



**United Way
Centraide**
Canada

2014

From Poverty to Possibility



Focus Area Framework

Second Edition

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United Way Centraide's Plan for Impact

Poverty is a complex set of stubborn, intertwined social issues. The burden of poverty is profound, and those who are confronted with it face deeply entrenched social barriers to their success. United Way Centraide (UWC) is one of many partners working together to address poverty in a meaningful way, by challenging social barriers and enabling individuals to realize their best. Our focus is on helping to meet the basic needs of the most vulnerable people in our communities, building the capacity of individuals to become economically independent, and advocating for the removal of systemic and discriminatory obstacles to economic security. Although interventions supported by UWC may not be enough to overcome poverty completely, they are designed to help people experiencing poverty develop plans and prepare for a better future – to move from poverty to possibility.



Figure 1: Outcomes for Poverty to Possibility

The set of outcomes that we discuss throughout this document articulate the ways in which UWCs build the assets needed to move from poverty to possibility, taking into account the need to develop personal skills and change social context. The Sustainable Livelihoods model identifies five areas in which people who live in poverty can work to build the assets needed to move out of poverty and achieve a sustainable livelihood.¹ These include:

- Social assets, including interconnectedness, relationships, community participation;
- Personal assets, including motivation, self-confidence;
- Physical assets, including access to adequate housing and food;
- Human assets, including skills, knowledge, employability and earning power; and
- Financial assets, including income from employment, available savings/finances, income supports, access to credit.²

UWCs help community members build **Housing Stability** (physical assets); **Food Security** (physical assets); and **Employment and Financial Security** (human assets and financial assets). These issues are overlapping and intertwined. Individuals, in many cases, face challenges in more than one domain

and, as a result, need supports that help build strategies in some or all of these areas. To realize the potential of individuals and families, UWC is pursuing a multifaceted, coordinated and evidence based plan for action that will achieve measurable change against specific, pre-defined outcomes in each of these three areas.

Housing Stability

The Definition:

Housing stability can be defined as having both a fixed address and housing that is appropriate - meaning that is affordable, safe, adequately maintained, accessible and suitable in size.³ Individuals who are unsheltered, in emergency shelter, temporarily accommodated, or are unable to consistently afford shelter lack housing stability. Housing stability and quality housing are critical components of overall individual health and wellbeing, and are an important indicators of the state of a country's social infrastructure.⁴

The Case for Action:

Housing stability is a complex and persistent issue. Of the several factors that contribute to precarious housing and homelessness, affordability continues to be a significant barrier to securing adequate shelter. In 1986, the Canada Mortgage and Housing Corporation (CMHC) and provincial governments agreed to assess housing affordability based on whether a household spent 30% or more of its average monthly total income on shelter costs. In 2011, 25% of Canadian households exceeded this threshold by an average of \$500 per month, with renters being significantly more at risk of living in unaffordable housing than homeowners.⁵ Of this group, 380,600 Canadians are facing severe affordability problems, spending more than 50% of their income on shelter.

In many communities, absolute homelessness⁶ is the most visible evidence of housing instability, particularly for urban centres. An estimated 30,000 people are homeless each night across Canada, while an estimated 200,000 Canadians experiencing homelessness each year.⁷ The actual number is potentially much higher, as many individuals do not rely on publicly available supports to manage their housing need. An additional 50,000 Canadians are estimated to be “hidden homeless,” staying temporarily with friends, relatives or others as a result of housing instability.⁸ Of those at risk of being homeless or precariously housed, aboriginal people, lone parents, seniors who rent, and new immigrants are especially vulnerable.⁹

Key National Statistics

Figures and trends may differ by region

- 25% of Canadian households spend more than 30% of their total income on shelter costs in 2011.⁵
- An estimated 30,000 Canadians are homeless every night. An estimated 200,000 are homeless each year.⁷
- Homelessness costs Canada an estimated \$4.5 billion annually.¹²

The challenges associated with housing instability are far reaching, as living in unaffordable and inadequate housing contributes to pervasive health inequities, including respiratory illness and cancer.¹⁰ Households that are struggling with housing stability are more likely to experience food insecurity, unemployment, addictions and mental health issues.¹¹ As a result, the cost of homelessness in Canada, through the use of shelter services, the criminal justice system, health care, emergency services, and

social services, is estimated to be \$4.5 billion annually.¹² While research shows that housing the homeless is cost effective, federal investments in affordable housing (corrected for inflation and population growth) have dropped 22% between 1989 and 2009.¹³ Provincial and municipal governments are struggling to fill the funding gap, resulting in shortfalls in the supports necessary to address housing insecurity.



The Action Plan:

Canada’s stock of affordable housing is inadequate. Further, evidence shows that an emphasis on the Housing First model of rapidly providing housing with community supports is an “effective, pragmatic and humane intervention to address homelessness.”¹⁴ Vulnerable people need support before, during and after the transition into appropriate housing in order to successfully move from poverty to possibility - supports which are also often under-funded. UWCs in Canada are responding to these challenges by investing in both transitional supports and permanent housing through a coordinated, multifaceted approach.

Community impact requires a deep understanding of the local community, including knowledge of how all levels of government and other non-profit organizations are investing in social issues, and engagement with community members. As a result of the different local circumstances across the country, the specific actions of a UWC will vary in order to reflect to local priorities. Recognizing local variations, many UWC’s interventions focus on the following **service areas**:

Strategies Focused on Strengthening Community Action	Strategies Focused on Systems & Underlying Causes
<p>Strengthening support for low-income individuals and families to find safe and stable housing.</p>	<p>Influencing public attitudes and increase sensitization to local poverty issues by supporting volunteer placements with community agencies serving the homeless.</p> <p>Strengthening the capacity of communities to maintain and increase access to affordable social housing.</p>
<p>Strengthening emergency shelters and/or transitional housing, especially in communities where access is limited or non-existent.</p>	<p>Influencing and supporting the development of services and systems to help low-income individuals and families maintain safe and stable housing (e.g. case management, grants for housing utilities, repairs, rent or mortgage assistance.)¹⁵</p>
<p>Strengthening the rapid transition from emergency shelter to safe, stable housing.¹⁶</p>	
<p>Strengthening supportive services coupled with permanent housing for people with mental illness or substance abuse.¹⁷</p>	

Figure 2: Housing Stability Common Service Areas

The Impact:

Through these efforts, UWCs are working towards measurable change in three key shared outcomes.

- **Individuals and families have access to emergency shelter and transitional housing.**
- **Individuals and families access safe, affordable, permanent housing** (e.g. increased access to appropriate housing; increased access to safe and affordable transitional housing).
- **Individuals and families have the resources and supports to maintain safe and stable housing** (e.g. increased capacity to keep home adequately heated, ability to repair/replace broken or worn out utilities and furniture, reduced risk of eviction or homelessness, increased tenure or housing stability).

Food Security

The Definition:

Canada's Food Security Action Plan defines food security as being “when all people, at all times, have physical, social and economic access to sufficient, safe, and nutritious food to meet their dietary needs and food preferences for an active and healthy life.”¹⁸ Statistics Canada defines a family as “food insecure” when they are uncertain of having, or unable to acquire, enough food to meet the needs of all their members because they have insufficient money for food. Severe food insecurity exists when lack of access to food leads to reduced food intake and disrupted eating patterns.¹⁹

The Case for Action:

Far too many Canadians go hungry. In 2012, 4 million Canadians experienced some sort of food insecurity – almost 13% of all Canadian households.²⁰ Food insecurity affects 1.15 million children, or nearly one in every six under the age of 18.²¹ Food insecurity is commonly measured by the inability to afford food, but the issue extends further into unreliable or inadequate physical access to food and the ability to access foods that support a balanced and nutritious diet. Where available, many Canadians rely on emergency food resources to help mitigate the lack of food, such as Food Banks. As reported by the Food Banks of Canada, 833,098 individuals required the assistance of an emergency food bank in March 2013 – a 23% increase from March 2008.²² Such emergency supports, however, are not universally available nor accessed by all who need them.

Not all Canadians are equally at risk of food insecurity. Low income individuals are disproportionately at risk, a population of which 29% are food insecure.²³ Recipients of social assistance (69.5%), employment assistance or workers compensation (38.4% combined) are also considerably more at risk. Food insecurity is not an issue of joblessness, however, as the majority of food insecure households (62.2%) are reliant on salaries from employment.²⁴ Other

Key National Statistics

Figures and trends may differ by region

- 13% of Canadian households experienced food insecurity in 2012.²⁰
- 1 in 6 children are affected by food insecurity.²¹
- 833,098 individuals required the assistance of an emergency food bank in March 2013 – a 23% increase from March 2008.²²

characteristics such as being Aboriginal (28.2% are food insecure), in a female led lone parent family (34.3%), renting rather than owning your home (26.1%), and recently immigrating to Canada (19.6%) significantly increase the likelihood of food insecurity.²⁵

Geography plays a significant role in food insecurity. It is more common in urban areas than rural, but there are significant variances in insecurity between urban centres across the country.²⁶ Provincial and territorial differences in public policy, social assistance, population base and cost of living have a notable impact on the likelihood of insecurity. It is most prevalent in Canada's north, due to the increased food costs – 40.3% of people in Nunavut, for example, are moderately to severely food insecure. ²⁷ Amongst the provinces, individuals living in the Maritimes are significantly more at risk of food insecurity, with rates over 15% (between 2-6% higher than the rest of the provinces.)²⁸



The effects of food insecurity extend into the overall ability of an individual to live a productive and healthy life. Inadequate nutrition leads to poor physical health, due largely to a less varied and nutritious diet that is higher in refined grains and added fats, and is lower in produce and lean meats.²⁹ This places individuals at a higher risk of

Type 2 diabetes, anemia, obesity and heart disease. Among children, research shows that the health and social effects of food insecurity include mental illness, behavioural problems, poor social skills, and an elevated risk of suicide.³⁰ Importantly, it places children at risk for learning and behavioural problems, falling behind their peers in graduation rates, college enrollment and measures of academic success.³¹

The Action Plan:

UWCs in Canada are responding to the challenges of food security through a coordinated, multifaceted approach that helps individuals and families meet their nutritional needs, while also working to address the underlying issues that cause food insecurity.

Community impact requires a deep understanding of the local community, including knowledge of how all levels of government and other non-profit organizations are investing in social issues, and engagement with community members. As a result of the different local circumstances across the country, the specific actions of a UWC will vary in order to reflect to local priorities. Recognizing local variations, many UWC's interventions focus on the following **service areas:**

Strategies Focused on Strengthening Community Action	Strategies Focused on Systems & Underlying Causes
Strengthening community gardens to facilitate shared food production, access and use.	Understanding local food security issues through research.
Strengthening food banks and emergency food provision.	Engaging stakeholders to raise awareness about local food security issues ³² and/or to explore sustainable solutions to food insecurity.
Strengthening food literacy through knowledge and skills building regarding nutrition, food preparation, and managing food insecurity (e.g. community kitchens, education programs, etc.)	Engaging with stakeholders and influencing food security policy development (e.g. local food charter.) ³³
Strengthening the development of affordable options for adequate access to nutritious foods (e.g. school breakfast and snack programs, community restaurants, the Good Food Box.)	

Figure 3: Food Security Common Service Areas

The Impact:

Through these efforts and investments in food security, UWCs are working towards measurable change in two key shared outcomes.

- **Individuals and families have sustainable access to affordable, nutritious and appropriate food** (increased affordability and availability of healthy and culturally-appropriate food; food is increasingly shared and distributed to those in need.)
- **Individuals and families experience decreased stress and life disruptions due to food insecurity.**

Employment and Financial Security

The Definition:

Family-sustaining employment is a critical determinant of financial security and independence. United Way Worldwide defines family-sustaining employment as “employment that pays a family-sustaining wage, offers benefits including paid sick leave, and offers career pathways that provide opportunities for wage and career advancement.”³⁴ Although an individual cannot move themselves out of poverty without external supports and financial assets, such as income and income supports, the development of human assets such as employment skills, education and training, and literacy is an important component of a comprehensive strategy to address poverty, and often an important step towards accessing employment, housing, or other kinds of resources.

The Case for Action:

Financial security contributes significantly to overall health and well-being. Financial instability has many negative side effects, including food insecurity, social exclusion, depression, stress, and poor physical health.³⁵ In 2011, 8.8% of the population were considered low-income in Canada, just shy of 3 million individuals.³⁶ Further, over 571,000 children (8.5%) live in low-income families – including 23% of children in lone parent families headed by a woman - placing them at greater risk for the negative effects of poverty on their development.³⁷ It is generally assumed that income earned from full-time employment will provide a decent standard of living. While income from employment is certainly beneficial, it alone does not necessarily result in a suitable income. In 2011, 1.29 million Canadians lived in households considered low income, despite the main wage earner working a minimum of 910 hours during the year. Further, in 2013, over 1 million Canadians worked full time (30 hours of more per week) for wages of less than \$12.00 per hour.³⁸

While incomes have been increasing for Canadians, these increases have resulted in a widening income gap between the highest and lowest income brackets. Between 1995 and 2011, average after-tax

Key National Statistics

Figures and trends may differ by region

- 8.8% of Canadians were considered low-income in 2011, just shy of 3 million individuals.³⁶
- 571,000 children (8.5%) live in households that are considered low-income.³⁷
- Since 2009, the number of temporary jobs in Canada has increased 12.8%. Permanent job creation has increased by only 2.7%.⁴⁰

incomes have increased by 12.7% for families in the lowest-income bracket. For those in the top income group, it rose by 37.2%.³⁹ The highest-earning Canadians are now making 9.2 times the income of the lowest-earning.

Canada's economic recovery since the 2008 recession has not translated into an improvement in income or job quality for many Canadians. Since 2009, Statistics Canada data indicates there has been a 12.8% increase in the number of temporary jobs in Canada, while permanent job creation has increased by only 2.7%.⁴⁰ Research conducted in southern Ontario supports this data, finding that at least 20% of all employees are in precarious forms of employment, and that this percentage is on the rise.⁴¹ Precarious employment is employment that offers little in the way of security or benefits. Newcomers to Canada (particularly visible

minorities), youth, persons with disabilities, older workers and aboriginal people face greater challenges in accessing employment, due to a host of factors ranging from discrimination to recognition of qualifications and lack of access to training.

The Action Plan:

UWCs in Canada are responding to these challenges through a coordinated, multifaceted approach that meets the basic needs of vulnerable families and works to overcome barriers to employment while also addressing the systemic factors that contribute to the creation of these vulnerabilities.

Community impact requires a deep understanding of the local community, including knowledge of how all levels of government and other non-profit organizations are investing in social issues, and engagement with community members. As a result of the different local circumstances across the country, the specific actions of a UWC will vary in order to reflect to local priorities. Recognizing local variations, many UWC's interventions focus on the following **service areas**:

Strategies Focused on Strengthening Community Action	Strategies Focused on Systems & Underlying Causes
Strengthening programs offering assistance in job search skills.	Influencing the business community to build employment and education connections.
Strengthening employment networks and opportunities (e.g. volunteer opportunities to build employment skills, placement supports, etc.) ⁴²	Supporting multi-service family resource centres that provide access to community resources for low-income families (e.g. groceries, low-cost recreational activities, etc.)
Strengthening counselling and supports that help individuals and families manage the effects of poverty and/or unemployment.	Engaging employers to connect low-income vulnerable populations (e.g. seniors, immigrants, persons with a disabilities, etc.) to meaningful employment and volunteer roles. ⁴³
Strengthening literacy, computer skills, employment skills, and on-the job skills training /development. ⁴⁴	Influencing income and income support policies (i.e. social assistance, living wage) that ensure adequate, sustainable income to meet one's basic needs. ⁴⁵
Strengthening services that help low-income individuals and families develop financial literacy and financial management skills. ⁴⁶	Influencing policy change and adequate government funding to increase affordable access to adult education and literacy training.
Investing in programs that offer low-cost or no-cost transportation (e.g. volunteer driving services) to vulnerable individuals and families. ⁴⁷	Advocating for and supporting the expansion of accessible and affordable services (e.g. child care, elder care, post-secondary education, transportation, etc.) to support employment and ensure basic needs are met. ⁴⁸

Figure 4: Employment and Financial Security Common Service Areas

The Impact:

Through these efforts, UWCs are working towards measurable change in three key shared outcomes.

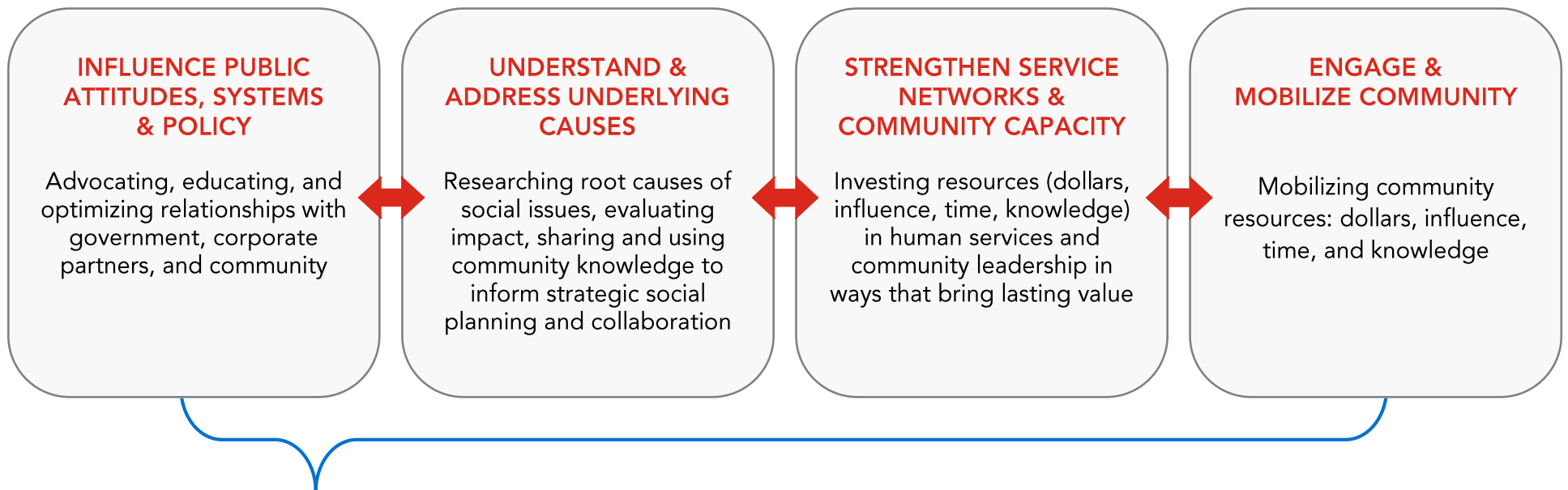
- **Individuals have family-sustaining meaningful employment** (e.g. connections to available jobs, access to adequate employment opportunities, appropriate training, literacy, job readiness skills.)
- **Individuals and families are financially stable and experience decreased stress due to financial instability** (e.g. adequate family-sustaining income, access to entitlements, benefits and other income supports.)
- **Individuals and families have manageable expenses** (e.g. affordable and accessible child care and transportation, increased financial literacy, access to low-cost groceries healthcare, insurance, and banking.)

From Poverty to Possibility: Focus Area Review

BRAND MISSION: To improve lives and build community by engaging individuals and mobilizing collective action.

BRAND PROMISE: Create opportunities for a better life for everyone in our communities.

BRAND STRATEGIES



BRAND FOCUS AREAS

From poverty to possibility

Meet basic human needs and move people out of poverty

All that kids can be

Help children and youth reach their full potential

Healthy people, strong communities

Support personal well-being and strengthen neighbourhoods.

From poverty to possibility



Meet basic human needs and move people out of poverty

OUTCOMES

Housing Stability

- Individuals and families have access to emergency shelter.
- Individuals and families access safe, affordable housing.
- Individuals and families have the resources and supports to maintain safe and stable housing.

Food Security

- Individuals and families access affordable, nutritious and appropriate food.
- Individuals and families experience decreased stress and life disruptions due to food insecurity.

Employment & Financial Security

- Individuals have family-sustaining, meaningful employment.
- Individuals & families are financially stable and have supports and assets to avoid financial crisis.
- Individuals and families have manageable expenses.

SAMPLE IMPACT PLANS

- **Strengthen:** Invest in programs offering support for low-income individuals and families to find safe and stable housing (e.g. information and referral, counseling and placement services).
- **Influence:** Support the development of services and systems to help low-income individuals and families maintain safe and stable housing.

- **Engage and Influence:** Create partnerships with stakeholders and advocate for/engage in food security policy development (e.g. local food charter).
- **Strengthen:** Support development of affordable options for adequate access to nutritious foods.
- **Understand** local food security issues through research and development.

- **Influence:** Mobilize employers to engage low-income vulnerable populations (e.g. seniors, immigrants, persons with a disabilities) in meaningful employment and volunteer roles.
- **Strengthen:** Support multi-service family resource centres that provide access to community resources for low-income families.
- **Understand:** Support the development of knowledge, skills and systems to help low-income individuals and families create and maintain savings.

Appendix B

Housing First: More Detail

Housing First is an approach to ending homelessness that places priority on a rapid and direct move from homelessness to housing, rather than traditional “treatment before housing” approaches. This model of intervention was popularized by the Pathways to Housing program in the New York City, and has spread throughout North America as a highly successful method of addressing homelessness. It provides immediate access to permanent housing, in conjunction with community-based supports such as Assertive Community Treatment and Intensive Case Management, allowing individuals to establish a safe and secure home and improvements in their quality of life.



There is a growing body of evidence demonstrating the effectiveness of Housing First strategies in promoting housing stability and positive mental health outcomes.⁴⁹ In 2014, the Mental Health Commission of Canada released the results of a two-year, 5-city, 2148 person study of Housing First. The largest study of its kind in the world, the At Home/Chez Soi project studied two groups of participants: 1,158 who were participating in a housing First model, and 990 that were participating in a treatment-as-usual model. This study concluded that Housing First was able to successfully house 62% of the project participants continuously for the 24 month trial, whereas traditional interventions resulted in continuous housing for 31% of their participants.⁵⁰

There are 5 core principles of Housing First that, as proven by the At Home/Chez Soi project, must be closely adhered to in order to increase the likelihood of success. These strategies emphasize independence and choice among a range of housing options, balanced with recognition that individuals and families requiring housing support present diverse and complex needs.⁵¹ These include, as defined by the [Homeless Hub](#):

- 1. Immediate access to permanent housing with no housing readiness requirements.** Individuals are provided assistance in finding and securing safe, secure and permanent housing as quickly as possible. There is no requirement to demonstrate “housing readiness” before being housed, and is not conditional on sobriety or abstinence. Program participation is also voluntary.⁴⁶
- 2. Consumer choice and self-determination.** This is a rights-based, client-centred approach that emphasizes client choice in terms of housing and supports. Clients are able to exercise some choice regarding the location and type of housing they receive, which may or may not be limited by local availability and affordability. Clients also have choices in terms of what supports and services they receive, and when to start using services.⁴⁶
- 3. Recovery orientation.** Housing First practice is not simply focused on meeting basic client needs, but on supporting recovery. A recovery orientation focuses on individual well-being, and

ensures that clients have access to a range of supports that enable them to nurture and maintain social, recreational, educational, occupational and vocational activities. For those with addictions challenges, a recovery orientation also means access to a harm reduction environment. Harm reduction aims to reduce the risks and harmful effects associated with substance use and addictive behaviours for the individual, the community and society as a whole, without requiring abstinence. As part of the spectrum of choices that underlies both Housing First and harm reduction, however, people may desire and choose ‘abstinence only’ housing.⁴⁶

- 4. Individualized and client-driven supports.** Individuals are unique, and so are their needs. Once housed, some people will need minimum supports while other people will need supports for the rest of their lives. Individuals should be provided with treatment and support services that are voluntary, individualized, culturally-appropriate, and portable. Supports may address housing stability, health and mental health needs, and life skills.⁴⁶

Income supports and rent supplements are often an important part of providing client-driven supports. If clients do not have the necessary income to support their housing, their tenancy, health and well-being may be at risk. Rent supplements should ensure that individuals do not pay more than 30% of their income on rent.⁴⁶

- 5. Social and community integration.** Part of the Housing First strategy is to help people integrate into their community and this requires socially supportive engagement and the opportunity to participate in meaningful activities. If people are housed and become or remain socially isolated, the stability of their housing may be compromised. Key features of social and community integration include:
 - Separation of housing and supports (except in the case of supportive housing)
 - Housing models that do not stigmatize or isolate clients. This is one reason why scattered site approaches are preferred.
 - Opportunities for social and cultural engagement are supported through employment, vocational and recreational activities.⁵²

There is considerable variation in how the Housing First model is applied, based on population served, resource availability, and other factors related to the local context. Although there is no ‘one size fits all’ approach to Housing First, the At Home/Chez Soi study revealed that a high fidelity to these core aspects results in the best housing outcomes.⁵³

For more information on Housing First and strategies to address homelessness, please visit:

- **The Homeless Hub:** www.homelesshub.ca
- **Mental Health Commission of Canada - At Home/Chez Soi:** <http://www.mentalhealthcommission.ca/English/initiatives-and-projects/home>
- **Canadian Alliance to End Homelessness:** <http://www.caeh.ca/>

Appendix C

Key Resources for Poverty to Possibility

Housing Stability

- Statistics Canada. 2013. *Homeownership and Shelter Costs in Canada*. Catalogue no. 99-014-X2011002. Ottawa. Available at: <http://www12.statcan.gc.ca/nhs-enm/2011/as-sa/99-014-x/99-014-x2011002-eng.pdf>.
- Goering, P., Veldhuisen, S., Watson, A., Adair, C., Kopp, B., Latimer, E., Nelson, G., MacNaughton, E., Streigner, D. & Aubry, T. 2014. *National At Home/Chez Soi Final Report*. Calgary: Mental Health Commission of Canada, 2014. Available at: <http://www.mentalhealthcommission.ca/English/node/24376>.
- Gaetz, S., Donaldson, J. Richter, T. & Gulliver, T. 2013. *The State of Homelessness in Canada 2013*. Toronto: Canadian Homeless Research Network Press, 2013. Available at: <http://www.homelesshub.ca/SOHC2013>.

Food Security

- Health Canada. 2008. *Household Food Insecurity In Canada in 2007-2008: Key Statistics and Graphics*. Available at: <http://www.hc-sc.gc.ca/fn-an/surveill/nutrition/commun/insecurit/key-stats-cles-2007-2008-eng.php>.
- Tarasuk, V., A. Mitchell & N. Dachner. 2014. *Household Food Insecurity in Canada, 2012*. Toronto: Research to Identify Policy Options to Reduce Food Insecurity (PROOF). Available at: http://nutritionalsciences.lamp.utoronto.ca/wp-content/uploads/2014/02/Household_Food_Insecurity_in_Canada-2012_ENG.pdf.
- Food Banks Canada. 2013. *Hunger Count 2013*. Available at: <http://www.foodbanksCanada.ca/getmedia/b2aecaa6-dfdd-4bb2-97a4-abd0a7b9c432/HungerCount2013.pdf.aspx?ext=.pdf>.

Employment and Financial Security

- Statistics Canada. 2013. *Low Income Cut-Offs*. Available at: <http://www.statcan.gc.ca/pub/75f0002m/2012002/lico-sfr-eng.htm>.
- Statistics Canada. 2014. *Table 282-0205 - Labour force survey estimates (LFS), hourly wage distributions of employees by type of work, North American Industry Classification System (NAICS), and sex, annual (persons)*, CANSIM (database). Available at: <http://www5.statcan.gc.ca/cansim/a26?lang=eng&retrLang=eng&id=2820205>.
- Employment and Social Development Canada. 2013. *Indicators of Well-being in Canada: Financial Security – Income Distribution*. Available at: <http://www4.hrsdc.gc.ca/.3ndic.1t.4r@-eng.jsp?iid=22>.
- Statistics Canada. 2014. *Table 282-0079 - Labour force survey estimates (LFS), employees by job permanency, North American Industry Classification System (NAICS), sex and age group, unadjusted for seasonality, monthly (persons)*, CANSIM (database). Available at: <http://www5.statcan.gc.ca/cansim/a26?lang=eng&retrLang=eng&id=2820079>.

Notes

- ¹ See: MacKeigan, M. & Govindaraj, S. "Putting People First: Exploring the Sustainable Livelihoods Approach in Waterloo Region." 2004. YWCA of Cambridge, Cambridge Self-Help Food Bank. Available at: http://tamarackcommunity.ca/downloads/vc/Wat_People_First.pdf; Murray, J. & Ferguson, M. 2001. "Women in Transition out of Poverty: An Asset Based Approach to Building Sustainable Livelihoods." Women and Economic Development Consortium. Available at: <http://www.canadianwomen.org/sites/canadianwomen.org/files/PDF%20-%20ED%20Resource%20-WIT-asset.pdf>.
- ² It is important to note that social assets, as well as some human and personal assets, are not prominent in this Framework. They are, however, critical components of the journey from poverty to possibility and are covered in greater depth in the Healthy People, Strong Communities Focus Area Framework.
- ³ Canadian Homelessness Research Network. 2012. *Canadian Definition of Homelessness*. Homeless Hub. Available at: <http://www.homelesshub.ca/sites/default/files/IntroCHRNhomelessdefinition07092012.pdf>. p.1.
- ⁴ The term 'precarious housing' has been used by the Wellesley Institute to define the various housing issues individuals and families living in poverty face in Canada, including inadequate housing quality, lack of affordable housing, homelessness, and under-housing. See Wellesley Institute. 2010. *Precarious Housing in Canada*. Available at: http://www.wellesleyinstitute.com/wp-content/uploads/2010/08/Precarious_Housing_In_Canada.pdf; and World Health Organization: Europe. 2014. *Housing and Health*. Available at: <http://www.euro.who.int/en/health-topics/environment-and-health/Housing-and-health/housing-and-health>.
- ⁵ Statistics Canada. 2013. *Homeownership and Shelter Costs in Canada*. Catalogue no. 99-014-X2011002. Ottawa. Available at: <http://www12.statcan.gc.ca/nhs-enm/2011/as-sa/99-014-x/99-014-x2011002-eng.pdf>. p.10.
- ⁶ For a definition of absolute homelessness, see: Goering, P., Veldhuisen, S., Watson, A., Adair, C., Kopp, B., Latimer, E., Nelson, G., MacNaughton, E., Streigner, D. & Aubry, T. 2014. *National At Home/chez Soi Final Report*. Calgary: Mental Health Commission of Canada. Available at: <http://www.mentalhealthcommission.ca/English/node/24376>. p.43
- ⁷ Gaetz, S., Donaldson, J., Richter, T. & Gulliver, T. 2013. *The State of Homelessness in Canada 2013*. Toronto: Canadian Homeless Research Network Press. Available at: <http://www.homelesshub.ca/SOHC2013>. p.5.
- ⁸ Ibid. p.23.
- ⁹ See: Policy Research Initiative. 2005. *Housing Policy and Practice in the Context of Poverty and Exclusion: Synthesis Report*. Available at: <http://publications.gc.ca/collections/Collection/PH4-24-2005E.pdf>.
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