People who are homeless are not a distinct and separate population. In fact, the line between being homeless and not being homeless is quite fluid. In general, the pathways into and out of homelessness are neither linear nor uniform. Individuals and families who wind up homeless may not share much in common with each other, aside from the fact that they are extremely vulnerable, and lack adequate housing and income and the necessary supports to ensure they stay housed. The causes of homelessness reflect an intricate interplay between structural factors, systems failures and individual circumstances.

Homelessness is usually the result of the cumulative impact of a number of factors, rather than a single cause.

**Structural factors** are economic and societal issues that affect opportunities and social environments for individuals. Key factors can include the lack of adequate income, access to affordable housing and health supports and/or the experience of discrimination. Shifts in the economy both nationally and locally can create challenges for people to earn an adequate income, pay for food and for housing.

Homelessness and poverty are inextricably linked. People who are poor are frequently unable to pay for necessities such as housing, food, childcare, health care, and education. Being poor can mean a person is one illness, one accident, or one paycheck away from living on the streets.

A critical shortage of housing that is affordable, safe and stable directly contributes to homelessness. The millions of Canadian families and individuals living in “core need” (paying more than 50% of their income on housing) are at serious risk of homelessness, as are families and individuals spending more than 30% of their income on housing. Arguably, the most impactful factor is the lack of affordable housing nationwide; however, discrimination can impede access to employment, housing, justice and helpful services. Racial and sexual minorities are at greater risk of such discrimination.

**Systems failures** occur when other systems of care and support fail, requiring vulnerable people to turn to the homelessness sector, when other mainstream services could have prevented this need. Examples of systems failures include difficult transitions from child welfare, inadequate discharge planning for people leaving hospitals, corrections and mental health and addictions facilities and a lack of support for immigrants and refugees.

**Individual and relational factors** apply to the personal circumstances of a homeless person, and may include: *traumatic events* (e.g. house fire or job loss), personal crisis (e.g. family break-up or domestic violence), mental health and addictions challenges (including brain injury and fetal alcohol syndrome), which can be both a cause and consequence of homelessness and physical obstacles.
health problems or disabilities. Relational problems can include family violence and abuse, addictions, and mental health problems of other family members and extreme poverty.

There is an undeniable connection between domestic violence and homelessness. Family violence, estimated to affect 2 million Canadians (Statistics Canada, 2011) can force individuals and families to leave home suddenly, without proper supports in place. This is particularly an issue for youth and women, especially those with children. Women who experience violence and who live in poverty, are often forced to choose between abusive relationships and homelessness. Young people, that are victims of sexual, physical or psychological abuse often become homeless. As well, seniors that are experiencing abuse and neglect are increasingly at risk of homelessness.


FURTHER READING

The State of Homelessness in Canada 2013
Nowhere Else to Go: Inadequate Housing & Risk of Homelessness Among Families in Toronto's Aging Rental Buildings