Canadian Centre for Housing Rights

CHALLENGE BRIEF

Contextualizing and mapping journeys of hidden homelessness

Understanding and Estimating Hidden Homelessness in Saskatoon

In partnership with:

CTLabs | The Lansdowne Consulting Group

CTLabs

About CCHR

The Canadian Centre for Housing Rights (CCHR) is Canada's leading registered charitable organization working to advance the right to adequate housing. For over 35 years, we have worked tirelessly at the intersection of human rights and housing, providing free services to renters facing evictions and human rights violations to remain housed, providing education and training about housing rights across Canada, and advancing rights-based housing policy through research, policy development, advocacy, and law reform.

About CTLabs

CTLabs | The Lansdowne Consulting Group is a team of strategic planners and expert facilitators dedicated to developing Collaborative Transformation (CT) solutions for tackling complex, systemic challenges. With a focus on creating fresh, innovative approaches, CTLabs works with a diverse array of stakeholders to design and implement strategies that drive optimal outcomes. By leveraging their expertise in facilitation and strategic planning, they help organizations and communities navigate intractable problems, fostering collaboration and sustainable change across various sectors.

About this challenge brief

From 2022-2024, CCHR and CTLabs carried out the research project "Understanding and Estimating Hidden Homelessness in Saskatoon", which aimed to develop solutions to better understand hidden homelessness and estimate its scale and scope. Using Saskatoon as a case study, the project engaged a wide range of communities, partners and organizations to collectively define the issue, gather data, develop and test solutions (or "prototypes"), and design a roadmap to implement the solutions on a larger scale.

This report presents the research findings and key insights on hidden homelessness in Saskatoon. It includes the analysis of interviews conducted with people with lived experience of hidden homelessness, as well as service providers. It also contains a literature review of previous efforts to enumerate and understand this issue, as well as contextual information to frame the conversation in its global and local context.

Visit CCHR's website to learn about this research project, including a thorough examination of the issue of hidden homelessness in Saskatoon, and our policy recommendations to address this issue: housingrightscanada.com/reports/hidden-homelessness-saskatoon

About our methodology

The project "Understanding and Estimating Hidden Homelessness in Saskatoon" was designed through the National Housing Strategy Solutions Lab program. A Solutions Lab is a methodology that enables diverse individuals and groups to come together to develop solutions to challenges that a single organization or sector could not solve alone. Using bottom-up collaboration, they provide a safe space for diverse perspectives to come together, for assumptions to be questioned, and for community-based solutions to be created.

Our approach was guided by the Solutions Lab's three main principles:

1. Include representation and participation of all the actors interacting with the issue.
2. Seek to understand and solve problems from multiple perspectives.
3. Test ideas and prototypes to determine what works best to address the problem, considering all parties involved.

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Land Acknowledgment

The Canadian Centre for Housing Rights (CCHR) recognizes that its work and the work of its community partners takes place on traditional Indigenous territories across Canada. We are grateful to be able to work and live in these territories, which include 634 different First Nation communities, 53 Inuit communities, and 8 Métis settlements.

We are thankful to and honoured to collaborate with the First Nations, Métis, and Inuit people, who have cared for these territories throughout their history and continue to contribute to the strength of Canada and all communities across the country.

CCHR would also like to acknowledge that this project is taking place on Treaty 6 Territory, the homeland of the Métis. We pay our respects to the First Nations and Métis ancestors of this place and reaffirm our relationship with one another.

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Introduction

Hidden homelessness is when someone is staying temporarily with others (friends, family, acquaintances or strangers) because they do not have a secure and permanent home for themselves. This form of precarious housing often goes unnoticed because it does not involve sleeping on the streets or in public shelters. Hidden homelessness relies on friends, family, and strangers allowing individuals to stay at their homes and is an under-resourced and often overlooked intervention point. This is a largely invisible, undocumented phenomenon impacting individuals, families, and communities across the country. Despite its prevalence in communities across Canada, there is a lack of data on the scope and nature of the issue. This phenomenon is challenging to quantify and address because it often occurs in private settings and does not fit neatly into official definitions of homelessness used by government agencies and service providers.[1] These definitions matter, as they are often the gateway to accessing supports.

Without accurate data and a consistent definition, we can only guess the extent to which the needs of the population experiencing hidden homelessness are overlooked or underserviced by current housing policies and support programs, leaving many unnecessarily on the edge of experiencing chronic homelessness. Additionally, the hidden nature of this situation can contribute to a lack of public awareness and understanding of the full spectrum of homelessness issues.

For policymakers, the lack of knowledge on and understanding of hidden homelessness can affect policy decisions by limiting the ability of policy and program designers to decide when and how supports for housing are provided. Also, not having a clear sense of how many people experience this issue can result in a poor allocation of resources towards services and programs that aim to prevent people from experiencing hidden homelessness, provide them with supports, and help them access permanent and secure housing. This means that without demographic information on who is being impacted by hidden homelessness, there are missed opportunities for preventative policy and other supports.

An innovative approach is needed to address current data gaps and deepen our understanding of the hidden homeless experience.

Key research findings

This project collected valuable information on hidden homelessness through in-person interviews and surveys with people with lived experience of hidden homelessness, as well as through workshops with organizations, academics and community leaders. Six key insights summarize the main findings of our research:

1. **Hidden homelessness has a unique place in the housing continuum.** It can provide people with a temporary space to stay while they search for secure housing. It can also be the last stop before street-level homelessness, where needs and trauma become even more complex. This makes it an important spatial location on the housing continuum for preventing homelessness.
2. **Evictions and low levels of income seem to be two of the most important factors for losing housing for people experiencing hidden homelessness.** Some of the ways people experiencing hidden homelessness are able to secure housing is through ties to cultural or ethnic communities, securing a job, setting up financial assistance, or splitting housing costs.
3. **Despite having shelter, the experience of hidden homelessness comes with a great level of uncertainty and risks for those who experience it.** This includes a lack of security in their housing arrangements and no recourse if conditions change or if the arrangement ends unexpectedly. Having reliable and tailored supports like employment assistance, support finding housing and guidance connecting with other services such as counselling or legal aid, can lead to faster re-housing processes that prevent a further decline in their housing situation.
4. **Culturally competent and gender-sensitive care for people experiencing hidden homelessness is a key intervention point.** Indigenous people, women and gender-diverse people experiencing gender-based violence (GBV) are overrepresented in this situation, creating a strong need for tailored services that can meet their needs and address their systemic and context-specific realities.
5. **People who offer temporary accommodation usually provide assistance and support without the proper resources or tools to do so.** Sometimes, this puts them in precarious and vulnerable situations before, during, and after receiving people in their homes in terms of their tenure, safety, relationships, and mental health.
6. **City-wide data collection is a key area of opportunity to better understand all forms of homelessness, including hidden homelessness.** More than enumeration, understanding trends and service needs of all forms of housing precarity is key to improve housing outcomes. At the same time, improving protections for tenants, increasing the stock of affordable housing in the city, and providing additional income supports to meet the rising cost of living are urgently needed to ensure people can find and maintain secure and permanent housing.

The two Lab challenges: Understanding and enumerating

Challenge one: Understanding hidden homelessness

Deepening our understanding of hidden homelessness requires a relatively clear definition of who is experiencing hidden homelessness, who is impacted by it, what contextual indicators are present and what the common needs of these people are. The output of the Lab is a framework that identifies a series of important variables that, when taken together, allow decision-makers to better estimate the scope of the issue (e.g., how many are hidden homeless, who, for how long, why, how are they are hidden; etc.), as well as to build a more nuanced understanding of the dynamics of hidden homelands and locally derived solutions.

In the following pages, this document aims to provide a comprehensive understanding of the context in which this problem exists. It is crucial to recognize that this problem is intricately connected to structural issues such as poverty, racism, settler colonialism, ableism and GBV, as well as the larger ongoing housing crisis in Canada. It is essential to recognize that this issue has far-reaching consequences for the life course of individuals, the social fabric of communities, and our municipal, provincial and national support systems.

Challenge two: Enumerating hidden homelessness

The second challenge is how to identify and develop ways to gather useful information to monitor the scope of hidden homelessness in Saskatoon over time, as well as provide policymakers with needed data to inform policy interventions. This project proposes what an ideal dataset to estimate hidden homelessness should look like. To do this, we need to know who is experiencing hidden homelessness, how that number changes over time, what are the system touchpoints (meaning where do people experiencing hidden homelessness access services), and what are the best data collection techniques for a city like Saskatoon.

The present brief employed three methods to better understand the experience and context of hidden homelessness in Saskatoon:

- a basic literature review on hidden homelessness and its different definitions (see Appendix A: Research review)
- interviews with people with lived experience and service providers
- a comparative analysis of existing approaches to enumerate hidden homelessness (see Appendix B: Existing approaches to data collection on hidden homelessness – comparative analysis).

Guiding research questions:

1. What is the journey of those experiencing hidden homelessness?
2. How might we gather data on hidden homelessness to inform policy interventions?

The structure:

This Lab was divided into five phases, from defining the problem to identifying prototypes to estimate hidden homelessness in Saskatoon, and scaling up strategies to address it.

Phase one: Definition. During this phase, an advisory committee was established as a community of experts providing support and guidance to the Lab. A starting definition of hidden homelessness was drafted, and a common understanding of the issue and why it is important was provided. Additionally, initial data needs were identified setting the stage for the subsequent phases.

Phase two: Discovery. During this phase, data was collected and insights about the experience of hidden homelessness were developed. To do this, interviews with people with lived experience (i.e., people experiencing hidden homelessness and people who had someone staying at their place) and service providers were conducted. This process allowed for the creation of a systems map that outlined the critical actors in the city supporting people experiencing hidden homelessness, as well as identifying patterns in housing outcomes and how hidden homelessness affects different groups and communities.

Phase three: Development. This phase was centred on creating an ideal dataset to estimate hidden homelessness in Saskatoon and gain some initial insights on solutions (prototypes). For this, workshops were held with the advisory committee and representatives from community organizations, municipal and federal governments, researchers, and scholars. This phase generated cross-system insights into the nature of the problem, potential intervention points, policy recommendations, and solutions. The three prototypes were drafted during this phase: expanding the use of HIFIS, sensemaking collector, and data ecosystem.

Phase four: Prototype. During this phase, prototyping workshops were held to test and enhance the solutions identified in phase three. Then, an iterative process was developed with prototypes tested over time, providing insights on what seems to be working and which ones are better suited to help estimate the scope of hidden homelessness in Saskatoon. The sensemaking collector prototype was tested through community engagement, while HIFIS and the data ecosystems were further developed at the conceptual level through additional consultation with community partners. The learnings were complied with and presented to key partners for upscale and uptake.

Phase five: Roadmap. The Lab's last phase focuses on identifying pathways for upscaling and implementing solutions on a larger scale. This includes identifying the most feasible prototypes and who needs to be included in them for their successful implementation.

The relevance of Saskatoon as a case study

Saskatoon’s specific demographic composition, along with the city’s gaps in service delivery and policies, offer a unique environment to study hidden homelessness and build an understanding of this phenomenon across Canada. This is because Saskatoon has a large

proportion of two key populations who are more likely to experience hidden homelessness: Indigenous peoples, and women and gender-diverse survivors of GBV[2].

Saskatchewan is the fifth province with the fifth province with the largest percentage of Indigenous Population[3]. In Saskatoon, 11 per cent of the population identifies as First Nations or Saskatoon Métis, putting it among the ten cities with the large's presence of Indigenous people.[4] Despite only accounting for 11 per cent of the population, Indigenous people in Saskatoon are overrepresented amongst those who have experiencing homelessness. According to the point in time (PiT) count of 2022, 90.1 per cent of the population experiencing homelessness identified as Indigenous.[5]

These population also has significant struggles in terms of housing affordability. About 35 per cent of Indigenous households spend over 30 per cent of their income on rent and utilities, and at least 16 per cent of households are living in overcrowded conditions, a much higher overcrowding rate than non-Indigenous households, around nine per cent.[6]

Women and gender-diverse people are also particularly vulnerable to experiencing hidden homelessness. Although close to 50 per cent of those experiencing homelessness in Saskatoon are women, girls and gender-diverse people[7], only 13 per cent of the city's shelter capacity is dedicated to these populations, pushing them to look for other housing arrangements like couch surfing.[8] The prevalence of hidden homelessness amongst women makes it difficult to generate accurate estimates of its prevalence and limits the services delivery, which in turn keeps their homelessness invisible.[9] Violence and abuse are some of the main reasons women, girls and gender-diverse people experience homelessness, and it is also one of the biggest predictors of hidden homelessness nationally.[10]

GBV is an issue of particular concern for Saskatoon and Saskatchewan at large. In Saskatchewan, the rates of women who have experienced intimate partner violence are nearly double the national average.[11] This is the third highest rate, only behind the Northwest Territories and Nunavut. As mentioned before women, girls and gender-diverse people experiencing homelessness are particularly vulnerable to GBV. Saskatchewan is one of the only two jurisdictions in Canada without a GBV action plan, and until 2023, it was also one of the only two jurisdictions without funding to second-stage shelter housing – key to GBV survivors leaving domestic violence.[12] Saskatoon PiT count found that 100% of trans individuals participating in the count had experienced violence while being homeless.

The research findings on this project showed the importance of understanding the context of survivors of GBV, Indigenous peoples, and revealed the need for a closer look at the stories of other key groups, such as 2SLGBTQI+ individuals, newcomers, and people with disabilities. By studying the realities and experiences of these populations in Saskatoon, we can better understand the contributing factors and challenges associated with hidden homelessness, as well as the success stories and best practices. The knowledge generated from this study can improve the ability of organizations and governments to design policies and programs that improve housing outcomes not only in Saskatoon, but in other municipalities across Canada as well.

The opportunity: What does Saskatoon need to learn about hidden homelessness?

Families and other community members seek to answer:

- What do I need to do to support someone staying with me, or who is experiencing hidden homelessness in my community?

What supports can I access for myself so that I can best support them?

Indigenous people seek to answer:

- Is there a differentiated understanding of hidden homelessness for Indigenous ways of knowing?

What are culturally relevant ways of using data on hidden homelessness to support First Nations and Métis in addressing housing barriers?

Public policy makers seek to answer:

- How can public policy improve outcomes for people experiencing hidden homelessness?
- What policies and programs best support people in being rehoused?
- To create the drive for intervention, we need to know what the cost of doing nothing is.
- To discover the most promising policy intervention points, we need to know:
  - Who is experiencing hidden homelessness?
  - Who is impacted by hidden homelessness?
  - What are their particular needs?

Service providers seek to answer:

- How can we best support people experiencing hidden homelessness to move along their journey into more secure housing?
- What are the concrete needs of each group experiencing hidden homelessness?
- How does their experience and needs differ from other forms of homelessness?
- What do we need from municipal, provincial and/or federal governments to help them improve the outcomes of people experiencing hidden homelessness?

What is the most effective way to use their resources in a culturally responsible way to ensure nobody is left behind?

Contexts surrounding hidden homelessness

Hidden homelessness in Saskatoon exists within four different but interrelated contexts: the presence of trauma, the current realities of care, a housing crisis, and the particular needs and experiences of Indigenous communities.

Contextual issue one: Housing affordability crisis

According to the Canadian Mortgage and Housing Corporation (CMHC), housing is considered "affordable" if it costs less than 30 per cent of a household's before-tax income.[13] It includes housing provided by the private, public, and non-profit sectors, despite a common misconception that "affordable housing" is only rental housing that is subsidized by the government. Affordable housing includes all forms of housing tenure: rental, ownership, and cooperative ownership, as well as temporary and permanent housing.[14]

The **right to housing** is recognized in Canada, as well as in the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights. Although the federal, provincial, and municipal governments have declared that adequate housing is essential to a person's sense of dignity, safety, inclusion, and ability to contribute to society, the multifaceted and multi-jurisdictional nature of the housing system is complex and at present, does not provide measures that would realize the right to housing for all Canadians.[15]

Figure 1 below displays the affordable housing continuum and different types of housing contexts in Canada, ranging from homelessness to market homeownership as commonly recognized.[16] It is important to note that people living in social and transitional housing, emergency shelters and those experiencing homelessness are disproportionately marginalized groups, primarily young people, newcomers, racialized communities, single parents, single persons, low-income households, people experiencing gender-based violence, and people with disabilities.

Figure 1: The housing continuum.

Across Canada, there is simultaneously a growth of unaffordable housing and a loss of existing affordable housing, resulting from the confluence of many factors at all levels of the housing system. Although we cannot encapsulate all the interconnected and interdependent issues at

hand, we have summarised a handful of factors and implications at the global, national, provincial (Saskatchewan) and municipal levels (Saskatoon).

Global affordable housing crisis

Countries all over the world are facing a housing crisis, with a massive shortage of homes and increased housing prices. In a global context:

1. Housing-related expenses are rising faster than salary and wage increases.[17]
2. There is a rise in migration, displacement, and homelessness: In 2022, the number of people forcibly displaced grew by 21 per cent, standing at approximately 108.4 million people.[18]
3. People are forced into overcrowded or badly maintained housing, or housing that compromises their food security, healthcare needs and educational prospects.[19]
4. The global pandemic has affected the housing markets and general affordability. [20] The COVID-19 pandemic led to higher inflation and interest rates that disproportionately impact low-income people and young households by making it harder for them to meet their basic needs, including rents and mortgages.

Canadian affordable housing crisis

In a Canadian context, there have been cycles of housing trends, policy, and development, such as the provision of rental and mortgage assistance and cash grants to homebuyers, the introduction of rent control in some Canadian provinces, and housing development privatization. Over the past three decades, we have seen a shift in thinking toward “housing as an investment or commodity.”[21] Housing has become increasingly unaffordable for renters and owners, creating housing instability across the country.

1. CMHC is forecasting home purchasing prices could match peak levels of 2022 and continue to rise to new highs by 2026.[22]
2. From 2011 to 2021, the growth in renter households increased by 21.5 per cent, more than double that of owner households (8.4 per cent). Also, renters were over twice as likely to live in unaffordable housing than owners.[23]
3. Eviction trends nationally are driven by the sale of rental properties, renovations, and reclaiming properties for the landlord’s personal use. In 2021, only one in 20 evictions were caused by late or non-payment of rent.[24]

Saskatchewan affordable housing crisis

Despite being one of the most affordable provinces in Canada, the housing crisis in Saskatchewan is growing quickly, catching up to established trends across most of the rest of Canada. The combination of a growing population, inflation, the financialization of housing, and

a lack of rent regulations and vacancy control is putting pressure on people trying to find affordable housing that meets their needs:

1. In 2022, Saskatchewan experienced an overall inflation rate of six per cent, and necessities like food and transportation were closer to 10 per cent.[25]
2. Rents have rapidly increased over the past few years, eroding affordability in the province. In 2023, Regina saw an increase of 7.9 per cent in the average rent of a two bedroom apartment, while Saskatoon saw a nine per cent increase.[26]
3. On the contrary, vacancy rates are declining in Saskatchewan's biggest cities. In Saskatoon, the vacancy rate declined from 3.4 to two per cent in 2023, and in Regina it declined from 3.1 to 1.4 per cent, its lowest rate since 2013.[27]
4. Poverty rates are also increasing in the province. Between 2021 and 2022 the percentage of people living in low income increased from 9.1 to 11.1 per cent for the general population as is even bigger for Indigenous people (13.7 to 23.4 per cent).[28]
5. Low income levels and higher housing have a direct impact on people's ability to access adequate housing. In 2021, 76 per cent of very low income households in the province, those with an annual income of less than $16,800, were in core housing need (meaning their housing was not adequate, suitable or affordable). For those with low income, with an annual income between $16,800 and $42,000, the percentage of households in core housing need was 38 per cent.[29]
6. Income supports are insufficient to meet the needs of people: Saskatchewan Income Support (SIS) shelter benefit rates range from $650 to $1,245 in Saskatoon and Regina,[30] while average rents for a two bedroom apartment were on average $1,330 in 2023.[31]

Saskatoon affordable housing crisis

Saskatoon is Saskatchewan's largest city, with a growth marked by international migration. Between 2021 and 2022, the city's net population growth was entirely due to international migration.[32] The city, like most of Canada, is seeing how affordability deteriorates as other problems like homelessness continue to become more present.

What the housing crisis looks like in Saskatoon:

1. According to the Canadian Centre for Policy Alternatives, in 2022, the estimated living wage in Saskatoon (or the salary needed to meet the cost of living) was $18.95 per hour, which is substantially higher than the $14 minimum wage for that year.[33]
2. High inflation and small increases in minimum wages mean that rents are higher, while people are not making more money to bridge the gap. According to CMHC, in 2023, only five per cent of rental homes were available to workers earning minimum wage.[34]

3. In 2023, the city faced its lowest vacancy rates since 2014, severely impacting affordability: the poorest 20 per cent of the city can only afford seven per cent of properties for rent.[35]
4. According to the Saskatoon Housing Initiative Partnership (SHIP), the city must build at least 178 affordable rental units annually. The average investment over the past eight years has been 81 units per year.[36]
5. In 2021, 76.7 per cent of very low income households and 44.9 of low income households were in core housing need in Saskatoon.[37]
6. A much higher proportion of renter households are in core housing need as compared to households that own their home. Among very low income households in core housing need, 70 per cent are renters and 30 per cent are homeowners. Among low income households in core housing need, 74 per cent are renters and 26 per cent are homeowners.[38]
7. The 2022 Point-in-Time (PIT) Count conducted by Saskatoon's Community-University Institute for Social Research revealed that the number of people experiencing homelessness increased from 475 in 2018 to 550 in 2022; this is a 16 per cent increase in four years.[39]
8. The 2022 PIT Count also found that 68 per cent of respondents identified not having enough money as the most important barrier to finding housing.[40]
9. The number of encampments in the city has grown from 116 in 2021 to 599 in 2023.[41]

Contextual issue two: Above-average presence of trauma

Why consider trauma as a contextual factor? After conducting multiple interviews with people with lived experience, it was possible to see that trauma shows up in almost all the stories and experiences of hidden homelessness. Trauma impacts one’s cognitive capacity, mental health, and resilience, which underpin the abilities of individuals and families to participate in their community and meet their basic needs. This includes the capacity to carry out the tasks and responsibilities that come with obtaining and maintaining tenured housing.

Trauma is a complex and multifaceted concept that goes beyond physical injuries to encompass psychological and emotional harm. According to the U.S. Substance Abuse and Mental Health Services Administration (SAMHSA) “trauma results from an event, series of events, or set of circumstances that is experienced by an individual as physically or emotionally harmful or threatening and that has lasting adverse effects on the individual’s functioning and physical, social, emotional, or spiritual well-being”.[42] Trauma can affect a single individual, families, and cultures and expand over generations. Trauma is not only related to an event itself; it is also determined by the individual's experience in such event. Trauma can lead to a wide range of emotional and psychological issues, including anxiety, depression, flashbacks, and post-traumatic stress disorder (PTSD).[43] A significant aspect of Dr. Gabor Maté's work examines the

connection between trauma and addiction. He suggests that addictive behaviours are often attempts to self-medicate the pain of trauma.[44]

Trauma can also affect an individual's personality, beliefs, and worldview. Recent research acknowledges the concept of intergenerational trauma, where the effects of trauma are so intense they affect generations beyond those who experienced them directly.[45] Trauma and addiction can often go hand in hand. This is particularly relevant for First Nations, Métis and Inuit communities. The deep cultural destabilization inflicted by settler colonialism on Indigenous peoples has produced—and continues to produce—individual and community traumas, responsible for the disproportionate levels of mental, cognitive, social, and physical challenges faced by Indigenous individuals, families, communities and Nations.[46]

The intersection between poverty and trauma

Poverty and trauma significantly impact and exacerbate one another. Understanding the intersection between poverty and trauma is crucial for developing effective interventions and support systems. Poverty and trauma are interconnected through:

1. Increased exposure to traumatic events: Individuals living in poverty often face higher exposure to traumatic events such as violence, abuse, chronic stress, and neglect. These experiences can be both a direct result of their socioeconomic conditions and a consequence of living in under-resourced or unsafe environments.[47]
2. Health disparities: Poverty can limit access to quality healthcare, including mental health services.[48] This means that trauma experienced by those in poverty may go untreated, leading to long-term psychological and physical health problems.
3. Social and community trauma: Impoverished communities often experience a form of collective trauma due to systemic issues such as discrimination, marginalization, and lack of resources. This community-level trauma can affect an individual’s sense of safety and belonging.[49]
4. Barriers to recovery and support: The stressors associated with poverty can make it more challenging for individuals to access or seek support for trauma. Financial constraints, lack of transportation, or unstable living situations can all be barriers to receiving appropriate care.[50]
5. Intergenerational trauma and poverty: Trauma, particularly when unaddressed, can be passed down through generations, as can poverty. The two often intersect, creating a cycle where each successive generation inherits both the economic hardships and the unresolved trauma of the previous ones.[51]
6. Resilience and coping mechanisms: While facing significant challenges, individuals and communities in poverty often develop unique resilience and coping mechanisms. However, some of these coping strategies, such as substance use, can be harmful in the long term.[52]

7. Impact on education and employment: Trauma can affect cognitive functioning, concentration, and emotional regulation, impacting educational outcomes and employability. For those in poverty, this can perpetuate the cycle of poverty and limit opportunities for economic improvement.[53]

Life factors such as poverty and racism are interconnected with an individual's experience of trauma. Overall, the contemporary understanding of trauma is that it is a deeply individual experience with far-reaching implications, affecting both mental and physical health and requiring a comprehensive and empathetic approach to healing. Trauma can be cumulative when there is a combination of multiple experiences impacting an individual's mental, emotional, and physical health. The intersection of poverty and trauma highlights the need for policies that address both, such as increased access to mental health services, poverty alleviation programs, and initiatives that target the root causes of both trauma and poverty.

Contextual issue three: Current realities of care

In what ways do people, families, communities, and our social systems provide care to each other? Has it changed over time? Current realities of care and social networks, or *capital,* play an important role in hidden homelessness, as staying with others and transitioning into secure housing requires support from individuals, communities and organizations.

Social and relationship capital

Social Capital describes the networks of relationships among people who live and work in a particular society, enabling that society to function effectively.[54] Hidden homelessness is supported by informal care between individuals based on relationships outside of traditional systems and services. Growing social capital involves building and nurturing a network of relationships across various circles. These relationships can potentially benefit individuals as they can rely on others in moments of need, as well as cement their position as trustworthy individuals. Individuals might grow their social capital by:

1. Building trust: Being reliable and having trustworthy interactions to encourage others to reciprocate.
2. Mutual support: Offering help and support to others, which can lead to reciprocal assistance in the future.
3. Maintaining relationships: Regularly communicating and keeping in touch with contacts, even when immediate benefits are not evident.

Using up social capital happens when an individual's actions lead to a decrease in trust or a breakdown of relationships. This can occur through:

1. Breaking trust: Failing to meet commitments or betraying confidence.

2. One-sided relationships: Consistently asking for favors or support without offering anything in return.
3. Neglecting contacts: Failing to maintain relationships, which may lead to a loss of connection over time.
4. Over-utilizing resources: Repeatedly leveraging contacts for help without offering reciprocal benefits, leading to a strain on the relationship.
5. Poor communication: Failing to communicate effectively or ignoring communication from others.

Infrastructures of care

The term "infrastructures of care" refers to the systems, networks, and facilities that support the provision of care in a society. This concept encompasses a broad range of elements, both tangible and intangible, that collectively enable individuals and communities to care for one another, especially those who are vulnerable or in need.[55] Some key aspects of infrastructures of care include:

1. Healthcare systems: This includes hospitals, clinics, and other medical facilities, as well as the healthcare professionals who work there. It also covers the policies, regulations, and funding mechanisms that support healthcare delivery.
2. Social services: Agencies and organizations that provide support for various needs, such as childcare, elder care, support for individuals with disabilities, and assistance for low income families.
3. Community networks: Local groups, nonprofits, and volunteer organizations that offer support, resources, and assistance. These can include food banks, shelters, and community centers.
4. Family and social support: The role of families, friends, and neighbours in providing care and support. This can include everyday acts of kindness, caregiving for family members, and community solidarity.
5. Technology and communication: Digital platforms and communication tools that facilitate the coordination of care, access to information, and connection among caregivers, care recipients, and support networks.

Infrastructures of care are crucial for a functioning society as they not only address immediate health and social needs but also contribute to the overall well-being and resilience of communities. They highlight the interconnectedness of various societal elements in the provision and maintenance of care.

Contextual issue four: First Nations and Métis communities in Saskatoon

Policy responses and service provision in Saskatoon cannot be effective if the needs and historical realities of First Nations and Métis people living in the city are not taken into account. Interviews conducted through this project shows revealed that First Nations people are overrepresented among people who experience homelessness and hidden homelessness. This overrepresentation requires an intersectional lens to examine hidden homelessness and develop solutions that address the systemic barriers created by the legacy of colonialism in Saskatoon and Canada at large.

1. According to the 2021 Census, there were 29,885 people living in Saskatoon who identify as First Nations, Métis and/or Inuit.[56]
2. This represents 11.5 per cent of the total population in the city: six per cent of the population identifies as First Nations and five per cent as Métis. There are also 110 Inuk living in the city.
3. Saskatoon is among the top 10 cities in Canada with the largest proportion of the population who are Indigenous,[57] and Saskatchewan has the fifth largest percentage of Indigenous people among the provinces and territories.[58]
4. Despite accounting for only 11 per cent of Saskatoon's population, Indigenous people are overrepresented in the city's homeless population. According to Saskatoon Community Foundation's Vital Signs report, in 2022, 90 per cent of people experiencing homelessness were Indigenous.[59]
5. The Truth and Reconciliation Commission calls for "federal, provincial, territorial, and municipal governments to fully adopt and implement the United Nations Declaration on the Rights of Indigenous Peoples" (UNDRIP).[60] UNDRIP Article 21 states that Indigenous Peoples have the right to the improvement of their social and economic conditions, including their housing.[61]

The Indigenous population in Saskatoon and across Saskatchewan more broadly has been long under-served, systemically displaced and impoverished, and subject to individual and structural violence. Canada has national and international obligations to address the systemic barriers that impact the rights of Indigenous Peoples from being realized. Ensuring that hidden homelessness solutions consider any and all specific needs of First Nations and Métis people in Saskatoon is an essential consideration for this Lab.

Defining hidden homelessness

Having a clear definition of hidden homelessness allows us to better understand the unique factors and situations affecting those who experience it. It also allows us to design strategies to estimate the scope of people affected and to identify ways to address their needs.

Comparative analysis of definitions used in other studies

The pilot study *Estimating the Size of the Hidden Homelessness Population in Metro Vancouver* defines hidden homelessness in the following way: “Hidden homeless persons are people staying temporarily with another household and who do not have a regular address of their own where they have the security of tenure.”[62] The study delimits two important variables to define this experience: the relationship to the household (friends, relatives, strangers) and the satisfaction with the arrangement.

The report *Knowledge for Action: Hidden Homelessness in Prince George, Kamloops, Kelowna, Nelson, and Nanaimo* uses the same definition. Apart from the temporary character of the accommodation and the lack of a permanent address, the study provides another variable to delimit the people who were considered to be experiencing hidden homelessness: *“*The inability to stay until they have established a residence of their own.”[63]

The report *An Examination of Hidden Homelessness Among Aboriginal Peoples in Prairie Cities* uses a similar definition as the other two articles used for this analysis: *“*a vulnerable segment of the population that lacks permanency in their shelter.”[64] The report also provides more context to refer to hidden homelessness as a situation where a person is staying with families, friends, rooming houses, or occupancy hotels and where there is a heightened risk of losing that accommodation at any given time.[65]

It is important to note that neither the Metro Vancouver study nor the Knowledge for Action report contemplates specifically the use of hotels as part of the hidden homelessness category.

The definition of hidden homelessness used in these studies is narrower than the one used by Statistics Canada in its 2023 review of Canadian homelessness data*,* which includes individuals who are living in transitional housing, staying in tents, shacks or shelters, temporarily living with relatives or friends, living in hotels or motels, staying in institutional care and lack permanent housing, and recent immigrants or refugees staying in transitional facilities.[66] Another definition that resembles more closely the previous studies is the one presented by Statistics Canada in the article *A portrait of Canadians who have been homeless* which describes people “living temporarily with family or friends without immediate prospects of finding permanent housing”.[67]

Finally, homelessness as experienced by Indigenous people is unique and deserves its own definition. Jessee Thistle, a Métis-Cree assistant professor in humanities at York University in Toronto defines Indigenous homelessness as:

> “a human condition that describes First Nations, Métis, and Inuit individuals, families or communities lacking stable, permanent, appropriate housing, or the immediate prospect, means or ability to acquire such housing. Unlike the common colonialist definition of homelessness, Indigenous homelessness is not defined as lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous worldviews. These include individuals, families and communities isolated from their relationships to land, water, place, family, kin, each other, animals, cultures, languages and identities. Importantly, Indigenous people experiencing these kinds of

homelessness cannot culturally, spiritually, emotionally or physically reconnect with their Indigeneity or lost relationships."[68]

The definition developed for this Solution Lab

A clear definition is needed in order to enumerate hidden homelessness at any given point in time. The definition below is informed by previous efforts to define hidden homelessness described above, as well as input from researchers, service providers, and government representatives during this project. It is important to acknowledge that there are many other experiences that do not fit exactly into this definition, but are still valid and worthy of support.

Definition:

Hidden homelessness is when someone is staying temporarily with others (friends, family, acquaintances or strangers) because they do not have a secure and permanent home for themselves. This includes sleeping on couches, in spare bedrooms, basements, etc.

This research project identified four main principles that define this experience.

1. **There are two parties involved: (1) the person in need (of temporary accommodation) and (2) the person offering support.**
    a. Although the definition of hidden homelessness is generally centred around individuals with tenure providing temporary accommodations for people in need, institutions like hospitals or jails also provide temporary housing arrangements.
    b. In these cases, people who are institutionally housed are considered provisionally accommodated instead of experiencing hidden homelessness. The difference between these two circumstances is the provider of the temporary accommodation.
2. **There is a relationship between the two parties based on social networks.**
    a. There is often an exchange of money, help, food, or other goods and supports.
    b. The relationship between people in need and those offering support can range from relatively strong social ties, such as family, to weaker ties, such as friends or transactional acquaintances who may provide shelter in exchange for something else.
3. **The experience of people in need includes common elements:**
    a. Their stay is considered temporary by the person offering support.
    b. There is a lack of guarantee of continued residency, usually attached to feelings of insecurity in these informal arrangements.
    c. There is a lack of immediate prospects for acquiring acceptable tenured housing.

d. Indigenous people might also experience feelings of disconnection and or the inability to connect with their worldview, culture, spirituality, and relationships.

4. **The experience of those offering support includes:**

    a. Agreeing to have the person in need stay with them for a limited amount of time.

    b. Setting the terms and conditions for the person in need to be able to stay with them.

These four elements should provide ample criterion to inclusively determine who has experienced hidden homelessness, while allowing different worldviews and cultural understandings of home to be reflected in this process. This is particularly true for Indigenous people who are disproportionally affected by hidden homelessness but also have strong family and community bonds. This definition should also allow space to make visible the unique struggles of vulnerable groups, especially women, gender-diverse people and 2SLGBTQI+ individuals who experience violence in their households.

Other important considerations are the contextual factors that reinforce housing precarity, both for the people in need of housing and, more often than not, for those offering support. The increased cost of living, lack of income supports, and structural inequity makes it increasingly difficult to achieve and maintain security of tenure, which increases the risk that both the people experiencing hidden homelessness and those offering supports will fall into more vulnerable situations like unsheltered homelessness.

Description of the parties involved in the hidden homelessness experience

The decision to name both parties as *people in need* and *people offering support/temporary accommodation* is a deliberate one. The use of words like “host” and “guest” may not accurately reflect the experiences of all people involved in the hidden homelessness experience. For example, there are different worldviews and experiences where someone staying temporarily with others might not be seen as a “host” but rather as just another member of the family. In this sense, Indigenous ways of knowing and other worldviews and cultures should be considered when thinking of the individual experience of hidden homelessness.

The characteristics of people offering support and people in need are detailed below. By creating a detailed description of their needs and how they relate to each other, this brief presents a framework to understand hidden homelessness as more than an experience affecting those in need.

The person in need of temporary accommodation

As explained above, one of the four main conditions for hidden homelessness to occur is that the person in need is staying temporarily in someone else’s home – people experiencing hidden homelessness stay with relatives, friends, neighbours, or even strangers because they do not

have another choice. This is perhaps the biggest difference with more visible forms of homelessness, like people accessing emergency shelters or those who sleep in tents, cars or public spaces.

The second key element is the lack of a guarantee of continued residency: people who experience hidden homelessness cannot stay with others indefinitely, which puts them in a vulnerable position. This is very different from other types of housing arrangements, where individuals can stay for as long as they want, which for the purposes of this project was considered outside the scope of hidden homelessness. For example, a person might be in a situation where they are staying with family indefinitely. They technically do not have permanent accommodation of their own, but both parties are fine with the arrangement, and there is no issue. This is not counted as hidden homelessness, as the security of tenure is much higher than if either party was unhappy with the situation in the long term.

The third element is the lack of prospects for accessing permanent housing. People in need do not only rely on the ability/willingness of the person offering support to have a place to stay, but they also lack the means to secure permanent housing in the immediate future. This means that because they cannot stay indefinitely, they are in a constant risk of experiencing more acute forms of homelessness.

Finally, the fourth element relates to the definition of Indigenous homelessness detailed above. Hidden homelessness, like all other forms of homelessness, is accompanied by the loss of cultural, spiritual and community connections.

The person offering support by providing temporary accommodation

In contrast to people experiencing hidden homelessness, the person offering support has some form of permanent accommodation for themselves. This does not necessarily mean they are homeowners: people renting often accommodate others temporarily in their homes. Tenured situations can be different from each other: the type of housing (houses, apartments, basement suites, etc.), the number of people living in them, the economic situation, etc.

The person offering support determines when the other person can stay, and the rules and conditions of the arrangement. This creates a power imbalance that, in some cases, leaves people staying with others in vulnerable positions if, for example, the arrangement is ended unexpectedly or with very little notice.

Lastly, even though institutions such as hospitals and jails are not the same as people offering supports, it is important to delimit institutional housing as a special category that is very similar to the category of those offering temporary accommodation. People who are *institutionally housed* (for example, those who are receiving care at a hospital or another institution, or those who are incarcerated) and do not have accommodation once they are released face similar challenges to those experiencing hidden homelessness. Accounting for people in these situations might contribute to understanding what their needs are and preventing them from experiencing homelessness.

Different personas and journeys of hidden homelessness

Developing personas based on interview findings

The following section contains findings compiled through the stories of people in need of accommodation and people offering support, collected through interviews in Saskatoon. Rather than generalize their individual experiences, this section provides insight into their journeys and struggles and helps us reflect on creative ways to address the root causes of hidden homelessness.

We interviewed 57 people:

- 36 people with lived experience of homelessness or hidden homelessness
- 11 people offering support through temporary accommodation
- 10 service providers

Figure 3 below shows the demographic characteristics of the 36 people with lived experience.

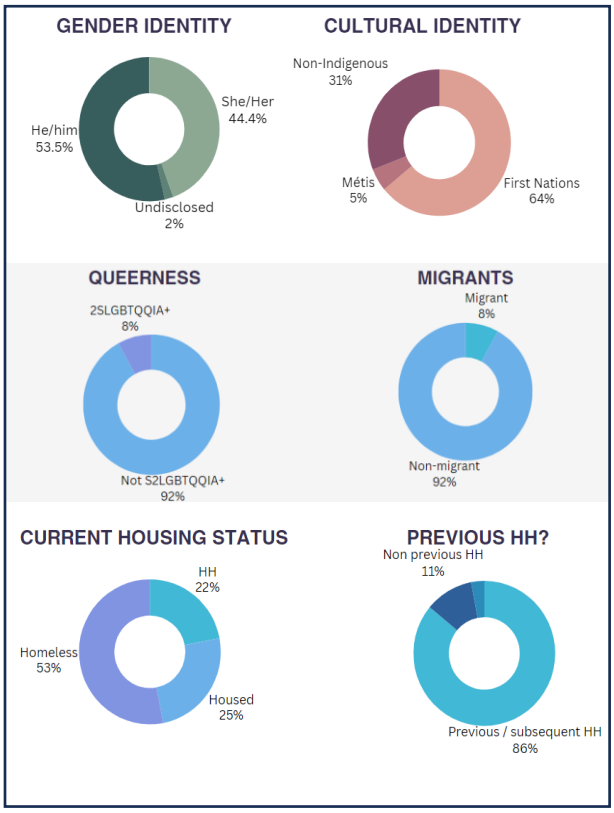

Figure 3: Demographics of 36 people with lived experience who were interviewed.

Three personas

Data from the interviews described above show a few distinct patterns of hidden homelessness around specific experiences and outcomes:

- 55 per cent had more negative housing outcomes, meaning at the time of their interview, they were still experiencing street level homelessness
- 25 per cent had more positive housing outcomes, meaning they are currently housed after experiencing hidden homelessness
- 22 per cent were experiencing hidden homelessness at the time of the interview

Based on these patterns, this project defined three common scenarios, or *personas,* that show some of the hidden homelessness journeys:

1. **Resourceful rebounders**: people with lived experience of homelessness or hidden homelessness who have more positive housing outcomes.
2. **Trapped in trauma**: people with lived experience who have more negative housing outcomes.
3. **Helpful supporters**: people with some form of permanent housing and who offer temporary accommodation to someone else in need.

Rather than being based on specific demographic data or contextual information, each of these personas can represent multiple situations and demographic circumstances. It is important to note that 41 per cent of women and gender-diverse individuals mention domestic violence and abuse being amongst their reasons for experiencing hidden homelessness. The experience of hidden homelessness is extremely interrelated with Gender Based Violence (GBV) making this a group that requires especial attention in policy and programming solutions.

To contextualize the personas with the local context of Saskatoon, the following section highlights the key findings for each persona in terms of their life circumstances, triggers into precarious housing, factors that helped or hindered them in their journeys, as well as the supports they access or would have liked to access.

Persona one: Resourceful rebounder

“Resourceful rebounders” are people who successfully navigate a period of hidden homelessness and find stable housing outside the shelter system. They typically have less complex trauma, more social capital, network connections, and personal resilience to access available resources and find their way back into stable housing.

Observations about this persona:

- Data seems to suggest that belonging to a broader community (First Nations or another cultural/ethnic group) provides some level of protection from further decline. Some 75

per cent of people with positive housing outcomes identify as First Nations. Additionally, 12.5 per cent identify as newcomers. Interviews suggest that people in this gorup had ties to their cultural/ethic groups, which provided support in the transition towards stable housing.

- There is an adititional protective factors found through the survey: having financial resources, either a job and/or income assistance. Some 87 per cent of respondents who were able to secure a home had at least one source of income. For people still experiencing homelessness, the percentage dropped to 42 per cent with at least one source of income.
- Indigenous women seem to be the prevalent group among resourceful rebounders: they made up 50 per cent of all resourceful rebounders in this project's interviews.
- Care homes seem to prevent people with disabilities from experiencing street-level homelessness.
- Some pathways towards housing are tied to higher levels of social capital, such as returning to their previous landlord, having family or friends support with paying rent, relying on partners, and combining income with others to cover expenses.

Stories of resourceful rebounders

The following stories are composite narratives based on the interviews described above.

Max is a non-binary teenager who was born and raised in Saskatoon. At 18 years old, they were kicked out of their home after a big argument when they came out to their parents. At that moment, they didn't have a job and had not completed high school, which limited their job prospects. They stayed at their grandmother's house, which was their only option. Fearful that she would have a similar reaction to their parents, Max decided not to share their gender identity with her, which made them feel not entirely safe and comfortable at her house. After a few months, Max applied for income assistance and was able to move to Pride Home – a house for 2SLGBTQI+ youth. Currently they are looking for a job, which is hard because their mental health is still recovering from the trauma of losing their family. They are happy to live in a safe space where there is access to the supports they need. Their future is uncertain after they turn 21 which is the age limit for living at Pride Home. They will have to navigate finding a job to be able to afford a place of their own.

Jamie is a First Nation, gender-diverse, single parent. They moved to Saskatoon 10 years ago and have been in and out of precarious housing during that time. Despite a stable upbringing, they were kicked out of their parents' house at 18. They couchsurfed for six months until they found a place to rent with a friend. They stayed there for several years before getting evicted after the rent became too expensive. At 21, Jamie was once again without a permanent home, and moved in with their grandparents on the reserve. After a few years, and after having kids, they were able to get social assistance and stable housing. However, the impacts of unhealed trauma led them to lose custody of their kids. With the help of an outreach worker, Jamie was able to access services such as trauma-informed counselling, food from the food bank, support from their reserve, and legal help to be reunited with their kids. Once Jamie landed a full time job, they decided to rent a place with their friend.

Carla is a middle-aged mother of three children, and a survivor of domestic abuse. After years of enduring escalating violence at home, her friends and family have finally convinced her that leaving is a matter of life and death. Motivated by her children, Carla was able to move in with her sister, who is allowing them to stay temporarily in her basement, Carla is determined to find a job so that she can afford a safe place of her own. She worries that a lack of employment history and skills will make it more challenging, yet she finds many services that help her get back on her feet. Her sister is able to let her stay for several months until she can get back on her feet. Carla makes sure to help out around the house as much as possible, including paying a small amount for rent to limit the impact on her sister. Both sisters are happy to have each other for support, but Carla knows she cannot stay here forever. All three kids are sharing a bedroom and the quarters are tight.

Winona came to Saskatoon from Toronto in 1997 hoping to reconnect with her First Nations roots. As a a survivor of the Sixties Scoop, she has a deep mistrust of social institutions. Winnona has been in and out of the prision systems for years, which makes it very hard to find employment due to a combination of stigma, discrimination and the lack of a high school diploma. She receives social assistance and had an apartment for a while, but the building was closed due to poor living conditions and she was evicted. When a poor credit score, lack of access to credit, and court system fees left her unable to afford a new place, she turned to acquaintances and friends, often trading money or drugs for accomodation. She also spent a lot of time at the public library where outreach

workers helped her send applications and access other services such as the foodbank and services at St. Mary's Parish to get by. Eventually, she was able to secure housing again with an old landlord, with whom she had a good relationship.

The journeys of resourceful rebounders

Background / life circumstances

Forty-four per cent of the resourceful rebounders interviewed who have been able to transition to more positive housing outcomes after experiencing hidden homelessness are First Nations women.

Of the men who have experienced positive housing outcomes, all entered care homes due to living with some type of disability.

Having a stable source of income is key to positive housing outcomes. All resourceful rebounders had some form of income, either income assistance, disability benefits or through formal employment.

Most resourceful rebounders come originally from outside of Saskatoon.

Triggers into precarious housing

Evictions were the most common pathway into hidden homelessness for this group with 44 per cent of the interviews citing eviction as a trigger for hidden homelessness: There are different drivers of evictions such as a lack of maintenance of the properties they lived in that led to closure or eviction, loosing their homes after an accident or due to an unfortunate event like being robbed and left with no income to pay rent.

> *"I always had a roof over my head until I went to [this] brand-new suite (...) One night, in the middle of the night, I heard like a waterfall. A week later, I got a notice that I was evicted because I had damaged the apartment (...) 3 days later, COVID hit".*

Resourceful rebounders are often faced with a big loss (e.g. of a loved one), triggering grief and a loss of ability to manage life. It is not uncommon that addictions and substance use drive them into further vulnerability.

“I lost my mom, and when I was an adult, I fell back into my addiction (...) It was hard to find housing: I didn’t have rental references or a good credit score; I didn't have money”.

Arriving in Canada without landing in stable housing is another way for this group to find themselves experiencing hidden homelessness. Coming into a new country with a very small network, limited resources and no references makes it difficult to secure housing.

“What is hardest is coming here with anything (...) Even if you have money, you don’t have references or a credit score.”

Family-related trauma – being kicked out by family members is one of the ways in which resourceful rebounders find themselves without permanent accommodation.

“[hidden homelessness] started when I became an adult at 18. My dad kicked me out. I stayed at my friend's place on a couch for six months”

Accidents leading to an inability to work and subsequent loss of income are also one of the ways we hear people find themselves experiencing hidden homelessness.

How they moved in with people offering support

Even though half of the people in this group reported staying in places that felt overcrowded, or in a *full house*, only 37 per cent reported feelings of unsafety or being uncomfortable.

“It was not very dangerous to be staying at a friend's house”

When talking about discomfort, the most common was the feeling of intruding or being in someone else’s space reason, with 37 per cent reporting a similar experience. Feeling discomfort of having to abide by the house rules was also a common experience.

“When you are living with someone else, you cannot decide without taking into consideration their rules.”

Resourceful rebounders staying with close friends report safer experiences than those staying with acquaintances or strangers. There is almost always an expectation of contributing in one way or another to the household, which, in this persona, was money half of the time, followed by food or contributing to house chores.

Factors that helped

Social capital: friends and family helping to navigate the process of securing a house helped resourceful rebounders to overcome some of the barriers preventing them from securing housing: from being able to move across the city to visit the properties, to contacting landlords, etc.

> *“My friend had wheels, and he drove me to all these places. He helped me so much”.*

Accessing a stable income, from social assistance to student loans or formal employment, was also one of the factors contributing to better housing outcomes for at least 50 per cent of resourceful rebounders.

> *“My mom got her student loan so she could pay for damage deposit and first months rent”.*

Positive relationships with landlords were also important for securing a home at the time of tenure or maintaining that relationship afterward, allowing the people experiencing hidden homelessness to access other housing options down the line.

> *“[I] found house through luck: [the] landlord was friendly”.*

Dividing housing costs with friends or relatives was also a common way in which housing became attainable for this persona.

> *"My sibling: that’s how I got a house. We got together to rent a place".*

Factors that posed barriers

The most common barrier was the high cost of housing, meaning that even with some form of income assistance is not always easy to find affordable housing. 44 per cent of resourceful rebounders mention the cost of housing as the biggest barrier for securing housing.

> *"You can't afford a one-bedroom with income assistance"*

Lack of rental history is also a significant barrier, with 33 percent of the people in this persona mention not having references as a significant barrier to accessing housing.

> *"Money doesn't make a difference unless you build up your reputation (…) even if you have money, you don't have references".*

Similarly 44 per cent of people in this persona mentioned that not having a good credit score created a barrier to secure hosing, as landlords require them to be able to rent.

> *"She [her mom] doesn't have good credit. It was low, so we almost didn't get the house because of her credit".*

Supports that they would have liked

- A bigger stock of affordable housing: it was a common thread throughout conversation in this Lab, that there are not enough affordable places.
- More consistent and better housing and income supports, especially for the most vulnerable: We heard that resourceful rebounders would have benefited from programming that helped single parents in finding housing or improving their income or housing options for youth.
- A need for consistent health care support and comprehensive supports for people struggling with substance use.
- More emergency shelters and longer hours for warm-up locations during winter.
- Emotional and psychological support was also desired.

Touchpoints

- The place where resourceful rebounders most frequently interacted with the service provision ecosystem was at food banks (Saskatoon Food Bank and Learning Centre). Some 56 per cent of people who had positive outcomes had accessed the Food Bank at some point.
- Income supports were also one of the most common touchpoints: 33 per cent of people in this group used income supports or disability benefits.
- The library was also another common touchpoint for resourceful rebounders. Using computers and receiving help from outreach workers to fill in housing applications are a few ways in which this place made a difference towards more positive housing outcomes.
- For a visual representation of the service map, see Appendix C: Systems Map

Persona two: Trapped in trauma

While some people are able to navigate bursts of precarious housing and land on their feet, others who experience significant, ongoing, complex challenges seem less likely to be able to secure stable housing. In these cases, complex trauma intersects with layers of barriers, causing further trauma and eroding any financial capital or social capital that these people have been able to grow. Never being able to get ahead and constantly struggling to meet basic needs becomes an endless cycle of despair that ultimately leads to a life on the streets, shuffling between shelters and services. It cannot be overstated that settler colonialism is a key factor when thinking about negative housing outcomes among First Nations and Métis people. As mentioned before settler colonial policies leading to intergenerational trauma contributes to the disproportionate levels of mental, cognitive, social, and physical challenges amongst First Nations and Métis peoples.[69]

Observations about this persona:

- Tendency to have life-long layers of complex traumas. Rather than a single instance, this persona seems to have multiple layers of systemic vulnerability like intergenerational trauma, addictions, and lack of employment. Interviews conducted for this project show that 63 per cent of people within the trapped in trauma persona had more than one factor contributing to hidden homelessness, which is almost twice the figure of resourceful rebounders at 33 per cent.
- Poorly designed policies seem to compound into intersecting barriers for people in vulnerable positions, making it difficult to escape homelessness.. During interviews with people in this persona, 42 per cent identified affordability and discrimination as the two

biggest barriers to secure housing, and 21 per cent identified addictions and mental health struggles as the next biggest barriers.

- Discrimination is pervasive and a common experience in this persona. It is worth noting that experiences of racism had multiple origins, such as race, housing status, physical appearance or lack of credit history. They have real impacts on people's ability to secure housing, which adds pressure to individuals who are already in a vulnerable place.

Stories of those trapped in trauma

The following stories are composite narratives based on the interviews described above.

Bernard came to Saskatoon looking for opportunities after a tough upbringing on a reservation not far from the city. His father was a residential school survivor, and the severe addiction he developed to cope with his past was a contributing factor to Bernard developing an addiction as well. Despite all the difficulties, Bernard worked hard to get training and a job and experienced long periods of stability. However, unhealed trauma and addiction have impacted his resilience and reliability over time. After hearing the news of yet another family member's death, his mental health and addictions worsened, which impacted his ability to maintain a job, and ultimately he was evicted. He is resourceful at living on the streets, and occasionally stays with family and friends as a brief reprieve, but finds it hard to feel like he can get back on track.

Bill is a highly educated professional who lost everything after one bad day. Until an unfortunate accident that resulted in one fatality, Bill had been a successful physician,was married, and was active in his community. After a legal judgement that caused him to lose his license to practice, his bad luck snowballed into foreclosure, divorce, and a severe addiction to substances. Additionally, he was advised by one of his friends to access CERB, only to find out later he needed to pay back money he does not have, increasing his existing debt problems. Stigma have strained his self-reliance and security, which makes it hard to seek services and supports. He has been living outside the system for a year.

Kelly grew up in the foster care system. At 18 she was keen to get out of her foster home and entered independent living by working on low paying jobs. After an out of province

bike trip, she returned with a broken bike and no money to keep his place – this is when the crisis really started. With no close friends, no family, and chronic migraines that paralyzed her for weeks, she reached out to a mentor she had as part of a youth program and slept on an air mattress on their floor for several weeks. As time went on, tension increased due to the feeling that Kelly was not contributing enough to the house. She felt pressured when being asked daily what progress she was making to seek work, increasing the existing conflict. People where she was staying gave her a specific deadline for her stay, and then helped her get into Saskatoon's Tribal Council shelter.

Jesse was born and raised in Saskatoon. His mother was a trauma survivor and had an alcohol addiction. When he was little, the house was a constant party with people coming and going. After leaving home when he was a teenager, Jessee lived at empty houses and on the street, while managing to complete grade 12 and graduating high school. Last summer he stayed at families' houses in exchange for cooking or babysitting. Couchsurfing wherever he could – a night or two at the most – he would move on if there were too many people as that is how his things had been stolen in the past. Jesse accessed the foodbank, the Friendship Inn, and started housing applications at Quint, and CUMFI after a friend helped him get a health card, which he says made a difference. He was able to secure housing with Qiunt, and appreciated the help navigating the system, but ultimately he did it on his own.

The journeys of those trapped in trauma

Background / life circumstances

There was not a substantive difference in being new to the city and the housing outcome: 21 per cent of people with negative housing outcomes moved 5 years or less ago to Saskatoon, compared to 25 per cent of those with positive housing experiences.

This group has a much higher percentage of people who do not report being on income assistance or working: 42 per cent, compared to only 12 per cent of people with positive housing outcomes.

As mentioned before, complex situations with more than one traumatic event such as long-term unemployment or family breakdowns, are more common in this persona. 63 per cent of people within the trapped in trauma persona had more than one factor contributing to hidden homelessness, which is almost twice of resourceful rebounders at 33 per cent.

Triggers into precarious housing

People reported evictions as one of the most common reasons they experienced hidden homelessness at 47 per cent of cases. In some instances, evictions had nothing or little to do with them.

> *"One of the last places I was staying (renting) a homicide took place. That was upstairs and I was at the basement suite and the whole place was evicted even though we didn't have to do anything with it".*

In this group, evictions related to not being able to pay rent were higher than with resourceful rebounders: 33 per cent of evictions for people trapped in trauma were caused by non-payment, while only for 25 per cent in resourceful rebounders were because of this.

Family-related trauma is another common trigger for hidden homelessness. These include running away from abusive and violent households, the loss of a family member, or losing custody of their kids.

> *"[after losing custody of my kids] my life felt apart".*

Losing their job was also one of the most common ways people in this group fell into hidden homelessness in 31 per cent of cases.

Addictions play a significant role in this group's hidden homelessness journey: 21 per cent of people in this group reported addictions as one of the barriers to securing housing. This contrasts with resourceful rebounders, where none of them mention this as a barrier.

> *"I wish I could have changed my addiction".*

How they moved in with people offering support

Feeling unsafe while staying with others is a common occurrence amongst this persona. Some of the reasons were drug use, staying with complete strangers, and staying in overcrowded accommodations: 47 per cent of people in this persona reported feeling unsafe and 31 per cent experienced feeling overcrowded or living in an already *full house*. These feelings are accompanied by the risk of events like theft and being kicked out on short notice.

"My stuff went missing and sometimes I would sleep outdoors if we had fights".

Similar to resourceful rebounders, this group also reports discomfort and sometimes embarrassment when staying with others.

"Couchsurfing is humiliating – makes people feel embarrassed about who you are, thinking that you should have your own place".

Economic struggles in the household they are staying in, and addictions are a common thread amongst hidden homelessness experiences. Some 52 per cent of the people in this group mentioned that people who allowed them to stay struggled financially and with substance use. There was only one case where people offering temporary accommodation had no economic difficulties.

Forty-four per cent of the people in this group were contributing financially to the household they were staying in.

Factors that helped

Fifteen per cent of the people in this group had managed to secure permanent housing in the past and lost it again. Those periods of secure housing were enabled by factors such as having a job and living with friends or relatives to split housing costs.

Social connections are important in this group as 21 per cent of respondents mentioned their social networks were useful supports when looking for hosing. They are also key to support themselves and navigate the difficulties of day-to-day life.

"I rely on [partner] for my ears because I can't hear". / "my brother helps me look for places".

One interesting finding is that even though services are used by most, 63 percent of the people in this group felt that they did not meet their needs. This could be a result of lengthy processes for accessing supports, inadequate funding, or lack of clarity on how to navigate the system.

"I call my social worker all the time, and she never gets back to me (…) What is the point of having a worker if I have to do it all by myself

Factors that posed barriers

High rents are a big barrier when trying to secure housing. People report this to be especially true living on income assistance:

> *"Not having a job, being on income assistance you don't get a lot and it really limits the places you can take".*

Stigma and discrimination are a big barrier for this persona. At least 42 per cent mentioned that they feel discriminated against for a number of reasons such as being on income assistance, experiencing homelessness, Indigeneity, and having criminal records.

> *"When you see a First Nations man [people think you are] a gang member a drug dealer. They don't rent you because you are a drug dealer or a gang member". / "Landlords prefer to take people who have a job than on assistance program".*

Lack of housing references is another factor that hinder this persona's ability to secure housing.

> *"I don't have past landlords. Only lived with my mom and [name]".*

Emotional challenges were also repeated frequently as a barrier, like a lack of self-esteem, mental health challenges and addiction.

> *"Self-esteem is also a big barrier, not feeling safe and being able to stand up for yourself" / "It's been a struggle for us because we got worse into drugs".*

Supports that they would have liked

- Supports for single parents, affordable housing, job assistance, and counselling for trauma and addictions.

Touchpoints

- Within this group, organizations like the Friendship Inn (free meal service and outreach), the library (computers and outreach workers), and the Salvation Army were the services people reported using the most, at 53 per cent, 42 per cent, and 42 per cent, respectively.
- This is different from the resourceful rebounders, where food banks and income support were most used.

Persona 3: Helpful supporter

People offering support are the second key relationship in hidden homelessness. They have some form of permanent housing and offer temporary accommodation to someone they typically have a relationship with and who does not have other housing options. Motivations vary – some are due to a sense of family obligation, some are out of friendship, and some are out of a genuine desire to help someone because they themselves have been in that same position and know what it is like.

In situations that last longer or have more positive experiences, there is a contribution of some kind, such as financial contributions, work around the house, or in-king contributions sch as food. These experiences also come from stronger relationships, like close friends or family members. When the rules established are not respected, the relationship tends to break down, and the housing arrangement dissolves. This is also true for unforseable circumstances, like family members coming to visit the one offering accommodation, which makes the housing arrangement unstable and unpredictable for those in need of support.

Observations about this persona:

- 82 per cent of people offering support are also struggling, meaning their housing expenses represent more than 30 per cent of their monthly before-tax income. In these cases, financial or social contributions to their household creates a short-term win-win.
- People offering support generally have more security and more integration with the larger system.
- At least 55 per cent of people offering support would like to have resources or supports available to better navigate the experience of having someone temporarily in their homes.

Stories of helpful supporters

The following stories are composite narratives based on the interviews described above.

Catherine's brother is staying with her. He was extremely stressed by the pandemic and lost his job and all sources of income. She and her partner invited him to stay in their basement during the lockdown and made substantive renovations to the property to accommodate him. However, his disability seemed to aggravate his stress response to COVID and despite holding a part-time job and rental unit before the pandemic, his mental and physical health deteriorated, and he was unable to return to his one-bedroom apartment. While his health eventually improved, he stayed with Catherine and her family for several years. He paid a rent contribution but that stopped when he ran out of money. While Catherine is concerned about the impacts of the current arrangement on her family, she also does not want his brother to live on the streets and is trying to help him get back on his feet. The family balancing managing their own life and young children and cannot find much support for him.

Jared allowed his friend to stay at his place. Jared lives with his partner and two kids in their family home. He is working full time, and his partner is on employment insurance as she recently lost her job. His best friend Ryan also recently lost his job and was evicted when he could not pay his rent. He has been staying in Jared's basement for the past month. Ryan is grateful for his best friend's hospitality and is very conscientious about the impact of his presence on the family. He leaves the house most of the day to preserve the family's personal space and contributes with the little money he gets from employment insurance and by helping with chores. They eat supper together and have a cordial relationship. Even though the family has offered the guest to stay as long as he wants, he is already applying for affordable housing and jobs in and out of the province. After two months of looking for jobs using the library's computers, Ryan is able to find a place for himself and leaves his friend's place.

Sheila has a distant relative living with her. Sheila is an Indigenous woman on income assistance living with her daughter in affordable housing. Tom, a distant relative, shared he needed help, so they agreed to let him stay for a couple of weeks. Tom struggles with depression and has been unemployed for a year; he is used to going from place to place. He cannot always contribute to the house with money and rarely contributes with house chores. The family is living with a tight budget, so it has been stressful to make ends meet with one additional person. The lack of personal space and issues around house chores escalated to the point that Shelia put an end date to the housing arrangements. After an argument, Tom leaves with little idea of where he will spend the night.

Josh received an acquaintance – Jeremy – a friend of his ex-partner who was trying to stop using drugs. Josh owns his house, but his housing costs are more than 35 per cent of his income and he struggles to cover his bills. He received sublets two rooms to roommates to pay the mortgage. After running into Jeremy one day, he decided to help him in his recovery process. First, he stayed in the garage for several months, and when he was able to pay rent, he signed a lease and moved into one of the rooms. After relapsing, his mental health worsened and started having issues paying rent on time and helping to keep the house in order. Despite needing financial help, Josh could not access any support for himself and ultimately foreclosed on his house, causing him and Jeremy to lose a place to live. After a few days, Josh found someone else to rent a place with.

The journeys of helpful supporters

The journeys of helpful supporters are much less structured than those of the “resourceful rebounders” or “trapped in trauma” personas, making it difficult to identify specific pathways in and out of having someone temporarily stay with them. The reasons why people offer accommodation, their needs, and their financial and social contexts are very different from case to case. For this reason, a detailed journey could not be created in a similar way to the other two personas.

Assessing challenge one: Understanding hidden homelessness

This table below highlights our understanding of key insights, trends, and challenges that emerged in the Lab, along with possible solutions and concrete measures to address these issues. This is not an all-encompassing diagnosis of the challenges related to hidden homelessness; rather it is a series of insights intended to promote understanding and provoke discussion.

Key insights, trends and challenges	What is needed?	Concrete measures

Protective factors for more positive outcomes include:
• Having a job
• Having social connections
  ○ Community support
  ○ Moral support from friends and relatives
	Policies and programs strengthening protective factors can:
	• Prevent people from experiencing hidden homelessness
	• Help re-house them as fast as possible
		Skill-building focus for policies and programming

Evictions and loss of income are two of the biggest factors in losing housing: • Loss of income leading to eviction • Not having enough income in the first place • Unfair evictions for reasons outside of the tenant's responsibility	Strengthening policies and programs addressing this barrier can: • Prevent people from experiencing hidden homelessness • Help re-housing them as fast as possible	Eviction prevention focus for policies and programming
The nature and complexity of trauma impact housing outcomes: • Negative outcomes: more associated with longer-term/chronic issues: e.g. disability, complex trauma • Positive outcomes: more common with a shock event:	Provision of trauma-informed services at key moments is important for success: • More supports are needed for mental health and addictions. • Gender-sensitive programing to prevent hidden homelessness	Trauma-informed approach as a transversal theme in hidden homelessness solutions

e.g. accident, arrival to Canada • GBV is an important trigger for hidden homelessness	• Culturally adequate supports for newcomers and Indigenous people	
Data provision is an added burden for people under intense cognitive load/stress	The service provision system may be better equipped to provide consistent data in collaboration with people with lived experience: • People offering accommodation included in this system	Data prototypes could be centred on service providers and use a trauma-informed approach
People experiencing hidden homelessness rely on social and relationship capital to secure accommodation: • Stronger bonds and contributions to the household seem to contribute to a more positive experience	Relationships are untapped access points: • Connecting people at risk of homelessness with support services	Support packages designed for tenured individuals to help the guest access supports
People offering support provide services that are currently invisible in the system. They are also vulnerable.	They need to be seen as part of the formal service offerings	Support packages for them could be helpful
Service provision should be seen as an ecosystem	Closer and better real-time communication and data sharing between service providers could reduce response times to support people in need of housing	Data prototypes should consider information-sharing mechanisms
People offering accommodation are an untapped resource for data collection	People offering accommodation can strengthen hidden homelessness enumeration efforts in the city	Data collection design needs to incorporate both parts and allow for self-identification

Hidden homelessness is a leading indicator for service provision demand (emergency services, income support, etc.)	Hidden homelessness can help foresee and adapt to changes in demand for services	Data prototypes should consider reporting to decision-makers

Assessing challenge two: Enumerating hidden homelessness

The table below highlights our proposal for an ideal dataset to enumerate hidden homelessness, based on the observations and insights gained from our research

Components of an ideal dataset	Considerations for enumerating hidden homelessness	Why is this component relevant?
Answers key questions (e.g., research, policy, service provision, community services)	• How can public policy improve outcomes for people experiencing hidden homelessness? • What is the likely demand for services? • What are the main barriers to accessing services?	• To create targeted and effective upstream policy and program interventions • To support adequacy of offerings targeted at the right communities and the right services
Data is actionable, meaning it is used for enacting change	• Should be useful to make decisions in real time and longer term	• Support an evidence-based approach in policy making, programming and service delivery
Allows intersectional analysis of demographic characteristics (gender, employment, income, Indigeneity, racialization, disability, age, education, 2SLGBTQI+)	• Who is experiencing hidden homelessness? • Who is likely to experience homelessness? • Who is impacted by it?	• Culturally relevant and appropriate services impact outcomes • The package of services required to maximize the chance of a positive outcome is dependent on the situation

Longitudinal data that allows for life course analysis	• What factors and services support successfully getting rehoused? • Length of hidden homelessness experiences and repeated instances of hidden homelessness	• Allows to monitor trends and identify triggers and other relevant data on hidden homelessness • Useful to measure the impact of new policies and programs
Linked to other data	• Understanding what works • Establishing the sheer cost of doing nothing	• Connects housing insecurity with other key indicators, such as health and income • Allows developing comprehensive strategies to improve housing, health and wellbeing outcomes
Qualitative and quantitative	• Allows enumeration and contextual information to improve policies and programs	• Including a qualitative understanding of the experiences and feelings of those experiencing hidden homelessness will result in more nuanced approaches that address critical and contextual issues surrounding this experience
Reliable process for collection is consistent	• Measure hidden homelessness across time • Monitor demand for services • Uniform intake and data processing	• To create collaboration between organizations • To create compatible data across different populations
Anonymization of data	• Protects people with lived experience from further trauma	• Priority to uphold privacy standards when datasets could contain sensitive information

Principle of self-identification	• Prevents bias • Empowers people and allows them to tell their story	• To create systems that are people centred • Improves the quality of data and makes the data collection process humane and ethical
Collection of data must not make the person worse off	• Protect people from being discriminated against or targeted for providing information • Trauma informed approach to data collection	• Ethical approach to data acknowledging trauma, risks • Decreasing the burden on people experiencing hidden homelessness to re-live its story multiple times

Policy considerations

The data collection period for this project included two focus groups with community organizations, representatives from municipal and federal governments, academics and community leaders. The goal was to validate the initial findings and to brainstorm on how it could serve as a baseline to draft solutions and policy recommendations. This section contains a summary of our conversations on policy insights to address hidden homelessness in Saskatoon.

Policy insight one: Adequate supports to break cycles of precarity

- Despite having a roof over their heads, the experience of hidden homelessness comes with a great level of uncertainty and risks for those who experience it, including frequently experiencing street-level homelessness. Having reliable and tailored supports for them is essential to break the cycle of vulnerability.
- People who offer support usually have limited resources. This can put them in precarious and vulnerable situations before and after receiving people in their homes. Adequate supports to help them navigate this situation are essential. Ideally, these supports should include information on services available for those staying with them.

Policy insight two: Upstream policy and prevention

- Hidden homelessness has a unique place in the housing continuum. It can provide the space needed to find secure housing, but it is also the last stop before street-level homelessness, where needs and trauma become even more complex.

- Designing policies aimed at detection, early prevention, and support for those experiencing hidden homelessness can be a way of reducing homelessness overall.

Policy insight three: Adequate funding and culturally sensitive programming

- Cultural and competent care for people experiencing hidden homelessness is a key intervention point: There is a strong need for Indigenous-led services that can provide a decolonial approach in their service delivery and provide culturally relevant programming.
- Adequate supports can result in faster re-housing processes and help navigate some of the underlying issues like trauma, lack of employment, etc.
- There is a strong need to change how housing funding is provided to consider different types of arrangements like multi-generational housing. This includes more funding for bigger units and supports available for multigenerational housing, communal housing, etc.
- Disability benefits and subsidies end at age 65. Since at least 20 per cent of the people with lived experience interviewed were in their 50s, it is important to make sure supports for the elderly are adequate and sufficient to prevent experiences of hidden homelessness and street level homelessness.
- Recent changes to income assistance, including halting direct payments to landlords have had negative impacts on people's housing outcomes.[70] Increasing the amounts for income and shelter benefits and rethinking how they are distributed is key for successful housing processes.

Policy insight four: Need for cross-systems data collaboration

- Data collection is an area of opportunity in addressing hidden homelessness in Saskatoon. There is a strong need for a city-wide data collection strategy.
- Disaggregated data is key to understanding the struggles of traditionally marginalized groups like youth, 2SLGBTQI+ people, First Nations and Métis individuals, newcomers, survivors of GBV and people with disabilities, among others.
- Creating data collection systems that do not add additional burdens for people with lived experience is a key consideration for these efforts.

Glossary

2SLGBTQI+

A short-hand term for diverse gender identities and sexual orientations. The acronym stands for two-spirit, lesbian, gay, bisexual, transgender, queer, intersex, and the plus symbol which refers to additional terminologies that may be used by certain groups. This acronym is the one currently used by the Federal Government to refer to these identities and orientations.

Core housing need:

A measure used by CMHC and Statistics Canada to assess the extent to which people in Canada are living in inadequate and unaffordable housing. According to CMHC, a household is considered to be in core housing need if it meets the following criteria:

1. “A household is below one or more of the adequacy, suitability and affordability standards.”
2. “The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.”[71]

Data ecosystem:

A coordinated effort in recording, understanding, and sharing information between key institutions. For this project, this means that looking outside of the shelter system is necessary to generate a comprehensive network of other vital actors and services for people with lived experience, such as healthcare facilities, emergency services like fire and police, and provincial agencies in charge of income assistance programs.

Gender-based Analysis Plus (GBA+ / GBA Plus)

According to Women and Gender Equality Canada, “Gender-based Analysis Plus is an analytical tool used to support the development of responsive and inclusive policies, programs, and other initiatives. GBA Plus is a process for understanding who is impacted by the issue or opportunity being addressed by the initiative; identifying how the initiative could be tailored to meet diverse needs of the people most impacted; and anticipating and mitigating any barriers to accessing or benefitting from the initiative. GBA Plus is an intersectional analysis that goes beyond biological (sex) and socio-cultural (gender) differences to consider other factors, such as age, disability, education, ethnicity, economic status, geography (including rurality), language, race, religion, and sexual orientation.”[72]

Gender-diverse:

According to the United Nations, the term "gender-diverse" is used to “refer to persons whose gender identity, including their gender expression, is at odds with what is perceived as being the gender norm in a particular context at a particular point in time, including those who do not place themselves in the male/female binary; the more specific term "trans" is used to describe persons who identify with a different sex than the one assigned to them at birth.”[73]

Hidden homelessness:

A term to identify someone who is staying temporarily with others (friends, family, acquaintances or strangers) because they do not have a secure and permanent home for themselves. This includes sleeping on couches, in spare bedrooms, basements, etc. This research project identified four main principles that define this experience:

5. There are two parties involved: (1) the person in need (of temporary accommodation) and (2) the person offering support.
    a. Although the definition of hidden homelessness is generally centred around individuals with tenure providing temporary accommodations for people in need, institutions like hospitals or jails also provide temporary housing arrangements.
    b. In these cases, people who are institutionally housed are considered provisionally accommodated instead of experiencing hidden homelessness. The difference between these two circumstances is the provider of the temporary accommodation.
6. There is a relationship between the two parties based on social networks.
    a. There is often an exchange of money, help, food, or other goods and supports.
    b. The relationship between people in need and those offering support can range from relatively strong social ties, such as family, to weaker ties, such as friends or transactional acquaintances who may provide shelter in exchange for something else.
7. The experience of people in need includes common elements:
    a. Their stay is considered temporary by the person offering support.
    b. There is a lack of guarantee of continued residency, usually attached to feelings of insecurity in these informal arrangements.
    c. There is a lack of immediate prospects for acquiring acceptable tenured housing.
    d. Indigenous people might also experience feelings of disconnection and or the inability to connect with their worldview, culture, spirituality, and relationships.
8. The experience of those offering support includes:
    a. Agreeing to have the person in need stay with them for a limited amount of time.
    b. Setting the terms and conditions for the person in need to be able to stay with them.

Indigenous homelessness:

According to the Canadian Observatory on Homelessness, “Indigenous homelessness is a human condition that describes First Nations, Métis, and Inuit individuals, families or communities lacking stable, permanent, appropriate housing, or the immediate prospect, means or ability to acquire such housing. Unlike the common colonialist definition of homelessness,

Indigenous homelessness is not defined as lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous worldviews. These include individuals, families and communities isolated from their relationships to land, water, place, family, kin, each other, animals, cultures, languages and identities. Importantly, Indigenous people experiencing these kinds of homelessness cannot culturally, spiritually, emotionally or physically reconnect with their Indigeneity or lost relationships."[74]

Precarious housing:

According to the Canadian Homelessness Research Network, "Those classified as "precariously housed" face challenges that may or may not leave them homeless in the immediate or near future (in the absence of an intervention (…) Precarious and inadequate housing not only relate to household income and the physical structure of the dwelling, but also to lack of access to necessary supports and opportunities, including employment, health care services, clean water and sanitation, schools, child care centres and other social supports and facilities."[75]

Service providers:

For this project, *service providers* refer to public and community-based organizations and institutions providing programming, supports or any other form of help to vulnerable populations, such as people experiencing homelessness.

Sleeping rough:

A term to refer to street level homelessness (see below).

Street-level homelessness:

Also referred to as "unsheltered", "absolute homelessness" or "sleeping rough", "street-level homelessness" refers to situations where individuals or families are living in public places such as sidewalks, parks, and squares, or in places that are not intended for human habitation, such as in cars, tents, or shacks. This form of homelessness is different from people staying in shelters, typically referred to as emergency sheltered.[76]

Upstream policies/interventions:

Policy measures that contribute to dismantling and changing the fundamental social and economic systems that distribute wealth, power and opportunities.[77] These are long-term policies that aim to address the root causes of inequities, as compared to short-term solutions that are aimed at alleviating the consequences of those inequities.

Appendix A: Research review

Literature review on previous studies regarding hidden homelessness:

Pilot Study Estimating the Size of the Hidden Homeless Population in Metro Vancouver

This project pilot develops a framework to estimate the size of the hidden homeless population in Metro Vancouver. Their definition for hidden homelessness is as follows: “Hidden homeless persons are people staying temporarily with another household and who do not have a regular address of their own where they have security of tenure.”[78]

This study’s methodology is based on the 2007 Greater Los Angeles Homeless Count[79], which undertook a 15-minute survey of 1,000 households (contacted through random digit-dialing) to identify the hidden homeless population as part of a larger homeless count.

Knowledge for Action: Hidden Homelessness in Prince George, Kamloops, Kelowna, Nelson, and Nanaimo

The goal of this project was to develop a better understanding of the hidden homelessness population in five smaller urban centres in British Columbia: Prince George, Kamloops, Kelowna, Nelson, and Nanaimo. The following definition of hidden homelessness was used: “Persons staying temporarily with another household and who do not have a regular address of their own where they have security of tenure.”[80]

The findings were consistent with other studies: Indigenous people were overrepresented in the hidden homelessness population. Also, most households offering temporary accommodation were spending more than 30 percent of their income on housing, suggesting they are insecurely housed themselves. Health issues were prevalent among the individuals experiencing hidden homelessness who were interviewed, with over half reporting a mental health challenge and/or substance use issues. The report also identified that obtaining employment was difficult for people experiencing hidden homelessness, with only a few having full-time jobs. A lack of income was found to be a barrier to securing a permanent housing.

An Examination of Hidden Homelessness Among Aboriginal Peoples in Prairie Cities

This project examined hidden homelessness amongst Indigenous people in the prairie cities of Winnipeg, Saskatoon, and Regina. The study found that hidden homelessness is pervasive among the Indigenous people in prairies cities. This form of homelessness is particularly relevant within the context of Indigenous people as the support of extended family and friendship networks is an inherent component of Indigenous value systems. The study estimates

that 20 percent of participants experiencing hidden homelessness indicated they had a seasonal connection to their home communities[81]. Migration from rural communities to urban areas creates a complex dynamic between the inability of Indigenous people to find appropriate accommodation and spiritual connections to land and kinship in larger cities.

Most participants indicated they had social supports that assist them in maintaining a roof over their heads. Housing support also hides the problem of hidden homelessness from mainstream Canadian society, as people don't rely on shelters or visible forms of homelessness. The overwhelming message of participants in the study was that access to shelter is significantly hindered by systemic barriers that include perceived discrimination by landlords, as well as the need for references and damage deposits to obtain a lease. Other factors contributing to homelessness include domestic violence, policy changes, low income, and release from prison and health institutions. Dispossession of land and culture and ongoing systematic oppression are unique factors that perpetuate hidden homelessness amongst Indigenous people.

Analysis of research methods: Definition of hidden homelessness and strengths and weaknesses of previous research

Even though the revised literature finds its roots in the 2007 Greater Los Angeles Homeless Count, the definition for hidden homelessness in this document lacks clarity. It defines hidden homeless as "individuals which currently have a place where they can stay temporarily and are not in easily accessed locations."[82] In this sense the Metro Vancouver study provided a good practice for developing a concrete definition for hidden homelessness: "Hidden homeless persons are people staying temporarily with another household and who do not have a regular address of their own where they have security of tenure."[83]. The study delimits two important variables to be considered when operationalizing hidden homelessness: the relationship to the household, and the satisfaction with the arrangement (if the person can stay as long as they need to establish a residence of their own).

The Knowledge for Action Report relies on the same definition as the Metro Vancouver study, strengthening the validity and reliability between the two of them and making it easier to compare results between studies. Apart from the temporary character of the accommodation and the lack of a permanent address, Knowledge for Action report provides another variable to delimit hidden homelessness: The inability to stay until they have established a residence of their own.[84] This variable is consistent with what the Metro Vancouver study defines as *satisfaction*.

The Examination of hidden homelessness Among Aboriginal People report, uses a less strict definition to delimit what hidden homelessness is than the other two documents used for this analysis: "Throughout this report, we apply the term 'hidden homelessness' to describe a vulnerable segment of the population that lacks permanency in their shelter."[85] Later, the document provides more context to refer to hidden homelessness as a situation where a person is homelessness is staying with families, friends, rooming houses, or occupancy hotels and where there is a heightened risk of losing that accommodation at any given time. With this

additional context, it is possible to relate this definition to the one used in the Metro Vancouver study. It is important to note that neither the Metro Vancouver Study nor the Knowledge for Action Report contemplates specifically the use of hotels as part of the hidden homelessness category.

The definition of hidden homelessness used in these studies is narrower than the one used by Statistics Canada in its 2023 *Review of Canadian homelessness data,* which includes individuals that are living in transitional housing, staying in tents, shacks or shelters, temporarily living with relatives or friends, living in hotels or motels, as well as those individuals that are in institutional care and lack permanent housing, and recent immigrants or refugees staying in transitional facilities.[86] Another definition that resembles more closely the previous studies is the one presented in the article *A portrait of Canadians who have been homeless*, also elaborated by Statistics Canada as "living temporarily with family or friends without immediate prospects of finding permanent housing".[87]

Given the different scopes on what is considered hidden homelessness, this project used this literature review to create a single definition with clear criteria for better enumerating this phenomenon. This will allow data collection strategies to have a uniform approach as to what is considered an experience of hidden homelessness.

Methodological strengths and weaknesses of a cross-comparison between studies:

One of the strengths of using telephone surveys with random sampling in the Metro Vancouver study and the Knowledge for Action report, is that it allows to compare data within cases. This could be especially useful if data was captured on an ongoing basis in different Canadian municipalities. The sampling technique used in the Metro Vancouver study and the Knowledge for Action report present challenges of their own: The Metro Vancouver study presents important limitations in their sample size, consisting of 1,000 telephone surveys: Getting an adequate sample to achieve standard confidence intervals was deemed impractical, which is important to consider when interpreting the results as it might affect validity. Also, the data was weighted to ensure the different regions had a representative proportion of responses according to their population, which is a good effort to make the sample similar to the population. Only landlines were used for this study.

In the Knowledge for Action report a similar sample size for each city was delimited: 1,000 land-line telephone surveys were conducted across all research areas, for a total of 5,000 surveys. It is also important to note that landlines help reduce the risk of duplicating respondents, but exclude families without this service, and higher use of mobile phones on precariously housed individuals, potentially not targeting hard to reach populations. One important strength in the two studies was conducted surveys in the wintertime, which allowed a data comparison in similar weather conditions.

The data produced in the Examination of hidden homelessness Among Aboriginal People report is difficult to compare with the other two studies, given the qualitative nature of the report, and its exclusive focus on Indigenous people. The sample size of interviews is considerably larger

than the other studies, providing a clearer picture of the hidden homelessness journey of Indigenous people in Prairie Cities. Finally, the small sample size in the interviews realized by the Metro Vancouver Study and the Knowledge for Action report makes it difficult to generalize data based on the responses, which makes it difficult to map the journeys in these municipalities.

Appendix B: Existing approaches to data collection on hidden homelessness – Comparative analysis

The following approaches to collecting data on hidden homelessness exist currently.

Method	What worked / didn't work	Study / reference
A 15-minute survey of 1,000 households (contacted through random digit-dialling) to identify the hidden homelessness population as part of a larger homeless count	Useful to estimate the number of people experiencing hidden homelessness. Gaps in terms of who is interviewed (only households with landlines for example)	Pilot Study Estimating the Size of the hidden homelessness Population in Metro Vancouver / Knowledge for Action: hidden homelessness in Prince George, Kamloops, Kelowna, Nelson, and Nanaimo
Follow-up telephone interviews with households providing accommodation to people experiencing hidden homelessness	Only two interviews were conducted through this method	Pilot Study Estimating the Size of the Hidden Homelessness Population in Metro Vancouver
Interviews with service agencies and providers	Only two interviews per city in BC.	Knowledge for Action: Hidden Homelessness in Prince George, Kamloops, Kelowna, Nelson, and Nanaimo / An Examination of Hidden Homelessness Among Aboriginal Peoples in Prairie Cities
Face to face interviews with people experiencing hidden homelessness	Community researchers were used in BC to conduct interviews, 10 interviews per city.	Knowledge for Action: Hidden Homelessness in Prince George, Kamloops, Kelowna, Nelson, and Nanaimo / An Examination of Hidden Homelessness Among Aboriginal Peoples in Prairie Cities
Informal conversations with people experiencing hidden homelessness to create themes for interviews		An Examination of Hidden Homelessness Among Aboriginal Peoples in Prairie Cities

Appendix C: Systems map

This Systems Map identifies touchpoints between people experiencing or being impacted by hidden homelessness, and the system of services available to support them. It allows us to explore possibilities of data collection.

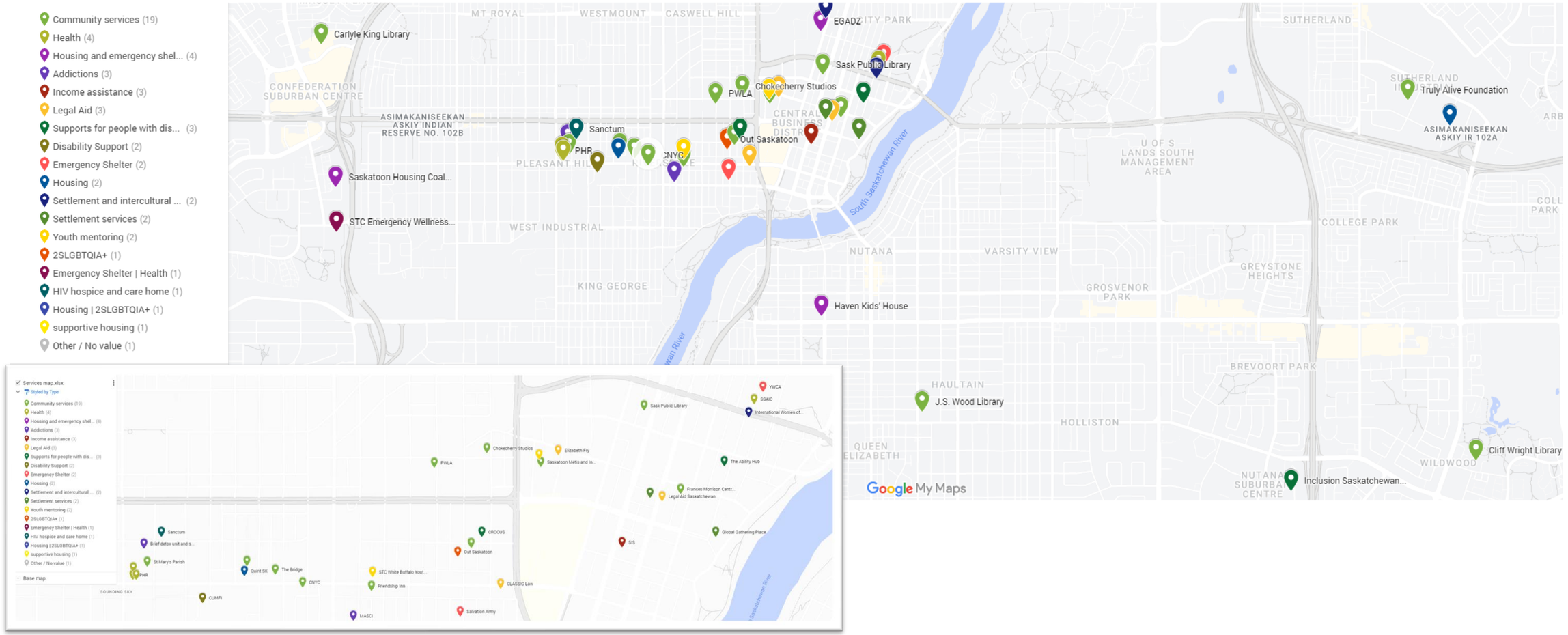

Figure 1: Geographic location of the services accessed

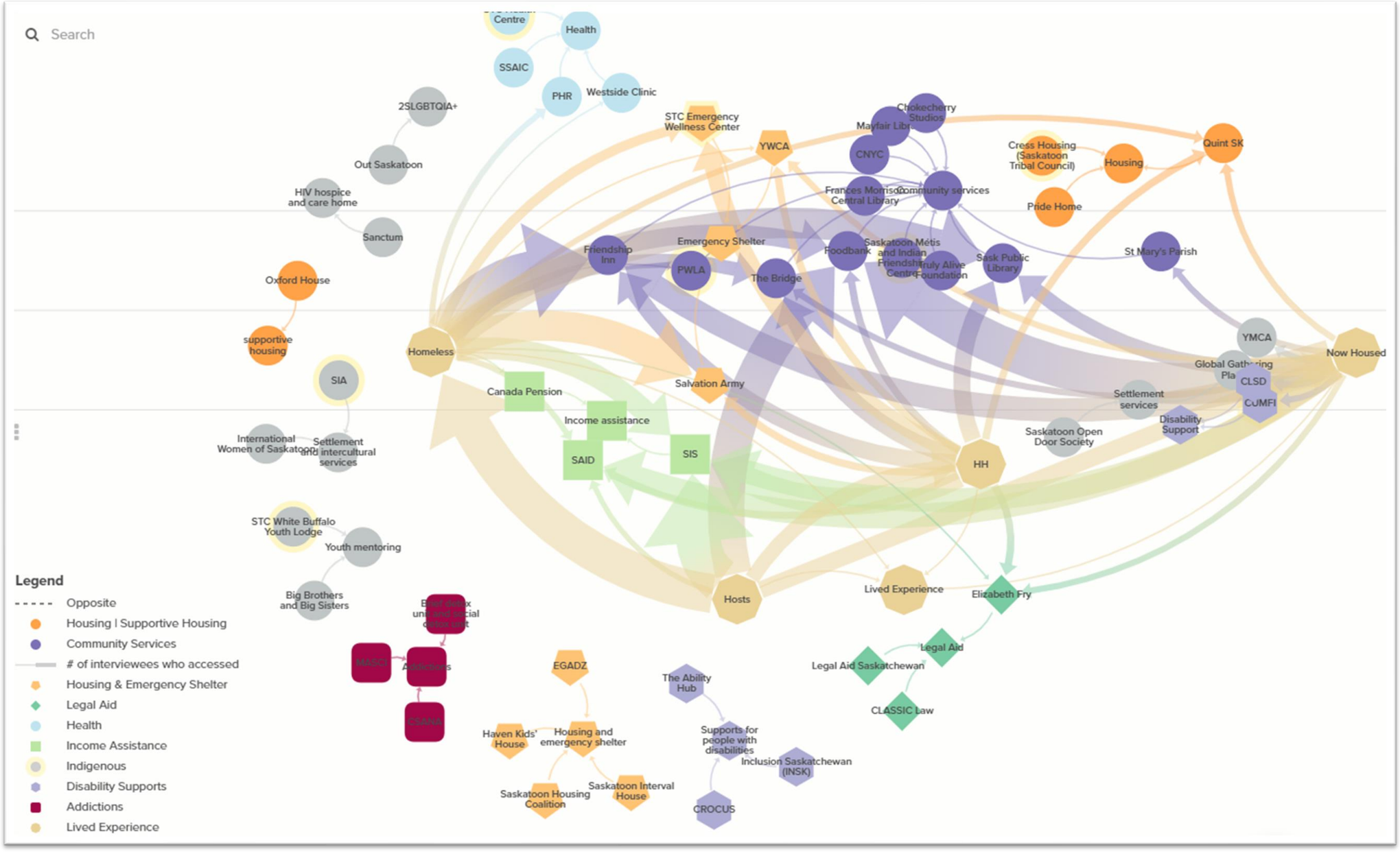

Figure 5: Systems map (complete)

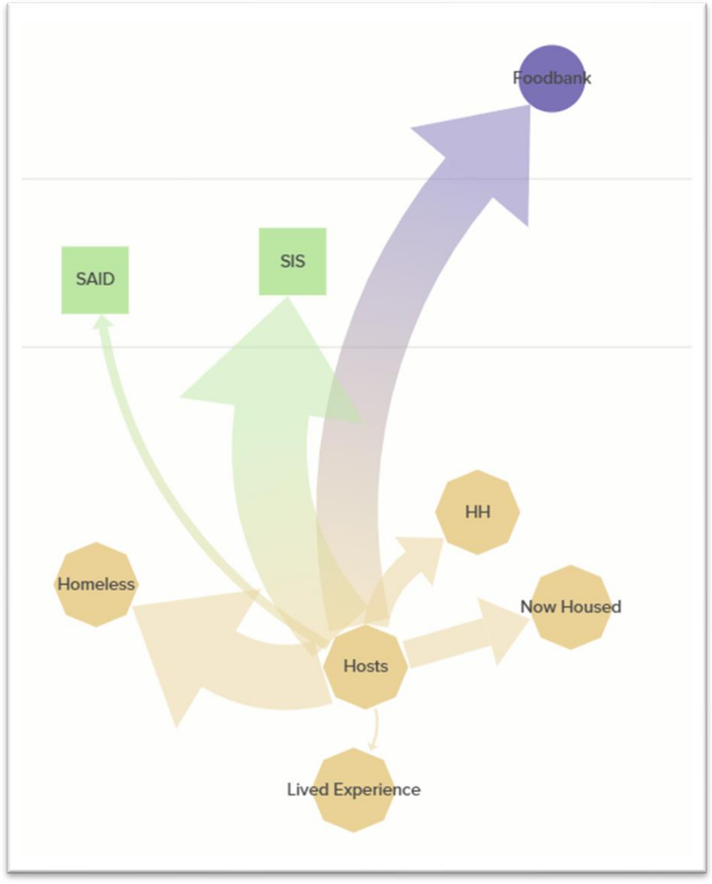

Figure 6: Services accessed by people offering temporary accommodation

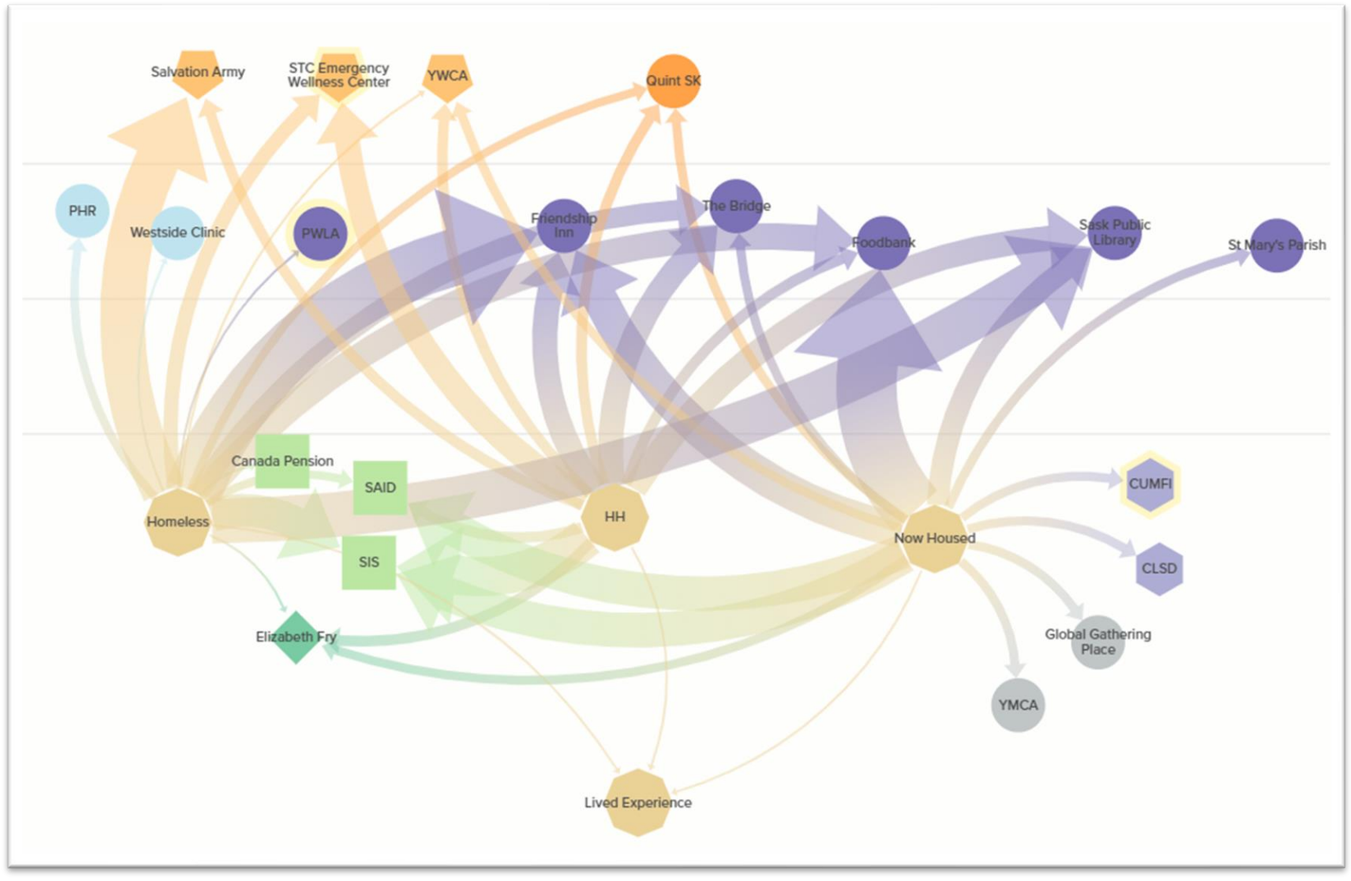

Figure 7: Services accessed by people with lived experience

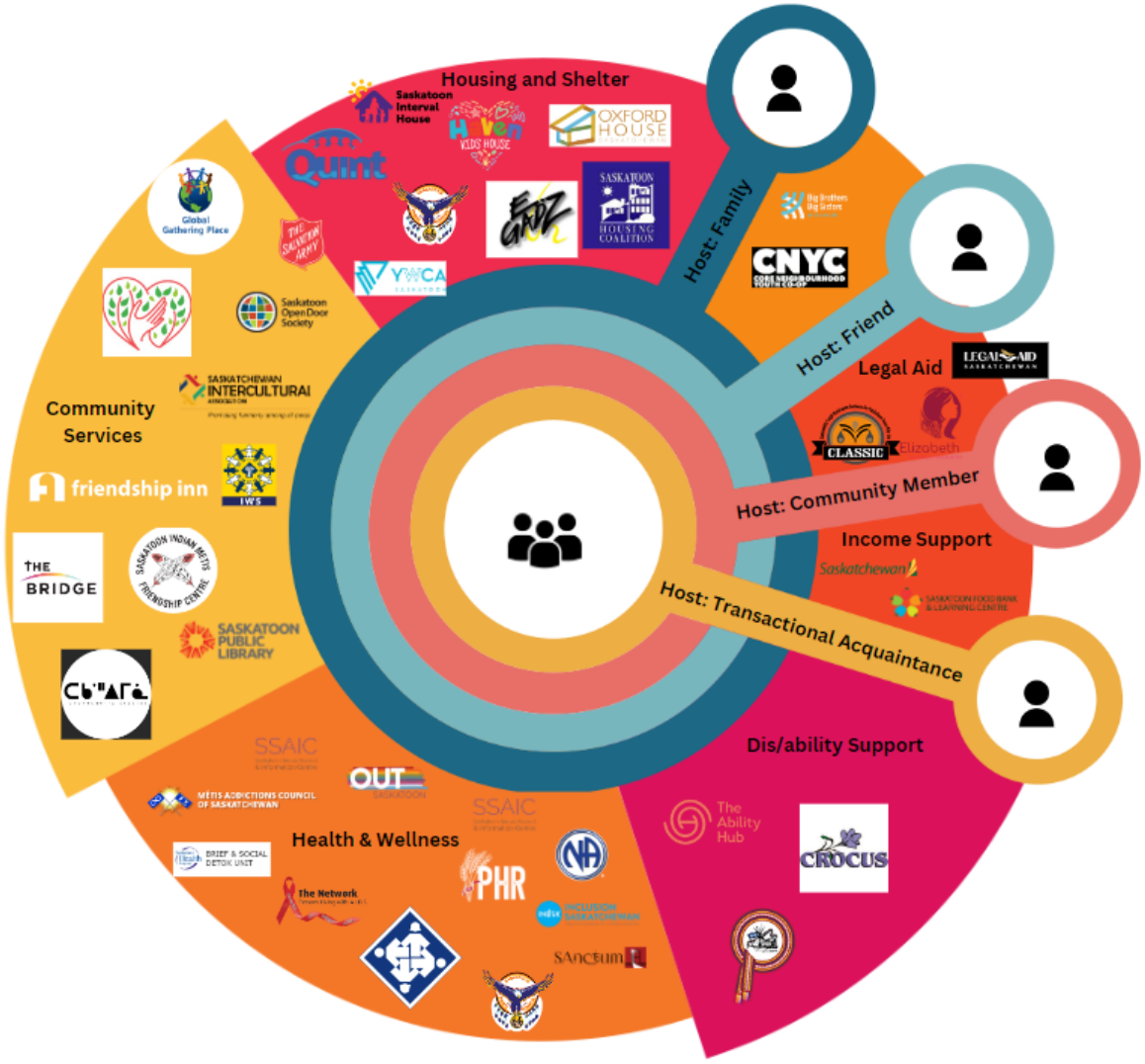

Figure 8: Service Ecosystem surrounding people with lived experience of hidden homelessness

Endnotes

[1] For this project, *service providers* refer to public and community-based organizations and institutions providing programming, supports or other form of help to vulnerable populations, such as people experiencing homelessness.
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