# HOMELESSNESS IN NORTH BAY, ONTARIO, CANADA

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*Abstract:* This article describes the number of people who are homeless and absolutely homeless in North Bay, Ontario, Canada. The total homeless population (high-risk and absolutely homeless) identified in the study (n=513) included 150 infants, children and adolescents under age 15. The majority of homeless people were adults in their 20s, 30s, or 40s. Indigenous people were greatly over-represented among the homeless population as 26% of homeless people were Indigenous. While the relative importance of self-reported reasons for homelessness differed somewhat for various subgroups, the central reasons were the same: taken together, the structural and systemic problems of unemployment, problems with social assistance, and the lack of affordable housing accounted for the largest proportion of homelessness.

Absolutely homeless people made up approximately a third (30%) of the homeless people. Half (50%) were women. Women, children and youth comprised 65% of this population. Francophones were under-represented in the homeless population in comparison to their numbers in the general population (9% of absolutely homeless people vs. 14% of the total population of North Bay). Indigenous people were greatly over-represented among absolutely homeless people. They comprised a third of the absolutely homeless population but 8% of the total population in North Bay.

*Keywords:* Homelessness, period prevalence study, northern Ontario, absolutely homeless, at risk of homelessness.

## I. INTRODUCTION

Increasingly, homelessness within Canada has captured the attention of governments, researchers, policy-makers and various media. The lack of adequate attention to national housing, income and mental health policies, as well as the changing nature of homelessness, are central issues linked to greater awareness of the need for change (cf. Forchuk, Csiernik & Jensen, 2011). In 2010, the Ontario government acknowledged that the cost of paying for a bed in a homeless shelter for one month is more than double the cost of permanent housing (Ministry of Municipal Affairs and Housing, 2010). Yet government rhetoric on housing homeless people and preventing people from losing their housing has yet to achieve demonstrable effects at the local level.

Growing attention to the issues of extreme poverty and homelessness in northern regions of Ontario has generated efforts to address needs and to promote change. Anti-poverty groups in North Bay have worked to improve access to services for homeless and at risk populations in the region but problems with obtaining sustainable funding are acute, leaving such advances ever vulnerable to cutbacks.

Housing is a pressing issue. With a 1% vacancy rate in 2011 in the Nipissing District, better access to affordable housing is required. A report on poverty reduction in the Nipissing District conducted in 2008 identified several groups at risk, including single parents, older adults and Indigenous people (Provincial Consultation Working Group, 2008). Furthermore, the limited housing available for low income people does not meet national housing standards of affordability, suitability, and adequacy. As in cities such as Sudbury, housing has deteriorated since 2000 due to low rental vacancy rates, strong rental demand and increases in rents (Canada Mortgage and Housing Corporation, 2011). At the same time, Nipissing District, much like other regions in northeastern Ontario, is being impacted by rising numbers of children and youth, as well as Indigenous people facing alarming rates of homelessness (District of Nipissing Social Services Administration Board, 2008, 2009, 2013). North Bay, the principal city in Nipissing District, had a population of 53,651 in 2011 (Statistics Canada, 2012). The current study sought to

determine the extent of homelessness in this urban centre.

Knowledge about the size of homeless populations, characteristics of homeless people and living circumstances within near northern regions of Canada remains inadequate to fully address these issues. Lee, Tyler & Wright (2010, p. 502) observed that, in the USA, there is great interest and concern in understanding the nature of "the new homelessness". They note that research is needed to gain a better understanding of the forms of homelessness that have emerged since the 1980s and the characteristics of the homeless population.

Many service providers who support homeless people may have difficulty comprehending the nature of the challenging life experiences and circumstances for homeless persons. There are both human and systemic costs associated with homelessness (Lee et al., 2010). Northern communities need to acquire a better understanding of homelessness within northern regions of Ontario in order to begin to change perceptions and government policy and to ensure that people's needs are met. Research on issues of deep poverty and homelessness can support local initiatives to make positive changes, including advocacy for policies that can prevent and strive to eliminate homelessness.

A major objective of Poverty, Homelessness and Migration (PHM) is to examine the extent and nature of homelessness in northeastern Ontario communities to gain a better understanding of the issues related to forms of homelessness including absolute homelessness and near homelessness and patterns of migration and transience. This article addresses the findings from the period prevalence count (PPC) completed in the community of North Bay in July 2011. Conducted over a one week period in July 2011, this count is the first step in the larger study, providing an initial framework from which to build understanding.[1]

## A. Defining homelessness

Within the literature on homelessness, varied terms are used to describe differing housing and shelter situations. The Canadian Homelessness Research Network (CHRN, 2012) developed a comprehensive typology of homelessness that includes four major categories; homeless persons may be i) unsheltered, ii) emergency sheltered, iii) provisionally accommodated, and iv) at risk of homelessness. The first two categories refer to circumstances for those who are

often absolutely without housing. The third and fourth categories describe the varied circumstances for persons whose shelter arrangements lack permanence and those who are at risk of becoming homeless. Terms used to refer to persons in the latter two categories include technically homeless, near homeless, precariously housed, provisionally or temporarily accommodated, inadequately housed, at risk or at imminent risk. Those at risk of being homeless are also described as relatively homeless (Peressini, McDonald and Hulchanski, 2010). These categories correspond to the definition of homelessness developed in Europe by the *Federation européenne d'associations nationales travaillant avec les sans-abri* or FEANTSA[2] (2005).

In the current article, the terms at risk, high risk, near homeless and relatively homeless are used synonymously. Like the earlier studies on homelessness in Sudbury (Kauppi, Gasparini & Pallard, 2009), the current project adopted an inclusive definition of homelessness by taking into account people who were precariously housed and vulnerable to becoming homeless in addition to those who were absolutely homeless at the time of the study. As Peressini, McDonald and Hulchanski (2010, p. 2) have noted, the use of "relative definitions", which are broad and inclusive, can ensure that the study includes a "representative sample of all the constituent groups". The broader definition of homelessness enables the development of strategies to address the problems that go beyond emergency response to deal with the fundamental causes of homelessness thereby preventing homelessness.

Casavant (1999) asserted that defining homelessness in terms of the absolute absence of shelter (i.e., the unsheltered homeless population) is overly restrictive. Consistent with this perspective, the approach in the current study has identified and enumerated those who were absolutely without housing as well as those at risk of becoming homeless in order to gain a better understanding of the dimensions of the problem in North Bay.

### 1. Absolutely homeless

We defined absolute homelessness as situations in which a homeless person does not have a place that he/she considers to be home or a place where he/she sleeps regularly. The questionnaire included the following examples of absolute homelessness: no place to call home; home is neither a room, an apartment, nor a house; residing in a room, apartment or house that is not one's own; staying there four times a week

[2] The English name of the organization is Federation of European National Associations Working with the Homeless.

or less; having no arrangement to sleep there regularly.

### 2. At risk for homelessness (relative homelessness)

Due to particular circumstances, a person is at an elevated risk for homelessness (e.g., pending eviction, extremely low income, familial abuse, inability to pay rent, existing medical condition with no benefits). As Peressini et al. (2010) observed, studies employing relative definitions must sample from a wide range of locations to cover the greatest number of sites where persons at risk of homelessness may be found.

### 3. Hidden homelessness

It is difficult to identify the hidden homeless population. This subgroup of the homeless may include people who "double up" by permitting a homeless person to live with them. Doubling up or "double bunking" may be considered as a type of homelessness since it can create housing situations involving overcrowding. A key factor that may create a challenge in counting the "hidden homeless" is the reluctance of low income residents in subsidized housing units to reveal how they are "doubling up" because of fear that they will be penalized if the housing authority were to find out that someone was staying with them. "Double bunking" is often not permitted by public housing authorities. The study of homelessness in North Bay included the hidden homeless who accessed services during the week of the period prevalence count. However, those who did not use services did not have an opportunity to participate in the study.

## B. Estimating homeless populations

Numerous challenges have been described in literature on defining homelessness, counting or estimating the size of the homeless population, and determining an appropriate methodology for studying homeless people (Cronley, 2010; Lee et al., 2010; Toro, 2007). Research in this area continues to be somewhat problematic (Counting Homelessness, 2010). A key problem is that particular subgroups in the population are not captured in "homeless counts" that use particular types of methodologies, such as 24-hour counts and studies that focus on homeless persons who live on the streets (i.e., rough sleepers). The work of Peressini et al. (2010) is useful in that it reviewed methods for counting homeless people and reported that "service-based methods produce the most accurate and reliable results". Indeed, they state such service-based methods reportedly produce more accurate population estimates than the Canadian Census. Moreover, collecting data at services such as shelters, soup kitchens and drop-in centres captures nearly all of the urban homeless population (90 to 95%). Peressini et al. (1996) noted that, since the late 1980s, there has been a tendency to utilize a variation of the service-based methodology in most studies involving counts of homeless people.

The study in North Bay sought to include all agencies and programs in the city that provide services to people experiencing forms of homelessness because it has the potential to capture most of the population. The current study draws on the same methodology used in ten studies conducted on homelessness in Sudbury and Timmins between 2000 and 2011. The use of the same methodology allows for the examination of basic trends in homelessness. Service providers were asked to provide the information on homeless people using their services during a one-week period at the end of July 2011. They collected this information from clients who consented to provide it. The data collection instrument used in conducting the unduplicated count was designed to gather the same information as in the prior studies in northern Ontario but was refined to improve recording procedures and to gather some additional data. The data collection instrument differentiated between people who were absolutely homeless and those who were at high risk of homelessness and collected information on background characteristics, receipt of income support, and the main reasons for homelessness. In addition, the questionnaire gathered information about the physical and mental health problems experienced by homeless people, as well as migration patterns. The project was approved by Laurentian University's Research Ethics Board.

## C. Overview of research results

This article presents the following findings:
- the numbers of people who were homeless in North Bay and absolutely homeless;
- information about the background characteristics including children, youth, women, men, subgroups in the population (i.e., those of Anglo/European origins, Indigenous people, and Francophones);
- sources of income;
- reasons for homelessness; and
- trends in referral of homeless people.

## II. METHODOLOGY

### A. Approach to the study

As noted above, in order to provide accurate data and estimates that reflect the extent of homelessness in North Bay, our approach utilized a service-based method, extended to a full week of data collection in order to maximize the number of people included in the study. The study was conducted during a seven-day period at the end of the month, during the week

of July 20th to July 26th 2011. It focussed on obtaining a count of the homeless population using emergency shelters, social service agencies, and other services supporting this population in North Bay as well as gathering information on their characteristics, reasons for homelessness and referral patterns.

### B. Period prevalence "count" or census of the homeless population

We worked with local service providers in order to obtain an accurate snapshot of the homeless population during a one week period. As noted above, it must be recognized that any count will produce an under-estimate of the total homeless population. There are various factors that contribute to ebb and flow in the homeless population, potentially including seasonal patterns, the school year, billing cycles for utilities such as heating and receipt of social assistance payments. Despite these limitations, by securing the participation of a majority of the service providers in North Bay, a reasonable estimate can be obtained.

A list of providers obtained from the Nipissing District Homelessness Partnership was expanded to ensure that all possible organizations serving this population would be invited to participate. Searches were conducted to identify and locate additional services such as food banks. Using the internet, telephone directories and the network of identified service providers, a list of 37 services was generated. A letter explaining the objectives of the study and the need for participation from all providers was delivered to the agencies along with a copy of the data collection instrument to be used for the count. Every service provider was subsequently contacted by telephone in order to set a date and time for a meeting to review the information to be collected in the study and to determine how the data could be collected from each agency. A questionnaire was used to gather information on each homeless or near homeless person (see explanation in the following section).

### C. The count

By gathering detailed information about each individual using shelters and allied services for seven consecutive days, we were able to identify the number of repeat service users and unique cases. In contrast, other researchers—such as those conducting research on homelessness in Canadian cities including Edmonton (2010) and Vancouver (2011)—have opted to conduct their counts of homeless people by collecting data on a single day (17 to 24 hours). A recent count in Calgary (2012) was conducted over five hours in shelters and on the streets, with a focus on a subgroup of absolutely homeless people. While this approach reduces the time and effort required to collect the

data, it produces a more conservative estimate of the number of homeless people, since individuals who are not visible on the streets or using services on the day of the count will be excluded. Continuing the data collection for a one-week period captures a more accurate "snap-shot" of the homeless population.

Furthermore, by having the count conducted by service providers who are often familiar with the people accessing services, the intrusiveness of the study is reduced while maintaining client confidentiality. Trained research assistants were also placed within some agencies (notably soup kitchens or food banks), due to limited numbers of agency staff available to collect data. The research staff were closely supervised to ensure that the study protocols were followed.

The service-based method used in this study was designed to obtain an unduplicated count of the homeless population in North Bay. In order to accomplish this, the week of July 20th to 26th was identified as the time period in which the count would take place. The timing of the study was planned so that the data collection would be conducted at the end of the month when homelessness has been found to increase (Peressini et al., 1996). Some of the agencies contacted did not participate for various reasons or did not serve any homeless persons during the study. Information for the period prevalence count was gathered by 27 of the 36 agencies invited to participate. The data collection was operationalized by using a questionnaire that would allow us to gather information about each one of the homeless people using the service. It was found that some individuals did not want to provide information about themselves. However, the senior research assistant who supervised the data collection observed that the majority of people using services were willing to participate. The following excerpts from field notes explain the process followed at a food bank:

> The service worker and I decided that when workers were meeting with each service user, a student would go in, introduce the study and ask the clients about willingness to participate after they were finished organizing their food. The workers then brought the service users to one of the offices given to us for the purposes of the study. This worked out well. Most participants agreed to participate. I think it had a lot to do with having trust for the workers at the food bank. The few that didn't want to participate were in a hurry.

Hence, while the method captured most of the homeless population, it is likely that the results provide a conservative estimate of the extent of homelessness in North Bay. While some agencies did not participate

in the study or did not come into contact with homeless persons, it is also possible that, for example, some of the same people utilize the services of non-participating agencies and participating agencies. We also found that the information about the service locations where the study was being completed spread quickly via word of mouth. These factors contributed to a high level of participation in the study by those in the target populations.

The data collection tool was designed to obtain information providing a valid, unduplicated count of the homeless population without raising concerns about violating the privacy rights of individuals accessing services. The data collection tool utilized was adapted from previously developed questionnaires used for counting homeless people, such as the instruments used for Point-In-Time Counts (PIT counts) in the USA[3]. The questionnaire used in the study collected basic socio-demographic information about people accessing services; it gathered information that included the first, middle, and last initials, date of birth, gender, ethnicity/race or cultural background, including Indigenous heritage, linguistic orientation marital or family status, date of access to services and referral (Peressini et al., 1996). We also gathered information on employment, education, income sources, reasons for homelessness, physical and mental health, history of homelessness and migration.

Given the voluntary nature of participation in research involving humans, it is typical for some participants to partially answer questionnaires by skipping some questions. Thus, some data are likely to be "missing" due to non-responses on some questions in a survey (cf. Bryman, Teevan & Bell, 2009). A general rule of thumb is that it is acceptable for 10% of the data to be missing on the variables in a given study (cf. National Centre for Health Statistics, 2010). The missing values on the key variables in the current article indicated that the non-responses among adult participants did not exceed 10%.

### III. RESULTS

### A. Unduplicated count of homeless people

The survey tool provides for the identification of unduplicated cases by examining the first, middle, and last initials as well as the date of birth and gender. Individuals with identical information were considered to be the same person and the duplicated information was eliminated from further analysis. Most individuals provided all information on the data

points required to identify duplicate cases. *In one or two cases, we could not determine whether those with missing data from one agency were included in the count from other agencies, and they were excluded from the analysis.* The raw numbers (duplicated and unduplicated cases) indicated that there were 517 people who were absolutely homeless or at risk of homelessness during the week of the study.

The data collected in North Bay included four duplicate cases. Thus, the analysis of the background information indicated that there were *513 different individuals* who were homeless during the week of the study and accessed the services of a participating agency. The homeless persons who participated in the study included 156 absolutely homeless and 357 persons at high risk of becoming homeless. Those absolutely comprised close to a third (30%) of the people surveyed at the participating agencies (see Figure 1).

### Figure 1. Number of Homeless People, Absolutely Homeless and At-risk
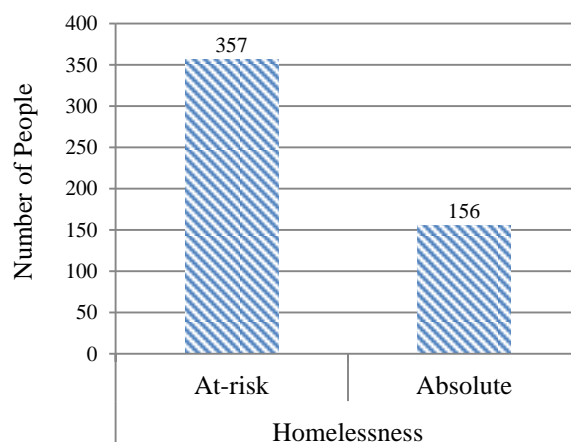


### B. Total homeless population

### 1. Socio-demographic profile of the total homeless population

Table 1 provides a socio-demographic profile of the homeless persons in the sample and shows that there was virtually no difference between the gender of participants. The proportion of girls/women and boys/men who were participants or dependent children of participants was similar (50.8% versus 49.2% respectively).

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[3] Survey tools used in the USA include similar questions as that used in the current study. Examples of questionnaires are available in the websites of 100,000 Homes Campaign (2011) and the US Department of Housing and Urban Development (HUD).

**Table 1. Characteristics
of the Total Homeless Population**

|  | *N* | *%* |
|---|---|---|
| *Gender* | | |
| Female | 234 | 50.8 |
| Male | 227 | 49.2 |
| *Groups* | | |
| Anglophone | 322 | 65.7 |
| Francophone | 43 | 8.8 |
| First Nation | 125 | 25.5 |
| *Language* | | |
| English | 384 | 77.1 |
| French | 82 | 16.5 |
| First Nation | 25 | 5.0 |
| Other | 7 | 1.4 |
| *Age* | | |
| 0 - 4 | 62 | 12.3 |
| 5 - 9 | 39 | 7.7 |
| 10 - 14 | 49 | 9.7 |
| 15 - 19 | 45 | 8.9 |
| 20 - 29 | 79 | 15.6 |
| 30 - 39 | 65 | 12.9 |
| 40 - 49 | 87 | 17.2 |
| 50 - 59 | 68 | 13.4 |
| 60+ | 11 | 2.2 |

Note: The number of participants is less than 513 due to non-responses or missing data on some variables. The percentage of non-responses is within acceptable parameters. Percentages may not sum to 100 due to rounding error.

When taking into account the age groups of men and women, several studies in Northern Ontario have shown that there was a gender difference in homelessness among adults. For example, an examination of the average (mean) age of homeless men and women indicated that there has been a significant gender difference in the age of homeless people in Sudbury, wherein the average age of women has been consistently lower compared to men. This was also found in the North Bay study (see Figure 2). The average age of women above the age of majority (18+) was 38 versus 41 for men[4] in this age group. The age difference between men and women is statistically significant among those at risk of homelessness but not among the absolutely homeless; in the latter group, the average age of both men and women in North Bay was 35.

According to the overall age distribution of homeless people, there are many children under 10 years among the homeless population (fully a fifth of people who were homeless). Moreover, young people aged 10 to 19 represented a substantial proportion of those who were homeless, at 19%. Few people (2%) aged 60 and older were present in the homeless population. Thus, a majority of homeless people were adults between 20 and 59 years of age (59.2%) but well over a third were children or elderly persons (40.8%).

**Figure 2. Mean Age by Gender**
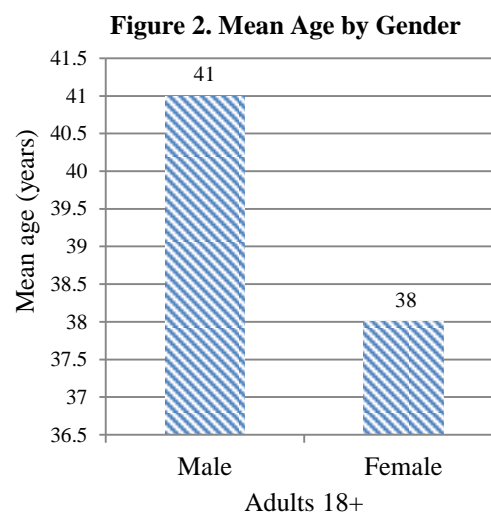


With regard to the self-identification of Indigenous heritage or linguistic/cultural backgrounds (Anglophone or Francophone), most homeless people reported that they were Anglophones of European origins, compared with the number of Francophone or Indigenous people (see Table 1). While Indigenous people were a minority in the homeless population, they are greatly over-represented amongst homeless people, at over a quarter of the homeless population. According to Statistics Canada (2011), people reporting Indigenous identity, including First Nations, Metis, Inuit and multiple Indigenous identities made up 7.9% of the population in North Bay. In contrast, while French-speaking people are also a minority in the population, they were greatly under-represented (8.8 %) amongst homeless people compared to their

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[4] $p < .05$

proportion in the general population of North Bay. Those whose mother tongue was French comprised 14.3% of the total North Bay population, according to the 2011 Census (Statistics Canada, 2012b).

The number of homeless people who were members of visible minority groups was very small, with only three individuals participating in this study (less than 1% of the homeless persons in the study). This finding reflects the small proportion of people from visible minorities in the North Bay population.

### 2. Receipt of social assistance benefits and sources of income

Table 2 shows the sources of income reported by adults. The main source of financial support from government sources was ODSP benefits, reported in 39% of responses. The second type of support was Ontario Works (OW) benefits, cited by approximately 23% of homeless adults, followed by Canada Pension Plan (CPP), noted by 5%, or Employment Insurance (EI), reported by 4%.

**Table 2. Sources of Income**
**for the Total Homeless Population**

| Sources of income [a] | N | % |
|---|---|---|
| Ontario Disabilities Support Program (ODSP) | 148 | 39.6 |
| Ontario Works (OW) | 85 | 22.7 |
| Employment/ self-employment | 53 | 14.2 |
| No income | 29 | 7.8 |
| CPP or OAS | 20 | 5.3 |
| Employment Insurance, employment training support or WSIB | 15 | 4.0 |
| Other (savings, private pension, support from family, child support, sale of personal assets) | 24 | 6.4 |

[a] Results are based on multiple responses of adult participants.

The remaining types of government income support, reported by a few individuals came from Workplace Safety and Insurance Board (WSIB) benefits, employment training funds, Old Age Security (OAS), or the Child Tax Credit. Some of the participants relied on a variety of private sources for financial support. Further analysis of the sources of income

indicated that the overall proportion of homeless people *not* receiving any *government support benefits* was approximately a quarter.

A larger proportion of young people (18 to 24) indicated that they were not receiving any type of government benefits (42%). The results indicated that 29 individuals (approximately 8%) had no source of income.

### 3. Marital/family status

The findings of the study reinforce those of our previous studies on homelessness in northeastern Ontario indicating that the majority of homeless adults are single/unattached or divorced/widowed (see Table 3). Less than a third of the adults in the study reported that they were married or in a common law relationship.

**Table 3. Marital Status**
**for the Total Homeless Population**

| Marital status | N | % |
|---|---|---|
| Single | 159 | 48.5 |
| Married/common law | 96 | 29.3 |
| Divorced, separated or widowed | 73 | 22.2 |

Note: Results are based on the responses of adult participants.

### 4. Reasons for homelessness

Table 4 summarizes the main reasons for homelessness in North Bay among adult participants. They were asked to identify all relevant reasons for homelessness. Reflecting the complexity of homelessness, the large number of responses (1,716) indicates that a substantial number of the respondents reported that more than one factor led to their living circumstances. When combined, the central reasons stem from the structural/systemic problems of unemployment, problems with social assistance, and the lack of affordable housing. These issues accounted for the largest proportion of homelessness from the perspectives of the participants.

Firstly, the results indicate that the inability to find work or an adequate level of employment was a main cause of homelessness. Unemployment or underemployment, as well as low wages or lack of money, were identified as the central reasons for homelessness. The lack of access to employment and income were cited by all adult respondents in the study.

Secondly, a substantial proportion of homeless people noted problems with social assistance. For example, they mentioned that social assistance payments were inadequate to live on (n=113), that their payments from social assistance were late (n=63), that their benefits had been cut (n=58) or that they did not qualify for benefits (n=49). Over three-quarters of all adult participants (87%) indicated that issues pertaining to social assistance were reasons for homelessness.

**Table 4. Main Reasons for Homelessness in the Total Homeless Population**

| Reasons for homelessness [a]: | N | % |
|---|---|---|
| Problems with work:<br>• Unemployment/Seeking work<br>• Low wages<br>• No money | 481 | 28.0 |
| Problems with social assistance (including ODSP):<br>Welfare not adequate/late<br>Social assistance cut<br>Waiting for disability pension<br>Does not qualify for OW/ODSP | 310 | 18.1 |
| Illness, disability or mental illness | 234 | 13.6 |
| Problems with housing:<br>Unable to pay rent or mortgage<br>Evicted or kicked out<br>Housing not adequate | 218 | 12.7 |
| Domestic violence and family issues (including divorce) | 213 | 12.4 |
| Substance use | 126 | 7.3 |
| Out of jail | 58 | 3.4 |
| Travelling/transient/ relocated, transferred or moving | 49 | 2.9 |
| Other | 27 | 1.6 |
| *Total responses* | *1,716* | *100* |

[a] Results are based on multiple responses. Percentages show the percent of responses.

Another constellation of structural reasons for homelessness pertained to housing problems; 128 individuals reported that they were unable to pay their rent (or in a few cases, a mortgage) while a further 82 people had been evicted from their housing or "kicked out" of their home. Several indicated that they were having problems with the landlord, family members or roommates, or that they could not obtain

suitable or affordable housing. Overall, problems with housing were indicated by well over half (61%) of the adult participants.

Physical or mental illness or disability constituted a major reason for homelessness among the participants. It is significant that two-thirds of the adults in the study reported forms of illness as a factor related to homelessness. Family problems, including domestic violence and divorce accounted for 12% of the responses and these issues were noted by over half of the adult sample (n=213). In most cases a general response indicating "family issues" was given. Divorce or separation was reported by 59 individuals as being directly linked to their homelessness. A few specifically mentioned that the responsibility for caring for children or elderly parents was linked to homelessness. Substance use was reported as a cause of homelessness in approximately 7% of the responses of the homeless people in the study. Finally, the number of responses indicating transience, relocation, or moving or release from jail/prison was relatively small (about 3% for each of these factors).

**5. Reasons for homelessness by gender, age, and ethnicity**

Boxes 1 and 2 list the main reasons for homelessness, in order of importance, among various sub-groups based on gender and ethno/cultural background (Anglophone, Francophone or Indigenous).

**Box 1. Main Reasons for Homelessness by Gender**

| Men (adults) | Women (adults) |
|---|---|
| Unemployment/ seeking work | Unemployment/ seeking work |
| Problems with social assistance | Problems with social assistance |
| Physical or mental illness/disability | Family issues/ domestic violence/ divorce |
| Housing issues/ inability to pay rent/mortgage | Housing issues/ inability to pay rent/ mortgage |
| Family issues/ domestic violence/ divorce | Physical or mental illness/disability |
| Substance use | Substance use |

The results reinforce the view that there are more commonalities than differences in the main reasons

for homelessness among the various subgroups. Structural problems were cited as the main reason for homelessness by all subgroups of homeless people. Without exception, all of these subgroups reported unemployment, problems with social assistance and problems with housing as being among the main reasons for homelessness.

**Box 2. Main Reasons for Homelessness**

| *Anglophones* | *Francophones* | *Indigenous* |
|---|---|---|
| Unemployment /seeking work | Unemployment /seeking work | Unemployment /seeking work |
| Problems with social assistance | Problems with social assistance | Problems with social assistance |
| Physical or mental illness/ disability | Physical or mental illness/ disability | Physical or mental illness/ disability |
| Housing issues/inability to pay rent/mortgage | Housing issues/inability to pay rent/mortgage | Family issues/ domestic violence/ divorce |
| Family issues/ domestic violence/ divorce | Family issues/ domestic violence/ divorce | Housing issues/inability to pay rent/ mortgage |
| Substance use | Substance use | Substance use |

Family issues, including divorce/separation and domestic violence were identified more often by women than by men. Women (n=111) reported a wider range of family and relationship issues compared to men (n=79). In addition to divorce/separation and violence or abuse, as noted above, women mentioned that responsibility for grandchildren, children and aging parents contributed to circumstances leading to homelessness.

Regarding the frequency with which those of Indigenous, Francophone and Anglophone origins reported the various reasons for homelessness listed in Table 5, there were few differences in the order of importance of the six top issues. Relative to their numbers within the sample, the order of importance of unemployment, social assistance, illness, housing, family and substance use was very similar. Among Anglophones and Indigenous people, housing and family issues were noted by similar proportions within their respective groups and suggested that family and housing-related issues are equally important as reasons linked to homelessness (i.e. cited by two-thirds or more of both Indigenous and Anglo-

phones) from the perspectives of these groups of homeless people. In contrast, a minority of Francophones cited family issues as leading to homelessness. In general, substance use was cited less often than other factors by all three ethno-cultural groups.

**Table 5. Characteristics of Absolutely Homeless People**

| | *N* | *%* |
|---|---|---|
| *Gender:* | | |
| Female | 76 | 52.8 |
| Male | 68 | 47.2 |
| *Groups:* | | |
| Anglophone | 96 | 65.3 |
| Francophone | 9 | 6.1 |
| First Nations | 42 | 28.6 |
| *Language:* | | |
| English | 123 | 79.4 |
| French | 25 | 16.1 |
| First Nations | 7 | 4.5 |
| Other | – | – |
| *Age* | | |
| 0 - 9 | 23 | 21.6 |
| 10 - 14 | 17 | 11.1 |
| 15 - 19 | 14 | 9.2 |
| 20 - 29 | 34 | 22.2 |
| 30 - 39 | 22 | 14.3 |
| 40 - 49 | 19 | 12.4 |
| 50 - 59 | 13 | 8.5 |
| 60+ | 1 | 0.7 |

Note: The number of participants is less than 513 due to non-responses or missing data on some variables. The percentage of non-responses is within acceptable parameters.

**B. Absolutely homeless population**

Over three quarters of the participating agencies/services (74% or 20 of 27) identified at least one person who was absolutely homeless. The agencies included

food banks, soup kitchen, and services for housing or shelter, crisis, Indigenous people, mental health, employment, substance use treatment/recovery, and family services. In total, the survey at these agencies identified 156 people who were absolutely homeless during the week of the study.

## 1. Socio-demographic profile of the total homeless population

The analysis indicated that the proportions of boys/men and girls/women who were absolutely without housing were similar (see Table 5). Comparing the proportions of Anglophones, Francophones and Indigenous people within the general population and in the study, the results indicated that Anglophones and Francophones were under-represented, while Indigenous people were over-represented (over a quarter of those absolutely without housing).

Absolutely homeless Indigenous people included those who self-identified as First Nations, Métis, Cree, Ojibway or mixed heritage (see also Table 2 showing the total homeless population).The analysis of age included children in order to provide for an overview of the full age range of this population. The range was less than a year to 63 years. The absolutely homeless population included 41 children under age 12 (27% of absolutely homeless persons). In addition, 19 adolescents aged 12 to 17 were absolutely homeless (12%). It is remarkable that children and youth up to the age of majority constituted 39% of the absolutely homeless population in North Bay. Furthermore, women, children and youth comprised 70% of this population.[5]

Despite the large proportion of homeless children and youth, the majority of absolutely homeless people were adults 18 years old and over (60.8%). A small number of older adults, above age 60 were among those absolutely without housing (n=3).

## 2. Marital/family status

Over half (56%) of those who were absolutely homeless were single/unattached individuals while, in addition, close to one-quarter were divorced, separated or widowed (see Table 6). Therefore, only a minority of those who were absolutely homeless were in marital or cohabiting relationships (22%). An examination of gender differences in marital status indicated that more absolutely homeless men were single (64%) compared to women (48%), while slightly more of the women were married or in common law relationships (F=28%, M=14%). In contrast, similar proportions of

absolutely homeless men and women were divorced, separated or widowed (F=24%, M=21%).

Twenty two absolutely homeless persons stated that they had custody of children and most of these people were women. Well over three quarters of the men (84%) stated that they did not have custody of any children. The gender difference pertaining to custody of children was statistically significant.[6] Some of the parents (n=16) were accompanied by their children when they were accessing services.

**Table 6. Marital Status for Absolutely Homeless Adults**

| Marital status | N | % |
|---|---|---|
| Single | 55 | 55.6 |
| Married/common law | 22 | 22.2 |
| Divorced/widowed/separated | 22 | 22.2 |

Note: Results are based on the responses of adult participants.

## 3. Receipt of social support/welfare benefits and sources of income

Table 7 shows the sources of income for those who were absolutely homeless. While most had only one source of income, ten individuals had an additional source. A few individuals had combined income from more than one government program or from a government program and income from employment. Based on other data in the survey, some participants indicated that sources of funds were panhandling, busking, odd jobs or family members.

Approximately a sixth (17%) indicated that they had no source of income. The single largest source of income, Ontario Works, was received by over a third of respondents. After Ontario Works, the source of income mentioned by the largest number of individuals was a disability pension (i.e. Ontario Disabilities Support Program or ODSP). Only a small proportion of absolutely homeless individuals had employment income and even fewer were receiving employment insurance benefits or Canada Pension Plan. A small number of the absolutely homeless people had other sources of income (n=6); those who did often cited sources such as family support, the Children's Aid Society or a private pension. Comparing the sources of income for the absolutely homeless and those at risk indicated that the near homeless or at risk population, as a whole, had greater access to a range of financial supports. These

[5] This percentage is based on the subsample of 143 participants for which data were available. The number of non-responses was within acceptable limits.

[6] $p < .01$

additional supports for the latter group included self-employment income, savings, support from partners or the sale of assets.

**Table 7. Sources of Income
for Absolutely Homeless People**

| Sources of income [a] | N | % |
|---|---|---|
| No income | 17 | 15.7 |
| Ontario Works | 37 | 34.3 |
| ODSP | 25 | 23.1 |
| Employment | 12 | 11.1 |
| Employment Insurance (EI) | 7 | 6.5 |
| CPP | 4 | 3.7 |
| OAS | – | – |
| Other (e.g. family support, private pension) | 6 | 5.5 |

[a] Results are based on multiple responses. Percentages may not sum to 100 due to rounding error.

### 4. Reasons for absolute homelessness

As noted above, the questionnaire allowed participants to indicate multiple reasons for homelessness. Therefore, the number of responses shown in Table 8 is greater than the number of participants. The main reasons for absolute homelessness were based on the perceptions of the homeless individuals. When viewed as a constellation of issues, structural problems such as unemployment, lack of access to social assistance, poverty and lack of affordable housing were the primary causes of absolute homelessness in North Bay. These structural or systemic issues accounted for 60% of the responses given by people who were absolutely homeless.

The largest number of people indicated that they were absolutely homeless because they were unemployed, could not obtain employment or had low wages or no wages (n=110). In total, over a quarter of the responses pertained to employment related issues. As we noted above with regard to reasons given by the total sample of homeless persons, problems with income security programs, notably Ontario Works (OW) and Ontario Disabilities Support Program (ODSP), were directly linked to homelessness. In North Bay, 67 people reported that they were absolutely homeless because they were deemed to be ineligible for social assistance benefits or their benefits were late or cut, or were simply inadequate to live on.

The inability to pay rent is clearly linked to poverty and low wages and to the lack of availability of affordable housing. Many people become homeless because of eviction or inability to pay rent. In July 2011, 19 people reported that they were absolutely homeless because they had been evicted from their housing and an additional 32 people did not have enough money to pay rent. Others indicated that they faced difficulties with roommates or finding a suitable place to live.

**Table 8. Main Reasons
for Absolute Homelessness**

| Reasons for homelessness[a] | N | % |
|---|---|---|
| Problems with work:<br>• Unemployment<br>• Seeking work<br>• Low wages<br>• No money | 110 | 28.1 |
| Problems with social assistance:<br>• Welfare not adequate/late<br>• Social assistance cut<br>• Waiting for disability pension<br>• Does not qualify for OW | 67 | 17.1 |
| Problems with housing:<br>• Unable to pay rent or mortgage<br>• Evicted or kicked out<br>• Housing not adequate | 57 | 14.5 |
| Domestic violence and family issues (including divorce) | 52 | 13.3 |
| Illness or mental illness | 37 | 9.4 |
| Substance use | 35 | 8.9 |
| Travelling/transient/ relocated, transferred or moving | 15 | 3.8 |
| Out of jail | 14 | 3.6 |
| Other | 5 | 1.3 |
| Total | 392 | 100 |

[a] Results are based on multiple responses, therefore the number of responses is greater than the number of absolutely homeless individuals.

Domestic violence and other family issues, including divorce or separation were also cited as causes of homelessness. When these categories are combined, they accounted for absolute homelessness among 13% of the responses of those who did not have housing (n=52).

The participants in the study reported other issues as reasons for absolute homelessness. Firstly, physical or mental illnesses or disabilities were cited by 37 individuals. Secondly, a number of people indicated that struggles with substance abuse were related to homelessness. This was identified by 35 individuals. Thirdly transience was reported by relatively few people as the main reason for becoming absolutely homeless. In July 2011, 15 individuals stated that they were absolutely homeless for this reason. Finally, release from jail was given as a reason for absolute homeless by 14 people.

## 5. Referral to services

Most absolutely homeless people stated that they had not been referred to other services in North Bay. A fifth (20.8%) were reportedly referred to other service providers in order to assist with the problems they were experiencing. The main types of referrals were for housing, mental or physical health services, addictions, or income/financial assistance. However, the vast majority indicated that they had not been referred to other services.

## IV. Conclusion

The study findings can draw attention to the needs of people living with circumstances of homelessness and can be used to support applications for funding from senior levels of government. The study emphasizes the importance of further research to make changes around homelessness in North Bay, and more broadly, in the District of Nipissing. A community forum held in North Bay in early 2013 was intended to obtain community input on recommendations and to raise awareness about the extent and nature of homelessness in the city.

Yet the findings of the current study, which indicated the presence of substantial numbers of extremely poor and homeless individuals in North Bay, are not evident in the Nipissing District 10 Year Housing and Homelessness Plan 2014-2024. The lack of explicit recognition of the large number of homeless people in the city of North Bay, within the 10 year plan, suggests, as Lee et al. (2010) have argued, that more effort is required to address the fundamental issue of how to ensure that people are housed and remain housed.

Addressing this issue requires policy makers at all levels of government to accept the full scope of changes that must be made to address the extent of extreme poverty and homelessness. Housing is central to resolving the problem of homelessness. One example pertains to the findings indicating the substantial numbers of Indigenous people who require culturally appropriate services.

## Strengths and limitations

Given the increasing scarcity of appropriate housing, and the challenges people face in making ends meet when relying on OW or ODSP benefits, it is worth noting that there are numerous difficulties in counting the homeless. Despite the strengths of service-based period prevalence counts and the potential for capturing 90 to 95% of the homeless population (Peressini et al., 2010), any homeless count is bound to underestimate the numbers of people who are homeless and precariously housed.

The strength of the methodology is indicated by the consistency in the general patterns in the findings from eleven studies of homelessness in northeastern Ontario. The results from the current study reinforce previous findings from our research on homelessness in northeastern Ontario by revealing the diversity in the local homeless populations. Strategies to end homelessness in northern communities must take into account the needs of Indigenous people who are so greatly over-represented amongst those without stable housing. In addition, the wide range of issues must be recognised, including the lack of access to employment among many homeless people, as well as the women, children and adolescents dealing with the impacts of family struggles, abuse and violence, people experiencing mental illness or physical disabilities, those struggling with substance abuse and those who are making the transition from incarceration to community life.

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