



LIBRARY of PARLIAMENT
BIBLIOTHÈQUE du PARLEMENT

BACKGROUND PAPER



Risk Factors for Homelessness

Publication No. PRB 08-51E
2 February 2009
Reviewed 17 May 2012

Havi Echenberg
Hilary Jensen

Social Affairs Division
Parliamentary Information and Research Service

Risk Factors for Homelessness **(Background Paper)**

HTML and PDF versions of this publication are available on IntraParl (the parliamentary intranet) and on the Parliament of Canada website.

In the electronic versions, a number of the endnote entries contain hyperlinks to referenced resources.

Ce document est également publié en français.

Library of Parliament ***Background Papers*** present and analyze various aspects of current issues in an objective, impartial manner. They are prepared by the Parliamentary Information and Research Service, which carries out research for and provides information and analysis to parliamentarians and Senate and House of Commons committees and parliamentary associations.

CONTENTS

1	INTRODUCTION.....	1
2	MENTAL ILLNESS AND SUBSTANCE ABUSE.....	1
3	MARITAL BREAKDOWN AND ABUSIVE RELATIONSHIPS.....	1
4	TRANSITIONS OUT OF INSTITUTIONALIZED CARE.....	2
5	AFFORDABILITY.....	3
5.1	Inadequate Incomes.....	3
5.2	Cost of Housing.....	4
6	ECONOMIC CONDITIONS.....	5
7	MULTIPLE RISK FACTORS.....	5
8	CONCLUSION.....	6

RISK FACTORS FOR HOMELESSNESS

1 INTRODUCTION

Researchers have identified certain factors that may increase the likelihood that a person will experience homelessness. The broadest analysis has attempted to isolate “individual” and “structural” causes of homelessness, and to gauge the relative importance of each; but the paths to homelessness are as complex and varied as the homeless population itself, and defy easy categorization.¹ This paper presents a broad overview of some key risk factors for homelessness.

2 MENTAL ILLNESS AND SUBSTANCE ABUSE

Mental illness and substance abuse are more prevalent among Canada’s homeless population than among the general public. Schizophrenia, depression, and illicit drug use, for example, are more common among the homeless.² The Canadian Mental Health Association reports that one-third of all homeless people lives with mental illness.³ Other studies place this figure even higher: of the 300 adult users of Toronto homeless shelters who were interviewed in 1996–1997 as part of the Pathways Into Homelessness project, 67% reported a lifetime diagnosis of mental illness.⁴ The same study found that 68% of respondents had a history of substance abuse or dependence.⁵

The relationship among mental illness, substance abuse, and homelessness is complex; causality cannot be clearly established. On one hand, mental illness and substance abuse can contribute to homelessness, often by influencing other determinants such as an individual’s ability to secure employment or housing.⁶ On the other hand, homelessness itself can contribute to problems such as mental illness and addiction, and can exacerbate existing health conditions.⁷ A mutually reinforcing relationship between homelessness and mental illness or substance abuse may therefore be at work.

3 MARITAL BREAKDOWN AND ABUSIVE RELATIONSHIPS

Certain types of interpersonal relations may increase an individual’s risk of homelessness. First, marital breakdown or the dissolution of an important relationship can erode individuals’ economic security and jeopardize their housing situations. After divorce, for example, women experience, on average, a 40% decrease in their economic well-being and a nearly threefold increase in their poverty rates.⁸ These changes can propel some people into homelessness.

Homelessness can also result from abusive relationships, in two ways: first, as the immediate consequence of fleeing maltreatment; and second, as a longer-term consequence of an earlier experience of abuse, particularly as a child or youth.

In the first situation, homelessness may be the outcome of efforts to maintain one’s personal safety and escape abuse. Statistics Canada determined that, over a one-

year period from 2005 to 2006, nearly 106,000 women and children were admitted to shelters for abused women.⁹ In another study, more than 40% of homeless families interviewed in urban centres across Canada identified family violence among the factors that caused them to leave their homes.¹⁰

While homelessness may be the immediate result of leaving an abusive relationship, this situation is often not temporary. Research shows that one-third of people fleeing violent homes experience prolonged periods of homelessness or unstable housing.¹¹

Abuse experienced at a young age may also increase a person's risk of homelessness later in life. High rates of childhood abuse have been documented among the adult homeless: almost half of respondents in the Pathways Into Homelessness study had suffered physical or sexual abuse in childhood.¹² In another study, the combination of lack of care and physical or sexual abuse in childhood was found to increase the risk of homelessness in adulthood by 26 times.¹³ The authors proposed that many causal pathways might be at work: childhood abuse increases the probability of encountering obstacles later in life, such as mental illness or lack of kin support, which may in turn make it more difficult to secure and maintain stable housing.¹⁴ Still other research has found that the pattern of abuse in early years may be linked to the frequency and duration of homeless experiences in adulthood.¹⁵

The linkages among broken or abusive relationships and homelessness are complex. While such relationships may act as risk factors for homelessness, the connection can work in both directions: studies show that poor housing conditions can lead to interpersonal stress and conflict¹⁶ and that homelessness significantly increases the risk of physical and sexual violence.¹⁷

4 TRANSITIONS OUT OF INSTITUTIONALIZED CARE

Moving from institutions that provide care into independent living may also increase individuals' risk of homelessness. People leaving health care facilities, for example, may be vulnerable to this risk. In some instances, administrative and bureaucratic demands have pressured hospital workers to discharge patients even when no suitable facilities were able to accept them.¹⁸ In many cases, housing referrals are overlooked due to a focus on medical aftercare.¹⁹ Medical facilities sometimes discharge patients onto the street or to shelters. Data collected in London, Ontario, for example, demonstrate that over two year-long periods, in 2001–2002 and 2002–2003, 11.8% and 7.6% of psychiatric ward patients, respectively, were discharged to shelters.²⁰ In 2002 alone, this occurred at least 194 times.²¹

People who are leaving the criminal justice system to re-enter society may also be at increased risk of homelessness. Inmates may receive little assistance in maintaining their housing while incarcerated, have few resources or support networks to help them with community re-entry, and face strict parole conditions that may limit their ability to look for housing.²² In addition, most provincial legislation permits landlords to discriminate against those with criminal records.²³ These challenges contribute to the estimated 30% of individuals incarcerated in Canada who have no home to go to upon their release.²⁴ Many then turn to the shelter system for support. In Toronto

alone, more than 800 shelter admissions per year are people leaving correctional facilities with no place to live.²⁵

Homelessness itself can increase the likelihood of a person's involvement with the health care and criminal justice systems.²⁶ The release of people from medical and correctional facilities into shelters, where adequate support systems can be lacking, can therefore perpetuate a cycle wherein a sizeable subgroup of the homeless population rotates through various institutional and emergency services.²⁷ During 2004–2005, for example, 42% of homeless people admitted to Toronto correctional facilities had previously been incarcerated within a 12-month period.²⁸

Another transition that can increase a person's vulnerability to homelessness occurs when individuals leave the child welfare (or child protection) system. Those with past involvement in the system are overrepresented among the homeless in Canada: in a 2003 study of street youth across Canada, over 40% of people surveyed reported having been in foster care, and almost 47% had been in a group home.²⁹ The increased risk of homelessness among youth leaving care may result from various factors. For example, the child welfare system may fail to help young people deal with the problems at the root of their removal from their original home environment and leave them without the necessary skills, resources, and support networks to succeed on their own.³⁰ These issues are compounded when young people “age out” of care, leaving because they have reached the legal age of independence, whether or not they are developmentally ready for independent living.³¹

5 AFFORDABILITY

Income and affordability problems are important determinants of homelessness in Canada. A 2003 report reveals that, in interviews conducted with homeless families across the country, nearly every family cited insufficient income and lack of affordable housing as significant factors contributing to their homelessness.³² These two related factors demonstrate the same issue: housing can simply be too expensive for many households with limited incomes.

5.1 INADEQUATE INCOMES

The extent of low income and poverty in Canada can be measured in a variety of ways.³³ Different measures produce different rates of poverty or low income: based on Statistics Canada's post-income tax Low Income Cut-off (LICO) measure, for example, 10.5% of Canadians living in the 10 provinces were in the “low income” category in 2006, while the Market Basket Measure (MBM), developed by Human Resources and Skills Development Canada, produced a rate of 11.9% for the same year.³⁴

According to a 2001 study, reductions in social assistance benefits provided to lowest-income Canadians increased the risk of housing insecurity, and the loss of those benefits was a frequent precursor to homelessness.³⁵ Over the course of the 1990s, fewer Canadians received social assistance or government transfers, while those who did experienced declining levels of benefits.³⁶ One analyst stated that this

resulted in an increase in homelessness.³⁷ Government spending on social assistance has continued to drop in recent years after adjusting for inflation,³⁸ and the National Council of Welfare reported that, in 2007, the majority of welfare incomes across Canada were significantly below the poverty line.³⁹

5.2 COST OF HOUSING

Income levels are only one aspect of housing affordability: the cost of housing must also be considered. In Canada, the rising cost of shelter has outpaced income growth; between 1997 and 2005, a median tenant spent 21% more on housing while earning only 12% more income.⁴⁰ While the shelter costs of homeowners have recently grown at a faster rate than those of renters,⁴¹ research also indicates that rental housing is increasingly inaccessible to low-income households. In none of the 22 communities surveyed by the Federation of Canadian Municipalities' Quality of Life Reporting System, for example, could a single person earning minimum wage afford a private rental unit.⁴² Dynamics such as the growing income gap between owners and renters, the loss of rental housing to processes of gentrification and condominium development, and the increasing number of homeowners have led one analyst to characterize Canada's housing system as "incomplete," privileging homeowners and discriminating against renters.⁴³ The solution to this problem is unlikely to be found in the private market. Research from the Canadian Centre for Policy Alternatives finds that "low-income people in need of affordable rental housing are left out by the private, for-profit housing industry because meeting their needs is not profitable."⁴⁴

In Canada in the 1990s, the federal government, along with some provincial and territorial governments, reduced funding for housing and related programs.⁴⁵ More recently, spending on housing at the federal, provincial, and territorial levels combined has remained static: funding was approximately the same in 2007 as in 2001.⁴⁶ These developments have further limited access to housing for lower-income individuals and families, as the gap between rents and social assistance benefits has widened and demand for social housing consistently exceeds the number of units available.⁴⁷

When the cost of shelter is prohibitive, homelessness can result. Housing affordability problems, however, can also lead to "shelter poverty," a situation in which households pay so much for shelter that they cannot afford other essentials.⁴⁸ The Canada Mortgage and Housing Corporation (CMHC) collects information about the number of Canadian households facing this situation. As defined by CMHC, a household in "core housing need" occupies a dwelling that does not meet adequacy, affordability, and/or suitability standards and cannot afford acceptable alternative accommodation.⁴⁹ In 2006, 1.494 million households, representing 12.7% of the Canadian total, lived in core housing need.⁵⁰ Within this group are households experiencing "severe housing affordability problems," defined as living in core housing need and spending at least half of their before-tax income on shelter. In 2001, 573,000 Canadian households, or 5.3%, faced this situation.⁵¹

6 ECONOMIC CONDITIONS

In times of economic downturn, individuals may face new financial difficulties that can jeopardize their housing situations. In parts of the United States, following the economic problems of the fall of 2008, there were reports of a “surge” in homelessness.⁵²

Conversely, a region’s housing situation can be strained by rapid economic growth. For example, in Alberta, a housing crisis became more severe with the growth of the province’s economy. Between 2001 and 2007, record numbers of people moved to Alberta in search of economic opportunities, and the province’s population grew by more than 10%.⁵³ This increased demand for housing and led to dramatic rises in housing costs.⁵⁴ As a result, many Albertans were unable to afford housing, even while working full-time, and the numbers of homeless and “nearly homeless” in the province grew.⁵⁵ Fort McMurray saw a 24% increase in its homeless population between 2004 and 2006,⁵⁶ while Calgary’s homeless population grew by 18% between 2006 and 2008.⁵⁷

Economic restructuring can also increase the risk of homelessness for some people. Canada’s labour markets have been responding to the globalization of competition and technological advances with a shift away from primary or manufacturing industries towards service provision, and from demand for unskilled workers to demand for skilled workers.⁵⁸ A parallel trend has been the shift from full-time, year-round work to “non-standard” work, which includes part-time and temporary employment as well as self-employment.⁵⁹

This economic restructuring has had two consequences. First, those who lack the skills to meet the changing demands of the labour market may become unemployed or underemployed – a situation likely to increase family homelessness.⁶⁰ Second, the changing economic system can increase the wage gap between high- and low-skilled labour, as well as between those with standard and non-standard work, which can deepen poverty at one end of the income spectrum while increasing affluence at the other. This exacerbates affordability challenges for those in low-income groups and influences the housing market, which focuses on the construction of “high-end” housing at the expense of affordable rental housing for low-wage earners.⁶¹

7 MULTIPLE RISK FACTORS

The risk factors cited above are likely to affect some groups of people more than others. For example, Aboriginal people have been found to experience higher rates of family violence than non-Aboriginal people,⁶² and singles and single-parent families face the most serious housing affordability challenges of those in the rental sector.⁶³

In many instances, people have more than one characteristic or experience that can lead to homelessness, further increasing their risk. Those who live with the “dual diagnosis” of mental illness and substance use disorders, for example, are particularly vulnerable to homelessness and, once homeless, are more likely to

remain so longer and in harsher living conditions.⁶⁴ Between 10% and 20% of the homeless population falls into this category.⁶⁵

8 CONCLUSION

The pathways to homelessness are complex and varied. Despite this, researchers have identified certain factors that may increase an individual's risk of homelessness. These include mental illness and substance abuse; marital breakdown and a history of abusive relationships; transitions out of institutionalized care; poverty and housing affordability problems; reduced availability of social assistance and social housing; and broader economic conditions. Homelessness is a multi-dimensional problem, however, and the interactions among these personal, economic and social factors increase the risk for some groups more than others.

NOTES

- * This paper is a companion piece to other Library of Parliament publications related to homelessness in Canada. See also Havi Echenberg and Hilary Jensen, *Defining and Enumerating Homelessness in Canada*, PRB 08-30E, Parliamentary Information and Research Service, Library of Parliament, Ottawa, December 2008; and a forthcoming publication by the same authors on demographics and homelessness.
- 1. Thomas Main, "How to Think About Homelessness: Balancing Structural and Individual Causes," *Journal of Social Distress and the Homeless*, Vol. 7, No. 1, 1998, p. 41.
- 2. Canadian Institute for Health Information, *Improving the Health of Canadians: Mental Health and Homelessness*, Canadian Population Health Initiative, Ottawa, 2007, pp. 16–17, http://secure.cihi.ca/cihiweb/products/mental_health_report_aug22_2007_e.pdf.
- 3. Canadian Mental Health Association, *Housing and Homelessness*, Backgrounder, Citizens for Mental Health, April 2003, p. 1, <http://www.cmha.ca/citizens/housingENG.pdf>.
- 4. Paula Goering et al., "Characteristics of Persons Who Are Homeless for the First Time," *Psychiatric Services*, Vol. 53, No. 2, November 2002, p. 1473.
- 5. Ibid.
- 6. Centre for Addiction and Mental Health, *Current Issues in Addictions and Mental Health*, Toronto, September 2003, p. 4, http://www.camh.net/Public_policy/Public_policy_papers/current_issues_paper_03.pdf.pdf.
- 7. C. James Frankish, Stephen W. Hwang and Darryl Quantz, "Homelessness and Health in Canada: Research Lessons and Priorities," *Canadian Journal of Public Health*, Vol. 96, Suppl. 2, March/April 2005, pp. S24–25.
- 8. Ross Finnie, "Women, men, and the economic consequences of divorce: Evidence from Canadian longitudinal data," *Canadian Review of Sociology and Anthropology*, Vol. 30, No. 2, May 1993, p. 225. Poverty rates cited in this article are based on Statistics Canada's Low Income Cut-off (LICO) measure. For more information, see the section below entitled "Affordability."
- 9. Andrea Taylor-Butts, "Canada's shelters for abused women, 2005/2006," *Juristat: Canadian Centre for Justice Statistics*, Cat. No. 85-002-XIE, Vol. 27, No. 4, 2007, p. 2, <http://www.statcan.ca/english/freepub/85-002-XIE/85-002-XIE2007004.pdf>.

RISK FACTORS FOR HOMELESSNESS

10. Canada Mortgage and Housing Corporation, *Family Homelessness: Causes and Solutions*, Research Highlight, Socio-economic Series 03-006, Ottawa, July 2003, p. 4.
11. Statistics Canada data, as cited in Sylvia Novac, *Family Violence and Homelessness: A Review of the Literature*, Public Health Agency of Canada, Ottawa, 2006, p. iii, http://www.phac-aspc.gc.ca/ncfv-cnivf/familyviolence/pdfs/fv-2007-homelessness_e.pdf.
12. Goering et al. (2002), p. 1473.
13. Daniel B. Herman et al., "Adverse Childhood Experiences: Are They Risk Factors for Adult Homelessness"? *American Journal of Public Health*, Vol. 87, No. 2, February 1997, p. 252.
14. Ibid., p. 253.
15. Novac (2006), p. ii.
16. Ibid., p. 18.
17. Michael Shapcott, *Physical and sexual violence rates for homeless many times higher than housed*, Wellesley Institute Backgrounder, 8 May 2007, p. 1, <http://wellesleyinstitute.com/files/wi%20backgrounder%20-%20homeless%20violence.pdf>.
18. Ernie S. Lightman, "Discharge Planning and Community Housing in Ontario," *Social Work in Health Care*, Vol. 25, No. 3, 1997, p. 67.
19. Ibid.
20. C. Forchuk et al., "From psychiatric ward to the streets and shelters," *Journal of Psychiatric and Mental Health Nursing*, Vol. 13, Issue 3, 2006, p. 304.
21. Ibid.
22. Canada Mortgage and Housing Corporation, *Housing Options Upon Discharge from Correctional Facilities*, Research Highlight, Socio-economic Series 07-001, Ottawa, January 2007, pp. 2–3.
23. Ibid., p. 2.
24. Ibid.
25. Sylvia Novac et al., *A Revolving Door? Homeless People and the Justice System in Toronto*, Centre for Urban and Community Studies, Research Bulletin 36, Toronto, July 2007, p. 3, <http://www.urbancentre.utoronto.ca/pdfs/researchbulletins/CUCSRB36Novacetal.pdf>.
26. British Columbia, *The Relationship between Homelessness and the Health, Social Services and Criminal Justice Systems: A Review of the Literature*, Vol. 1 of *Homelessness – Causes and Effects*, February 2001, p. 1, <http://www.housing.gov.bc.ca/housing/homeless/Vol1.pdf>.
27. Federation of Canadian Municipalities, *Background Analysis of Need and Market Trends*, in support of *Sustaining the Momentum: Recommendations for a National Action Plan on Housing and Homelessness*, Ottawa, 23 January 2008, p. A-25.
28. Novac et al. (2007), p. 2.
29. Public Health Agency of Canada, *Street Youth in Canada: Findings from Enhanced Surveillance of Canadian Street Youth, 1999-2003*, March 2006, p. 18, http://www.phac-aspc.gc.ca/std-mts/reports_06/pdf/street_youth_e.pdf.
30. Anne Tweddle, *Youth Leaving Care – How Do They Fare?*, Briefing Paper, Toronto City Summit Alliance, September 2005, p. 7.

- http://www.torontoalliance.ca/tcsa_initiatives/income_security/pdf/MISWAAYouthLeavingCareReport.pdf.
31. Luba Serge et al., *Pilot Study: The Child Welfare System and Homelessness among Canadian Youth*, National Homeless Initiative, December 2002, pp. 12–13, <http://www.cecw-cepb.ca/files/file/en/HomelessnessAndCW.pdf>. The ages at which youth leave the child welfare system vary according to province or territory. For more information, see Child and Family Services, *Child Welfare in Canada 2000: The Role of Provincial and Territorial Authorities in the Provision of Child Protection Services*, March 2002, http://www.hrsdc.gc.ca/eng/cs/sp/sdc/socpol/publications/reports/2000-000033/rpt_2000e.pdf.
 32. Canada Mortgage and Housing Corporation (2003), p. 3.
 33. See Chantal Collin and Bonnie Campbell, *Measuring Poverty: A Challenge for Canada*, TIPS-71E, Parliamentary Information and Research Service, Library of Parliament, Ottawa, 28 August 2007.
 34. Human Resources and Skills Development Canada, *Low Income in Canada: 2000-2006 Using the Market Basket Measure*, October 2008, p. 10, http://www.hrsdc.gc.ca/eng/publications_resources/research/categories/inclusion/2008/sp-864-10-2008/sp_864_10_08e.pdf.
 35. Laura Buckland et al., *Structural and Systemic Factors Contributing to Homelessness in Canada: An Analysis of Research Gaps And Proposed Research Directions*, Canadian Council on Social Development, Ottawa, 23 March 2001, p. 10, <http://www.chra-achru.ca/CMFiles/documents/2001%20homelessness%20factors1ove-1282008-9555.pdf>.
 36. Federation of Canadian Municipalities, *Quality of Life in Canadian Communities: Incomes, Shelter and Necessities*, Theme Report 1, 2004, p. iii, <http://www.fcm.ca/CMFiles/nov1720041VJU-3272008-2356.pdf>.
 37. Michael Shapcott, *Wellesley Institute National Housing Report Card*, Wellesley Institute, February 2008, p. 5, <http://wellesleyinstitute.com/files/winationalhousingreportcard.pdf>.
 38. Federation of Canadian Municipalities, *Quality of Life in Canadian Communities: Trends and Issues in Affordable Housing and Homelessness*, Theme Report 4, 2008, p. 13, <http://www.fcm.ca/CMFiles/qol20081VVM-3272008-3162.pdf>.
 39. National Council of Welfare, *Welfare Incomes, 2006 and 2007*, Vol. 128, Ottawa, Winter 2008, pp. 39–49, <http://www.ncwcnbes.net/documents/researchpublications/OtherPublications/2008Report-WelfareIncomes2006-2007/Report-WelfareIncomes2006-2007E.pdf>. The report uses three measures as poverty lines: before-tax LICOs, after-tax LICOs, and MBM.
 40. Shapcott (2008), p. 3.
 41. Statistics Canada, *Changing Patterns in Canadian Homeownership and Shelter Costs, 2006 Census*, Cat. No. 97-554-X, June 2008, p. 20, <http://www12.statcan.gc.ca/english/census06/analysis/shelter/pdf/97-554-XIE2006001.pdf>.
 42. Federation of Canadian Municipalities (2008), *Quality of Life*, p. 15.
 43. J. David Hulchanski, *Rethinking Canada's Housing Affordability Challenge*, Centre for Urban and Community Studies, University of Toronto, 2005, p. 6, <http://www.urbancentre.utoronto.ca/pdfs/elibrary/Hulchanski-Housing-Affd-pap.pdf>.
 44. Jim Silver, *Fast Facts: The Case for Public Housing*, Canadian Centre for Policy Alternatives, 16 December 2008, p. 1, http://www.policyalternatives.ca/~ASSETS/DOCUMENT/Manitoba_Pubs/2008/PublicHousing.pdf.
 45. Shapcott (2008), p. 5.
 46. *Ibid.*, p. 2.

RISK FACTORS FOR HOMELESSNESS

47. Federation of Canadian Municipalities (2008), *Quality of Life*, pp. 15, 21.
48. Hulchanski (2005), p. 3.
49. Canada Mortgage and Housing Corporation, *2006 Census Housing Series: Issue 2 – The Geography of Core Housing Need, 2001-2006*, Research Highlight, Socio-economic Series 09-005, February 2009, p. 1. According to this CMHC publication, adequate dwellings do not require major repairs; affordable dwellings cost less than 30% of before-tax household income; and suitable dwellings have enough bedrooms for the number and make-up of residents. A household that “would have to spend 30 per cent or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards” is said to be in core housing need.
50. *Ibid.*, p. 3.
51. Canada Mortgage and Housing Corporation, *2001 Census Housing Series: Issue 8 Revised – Households Spending at Least 50% of Their Income on Shelter*, Research Highlight, Socio-economic Series 05-004, April 2005, p. 2.
52. CNN, “Economic chaos creates surge in homelessness,” 6 October 2008.
53. Alberta Affordable Housing Task Force, *Housing First: An Investment with a Return in Prosperity*, Edmonton, 19 March 2007, p. 7, http://housing.alberta.ca/documents/Housing_Task_Force_report.pdf.
54. *Ibid.*
55. *Ibid.*, pp. 7–8.
56. Fort McMurray Housing Needs Count Committee, *Report on Housing Needs in Fort McMurray*, Regional Municipality of Wood Buffalo, November 2006, p. 5, http://www.woodbuffalo.ab.ca/residents/social_support_services/pdfs/report_housing_needs_nov2006.pdf.
57. City of Calgary Community and Neighbourhood Services, *Biennial Count of Homeless Persons in Calgary: 2008 May 14*, Calgary, 15 July 2008, p. i, http://www.calgary.ca/docgallery/bu/cns/homelessness/2008_count_full_report.pdf.
58. Ron Saunders and Judith Maxwell, *Changing Labour Markets: Key Challenges Facing Canada*, Canadian Policy Research Networks, prepared for Human Resources Development Canada, Ottawa, March 2003, p. 2, http://www.cprn.org/documents/20430_en.pdf.
59. Richard P. Chaykowski, *Non-standard Work and Economic Vulnerability*, Canadian Policy Research Networks, Vulnerable Workers Series No. 3, Ottawa, March 2005, pp. 10–11, http://www.cprn.org/download.cfm?doc=1192&file=35591_en.pdf&format=pdf&l=en.
60. Canada Mortgage and Housing Corporation (2003), p. 3.
61. Buckland et al. (2001), p. 11.
62. Novac (2006), p. 15.
63. Federation of Canadian Municipalities, *Quality of Life* (2008), p. 17.
64. Robert E. Drake, Fred C. Osher and Michael A. Wallach, “Homelessness and Dual Diagnosis,” *American Psychologist*, Vol. 46, No. 11, November 1991, p. 1150.
65. *Ibid.*