

Calm Before the Storm

The Great Recession's Impact on Homelessness

Nick Falvo¹

PhD Candidate
School of Public Policy and Administration
Carleton University
Ottawa, Canada

nfalvo@connect.carleton.ca

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But even as confidence returns to our economy, it would be a mistake to declare that the recession is completely behind us.

—Speech from the Throne
House of Commons, Canada
March 3, 2010

I. Introduction

Recessions are much more than a numerical change in Gross Domestic Product (GDP) or another term for high unemployment. The full impact of a recession takes many years to completely unfold and a recession's impact on households and communities is neither straightforward nor immediate. The homeless population of a given jurisdiction is one of the last groups to see a change after the onset of a recession, making homelessness the opposite of the proverbial canary in the mine shaft. To be sure, if a drop in GDP is one of the first changes brought about by a recession, an increase in the number of homeless persons is one of the last. Indeed, individuals resort to sleeping in a homeless shelter as an absolute last resort. There is therefore a lag effect during a recession—a delay of several years between the onset of the recession and the increase in the homeless population.

The purpose of this essay is to explain how recessions have traditionally impacted homelessness. It will then discuss the current recession with a focus on Toronto, Canada. Toronto is the focus in part because, with a population of roughly 2.6 million people (5.5 million in the Greater Toronto Area),² it is Canada's largest city and sixth largest

² See: http://www.toronto.ca/toronto_facts/diversity.htm

government (City of Toronto, 2009b). It is also the focus because the present writer worked in that city for 10 years doing front-line work with homeless persons (principally as a mental health outreach worker). The essay will discuss Canada's policy responses to the current recession and offer a policy recommendation.

Section II of this essay looks at the historical impact of recessions on homelessness. Section III looks at the current recession—in particular, the context in which it is unfolding, the impact it has already had at the ground level, and the “lag effect” that typically occurs during a recession. Section IV offers a brief assessment of the policy responses of both the federal and provincial governments respectively. Section V provides a policy recommendation and the last section concludes.

II. Historical Impact of Recessions on Homelessness

Since World War II, recessions—and the increase in unemployment that accompany them—have increased homelessness more than any other factor. Though longitudinal data on homelessness has not been methodically kept, there are numerous indicators that make it clear that North America's homeless population rises very significantly during recessions. Bacher and Hulchanski (1987), referring to Canada during the Great Depression, noted that “in 1932 federal officials estimated that there were at least 70,000 ‘single homeless unemployed males’ drifting about the country in search of work (Bacher and Hulchanski, 1987: 152).” Admittedly, circumstances were very different during the Great Depression. To be sure, the unemployment rate surpassed 20 percent and cash benefits for Canada's poor were virtually non-existent (Stapleton, 2009b: 1). Nevertheless, the potential impact of high unemployment on homelessness was made painfully clear.

More recently, Burt et al. (2001) argue that the 1981-1982 recession resulted in increased demand for emergency shelter and meal services in the United States, so much so that homelessness became a top priority for policy-makers in that country for the first time *since* the Great Depression (Burt et al., 2001: 241). In addition, Falvo (2009) argues that it was after the recession of the early 1990s that street homelessness in Toronto increased significantly (Falvo, 2009: 10).³

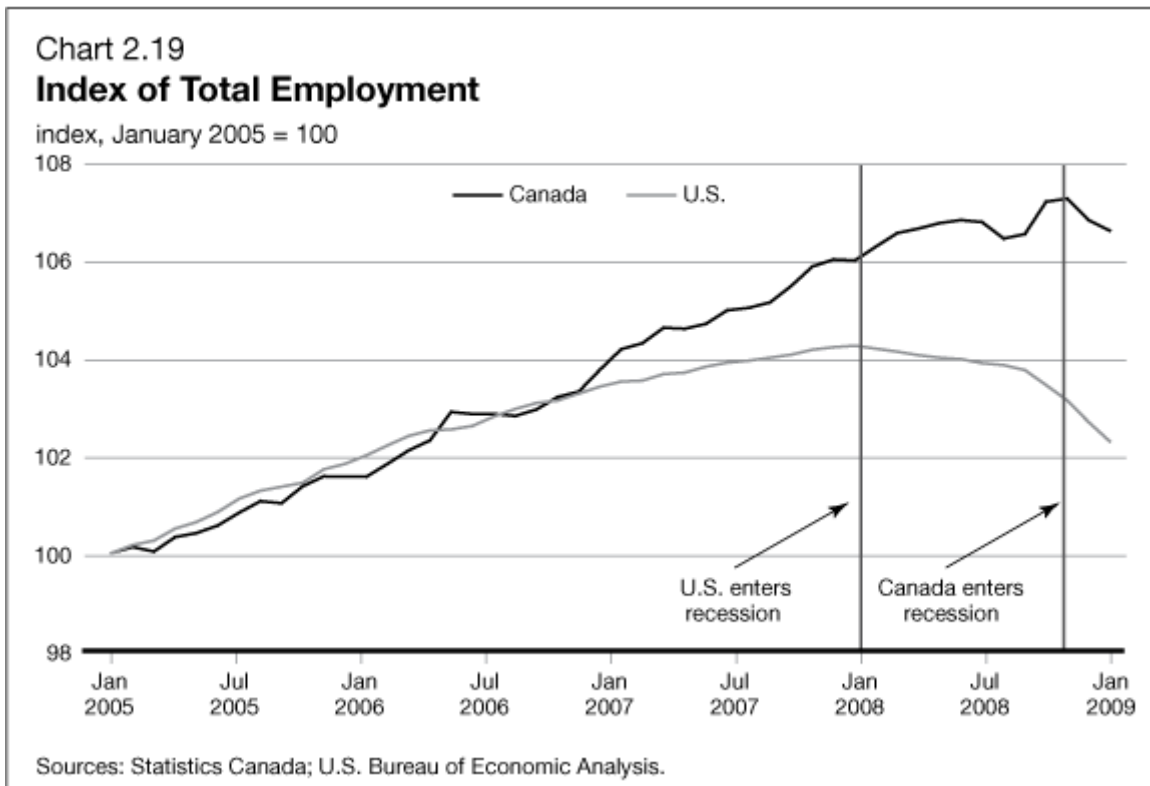
Culhane et al. have conducted a multi-variate time-series analysis of family shelter admissions in Philadelphia, looking at how shelter admissions were impacted by unemployment, the cost of rental housing, the implementation of the far-reaching United States' welfare reform in 1996, and the size of welfare caseloads. Their analysis reported "a significant positive effect of unemployment and housing costs" on shelter admissions, yet no effect of either the implementation of welfare reform or of changes to the size of welfare caseloads. Moreover, the unemployment rate was the only variable in the analysis that ended up being "significant" in a true statistical sense (Culhane et al., 2003). This appears to indicate that homelessness comes about very much as a result of job loss, and apparently more so than any other individual factor.

III. The 2008-2009 Recession

Using two consecutive quarters of inflation-adjusted decline in GDP as a gauge, Canada has experienced a total of six recessions in the past 80 years, with the Great Depression of the 1930s being by far the most serious. To be sure, GDP fell in four consecutive *years* during the Great Depression and was "almost cut in half" (Yalnizyan,

³ Admittedly, the recession was not the only major development of the early 1990s that would have impacted street homelessness in Toronto. Other developments include: significant reform to unemployment insurance, reductions to social assistance benefit levels, and the termination of new social housing units (Falvo, 2009: 10).

2009: 8). The following chart was featured in *Budget 2009: Canada's Economic Action Plan*. It illustrates that the 2008-2009 recession hit Canada almost one full year after it hit the United States.



Consistent with the above chart,

Canada...experienced a recession that was less severe and shorter than in the other G7 nations. Between the third quarter of 2008 and the second quarter of 2009, real GDP in Canada fell by 3.6%. This compares with a total decline of 3.8% in the US during 2008-2009, and even larger declines in Europe and Japan. The drop in Canada's GDP that occurred over those three quarters also was shorter than the four to six quarters of contraction in the other G7 nations...(Cross, 2010: 3.1).

Furthermore, Canada's official unemployment rate did not rise as much during this recession as it did in the early 1990s. Indeed, it rose by just 2.5 percentage points in 2008-2009, compared with 4.2 percentage points in the 1990-1992 period (Cross, 2010: 3.2).

That said, the recession is widely expected to have a long-lasting impact, not unlike what happened during Canada's last major recession. Indeed, real GDP dropped by just 3.4 percent in the early 1990s—albeit over four quarters rather than three (Cross, 2010: 3.2). Yalnizyan, in reference to the recession of the early 1990s, notes that:

it took three-and-a-half years for real GDP to rebound to its pre-recessionary level. The labour market took even longer to recover. It took...seven full years for the number of full-time jobs to be restored (Yalnizyan, 2009: 21).

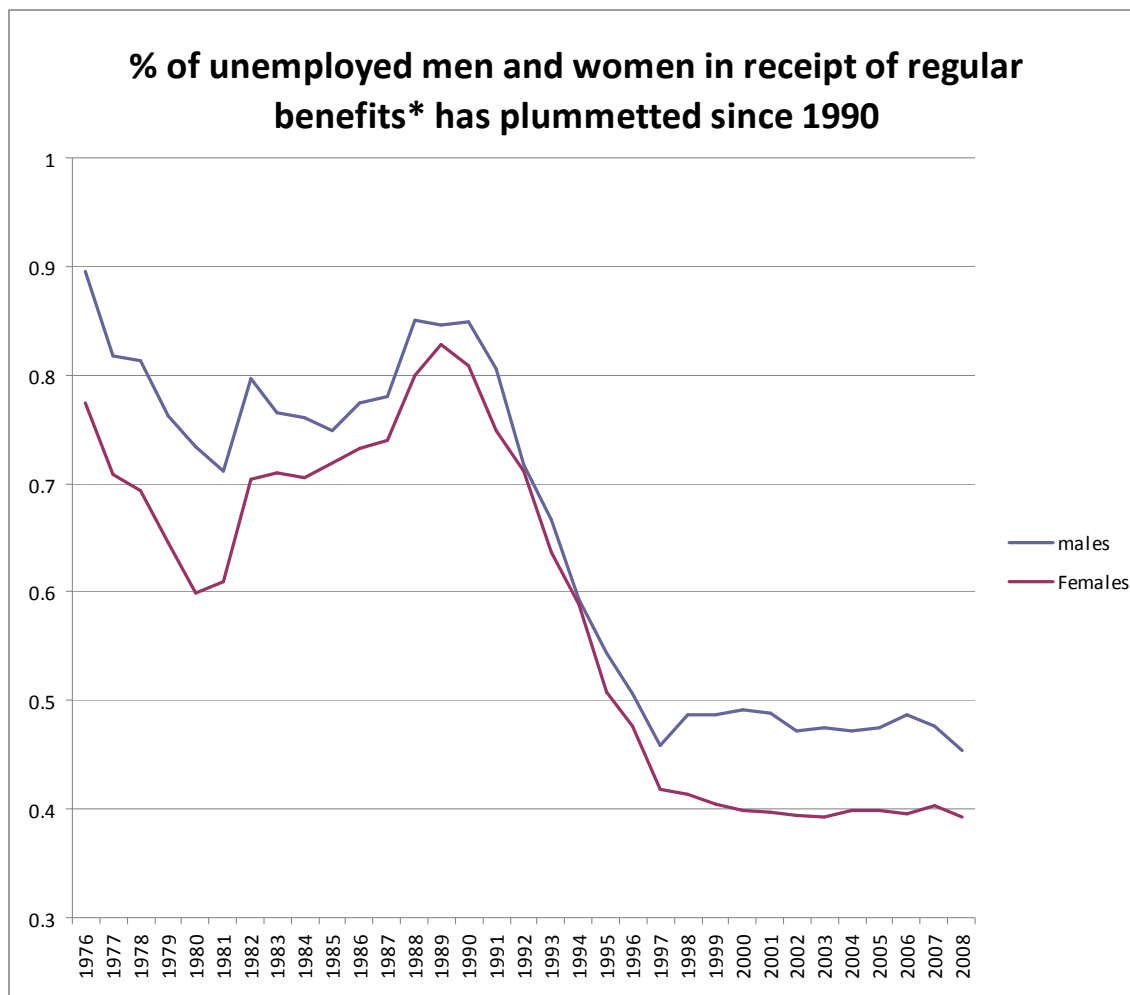
Several indicators suggest that the current recession could impact Canadians harder than past recessions. According to Yalnizyan (2009):

Household debt was at a record high going into this recession, with an average \$1.40 owed on every dollar of income in 2008. In 1990, average household debt was 91 cents on the dollar (Yalnizyan, 2009: 7).

In reference to changes made over the years to Canada's unemployment insurance system, Yalnizyan (2009) also makes the following observation:

In the last recession, 85% of unemployed men and 81% of unemployed women could rely on benefits if they lost their job; today only 45% of men and 39% of women can. The last time the unemployed were this exposed to economic risk was in the 1940s (Yalnizyan, 2009: 5).

This phenomenon is illustrated in the chart below.



Source: Yalnizyan (2009: 35).

It should also be noted that the real value of weekly unemployment insurance benefits is roughly 20 percent lower now than during the recession of the early 1990s (Mendelson, Battle and Torjman, 2009: 3), and “much below the OECD average” (Osberg, 2009: 3).

Moreover, those not eligible for EI benefits—or whose EI benefits have been exhausted—will have greater difficulty surviving on social assistance benefits and remaining housed during this recession than the last one. Indeed, welfare benefit levels in Ontario are now 45 percent lower in real terms than they were in 1993 (Stapleton, 2009c: 4).

It should be borne in mind however that not everything about the context of the current recession is less favourable for low-income Canadians than it was during the recession of the early 1990s. For example, the National Child Benefit Initiative was brought into place in 1998 and currently provides up to \$3,300 annually per child for low-income households (Battle, 2008). Most of Canada's provinces and territories have also brought in their own provincial child benefit initiatives.⁴ Finally, unlike in the early 1990s, all Canadian households—including low-income households—are eligible to receive the Universal Child Care Benefit (UCCB), representing \$100 per month for children under the age of six.⁵

With respect to aid for homeless persons, considerably more money is spent on homelessness services today than was the case in the early 1990s. For example, in the 1992-1997 period alone, Metro Toronto's annual budget for "services to the homeless" increased from \$38 million to \$56 million (Main, 1997: 23). Moreover, the federal government initiated the \$135 million-a-year Supporting Community Partnerships Initiative (SCPI) in 1999. The Initiative's aim has been to provide support to organizations providing services to homeless persons—while not intended to fund new social housing *per se* (Falvo, 2003), it has resulted in roughly 750 "transitional housing" units in Toronto alone (Falvo, 2009: 17). Further,

the 1999-2000 period saw a major expansion in homeless services in Toronto, in part due to the provincial government's response to the final report of the Mayor's Homelessness Action Task Force and in part due to the advent of the SCPI. Increased services from both of these initiatives came in the form of a rent bank, eviction prevention programs, more housing of workers in shelters and the province's Off the Streets Into Shelters street outreach program. This period also saw an increase in the number of all-day shelters and the revamping of Seaton House, Toronto's largest men's shelter...(Falvo, 2009: 17).

⁴ For more on these, see the following link: http://www.cra-arc.gc.ca/bnfts/rltd_prgrms/menu-eng.html

⁵ For more on the UCCB, see the following link: <http://www.cra-arc.gc.ca/bnfts/uccb-puge/menu-eng.html>

In December 2006, the federal government modified the SCPI program, renaming it the Homelessness Partnering Initiative (HPI). Furthermore, during the 2008 federal election campaign, the federal Conservative Party announced that the HPI program (or possibly some variation of it) would continue for at least an additional five years (Pearce, 2009).⁶ Finally, it should be noted that since 2005, Toronto has been housing roughly 600 homeless persons per year through the Streets to Homes program, which did not exist during the last major recession.⁷

Thus, when considering potential homelessness in the current context as compared with the context of Canada's last major recession, it is clear that there are some factors that could potentially bring on more homelessness than was the case in the early 1990s, and some factors that could potentially limit the rise of homelessness. For instance, the table below identifies certain factors that pose increased challenges for the current recession, including: a sharper drop in GDP, a higher rate of household debt, reduced unemployment insurance benefit coverage, and reduced social assistance benefit levels. On the other hand, factors that may help prevent a rise in homelessness include a shorter period over which time GDP dropped, a considerably smaller drop in the official unemployment rate, more generous child benefits—particularly for parents with labour force attachment—and, at least in Toronto, a much more sophisticated system of direct supports for the homeless.

⁶ HPI's official expiry date is March 2011. The wording of the campaign commitment would therefore suggest that current annual funding levels will remain until at least March 2014. That said, the program structure could potentially change after March 2011 (Pearce, 2009).

⁷ For more on Streets to Homes, see Falvo 2009a.

Which Recession Will Be Worse for Homelessness?		
	1990-1991	2008-2009
Depth of GDP Drop	3.4%	3.6%
Length of GDP Drop	4 Quarters	3 Quarters
↓ in Unemployment Rate	4.2 %	2.5%
Household Debt	\$0.91	\$1.40
UI/EI Coverage	81-85%	39-45%
Social Assistance ⁸	\$11,400	\$7,352
CCTB/NCB	N.A.	\$3,300
UCCB	N.A.	\$100/month per child
Social Housing (Ontario) ⁹	7,000 New Units Annually	2,250 New Units Annually
Homelessness Services	Sparse	Comprehensive

III. I Impact on the Ground

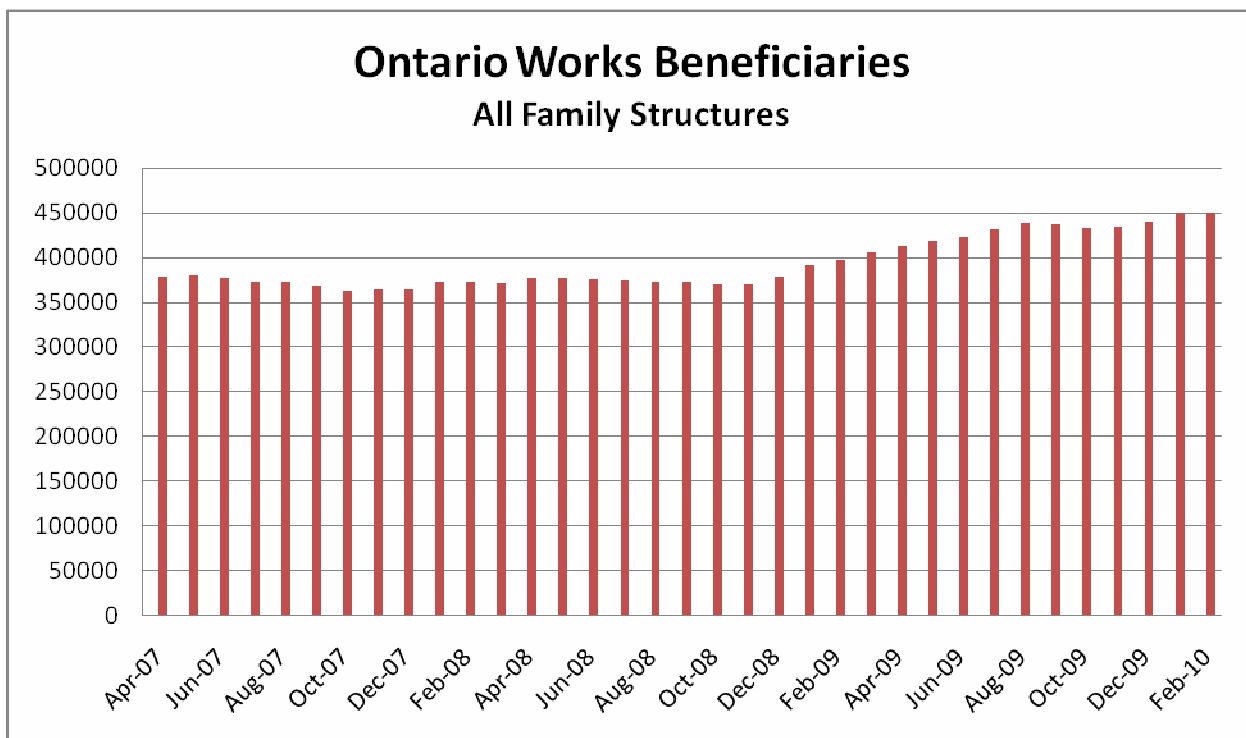
One of the clearest indications of the current recession's impact on low-income households has been the significant increase in the use of food banks. *Hunger Count 2009* revealed an 18 percent increase of food bank use across Canada for the 12-month period leading to March 2009, representing "the largest year-over-year increase on record" (Food Banks Canada, 2009: 1-2). In Toronto, the local situation largely mirrors the national trend, with Toronto's Daily Bread Food Bank reporting a 17 percent increase in visits during the first quarter of 2009 as compared with the first quarter of 2008. The

⁸ Figures are for a single person considered employable, and with no dependents. Amounts are in constant 2008 dollars and are for the years 1992 and 2008 respectively (Source: National Council of Welfare).

⁹ To be discussed briefly below, in Section IV.

Toronto report also notes that, of the new food bank clients, job loss or reduction in working hours is the single biggest factor cited when asked why they use the food bank (Oliphant et al., 2009: 3).

Another indication of the impact of the recession on the ground is the very substantial increase in people relying on social assistance, as illustrated below for Ontario.



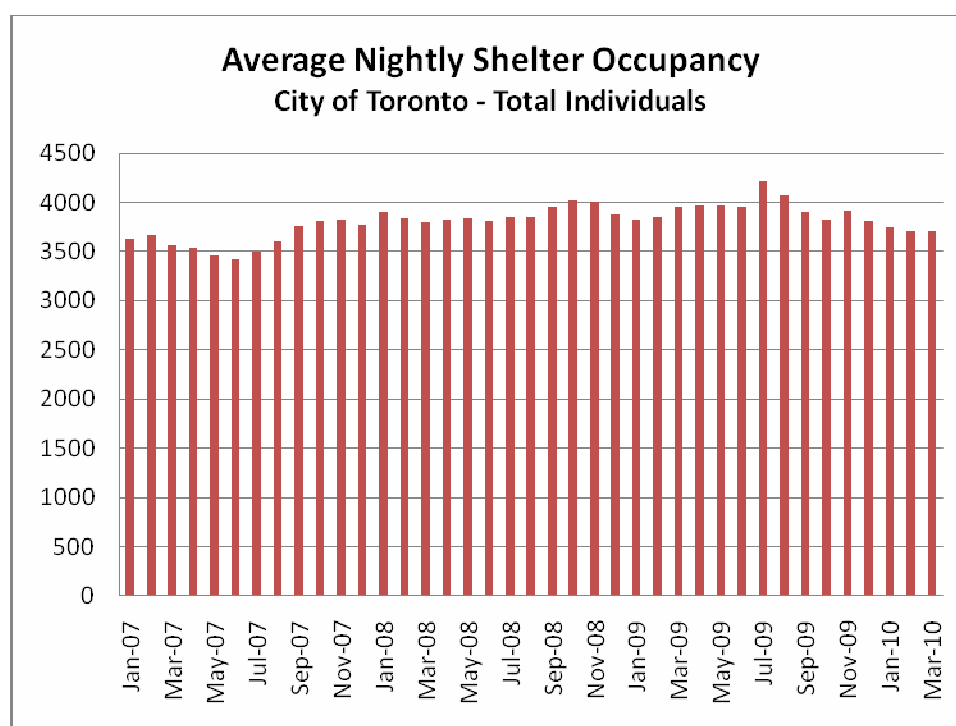
Source: Ontario Ministry of Community and Social Services.

The chart not only illustrates that the number of people on social assistance began to rise around the time of the recession's onset, but that this figure continued to rise well after it was officially over. Indeed, the increase from 370,198 beneficiaries in October 2008 to 450,423 beneficiaries in February 2010 marks an increase of almost 22 percent.

Historical accounts of changes to the homeless population rely largely on the analysis of the use of emergency shelter beds. This raises an important question: to what

extent do trends in shelter-bed usage reflect need rather than availability of beds?¹⁰ While this question is open to interpretation, two important points should be borne in mind. First, measures of shelter usage are the *only* gauge for analyzing changes to homeless populations over the past several decades in North America. Second, results from both the 2006 and 2009 Street Needs Assessments respectfully suggest that shelter usage data captures roughly 80 percent of all “homeless” persons in Toronto (City of Toronto, 2006 and 2009c). With both of these points in mind, this paper will briefly consider some shelter data.

Interestingly, the use of homeless shelters in Toronto—as well as in Montreal and Vancouver¹¹—has not seen a statistical increase of the same order as other variables discussed in this paper. This is illustrated in the chart below.



Source: City of Toronto

¹⁰ For more on the methodological challenges involved with estimating the size of homeless populations, see Echenberg and Jensen, 2008.

¹¹ The writer bases this assessment of Montreal and Vancouver on e-mail correspondence with Guy Lacroix (City of Montreal) and Karen Hemmingson (BC Housing) respectively.

This chart illustrates that Toronto shelter occupancy has generally varied between 3,500 persons per night and 4,000 persons per night for more than two years, a pattern that does not seem linked in any way to the recent recession. Indeed, municipal officials attribute the small increase which began in July 2007 and peaked in July 2009 primarily to the well-publicized increases in refugee applications from both Mexico and Czech Republic during that timeframe—a phenomenon which had an especially noticeable impact on admissions to Toronto’s family shelters (Raine, 2009).¹²

Let us now briefly consider why shelter use in Canada’s three largest cities has not seen the increase that one might have expected.

III. II The Lag Effect

According to Frank et al, recessions are “irregular in length and severity and thus are difficult to predict (Frank et al, 2005: 277).” Stanford (2008) elaborates, arguing that a recession is a

chain-reaction resulting from the initial problem that creates a wider economic crisis. The downturn spreads from one sector to another, following the links that connect different industries and different kinds of spending (Stanford, 2008: 293; emphasis added).

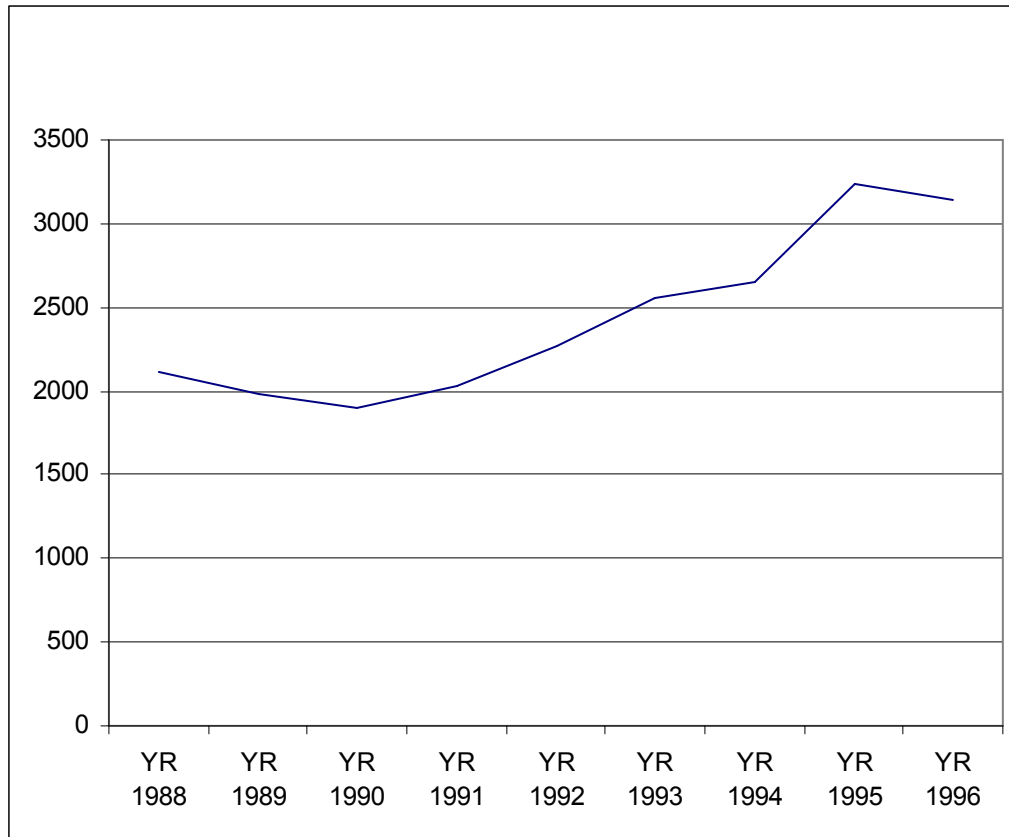
Even when unemployment reaches relatively high levels, for instance, households resort to such measures as dipping into savings in order to get by (Stanford, 2008: 298). Thus, a household where one or more members experience a reduction in employment income might not show overt signs of hardship right away. Moreover, in order to even be *eligible* for social assistance benefits, households typically must prove that they have exhausted all savings and have virtually no assets of any kind with the exception of

¹² See, for example, O’Neil and Fitzpatrick, 2009.

housing (Stapleton, 2009a). The implications of such asset rules in the context of the current recession are numerous. For one thing, these stipulations contribute to a time lag from the beginning of a recession until social assistance caseloads begin to peak. For another, such stipulations are thought to delay social assistance recipients from eventually making a successful transition back to employment when the economy begins to recover (Oliphant et al., 2009: 5). Not surprisingly, with respect to the onset of homelessness, Wood, Turnham and Mills argue that “people who are precariously housed tend to exhaust all available options before living on the streets or entering a homeless shelter (Wood, Turnham and Mills, 2008: 383).

Indeed, following the recession of 1990-1991, social assistance caseloads in Ontario did not peak until 1993 (Stapleton, 2009c: 2). Moreover, from the chart below illustrating increases in Toronto “hostel occupancy” occurring after the 1990-1991 recession, the reader will note that occupancy did increase very substantially after the last recession, but that the most substantial increases took place in later years. Indeed, the chart shows that hostel occupancy in Toronto increased most substantially in 1995, five full years after the onset of that recession. That year alone, the average hostel occupancy increased by 22 percent over the previous year. By contrast, in 1991, it had increased by less than seven percent over the previous year (Springer, Mars and Dennison, 1998: 9).

**Toronto Hostel System
1988-1996 Average Nightly Shelter Occupancy
Total Individuals**



Source: Springer, Mars and Dennison (1998: 9)

Let us now turn to a consideration of policy responses to the current recession.

IV. Policy Responses

While federal government spending in the United States increased by 14.5 percent in 2009 in response to that country's recession, Canada's increased by just 2.1 percent (Stanford and Macdonald, 2009: 3). In some ways, this may come as little surprise to the reader in light of the fact that the United States' recession was considerably more acute than Canada's. On the other hand, Canada's 2009 federal budget, which featured a stimulus package amounting to \$18 billion for the 2009-2010 fiscal year (Canada, 2009: 30), falls short of the International Monetary Fund's recommendation that government

fiscal packages amount to at least two percent of GDP (Stanford and Macdonald, 2009: 9).

Canada's 2009 federal budget included provisions to extend the duration of Employment Insurance (EI) benefits by five weeks to a maximum of 50 weeks (Mendelson, Battle and Torjman, 2009: 4). Among other things, this meant that while only 43 percent of officially unemployed Canadians were eligible for EI benefits in October 2008, roughly 50 percent were eligible by July 2009 (Stanford and Macdonald, 2009: 16). The budget also committed the federal government to increase spending on training for an additional 10,000 workers (Yalnizyan, 2009: 36), to be financed by the EI fund at a cost of \$2 billion over a two-year period.¹³ The 2009 federal budget also froze EI premium rates for both workers and employers (Osberg, 2009: 16). Finally, in order to speed up the receipt of new EI benefits cheques, the federal government committed to spending \$60 million to hire additional workers to process new claims (Yalnizyan, 2009: 36).

One must bear in mind, however, that even with these changes, “in terms of access, benefit duration and income replacement levels, EI in Canada [still] falls far below OECD norms (Osberg, 2009: 3).” Osberg elaborates on the budget's EI provisions:

Entrance requirements and the replacement rate remained unchanged. From the perspective of macroeconomic stimulus, the \$575 million which is estimated to be the cost of these five additional weeks of EI benefits amounts to about 1/28th of 1% (i.e. 0.037%) of Canadian GDP. The increase in benefit duration (which is only temporary, for two years) is easily affordable from program revenue—i.e. projected to cost about 3.42% of EI premium income in 2009-10 (Osberg, 2009: 14-15).

¹³ Each of these measures is set to end in September 2010 (Yalnizyan, 2009: 36).

In part due to the federal stimulus package stipulation that the “vast majority” of funding had to be matched by other levels of Canadian government (Stanford and Macdonald, 2009: 13), the Ontario provincial budget of March 2009 brought in both significant spending increases and *permanent* tax cuts. The tax cuts included a reduction in Ontario’s corporate tax rate from 14 percent to 10 percent (Weir, 2009).¹⁴ The Ontario budget also contained the provision to almost double the Ontario Child Benefit from a maximum of roughly \$600 per child to a maximum of approximately \$1,100 per child, beginning in July 2009. Moreover, it committed to an additional \$5 million in annual funding for municipalities to operate rent banks (Ontario, 2009).

IV. I Housing Stimulus

The 2009 federal budget included affordable housing funding consisting of \$1 billion for social housing repair and \$475 million for new affordable housing for seniors and disabled persons. This “economic stimulus” funding—like much of the other new funding announced in the 2009 federal budget—required matching funding from Canadian provinces and needed to be spent by the end of 2010/11 (Suttor, 2009a). Ontario’s share of the federal government’s “economic stimulus” funding for affordable housing, combined with Ontario’s share of new Affordable Housing Initiative¹⁵ funding, is expected to create roughly 4,500 units of social housing over the 2009/10 and 2010/11 fiscal years respectively. That said, even with these recent increases in social housing construction, the overall increase in the stock of social housing being built in Ontario will represent roughly one-third of the amount built during the recession of the early 1990s.

¹⁴ According to Weir, the provincial budget “provides more short-term stimulus than the federal budget...” (Weir, 2009).

¹⁵ For more on the Affordable Housing Initiative, see the following: http://www.cmhc-schl.gc.ca/en/inpr/afhoce/fias/fias_015.cfm

At that time, senior levels of government in Canada were much more engaged in the new supply of social housing (Suttor, 2009a).

V. Policy Recommendation

For over a decade, organizations including the Toronto Disaster Relief Committee, the Federation of Canadian Municipalities and the Canadian Housing and Renewal Association have called on senior levels of government in Canada to fund a long-term affordable housing strategy at an annual cost of roughly \$2 billion.¹⁶ In light of what appears to be a looming increase in homelessness in Canada, now would be as appropriate a time as any for senior levels of government to step forward and fund such an initiative. In Toronto, this could take the form of increased funding of the *Housing Opportunities Toronto (HOT) Action Plan 2010-2020*, endorsed by Toronto City Council in August 2009 following extensive consultations with more than 1,800 stakeholders (City of Toronto, 2009a: 6; City of Toronto, 2009b). The plan includes housing for “formerly homeless individuals,” as well as “rent supplements, housing allowances and/or shelter benefits” (City of Toronto, 2009a: 53).

The HOT Action Plan calls for \$484 million in annual funding over a 10-year period to assist roughly 258,000 households (City of Toronto, 2009a: 6), a figure that compares quite favourably to the roughly 216,000 Toronto households currently estimated by Canada Mortgage and Housing Corporation (CMHC) as being in “core housing need” (Pomeroy, 2009b: 4).¹⁷

¹⁶ This, of course, is over and above existing annual expenditures of roughly \$2 billion for ongoing commitments on previously-built social housing.

¹⁷ A household in “core housing need” is either paying more than 30 percent of its gross monthly income on rent, living in overcrowded conditions, or living in housing in need of major repairs. For more on this concept, see CMHC (2008). Current federal, provincial and municipal investments in housing and

Making more affordable housing available in this way would assist in preventing much of the expected increase in homelessness. Indeed, providing affordable housing has been shown to be very effective in reducing homelessness. Consider, for instance, the recent five-year, six-city, rent-supplement evaluation project conducted by Abt Associates Inc. The evaluation findings, which were published in *Housing Policy Debate*, reveal that “housing vouchers”—also commonly referred to as “rent supplements,” “housing allowances” and “shelter benefits”¹⁸—significantly decrease the likelihood of a poor household ending up either on the street or in a homeless shelter. The random control trial in question found that households without vouchers were four times more likely than households with vouchers “to have stayed in a shelter or on the streets during some portion of the year preceding the follow-up survey (Wood, Turnham and Mills, 2008: 383-384).”

Rent supplements, moreover, have also proven to be highly effective in moving people *out* of homelessness; to be sure, they have been instrumental in both the successful relocation of Toronto’s roughly 100 “Tent City squatters” (Gallant, Brown and Tremblay: 2004) and the placement of roughly 600 homeless persons annually into permanent housing through Toronto’s Streets to Homes program (Falvo, 2009).

homeless programs in the City of Toronto—including “directly delivered federal and provincial housing income supports”—now stand at roughly CA\$1.4 billion annually (City of Toronto, 2009a: 42).

¹⁸ For more on rent supplements, including an explanation of the difference between a “rent supplement” and a “housing allowance,” see Falvo 2007.

VI. Conclusion

Historically, recessions have led to very significant increases in homelessness, both in the United States and in Canada. But post-recession increases in the homeless population do not happen overnight. Indeed, checking into a homeless shelter is arguably the last stage in personal desperation, to be avoided at almost all cost. It is the last strand of Canada's social safety net, meaning that a person or household will generally exhaust all other forms of social and state support before trying to fall asleep on a mat that sometimes lies only inches away from a complete stranger.

Based on the experience of Canada's last major recession, one should expect the greatest increases in homelessness in Canada to occur three to five years from now. To prevent a rise in homelessness in the order of 50 percent—which occurred in Toronto after the last major recession—senior levels of government should adequately fund multi-year affordable housing strategies proposed by leading organizations such as the Toronto Disaster Relief Committee, the Federation of Canadian Municipalities and the Canadian Housing and Renewal Association. There is sufficient time to plan for such an effort. The major obstacle that remains is the lack of political will.

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