breakdown, family violence, social assistance system, mental health, precarious/ low-wage work, child welfare system, life skills/ education.

This large study includes a section examining the experiences of youth in or from care and street youth. It identifies factors that typically contribute to young people ending up on the streets. Larger structural factors such as labour market, housing shortages, welfare programs and training play a role in youth homelessness. But so do personal and family problems such as poor mental health, poor education or job skills. Family dysfunction, which frequently leads to young people being placed in the welfare system, is also a predictable path to life on the street. The popular belief is that everything is alright once a child is taken out of an abusive home environment, but once in care, the child is introduced to a system that is chronically overburdened and ill-equipped to deal with the complex issues these young people face.

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

KEY WORDS: women, youth, children, Aboriginal peoples, persons with disabilities, visible minorities, immigrants/ refugees, family violence, family breakdown, health, mental health, health system and supports, substance abuse, housing affordability/ supply, housing need/ crowding, precarious/ low-wage work and unemployment, income/rent ratio, poverty, social assistance system, child welfare system, criminal justice system, public attitudes.

The purpose of this report is to outline the status of long-term homeless women in particular. The report documents the extreme likelihood of long-term homeless women having severe mental problems and the increasing likelihood and prevalence of substance addictions among this group. It encompasses an empirical study on women's

homelessness in Toronto, based on the observations and expertise of service providers working closely with homeless women over the last decade as well as the views of long-term homeless women themselves. It also includes a literature review of Canadian and US research on women's long-term homelessness including unpublished Toronto agency data.

The summary of shelter data (not readily available elsewhere) for Toronto shows the disproportionate number of African-Canadian women who are homeless; a high proportion who have severe mental illness; a sizeable number with addictions, and a sizeable number with involvement in the criminal justice system. It also mentions the difficulties those with mental health problems have in maintaining housing if they manage to get it, related both to their behaviour and also to learning difficulties and life skills.

The major theme of the report is that the homeless population has both grown and become more diverse, particularly true in relation to its female component, yet at the same time the agenda of housing and social policy has shrank both in its scope and in its ability to cope with this diversity.

The literature review draws attention to the studies which have shown the considerably higher prevalence of childhood sexual and physical abuse among homeless women compared to men, and patterns of abuse among homeless women with mental illness. It also highlights family breakdown, and violence as a pattern in the lives of homeless youth.

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

KEY WORDS: women, youth, children, Aboriginal peoples, visible minorities, immigrants/ refugees, family violence, family breakdown, mental health, substance abuse, housing affordability/ supply, poverty, social assistance system, child welfare system, public attitudes, discrimination/ racism, social isolation, counting the homeless.

This report covers literature on women and homelessness, in particular Canadian research published since 1982 which addresses gender in the analytic or explanatory account of homelessness. The report also includes consultation with field experts across Canada which the authors use to argue that despite regional distinctions, homelessness is the result of underlying economic causes, the withdrawal of the welfare state assistance, and violence against women.

The review draws attention to the methodological issues of counting the homeless which impact on estimates of women's homelessness and beliefs about its forms.

US literature on structural causes of homelessness shows that homeless people themselves offer economic reasons for their situation, citing both immediate problems

such as eviction, rent increase, utility shutoffs, and also underlying causes such as un- and under-employment, reduced welfare rates, and decreasing supply of low-rental housing. Women are more likely to report familial/social reasons for their homelessness, for instance conflicts due to crowding or abandonment by parents/spouse. The academic consensus in Canada that homelessness has structural causes is based on increasing agreement in the literature that a lack of sufficient affordable housing is a factor in homelessness. Other key structural causes of homelessness noted in the Canadian literature are provincial cutbacks as social welfare is devolved from federal government; inadequate income and extreme poverty; and the federal government's commitment to free market forces instead of to social and public housing.

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

KEY WORDS: women, income/ rent ratio, health, discrimination/ racism, family breakdown, family violence, housing need/ crowding, poverty, precarious/ low-wage work and unemployment, housing affordability/ supply.

This study investigated how the non-profit housing sector was meeting the needs of formerly homeless women. Related to uncovering factors contributing to homelessness, the study draws attention to the fact that women have more experience of relative homelessness than absolute homelessness. The authors caution that their data is only suggestive as the women were asked their reasons for housing moves rather than the reasons for their loss of housing.

The authors suggest that what finally distinguishes homeless women is lack of employment, poverty, and a higher likelihood of being a 'consumer survivor'. It is emphasised that personal characteristics are not the cause of homelessness but rather it is the lack of affordable accommodation which leads to a situation where the least fortunate can not compete. Women's unstable housing histories reflect immediate factors such as unemployment, domestic violence, marginal economic position, and poor health. However, the broader context is the social structure which *'disadvantages women in terms of patriarchal control of women's reproduction and gendered division of labour'*. The point is raised whether women's subsidised housing in the alternative sector solves more than the financial problems associated with women's homelessness.

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

KEY WORDS: regional study, families, children, visible minorities, immigrants/ refugees, mental health, health, substance abuse, housing affordability/ supply, income/rent ratio, shelter use.

This is an economic study of the rise of the 'new homelessness' in the 1980s and 1990s which covers 6 North American cities, including Toronto. The central argument is that "income inequality is behind increased homelessness in North America." (p.3), as

opposed to increased mental illness, increased discharges from mental hospitals, increased substance abuse, etc., and also as opposed to increased poverty *per se*. The author argues that identification of the homeless according to demographic and socio economic categories is not a good strategy for identifying structural causes, and that increased homelessness cannot be explained by rising incidence of personal difficulties associated with homelessness. Economic forces determine the size of the homeless population, which is made up of those most vulnerable to exclusion and form the housing market. The study incorporates some shelter statistics for Toronto, and Toronto is used as an example of low homelessness relative to the sample of large US cities.

The author argues and provides empirical evidence in support of his argument that homelessness is causally rooted in rising income inequality rather than in poverty or job loss. Chapters 6 and 7 argue that rising income inequality has effects on the housing market on both the demand and supply side, and that a shrinking middle-class shifts the margins on both sides. A decline in the middle of the income distribution, in conjunction with other variables, leads to a shrinking supply of lower quality housing as the more affluent drive the new housing construction and rental market, and convert lower priced to higher priced housing through processes such as gentrification. Declining incomes at the bottom end of the income distribution worsen the problem of shrinking supply, leading some of the poor to abandon very low quality/increasingly unaffordable housing in favour of shelters.

71. Ontario Medical Association, *"Exploring the health impact on homelessness"* in *Ontario Medical Review*. May 1996.

KEY WORDS: women, youth, children, health, mental health, health system and supports.

This piece reports on presentations made by delegates at a one-day workshop on the growing problem of homelessness and its impact on health. The speakers addressed general health issues as well as issues particular to mental illness, women and children, and youth. Requirements for health cards and the inability to pay for items not covered by medical insurance (i.e. crutches) are frequently identified by homeless people as key structural barriers to the pathway out of homelessness. In addition, there are few mental health care resources available to the homeless, and still little appreciation that the (shelter, food and health) needs of an alcoholic adult male will be different, for example, than those of a teenage girl.

72. Peressini, T., L. McDonald and D. Hulchanski, *Estimating Homelessness: Towards a Methodology for Counting the Homeless in Canada*. Background Report prepared for the Social and Economic Policy Research Division, Canada Mortgage and Housing Corporation. Spring, 1996.

KEY WORDS: counting the homeless, defining homelessness.

This report addresses the difficult task of counting the homeless, noting that many attempts to do so in the United States has lead to widely varying estimates – ranging from 250,000 to 3 million or more. The authors note that two of the most contentious aspects of the numbers debate are centred around the issues of who should be included amongst the ranks of the homeless, and how they should be counted. The authors note that only a handful of attempts have been made in Canada, both at the local and national levels; however, these estimates have also been called into question for the same reasons – who is included in a definition of homeless, and how it is measured. Definitions generally focus on the literally homeless; those who move into and out of homelessness on a regular basis – the marginally homeless/ housed; and definitions that focus on those who are 'at risk' of becoming homeless. The report also addresses the various methods that have been used for estimating homelessness – including key-person surveys, partial counts, extrapolations from partial counts, street surveys or censuses, probability designs, and service-based techniques.

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

KEY WORDS: regional study, housing affordability/ supply, shelter use, families, youth, elderly, immigrants/ refugees, persons with disabilities, eviction, income/ rent ratio, precarious/ low-wage work and unemployment.

In May 1999, the Final Report of the Peel Regional Task Force on Homelessness: Getting to the Root of the Problem, was released. The Regional Council subsequently approved recommendations designed as a 'Continuum of Supports' plan to address homelessness, reduce barriers to service access and increase housing supply for three identified groups – Most Socially Isolated, People With Identified Issues, People Living Independently But At Risk. To examine housing and homelessness the report card uses: housing market indicators; court/tribunal data on landlord and tenant applications and writs of possession; poverty indicators including census data; hostel program statistics; and reasons for Homeless Prevention Program application approvals and denials. In particular the Peel report notes the regional decline of affordable rental housing; the significant increase in the length of stay in family shelters suggests the shortage of affordable and/or transitional housing options, while senior government has withdrew from funding new supply with limited private sector response. The urgent demand for such housing by low-income singles and families is indicated by projected regional population growth coupled with poverty data. Rising rents, eviction, and poor quality accommodation impact in particular on seniors, families, recent immigrants, those with disabilities and the working poor. Significantly, the report details the negative impact of the Tenant Protection Act in Peel. The report is also distinctive in noting the negative impact of GTA pooling costs on the ability of Peel to respond to the needs of vulnerable populations. Priority need is noted for housing with support services and transitional housing and services for youth. Homelessness initiatives should be driven by partnerships between staff and community.

74. Springer, Joseph H., James H. Mars and Melissa Dennison, *A Profile of the Toronto Homeless Population*. Prepared for the Mayor's Homelessness Action Task Force. June 22, 1998.

KEY WORDS: regional study, women, men, youth, children, elderly, immigrants/ refugees, mental health, substance abuse, health system and supports, family breakdown, family violence, shelter use, eviction, income/ rent ratio, housing affordability/ supply, social assistance system, defining homelessness, counting the homeless.

The objective of this report is to provide as accurate information as possible on the counts, characteristics, chronicity and changes in the population of homeless individuals, as well as an estimate in the number who are at risk of becoming homeless in the City of Toronto. The paper addresses definitions of homelessness; issues/methods of estimation; point prevalence versus period prevalence; characteristics of the Toronto homeless population (including mental health issues); chronicity; key subgroups; changes that have occurred between 1988 and 1996; and the 'at risk' population.

The count – this study examined how many were homeless, and spent at least 1 day at a hostel. Examination was done using a nine year data set (1988-1996, maintained by the Hostel Services Division). Over the nine-year period, the average number of different hostel users is 25,000; in 1996, 19% - 5,300, were children. Over the same period, 133,000 households (170,000 different individuals) used hostels. Data also indicates that the bulk of shelter capacity in Toronto is used on an emergency basis by 85% of homeless people.

Characteristics – 71% male; single women account for 12%; 17,000 families with 29,600 children; families made up 31% of the people in the hostel system over 9 years. Youth made up 28% of the cases. Nine and a half percent of total users over the period were over age 50, 75% of whom were men. Over the period, nearly half (46%) of hostel beds were used by people whose previous address was outside Toronto. Other characteristics include the pervasiveness of alcoholism and mental health issues among homeless adult males.

Chronicity – the majority using the system are in-and-out quickly and do not appear again in the nine years of data. Twenty-five percent have a duration of two days or less. By the end of one month, 59% have been served and are gone. Seventeen percent are chronic cases (lasting one year ore more). Over 75% of all users do so on an emergency basis. Those who use the system for more than a year have a much smaller chance of exiting; most of these are single men, some are single women, and tend to be older, require more hospitalization or come from hospital or jail.

Changes – the fastest growing populations are persons under 18 and families with children. Also, the average family size is increasing (from 2.97 in 1988 to 3.37 in 1996). The proportion of families with female heads has also increased (24% in 1988, 31% in 1992, and 37% in 1996). Spousal abuse as a reason for service rose from 6.5% in 1993 to

10% by 1996. The increase in family breakdown was greater, from 6% in 1988 to 12% in 1996. Other significant reasons are new arrival in Toronto (31%), transient and other (31%) and eviction (12%).

At Risk – data from the Out of the Cold locations, the Housing Registry, the Daily Bread Food Bank, and General Welfare Assistance aggregate data for Toronto were used to estimate the population who do now use shelters and the 'at risk' population. Food bank data yielded an estimate of 85,000 individuals, many with characteristics similar to the 37,000 eligible applicants presently on the waiting list for the Housing Registry (rent to income ratio that is 30% as opposed to the 60% they are presently paying), and are among the over 100,000 GWA clients in Toronto. An additional 40,000 are precariously housed and are not wait-listed. Those most likely to slip into homelessness are single males, median age 40, unemployed for much of the previous year, with monthly incomes derived mainly from welfare, totalling less than $600 per month.

75. St. Christopher House, *The Literacy and Homelessness Project Phase 3 Report: More Ideas*. St. Christopher House Adult Literacy Program. June 1999. Website: http://www.nald.ca/schalp/homeless/lh.htm

KEY WORDS: youth, life skills/ education, social isolation.

This documents outlines models for working on literacy with homeless persons and provides some current Canadian and US examples. It notes that formalized/ systematized adult education programs are useful in terms of meeting the employability needs of some of the homeless, but do not 'fit' with the needs of many of the marginalized, including alienated youth. The report (and the project as a whole) draws attention to exclusion from the formal educational system as one contributing factor to homelessness and continuing homelessness.

76. The Vanier Institute of the Family, *Profiling Canada's Families II*. 2000.

KEY WORDS: families, income/ rent ratio.

This report uses Survey of Family Expenditures data to examine the spending on shelter of families with children in 1996, by income group. The lowest income one third spent an average 32.5% of disposable income on shelter, compared to 23.5% for the middle one third, and 17% for the top one third.

77. Tolomiczenko, George and Paula Goering, "Pathways Into Homelessness: Broadening the Perspective" in *Psychiatry Rounds*. University of Toronto and Centre for Addiction and Mental Health. Vol. 2, Issue 8, Nov./Dec. 1998.

KEY WORDS: health, mental health, social assistance system, poverty, precarious/ low-wage work and unemployment, shelter use, life skills/ education.

This article is a summary of key findings from the Pathways study. It critiques the common linkage from deinstitutionalisation to homelessness, and stresses that there are many pathways to homelessness with mental illness being only one aspect. The empirical base for the study was a survey of Toronto shelter users in 1995 - 300 users were interviewed.

Extreme is poverty cited as a key path to homelessness: 16% of the total sample had been cut off income support programs in the year prior to becoming homeless and 48% had received benefits.

Only 4% of sample cited mental illness as the cause of homelessness compared to 36% citing job loss/inadequate income. Seventeen cited eviction while 38% cited divorce or conflict with others.

The authors put forward 4 clusters of pathways to homelessness: the acutely ill (illness plus lack of social and other supports); youth in transition with troubled family backgrounds; vulnerable adults who had unstable childhood and accumulation of negative events in later life; and previously well who often became homeless due to job loss and /or conflict with welfare system combined with dissolution of important relationships. They stress the many background and individual factors that predate or interact with individual psychopathology, and common factors leading to mental illness/substance abuse and homelessness.

The conclusion cites a 'musical chairs' analogy: high levels of mental illness/substance abuse among homeless can be an effect of the fact that economic and housing market factors will push some into homelessness; the burden then falls on those least able to cope/access supports, but homelessness may not have been caused by mental ill health *per se*.

78. Tolomiczenko, George and Paula Goering, "Gender Differences in Legal Involvement Among Homeless Shelter Users" in *International Journal of Law and Psychiatry*. 24 (2000)1-11.

KEY WORDS: regional study, men, women, criminal justice system, poverty, family breakdown, family violence, substance abuse, shelter use.

This Toronto based study of shelter users in 1995 (weighted to correct for point prevalence bias) finds that 72.6% of men (27.3% of women) had been arrested since age 18, and that 48.7% of men (12.1% of women) had served jail time at least once. Large proportions of the sample scored high on potential predictor variables for involvement with the legal system (eg. conduct disorder, family poverty and family troubles, sexual abuse). The strongest precursor variable correlations for men serving time were age, conduct disorder and sexual abuse, and for present status variables, substance abuse and anti-social personality.

79. George S. Tolomiczenko, Paula N. Goering and Janet F. Durbin. "Educating the Public about Mental Illness and Homelessness: A Cautionary Note", forthcoming in *Canadian Journal of Psychiatry*. April 2001. (Do not cite reference).

KEY WORDS: regional study, men, women, mental health, public attitudes.

This methodologically rigorous Toronto based study demonstrates that positive attitudes towards persons with mental illness who are homeless are greatest among those who have had direct exposure to homeless persons, and that a video anticipated to have positive effects in fact had negative effects on attitudes of high school students when it was presented without direct testimony from a homeless person. While not the focus of the study, the Toronto data indicate high levels of contact between many students and homeless persons. Positive attitudes vary significantly by gender.

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

KEY WORDS: women, poverty, income/ rent ratio, social assistance system, housing affordability/ supply.

This study suggests that housing is an aspect of the restructuring of the welfare state which has not been rigorously examined. Lower incomes make women disproportionately reliant on publicly funded social housing; as governments withdraw from subsidised housing, women increasingly turn to the private market where they suffer increased housing insecurity. The restructuring of the welfare state has seen individual choice and efficiency replace the 'right to housing'. The gains made by women's organisation in the development of non-profit housing for women are now being undermined by the withdrawal of government support.

81. Wente, M., *Urban Aboriginal Homelessness in Canada*. Faculty of Social Work at the University of Toronto. 2000. Website: http://resources.web.net/show.cfm?id=852&APP=Housing

KEY WORDS: families, children, Aboriginal peoples, rural/ northern communities, substance abuse, social isolation, discrimination/ racism, housing need/ crowding, housing affordability/ supply, income/ rent ratio, poverty, precarious/ low-wage work, family breakdown, family violence, child welfare system, life skills/ education, social assistance system.

This discussion poses questions about the causes of Aboriginal homelessness. Wente notes the lack of current information on Aboriginal homelessness despite the rise of interest in the 'Urban Indian Problem' since the 1970s mass urban migration. This lack of research leads her to rely on research in other areas relating to Aboriginal social problems in order to construct a theory of Aboriginal homelessness. Wente maintains that service

provision for homeless Aboriginals needs to be based on an understanding of the problem if it is to provide real solutions to homelessness.

Wente maintains that the early literature on Aboriginal homelessness viewed the creation of an Aboriginal homeless population as arising from the growth in urban Aboriginal populations and the concomitant emergence of social problems. Literature in the 1960s and 1970s emphasised the barriers faced by Aboriginals in cities as they attempted to escape the poverty of the reserve in search of economic opportunity. These 'barriers' were seen to be educational and economic disadvantage and discrimination, as well as cultural dislocation, and sometimes 'personal' failings such as alcohol abuse. According to Wente there has been no attempt to analyse any further or prevent Aboriginal homelessness since the problem emerged.

Wente concludes that the factors placing Aboriginals 'at risk' of homelessness are different to those for the general population; however, they become homeless for the same reasons – lack of housing, lack of income, lack of supports. She highlights the likelihood of increasing homelessness due to the youth of the Aboriginal population.

Note regarding French bibliographical references:

Due to limited time, an extensive search of French bibliographical references was not undertaken. However, the following list of references was forwarded to CCSD by one of the members of the Expert Advisory Group.

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