"You don't know their story": *examining Canada's housing and homelessness challenges and evaluating its National Housing Strategy*

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Abstract

This thesis examines housing and homelessness challenges in Canada and evaluates the country's National Housing Strategy (NHS). It does so through a qualitative lens that foregrounds the lived experiences of individuals. With a commitment to social justice, this research was designed to provide an evidence base to inform policy.

Housing has relatively recently risen to the top of the political agenda in Canada, as a result of worsening affordability challenges and increasing rates of homelessness. There is considerable evidence and consensus amongst academics that these housing challenges have increased in conjunction with the federal government's exodus from housing policy and subsequent devolution of housing responsibility to provinces and then municipalities from the late eighties to the mid-nineties (Gaetz, 2010). Within this context, in 2017, the Liberal government launched the NHS, a 10-year suite of programmes with the top-line objectives to reduce chronic homelessness, remove families from housing need, and increase affordable housing supply.

At its launch, the NHS was framed as a transformative re-entry of the federal government into housing policy, filling a decades-long gap. Despite the Strategy's commitments and an influx of financial resource for housing, evaluations conducted to date have cast considerable doubt on the efficacy of the NHS and its ability to achieve its objectives.

The existing NHS evaluation literature has broadly adopted a macro-level, quantitative approach. Policy failure examinations often rely on the objectives asserted within policies themselves to determine success or failure. This approach is the basis for much of the existing NHS evaluation landscape, which broadly, though not exclusively, measures the Strategy's progress against its targets. Crucially, existing evaluations do not necessarily challenge these targets' suitability or appropriateness to tackle the nation's housing and homelessness concerns.

This thesis was developed to address these gaps. It provides a qualitative evaluation of the NHS that centres the voices of lived experience experts, critically examines the ideological underpinnings that have shaped the Strategy

and its aims, and explores the barriers and challenges within Canada's housing and homelessness systems from lived experience perspectives. It adopts a two-part, qualitative methodology. First, it applies the "What's the Problem Represented to be?" (WPR) framework (Bacchi, 2012) to a discourse analysis of government-issued press releases to identify the problem framing of homelessness and housing precarity as constructed by the owners of the NHS, the federal government. Second, it draws on a series of 27 in-depth, semi-structured interviews with individuals experiencing housing need and homelessness and frontline sector staff in Hamilton, Ontario, outlining their experiences to clarify the barriers and challenges being faced.

Using these findings, this thesis compares and contrasts the federal government's problem framing against the barriers and challenges as defined by lived experience experts. This framework has been influenced by the Multiple Streams Approach (Kingdon, 2014), which asserts that creating policy change centres on one's ability to compel and direct problem definition in order to match one's desired policy solutions.

Drawing on the discourse analysis of federal government press releases, the research finds that Canada's housing and homelessness challenges are framed as two distinct, parallel rather than inter-linked issues. Federal discourse constructs housing as a national, solvable crisis rooted in structural deficits, while homelessness is positioned as an individualised and ambiguous phenomenon, for which the policy solutions are not yet known. These divergent framings, and the NHS design, are underpinned by ideological commitments to discrete interventions into a market-based housing system and a limited recognition of structural drivers for homelessness, shaping policy responses that are narrowly focused and insufficient.

In contrast, in-depth interviews with individuals who have lived experiences of housing precarity and homelessness in Hamilton, Ontario, reveal worsening conditions across both the housing sector and related service systems. Drawing from systems thinking (Gibb and Marsh, 2019) and conceptualising the city as a 'system of systems', this thesis outlines the experiences highlighted by participants, who cited interlocking challenges across housing, healthcare, social assistance, and tenant protection that contribute to and sustain homelessness.

This approach highlights the complexity of these interlocking systems and their contribution to rates and experiences of homelessness and housing need. Based on these perspectives, this thesis introduces a two-part typology of homelessness experiences in Hamilton: one driven purely by economic hardship and the other compounded by non-financial challenges such as mental health, trauma, or systemic barriers. Crucially, the research notes that financially driven homelessness, if left unaddressed, can quickly become more complex due to the trauma and instability associated with housing loss.

These findings suggest a fundamental misalignment between federal policy narratives and NHS design and lived experience. This thesis challenges dominant narratives and problem framings within Canadian housing policy discourse, showing how such framings influence, and arguably hinder, the design and efficacy of policy interventions under the NHS. These findings suggest the need to reframe and reform Canada's approach to housing and homelessness through integrated structural interventions, such as increased social assistance rates, expanded development of non-market, geared-to-income housing, and improved coordination between housing, healthcare, and social services.

This thesis makes three key contributions. First, it centres lived experience perspectives in evaluating the NHS, addressing a persistent gap in the Canadian policy literature. Second, it highlights the disconnect between political framing and the realities of housing insecurity and homelessness in Canada, offering evidence for more responsive, inclusive, and effective approaches to housing and homelessness. Third, it offers a conceptual framework for policy evaluation that incorporates ideological critique and interrogates how housing and homelessness are problematised, rather than simply measuring outcomes against stated goals.

This research finds that Canada's housing and related systems create conditions in which housing precarity and homelessness will continue to be a reality for many. Ultimately, this thesis argues that meaningful policy reform will require not just increased investment, but also a fundamental rethinking of how Canada's housing and homelessness challenges are defined and reshaping its solutions. Addressing the interconnected challenges that drive these experiences will require a coordinated 'Team Canada' approach that brings together multiple

policy portfolios and government jurisdictions to deliver integrated system-wide change.

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Author's Declaration

I declare that, except where explicit reference is made to the contribution of others, this thesis is the result of my own work and has not been submitted for any other degree at the University of Glasgow or any other institution.

Printed name: Jocelyne Marie Fleming

Signature:

Abbreviations

ACLP – Apartment Construction Loan Program

AHF – Affordable Housing Fund

AHIF – Affordable Housing Innovation Fund

ARCH – Action Research on Chronic Homelessness

CCHI – Canada Community Housing Initiative

CHDP – Co-operative Housing Development Program

CHI – Centre for Homelessness Impact

CHB – Canada Housing Benefit

CHN – Core Housing Need

CMHC – Canada Mortgage and Housing Corporation

ESDC – Economic and Social Development Canada

ETHOS - European Typology of Homelessness and Housing Exclusion

FCHI – Federal Community Housing Initiative

FES – Fall Economic Statement

FHA – Federal Housing Advocate

HAF – Housing Accelerator Fund

HICC – Housing, Infrastructure and Communities Canada

IC – Infrastructure Canada

NHC – National Housing Council

NHCF – National Housing Co-investment Fund (now Affordable Housing Fund)

NHS – National Housing Strategy

NHSA – National Housing Strategy Act

NHI – Northern Housing Initiative

OECD – Organisation for Economic Co-operation and Development

PTPF – Provincial-Territorial Priorities Fund

RCFI – Rental Construction Financing Initiative (now Apartment Construction Loan Program)

RHI – Rapid Housing Initiative

1 Introduction

"The rent prices, the inflation, the cost of living. Literally, it's buy groceries or pay rent for a lot of people. A lot of them have lost their jobs, inflation, even people that work minimum wage are having a hard time buying groceries. There's no affordable housing…a lot of people can't afford market rent, and then the waitlist to get on affordable housing can take years. And some people don't have years to wait.

I think there's such a stigma. There's too many citizens complaining about the number of tents that are in the parks. I think people see people living in encampments. They don't really understand maybe fully why. I think they maybe just assume it's a lot of drug use, but they don't kind of see maybe the background of it.

It seems like anything the government is doing is a response to people's complaints that things are not what the majority of people want to see in their public spaces. So, it doesn't seem like they're addressing the root, or supporting the actual folks who need the support. They're addressing the people who they think are going to vote for them.

I think people that are homeless, they feel the barrage of hatred, they feel the barrage of disgust that people put upon them.

People that are homeless, it doesn't necessarily mean they're drug or alcohol affected, it doesn't mean they're dirty. It means…right now they don't have anything but a tent or bush to take refuge in.

You don't know their story. People are so quick to judge."

Vignette, lived experience participant quotes

The above vignette comprises quotes from participants of this research, all of whom have lived experiences of homelessness and housing need in Hamilton, Ontario, the case study context for this research. As will be further discussed throughout this thesis, participants repeatedly expressed the view that the causes of homelessness and the circumstances through which individuals are living are not well understood by policymakers or the Canadian public. The findings of this research, which conclude that the Canadian Government's diagnosis of the nation's housing and homelessness challenges is misaligned with participants' perspectives and existing research, support this notion. The research findings also indicate that first-hand experiences and stories can meaningfully contribute to better understanding the realities[1] of Canada's housing and homelessness crisis.

As such, recounting these stories may be a suitable means through which to shift problem definitions and, with them, policy solutions. The above vignette, and other quotes throughout this thesis, are offered in the hopes of facilitating greater understanding amongst its readership.

1.1   Homelessness and/or housing

On several occasions throughout the process of developing and writing up this thesis, I have asked myself 'Is this about housing or homelessness?' The answer, quite emphatically, is 'it is both.' Blasi has argued that advocates may have unduly caused harm in constructing homelessness as a stand-alone issue, separate from poverty (1994, p. 564). Further, Pleace suggests that "the mere fact that there is a 'homelessness' literature in its own right demonstrates a fundamental methodological flaw" as homelessness cannot, he argues, be understood as an isolated problem (1998, p. 57). These notions align with the findings of this research, which centralise the role of poverty and challenges with the housing system in driving rates of homelessness. Therefore, the position

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[1] This thesis denotes the power of language and the subjective, constructed nature of social and political problems. It nonetheless aligns with arguments from Sayer, which, while recognising this subjectivity and the malleability of social problems, still "acknowledge[s] the existence of a real world independent of [its] 'constructions'" (1999, p. 92).

adopted here echoes Dolbeare, who argues that "homelessness may not be *only* a housing problem, but it is *always* a housing problem" (1996, p. 34, original emphasis). Regardless of the complicating factors that may or may not exist, homelessness will *always* be tied to housing.

Both implicitly and explicitly, as will be further discussed throughout this thesis, Canada's housing and homelessness problems have been constructed in political discourse to be separate problems existing in parallel, rather than as parts of the same, interlinked social problem. However, as lived experience interviewees have suggested, Canada's housing crisis and its homelessness rates are inextricably intertwined. As such, homelessness, housing need, and challenges of housing more broadly, are all considered in tandem and understood to be reflections, in part, of the current limitations and inequalities inbuilt into the nation's housing system and its related challenges in Canada.

1.2   The state of housing and homelessness in Canada

After fading into the policy background in the mid-1990s (Carroll and Jones, 2000; Chisholm and Hulchanski, 2019; Collins, 2010; Gaetz, 2010; Kauppi and Braedley, 2003), housing has risen to the forefront of Canadian political and social consciousness in recent years. This renewed focus is the result of increasing pressures on the housing market, growing affordability challenges, and rising homelessness rates. Housing costs have outpaced median household incomes by three times in the last four decades (Heath, 2015). Each year, over 235,000 people experience homelessness in Canada (Strobel et al., 2021). There is broad consensus amongst Canadian academics and advocates that housing challenges and national rates of homelessness have increased in conjunction with the federal government's exodus from housing policy and subsequent devolution of housing responsibility to provinces and then municipalities from late eighties through to the mid-nineties (Collins, 2010; Doberstein and Smith, 2015; Echenberg and Jensen, 2012; Gaetz, 2010; Hulchanski et al., 2009; Johnstone et al., 2017).

Against the backdrop of this mounting crisis and increased public attention, the National Housing Strategy (NHS) was launched by Trudeau's Liberal government

in 2017. Billed by the government as the "largest and most ambitious housing program in Canadian history" (Canada Mortgage and Housing Corporation, 2018a, p. n.p.), the NHS filled the decades-long gap in federal housing policy. At its launch, the Strategy's laudable top-line aim was to "meet the housing needs and improve the housing outcomes of the most vulnerable Canadians" (Office of the Auditor General of Canada, 2022, p. 3). The NHS further committed to "cut chronic homelessness in half, remove 530,000 families from housing need,[2] and invest in the construction of up to 160,000 new affordable homes" over its 10-year lifespan (Canada Mortgage and Housing Corporation, 2018a, p. n.p.). While these are admirable aims, they are nonetheless narrowly focused and relatively modest. The Strategy opts to focus only on halving rates of 'chronic homelessness', which it defines as individuals who "are currently homeless and have been homeless for six months or more in the past year", rather than halving, or ending, all homelessness experiences, or preventing them altogether (Canada Mortgage and Housing Corporation, 2022a, p. n.p.). [3]

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[2] A household is understood to be experiencing 'housing need', or more specifically 'core housing need' if its housing does not meet one or more of the adequacy, suitability, or affordability standards and "it would have to spend 30% or more of its before-tax income to pay the median rent" to secure housing that meets all three standards (Canada Mortgage and Housing Corporation, 2022a, p. n.p.).

[3] Spelling and grammar throughout this thesis follow conventions commonly used in Scotland, reflecting the fact that it was written in Scotland and for submission to the University of Glasgow. However, as the study focuses on Canadian housing policy it frequently draws on Canadian reports, sources, and press releases issued by the Canadian federal government. Directly quoted materials from Canada retain original Canadian spelling and usage.
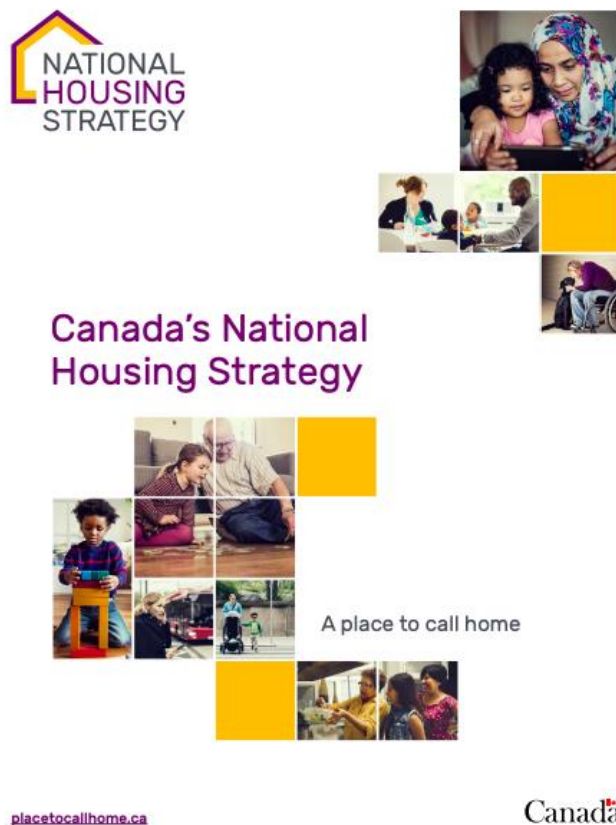
Figure 1: Initial cover image of Canada's National Housing Strategy at its launch (Government of Canada, 2018).

At its inception, the NHS had a $40 billion (circa £21.5billion GBP) funding pot across its suite of programmes (Canadian Observatory on Homelessness, 2017). Ahead of the 2021 federal elections, housing became a central focus of campaign platforms for all parties. For their part, Trudeau's Liberals, in their successful re-election bid, nearly doubled NHS funding to $70 billion. Presently, the NHS is a $115 billion suite of programmes now overseen by a newly developed department, Housing, Infrastructure and Communities Canada (Housing, Infrastructure and Communities Canada, 2024a).

Despite the significant increases in resource over time, existing evaluations have cast considerable doubt over the efficacy of the NHS and its ability to achieve its objectives (Office of the Auditor General of Canada, 2022; Pomeroy, 2021a; Ramage et al., 2021; Segel-Brown and Liberge-Simard, 2021). For instance, Reaching Home, the NHS' dedicated homelessness initiative, was found to have spent only 40% of its allocated funds (Office of the Auditor General of Canada, 2022, p. 7) while homelessness rates rapidly increased across the country

(Strobel et al., 2021). Similarly, the purpose-built rental supply programme, the Rental Construction Financing Initiative, heralded as the "centrepiece" of the Strategy (Pomeroy, 2021a, p. 1), was found to have "poor affordability outcomes" and "minimal alignment" with NHS objectives (Pomeroy, 2021a, p. 6). Canada's Auditor General determined that the overwhelming majority of units constructed with NHS funds, for some programmes over 97%, were unaffordable for the most vulnerable households in Canada (Office of the Auditor General of Canada, 2022).

Now well beyond the halfway point of the NHS' 10-year lifespan, Canada's homelessness rates have worsened (Office of the Auditor General of Canada, 2022, p. 11), and the country is facing significant affordability challenges across the housing system. Recent reporting indicates nearly half of Canadians are "very concerned about their ability to afford housing because of rising housing costs or rising rent" (Statistics Canada, 2024a, p. n.p.), and one in five Canadian households live in unaffordable housing[4] (Statistics Canada, 2024b). Further, evaluations continue to conclude that the NHS is making no real progress towards achieving its objectives (Beer et al., 2022a, 2022b; Canadian Alliance to End Homelessness, 2023; Canadian Human Rights Commission, 2022a; Cuthbertson and Luck, 2021; Leviten-Reid et al., 2024; Nelson and Aubry, 2024; Office of the Auditor General of Canada, 2022; Office of the Parliamentary Budget Officer, 2023; Pomeroy, 2021b; Young, 2023).

As O'Leary and Simcock have noted (2020, p.11), and as is the case for much of the existing NHS evaluation landscape, policy failure examinations often use the objectives asserted within policies themselves to determine success or failure. Given its demonstrated lack of progress against stated objectives in a context in which thousands of Canadians continue to face homelessness daily and as encampment communities grow in towns and cities across Canada (Mitchell, 2024; Statistics Canada, 2020a; Strobel et al., 2021), one could reasonably conclude that the NHS represents a policy failure. However, per Gibb, "any policy failure framework must reflect the role and importance of ideological and

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[4] A household is defined within the report, and elsewhere in Canadian Government programming, as living in 'unaffordable housing' if they spend "30% or more of their income on shelter costs" (Statistics Canada, 2024b, p. n.p.)

situational drivers – policy cannot be viewed simply as a neutral, independent activity" (2015a, p. 164). It is with these arguments in mind, and a desire to render clear the ideological drivers underpinning and informing the NHS and situational drivers contributing to Canada's housing and homelessness challenges, that this research has been designed. As outlined in the next section, it starts with an examination of the ideological foundations on which the NHS has been built and aims to examine the Strategy's efficacy and impact through a new evaluative lens.

As with any research examining live policy, significant shifts in the NHS' policy design and suite of programmes have occurred during the development and writing up of this thesis, under the direction of Trudeau's Liberal Government. Chapter 3, which outlines the scope and structure of the NHS and its programmes, endeavours to capture these changes. However, amid mounting political pressures, Trudeau announced his intention to step down as Liberal leader in early 2025 but remained in office until his successor, Mark Carney, assumed party leadership in March 2025. Following an election, Carney's Liberals secured a renewed federal mandate. They introduced what has been described as the 'most ambitious housing plan since the Second World War', including establishing a Crown Corporation to expand affordable housing supply (Liberal Party of Canada, 2025). Based on research conducted exclusively during Trudeau's tenure, this thesis draws a clear distinction between changes to the NHS under Trudeau's direction and the emerging priorities under Carney's leadership. The concluding chapter, however, reflects on what these political and policy shifts might mean for the future of Canada's housing and homelessness challenges.

1.3 Research origins, aims, and questions

There are various theoretical perspectives one could adopt for this research. Initially, I fully embraced a 'weak' constructionist epistemological stance, drawing from the housing studies tradition (Fopp, 2008; Hastings, 2000, 2021; Jacobs and Kemeny, 2017; Jacobs and Manzi, 2000; Manzi, 2002; Somerville, 2002; Taylor, 2018). However, given the study's engagement with multiple theoretical and conceptual frameworks, such as Bacchi's What's the Problem

Represented to be? (2009) and Kingdon's Multiple Streams Approach (2014), I recognised the need to streamline the epistemological and conceptual underpinnings of the research.

As outlined further in the methods chapter, both weak constructionism and critical realism (Fitzpatrick, 2005; Hastings, 2021; Lawson, 2002; Manzi, 2002) could support the research aims, as they crucially allow space for consideration of the material realities of homelessness and housing need while also acknowledging their constructed nature (Bacchi, 2012, 1999; Sayer, 1999). However, I opted to streamline the epistemological approach to provide greater clarity and focus on the research aims, moving away from fully adopting constructionism. This shift facilitated greater focus on exploring homelessness as both a lived experience and a socially constructed phenomenon without the need to engage with multiple, competing frameworks.

This study is based on the desire to contribute to the existing evidence base on the NHS' efficacy in terms of tackling Canada's housing crisis. Therefore, this research aims to

1. investigate the problematisation and underlying ideological presumptions of the housing and homelessness crises within Canadian housing policy
2. explore the 'shape' of homelessness and housing insecurity, considering key challenges and barriers, from the perspectives of lived experience experts
3. evaluate and assess the efficacy of NHS programme implementation from the perspectives of service providers and users

From these aims, the research asks: how does the NHS frame the nation's ongoing housing and homelessness crises, and how effective is its suite of programmes in responding to these crises?

Many of the existing evaluations of the NHS take a macro-level, quantitative approach to policy evaluation. These often focus on the financial elements of policy, including where and how funds were spent, and examining the affordability of the housing developed under the Strategy. This study adopts a

different approach to evaluation, looking to balance the focus of many of the existing evaluations of the NHS (Office of the Auditor General of Canada, 2022; Pomeroy, 2021a; Ramage et al., 2021; Segel-Brown and Liberge-Simard, 2021) with a qualitative evaluation foregrounding the perspectives of individuals with lived experience of housing need and homelessness in Canada.

Canadian policy documents are rife with longstanding and arguably problematic constructions of the 'problem' of homelessness and of the individuals experiencing it across the country (Fleming, 2021). As has been discussed in other housing research (Fopp, 2009, 2008; Gibb, 2015; Gurney, 1999; Hastings, 2000; Jacobs and Manzi, 2000; Marston, 2000), these ideological underpinnings have significant impacts on policy and therefore compel investigation. Given the mounting evidence that the NHS may not be addressing the problems it purports to solve (Office of the Auditor General of Canada, 2022; Pomeroy, 2021a; Segel-Brown and Liberge-Simard, 2021), this research was borne of a desire not to evaluate the NHS on its progress towards stated aims, but instead to first explore the problem framing and construction of the country's housing and homelessness challenges within NHS-related political discourse before examining these challenges from the perspectives of lived experience experts.

It is argued that first rendering clear the predominant framing of Canada's homelessness and housing crises provides a conceptual context in which to then understand how NHS policy has been shaped and, more importantly, identify barriers to its efficacy that may result from political constructions that are out of step with the corpus of empirical data and, moreover, with the findings from lived experience participants.

1.4 Original contributions

Grounded in a commitment to social justice, this research aims to provide an evidence base to inform policy. It has sought to contribute a different perspective to the existing landscape of evaluations of the NHS. Unlike the primarily quantitative, macro-level evaluations published to date (Beer et al., 2022a, 2022b; Canadian Alliance to End Homelessness, 2023; Canadian Human Rights Commission, 2022a; Cuthbertson and Luck, 2021; Leviten-Reid et al.,

2024; Nelson and Aubry, 2024; Office of the Auditor General of Canada, 2022; Office of the Parliamentary Budget Officer, 2023; Pomeroy, 2021b; Young, 2023), this study instead considers the problem framing underpinning the NHS and foregrounds the voices of lived experience experts in assessing its impact and efficacy in practice. Further, it aims to close persistent gaps within the existing Canadian housing and homelessness literature base, which infrequently includes the perspectives of individuals with lived experience, noting important exceptions (Evans, 2012; Piat et al., 2014; Redden et al., 2021; Weldrick et al., 2023; Woodhall-Melnik et al., 2018).

Further, this study contributes to the literature on policy failure and evaluation by exploring a novel approach. In bringing together its two methods as a framework to examine and evaluate policy, it offers a new perspective to consider policy performance and, from there, identify opportunities and areas for possible reform. Instead of structuring policy evaluation around progress towards achieving stated objectives (O'Leary and Simcock, 2020), it instead first considers the problem framing and ideological drivers (Gibb, 2015a) underpinning and facilitating a particular policy 'solution' (Kingdon, 2004). From there, it engages with perspectives from lived experience experts in order to assess policy efficacy in terms of its ability, proven or potential, to address the problems as understood and experienced by those most directly engaged with a particular social issue, in this case, housing need and homelessness.

Additionally, the research findings contribute to knowledge in ways that were not anticipated *a priori* to data collection. Based on the perspectives shared by lived experience participants, this research has suggested that conceptualising homelessness experiences in Hamilton between two classifications or types can be an effective means of better understanding and responding to them. Effectively, one expression of homelessness is purely economic, while the second is compounded by other non-financial factors. While necessarily reductive, these categories are useful conceptual tools to highlight key differences in experience, and therefore, a lens through which to assess policy responses. In particular, within the case study context, this two-part categorisation helps identify gaps within policy responses to homelessness in Canada.

The 'first type' of homelessness, arising purely from economic difficulties (income is not enough to cover housing and living expenses) recentralises poverty as a driver of homelessness. Historically, and as outlined throughout this dissertation, NHS responses to homelessness continue to background structural drivers, in particular poverty, and fail to adequately address financially driven experiences of homelessness. Imperatively, then, this 'two-part' classification, which includes experiences of homelessness that are accompanied by challenges beyond financial hardship, holds space for the complex circumstances which can often precede and extend experiences of homelessness (Atherton and Nicholls, 2008; Fitzpatrick et al., 2013). This binary classification does not suggest that financial hardship alone causes homelessness, nor that non-financial factors are merely a consequence of economic deprivation. Instead, it is intended to capture the relationship between these factors, with the recognition that financially-driven experiences can, over time, become more complex expressions of homelessness due to the trauma and impact of navigating the loss and absence of housing.

1.5   Thesis structure

The aims and methods of this thesis are based in the understanding that language and problem framing shape how social problems are understood and addressed in policy (Bacchi, 1999; Jacobs et al., 1999; Kingdon, 2014; Rochefort and Cobb, 1992). While the challenges of housing need and homelessness are evident in the growing number of people living in shelters, tents, and precarious conditions across Canada (Office of the Auditor General of Canada, 2022; Statistics Canada, 2024a), the ways in which these experiences and their drivers are interpreted, explained, and responded to are deeply political.

As such, in Chapter 2, this thesis begins by examining definitions and theories of homelessness, considering the role of framing in explaining these experiences, diagnosing their causes and the resultant implications for policy (Entman, 1993). This framing lens is central to the thesis as it has informed its methodological approaches and is threaded throughout each of the subsequent chapters.

Having established the importance of problem definition and framing, set out the broad-reaching definitions adopted in this research, and highlighted the links between these definitions and policy, Chapter 3 considers the history of housing policy in Canada and the current context and profile of housing need and homelessness nationally. It does so in order to illustrate the depth of the challenges being faced, to set out what the existing literature tells us about the policy decisions that have preceded, and arguably catalysed, these challenges and to consider the context in which the NHS was designed and launched. Finally, this chapter introduces the NHS, its targets, component programmes, and their scope and objectives, and traces changes and additions made to the NHS since its launch.

Next, Chapter 4 examines the existing landscape of NHS evaluations. It outlines their findings, notably highlighting the number and scale of the challenges with NHS programmes identified to date. Next, this chapter considers the literature on policy failure and analysis outlining prevailing approaches and the challenges and consequences of labelling policy a 'failure'. In identifying gaps and limitations within the existing evaluation landscape and policy failure analysis, this chapter lays the groundwork for the methods chapter, which introduces an alternative framework that aims to address these limitations and approach analysis through a new lens.

The following chapter, Chapter 5, outlines the research question, aims, philosophical considerations, and theoretical underpinnings. It offers a reflexivity section, which situates my perspectives and lived experiences as the author and considers their influence on this study. Then, it presents each of the research methods in detail and introduces and explores the case study context. This chapter offers a structure, based on the research aims, through which the subsequent findings are organised. These findings, outlined across Chapters 6-9, address each of the research aims in turn.

Therefore, the first two of the findings chapters, aligned to the first research aim, consider the problem framing of Canada's housing and homelessness challenges as constructed in the federal press release dataset and their ideological foundations, respectively. The first of these, Chapter 6, following

Bacchi (2012), considers the ways in which Canada's housing and homelessness challenges have been explained, the drivers and causes foregrounded within the dataset, the stakeholders and beneficiaries of policy interventions, and the 'silences' within these framings. This chapter establishes that there are ideological presumptions underpinning these constructions. As such, Chapter 7 considers these ideological drivers, their impact on policy, and the 'thick' language engaged within the dataset to facilitate these frames and render appropriate the Government's policy choices.

The following two chapters outline the findings of the lived experience interviews, considering both service users' and service providers' perspectives in tandem. In service of the second research aim, Chapter 8 explores experiences of homelessness in Hamilton and introduces a systems-approach framework to organise and understand them. It highlights the difficult circumstances and choices shared by participants in the hopes of building an understanding of these experiences amongst readers. Further, it introduces a two-part categorisation of the experiences of homelessness shared by interview participants and considers its possible utility in examining homelessness policy.

To address the third research aim, the final findings chapter, Chapter 9, considers the barriers and challenges within Hamilton's housing and related systems as identified by lived experience participants. It breaks these challenges into two categories: those directly within the housing sphere and the challenges arising from non-housing systems, which, as outlined in later chapters, have considerable implications for policy.

Moving to a discussion section, Chapter 10 compares and contrasts the findings of the discourse analysis and the lived experience interviews. It then situates these findings within the existing literature. It outlines the research's limitations and its contribution to knowledge and highlights opportunities for future research. Finally, and firmly aligned with this thesis' intention to inform policy change, Chapter 11 considers the policy implications stemming from the research, the current political climate in Canada, and offers reflections on what may lie ahead for housing policy and some thoughts for advocates hoping to drive positive policy reform.

1.6 Conclusions

This chapter has introduced the foundations of the thesis and established why Canada's housing and homelessness challenges warrant closer scrutiny. It has set out the motivation for the study and explained how the NHS emerged in a context marked by decades of federal housing policy withdrawal, widening inequality, and rising homelessness. In doing so, the chapter has shown that the NHS is not only a significant federal policy intervention but also a reflection of the broader political and ideological environment in which it was conceived.

This chapter has introduced a foundational argument within this thesis: understanding the persistence of housing precarity and homelessness in Canada requires more than examining the technical design of programmes and the outputs from them. It requires attention to how housing and homelessness are defined and framed in political discourse, and to the assumptions that underpin these constructions. Based within this argument, the research aims and questions have been outlined, alongside the original contributions of this study. Finally, the structure of the thesis, aligned to the research aims, has been provided. The chapters that follow build on this foundation by exploring the conceptual debates surrounding homelessness, tracing the development of housing policy in Canada, and examining how the NHS is structured, evaluated, and understood within the existing literature.

2 Shaping the problem

2.1 What is homelessness?

"Homelessness is as much an epistemological problem as it is a social and political problem" (Evans and Baker, 2021, p. 2).

A quick Google Image search for 'homelessness' returns dozens of photos of sleeping bags, cardboard signs, and individuals sleeping on pavements and park benches in urban centres. For far too many people, these images do represent the experience of homelessness – that is, rooflessness and rough sleeping. However, for countless others, homelessness comes in different forms; less visible, less 'obvious' and, arguably, less of a social and political priority.

What *is* homelessness, then? On the surface, this may appear to be a simple question to answer. However, with a review of the corpus of literature that has, in whole or in part, considered this question (Batterham, 2019; Blasi, 1994; Clapham, 2018, 2003; Farrugia and Gerrard, 2016; Fitzpatrick, 2005; Mcnaughton Nicholls, 2009; Neale, 1997; Pleace, 2016, 1998; Ravenhill, 2016; Somerville, 2013, 2002), it becomes clear how complex homelessness is to define. Importantly, and as will be further discussed in the next section, recognising the nebulous and often problematic conceptualisation of homelessness as it is represented by the media, understood by society, and as addressed in policy is not a matter of simply responding to objective social conditions. Rather it is the result of a subjective power struggle over the dominant narrative and framing of what Blasi argues are "very disparate and constantly changing situations in which people lack a fixed residence" that "we construct and reify [as] 'the homeless'", noting that the "concept often obscures more than it reveals" (1994, p. 579). Control of this 'concept' of homelessness has significant implications for policy interventions, with often grave impacts on those in need. With these notions in mind, the following section considers framing literature and, crucially, the prevailing framings and theories of homelessness, how it has come to be constructed as a social and policy problem, and explores the possible implications of these constructions.

2.2 Framing homelessness

"By rendering events or occurrences meaningful, frames function to organize experience and guide action" *(Rein and Schön, 1996, p. 89).*

Social problems do not simply 'exist', but rather are constructed and shaped through a discursive process (Croucher, 1997; Dery, 2000; Hastings, 1998; Paquet, 2017; Rein and Schön, 1996; Rochefort and Cobb, 1993). A wide body of literature considers this discursive process and its role in constraining and directing policy. Despite the considerable overlap in its approach and objectives, this body of work is often divided into two camps: problem definition and framing. Though the former is more closely aligned to policy research, Rochefort and Donnelly argue that one echoes the other in "underscoring the 'malleability' of social problems (2012, p. 192). For this reason, the two are considered in tandem here, with each offering valuable perspectives for understanding housing and homelessness policy in practice.

Within the framing literature, in his seminal work, Goffman introduces the concept of 'frames' as interpretive structures through which individuals understand 'what it is that's going on' in a particular circumstance (1986, pp. 8–9). He argues that by using 'primary frameworks' to organise perception and render occurrences meaningful, individuals make sense of events and experiences around them (*ibid.*). Goffman's work is largely focused on everyday experiences, that is, the "structure of experience individuals have at any moment of their own lives" (Goffman, 1986, p. 13). It centres on the 'unconscious' development of frames (van Hulst and Yanow, 2016, p. 95) rather than the deliberate and strategic development of frames as engaged within political discourse. More recent literature draws these frames directly into the political and policy fold, considering the role of framing, as above, in constructing and shaping social problems (Entman, 1993; Hastings, 1998; Rein and Schön, 1996; van Dijk, 2023; van Hulst and Yanow, 2016).

Birkland argues that the "act of identifying a problem is as much a normative judgement as it is a statement of fact" (2005, p. 15). To form these normative judgements, 'frames' have four objectives: define problems; diagnose causes;

make moral judgements; and suggest remedies (Entman, 1993, p. 52). Echoing this framing literature, Clapham suggests that "policy discourses usually contain a definition of the problem, a story of causation, and a view of appropriate policy responses" (2007, p. 80). To construct a frame (or problem definition), one must, from the external realities observed, select and organise a "specific set of expectations…to make sense of some aspect of the social world" (Calder et al., 2011, p. 3). Social problems are not self-evident; they are the product of the strategic selection and organisation of different aspects of reality that become a narrative. As Stone notes, "there is always a choice about which causal factors in the lineage to address, and different choices locate the responsibility and burden of reform differently" (1989, p. 296). Controlling this process of organisation and therefore the dominant framing of a particular issue – its definition, its causes, its solutions – carries with it a significant amount of power over policy. To that end, Croucher argues that "politics and power are as much about images, perceptions, interpretations and social definitions of reality as they are about access to official positions of power" (1997, p. 340).

So, how do we come to understand and identify the dominant framing of an issue, and, from there, how can we look to change it? Thankfully, there are insights to be gained from public policy theory into the ways and means of shifting problem frames and, from there, influencing policy. In particular, Kingdon's Multiple Streams Approach (MSA) (2014) proffers significant value for those looking to achieve policy reform and, as outlined further in Chapter 5, is well aligned with the epistemological and methodological positioning of this research for several reasons: its focus on the malleability of social problems; its assertion that these can be shaped independently of policy solutions; and its theorising on the means of compelling policy reform. Kingdon (2014) posits that radical (non-incremental) policy change is only possible in certain circumstances, 'windows of opportunity' in the MSA framework, that open when three independent streams converge. The 'problem stream' focuses on framing; consensus must rally around a problem definition that compels public intervention. An independently flowing 'policy stream' must produce a solution that fits the shape of the problem as it has come to be defined. Finally, political will must exist in the politics stream to fuse the two.

The value of MSA for this research is three-fold. Firstly, it asserts that policy solutions exist independently; they can precede the emergence of a policy problem and be created in a 'problem' vacuum. Secondly, there is the notion that these solutions can only ever be adopted if the *present* shape of a policy problem suitably matches. Finally, as the three streams can converge and diverge over time, both problems and solutions are malleable and will change depending on the rocks and debris that direct their flow (Kingdon, 2014).

Kingdon's theory, therefore, provides a useful conceptual framework to help understand, contextualise, and arguably justify the research design, which is predicated on the notion that the ways we understand and frame a problem matter, directing and constraining the policy responses that can be seen to be appropriate to solve it. MSA is not without its limitations, however. Rawat and Morris bill the approach as "theoretically shaky" (2016, p. 608). Much like the pathways theory of homelessness outlined below, MSA could be considered more the application of a metaphor than a standalone theory. For their part, Cairney and Jones argue that the strengths of MSA, its accessibility, "unparalleled flexibility", and broad applicability, can also be seen as its weaknesses (2016, p. 37). Its popularity, they suggest, stems in part from its intuitive nature and "low barrier to entry" (*ibid.*, p.38) which, while useful, risks superficial application if not critically engaged with.

For a study aiming to maximise utility and influence policy in practice, this 'low barrier to entry' is argued here to be a strength. This research does not claim to offer a full application of MSA. In this way, it reflects the critiques levelled by Cairney and Jones (2016) at many MSA-influenced studies, in that it draws upon the model in a limited, relatively superficial way. Nonetheless, MSA offers a way to conceptualise the purpose of the study and the value of its findings. It emphasises the study's primary aim, to critically examine how homelessness is framed within Canadian housing policy, recognising that these framings shape not only understanding but also the policy responses that follow.

As suggested by this body of literature, therefore, postulating and classifying the conceptions and manifestations of social problems like homelessness is not merely a theoretical task. The accepted understanding of a particular social

problem or phenomenon has "profound consequences for policy, resource allocation" and influences our assessments of the success, or lack thereof, of the interventions intended to ameliorate them (Frankish et al., 2009, p. 4). Controlling the dominant conceptualisation of any social problem comes with immense power in the ways it is understood within a polity and, as per Kingdon (2014), the policy solutions that can be rendered appropriate and reasonable to tackle the problem as it has been constructed.

Let us consider a timely and salient example from the Canadian context before returning to our initial question. In a recent report published on behalf of the Office of the Federal Housing Advocate, Canadian housing expert Whitzman outlines the implications of the ways in which we construct policy problems (through the subjective selection of evidence) when considering recent reports on Canada's housing shortages. In her report, she highlights that the use of different metrics for measuring housing affordability and demand will result in three different problem definitions, ranging from "an insufficient supply of homes for ownership relative to demand" to the much more nefarious "lack of investment in affordable rental housing…for very low-income individuals and households, and the absence of a coherent Housing First[5] strategy from the federal government" (Whitzman, 2023a, p. 21). The variances in problem definition are not only stark, they highlight an important aspect of framing: the shape of problems not only denotes who and what is included, but they also assign blame, situating the causes of the problem in different areas and with different actors. From there, and as per Kingdon's theorising (2014), the policy solutions that can be understood to be appropriate to tackle the problems at hand are equally disparate.

So, with MSA providing a helpful metaphorical lens, the next section will unpack the academic theoretical debate on the definitions and causes of homelessness before turning to the Canadian context and considerations of the implications of these constructions on policy.

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[5] 'Housing First' approaches to homelessness are based on the principles of the unconditional, immediate provision of 'ordinary' housing and the subsequent, ongoing provision of wrap-around services tailored to individual needs (Homeless Link, n.d.).

2.3 So, what *is* the 'problem'?

"defining homelessness…[is] fundamental to making progress to end it" (Young, 2012, p. 2).

If policy problems are constructed through this discursive, power-laden process, as this research argues, then careful consideration must be given to how problems are represented and the possible implications of this representation on the shape and focus of policy solutions proposed to address them. As outlined above, frames serve multiple purposes. One of these is to define the shape of a social problem. In the case of homelessness, drawing this boundary is of immense importance when considering how policy responses might then be designed. Who and what is included – and excluded – influences not only our understanding of homelessness, but also what its causes must be and therefore what solutions should be implemented to address it.

So, with the above considerations in mind, what *is* homelessness? The academy has made several contributions to this discussion. A cluster of definitions relies on the non-material, ontological dimensions of homelessness (Gurney, 1999; Somerville, 1992; Vandemark, 2007). These conceptualisations view homelessness through the lens of the meaning-laden construct of 'home', which, as Gurney argues, "weighs heavily under a range of emotional, existential, phenomenological and natal ideas" (1999, p. 171). Within this construction, *home*lessness becomes the absence of this "complex assemblage of relationships" (Somerville, 2013, p. 408). For instance, Vandemark suggests that homelessness "is often an important absence of or reduced social ties…and a diminished sense of connectedness or belonging" (2007, p. 243).

As will be discussed further throughout this research, advocates and academics must be mindful of the policy impact of these home-centric constructions. Hulchanski et al. assert that Canadian political discourse has made a "clear distinction between house and home;" individuals are "*home*less, not unhoused" (2009, p. 2). Based on Stewart's findings in the Scottish context, consideration of the impact of stable housing on ontological security can support Housing First policy interventions, which are widely championed by advocates as a best

practice framework for addressing some experiences of homelessness (2018, p. 1122). However, as discussed in the following chapters, this 'home' versus 'housing' distinction has had a significant impact on Canadian political discourse and, arguably, underpinned a flawed Canadian policy response, which has seen experiences of '*home*lessness' surge to crisis-level degrees.

In a separate homelessness definition 'camp' and shifting away from conceptualisations centred on the non-material dimensions of home (Stonehouse et al., 2020), Clapham suggests that "homelessness is the ultimate failure in housing" (2018, p. 177). Calder et al., with similar pragmatism, suggest that homelessness has come to mean a "poverty that includes being unhoused" (2011, p. 2). Fitzpatrick firmly situates homelessness within its broader societal context, calling it "not a cultural phenomenon but rather a signifier of objective material and social conditions" (2005, p. 12). Problematising the neoliberal system under which these conditions are generated, Farrugia and Gerrard define homelessness as a "significant manifestation of structural inequality" (2016, p. 278). Indeed, as outlined previously, scholars like Pleace (1998) and Blasi (1994) have argued that it is incorrect even to consider homelessness a discrete social problem, arguing instead that it is inextricably linked to the broader challenge of poverty, with the latter further arguing that parsing out 'homelessness' from the broader realities of extreme deprivation may have actually caused undue harm (Blasi, 1994, p. 564).

Moving outside academic definitions and into policy-driven conceptualisations, we turn to contributions from the policy (adjacent) sphere. In an effort to clarify the varied experiences of housing need, typologies have been developed to conceptualise and classify different manifestations of homelessness along the housing continuum.[6] These typologies carry with them great policy weight. As further outlined below, the wider the net cast in terms of our understanding of homelessness, the greater the focus that can be placed on prevention, structural causes and cross-portfolio policy change. The European Federation of National

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[6] The 'housing continuum' as defined within the National Housing Strategy is a "concept used to describe the broad range of housing options available to help a range of households in different tenures to access affordable and appropriate housing," which it notes includes homelessness, shelters and transitional housing, community housing, affordable rental, market rental, and home ownership (Canada Mortgage and Housing Corporation, 2022a, p. n.p.).

Associations Working with the Homeless developed the European Typology of Homelessness and Housing Exclusion (ETHOS). A comprehensive system of intersecting operating and conceptual categories, ETHOS begins with rooflessness at one end of the housing spectrum, with "people living rough" (no housing or shelter whatsoever) and ends with "people living in extreme over-crowding" (people who are inadequately housed) (FEANTSA, 2017) on the other. Importantly, this typology considers 'insecure' housing, which includes people living under the threat of eviction (FEANTSA, 2017).

Focusing on the Canadian context, and reflecting a recent shift toward prioritising prevention, Aubry suggests that homelessness is "occurring when a person lacks their own place that is safe, sheltered, and without short-term length of stay limitations" (2022, p. n.p.). Crucially, Kneebone and Wilkins assert that, in Canada, there "is no clear and rigid boundary that separates people who are securely housed and those who are not. Many people…live in a wide, grey area between those extremes" (2021, p. 16). Within the context of Canada's wide 'grey area' of housing difficulties, the Canadian Observatory on Homelessness has published its own typology. The four-part framework starts, as does ETHOS, with 'unsheltered' individuals. Unlike ETHOS, the Canadian definition of unsheltered does not include individuals staying in emergency accommodation, except in cases of extreme weather conditions (Gaetz et al., 2012, s.1). Moving through 'emergency sheltered' and 'provisionally accommodated' categories, the Canadian typology ends with those 'at risk of homelessness'. Aligned with the ETHOS framework, this category includes people "whose housing situations are dangerously lacking in security or stability" and are therefore at risk of homelessness (Gaetz et al., 2012, s. 4).

Many definitions of homelessness and useful typologies look to classify experiences within it. This thesis foregrounds the profound impact of the accepted definition of homelessness on individuals experiencing it, public perceptions, and policy responses, as outlined above and further below. Therefore, it has deliberately avoided imposing a rigid definition, or series of classifications of experiences, on its readers or, crucially, its participants. Instead, it aims to be as inclusive as possible, ensuring that no experience of housing need or homelessness is considered outside the scope of the study. This

decision is underpinned by the research's methodological and conceptual foundations, further outlined in Chapter 5, which emphasise the power of framing in political discourse and the centrality of problem definition in shaping the policy responses deemed appropriate or possible (Bacchi., 2009; Bacchi, 1999; Kingdon, 2014; Rochefort and Cobb, 1993; Stone, 1989).

Thus, in order to ensure inclusivity of scope, the definition of homelessness adopted herein is broadly aligned with Bramley's wide-reaching and pragmatic definition of homelessness as a "lack of a right or access to [one's] own…adequate housing" (1988, p. 26) with the important caveat that what constitutes 'adequate' is left to individuals themselves to define. This position reflects the study's broader commitment to valuing the perspectives of those most directly affected by housing policy, while maintaining an awareness of the ways in which definitions can shape and constrain policy responses. In this way, the thesis holds space for consideration of both the real and often life-threatening experiences of those facing homelessness, and the socially constructed nature of how such experiences are understood, categorised, and addressed.

2.4   What causes homelessness?

As the framing and problem construction literature suggests, there is an undeniable and powerful symbiosis between the academy's theoretical work and the political discourse surrounding homelessness. Pleace's recent arguments (2016)– updating his earlier work (1998) – outline the ongoing disparity and disagreement that exists within the corpus of theoretical work. Similarly, political discourse often continues to constitute homelessness as a "highly ambiguous and intangible phenomenon" almost thirty years on from Neale's original writing (1997, p. 48). While political discourse is not beholden to academic debate – and, in the Canadian context, often disregards the academy entirely – academics arguably ought to carefully consider the framing that they are giving voice to when theorising about homelessness. Expanding on Fitzpatrick et al.'s (2000) position that research involving those experiencing homelessness can only be conducted ethically if it has clear policy aims, this research argues that *any* academic discussions of homelessness – even those

theoretical – must carefully consider their possible implications on policy discourse and the societal understanding of homelessness. Bluntly, people's lives are on the line.

Is it black or white?

The most basic conceptions of the causes of homelessness have often fallen into two mutually exclusive 'camps': individual and structural. Individual causation focuses on micro-level circumstances or "personal failings" (Clapham, 2018, p. 161), such as relationship breakdown, substance use disorders or mental health challenges. Conversely, structural, macro-level considerations focus on the societal-level conditions in which homelessness occurs, such as the supply of affordable housing and the availability of employment (Clifford et al., 2019, p. 1126). This binary has significant policy implications. For instance, as Johnston et al. argue, a focus on individual causes can lead states to focus on "personal triggers…such as family violence, death of a spouse, leaving prison, deterioration of mental health, mounting debts and addiction issues" (2017, p. 1445). Not only does this obfuscate the wider structural causes that are likely behind mounting debts or mental health issues (and, in so doing, absolve the government of its responsibility to rectify them), but it has also supported the marginalisation of individuals experiencing homelessness. Similarly, Pleace argues that limiting examination solely to the structural causes of homelessness can result in the presumption that individuals experiencing homelessness have "*no* support needs, [which] is no better than assuming they are defined solely in terms of support needs" (2016, p. 29, emphasis added). Further complicating the structure versus agency debate is another 'this or that' proposition, hinging upon the assignment of *blame*. The so-called 'deservingness heuristic' (Doberstein and Smith, 2019) assesses people experiencing homelessness as either "victims of circumstances beyond their own control who deserve and need help" or have "freely made bad choices that have led to their…circumstances, [and] therefore, they do not deserve help" (Schneider et al., 2010, p. 165). As will be further outlined in the findings chapters of this thesis, this 'deservingness heuristic' has a significant influence over Canadian framings of homelessness.

For his part, Gowan (2010) usefully conceptualises of these binary-based constructions across three categories – sin talk, sick talk and system talk. The first two of these – sin and sick talk – subdivide individualistic constructions along the deservingness line. Sin talk constructions are those which, as outlined above, assign blame to the individual. Sick talk framings instead pathologise individuals who are not to blame, but are nonetheless experiencing their plight for individual reasons. System talk is the conceptualisation focused on structural, system-wide drivers of homelessness. While equally guilty of the critiques of other macro-versus-micro constructs, Gowan's tripartite classification is nonetheless particularly useful in the Canadian context. As such, 'sin', 'sick', and 'system' talk categories are referred to throughout this thesis' findings and discussion chapters to help organise and make sense of the predominant framings within the political discourse analysed.

In Canada and elsewhere, individualistic constructions have not only underpinned morally reprehensible, paternalistic policies, but they also fail to consider the hierarchical, reciprocal relationship between structural and individual causes. Further, behaviourally-focused explanations of homelessness are generally unable to explain *why* certain groups are consistently over-represented in homelessness statistics. Individuals can never have full control over their housing circumstances; the wider socio-economic conditions, policy positions and institutions, like racism, will always limit and control individual choice to some degree (Giddens, 1991; Neale, 1997; Vandemark, 2007). However, McNaughton Nichols correctly points out that "agency *always* plays some role in the outcomes that occur" (2009, p. 75). Research must respect not only this agency but also the humanity and capacity of individuals experiencing homelessness. However, societal-level factors undeniably shape and limit the choices available to these individuals to the degree that it is argued here (and by many of the theories below) makes these two 'dichotomous' streams necessarily and inextricably linked.

Embracing the grey

Several theories have been advanced to move beyond these binary constructions and better account for the often-bidirectional links between individual and

structural drivers of homelessness. One of the strengths of one such theory, the 'new orthodoxy,' is its reflection on these inextricable links. The new orthodoxy argues that three conceptual barriers stand between secure housing and homelessness. The first is personal capacity: the ability of an individual to thrive and survive within the neoliberal, capitalist system. The second barrier, informal support, comes from family and friends. They represent the additional – but not public – resources an individual can rely upon. Finally, formal supports are provided through welfare and social programming (Pleace, 2016). The new orthodoxy asserts that "if one set of supports failed, homelessness might be avoided, remove two and the risk…increased; once all three [are] gone, homelessness [becomes] practically inevitable" (Pleace, 2016, p. 22).

While the ability of the new orthodoxy to thread together individual and structural causes is essential, it has been widely criticised. It has been argued that the new orthodoxy over-emphasises structural factors, undermining the individual agency of people experiencing homelessness (Pleace, 2016). Further, Fitzpatrick called the theory "essentially pragmatic, rather than theoretically robust" (2005, p. 3). Similarly, Batterham notes the theory's "general preference to talk about risk factors rather than causes" (2019, p. 2).

As outlined above, 'home' as a construct is imbued with meaning and normative connotations (Gurney, 1999; Hulchanski et al., 2009; Somerville, 1992; Stonehouse et al., 2020). While all theories of homelessness, to some degree, require engagement with the concept of 'home', some go further than others in relying on 'home' as a construct. These theories can prove problematic when considering the narratives that they reinforce and the risks these stories can pose to the perception of individuals experiencing homelessness.

For example, Ravenhill's 'homeless culture' approach suggests that 'home' can be found even in the absence of housing: "individuals can be…roofless and yet maintain that they are not homeless because their home is on the streets" (Neale, 1997, p. 55). The theory constructs 'homeless culture' as "a counterculture created through people being pushed out of mainstream society" (Ravenhill, 2016, p. 3). There is merit to the theory's consideration of social relationships and the importance of belonging, which arguably compels policy

interventions that include person-centred, wrap-around services. However, it is problematic from its foundations, with an arguably minimalist (Clapham, 2007) focus on 'rooflessness'. Further, Ravenhill does nothing to erode the 'othered', exclusionist framing of homelessness; in fact, the theory does quite the opposite, contributing to the construction of individuals experiencing homelessness as a 'counterculture' for whom 'rehabilitation' into housing and the mainstream is increasingly difficult (Somerville, 2013).

Tackling the meaning of 'home' is important as the term is often used in Canadian political discourse, and the normative virtues of 'home' are often valorised therein (Fleming, 2021). As will be outlined within the findings chapters, in particular Chapters 6 and 7, the Canadian federal discourse analysed within this study frequently relies on the concept of 'home' and cites the virtues therein: "a safe and reliable place to call home is the foundation for building a life that people want and deserve"(Canada Mortgage and Housing Corporation, 2024a, p. n.p.). An oft-repeated quote further extends the importance of 'home', linking it directly to wider Canadian ideals: "We can restore the promise of Canada, where every generation can afford a place to call home" (Minister for Housing, the Honourable Sean Fraser, as quoted in Prime Minister of Canada, 2024, p. n.p.).

As outlined in the findings chapters, there are important housing policy implications stemming from the non-material dimensions of 'home', particularly when considering policies to end or prevent homelessness. However, engaging with these constructs must be done carefully. Beyond the possible harmful connotations borne of Ravenhill's theorising, postmodern and post-structural perspectives, while allowing for comprehensive consideration of the full meanings of 'home' and 'homelessness', have been criticised for their subjectivity (Neale, 1997). For instance, McCarthy notes that poststructuralist approaches go "too far" in their "deconstructing of categories of identification" and, in so doing, risk over-emphasising individual agency (2013, p. 49). As such, they present challenges in defining homelessness in such a way as to inform policy and proffer little value for the present research aims.

As Clapham argues, the pathways approach has emerged to consider more holistically the personal and structural elements behind the causation of homelessness (2018, p. 166). A 'homelessness pathway', as defined by Anderson and Tulloch, is the "route of an individual or household into homelessness, their experience of homelessness and [if applicable] their route out of homelessness into secure housing" (2000, p. 11). In their work, Anderson and Tulloch explore journeys into homelessness in the United Kingdom, noting that the twenty-three pathways identified fell into three broad groups: youth, adult and later life pathways (Anderson, 2001; Anderson and Tulloch, 2000). Fitzpatrick has advanced the application of the pathways approach, initially considering youth homelessness in Glasgow (1997) and, more recently, alongside colleagues, multiple-exclusion homelessness in cities across the UK (Fitzpatrick et al., 2013). In Canada, Piat et al. adopted the pathways approach to examine the housing journeys of individuals with mental health challenges (2014). Similarly, Woodhall-Melnik et al. (2018) discovered three divergent pathways in their research with men experiencing long-term homelessness. This literature clarifies that the pathways approach is particularly useful when identifying patterns in the drivers of homelessness within a particular group or demographic.

However, there are limitations to the framework. Membership within the groups identified often lacks clear boundaries (Anderson, 2001; Pleace, 2016). Further, it is possible that thousands of subgroups or pathways could exist, degrading their practical and theoretical value (Pleace, 2016). Much like the criticisms lobbied at the new orthodoxy, Somerville has noted that pathways research is "light on causal mechanisms" (2013, p. 390). Clapham similarly argues that the theory is little more than the "application of a metaphor" (2003, p. 122) and "reinforce[s] minimalist conception[s] of homelessness (2007, p. 87).

Despite these limitations, the pathways framework does support research that aims to influence policy in practice. The temporal element of the framework supports an evidence base that denotes the importance of considering *when* interventions are needed, which could be used to support a prevention agenda. Further, pathways research facilitates comparison of the experiences between subgroups and policy contexts (Fitzpatrick et al., 2013). In so doing, the approach allows researchers to problematise existing interventions and

challenge their efficacy. The framework, therefore, provides a foundation upon which to design legislation that supports groups to regain suitable housing and, if needed, support services. While pathways research considers structural risk factors and has identified societal-level causes – and poverty – as the foundation for "almost all" episodes of homelessness examined (Mcnaughton Nicholls, 2009, p. 75), it does not necessarily *foreground* structural causes in these constructions. Therefore, it does not put the policy choices that underpin structural circumstances at the centre of the homelessness crisis. Thus, the pathways approach will not serve as a direct guide for this research.

Also embracing the 'grey', structuration sees the coming together of agency and structural perspectives to reflect their interwovenness and their contribution to homelessness (Clapham, 2003; Fitzpatrick, 2005; Mccarthy, 2013; Neale, 1997). Giddens theorises that "social structures are constituted by human agency" but that these structures, in turn, "enable and constrain social action" (Fitzpatrick, 2005, p. 9). Much like the new orthodoxy and pathways approach, for Giddens, "homelessness cannot be reduced unproblematically to an individual or structural problem" (Neale, 1997, p. 56). Structuration, however, goes beyond the pathways approach and the new orthodoxy by extending consideration of the relationship between individual and societal factors into a domain that considers the role of power in constructing, reinforcing and constricting them.

Arguably, structuration supports constructionist research[7] (Clapham, 2003; Fopp, 2009) by "drawing attention to how discourses inform (and are informed by) material conditions as well as ideological meaning formations…highlight[ing] how institutional practices implement values and establish particular identities" (Harter et al., 2005, p. 322). As such, it could reasonably fit this study's aims and design. However, Somerville once again questions the perspective's ability to establish causal mechanisms (2013), arguing that it "seems to explain everything, and consequently, explain nothing" (Somerville, 2002, p. 79). Nonetheless, structuration does have considerable value for research looking to

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[7] Earlier iterations of this research and thesis adopted a 'weak' constructionist approach, as recognised in the housing studies tradition (Fopp, 2009; Jacobs and Kemeny, 2017; Jacobs and Manzi, 2000). However, a helpful expert review suggested that, within the confines of the study, this additional perspective theoretically crowded the project. As such, the perspective is not directly featured or adopted in this thesis, but its influences are nonetheless palpable throughout.

realise policy change, allowing for consideration of power, individual agency, structural factors and the interplay and impact of the relationships between the three. Further, Giddens' theorisation of the functions of ideology in, amongst other things, "naturali[sing] or reify[ing] existing social structures" supports the research design and aims (Harter et al., 2005, p 308).

However, there are possible risks in applying this theory to this study. As McCarthy has suggested, structuration's emphasis on individual agency may reinforce narratives that make people experiencing homelessness "feel personally responsible for events in their lives that are the outcome of structural processes" (2013, p. 54). Therefore, it is important to distinguish between the use of 'personal responsibility' in political and cultural discourses, where it is often used to blame individuals (Doberstein and Smith, 2019; Piat et al., 2014), and the concept of agency within structuration theory, which recognises individuals as active agents within a constrained social structure. This distinction is essential for understanding how homelessness is not simply the result of individual choices but a consequence of broader, systemic factors shaped by social, political, and economic conditions and systems.

Systems

To thoroughly examine the structural context in which homelessness is experienced, the social, political and economic systems driving these experiences must be sufficiently foregrounded and problematised. Scholars and critics of neoliberalism posit that homelessness is the inevitable outcome for some in a system built on social inequity and minimal government intervention (Evans et al., 2021; Farrugia and Gerrard, 2016; Kuskoff, 2018; Pleace, 2016; Smith-Carrier and Lawlor, 2017). As Smith-Carrier and Lawlor argue, the 'neoliberalisation' of government has "created the structures and conditions that perpetuate and sustain poverty" (2017, p. 121). Fairclough notes that neoliberalism has underpinned "radical attacks on universal social welfare and the reduction of the protections against the effects of markets" (2003, p. 5). As Farrugia and Gerard argue, neoliberal governmentality has fundamentally changed the social contract between a government and its people from one in which an individual's obligations to the state are reliant upon the state's

provision of "universally acceptable welfare services" to one where individuals "succeed or fail according to their capacity to manage the social and economic world" (2016, p. 274).

This ideological position, aligned to the first line of defence conceptualised by the new orthodoxy, makes it increasingly difficult for people to participate in the economic system as wages stagnate amidst rapidly increasing living costs. This rising economic pressure impacts individuals and their wider 'informal' social support systems, making increasing swaths of the population reliant on 'formal supports' from the government. In a neoliberal framework where social support programmes continue to recede, this 'last bastion' of homelessness prevention is, as will be further outlined in the findings chapters, often insufficient to stave off entries into homelessness.

Similarly operating at a systems-level, public health perspectives also offer a useful lens through which homelessness can be understood and constructed as a complex and multifaceted issue, with drivers across and between structural systems (Aitken, 2024; Fowler et al., 2019; Marshall and Bibby, 2020; Sleet and Francescutti, 2021). Rather than framing homelessness narrowly as an individual or housing problem, this perspective situates these experiences within the broader determinants of health, foregrounding consideration of the complex drivers that produce and sustain homelessness. This approach, while facilitating consideration of challenges like poor mental health and substance use, recognises that these conditions are not simply the result of individual choices but arise from the cumulative effects of policies, structural inequalities, and can have a bidirectional relationship to homelessness (Marshall and Bibby, 2020; Mosites et al., 2022; Sleet and Francescutti, 2021).

As argued by Aitken, the framing advanced within public health perspectives (2024), supports prevention-focused responses to homelessness and housing need. In highlighting the complexity of the drivers of these experiences, public health perspectives are aligned with calls for homelessness to be understood and addressed as a responsibility shared by all sectors, moving beyond siloed housing responses and towards coordinated programmes (Aitken, 2024; Bibby et al., 2020; Fowler et al., 2019; Mosites et al., 2022). As will be outlined further, this

perspective is aligned with the findings of this study and the perspectives of lived experience participants therein. Therefore, while these perspectives do not constitute a theoretical model in a strict sense, they offer valuable insights and support problem framings of homelessness and housing need that usefully support interrogation of the varied systemic causes of these experiences and encourages comprehensive, collaborative solutions.

2.5 Conclusions

This chapter has explored the varied ways in which homelessness has been defined, theorised, and framed, and has considered the consequences of these constructions for both understanding and policy. It underscored one of the central arguments of this thesis: that social problems do not simply exist but are shaped through political and discursive processes that influence what is seen, what is overlooked and what is understood to be causing these challenges. Drawing in particular on Kingdon's Multiple Streams Approach and the wider literature on framing and problem representation, the chapter showed how particular interpretations of homelessness elevate some explanations and background others. These choices have direct implications for the kinds of interventions that can be considered appropriate, reasonable or necessary to address the problems as constructed. The chapter also presented the body of work that has classified experiences of homelessness and attempted to identify its causes, highlighting both the insights such work can offer and the limitations and risks it can introduce.

However, this thesis does not adopt any of these paradigms directly. Much like its approach to defining homelessness, the perspective taken here remains intentionally broad, while positioning the structural drivers of homelessness at the forefront of these challenges. The chapter acknowledged that homelessness is both a material condition and a socially-mediated one, shaped by lived realities as well as by the narratives used to describe and govern it. For this reason, the theoretical tools discussed throughout the chapter are drawn upon selectively, not as prescriptive models, but because they illuminate how definitions, classifications and framings become politically salient and shape the boundaries of policy action. This conceptual position forms a foundation for the analysis that follows. The next chapter outlines the context in which the NHS

was launched, its top-line objectives, component programmes and the changes made to the Strategy over time.

3 Reaching a crisis point and introducing the National Housing Strategy

"After 30 years, we are now in a position to assess the success of this neoliberal shift in policy and investment, as the results of this grand experiment are now in. It was a massive policy failure" (Gaetz, 2020, p. 356).

3.1 Introduction

There is broad consensus amongst Canadian academics that rates of homelessness have rapidly increased in conjunction with the rolling back of social programming and the withdrawal of federal housing policy (Carroll and Jones, 2000; Chisholm and Hulchanski, 2019; Collins, 2010; Echenberg and Jensen, 2012; Gaetz, 2020, 2010; Hulchanski et al., 2009; Kauppi and Braedley, 2003; Maclennan, 2019). Individual circumstances such as mental and physical illness, substance use, and domestic abuse are longstanding challenges in Canadian society. However, when national policy provided sufficient support and access to affordable housing stock, these individual factors did not need to result in homelessness (Gaetz, 2010, p. 21; Hulchanski et al., 2009; Kneebone and Wilkins, 2021). Before introducing the National Housing Strategy (NHS) and outlining its component programmes, this chapter considers the policy choices that preceded the emergence of Canada's widespread housing concerns and outlines the profile of housing need and homelessness in Canada in the present day.

3.2 Forty-odd years of policy failure?

Before the mid-1990s, the Canadian government supported relatively robust funding for social housing (see Figure 2 for breakdown) (Carroll and Jones, 2000; Chisholm and Hulchanski, 2019; Collins, 2010; Gaetz, 2010; Kauppi and Braedley, 2003) that built upwards of 25,000 non-profit units annually (Maclennan, 2019, p. 33). This position was underpinned by post-war public opinion that wealthy nations should ensure access to safe, secure and affordable housing for all citizens (Chisholm and Hulchanski, 2019; Gaetz, 2010, p. 21). After the federal

withdrawal of investment beginning in the late 1980s and the subsequent process of devolution, housing policy became "increasingly uncoordinated, with provinces and municipalities creating their own policies in partnership with the private and community sectors" (Ramage et al., 2021, p. 2).

The impact of these policy choices is undeniable. Private developers build the overwhelming majority of housing in Canada, with just five per cent constructed by non-profit organisations or public authorities (Redden et al., 2021, p. 18). Presently, only 3,000 non-profit units are delivered yearly (Maclennan, 2019, p. 33). Canada's Housing Service Corporation estimates that only six per cent of the market is held by social housing (Ramage et al., 2021, p. 2), with recent figures suggesting this represents a mere 655,000 properties nationally (Young, 2023, p. 1), most of which were constructed in the latter half of the twentieth century (Chisholm and Hulchanski, 2019, p. 22). As a result of the limited supply of non-market housing, Canada's social housing waitlists are staggering. In Toronto alone, the list is over 100,000 households long (Gaetz, 2020, p. 357).
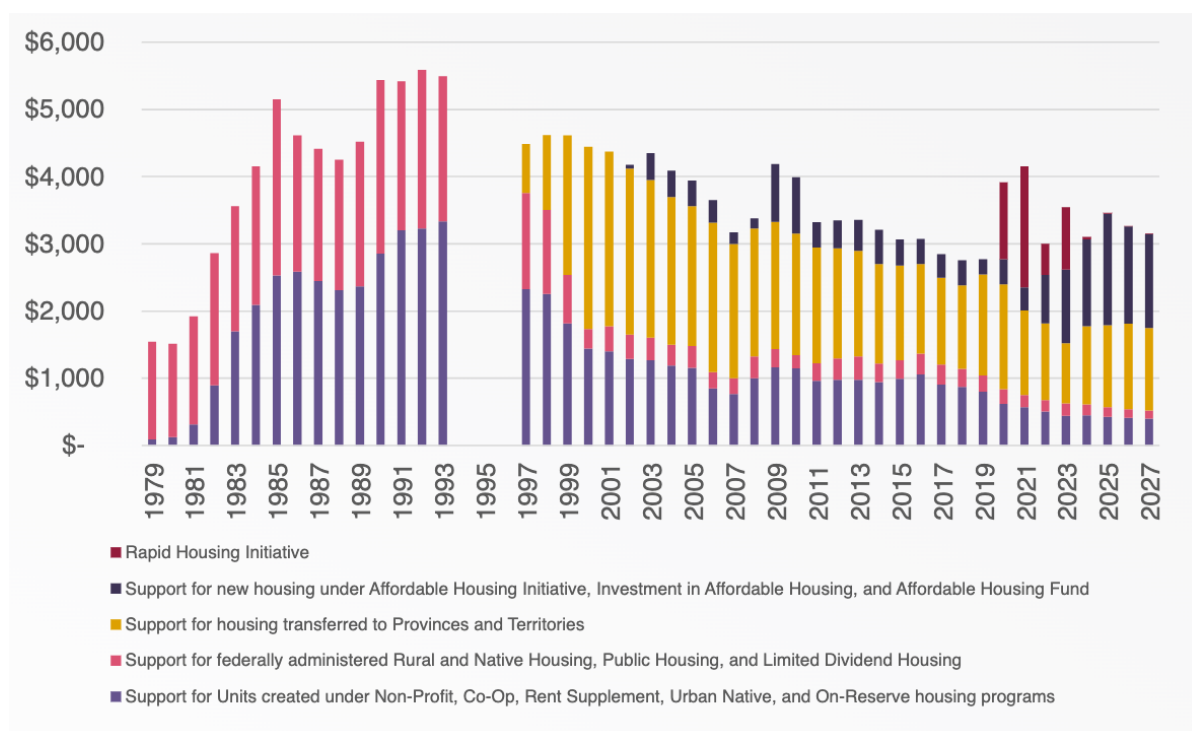
Figure 2: CMHC Real Spending on Public and Community Housing by Year ($ millions of 2025 dollars) (Directly taken from Segel-Brown, 2025 s. "Spending")

Existing research argues that Canada's homelessness crisis results from "structural changes and policy shifts that we well understand" (Gaetz, 2010, p.

25). In the wake of Canada's housing policy choices, affordability problems continue to present significant challenges nationally. Kneebone and Wilkins estimate that single people in the lowest quintile of after-tax income and those on social assistance must "devote all, or nearly all" of their income to rent, even for low-quality properties (2021, p. 9). This results in a climate in which over ten percent of households across the country are in 'core housing need' (Young, 2023, p. 1), representing an estimated 1.7 million Canadians (Chisholm and Hulchanski, 2019). Similarly, a deepening of economic stratification has been experienced across the country, with Maclennan noting that Canadian "inequality has increased faster than most OECD countries since the start of the millennium" (2019, p. 35). Further, deep cuts to social programming were experienced in several regions across the nation. In Ontario, Canada's largest province by population and the locus of this research, welfare payments were cut by over twenty percent in 1995 (Gaetz, 2020, p. 355; Kauppi and Braedley, 2003, p. 16), with only meagre cost-of-living increases thereafter (Gaetz, 2010, p. 22). By 2007, national statistics indicated that most welfare incomes were "significantly below the poverty line" (Echenberg and Jensen, 2012, p. 4). The impacts of these policies are of considerable consequence: the province's poverty rates rose from 10.9 percent in 1996 to 14.5 percent in 2012 (Smith-Carrier and Lawlor, 2017, p. 106). Increasing housing prices and living costs, combined with stagnating income rates, have perpetuated ongoing problems. Recent figures show that Ontario's minimum wage, presently set at $15 per hour for adults, is "nowhere near close to covering the costs of living" (Ontario Living Wage Network, n.d., p. n.p.).

Hulchanski et al. argue that there are "three key areas that support a decent standard of living…housing, income and support services", and encountering difficulty in one or more of these areas could result in homelessness (2009, p. 9). Given that Canadian policy choices have orchestrated conditions in which ever-larger portions of the population are likely to experience difficulty across all three, it follows logically that Canada's homelessness rates continue to rise.

3.3 Profile of need and enumerating homelessness in Canada

In the 1980s, before these significant policy reforms, the 'face' of homelessness was largely that of single men (Gaetz, 2010). Today, homelessness affects a "diverse population of individuals and families" (Gaetz, 2010, p. 21). In 2001, data indicated that over 14,000 individuals were experiencing homelessness in Canada (Frankish et al., 2009, p. 3). This figure was derived from the 2001 Census and reflected the number of people that could be identified as without a fixed address and living in specific collective dwellings on census night, primarily emergency shelters and similar institutions. As Frankish et al. (2009) note, this estimate was widely recognised by advocates and researchers to be a substantial undercount of homelessness in Canada, capturing only those whose situations were both visible to and classifiable within the census and excluding those in unsheltered locations, transitional settings, and hidden arrangements such as couch surfing.

More recently, efforts to define and enumerate homelessness in Canada have expanded considerably. Early work by the Canadian Council on Social Development in the late 1980s and city-level counts in large urban centres, such as Vancouver, Toronto and Calgary, began to map the scale of homelessness at local level and highlighted the inadequacy of relying solely on the census (Frankish et al., 2009). At the federal level, the development of the Homeless Individuals and Families Information System (HIFIS) in the late 1990s and early 2000s marked a shift towards more nationally-coordinated, systematic data collection from emergency shelters (Duchesne et al., 2019). HIFIS, which is provided to communities at no cost, supports local efforts in comprehensive data collection and case management in emergency shelter settings.

Building on HIFIS, the National Shelter Study, part of the Reaching Home programme, provides what is now regarded by the federal government as the most comprehensive national-level analysis of emergency shelter use over time. Drawing on nearly 3.1 million shelter stays between 2005 and 2016 from over 200 of the approximately 400 emergency shelters across Canada, the study estimated that in 2016 around 129,000 unique individuals used an emergency shelter at least once in that year (Duchesne et al., 2019). On an average night in 2016, more than 14,000 people were sleeping in emergency shelters across the

country, similar in scale to the census-based point figure from 2001, but now based on a much more comprehensive administrative dataset (Kneebone and Wilkins, 2021). Importantly, at the same time, shelter occupancy rose from roughly 82 percent of beds in 2005 to over 90 percent by 2014 and remained above this level thereafter, with increasing lengths of stay contributing to high nightly demand despite the decline in annual unique users (Duchesne et al., 2019; Gaetz et al., 2016).

Alongside this administrative data, the federal government has introduced a series of nationally-coordinated Point-in-Time (PIT) counts as part of its homelessness programming under the Homelessness Partnering Strategy and, later, through the NHS' Reaching Home programme. These counts provide a snapshot of absolute homelessness[8] in participating communities over a single night or very short period. They enumerate people staying in emergency shelters, rough sleeping, and, in many cases, certain forms of transitional housing and some institutional or temporary settings where individuals are identified as having no permanent housing (Gaetz et al., 2016). The first coordinated national PIT count in 2016 involved 32 communities across Canada. In 2018, the 'Everyone Counts' initiative expanded these counts to 61 communities, including major cities, smaller urban centres, as well as some rural and remote areas (Economic and Social Development Canada, 2019).

On the night of the 2018 count, 25,216 people were identified as experiencing absolute homelessness in the participating communities, of whom 20,803 were in emergency shelters (Dionne et al., 2023; Economic and Social Development Canada, 2019). A further 6,789 people were identified in transitional housing programmes, although the precise definitions of such programmes varied between jurisdictions (Economic and Social Development Canada, 2019; Kneebone and Wilkins, 2021). Among the communities that also participated in 2016, the 2018 enumeration represented a 14 percent increase in homelessness, reflecting both worsening housing circumstances and improvements in local counting practice (Economic and Social Development Canada, 2019; Gaetz et al., 2016). Importantly, when considering the pre-NHS context in contrast to the landscape after the Strategy's launch, the night of the national 2020-2022 PIT

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[8] Absolute homelessness is defined within these studies as individuals who are staying in unsheltered locations, emergency shelters, and fixed-term transitional housing (Gaetz et al., 2016).

count, although disrupted by COVID-19, identified over 32,000 people experiencing absolute homelessness across 59 communities, with evidence of a growing share of unsheltered homelessness and sustained pressure on shelter systems (Homeless Hub, 2025).

These more recent enumerations underpin the often-cited estimate that on any given night between 25,000 and 35,000 people are experiencing homelessness in Canada and that approximately 235,000 people do so at some point during a year (Canadian Observatory on Homelessness, 2014; Dionne et al., 2023; Kneebone and Wilkins, 2021). These figures are comprised of several different datasets. They draw on shelter-use data, PIT counts and other administrative and survey sources and include not only those in emergency shelters but also people rough sleeping, in some transitional facilities, and in various forms of temporary accommodation. This estimate represents a clearer picture of homelessness than provided by 2001 census figure alone (Dionne et al., 2023), though will still exclude many forms of hidden homelessness, as well as those living in unsafe, unsuitable or precarious housing.

In addition to these national counts and datasets, Statistics Canada has developed data collection tools focused on homelessness and hidden homelessness within the wider Canadian Housing Survey and the General Social Survey. These surveys include questions about whether respondents have ever resided in a shelter, on the street, in parks or abandoned buildings, or temporarily with family or friends because they did not have access to housing, and gathers information on the duration and timing of these episodes (Dionne et al., 2023). These surveys are not designed to enumerate current homelessness. However, they provide evidence that a much larger group has experienced homelessness or hidden homelessness at some point in their lives than is visible in shelter or PIT data (Dionne et al., 2023).

More recently, administrative health data have been used to supplement these estimates. Strobel et al. (2021) used emergency department data linked to health insurance records in Ontario to identify people recorded to be experiencing homelessness through the use of an XX postal code. Between 2010 and 2017 they identified 39,408 unique individuals who presented to an emergency department while experiencing homelessness. This approach provides

an indication of trends in homelessness among those who seek emergency care and suggests that homelessness-related presentations to emergency departments became more frequent over time, including in the health authority that covers Hamilton, the case study context for this study (Strobel et al., 2021).

These evolving national measures intersect with, and are complemented by, local data in Hamilton. In 2018-2019, according to Hamilton's HIFIS data, the city estimated that approximately 1,900 people would experience homelessness in the city in the course of a year, with a further 820 experiencing chronic homelessness (Homeless Hub, 2024). Further, available data from Hamilton's homelessness services estimates that, in each year since 2015, an average of 2,852 unique individuals accessed shelters annually (Homeless Hub, 2024). More recently, the City of Hamilton developed a Housing and Homelessness Dashboard which consolidates administrative data from the local homeless-serving system. This local reporting structure tracks inflows and outflows, shelter occupancy, the duration of homelessness and the movement of households on and off the Access to Housing waitlist, and is explicitly intended to support Hamilton's Housing and Homelessness Action Plan and its Homelessness Ending Strategy. In March 2022, 1,596 people were recorded as actively experiencing homelessness, defined as having used the shelter system at least once in the preceding three months. In the same month, 248 individuals were newly experiencing homelessness and 226 exited the homeless-serving system (City of Hamilton, 2022). As of April 2022, Hamilton's emergency shelter capacity was reported as 693 beds (City of Hamilton, 2022).

In combination, these national and local data sources indicate a homelessness system and response that is insufficient and facing significant pressures. National shelter data show nightly occupancy consistently above 90 percent, with increasing lengths of stay (Duchesne et al., 2019). PIT counts and community-level dashboards record thousands of people sleeping rough or cycling between shelters, transitional arrangements, and temporary accommodation. Administrative health data demonstrate rising presentations from people experiencing homelessness to emergency departments.

At the same time, there are significant limitations to the existing data infrastructure. Different sources use varying operational definitions of

homelessness, and each captures only certain forms of homelessness and housing need. The National Shelter Study is restricted to emergency shelters. It does not include Violence Against Women shelters, transitional housing, or refugee shelters (*ibid.*). PIT counts are geographically limited to designated communities, occur at fixed points in time, and are highly sensitive to local capacity, weather conditions and volunteer coverage. Census data on shelter residents are collected once every five years and provide only a single-night snapshot of those who happen to be in specified facilities. Household surveys, by design, exclude people currently living in shelters or sleeping rough and rely on retrospective self-reporting of homelessness episodes. Administrative health data, while relatively timely and large-scale, depend on patterns of service use and on how homelessness is recorded and are likely to miss those who avoid or cannot access emergency care (Dionne et al., 2023; Kneebone and Wilkins, 2021).

Despite these constraints, the development of HIFIS, the National Shelter Study, nationally coordinated PIT counts, and local dashboards such as Hamilton's collectively represent a marked shift in the federal and municipal response to measuring homelessness. The introduction of the National Housing Strategy in 2017 and the reconfiguration of federal homelessness funding through Reaching Home have taken place within this context of increasing data availability and have, in turn, begun to rely on these same measures to track progress, particularly with respect to chronic homelessness and reductions in shelter use.

These measures, and the trends they reveal in levels of homelessness nationally and in Hamilton, provide important context for this study. In particular, the figures on shelter use and capacity and the relationship between emergency room presentations and experiences of homelessness are echoed in the findings of this research. Later chapters return to these indicators to consider what, in light of this study's findings, these metrics suggest about the impact of the National Housing Strategy and Reaching Home on homelessness in Canada.

3.4 Canada's housing and homelessness 'status quo': the pre-NHS response

Before turning to an examination of the NHS and its component programmes, this section outlines the landscape of Canada's social housing and homelessness response leading up to the Strategy's launch. By the mid-2010s, Canada's response to housing precarity and homelessness was defined by a relatively small and residual social housing sector, income assistance programmes that left many low-income households unable to afford market rents, and a homelessness service system built primarily around emergency shelters and charitable provision (Evans and Wilton, 2016; Gaetz, 2020; Gaetz et al., 2016; Kauppi and Braedley, 2003; Piat et al., 2014; Pomeroy, 2021c). Prevention remained underdeveloped, and Canada's approach to tackling homelessness compared unfavourably with those of other high-income countries that had maintained larger social housing sectors and stronger legal duties in relation to homelessness.

Canada's housing system has long been market-dominated. As Pomeroy notes, just over two thirds of dwellings are owner-occupied, around 27 percent form part of the private rental stock, and "less than 5 percent of all housing is operated in the public and community 'non-market' sector" (2021c, p. 1). As outlined previously, a significant policy shift emerging in the late 1980s changed the provision of social housing considerably. Over time, the result was a substantial contraction of the public, and particularly federal, role in housing provision and a growing reliance on private developers to deliver new supply. As a result, by 2014, social and community housing accounted for roughly 6 percent of the national housing stock, compared with much higher shares in several other OECD countries (OECD, n.d.)

Within Ontario, responsibility for the administration of this limited social housing stock was devolved to municipal 'service managers' through the Housing Services Act, 2011(Ministry of Municipal Affairs and Housing, 2017). As a Service Manager, the City of Hamilton is responsible for administering and distributing social housing resources, including the initial and ongoing receipt of Rent-Geared-to-Income (RGI) assistance. Hamilton applies province-wide eligibility rules for access to RGI housing: applicants must be at least 16 years of age, able to live independently, meet immigration status criteria, and have no outstanding arrears or eviction orders with social housing providers (City of Hamilton,

2024c). In addition, Hamilton, like all local service managers, must offer vacant RGI units to eligible applicants selected from a centralised waiting list. In 2018, the City of Hamilton had 13,800 social housing units. 7,000 of these units were directly managed by local government, with the rest provided by charities and faith-based organisations (Acorn Canada, 2018). Like most communities across the province, the demand for this housing vastly exceeds supply, and waiting times extend over many years. In 2017, Hamilton had 6,293 families on its central waitlist. Households are ranked by application date, except for those with formally recognised priority status. In Hamilton, priority groups include survivors of abuse or trafficking (eligible under the Special Priority Policy) (City of Hamilton, 2024d).

Within these pressurised housing conditions, the prevailing response to homelessness across Canada became the expansion and management of emergency and transitional shelters. Federal re-engagement with homelessness policy in 1999, through the National Homelessness Initiative (NHI), was largely channelled into the expansion of this emergency response. The NHI, launched with an initial budget of $753 million over three years, explicitly focused on supporting expansion of emergency and transitional shelters while avoiding commitments that would generate long-term subsidy obligations (Human Resources and Skills Development Canada, 2008). Evaluations and subsequent analyses note that the NHI's cornerstone programme, the Supporting Communities Partnership Initiative, prioritised projects aimed at the most visible forms of homelessness and individualised supports such as food banks and shelter facilities, rather than investments in permanent housing (Collins, 2010; Leo and August, 2006).

The NHI's successor, the Homelessness Partnering Strategy (HPS), continued this focus on emergency and support services, albeit with a stronger emphasis on evidence-based practice and community-led planning. The HPS supported a range of programmes, but early funding guidelines explicitly precluded the creation of new affordable housing, instead favouring interventions aimed at individual challenges, such as addictions, mental health, and life skills training (Doberstein and Smith, 2015). Academics have argued that these programmes amounted to a form of "disaster management" (Evans et al., 2021, p. 5), providing "bare minimum" support for those already in crisis while leaving the

structural drivers of mass homelessness largely unaddressed *(ibid.*, p.7). The result was an "emergency shelter system larger than it has ever been" (Evans et al., 2021, p. 7) and a homelessness policy record that, at the federal level at least, could be characterised as a "holding pattern" that managed homelessness without making meaningful progress toward ending it (Doberstein and Smith, 2015, p. 275).

These federal programmes were layered onto a local service landscape in which shelters, soup kitchens and drop-in centres, many operated by faith-based or charitable organisations, constituted the primary infrastructure of the homelessness response. Through the 1980s and beyond, homelessness (and wider poverty) service provision was shaped largely by local voluntary and faith-based organisations, which offered emergency shelter, meals, and other basic supports in the absence of formal government involvement (Evans and Wilton, 2016). Although the system became more coordinated during the 1990s as housing need and homelessness rates increased, all orders of government continued to rely heavily on these charitable providers, albeit with increasing financial supports from public coffers (*ibid.*). Illustrative of the insufficiency of formal social supports in Canada and the increasing reliance on the charitable sector, the use of food banks, an important part of the charitable response, increased by 91 percent between 1989 and 2006, with more than 700,000 users in the latter year (Gaetz, 2010).

However, within this wider landscape, there were programmes focused on the provision of housing and supports, via Housing First approaches, which for a brief period became recognised and prioritised within federal programming. Toronto's Streets to Homes programme, launched in the mid-2000s, was the first major Canadian initiative to implement Housing First principles at scale, providing permanent housing to people sleeping rough and those cycling in and out of shelters (Collins, 2010; Doberstein and Smith, 2015). The national 'At Home/Chez Soi' research project increased the evidence base in favour of Housing First and advanced these approaches considerably (Evans et al., 2016; Macnaughton et al., 2013; Piat et al., 2014). In 2013, as part of the renewal of the HPS, in order to access HPS funding, communities were required to implement the Housing First model (Evans and Wilton, 2016). Importantly, however, the subsequent transition to Reaching Home in 2019 removed all

mandatory Housing First investment requirements, in favour of granting communities "more flexibility" in the ways they used federal funds (Housing, Infrastructure and Communities Canada, 2022b).

Prevention remained underdeveloped in the pre-NHS period (Gaetz et al., 2016; Gaetz, 2020). Gaetz argues that "what is missing in Canada and other countries is a more dedicated effort to address the inflow into homelessness through prevention" and noted that Canada is "at the beginning stages of the move towards a stronger focus on prevention" (2020, pp. 354–355). While some municipalities introduced targeted eviction prevention or tenancy sustainment initiatives, these programmes tended to be small-scale, time-limited and weakly integrated into wider housing and welfare systems (Collins, 2010; Gaetz, 2020; Kauppi and Braedley, 2003). Relatively speaking, Canada continued to lag behind other jurisdictions, such as those across Europe and the United Kingdom in their efforts to move to a prevention or rights-based approach (MacKie, 2023; Mackie, 2015; Reid, 2021). For example, there was no legal framework placing enforceable duties on local authorities (municipalities in the Canadian context) to prevent homelessness, in contrast to the statutory prevention obligations that have been developed in countries such as Scotland (Mackie, 2015; Reid, 2021) and Wales (Mackie, 2015).

Alongside this fragmented response to homelessness and increasingly pressurised non-market housing system, Canada was experiencing a broader context of welfare retrenchment. The 1995 introduction of the Canada Health and Social Transfer resulted in significant reductions in federal spending on health, education and, imperatively, social welfare services (Gaetz, 2020, p. 22). As outlined above, in the mid-1990s, the Government of Ontario significantly reduced welfare payments by over 20 percent with only meagre cost of living increases from there (Kauppi and Braedley, 2003). The effects were significant. In 2000, almost half of families waiting for social housing in Toronto were reliant on social assistance (Kauppi and Braedley, 2003). By 2007, the National Council of Welfare reported that "the majority of welfare incomes across Canada were significantly below the poverty line" (Echenberg and Jensen, 2012, p. 4).

Canada's pre-Strategy response to housing precarity and homelessness can be understood as a combination of a residualised social housing sector, insufficient

income supports, a shelter-centred emergency response, the partial and conditional adoption of Housing First, and only tentative steps towards prevention. Internationally, Canada was "falling behind other advanced economies" on key housing measures, including poverty, income inequality and public expenditure on affordable housing (Piat et al., 2014, p. 2379). Within this context, homelessness became entrenched as what Evans et al. describe as a "permanent state of managed insecurity" and a "chronic disaster" (2021, p. 7). It is within this wider, and worsening, housing and homelessness landscape that the NHS was launched. The following section outlines the NHS, its objectives and component programmes.

3.5 Every Canadian deserves a safe and affordable place to call home: the Canadian National Housing Strategy

Billed by the Government as the "largest and most ambitious housing program in Canadian history" (Canada Mortgage and Housing Corporation, 2018a), at its inception, the NHS had a relatively modest $40 billion funding pot across its suite of programmes (Canadian Observatory on Homelessness, 2017). Ahead of the 2021 federal elections, Trudeau's Liberals nearly doubled NHS funding to $70 billion in their successful re-election bid. By early 2024, the NHS' headline commitment was $82+ billion spread across a suite of over ten individual programmes and two federal agencies (Office of the Parliamentary Budget Officer, 2023). At present, the Strategy sits at $115 billion and falls under the jurisdiction of a newly established department, Housing, Infrastructure and Communities Canada.

As outlined above, the NHS came into being in a difficult and fragmented housing and homelessness policy landscape. It represented a conscious effort on the part of the federal government to re-engage with housing policy. The Strategy's commitments to increasing supply, its position on housing rights, and significant net-new federal spending in the housing policy sphere represented a significant departure from the federal position on housing and homelessness prior to its launch. However, as will be further outlined below, the NHS' ongoing focus on private development, rather than non-market supply, and the

community provision of homelessness services is arguably an extension of earlier approaches, albeit with enhanced political attention and related increase in financial resources. Therefore, rather than a complete break from the pre-NHS approaches, the NHS arguably represents increased federal attention and expenditure into discrete shifts in housing policy, and the adoption of a rights-based narrative, while largely retaining and expanding the country's existing policy response to housing and homelessness.

Since Canadian housing problems have arguably worsened, not improved, in the years since the NHS' launch, considerable doubt has been cast over the Strategy's efficacy (Beer et al., 2022a, 2022b; Canadian Alliance to End Homelessness, 2023; Canadian Human Rights Commission, 2022a; Cuthbertson and Luck, 2021; Leviten-Reid et al., 2024; Nelson and Aubry, 2024; Office of the Auditor General of Canada, 2022; Office of the Parliamentary Budget Officer, 2023; Pomeroy, 2021b; Young, 2023). Before taking a closer look at existing evaluations of the NHS, its vision, suite of programmes, objectives, and administration are outlined and examined.

Table 1: National Housing Strategy Investment by Government-declared top-line spend (Canadian Observatory on Homelessness, 2017; Housing, Infrastructure and Communities Canada, 2022a, 2023, 2025a; Segel-Brown and Liberge-Simard, 2021, p. 10)

Year	Investment level
2017 (initial launch)	$40 billion
2021	$70+ billion
2022	$72+ billion
2023	$82+ billion
2025	$115+ billion

Building up policy: the National Housing Strategy

The NHS is an umbrella strategy composed of several "complementary housing programs and initiatives" (Government of Canada, 2023a, p. 1) that, according to the federal government, "will give more people in Canada a safe and affordable place to call home" (Canada Mortgage and Housing Corporation,

2023a, p. 34). Its ambitious top-line objectives are to "cut chronic homelessness in half, remove 530,000 families from housing need, and invest in the construction of up to 160,000 new affordable homes" (Canada Mortgage and Housing Corporation, 2018a, p. n.p.). The NHS claims to prioritise 'vulnerable groups', a list of eleven categories,[9] which includes people experiencing homelessness (Canada Mortgage and Housing Corporation, 2021a).

In 2019, in line with the NHS and marking another significant development in Canadian housing policy, Trudeau's Government passed the Canadian National Housing Strategy Act (NHSA) (Ramage et al., 2021). The NHSA "declares that the housing policy of the Government of Canada must…recognize the right to adequate housing is a fundamental human right" (Canada Mortgage and Housing Corporation, 2023a, p. 38). While this declaration may, on the surface, appear to bring Canada more in line with the progressive international housing systems mentioned previously, as Stadler and Collins (2021, p. 1) note, limitations in the legislation mean that this right is largely conceptual. It is not constitutionally entrenched, and, as such, there is no provision for claims to be enforced in court. Similarly, while the Canadian Government has committed to "ending *chronic* homelessness by 2030", this falls short of the commitment to end *all* homelessness that is required to meet the UN commitments that the NHSA claims to satisfy (Beer et al., 2022a, p. 14, emphasis added).

Notwithstanding these limitations on the de facto right to housing, the NHSA established two important accountability arms: the National Housing Council (NHC) and the Office of the Federal Housing Advocate (FHA). The NHC was created to "promote participatory and evidence-based analysis" (Government of Canada, 2018, p. 9) with a mandate to "further housing policy…providing advice to the Minister…on the effectiveness of the National Housing Strategy" (Systems Planning Collective, 2022, p. 11). Critically, the NHC, having identified the improvement of the NHS as a priority (Canadian Urban Institute, 2022, p. 5), has

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[9] The vulnerable groups prioritised by the strategy are: survivors fleeing domestic violence (especially women and children); seniors; people with disabilities; people dealing with mental health and addiction issues; racialized people or communities; recent immigrants (including refugees); members of the lesbian, gay, bisexual, transgender, queer, 2-spirit and other communities; veterans; Indigenous people; young adults; people experiencing homelessness (Office of the Auditor General of Canada, 2022, p. 3).

commissioned several audits and evaluations of NHS programmes, the findings of which are covered in greater detail below.

For its part, the Office of the Federal Housing Advocate (FHA) is charged with "promot[ing] and protect[ing] the right to housing in Canada" (Canadian Human Rights Commission, n.d, p. n.p.). However, the first FHA was not appointed until February 2022. The FHA is supported by the Canadian Human Rights Commission (Canadian Human Rights Commission, 2022b) and is responsible for "driv[ing] change on key systemic housing issues," "advanc[ing] the right to housing," and making "recommendations to improve Canada's housing laws" (Canadian Human Rights Commission, 2022c, p. n.p.). Despite a limited tenure, the FHA has already set to work in commissioning reports on the NHS and, as outlined later, has not shied away from calling out problems within the Strategy. With the NHS and the NHSA in place and with the NHC and FHA (eventually) at the ready, the Government of Canada had, seemingly, set out its housing 'north star.'[10]

Arguably reiterating this commitment to housing, the 2023 Fall Economic Statement (FES) announced the Government's intention to introduce a Department of Housing, Infrastructure and Communities Canada (HICC), which "support[s] the Government in delivering on Canada's housing priorities" (Department of Finance, 2023, p. 24). Prior to the development of HICC, however, at the helm of the NHS were two organisations, the Canada Mortgage and Housing Corporation (CMHC) and Infrastructure Canada (IC). CMHC is a Crown corporation governed by a Board of Directors, responsible for reporting to the Canadian public and Parliament (Canada Mortgage and Housing Corporation, 2023b). Parliamentary accountability, as a result of the 2023 cabinet shuffle, is to the newly established Minister of Housing, Infrastructure and Communities (Government of Canada, 2023b). CMHC oversaw all but one of the NHS programmes. The organisation's self-proclaimed purpose is to "promote big, bold changes in the way Canada builds, operates and finances housing" (Canada Mortgage and Housing Corporation, 2023a, p. 11).

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[10] 'North star' is a colloquial term that, used figuratively, refers to a bright, guiding star that serves as a guide point for a journey to follow, a tool used to set and stay a particular course of travel.

CMHC's 2023 annual report noted that, like the Government of Canada, its aspiration is that "by 2030, everyone in Canada has a home they can afford and meets their needs" (Canada Mortgage and Housing Corporation, 2023a, p. 11). However, arguably problematically, CMHC developed its own objectives and outcomes rather than aligning with those in the NHS, none of which are tied to the specific programmes therein. Instead, the desired results from CMHC's work are that "the needs of households in Core Housing Need[11] are met through public policy measures" and that "systemic racism, inequities and other barriers to access are removed" (Canada Mortgage and Housing Corporation, 2023a, p. 13). Though ambitious, these objectives are not clearly defined, and, as will be further outlined below, are insufficiently outlined and monitored to act as a metric for evaluating policy effectively (Beer et al., 2022a; Office of the Auditor General of Canada, 2022).

Before HICC took jurisdiction over the NHS, governance for the Strategy's homelessness initiative, Reaching Home, differed from the rest of its programmes. Outside the jurisdiction of CMHC, Reaching Home was initially administered by Economic and Social Development Canada (ESDC). ESDC's mandate is to "build a stronger and more inclusive Canada, to support Canadians in helping them live productive and rewarding lives and improving Canadians' quality of life" (Employment and Social Development, 2025, p. n.p.). More practically, ESDC is the federal department responsible for creating, overseeing, and delivering social programs and services, including Employment Insurance and the Canada Pension Plan (*ibid.*). The initiative was subsequently transferred to IC on 1 April 2023 (Infrastructure Canada, 2023a). The transfer, per departmentally-issued documentation, "was a structural change within the Government of Canada and had no impact on the nature or funding of the Reaching Home program" (Infrastructure Canada, 2022). Post-transfer, ESDC retained some responsibilities for the programme, including regional delivery and monitoring funding agreements (Office of the Auditor General of Canada,

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[11] Core Housing Need is a metric used often in Canadian housing policy discourse. It is not without its challenges (having been called an "imperfect way" of identifying households in need (Beer et al., 2022a, p. 11) and not used within CMHC's internal operations (Beer et al., 2022b, p. 8)). Core Housing Need is defined by the Canadian Government as: "a household whose dwelling is unacceptable (i.e. does not meet at least one of the standards of suitability, adequacy or affordability) and the acceptable alternative would cost more than 30% or more of the household's income" (Canada Mortgage and Housing Corporation, 2021b, p. 15).

2022, p. 6). ESDC and IC are federal government departments, both of which, since the summer 2023 cabinet shuffle, sit under the direction of the Minister of Housing, Infrastructure and Communities.

So, with the governance structure in place, a (latent) accountability arm, and the collective desire to address Canada's housing challenges, the NHS was launched. The next section will outline the component programmes falling within the NHS umbrella, and their objectives, scope, and funding commitments to date.

3.6   NHS programming

The NHS' component programmes each have their own objectives and roles, ranging from funding for new housing supply, to support for community-based homelessness initiatives, to the provision of resources for 'research and innovation.' Some of these programmes are funded and administered unilaterally, and others are delivered through bilateral agreements with provinces and territories, often – but not always – with cost-matched funding. The following sections will outline these programmes, their scope, and objectives. The programmes are grouped into five sections: supply-based unilateral programmes, non-supply-based unilateral programmes, bilateral programmes, homelessness programming, and Indigenous housing programming.

Table 2: Unilateral NHS supply and homelessness programming (Housing, Infrastructure and Communities Canada, 2025a)

Programme	Launch date	Focus / target
Affordable Housing Innovation Fund	2016 (Phase 1) 2022 (Phase 2)	Create 4,000 below-market housing units (Phase 1) Minimum 10,800 housing units created, repaired or acquired (Phase 2)
Apartment Construction Loan Program (previously Rental Construction Financing Initiative)	2017	Construction of over 131,000 new rental housing units

Affordable Housing Fund (previously National Housing Co-Investment Fund)	2018	Create 60,000 new housing units and repair/renew 170,000 housing units
Federal Community Housing Initiative	2018 (Phase 1) 2020 (Phase 2)	Support 55,000 community housing units Support 13,700 low-income units with operating agreements under federal administration
Reaching Home	2019	Reduce chronic homelessness by 50% nationally by March 2028
Rapid Housing Initiative	2020	Create over 12,000 affordable housing units
Federal Lands Initiative	2020	Create 5,500 housing units through low- or no-cost transfer of surplus lands and buildings to housing providers
Housing Accelerator Fund	2023	Funding administered to municipalities for initiatives aimed at increasing housing supply
Veteran Homelessness Program	2023	To prevent and reduce veteran homelessness in Canada

Developing new housing: supply-based programmes

At the outset of the NHS, within the unilateral group sat three related – but independent – initiatives that aimed to increase housing supply: the Rental Construction Financing Initiative (RCFI), the National Housing Co-Investment Fund (NHCF) and the Rapid Housing Initiative (RHI). These three programmes, taken together, comprised "nearly all planned expenditures for new and modernized housing supply and the majority of planned expenditures under the NHS" (Beer et al., 2022b, p. 7).

The RCFI, previously the largest initiative within the NHS, began as a relatively modest part of the Strategy, with an initial funding pot of $2.5billion. Since its launch, the RCFI has seen significant budget increases year-on-year. By 2021, commitments under the RCFI had expanded to over $27.5billion (Beer et al., 2022b, p. 13). In the 2023 FES, the RCFI not only received a further influx of

cash, with an additional $15 billion in new loan funding, but also underwent a rebrand. Now named the 'Apartment Construction Loan Programme'[12] (Department of Finance, 2023, p. 21), the RCFI/ACLP "encourage[es] the construction of sustainable rental apartment projects" through the provision of low-cost loans (Canada Mortgage and Housing Corporation, 2023c).

The programme's central purpose is to "spur the private sector to build more rental housing" (Cuthbertson and Luck, 2021). Of the funding distributed through RCFI/ACLP, 88% of loans have gone to private developers (Lee, 2022). Given the loan-based structure of the programme, the RCFI/ACLP is a non-budgetary expenditure, meaning that funding must be repaid, distinct from the grants and contributions built into other NHS programmes (Lee, 2022). The RCFI/ACLP reflects a continuation of the longstanding orientation towards market-led delivery within Canada's housing system. As noted earlier, the pre-NHS period was marked by sustained reliance on private developers to increase housing supply alongside limited public intervention in affordability. The RCFI/ACLP reinforces this approach, offering favourable financing to incentivise new rental construction, while placing only limited requirements on long-term affordability. As outlined in the following chapter, this limited affordability has been argued to be profoundly problematic and a barrier to addressing Canada's housing challenges. In the spring of 2021, nearly $9.7billion had been committed under the programme to build just shy of 30,000 units of housing, 18,000 of which were described as "affordable" (Cuthbertson and Luck, 2021). However, as discussed below, the true affordability of these units is highly questionable.

Formerly the second-largest housing programme in the NHS, the National Housing Co-investment Fund (NHCF) has seen significant increases in funding, which have put it ahead of the RCFI/ACLP. The NHCF supported the development of "new affordable housing and the renovation and repair of existing affordable and community housing" (Canada Mortgage and Housing Corporation, 2022b). The fund "prioritizes partnerships between governments, non-profits, the private sector and other partners" and requires applicants to secure contributions from another level of government (Canada Mortgage and

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[12] In order to capture the legacy impact and existing evaluations, this programme will now be referred to herein as 'RCFI/ACLP.'

Housing Corporation, 2022b, n.p.). With a greater focus on developing 'affordable' housing than the RCFI/ACLP, the NHCF required 30% of units within a project to meet the programme's affordability criteria (Beer et al., 2022b, p. 13). Projects supported by the NHCF are also "meant to support the federal government's climate change initiatives and improve accessibility" (Ontario Non-Profit Housing Association, 2018, n.p.) with funding parameters outlining both energy-efficiency and accessibility requirements (Pomeroy, 2021b).

The NHCF provides a mixture of low-cost loans and grants and aims to build up to 60,000 new affordable homes, repair close to a quarter of a million existing affordable community homes (Canada Mortgage and Housing Corporation, 2021a), and "support more shelter spaces…transitional and supportive housing…and ways of making home ownership more affordable" (Government of Canada, 2018, p. n.p.). In 2022, the programme's 10-year funding allocation was $13.8billion, which consisted of $8.5billion in federal financing and $4.7billion in partner contributions (Beer et al., 2022b, p. 13). This programme has also undergone a rebrand, now called the Affordable Housing Fund.[13] It has also seen an uptick in funding, with the 2023 FES allocating a further $1billion over three years to "build more affordable housing" and "support non-profit, co-op and public housing providers to build more than 7,000 new homes by 2028" (Department of Finance, 2023, p. 22).

The NHCF/AHF has been framed by the federal government as a central means of tackling the long-term decline of social and community housing. However, both the pre-NHS retreat from public funding and the expiry of federal operating agreements has contributed to significant erosion of the available non-market stock in Canada. The programme aims to reverse those trends, although, as outlined further in the following chapter, its reliance on partnership financing and its broad eligibility criteria mean that much of the funding does not directly address the shortage of deeply affordable homes. So, while the NHCF/AHF can be understood as an attempt to correct earlier disinvestment, is it significantly limited by a policy framework that continues to prioritise market provision rather than substantial expansion of social housing.

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[13] In order to capture the legacy impact and existing evaluations, this programme will now be referred to herein as 'NHCF/AHF.'

Third in the NHS' suite of supply-based programmes is the Rapid Housing Initiative (RHI). Not initially within the scope of the NHS, the RHI was launched in response to the Covid-19 pandemic in 2020 and was "intended to help meet the urgent housing needs of vulnerable groups by supporting land acquisition, construction and conversion of existing housing" (Beer et al., 2022b, p. 13). With its mandate to "creat[e] new affordable and permanent housing for people and populations who need it most" (Canada Mortgage and Housing Corporation, 2023d), the RHI provides capital funding to facilitate the "rapid construction of new housing and the acquisition of existing buildings…for those experiencing or at risk of homelessness" (Canada Mortgage and Housing Corporation, 2023a, p. 38). 100% of the units within funded projects must meet the programme's affordability criteria for a minimum of 20 years (Beer et al., 2022b, p. 14).

The RHI has been delivered, to date, in three phases. The first $1billion phase began in 2020 and aimed to create 3,000 affordable housing units. In 2021, an additional $1.5billion in funding for the second phase was released (Kundra et al., 2022, p. 6). According to CMHC, by spring 2022, 10,254 units had been constructed with RHI funding (Kundra et al., 2022, p. 4). Budget 2022 announced a third round with a funding pot of $1.5billion, which, as of Q3 of 2023, was "fully committed" (Canada Mortgage and Housing Corporation, 2023e, n.p.). As will be explored further below, experts have highlighted positive aspects of the programme, including its "very fast" grant application process and that it fully covers capital costs (Falvo, 2022, s. 20).

Of all the NHS programmes, the RHI arguably represents the most significant shift in approach to the federal government's previous emergency-led response to homelessness, as outlined in the previous section. The RHI aimed to support new housing supply to provide permanent accommodation for people experiencing homelessness or living in precarious situations, rather than merely extending the existing shelter-based policy response that characterised homelessness policy ahead of the Strategy's launch. However, as will be outlined further in the following chapter, there remain challenges and limitations with the programme that constrain its potential to deliver on the NHS' top-line aim of halving chronic homelessness nationally.

With a considerably smaller funding pot than the other unilateral supply-based programmes, the Affordable Housing Innovation Fund (AHIF) also aims to increase housing units. However, the programme's primary objectives are focused on innovation, rather than increasing housing supply. Like RHI, the AHIF has been delivered in phases (Canada Mortgage and Housing Corporation, 2022c). The first phase had a relatively modest target of creating 4,000 new homes, which has been expanded to over 10,000 units in subsequent phases (Housing, Infrastructure and Communities Canada, 2025a). According to CMHC, the AHIF has been designed to support housing projects that "showcase new funding models and innovative building techniques" (*ibid.*, p. n.p.). The latest phase of the programme, representing a significant, if relatively modestly funded, shift in the federal government's homelessness response, gives preference to projects adopting modular and prefabricated building methods to help address homelessness, with additional priority given to communities with Community Encampment Response Plans (Housing, Infrastructure and Communities Canada, 2025a).

In early 2023, an additional supply-based programme, the Housing Accelerator Fund (HAF), was launched. With an initial $4billion of funding allocated, the programme aims to "remov[e] barriers to encourage local initiatives to build more homes, faster" (Canada Mortgage and Housing Corporation, 2024, n.p.). Under the HAF, the federal government is working with municipalities to deliver funding across two streams, the 'large/urban' stream for cities with over 10,000 residents and the 'small/rural/north/Indigenous' stream for cities with smaller populations, communities located within the territories, and Indigenous communities. Funding under the HAF can be used for projects across four categories: "investments in Housing Accelerator Fund Action Plans; investments in Affordable Housing; investments in Housing-Related Infrastructure; [and] investments in Community-Related Infrastructure that Supports Housing" (Canada Mortgage and Housing Corporation, 2025, p. n.p.).

According to the statement released by the Minister overseeing the programme's launch, the HAF was created to "incentivize local government to implement structural and lasting reforms that will increase the supply of housing" (Canada

Mortgage and Housing Corporation, 2023e, n.p.). The 2023 FES clarified the specific aims of the programme, namely to "cut red tape and fast-track the creation of at least 100,000 new homes" (Department of Finance, 2023, p. 17). In order to receive HAF funding, municipalities must provide 'innovative action plans' to the Federal Government. Importantly for this research, one of the cities in receipt of this funding is Hamilton, Ontario. For Hamilton, these red-tape-cutting measures (in exchange for $93.5 million in federal funds) included City-wide updates to residential zoning to reduce barriers to construction, as well as the expansion of as-of-right zoning permissions for housing (Canada Mortgage and Housing Corporation, 2023f, n.p.).

Table 3: NHS unilateral supply programming announced funding overview (Housing, Infrastructure and Communities Canada, 2025a)

Programme	Announced Funding Commitments (as of March 2025)
Affordable Housing Fund / National Housing Co-Investment Fund	$54.9 billion (from 2017/18 to 2031/32)
Apartment Construction Loan Program / Rental Construction Financing Initiative	$14.6 billion (from 2018/19 to 2028/29)
Housing Accelerator Fund	$4.4 billion (from 2023/24 to 2027/28)
Rapid Housing Initiative	$4 billion (from 2020/21 to 2023/24)
Affordable Housing Innovation Fund	$208 million (from 2016/17 to 2020/21) (Phase 1) $407.2 million (from 2022/23 to 2027/28) (Phase 2)

Rounding out the NHS' unilateral programming

Beyond these five critical pieces of the housing policy puzzle, other, smaller initiatives under the NHS are also delivered unilaterally. The Federal Lands Initiative (FLI), despite the Government's commitment to transfer $200 million in federal lands (Government of Canada, 2018, p. 12), and recent claims that "more than 29,000 new homes are set to be built on surplus federal lands by 2029" (Department of Finance, 2023, p. 23) has been argued to have "very

little" impact (Lee, 2022). The Auditor General concluded that "39% of the projects supported [by the FLI] will not serve Canadians in the locations where the Core Housing Need is the greatest" (Office of the Auditor General of Canada, 2025, p. 19) and that, while CMHC may 'secure commitments' for the targeted 4,000 units under the programme, less than half of these will be developed by the 2027/28 (*ibid.*, p. 16).

Moving beyond mechanisms to support new housing development, the NHS also includes first-time home buyer initiatives, funding for which is relatively small and, in line with many other programmes, is argued to "add fuel to an overly heated market" (Lee, 2022). As part of the broader NHS approach, these programmes arguably "reinforc[e] a historic policy bias" towards home ownership and homeowners (Pomeroy, 2021b, p. 34). This bias arguably continues through to the 2023 announcement of the new Canadian Mortgage Charter. Based on the Government's "belie[f] that when someone has put their savings and earnings into their home, they should be protected"(Department of Finance, 2023, p. 27) and billed by the Deputy Prime Minister as "one of the most important things" in the 2023 FES (Zimonjic, 2023, n.p.), the Charter will provide guidance and expectations for how financial institutions work with Canadian homeowners to ensure their support for borrowers "through difficult times" (Department of Finance, 2023, p. 27).

Finally, the NHS has allocated more than half a billion dollars to a series of programmes under its "Data, Innovation and Research" category to invest in "new data collection tools, demonstration projects, Housing Supply Challenge and solutions labs, and efforts to spur on more housing-related research" (Government of Canada, 2023a, p. 10). Perhaps reflective of the 'build more, faster' directive from the Canadian Government (which, as will be discussed later, hints towards at least part of its problem framing presumptions), the most current iteration of the Housing Supply Challenge looks to "enable industry players to adopt system-level solutions that will help produce housing at a faster rate"(Infrastructure Canada, 2023b, n.p.).

Working together: bi-lateral programming

In addition to its unilateral programming, the NHS also features a suite of initiatives delivered bilaterally, in partnership with the provinces and territories. As outlined in the previous chapter, housing policy has endured a history of federalism-driven changes in governance and oversight as various levels of government vie for and subsequently devolve responsibility for housing (Carroll and Jones, 2000; Collins, 2010). Policy jurisdiction over housing has undergone a process of devolution from national to provincial to municipal governments. This history and the policies and programmes therein have impacted the complexity of Canada's housing system.

Arguably in response to this complexity, and with a need to grapple with the effects of legacy programming, in 2018, together with the provinces and territories (except Quebec), the federal government endorsed the Housing Partnership Framework (HPF). The HPF created "the foundation for federal, provincial and territorial governments to work together toward achieving a long-term shared vision for housing" (Beer et al., 2022a, p. 15). As a result, provinces and territories now have a decade-long agreement, supported by three-year action plans, that indicates the amount of funding they will receive through the NHS and how these funds will be spent (Redden et al., 2021, p. 4). These agreements prevent the reallocation of funds across programmes and the redistribution of funds across fiscal years without prior approval from CMHC (Beer et al., 2022a).

Table 4: Bilateral NHS programming (Housing, Infrastructure and Communities Canada, 2025a)

Programme	Focus/target
Canada Community Housing Initiative	Protect, regenerate and expand social and community housing
P/T Priorities Housing Initiative	Supports regional needs and priorities (e.g., increasing housing supply, providing financial support to vulnerable Canadians)
Canada Housing Benefit	Direct affordability support to households in need
Northern Funding	Additional funding to address the unique needs and challenges faced in the three territories

Unsheltered Homelessness and Encampments Initiative	To address unsheltered homelessness and encampments across communities in Canada

Much like CMHC and IC, the bilateral agreements under the HPF, while "respect[ing] the key principles" (Canadian Intergovernmental Conference Secretariat, 2018, p. n.p.) of the NHS, stop short of adopting its targets directly. At the highest level, the bilateral agreements have three primary aims: to "maintain/increase social housing supply", "to repair existing stock", and to "remove households from housing need" (Canadian Intergovernmental Conference Secretariat, 2018). As Beer et al. note, these federally set targets are not programme-specific but rather "represent the goals of the NHS across the bilateral agreements" (2022a, p. 16).

When initially launched, bilateral agreements established funding for the Provincial-Territorial Priorities Fund (PTPF), the Northern Housing Initiative (NHI), and the Canada Community Housing Initiative (CCHI). In 2020, the agreements were amended to include funding for the Canada Housing Benefit (CHB) (Pomeroy, 2021b). Though setting out funding principles, the HPF provides provinces and territories with the "flexibility to use these funds to best suit the needs of their community housing sector" (Canadian Intergovernmental Conference Secretariat, 2018, p. n.p.). So, with considerable latitude in policy design, the provinces and territories are administering this funding across programmes with their own objectives and, as discussed further in the following chapter, arguably problematic accountability measures.

Under this bilateral delivery system, the PTPF provides funding for provinces and territories to "support regional needs" (Beer et al., 2022a, p. 5), with "most" governments expanding subsidised housing or repairing the existing stock of social housing (Beer et al., 2022a, p. 18). With responsibility entrusted to their respective housing ministers, the regions of Canada are to use this funding to "achieve better housing outcomes by sharing data and information that will make program development and delivery more effective" (Canadian Intergovernmental Conference Secretariat, 2018, p. n.p.). Notably, the PTPF's

flexibility means it can theoretically fund both supply and demand side measures.

Similarly aiming to provide funding to specific Canadian regions to tackle their housing concerns, though outwith the scope of this research and its focus on Ontario's housing context, it is imperative to note the Northern Housing Initiative (NHI) – and the increasing difficult housing circumstances in Canada's territories, as has been recognised by the Government of Canada (Iorwerth and Pardy, 2023). Housing need is particularly acute in Canada's northern territories, with the highest levels experienced in Nunavut (Canada Mortgage and Housing Corporation, 2021b, p. 14). The NHI programme provides funding to "help offset the higher need and cost of housing in the North" with an influx of federal resources to the territories (Government of Canada, 2018, p. 17). Unlike the other bilateral agreements, the NHI is not cost-matched but provides a set annual funding rate across the NHS' 10-year lifespan (Beer et al., 2022a, p. 19).

Reaching beyond the provision of funding to address localised housing concerns, a key focus of the bilateral agreements is community housing supply. The Canadian housing system has experienced significant losses in its supply of community housing units over the last two decades. In the ten years leading up to 2015, Canada lost nearly a third of the 131,050 units of community housing supported by federal operating agreements. By 2018, a further 35,058 had been lost (Beer et al., 2022a, pp. 23–24). Equally severe losses were reported at the provincial and territorial levels (Pomeroy, 2021b). As outlined above, Canada's social housing already represents a very small portion of the total housing stock, with waitlists that are years long (Young, 2023, p. 1). As such, the rapid loss of units is one that the system cannot sustain. As outlined previously, historically, social housing has been funded by "multiple orders of government" through a "web of complicated agreements among different parties" (Ramage et al., 2021, p. 2). Developed under federal or cost-shared programmes, upon the expiration of these agreements (primarily occurring between 2014 and 2021), "most" of the projects supported therein were no longer financially viable (Pomeroy, 2021b, p. 15).

In 2018, approximately 80% of Canada's community housing was administered by the provinces and territories (Government of Canada, 2018, p. 13). To save these projects and mitigate further losses through the expiration of their operating agreements, the NHS established the Canada Community Housing Initiative (CCHI). CCHI provides cost-matched, "predictable, long-term funding" to provinces and territories to "protect, regenerate and expand social housing through ongoing support to social housing providers" (Canadian Intergovernmental Conference Secretariat, 2018, p. n.p.). CCHI, in renewing and replacing expiring cost-shared agreements, explicitly aims to 'preserve' the stock of social housing and the existing rent-geared-to-income affordability programmes within it.

Similarly, though not technically within the bilateral agreement system, the NHS also established the Federal Community Housing Initiative (FCHI), which runs parallel to CCHI. Bypassing the provinces, FCHI provides funding directly to housing providers with expiring or expired federal housing agreements. Its $618.2million funding pot has been administered across two phases and two funding streams (Canada Mortgage and Housing Corporation, 2021c). The Rental Assistance stream allows housing providers to apply for rental support to "fund the gap" in affordability for the low-income households they support. The Transitional Funding stream looks to tackle complications arising from the end of existing federal agreements with community housing providers, providing those "most vulnerable" with extra resources while transitioning to new agreements (*ibid.*). As such, these programmes represent a return to federal policy approaches to the provision of social housing more closely reflective of those seen in Canada in the 1970s and 1980s, before the federal government completely withdrew from housing policy after devolving its responsibility to the provinces in the 1990s.

Finally, the bilateral framework has recently expanded to include a portable housing benefit (PHB), the Canada Housing Benefit (CHB). Under the HPF, in 2020, the CHB was launched, representing a welcome influx of cash for households struggling with affordability. The CHB is co-designed and co-funded with provinces and territories and "provide[s] affordability support directly to families and individuals in housing need, including potentially those living in

social housing, those on a social-housing waitlist, or those housed in the private market but struggling to make ends meet" (Government of Canada, 2018, p. 15). The CHB has been characterised as "a critically important mechanism to quickly and directly assist in reducing extreme shelter cost affordability problems" (Pomeroy, 2021b, p. 13). Initially estimated to cost $4billion, the CHB programme spans eight years and offers the average recipient $2500 in direct rental supports annually (Falvo, 2022). A further $475million commitment was announced in the 2022 federal budget for a 'one time' 'top up' payment of $500 for "low-income renters struggling to pay their rent" (Canada Mortgage and Housing Corporation, 2023a, p. 5). An additional top-up was announced in February 2024, putting an further $99million into the programme and bringing the annual funding for 2023-24 to $325million (Department of Finance, 2024).

The development of the CHB marks a notable shift in federal involvement in income-based supports for renters. As described in the previous section, the pre-NHS landscape offered little in the way of consistent or portable assistance for housing costs, and social assistance rates remained significantly below local market rents. The CHB therefore responds, in part, to the gap between household incomes and housing costs that had widened in the decades leading up to the Strategy. While the Benefit does not address the underlying affordability pressures in the private rental market, it nonetheless it represents a federal acknowledgement that income supports form an essential component of its national housing policy response. Given that it has enjoyed largely net-new funding and proffers all the positive benefits of a PHB, the CHB appeared to be a positive leap forward in tackling Canada's most acute housing challenges. However, as outlined in the following chapter, there have been severe limitations in implementation, which have undermined the efficacy of this programme.

Homelessness programming

The NHS' suite of programmes includes initiatives specifically targeting homelessness. The primary programme within this category is Reaching Home. It is worth noting that there is some debate about whether the Reaching Home initiative is 'part' of the NHS. In preparing for this research, there was some pushback from experts, who argued that Reaching Home does not 'really' fall

under the NHS umbrella. Early administration of the programme arguably reinforced this position. Unlike the rest of the NHS, Reaching Home was previously delivered by two different departments, initially Economic and Social Development Canada (ESDC) and then Infrastructure Canada (IC), both falling outside of CMHC's jurisdiction (Canada Mortgage and Housing Corporation, 2023a, p. 6).

However, Reaching Home, alongside the rest of the NHS' programming, now falls within the jurisdiction of the newly created Housing, Infrastructure and Communities Canada. Further, regardless of the department charged with administering Reaching Home, the Government of Canada has consistently billed the programme as "the NHS' homelessness program", noting that it is the "most recent iteration" of the federal government's homelessness initiative (Canada Mortgage and Housing Corporation, 2023a, p. 5). So, with its position with the strategy endorsed by the Government that developed it, and with recognition that Reaching Home represents a significant portion of Canada's policy response to homelessness, it will be considered within the scope of this research.

Upon its launch in 2019, Reaching Home included a "substantial and expanded," decade-long $2.2billion annual investment to tackle homelessness (Gaetz, 2020, p. 362). By 2023, it represented a "nearly $4billion investment over nine years" (Rivier, 2023, p. 4). Reaching Home has several objectives, ultimately adopting the NHS' aim to "reduce chronic homelessness by 50%" (Canada Mortgage and Housing Corporation, 2023a, p. 5). As outlined earlier in this chapter, the programme, having removed the previously-mandated Housing First requirements of its predecessor, offers communities greater control over the use of funds, including "increased flexibility to channel funding to prevention" (Falvo, 2022, s. 14), a shift that Gaetz has classified as a "promising development" (2021, p. 128). The programme provides support (funding) directly to sixty-four communities across Canada. These include urban centres outside the territories with "significant issues" with homelessness and Indigenous, territorial and rural or remote communities across the country (Office of the Auditor General of Canada, 2022, p. 6).

In exchange for this support, recipients are expected to achieve four outcomes: reducing chronic homelessness in the community, a reduction of homelessness both overall and for specific populations (in particular within Indigenous communities), and finally that numbers of both new and repeat experiences of homelessness are reduced (Baker, 2019, p. 7). Though Trudeau has indicated a desire to 'tackle' Canada's (chronic) homelessness crisis and has doubled annual funding for homelessness in his time in office, it is important to note that less than 10% of the NHS' new funding has been allocated to ending chronic homelessness (Falvo, 2022, s. 1).

Reaching Home introduced several governance and reporting changes and arguably reflects both continuity and departure from earlier federal approaches to addressing homelessness. As outlined previously, Reaching Home withdrew the previously-mandated Housing First requirements established under the HPS. While this revised mandate aimed to grant communities greater flexibility in their individual responses, it nonetheless reflects a shift away from the more housing-focused model that had emerged through At Home/Chez Soi. However, Reaching Home's continued emphasis on community-led planning and delivery can be seen as an extension of previous, fragmented, emergency-focused approaches.

In addition to Reaching Home, smaller homelessness-focused programmes have been added to the NHS since its launch. The Veteran Homelessness Program, announced in 2023, is delivered across two streams: the Services and Supports Stream, which provides direct rent supports and wrap-around services to former servicemembers experiencing homelessness and the Capacity Building Stream, providing funding to organisations for research and data collection and tailored initiatives to address veteran homelessness (Housing, Infrastructure and Communities Canada, 2024b). According to reporting from the Government of Canada, veterans represented approximately 1.2% of shelter users in 2023 (Housing, Infrastructure and Communities Canada, 2024c, s. "Veterans"). This figure is broadly consistent with the estimated overall population of veterans across Canada, at 1.7% (*ibid.*, s. 'Veterans'). The provision of direct rent supports represents a significant shift in previous homelessness programming. However, as is outlined extensively within the findings chapters of this thesis, this provision *only* for this cohort, rather than as part of the wider Reaching

Home programme, reflects a 'deservingness heuristic,' which is argued later to be a significant driver in directing policy responses to homelessness in Canada, and limits these types of responses to certain 'deserving' groups, rather than constituting a shift in the Government's overall approach.

Also in 2023, the recently appointed Minister for Housing, Infrastructure and Communities, Sean Fraser, launched a new initiative under the Reaching Home programme, the Action Research on Chronic Homelessness (ARCH) Initiative. With modest funding, an initial $18.1million (Infrastructure Canada, 2023c), ARCH "will identify persistent barriers communities face in reducing and preventing chronic homelessness, test potential approaches to overcoming them, and share successes and challenges discovered along the way (Infrastructure Canada, 2023b, p. n.p.).

Technically falling within the bilateral sphere, the final, and most recent, addition to the NHS' homelessness programming is the Unsheltered Homelessness and Encampments Initiative. Launched in autumn 2024, this initiative provides funding, which must be cost-matched, to the provinces and territories, who in turn distribute these resources to communities for transitional homes, increased shelter spaces and homelessness-related services (Housing, Infrastructure and Communities Canada, 2025b, p. n.p.). In order to receive support from the relatively modest $250million funding pot, communities must develop Community Encampment Response Plans, setting out their strategies for addressing experiences of unsheltered homelessness and encampments "through approaches that promote housing stability with support services" (Canadian Observatory on Homelessness, 2025, p. n.p.). This programme's focus on the promotion of housing stability is a departure from the emergency-based focus of other homelessness programming. However, the level of funding made available to the programme, which the Federal Housing Advocate has argued is "not adequate to deal with the scale of the challenge across the country" (Office of the Federal Housing Advocate, 2024, p. n.p.), indicates that housing-led responses hold a residualised position in the federal government's overall approach to homelessness.

Indigenous Housing

Notably, Hamilton, Ontario, the case study context for this study, is home to one of the eight projects funded under the ARCH programme, with leadership for the project shared by the City of Hamilton and the Coalition of Hamilton Indigenous Leadership (Rivier, 2023). This partnership structure is reflective of both government priorities and the current national profile of housing need. As the Government has recognised, Indigenous Peoples[14] are over-represented in the population of people experiencing homelessness and core housing need (Systems Planning Collective, 2022, p. 16). Recently released homelessness figures from IC, based on survey data collected between 2020 and 2022, found that 35% of respondents identified as Indigenous, while only 5% of the overall Canadian population identified as Indigenous in the 2021 consensus (Infrastructure Canada, 2023d, s. Indigenous Identity). Indigenous Housing is one of six priority areas for action under the NHS. Housing for Indigenous communities is the focus of both specific NHS programmes, and a feature of several others. For example, Reaching Home's ARCH programme noted that "collaboration with Indigenous partners [was] essential in each ARCH community (Rivier, 2023, p. 17). Similarly, Indigenous Peoples are one of the priority groups outlined within the initial scope of the NHCF/AHF (Canada Mortgage and Housing Corporation, 2021a).

In 2022, the Federal Budget ramped up spending for Indigenous housing over seven years. Much like other areas of the NHS, however, these commitments "fall short…of what is needed to close the affordability gap for Indigenous peoples" (Beer et al., 2022a, p. 5). In Budget 2023, the Government announced the $4 billion Urban, Rural and Northern Indigenous Housing Strategy, which follows the 'For Indigenous, by Indigenous' approach supported by advocates (Department of Finance, 2023, p. 24). Though still falling short of the financial commitments needed to close the affordability gap, this strategy does answer to the need for "a distinct and adequately funded Strategy to address Indigenous housing in Northern, urban and rural locations" that was identified by NHS evaluations conducted in 2022 (Canadian Urban Institute, 2022, pp. 10–11).

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[14] 'Indigenous' refers to three groups of peoples, First Nations, Metis and Inuit, while recognising they are distinct peoples with their own cultures, histories, rights, and spiritual beliefs.

3.7 Conclusions

This chapter has provided essential context for this study. It has outlined the historical and structural conditions that have shaped Canada's current housing landscape and the emergence of the NHS. By tracing the federal withdrawal from housing investment, and the wider shifts toward devolution and market reliance, the chapter showed how decades of policy decisions created the conditions for widespread housing insecurity and rising homelessness. These developments situate the NHS within a much longer trajectory of housing policy devolution, diminishing social supports, and significant loss of social and community housing.

The chapter has also set out the current profile of housing need and homelessness across Canada, highlighting the extensive efforts to measure these experiences and the limitations of existing enumeration tools. It outlined the landscape of housing and homelessness services prior to the launch of the NHS, highlighting the fragmented and insufficient systems available to respond to growing levels of need, both in Hamilton and nationally. In doing so, the chapter established the policy environment into which the NHS was introduced and the scale of the challenges it was designed to address.

The NHS represents an effort to reassert federal leadership on housing policy and introduces several measures that seek to address the challenges of the pre-NHS housing and homelessness policy landscape. At the same time, many of its core programmes retain features of the pre-NHS approach, particularly in their reliance on market delivery and community-led, fragmented homelessness service provision. In these ways, while the NHS, and particularly the NHSA, move Canada towards the rights- and prevention-based approaches highlighted internationally, the existing scope of the Strategy still falls short of establishing statutory housing protections or facilitating a significant expansion of non-market supply.

By describing the development, approach, governance structures, and scope and objectives of the NHS, the chapter has provided a necessary foundation for the analyses that follow. Understanding what the Strategy consists of, how it is delivered and which objectives it prioritises is vital for later chapters that

examine how the federal government constructs the problems of housing and homelessness and for evaluating whether the Strategy's proposed solutions align with lived experience perspectives.

Finally, the chapter has acknowledged that the NHS remains a live and evolving policy framework and chronicled some of the significant shifts occurring since its launch. Throughout the period of this study, the Strategy has been subject to ongoing revisions, new funding commitments, and programme restructuring. These changes illustrate that the NHS is not a static intervention, and, further, that the federal government is open to amending the Strategy. What remains unclear, however, is the extent to which these changes address the underlying issues that the NHS intends to resolve. The next chapter, therefore, reviews the evaluations that have been published to date and considers what they reveal about the effectiveness and limitations of the Strategy.

4 Evaluating the NHS and what is policy failure?

4.1 Introduction

Upon the National Housing Strategy's (NHS) 2017 launch, Falvo argued that the Strategy "signal[led] that the Trudeau government [was] serious about federal housing policy" but cautioned that "while the Government's intent is clear, we'll now see how well they can actually deliver" (2017, p. n.p.). Canada marked the programme's five-year, halfway point with $38.89 billion of its $82.5billion budget spent (Trinh and Dabu, 2023). To date, existing evaluations have cast doubt over the efficacy of the Strategy. While, as will be further discussed later in this chapter, there are limitations to these evaluations, the conclusions drawn are nonetheless indicative of problems with the NHS' design and implementation.

The Government's own Federal Housing Advocate noted that the NHS is "far behind on its goals" and argued that the Strategy needed urgent revisions to "correct its failings" (Canadian Human Rights Commission, 2022c, p. n.p.). Similarly, a 2023 report on Canada's housing system argued that "addressing broad-based housing affordability challenges remains as urgent as ever" and that "signs we are on this path are not promising" (Young, 2023, p. 4). By its own admission, CMHC has conceded that Canada will need to build 3.5million more homes than currently projected to restore affordability (Canada Mortgage and Housing Corporation, 2023h). Alarming as that figure is, advocates have suggested it does not go far enough. A report from the Federal Housing Advocate (not without its own criticisms) has suggested that the country will actually need 9.6 million homes to be built in the next decade (Whitzman, 2023a).

Further, in response to Canada's 2023 Federal Budget release, the Canadian Alliance to End Homelessness (CAEH) argued that the homelessness crisis remains "on the scale of Canada's largest national disasters" (2023, p. n.p.). Similarly, Whitzman has argued that NHS programmes have "thus far largely failed to address targets related to chronic homelessness and housing need (2023b, p. n.p.). How, with all this funding (and a litany of positive press releases), can things be so far off the mark? Helpfully, several evaluations (both

government-commissioned and otherwise) have tried to unpack this very question. The following section will review the existing NHS evaluation landscape, identify what we know to date and consider why, even with this existing knowledge and information, we still need to enquire further.

Before examining the evaluation landscape, it is important to note the ongoing limitations with the NHS' data collection. In their 2022 Annual Report, CMHC claimed to be "outcomes and results driven…set[ting] performance targets to drive our actions and continuously monitor our performance (Canada Mortgage and Housing Corporation, 2023a, p. 12). While an admirable ambition, the evidence suggests otherwise. Programmes under the NHS have been proven to have insufficient data and accountability metrics (Beer et al., 2022a; Office of the Auditor General of Canada, 2022).

The Auditor General of Canada noted that, despite committing approximately $9 billion in funding, CMHC "did not know who was benefitting from its initiatives" (2022, p. 8). Similarly, in examining bilateral programming, researchers noted that not only has information not been readily made available to "those who might hold government accountable" but also that the reporting that has taken place has "limited utility for program evaluation" (Beer et al., 2022a, p. 6). Despite the improvements in national and local homelessness data collection efforts outlined in the previous chapter, the challenges with data collection in regards to the NHS' impact continue in the homelessness sphere. The Auditor General noted that, despite spending $1.4 billion on the Reaching Home programme in the 2019-2020 fiscal year, IC, ESDC and CMHC "did not know whether their efforts improved housing outcomes for people experiencing homelessness" (2022, p. 7), and were "unable to determine whether it was on track to meet its target of placing 115,850 individuals in more stable housing" by the end of the 2024 fiscal year (2022, p. 13). So, while the next section outlines the existing evaluations of the NHS' efficacy, it does so with the knowledge that we do not have a complete picture of where money has gone, to whom, or to what effect. Despite this unclear snapshot, what we *do* know does not look promising.

4.2 Evaluating the NHS

There have been several evaluations of the NHS to date. These have rapidly increased in number since, in particular, the establishment of the National Housing Council, with its remit to "further the housing policy of the Government of Canada and the National Housing Strategy" (National Housing Council, 2024, p. n.p.). As will be outlined further below, there are limitations to these evaluations, which often adopt process-focused approaches, measuring progress towards stated targets or take the form of performance audits tracking spending to date. Nonetheless, they offer valuable insights into challenges with the NHS and opportunities for change and improvement. Across the board, it appears that the NHS is not making meaningful progress towards its targets or any of the dozens of disparate objectives outlined across its programmes. In a survey-based evaluation of NHS programming, over half of respondents – all of whom were familiar with the Strategy – "were concerned that the NHS is not addressing housing for those in greatest need", with the "majority" of respondents feeling that the NHS "is not making progress" toward achieving its high-level objectives (Canadian Urban Institute, 2022, p. 8). Based on the body of financial and quantitative evaluations of the Strategy, many of which were commissioned by the NHC, this perception appears correct.

Assessing NHS programming

In the unilateral sphere, Beer et al. found that NHS programmes "will fall well short of meeting [their] target of 530,000 households removed from core housing need" (2022b, p. 3), and serious challenges have been highlighted within these programmes. The RCFI/ACLP and NHCF/AHF have received considerable criticism, which is of particular concern given these two programmes, focused on increasing housing supply, represent a significant portion of the overall spending under the NHS.

The RCFI/ACLP has proved to be particularly problematic. The programme's affordability criteria deter many developers: as Pomeroy notes, "fewer than 4% of new rental starts" have used the programme since 2017 (2021b, p. 17). The programme has also been slow to kickstart projects: in just over three years,

only thirty-eight have been approved under RCFI/ACLP, representing less than 7,000 housing units (Pomeroy, 2021a). Noting that the NHS's programme outcomes are not well aligned with its objectives, experts have suggested that the programme has not delivered on the most critical supply in terms of addressing areas with the highest housing need (Cuthbertson and Luck, 2021) and have called into question the RCFI/ACLP's very existence (Pomeroy, 2021b, p. 18).

Similarly, the NHCF/AHF is not without its problems. Many evaluations have noted significant challenges with its design, administration and application process (Beer et al., 2022b; Lee, 2022; Pomeroy, 2021b). Housing providers are finding it "increasingly difficult, and, in some cases, impossible to create new housing under the fund" (Canadian Housing and Renewal Association, 2023, p. n.p.). Non-profit providers highlighted concerns with the programme's funding structure, which, given that funding primarily comes in the form of loans, requires them to take on more debt (Ontario Non-Profit Housing Association, 2018). The programme has been further criticised for its delays in processing, approvals and the advancement of funds (Lee, 2022). Further, the hefty requirements for documentation throughout the application process have been identified as a barrier to application, especially for smaller providers (*ibid.*). Furthermore, given Pomeroy's note of repeated cases where this documentation has been *lost* by CMHC (2021a, p. 24), there is a lack of competence in handling and processing this information once received.

Further, the NHCF/AHF's scoring metrics, labelled as 'perverse' by experts, often classify projects that look to maximise affordability outcomes as "not viable" and, unless they demonstrate considerable external contributions, reject them (Pomeroy, 2021b, p. 21). Similarly, this points-based matrix structure often means that projects are unable to achieve the necessary scores and therefore receive considerably less than the maximum possible grant funding under the programme. Approved projects typically receive 2-10% of project costs through grants, with the remainder allocated through repayable loans. (Gorenkoff, 2023). Recent changes to the programme design have exacerbated this problem: maximum grant contributions recently dropped from "up to 40% of total project costs" to only $25,000 per unit. In some cases, this could mean a

reduction in grants of "more than $175,000 per affordable housing unit" (*ibid.*, p. n.p.).

Even the RHI, with its notable successes, still has its issues. For example, despite being well positioned to house individuals experiencing homelessness, the programme's lack of funding for ongoing operating costs will "make it challenging" to provide the supports necessary for individuals experiencing chronic homelessness (Falvo, 2022 s. 20). Further, despite the RHI's unquestionable focus on affordability, challenges and gaps with data collection have left researchers "unable to obtain information about the rents charged in projects funded by the RHI" and without any data on characteristics of the units funded (Beer et al., 2022b, p. 10). Without such information, it is impossible to ascertain whether any new units are 'affordable' or 'suitable' for the vulnerable populations the programme intends to support.

Evaluations of programmes within the bilateral sphere have similarly pointed to challenges with NHS programme design and implementation. Bilateral programmes are shared between federal and regional governments, with provinces and territories afforded some latitude in implementing programming and allocating funding. Therefore, the specific impact of bilateral programmes under the NHS will vary depending on their use in each province and territory. Nonetheless, the decreasing resource levels under Provincial-Territorial Priorities Fund (PTPF), especially amid rising construction costs, have received criticism at a national level and reporting and transparency regarding the use of funds across the regions are proving equally problematic (Pomeroy, 2021a, p. 3). Researchers found that CCHI and FCHI – programmes explicitly aimed at preserving social housing – "will not meaningfully increase the supply of community housing" (Beer et al., 2022a, p. 8) and that Canada will still have "roughly 96,000 fewer units of government-funded community housing than it did in 2015" even with these funding streams in place (Beer et al., 2022a, p. 24).

Even the CHB, with all its promise, "falls short in providing adequate financial assistance to low-income renters" (Nelson and Aubry, 2024, p. n.p.). Though it was set to take effect on 1 April 2020, by the close of the year, only five

provinces and territories were dispersing funds (Falvo, 2022, s. 7). Research from Nova Scotia has suggested that the CHB has left tenants worse off than previous subsidy systems (Leviten-Reid et al., 2024). Critically, estimates suggest that the programme will lift less than 1% of households out of CHN (somewhere between 4600 and 9000 households) (Beer et al., 2022a, p. 7). Further, problems with eligibility criteria mean that over half a million households in CHN are excluded from the programme (Beer et al., 2022a, p. 43). For those households that do manage to get access to CHB funding, experts suggest that a significant gap exists between the funding allocated through the CHB (approximately $2500 annually) and the amount needed to actually lift households out of CHN (estimated to be roughly $4000 per year) (Pomeroy, 2021b, pp. 13–14).

These problematic trends continue within the homelessness arena. The Auditor General argued that the NHS is "unlikely to achieve the…target of reducing chronic homelessness by 50%" by 2027-28 (Office of the Auditor General of Canada, 2022, p. 8), noting that, according to CMHC's own reporting, based on the available shelter-use data outlined in the previous section, an 11% *increase* in *chronic* homelessness had been observed (Office of the Auditor General of Canada, 2022, p. 11). Similarly, the CAEH noted that 79% of sample communities studied across the country had experienced increased chronic homelessness since 2020 (Canadian Alliance to End Homelessness, 2023, p. n.p.). Despite increasing funding for Reaching Home since the programme's launch, overall funding to 'end chronic homelessness' within the NHS (spread across Reaching Home and the RHI) still only takes 7.5% of the total funding share of the Strategy (Pomeroy, 2021b, p. 28).

Beyond issues with funding levels, experts have noted challenges with the scope of Reaching Home's funding parameters, in particular problematising the programme's "lack of sustainable funding for wrap-around services" (Canadian Urban Institute, 2022, p. 51). While "notionally" an eligible expenditure, the scope and volume of funding mean that "little of these already minimal funds" will be directed towards creating this type of supportive housing (Pomeroy, 2021b, p. 29). This criticism carries into the RHI, a programme that, despite aiming to address chronic homelessness directly, is "silent" on how operating

and support costs for housing will be funded (Pomeroy, 2021b, p. 29). This omission is not a benign oversight, given that wrap-around supports are well-evidenced to be integral to maintaining successful tenancies for high-acuity populations, which often include those experiencing chronic homelessness (Atherton and Nicholls, 2008; Baxter et al., 2019). Critics have also argued that Reaching Home should be better integrated into the NHS and focus more on prevention and better considerations for particularly vulnerable groups (Canadian Urban Institute, 2022, p. 51).

The absence of better consideration for vulnerable groups, in particular those facing financial difficulty, is a theme that extends to the NHS' three initial housing supply programmes. Nearly three-quarters of Canadians in CHN struggle solely with affordability (Canada Mortgage and Housing Corporation, 2021b, p. 15) – two-thirds of whom are renters (Beer et al., 2022b, p. 17). Further, experts have called housing affordability pressures a "clear national challenge" (Pomeroy and Maclennan, 2019, p. 3). As such, arguably the most alarming of the NHS' challenges is its inability to address Canada's *affordability* crisis, with significant concerns about the affordability of the supply generated by the NHS' largest programmes.

Even though RCFI/ACLP, NHCF/AHF and RHI are all designed, in some form, to increase affordable rental housing supply, Pomeroy has argued that the country's affordable housing stock is "eroding faster than new initiatives are planned to respond" (2022, p. 1), noting that annual losses "far outstrip the 150,000 new affordable units planned" (2022, p. i). While the NHS portfolio adopts a "shared" definition of affordable, each of the three supply programmes sets out its own affordability criteria (Beer et al., 2022b, p. 4). These definitions have been deemed "inconsistent and weak" and are argued to be incompatible with the incomes of households in housing need (Canadian Urban Institute, 2022, p. 9). So, consistent with these problematic affordability metrics, the overwhelming majority of units produced under these programmes will do nothing to increase the affordable housing supply. Data suggests that over 95% of the units produced by the NHS' largest capital programmes are unaffordable to those experiencing CHN and homelessness, the very groups that the NHS purports to prioritise (Canadian Human Rights Commission, 2022a, p. n.p.).

Affordability is particularly challenging for the RCFI/ACLP. The programme, though not solely aiming to create affordable housing, sets out affordability criteria that are "relative to the median income of families (not households)" in the area in which new developments occur (Beer et al., 2022b, p. 26). This metric fails to account for the size of units created, excludes persons not in a census 'family' and does not consider that renters generally have lower incomes than homeowners (Office of the Parliamentary Budget Officer, 2023, p. 12). Further, the Office of the Parliamentary Budget Officer identified a clause within the RCFI/ACLP that allows for an 'alternative definition' "under which the project's rental unit affordability is defined under another government agreement or programme." This ambiguity, which does not specify any limits, conditions, or parameters to the programme or definition allowed within this caveated category, undermines not only affordability standards but also any notion of transparency within the initiative (2023, p. 12). These metrics have been called a "cruel joke" by housing activists (Cuthbertson and Luck, 2021), resulting in new, government-backed developments with rents well above not only what is affordable but also nowhere "remotely close to the median rent in any city" (Pomeroy, 2021a, p. 4). As a result, low-income families would be in CHN if they lived in *97%* of the units created by the RCFI/ACLP (Beer et al., 2022b, p. 28, emphasis added).

The NHCF/AHF has a greater focus on affordability than the RCFI/ACLP. Its affordability definition is based on median market rent (MMR), with criteria that require rent to be less than or equal to 80% of MMR (Pomeroy, 2022). Despite having a more favourable definition than the RCFI/ACLP, the Auditor General still concluded that the supply created by the NHCF/AHF "w[as] often unaffordable for low-income households, many of which belong to vulnerable groups prioritized by the strategy" (2022, p. 8). Indeed, NHC-commissioned research suggests that only 35% of NHCF/AHF-funded units would be "suitable and affordable to low-income households" (Beer et al., 2022b, p. 4). Focusing on those facing the greatest housing need (as the Strategy purports to do), the situation is even more dire. Only 3% of NHCF/AHF units would be 'affordable' to those in the lowest 20th percentile of personal incomes, and none have rents that would meet the same standard for the 10th percentile (Beer et al., 2022b, p. 33).

For the Rapid Housing Initiative (RHI) – which was reviewed much more favourably by survey respondents than the RCFI/ACLP and NHCF/AHF (Canadian Urban Institute, 2022) – there is some reason to be optimistic, but it is not without its challenges. The RHI defines affordability in relation to income for targeted groups, "which includes those who spend 50 per cent or more of their income on housing or who are at imminent risk of homelessness" (Office of the Parliamentary Budget Officer, 2023, p. 14). While on the surface this is a promising metric, the impact is not known due to gaps in data collection. The NHS programme that is, arguably, the most likely to create housing supply best positioned to support those experiencing homelessness and core housing need, did not track data systematically, leaving evaluators "unable to assess the degree of affordability in RHI-funded developments" (Beer et al., 2022b, p. 33). Without such data, it is impossible to ascertain whether any new units are 'affordable' or 'suitable' for the vulnerable populations the programme intends to support.

Summarising the evaluation landscape to date

Largely, the existing evaluation landscape, in particular assessments from the NHC, focuses on process evaluations that track the NHS' progress against its stated objectives and targets. These reports adopt different methods and explore different programmes and challenges within the NHS. Usefully, NHC-commissioned assessments of supply-based programmes, both unilateral and bilateral, do not rely on the affordability metrics outlined within NHS programmes, but instead apply metrics as defined by Core Housing Need to more accurately assess the affordability and accessibility of supply created for vulnerable and low-income households (Beer et al., 2022b, 2022a; Kundra et al., 2022). Notably, the 'What We Heard' report is comprised of interview and survey data from housing sector stakeholders, citing their perspectives on the NHS' progress to date. These reports have drawn well-evidenced conclusions with immediate and considerable implications for policy design and implementation. In some cases, based on changes to the NHS in recent budgets and Fall Economic Statements, these have arguably informed policy change already (Canadian Alliance to End Homelessness, 2023; Department of Finance, 2023).

However, there are limitations and challenges to the evaluation literature to date. Much of the existing landscape in Canada is comprised of *ex post* evaluations (Cairney, 2023, p. 1822), whether taking the form of process evaluations as with NHC-backed research or largely financially-focused performance audits as with Parliamentary Budget Office reports. These evaluations measure progress, or announced spending commitments, against the stated top-line targets and goals of the NHS. Notably, there are approaches and methods contained within these evaluations that engage with outside metrics in order to better scrutinise this progress, such as the engagement of CHN metrics within supply-based analyses for the NHC (Beer et al., 2022a, 2022b; Kundra et al., 2022) and the Auditor General's use of key performance indicators to measure progress against ending chronic homelessness, rather than relying on CMHC and ESDC reporting metrics alone (Office of the Auditor General of Canada, 2022).

However, as will be further outlined below, there are inherent problems with taking stated aims of policy for granted in conducting policy analysis (Begley et al., 2019; McConnell, 2010a; O'Leary and Simcock, 2020). While usefully measuring progress against NHS targets, existing evaluations do not necessarily challenge the suitability of these targets or their appropriateness to tackle the nation's housing and homelessness concerns as defined within the Strategy, or, to the point of this research, as identified by other stakeholders. Further, evaluations are primarily ring-fenced to analysis of the NHS programmes themselves, rather than wider consideration of improvements or challenges across the housing system or related systems like healthcare that may create or worsen barriers to improving housing outcomes.

While this scope is often well-aligned to the particular remit of the organisations conducting the analysis, it nonetheless limits the utility of the resulting policy recommendations to tackle the nation's housing and homelessness challenges. Efforts to better enumerate experiences of homelessness, such as those supported with Reaching Home funding, are similarly limited in their capacity to support positive policy reform. While PIT counts funded by Reaching Home point to some trends in the levels and durations of homelessness across Canada and

could help monitor the NHS' progress towards lowering rates of chronic homelessness, they do not support a better understanding of why these experiences are occurring, nor indications about the best ways to end these experiences. Similarly, existing evaluations, while recognising that different NHS programmes are aimed at different income levels, tenures, and have different targets (Beer et al., 2022b, 2022a; Kundra et al., 2022; Office of the Auditor General of Canada, 2022), do not explicitly consider the combined impact of these programmes on Canada's housing system challenges, for example, whether increased supply for median-income renters has de-pressurised supply for low-income renters. As further outlined in the methods chapter, this research aims to address some of these limitations and take a more inclusive approach to NHS evaluation.

Despite these limitations, having reviewed the evidence available, it is clear that the affordability of housing being developed under the NHS to date is, at minimum, a serious cause for concern. Where there is arguably the most promise in tackling Canada's housing and homelessness crisis, data limitations mean we do not know the impact. As outlined above, existing evaluations are helpful and have illuminated, at least in part, the state of play, the scale of the problems in the NHS' implementation, and the widening gap between stated objectives and actual outcomes. Based on this implementation gap and litany of reports and data that continue to be published, it would be reasonable to argue – and many have – that the NHS is failing. But what exactly is policy failure? How can we measure it? Is it a *useful* label to apply to policy? The following section will consider these questions and the existing literature before discussing this study's methodology.

4.3 Is it policy failure?

As outlined above, the current evaluation landscape indicates the NHS is missing the mark across several categories. These studies have considered the affordability of the housing it has delivered, its data management and performance metrics, and its perceived success amongst policy stakeholders. As a result, they have identified a several challenges to meeting top-line objectives. As further discussed below, these evaluations echo the prevailing

policy failure literature, having largely, though not exclusively, focused on measuring the NHS' progress toward meeting its stated aims. Given the conclusions drawn from these evaluations, it would be reasonable to argue that the NHS represents a policy failure. But what exactly is policy failure? How do we know when it has occurred? How do we 'prove' that it has? What if different groups do not agree? More broadly, is labelling a policy a 'failure' helpful? This section will consider the existing work on policy failure and evaluation, particularly as it relates to and has informed the design of this study, which will be outlined in the next chapter.

A decade ago, Gibb argued that there is a "comparatively small literature" in the field of policy failure " (2015b, p. n.p.). Present day, there is an arguably 'burgeoning' literature that aims to grapple with the difficult task of assessing policy success, failure and, in some cases, the grey areas in between. Within it, there have been efforts to establish frameworks for considering and assessing policy failure, some of which, to McConnell, have focused on "the often crude, binary rhetoric of success and failure" (2010a, p. 346). King and Crewe (2013) argue that it is difficult to define what failure actually looks like. Despite this difficulty, there have been several attempts to do so, often through the lens of its counterpart, success, and the inherent lack thereof.

Zittoun asserts that definitions of policy failure have "been present ever since the first public policy literature", which views failure as "the lack of coordination between expected and achieved outcomes" (2015, p. 245). Similarly, Kerr argued that policy has failed when it: cannot be implemented (implementation failure); does not fulfil its intended purpose (instrumental failure); or is not normatively justifiable to its relevant public (failure in normative justification) (1976, pp. 360–361).

Following on from these definitions, often, as O'Leary and Simcock (2020) note, approaches to policy failure analysis have relied on the stated aims of a policy and whether or not – or to what degree – they have been met. Indeed, Begley et al.'s contribution to the literature focuses on advancing a framework to better facilitate the identification of the "stated aims of a policy and whether they are met" (2019, p. 189). However, as will be further outlined below, there are

noted limitations and challenges to these approaches. The literature often problematises the lack of clarity around stated aims (Begley et al., 2019; FitzGerald et al., 2019; O'Leary and Simcock, 2020). However, there are further risks in taking for granted these aims (even those that are clearly articulated) without additionally scrutinising their suitability to tackle the policy 'problem' as identified, assessing the coherence of multiple stated aims, or assessing the relationship between the goals outlined and the instruments engaged to meet them.

As such, a body of work extends beyond the simple dichotomy of failure and success against stated aims. For instance, Nagel offers a definition of failure, which extends consideration of a policy's success or failure beyond whether or not it has achieved its goals (*intent*), to a second category, *reality* where success can be understood to have been achieved if a policy's benefits, less its costs, are at least positive and/or maximised, regardless of whether they were intended (1980, p. 8). For his part, McConnell also moves beyond the 'success or failure' dichotomy, considering instead the 'grey areas' in between, offering a spectrum between failure and success across three categories: process, program and politics (2010).

However, McConnell's framework, while also considering value for money, still pins a policy's evaluation at least in part on the foundations of policy objectives, arguing policy is "successful if it achieves the goals that proponents set out to achieve and attracts no criticism of any significance and/or support is virtually universal" (McConnell, 2010a, p. 351). This trend is evident elsewhere in the literature. Often, where evaluations and definitions of failure do not focus *only* on stated objectives, assessment against targets is still a foundational part of these frameworks. For example, Hallsworth and Rutter's comprehensive framework for good policymaking still begins with consideration of policy goals, which they argue should be "resilient to adaptation" and "specific and clearly communicated" (2011, p. 18). From there, they argue that evaluations should be streamlined to determine how the policy "met the policy fundamentals", which are underpinned by these goals (2011, p. 25). So, while this framework extends beyond the measure of achievement against objectives, it does not question the merit or suitability of these objectives themselves.

Bardach argues that "policy analysis is more art than science" (2012, p. xvi). It is a nuanced, complex exercise. For instance, Begley et al., citing the work from both King and Crewe and Kerr, argue that a policy could be judged as a blunder or a failure by some, even if its aims have been met (2019, p.191). Similarly, Bovens and t'Hart argue that much of the literature "privileges a single explanation at a single level of analysis" (2016, p. 661). Indeed, declaring policy a 'failure' is arguably more often a political exercise than strictly objective policy analysis.

Cairney argues, in alignment with the position adopted within this study, that "ignoring or denying the politics of policy analysis is either *naïve*, based on insufficient knowledge of policymaking, or *strategic*, to exploit the benefits of portraying issues as technical and solutions as generally beneficial" (2023, p. 1821, original emphasis). There are political implications to declaring policy 'failure' and limitations on the ability of any political establishment to admit to significant policy failure on its own part without suffering likely fatal political consequences. As such, treating all outcomes other than "delivery-and-results as planned" as a policy failure is "overly harsh and hardly helpful" (Bovens and and 't Hart, 2016, p. 654).

There is scope within some of these frameworks to consider the political end of policymaking, objective-setting, and evaluation itself. For instance, McConnell's tripartite framework includes metrics for evaluating political success (2010a). Similarly, Bovens and t' Hart offer a two-part metric which considers 'programmatic evaluation', focused on "original intentions and eventual outcomes" and 'political evaluation,' which examines perceptions and experiences – a policy's reputation (2016, p. 656). However, McConnell argues that this literature takes "political goals as a given and hence success resides in meeting targets and achieving outcomes (2010a, p. 347).

Similarly, while considering the role of politics in evaluating policy, O'Leary and Simcock argue that existing frameworks still imply that "hidden and political goals are separate from policy objectives" (2020, p. 1390). For example, Schuck's failure framework includes consideration of "cultural values" and their

ability to inhibit the policymaking process. However, these values are understood to fall within the 'private goals' of a policy, separate from its 'public purposes,' which Schuck suggests "provide the motivation behind the individual and collective behaviour" (2015, p. 150) rather than themselves informing public purposes and the objectives of policy itself.

In the literature, therefore, while there are efforts to establish mechanisms to consider and evaluate the role of politics, these are often still in the context of or in conjunction with the stated aims of policy, constructed to be separate from the political arena. Concerningly, then, per Ingram and Mann, "the goals of policy are often not what they seem to be, and it is a mistake to take stated purposes too literally" (1980, p. 20). Therefore, the question remains: how does one provide the most appropriate framework for characterising policy failures, successes, or otherwise in light of these political, subjective complexities? With this notion in mind, the next section considers the influence of politics on policy objectives, highlighting the importance of asking not only if a policy has achieved its goals, but examining and scrutinising the aims themselves.

Getting political: one man's failure is another man's success

As O'Leary and Simcock note, "a policy can be successful in terms of achieving its objectives but considered a failure by various policy actors" (2020, p. 1382). Indeed, Bovens and t'Hart note that the terms 'success' and 'failure' themselves are political, often "labels applied by stakeholders and observers" (2016, p. 654). As Zittoun notes, "when a stakeholder speaks of policy failure…[this] not only produces a critical judgement…but also…challenges the individual or coalition who advocate for the action" (2015, p. 247). Similarly, Begley et al. argue that it is difficult to be "'for' failure" or "'against' success" (2019, p. 188). McConnell, echoing the notion of the political utility of such labels, suggests that "success is pleasing to the eye and comforting to the ear" (2010b, p. 2). Imperatively, and aligned to the foundations of this study, Bovens and t'Hart note that failure itself is subjective and malleable, with "the verdict about a public policy, programme or project…[shaped] in ongoing 'framing contests' between its advocates and shapers on the one hand, and its critics and victims on the other" (2016, p. 654).

Marsh and McConnell note, "whatever dimensions of policy are being considered, there are significant complexities involved in assessing success" (2010, p. 581). It is argued here, therefore, that the complexity of policy evaluation must take account of the varying perspectives of the outcomes of a policy. Per O'Leary and Simcock's (2020) point above, a policy could be considered a success by some metrics, but equally be considered an out-and-out failure if the framework for its evaluation shifts. A policy may have been successful to one person or group, while its (unintended) consequences may unduly harm another. McConnell similarly notes that, in some cases, a programme's success is defined "according to the value judgements of the author being the standard. Others focus on standards such as… benefits to key sectoral interests" (2010a, p. 349). Within the literature, there are efforts to cope with these complexities at least partially. Pawson and Tilley contribute a nuanced perspective that considers not only success or failure, but 'what works, for whom, and in what circumstances'(1994). McConnell's (2010) framework, aligned to Pawson and Tilley's (1994) critical realist perspectives, similarly makes space for 'complicating factors', such as success for whom? (McConnell, 2010a).

In outlining his evaluation framework, McConnell asserts, "in essence, what governments do is identify problems, examine potential policy alternatives, consult or not as the case may be, and take decisions" (2010a, p. 350). The challenge with McConnell's perspective is that it hinges on the premise that problems exist 'out there' and can be identified. Here, aligned with the constructivist approaches to policy evaluation highlighted by O'Leary and Simcock (2020, p. 1391) it is argued that policy problems "are not simply givens, nor are they matters of the facts of a situation, they are matters of interpretation and social definition" (Rochefort and Cobb, 1993, p. 57). Identifying and defining a problem is "as much a normative judgement as it is a statement of fact," and if these normative standards define a problem, one "cannot say any analysis is strictly neutral" (Birkland, 2005, p. 15). Per Bardach, therefore, it is important that policy analysts "remember that the idea of a "problem" usually means that people think there is something wrong with the world, but note that *wrong* is a very debatable term" (2012, p. 2). Further,

Begley et al. argue that "legislation may be underpinned by aims that go unstated in public and only emerge later on if at all" (2019, p. 195).

Policies set out to address a problem as it has been constructed within a particular polity. Per Bacchi (2012, 1999), the policy 'solutions' offered provide insights into the 'shape' of the problem as understood by policymakers. Importantly, Bardach argues that "the causal claims implicit in the diagnostic problem definitions can easily escape needed scrutiny" (2012, p. 6). Similarly, in his critique, Gibb argues there is little space for the consideration of ideology in the existing literature base, and suggests "any policy failure framework must reflect the role and importance of ideological and situational drivers – policy cannot be viewed simply as a neutral, independent activity" (2015a, p. 164). Gibb further notes that "learning what goes wrong and why is essential to the careful development of new policies and the wider evolution of and reform to policy delivery" (2015b, p. n.p.)

As outlined above, policy failure examinations often use the objectives asserted within policies themselves to determine success or failure (O'Leary and Simcock, 2020, p. 11). Across the NHS and within its component programmes, there is no shortage of targets, objectives, visions and aims to choose from. Given the evidence base of evaluations considering the NHS' implementation and achievements against these objectives, one could reasonably argue that the NHS is, at least in part, failing.

However, as Gibb (2015b, 2015a) and O'Leary and Simcock (2020) have suggested, we should not take policy aims for granted – nor should we presume they are the 'right' objectives to tackle the problem(s) at hand. A strong indication of the need to turn a critical lens toward the suitability of these objectives comes from the CMHC's latest report that, despite all the evidence outlined above, highlighted "the need for partnership" as the "most important lesson" they have learned about the NHS to date (Canada Mortgage and Housing Corporation, 2023a, p. 5).

As per Bovens and t'Hart (2016) and O'Leary and Simock (2022), 'failure' is not only subjective, it is political. Further, it is argued here that such labels are

broadly unhelpful in setting a course for reform and encouraging existing policymakers to change their position. That being said, housing policy challenges have dire consequences. Not only does experiencing homelessness increase the risk of premature death (City of Toronto, 2023), but, more acutely, people are also dying of hypothermia while experiencing homelessness on Ontario's streets (Casey, 2022). Declaring the NHS a 'failure' is both difficult and unhelpful, particularly in a context in which we have not suitability defined what success looks like, much less a clear route to get there. Nonetheless, Canada cannot afford to continue on a policy path that sees worsening housing and homelessness conditions despite ever-increasing resources. As such, identifying the challenges with the NHS design and implementation and the remedies to these challenges is critical.

4.4   Conclusions

This chapter has examined how the National Housing Strategy (NHS) has been evaluated to date and considered what these assessments reveal about its design, priorities, implementation, and impact. Across the existing evidence base, clear concerns emerge. Despite significant funding commitments and an ambitious policy narrative, existing evaluations conclude that the Strategy has struggled to meet its stated objectives, particularly in relation to affordability and homelessness. These studies consistently highlight weaknesses in programme design, gaps in data collection, and a widening disconnect between policy ambitions and outcomes.

However, the chapter has argued that assessing the NHS solely through its performance against stated targets is insufficient. Drawing on the policy failure literature, it has shown that notions of success and failure are not neutral or fixed, but are shaped by political choices and interpretive assumptions. It has argued that approaches that treat policy aims as objective benchmarks risk obscuring the normative and ideological decisions that underpin those aims.

By situating the NHS within wider debates about policy failure, framing and problem representation, this chapter has argued that understanding the Strategy's limitations requires attention not only to what it seeks to achieve, but also to how it defines the problems it aims to resolve. If the root causes of

housing need and homelessness are not accurately identified, this study argues, informed by Kingdon's MSA (2014), then policy responses will struggle to deliver meaningful change. It is with this argument in mind that the research methods, outlined in the following chapter, have been designed.

5 Methods

5.1 Introduction

This study is firmly aligned with Fitzpatrick et al.'s argument that homelessness research that involves lived experience participants is only ethically justifiable if it aims to inform policy (2000, p. 49). Above all, it seeks to contribute to the evidence base available to policymakers regarding the efficacy of current housing policy in Canada and to support advocates seeking to effect positive change. As outlined in previous chapters, after a decades-long hiatus, the Canadian Government re-entered the housing policy sphere in 2017 with its National Housing Strategy (NHS). However, as has been highlighted within the literature review, NHS policy 'failure' appears, in some form, inevitable: thousands of Canadians face homelessness daily, with shelters full and encampment communities growing in towns and cities across the country. As outlined in the previous chapter, policy analysis often uses the objectives asserted within policies themselves to determine success or failure (O'Leary and Simcock, 2020, p. 11). Taking a different approach and looking to balance the macro-level focus of many of the existing evaluations of the NHS (Beer et al., 2022b, 2022a; Kundra et al., 2022; Office of the Auditor General of Canada, 2022; Pomeroy, 2021a; Ramage et al., 2021; Segel-Brown and Liberge-Simard, 2021), this study aims to contribute a qualitative evaluation of the NHS to the expanding corpus of largely financial, quantitative assessments. As such, this research aims to:

1. investigate the problematisation and underlying ideological presumptions of the housing and homelessness crises within Canadian housing policy
2. explore the 'shape' of homelessness and housing insecurity, considering key challenges and barriers, from the perspectives of lived experience experts
3. evaluate the efficacy of NHS programme implementation from the perspectives of service providers and users

From these aims, the research asks: how does the NHS frame the nation's ongoing housing and homelessness crises, and how effective is its suite of programmes in responding to these crises?

Having provided an overview of the research purpose, aims, and questions, the next section will discuss the study's methodological approach, highlighting the philosophical and theoretical underpinnings that informed the research design and its methods. From there, as is crucial to the research foundations, a reflexivity section will consider and render clear the political, cultural, and social positioning of the researcher. Next, the research methods and their related datasets will be described. Finally, the chapter concludes with a discussion about bringing the methods together before turning to consideration of the research findings.

5.2 Methodological approach: philosophical considerations and theoretical underpinnings

There are several theoretical perspectives one could adopt for this research, and initially I took a 'weak' constructionist approach, following the housing studies tradition often outlined in the literature (Fopp, 2009, 2008; Hastings, 2000, 1998; Jacobs et al., 1999; Jacobs and Kemeny, 2017; Jacobs and Manzi, 2000; Manzi, 2002; Taylor, 2018). However, being helpfully re-directed during an early review of this work from what was categorised as a 'conceptually confused' space, the study has dispensed with its initial constructionist and critical discourse underpinnings in favour of streamlining its methodology.

There are still specific presumptions upon which the research design is based, which are broadly underpinned by a 'weak' constructionist epistemology. This influence is arguably most clear in the use of Bacchi's 'What's the problem represented to be?' (WPR) framework, which itself is borne of constructionism (Bacchi, 2009). However, the perspective adopted here follows Walsh, who noted in her work blending WPR with Critical Frame Analysis, that the boundary drawing between epistemological perspectives, in their case constructivist and constructionist approaches, "gave [her] pause" (2024, p. 6) and argued that, without crossing these epistemological boundaries to combine multiple

frameworks, the findings of their research would not have been possible (*ibid.*, p. 14).

Therefore, this study adopts the position that drawing rigid epistemological boundaries may not be particularly helpful. This approach has been taken with the intention of facilitating the influences of frameworks like WPR and the Multiple Streams Approach (MSA) within the study, and maximising the relevance and utility of the research in a policy context. As outlined further below, if a theoretical perspective holds space for both the malleability of public issues and the external realities in which they are experienced (Bacchi, 1999; Lawson, 2002; Sayer, 1999; Stone, 1989), it is then argued here that it is adequate to support the research as designed. Rather than sidestepping theory, the intention has been to adopt an inclusive approach that reflects the aims of the study.

This study asserts that "social policy addresses and attempts to ameliorate or eliminate specific social problems" (Jacobs et al., 1999, p. 392). It is also rooted in the recognition that language is powerful, as are the accepted definitions of social and political problems and the causes understood to create them. Moreover, it aligns with existing arguments within housing literature, which assert that "problems are too easily taken for granted as a constant and unquestioned backdrop with which social policy must grapple" (*ibid.,* p. 3). However, the theoretical underpinnings of this research cannot rest solely on the notion that all social problems can be reduced to our constructions. They must also facilitate consideration of the existence of external material realities in order to identify – and challenge – possibly harmful constructions of housing and homelessness (Lawson, 2002; Sayer, 1999; Stone, 1989).

Therefore, this research requires a balance between respecting and acknowledging the realities of the lived experience of homelessness – people are *really* living in tents and sleeping rough – while also holding that the perceptions, understandings, and meanings projected onto these real experiences are subjective and malleable. Within the homelessness literature, in particular, there have been lively debates about the most appropriate theoretical underpinnings adopted for research, with little consensus derived in the end (Batterham, 2019; Clapham, 2003; Fitzpatrick, 2005; Mcnaughton

Nicholls, 2009; Somerville, 2013). Arguably, both critical realism and 'weak' social constructionism would suitably fulfil the theoretical requirements of this research, with the added bonus of both having an existing literature base within housing and homelessness research (Fitzpatrick, 2005; Fopp, 2008; Hastings, 1998; Jacobs and Kemeny, 2017; Jacobs and Manzi, 2000; Lawson, 2002; Neale, 1997; Pleace, 2016; Sayer, 1999; Somerville, 2013, 2002; Taylor, 2018). Critical realism, helpfully summed up by Stone in outlining her perspective, argues: "our understanding of *real situations* is always mediated by ideas; those ideas are in turn created, changed and fought over in politics" (1989, p. 282, emphasis added). Lawson argues that adopting the 'weak' form of constructionism, unlike the 'strong' form of the approach, which contends that there is "no such thing as reality" (Somerville and Bengtsson, 2002, p. 121), similarly provides adequate space to "look outside the realm of subjective perception" (2002, p. 142).

So, while the theoretical debates contribute to the literature and help to guide our academic and political understandings of homelessness, it is argued here that engagement in this debate, by way of adopting a particular position, is not fundamental to this particular study. For the research aims, it is important to understand how the problem of homelessness is framed as a social and policy problem, as outlined further below. It is similarly imperative, to the points raised above, that this study holds spaces for both the *realities* of the lived experiences of homelessness and the capacity and power of policy and policymakers to shape and constrain our *understandings* of these realities. In this case, both critical realism and 'weak' constructionism are sufficient to support the worldview adopted in this research. Further examination into the theoretical weeds of debating these two is, it is argued here, a detraction from the task at hand.

The research design is underpinned by a "problem definition framework that emphasizes the malleable quality of public issues" (Rochefort and Cobb, 1992, p. 50). From this foundation, it strives to render clear the underlying ideological and situational drivers within Canadian housing and homelessness policy. Building on these foundations, the design of this research has been shaped by a particular understanding of the process and means of policy change, informed by Kingdon's MSA (2014). MSA envisions three streams: the problem stream, the

policy stream, and the politics stream, which, while flowing in- and inter-dependently, converge at certain junctures. These junctures are facilitated when a social problem is defined in such a way as to 'fit' a policy solution, and the political will exists to join them (Kingdon, 2014; Winkel and Leipold, 2016). The methods engaged in this research have been shaped by MSA's argument that how a social issue is defined directs and constrains the policy responses that can be understood to be appropriate to address it.

MSA asserts that both the 'problem stream' and the 'policy stream' of social issues can be directed independently, and can only converge if they suitably match. Following Kingdon's lead, this study is based on the presumption that poorly constructed or misleading problem definitions can result in policy that, while on its surface may appear appropriate, is ineffective at best. As such, its methods aim first to identify the problem framing of homelessness and housing precarity as constructed by the owners of the NHS, the federal government. From there, using the perspectives of individuals most closely affected by housing policy, the study outlines their experiences of homelessness and housing need in order to render clear the barriers and challenges being faced. These findings are then used to compare and contrast the federal government's problem framing against the problem as defined by lived experience experts. It does so, per Kingdon, based on MSA's assertion that the means of creating policy change centres on one's ability to compel and direct problem definition in order to match one's desired policy solutions.

Before outlining the methods engaged for this research, this chapter will next clarify and discuss the positionality of the researcher and how my perspectives have undoubtedly influenced the study's design, methods, its findings, and the ways in which information has been presented.

5.3 Reflexivity

Reflexivity is central to this study, given its foregrounding of the power of language and narrative and the impact of myriad conscious and subconscious decisions made throughout the research process. Who I am as a person, my political leanings, my positioning relative to the subject matter, research

participants, and the case study context unquestionably impacted all aspects of this research. With no delusions of objectivity, this section endeavours to lay bare these positions and beliefs as much as possible to allow readers to "assess [my] interpretations and claims (Hastings, 1998, p. 196). This reflexive approach is threaded throughout this and the following chapters, where relevant or appropriate to further situate and contextualise the information presented.

Aligned with Fopp, (2009, p. 273) I believe that reflexivity, beyond "declaring [their] perspective or vantage," allows the researcher "the opportunity to reflect on the consequences of any concepts and methods used in research and subjects the entire research process to critical examination in order to expose any assumptions or implications which are adopted…into the process." For a researcher quite happy to turn a critical, analytical magnifying glass onto the language and policy choices made by the Canadian Government, it seems only fair that I hold that lens back up to my own.

This research was catalysed by and reflects my left-of-centre politics. I believe that it is the role of the state to provide for its citizens, ensuring the provision of robust social security supports. I have personally witnessed the impact on the housing system that has come in the wake of a neoliberal rolling back of social supports and the financialisaton of housing across Canada since the late 1980s. In particular for my age cohort, home ownership has become increasingly unaffordable, and I have seen rising rates of visible homelessness in cities that I have lived in and visited throughout my life. Given my firmly entrenched belief that housing is a human right, the current state of the nation's housing system is, from my perspective, an unequivocal failure to uphold that fundamental human right.

My working-class upbringing has further informed my political viewpoints and the methods undertaken in this research. I fundamentally believe that individuals with lived experience of an issue are subject matter experts, and that their perspectives ought to be prioritised above, or at least considered in tandem with, other 'experts', including policymakers and, in many cases, the academy. This position has led to my research focus on individuals who have directly experienced homelessness and housing precarity, prepared to elevate their

perspectives, giving credence to their policy recommendations through the, albeit limited, power and credibility afforded to me by my position as a doctoral researcher and my affiliation with the University of Glasgow.

Beyond these core beliefs, my life trajectory has also influenced the research. I have lived in Scotland for seven years. I have played an active role in public policy and politics in Scotland for over three years. Fundamentally, my academic and policy research has centred on the perspectives and experiences of individuals most closely involved with or affected by social problems and policy interventions. These approaches are informed primarily by my worldview. However, they are further supported by my policy lobbying experience, which has demonstrated the political value of research that engages with individuals who are not technical experts or policy professionals but people at the coal face of an issue, who help compel policy and public interest.

This methodological preference reflects a weak constructionist epistemology, which recognises the material conditions and structural inequalities shaping lived realities, while understanding that social problems are interpreted through language and discourse (Fopp, 2008; Hastings, 2000, 1998; Jacobs and Kemeny, 2017; Jacobs and Manzi, 2000; Lawson, 2002; Taylor, 2018). Discourse analysis has been central to my analytical approach, developed initially during my MSc programme and refined through policy and advocacy work, where the framing of an issue often determines the level of political and public engagement it receives. Elsewhere in my work, this perspective has shaped research designs involving roundtable interviews with housing association staff, frontline sector employees, and tradespeople, exploring challenges with housing retrofit funding programmes and current issues facing the construction sector in Scotland, respectively.

Further, my work as a public interest lobbyist further informed the methods engaged in the study, as I rely often on the use of narrative and written texts to influence policy positions and compel policy change or political action. I have both seen the tools of framing and narrative used in real-time and have, in turn, used them to my own advantage. My preferred research methods, grounded in a belief that language is both important and influential, often focus on semi-

structured interviews and roundtables. These formats allow participants to explain their experiences in their own words and with as little direction or constraint as possible, responding to broad, open-ended questions.

The ways in which I have seen Scottish Parliament function, specifically as they relate to social housing, have also fundamentally shaped my views on what housing can and should be. The Scottish housing system is far from perfect. Arguably, however, its homelessness legislation and the rights it upholds are progressive relative to many countries, and miles ahead of Canada in particular. Scotland's relationship to social (or council) housing is also fundamentally different to that of Canada's. In describing the role of council housing, housing associations, and homelessness legislation in Scotland to Canadian colleagues and family, it has become clear that what is seen to be relatively mundane policy in Scotland seems politically untenable within the Canadian context.

In these ways, my life in Scotland has shaped my political views and my understanding of the public policy process. It has also changed my position to the case study context, to the research, and to the participants. Hamilton could reasonably be considered to be 'my home.' Growing up on its suburban fringes, I have studied and worked in the city and understand its layout and institutions well. This familiarity was unquestionably advantageous when conducting interviews. I know the 'lingo' (colloquialisms) and can use it fluently. For example, when describing their time at 'West 5th' I understood that an interviewee was speaking of a mental health institution, where it was located, the connotations of being there, and what it may have meant for their life course.

However, despite my familiarity with the city, having grown up in and around its borders, I no longer identify Hamilton as 'my home.' I have spent years away from the city as it has changed and shifted. I spent the entirety of the pandemic living abroad. I have not witnessed the rapid change in the landscape of homelessness across the city in real-time. I was taken aback by the differences in visible homelessness while conducting fieldwork. The city did not look at all as I remembered. As such, for the case study at hand, I am comfortably both an insider and outsider.

Having outlined my positionality and the beliefs that have shaped and informed this study and the choices I have made throughout the process, this chapter now turns to the methods engaged in this research. From there, the findings will be outlined, followed by a discussion section.

5.4 Method One – Framing

As outlined above, this research is underpinned by the notion that social problems are malleable, and, more specifically, that "the struggle by different vested interests to impose a particular definition of homelessness on the policy agenda is critical to the way in which homelessness is treated as a social problem" (Jacobs et al., 1999, p. 2). Recently, the diverse set of experiences constructed and represented as a unified social problem – homelessness – in Canada has come to be seen to require public action (Gaetz, 2010). Creating and reinforcing this construction, Canadian policy documents are rife with longstanding and arguably problematic constructions of homelessness and the individuals experiencing it across the country (Fleming, 2021). These ideological underpinnings have significant impacts on policy and therefore compel investigation. Following Hastings' lead, this research looks to analyse language in order to identify the particular problem definition of homelessness and, in so doing, "help reveal how social policy is implicated in constructing and sustaining a 'system of belief' or 'ideational knowledge' about the nature of social reality" (Hastings, 1998, p. 193).

The value of framing for this research in particular, is its assertion that how a social problem is defined, its shape, diagnosed causes and ways in which elements of the problem are drawn in or out of the boundaries of its frame and given salience, are of critical importance in driving policy intervention and, therefore, policy reform (Calder et al., 2011; Goetz, 2008; Kingdon, 2014; Rochefort and Cobb, 1992; Rochefort and Donnelly, 2012; White and Nandedkar, 2021). The strength of Bacchi's WPR framework, further outlined in the next section, is its ability to guide this process of analysis in order to render clear, using the solutions presented, the policy problem at hand.

In introducing her WPR framework, Bacchi argued that it serves as a "much-needed interruption to the presumption that 'problems' are fixed and uncontroversial starting points for policy development" (2012, p. 23). This critical perspective shifts the focus away from the presumption that policies are neutral solutions; instead, it recognises the complex ways they define and reinforce societal problems. As such, WPR encourages the "study [of] problematizations to examine the politics shaping lives" (McGarry and FitzGerald, 2019, p. 76). The WPR approach poses a set of six questions to a text or series of texts in order to interrogate the problem representations and solutions therein:

> "1. What's the 'problem'… represented to be in a specific policy or policy proposal?
> 2. What presuppositions or assumptions underpin this representation of the 'problem'?
> 3. How has this representation of the 'problem' come about?
> 4. What is left unproblematic in this problem representation? Where are the silences? Can the 'problem' be thought about differently?
> 5. What effects are produced by this representation of the 'problem'?
> 6. How/where has this representation of the 'problem' been produced, disseminated and defended? How has it been (or could it be) questioned, disrupted and replaced?" (Bacchi, 2012, p. 21)

The application of WPR proffers several benefits for this research. These questions, which Walsh has argued are "best viewed as tasks" (2024, p. 3) provide a "robust, versatile and replicable…methodology for policy analysis (Riemann, 2023, p. 154). In doing so, WPR addresses one of the fundamental challenges of discourse analysis, as Hastings notes "even well respected discourse theorists seem to encounter difficulties in producing applied research which engages fully with how discourse interacts with social phenomena" (2000, p. 135). This challenge highlights the need for frameworks that provide clear, applied methods for exploring these interactions. WPR addresses this gap, offering a structured approach through which to critically interrogate policies and the presumptions, definitions, and representations underpinning them.

WPR is also well aligned with the research aims and design for several reasons. As Head argues, clarifying and revealing the interests, ideologies, and cultural presumptions underpinning policy problems and solutions is "fundamental for understanding…wicked problems" (2022, p. 19). WPR has been argued to be "well-suited to disentangling complex problems", such as homelessness, which is largely understood to be a 'wicked', or difficult to define and resolve, social problem (Graham et al., 2024). Further, in direct service of the first research aim, WPR draws attention to the ways in which problematisations sit at the heart of governmental practice and the act of governing itself (Bacchi, 2009). Additionally, this framework focuses the attention of policy analysis to "marginalized people and perspectives," mirroring this study's foregrounding of lived experience perspectives (Riemann, 2023, p. 164). Further, echoing this thesis' primary ambition to influence policy in practice, Pringle has argued that WPR offers a means of translating "critical research into strategies for political resistance" (2019, p. 2).

The size and scope of the dataset analysed is also conducive to the application of WPR. Walsh has noted the challenges in applying WPR as the "length, complexity, number and types of text increase and span different contexts" (2024, p. 4). Usefully, the dataset analysed in this study consists solely of press release documents, which follow the same format, are relatively short, limited in number, and all within the Canadian federal context. Further, the application of WPR to 'policy pronouncements,' such as press releases, aligns with the purpose intended by its author (Bacchi, 2012, p. 22). Further, the application of WPR is aligned with existing homelessness literature (Kuskoff, 2018) as well as studies of similarly complex policy problems in the Canadian context (Boyd and Kerr, 2016; Pringle, 2019).

WPR's six-part interrogation will therefore facilitate exploration and identification of the nature of the 'problem' of homelessness and housing need being constructed within Canadian housing policy, allowing for comparison to the constructions outlined in the existing evidence base and those developed during the later stages of research. Armed with a full tool-kit of WPR questions, the following section looks at the case selection and the process through which the WPR framework was applied.

Selecting a case and applying WPR

As the 'owners' and authors of the NHS, it is the federal government's problem definition that the study seeks to better clarify through the solutions it has presented. Selecting a suitable dataset through which to identify this problem definition is slightly less straightforward. However, Bacchi suggests that "specific pieces of legislation or policy pronouncements provide the most obvious starting points for analysis" (Bacchi, 2012, p. 22). In support of this notion, Marston notes that policy pronouncements "provide… the opportunity to briefly discuss the relationship between the mass media and the state in reproducing and maintaining dominant discourses" (2000, p. 363). Further, the brevity and simplicity of press releases, necessarily reductive summaries of often lengthy and complicated policy developments for a more general audience, allow for insights into the information deemed a priority for dissemination.

It is argued here that the brevity, intended audience, and purpose of press releases – that is to both inform and influence – make these documents an ideal source of information and insights into the federal government's construction of homelessness and housing precarity as a social problem and, from there, to examine and render clear the ideological presumptions therein. Helpfully, the NHS is a live policy, and as such is not only subject to change with each passing Fall Economic Statement and annual budget, but has also been shifted between departments twice in its lifetime. Marking these changes, as well as key project developments and programme updates, is a large bank of press releases and speeches issued by the NHS' governing bodies and relevant policymakers, respectively. Therefore, this study focused on the analysis of these press releases and speeches. In order to facilitate comparison of the Canadian Government's understanding of housing and homelessness against the perspectives of the lived experience interviewees included in this study, press releases and speeches issued over the course of the fieldwork period (September 2023 to June 2024) were included for analysis.

In order to collect the relevant texts for analysis, a keyword search was conducted on the Cision Canada website[15] 'news' page, which returns 'news release' documents across federal agencies. The keywords "National Housing Strategy", "homelessness" and "affordable housing" were jointly queried. A search parameter limited results to those with keywords included in the article's title, excluding those with only passing reference to housing or homelessness. The Cision Canada website search returned 179 results, of which 175 were within the specified date range and issued by federal government departments.

Having identified above the corpus of texts to be used for analysis, following the examples offered by McGarry and FitzGerald (2019) and Kuskoff (2018) in their WPR-based research into sex workers and youth homelessness, respectively, this study "applied [the] WPR questions to the sampled documents by selecting and extracting relevant data for critical, qualitative analysis" (McGarry and FitzGerald, 2019, p. 67), with the "main themes extracted and discussed" in the findings (Kuskoff, 2018, p. 381). Adopting an inductive approach, the texts were read and re-read with each of the WPR questions in mind. Using a purposely analogue system of highlighters on printed paper, recurring themes were noted. These notes were used to create a rudimentary coding frame, consisting of a list of concepts, excerpts, and quotes demarked and recorded initially within the margins of each document. These codes were subsequently synthesised and transferred into a Word document. Post-its[16] were engaged to translate these disparate themes into a (re)workable medium through which to identify common themes, hierarchies of these themes, key concepts, and to develop these into a coherent order (narrative) in order to make sense of the findings (see Figures 5 and 6).

Rendering clear the predominant framing of Canada's homelessness and housing crises sets the stage for subsequent methods, providing a conceptual context in which to understand how NHS policy has been shaped and, more importantly,

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[15] Cision is a commercial press release distribution service, which publishes official statements, announcements and media releases, including those issued by government departments. This website facilitates keyword and date search functionality not available via government websites (Cision Canada, 2025).

[16] A 'post-it' is a commonly used name (reflective of the brand that produces them) referring to a small square of paper with an adhesive strip that allows it to be adhered to paper or other surfaces.

identify barriers to its efficacy that may result from political constructions that are out of step with the corpus of empirical data.

5.5 Method Two – Delivering

This research is rooted in a commitment to put the perspectives of those with lived experience of homelessness and housing need at the centre of the findings and of the policy recommendations therein, engaging with these individuals as peers and experts in the challenges being faced by Hamilton's housing system. As has been argued elsewhere in the homelessness literature, "involving service users in policymaking not only enables pragmatic service responses…but also addresses the normative imperative of social inclusion when working with marginalised groups" (Clifford et al., 2019, p. 1130).

This approach has been supported and advocated for in existing Canadian literature. For instance, Smith et al. assert that individuals with lived experiences offer "critical insight into how the homelessness crisis should be approached by policymakers" and, further, that not including these perspectives could underpin counterproductive policies that hinder more than help (2021, p. 24). Similarly, Ramage et al., in their study of Canadian housing, argue that "with various levels of government now acknowledging and recognizing the need for more affordable housing, it is important to understand tenant experiences, perspectives, and needs to ensure policies and practices are supporting individuals appropriately" (2021, p. 1). Finally, this research provides a conduit through which decision-makers can engage with the challenges faced by communities experiencing homelessness as identified by these individuals themselves, aligned with the Auditor General's recommendation that Infrastructure Canada "work with communities to understand their challenges" as part of their direction of the Reaching Home programme (Office of the Auditor General of Canada, 2022, p. 15).

Conducting research on 'home' at 'home': case selection

Canada's geographical diversity, further complicated by its federalist system, necessarily limits the jurisdiction that this study can reasonably explore. While the NHS is a national strategy, overseen by the federal government, it is not unilaterally or identically delivered across Canada. As outlined in the previous chapters, the NHS contains both unilateral and bilateral programming, the latter dependent upon partnerships with provinces and territories. Further, federal housing and homelessness initiatives, including the NHS, have relied upon partnerships with communities and municipalities; with policies and projects determined at the local level and funding provided from federal coffers (Collins, 2010; Gaetz, 2010; Johnstone et al., 2017). Additionally, as Gaetz has noted, "it is at municipal and community levels that much of the innovation and action takes place" (2010, p. 24) in Canada's homelessness response. Therefore, this study focuses on municipal-level evaluation, on lived experience interviews in a particular community, drawing a boundary for the interviews that aligns with those drawn by municipal government.

This research focuses on the province of Ontario, argued to be a critical case. While representing circa 39% of the national population, the province has significant rates of core housing need: 58% of Canadian households on the waitlist for social or community housing reside in Ontario (Statistics Canada, 2019). Having identified the provincial jurisdiction, a suitable municipality needed to be selected. Toronto could be argued to represent a critical case, much like Ontario. Advocates have previously suggested that it is a critical locus for housing need and homelessness (Doberstein and Smith, 2015; Johnstone et al., 2017; Strobel et al., 2021). However, where Toronto was historically the 'epicentre' of homelessness provincially, smaller, suburban cities have recently experienced mounting pressures and rates of homelessness, and through the process of devolution outlined in previous chapters, are now on the frontlines of the crisis response.

As such, I selected one of these smaller cities for this study, Hamilton, Ontario. Hamilton is a city of approximately 569,000 residents. According to recent data, the city's population has increased by six per cent, just ahead of the provincial average, between census periods (City of Hamilton, 2024a). Hamilton has a strong industrial history, with manufacturing remaining a key sector in the area,

alongside health care and social assistance, and retail trade (Government of Canada, 2025). However, the city's economic profile has seen significant change in recent decades. With the decline of manufacturing, Hamilton has transitioned from an "industrial employment hub to a residential hub for people working elsewhere" (Jakar and Dunn, 2019, p. 4), primarily nearby Toronto, the political and economic capital of Ontario.

Based on 2020 figures, rates of poverty in Hamilton were below the provincial average (Statistics Canada, 2022). However, there is significant socio-economic variation within the component parts of the city. Following an amalgamation with neighbouring towns and regions in 2001, the city is comprised of fifteen wards.[17] The newly-merged suburban regions on the fringes of the city are, on balance, more affluent than city centre wards, as can be evidenced by rates of food bank use in the city, which range from 1.3% and 2.8% in Flamborough-Glanbrook and Hamilton West – Ancaster Dundas areas, respectively, to 12.3% in Hamilton Centre (Social Planning and Research Council of Hamilton, 2022, p. n.p.). These suburban regions also enjoy "much more voting clout than their population[s] warrant," relative to city centre wards (Craggs, 2014) due to the by-ward allocation of council representatives.

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[17] Municipalities in Ontario are divided into 'wards', which are geographically defined areas within a municipal government boundary. These wards typically elect one or more councillors to the local (municipal) council.

Figure 3: Map of Hamilton by region (amalgamated in 2001 to single municipal jurisdiction, the City of Hamilton) (taken directly from Matthew Kelly Real Estate, n.d.)

Ontario's municipal councils are unique in that their members do not have political party affiliations. However, Hamilton has a long-standing relationship with the New Democratic Party (NDP). This left-of-centre social democratic party exists at both the provincial and federal levels in Canada (Canada Guide, 2025). The current mayor of Hamilton, Andrea Horwath, is the former provincial leader of the NDP. Further, Hamilton Centre, with over 126,000 of the city's residents, has voted NDP in each provincial election since the riding (constituency) was formed in 2005 (Beattie, 2025). However, this relationship is not exclusive: while Hamilton Centre and Hamilton West voted NDP in the 2025 provincial elections, the other ridings in the Hamilton region voted for Premier Ford's Conservatives (CBC News, 2025).

Hamilton has experienced significant changes to its housing market in recent years. The city has seen an influx of home-buyers from neighbouring and much

more expensive Toronto. In 2017, nearly a quarter of people who purchased homes in Hamilton were from the Greater Toronto Area (Berman, 2017). There have also been significant changes to the affordability of homes in the city. In 2018, the average price of a home in Hamilton was approximately $569,000CAD. By 2023, this figure had increased by over 50% to $885,000CAD (Hristova, 2024). Similarly, rent prices have sharply increased. From 2014 to 2020, the average monthly rent in Hamilton rose from $813CAD to $1133CAD (Stockton, 2021). In 2019, the city saw Canada's largest annual jump in rent rates (*ibid.*). By 2021, Hamilton ranked third on the list of the least affordable housing markets across North America, behind Toronto and Vancouver (van Wagner, 2022, p. 5).

Hamilton was selected as a case study for several reasons. The city is facing a worsening homelessness and housing affordability crisis, with the aforementioned sharp increases in housing costs and tent encampments growing across the city (Hristova, 2024; Peesker, 2025; Stockton, 2021; van Wagner, 2022). Further, Hamilton has received considerable funding from NHS programmes – including a recent combined investment of over $133 million through the National Housing Co-Investment Fund, the Rapid Housing Initiative, and the Rental Construction Finance Initiative (Canada Mortgage and Housing Corporation, 2023i). The City of Hamilton has both acknowledged that they continue to "face significant challenges related to housing affordability and homelessness" and have developed strategies and action plans to address them (City of Hamilton, 2024b, p. 1). The City's plan for housing, in particular, was billed by federal policymakers as "exceptional" and the grounds upon which it received a $93.5million grant from the NHS' Housing Accelerator Fund (Dabu, 2023).

The case study selection was further informed by both my familiarity with the city and the connections made through colleagues at the Canadian Housing Evidence Collaborative (CHEC), based at Hamilton's McMaster University. The latter supported the recruitment of policy and lived experience stakeholders. The former has influenced my attachment to Hamilton and desire to foreground the perspectives of its residents in the policymaking process. Further, bolstered by the connections afforded me via my supervisory team and in particular through CHEC, I felt that the policy implications arising from the study's findings

would be more likely to influence policy in practice within a local context where I had affiliations with decision-makers.

Maximising utility: policy stakeholder interviews

As outlined in this chapter's introduction, the utility of the research outputs produced to inform policy in practice was central to its design, methods, and overall aims. As such, the study engaged with influential stakeholders early in the research development process in the hopes that the data collected will close gaps in existing information and address barriers and challenges to policy reform from the perspective of those best positioned to influence change. Taking the example of a previous homelessness study conducted in Ontario, this research looked to policy stakeholders to identify interview questions, "recruit participants, and disseminate findings" (Woodhall-Melnik et al., 2018, p. 219). Semi-structured, scoping interviews with stakeholders working with housing and homelessness policy were conducted in the spring and summer of 2023 in order to inform the topic guide for subsequent interviews with lived experience experts. These scoping interviews focused on identifying gaps in existing information, as well as barriers and challenges to policy reform from the perspective of sector practitioners.

Key stakeholder interviews were not designed or treated as a formal dataset for analysis within this study. Instead, their purpose was to inform and strengthen the subsequent stages of the research in several ways. First, they helped me to re-familiarise myself with the Canadian housing policy landscape after a long period of living and working abroad. Secondly, they provided an opportunity to establish early relationships with key actors in the policy sphere in the hopes of garnering later engagement with the findings, supporting the project's explicit aim to contribute to policymaking in practice. Third, these conversations established relationships and conduits of communication that supported the recruitment of lived experience participants through existing professional networks. Finally, and most explicitly, they helped to shape and refine the lived experience topic guide by identifying areas where stakeholders believed further evidence could support improved policy design and advocacy.

As outlined above, this approach followed a precedent in Canadian homelessness research, where stakeholder interviews have been used to inform topic development, recruitment, and dissemination (Woodhall-Melnik et al., 2018). In this study, these interviews functioned as a scoping phase and information-gathering exercise, rather than an analytical one. Their content was not coded or thematically analysed. These interviews provided background, context, and insight that improved the quality, feasibility and utility of the lived experience fieldwork.

In addition to the standard participant information sheets provided ahead of the interview, at the outset of each interview a verbal briefing was also given. This briefing clarified the nature and purpose of the interviews. Interviewees were informed that their contributions were being sought primarily in order to inform and guide the design of the lived experience interviews, enhance my understanding of the existing policy context in Hamilton and Canada more broadly, and in the hopes that early engagement would increase the utility of the findings for their work, but would not be directly analysed or quoted. Participant consent was secured on this basis. Access to networks and gatekeeping organisations was not explicitly requested, nor expected, but was freely offered and extended in many key stakeholder interviews, particularly with those working within the case study context.

This decision reflected two fundamental commitments within this study. Firstly, to contribute to an evidence base that can inform policymaking and, secondly, to foreground the perspectives of lived experience experts. Collecting interviews that were not analysed was ethically justified in two ways: the first is the alignment of their specific purpose within the study's aims to influence policy in practice, and secondly, by the transparency of communication with participants. All key stakeholder interviewees were explicitly informed of the purpose and intended use of their interview data for the research, thereby establishing a basis for securing their informed consent before conducting each interview. It also respected the distinction between professional and lived experience knowledge, ensuring that the analytical focus remained on the voices of those directly affected by housing precarity and homelessness. The stakeholder interviews, therefore, represent an important but preparatory element of the

study, providing context, relationships, and sensitivity to the field of study rather than contributing to its empirical findings.

The selection criteria for policy stakeholders were flexible. However, they focused on those who translate policy into practice and/or work closely with decision-makers who can reasonably inform policy change within the relevant contexts. Recruitment efforts were not limited to a particular jurisdiction or order of government. Recruitment efforts relied on existing networks, driven by colleagues at CHEC. Based on the connections made, a mix of purposive, criterion, and snowball sampling was engaged in order to ensure a variety of perspectives were included (Moser and Korstjens, 2018). The eleven policy stakeholder interviewees, all based in Canada, ranged from local government employees, to housing sector practitioners, to housing and homelessness researchers, to federal government employees, and leaders from homelessness advocacy groups. All scoping interviews took place via Microsoft Teams and were limited to one hour.[18] The software embedded in Microsoft Teams was used to record the interviews, producing both a video and audio file as well as a written transcript. Transcripts were then reviewed in tandem with the video/audio files in order to correct any errors. From there, transcripts were reviewed to synthesise specific questions and lines of enquiry for the lived experience topic guides. Topic guides were then reviewed with the supervisory team before being finalised.

Approach to interviews

After conducting scoping interviews with industry professionals to provide context and refine the interview approach, individuals most directly tied to the NHS' implementation, those with lived experiences of homelessness and housing need, as well as frontline service staff, were engaged. Of the twenty-seven lived experience interviews conducted, twenty-one were with non-staff participants, and six with individuals currently employed within the housing sector (see Table 5 for a detailed breakdown). This research "view[s]…homelessness [and housing insecurity] as a pernicious injustice requiring urgent policy redress" (Cloke et al., 2000, p. 134). From this view, lived experience participants are considered

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[18] See Appendix 2 for policy stakeholder topic guide.

subject matter experts whose perspectives are desperately needed to address the over-representation of technical experts in informing policy in Canada (Schneider, 2011).

This research also included the perspectives of frontline housing and homelessness staff, following the lead of Weldrick et al. who argued that "service providers, including program administrators and frontline staff are well-positioned to offer insights into the programmatic and operational structure of promising practices, suggest improvements…and identify aspects of housing and shelter that 'work' and 'don't work'" (2023, p. 30). In-depth, semi-structured interviews explored these experiences and NHS policy implementation, seeking participants' perspectives on 'what works' and 'what does not', their recommendations for policy change, and the feedback they wish to provide to policymakers (Smith et al., 2021). Reflecting the value and power of language that has informed this study, qualitative interviews were selected as they "offer an opportunity for participants to use their own words to describe their experiences….and provide flexibility so that participants can guide the discussion of their experiences" (Smith et al., 2021, p. 16).

Table 5: Breakdown of qualitative interviews by type

Interviewee type	Number of interviews conducted
Key policy stakeholder interviews	11
Lived experience – staff	6
Lived experience – non-staff[19]	21

Ethical considerations and preparing to enter the case study field

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[19] Some lived experience interviewees were both frontline staff of housing providers at the time of interview and had themselves previously experienced homelessness and housing need. As such, the term 'non-staff' is used here to be as inclusive as possible to all experiences of interviewees, while allowing distinction between those who have worked within the housing sector and those who have not.

Ethics approval for this study was granted by the University of Glasgow's College of Social Sciences. In order to secure ethical approval, a full risk assessment was conducted for this research. It was noted that the nature of conducting one-to-one interviews, largely in private, could pose some risks for both interviewer and interviewee. I took a several steps to mitigate any risk to me while engaging in fieldwork. Conducting research in Hamilton offered several advantages for risk mitigation. For instance, travel to and from interview locations was largely by private car and most often arranged with family members who live or work near Hamilton. Having both lived and worked in the area, I was well-positioned to identify possible safety concerns and design mitigation procedures where needed.

Further, a lone-working safety procedure was developed to facilitate quick and ongoing communication between me and my supervisors at all points during in-person data collection. Risk mitigation and communication procedures included downloading the SafeZone app; making colleagues, supervisors and family members aware of my location and the details of my time onsite; carrying a fully-charged mobile phone to contact onsite colleagues, supervisors or emergency services as needed; and providing the supervisory team and onsite colleagues with my mobile phone number as well as the contact details of my step-parent, who works within the city. The majority of interviews were conducted in residential buildings where onsite staff were present. The remainder were conducted in semi-private public spaces, particularly libraries in central Hamilton or at the McMaster University campus.

During the process of securing ethical approval, it was noted that interviews may pose potential risks to the psychological and emotional well-being of interview participants. While the topic guide questions primarily focused on housing and homelessness challenges being faced in Hamilton and the efficacy of policy interventions to remedy them, rather than directly inquiring about individual experiences, homelessness has well-rehearsed links to a variety of personal challenges (Aleman, 2016; Fitzpatrick et al., 2013; Morton et al., 2020; Piat et al., 2014; Strobel et al., 2021). It was therefore likely, or at least conceivable, that discussions of homelessness and housing need would include disclosure of sensitive issues and experiences, which could cause distress for participants. As

such, I felt that securing ongoing consent was particularly important. Participant information sheets were provided to each interviewee, tailored to lived experience experts directly. While these sheets endeavoured to outline all key points of the interview process in plain language, I still felt it important to provide a briefing of sorts at the outset of each interview. This briefing explained again the purpose of the research, the rights of participants, underscoring in particular their ability to halt or pause the interview at any time with no explanation, and reiterating that doing so would not risk their access to the compensation offered, outlined below, for their time.

There were several occasions when participants shared difficult experiences. In so doing, participants did not necessarily appear to be emotionally affected. On occasions where sharing these stories did come with a change in tone or emotionality, participants were asked if they would like to stop the interview, change the subject, move on to another question, or take a break. In support of securing ongoing consent, at these intervals, interviewees were reminded that they could opt out of answering certain questions or stop the interview at any time without providing a reason and without risking the voucher offered for their time. No one opted to stop or pause the interviews. In fact, on one occasion, a participant, having started to cry, noted that she wanted her feelings captured in the interview, arguing that it was important for policymakers to understand the significant emotional impact that the experiences of homelessness she shared had on the people living through them.

As outlined above, being reflexive about my positionality is imperative. I am immensely grateful for the honesty and vulnerability that participants brought to this study on numerous occasions. On many occasions, when sharing difficult experiences, interviewees often offered a joke or other quip in tandem with their re-telling. I recognised this tendency in my own communication style, and greatly respected the levity that interviewees brought into this study. While following the protocol above closely, in moments where interview discussions became difficult or emotional for participants, I also offered words of reassurance and encouragement. I often thanked participants for the stories they shared, and on one occasion in particular, reassured a mother of her strength and resilience in getting through harrowing circumstances. To me,

while arguably changing the interviewer-interviewee dynamic slightly, this response felt human and honest. There are undoubtedly power dynamics involved in any interview process. However, I went to great lengths in the way I referred to myself (always a student, not a researcher) the way I dressed (informally, often in the very typically Canadian casual 'athleisure' style), and in purpose (noting that I was keen to speak to people with first-hand knowledge who were 'best placed' to inform policy) in firmly situating lived experience participants as subject matter experts. As such, I approached these interviews as discussions, with participants leading me and us working together to try to change policy.

The University of Glasgow allows for small tokens of appreciation to be provided to research participants. This study's interviewees, as outlined above, are understood to be critical to the policymaking process. As such, it was imperative to compensate participants for their time and contributions to the study. I believe that "disadvantaged participants have as much right as non-disadvantaged participants to spend their income as they wish" (Burns, 2020, p. 108). Based on this principle, my preference was to provide cash compensation for interview participants to allow for the greatest flexibility possible in how funds were spent. However, it was made clear that cash was not a viable option due to the University of Glasgow's policies, which were further complicated by the international locus of the interviews. As such, vouchers were provided to participants in Canadian funds. The first round of fieldwork offered $25CAD Amazon vouchers. While these vouchers provide a degree of flexibility, it was noted that this is not an ideal option for individuals who may be experiencing housing precarity. For the second round of fieldwork, remaining Amazon vouchers were offered alongside $25CAD Tim Hortons gift cards, which, while offering less choice to participants in the goods they can acquire, do not hinge upon a delivery service and therefore a fixed address.

No financial compensation was provided for policy stakeholder interviews, as participants of scoping interviews largely provided their time during working hours, and always by virtue of their position/employment within the housing and homelessness sector. Compensation was offered to frontline staff. This decision was taken for two reasons. Firstly, this decision was based on the often-

precarious financial situations that frontline staff across the housing and homelessness sector often face. A 2019 report indicated that median earnings for those in Canada's homelessness support sector were less than the overall median earnings of Canadian workers and that one in ten of these sector workers were low-income (Toor, 2019). Secondly, staff often used their lunch break or other downtime to participate in the research, rather than speaking to me during otherwise paid working time. Some frontline staff declined to accept compensation, however. This decision was left to their discretion.

Logistics: interview structure, topic guide, recruitment and data analysis

As outlined above, semi-structured interviews were selected as they allow participants to relay their thoughts and experiences in their own words (Weiss, 2004). The scope and number of interviews were necessarily limited by the practicalities of time (with international travel required to conduct research) and finance (as participants were all compensated for their time using funding from my research and travel grant allowance). However, within those constraints, the study aimed to achieve data saturation, at which point no new themes emerge during interviews (Lincoln and Guba, 1985; Smith et al., 2021). As with the policy stakeholder interviews, a mix of purposive, criterion, and snowball sampling was engaged in order to ensure a variety of perspectives were included (Moser and Korstjens, 2018). The selection criteria for these interviews were intentionally broad. Individuals with experiences of homelessness or housing need were invited to participate, with these definitions set by the individuals themselves. Specific demographic information was not collected. It is recognised – and well evidenced – that certain groups are over-represented in rates of homelessness in Canada (Gaetz and Dej, 2017). However, the relatively small scope of the study creates limitations in its generalisability for all groups, let alone for the particular subgroups or demographics represented therein that may face specific pressures or structural disadvantages. Instead, as outlined above, the study sought to achieve saturation of themes. In the end, twenty-seven lived experience interviews were conducted over the two fieldwork sessions.

The success of the recruitment efforts for this project was significantly bolstered by the extensive connectivity to the Canadian housing system provided through colleagues at CHEC and the primary supervisor's network as Director of the UK Collaborative Centre for Housing Evidence (CaCHE). Existing relationships with and within CHEC supported the initial recruitment efforts for policy stakeholders. These individuals – and their extended networks – were equally integral to the subsequent lived experience interview recruitment efforts.

For the first round of fieldwork collection, lived experience recruitment efforts were largely coordinated through the networks offered by these policy stakeholders. Introductions were generously made to the housing sector, and through these staff, to the buildings in which interviews were conducted. With the support of frontline staff, interview dates and times were agreed. From there, recruitment posters were generated by the researcher and posted by staff in lobbies and on community boards in each respective building.[20] In parallel, a project website, listed on the recruitment posters, was created to provide further details about the project and contact information for the researcher. From these recruitment efforts, interviews materialised in one of two ways. The first, and primary, way was on an ad hoc basis. I spent time onsite in buildings, struck up conversations with residents and staff, and mentioned the study. Some residents, having read the posters, approached me to be interviewed. Other times, I asked at the end of a casual conversation if individuals were interested in participating. The second means of scheduling interviews, still based on the posters and website, was through email. On two occasions, individuals reached out to me to say they would like to participate. We corresponded by email, using my university-issued student account, to agree on a time and place for the interview, either onsite at one of the buildings I was slated to work in or in a community space. One of these interviews led to a second community-based interview, as the participant encouraged her friend, who had different experiences of housing need, to participate as well.

Each of the interviews was recorded using Microsoft Teams. Using my mobile phone and the Teams application, I joined a meeting with myself for each interview, using my university-issued student account. Aided by a tiny

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[20] Please see Appendix 4 for a sample recruitment poster.

microphone that improved the audio quality (and equally served as a conversation starter and ice breaker), audio files and transcripts were auto-generated by the software. At the end of the first fieldwork session, eleven interviews were conducted, of which two were with frontline staff. Upon my return to the UK, each of the interview transcripts was reviewed and refined, while listening to the corresponding audio file in order to correct errors and omissions in the auto-generated files. While formal analysis of these interviews did not take place until after the second fieldwork had concluded, this process of editing allowed for minor corrections to be made to the topic guide[21] to enhance the approach for the second round of fieldwork.

For the second round of fieldwork collection, a different recruitment approach was taken in order to diversify the perspectives reflected in the interviews. Planning for this round of fieldwork was admittedly more difficult than the previous trip. Initial contact was made with a homelessness service provider in the city centre. After an initial email exchange and Teams call, it was agreed that I could spend some time onsite with staff and volunteers in the hopes of securing interviews with service users. However, after a period of quiet and unanswered emails, I had to abandon this approach and secure alternate gatekeeping organisations with which to speak.

A personal contact was immensely helpful in identifying a network with which I could connect. I was introduced to a supportive housing provider, who agreed their team would speak to me via a Teams call about the project. They immediately agreed to let me work with their staff and residents. Initially, I sent the participant information sheets and topic guides alongside a draft recruitment poster. Staff were immediately helpful and receptive to the study and the recruitment approach. Travel dates were agreed. Upon arriving in Hamilton, I met initially with onsite staff to outline the schedule for the interviews. They had largely coordinated my time across their properties, allowing me to speak to residents with different perspectives and in different communities within Hamilton. We agreed on times and dates that I would spend onsite in each space. In contrast to my 'ad hoc' interviewing experience during

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[21] Please see Appendix 2 for topic guides.

the first round of fieldwork, appointments had been pre-set with residents who had signed up through onsite staff to speak with me.

This structured approach resulted in more interviews and less downtime than I'd experienced in the first round of fieldwork. The long days and back-to-back schedule tested my capacity as a researcher in ways I had not anticipated. By the end of each interview day, I felt depleted emotionally and intellectually. I spent evenings between these days in the field writing a few fieldwork notes and largely sitting in the silence offered by the very rural accommodation provided by my family. Helpfully, the flow of interviews slowed over the course of my days in the field, which lessened the mental burden and load required. During the second round of fieldwork, fifteen interviews were conducted, of which four were frontline staff.

Having learned from the transcription process following my first round of fieldwork, a slightly different approach was taken. Teams was used to record meetings in the same way, with audio and word files generated automatically. Instead of the (exceptionally time-consuming) process of cleaning and refining what were often quite error-riddled transcripts, I engaged with a programme called Otter.Ai at the recommendation of my supervisor. This software is General Data Protection Regulation (GPDR) compliant.[22] Further, it anonymises user data before training its models in order to ensure users are not identifiable (Otter.ai, 2025). Using this more sophisticated transcription software, I imported the audio files generated by Teams. While these transcripts still required review in order to ensure their accuracy, they contained far fewer errors than the Teams equivalent and made the process of reviewing much faster.

In order to protect the identity of interview participants, all names and identifying information were redacted from the transcripts before they were finalised, printed for analysis, and saved to the appropriate repository for storage and future use. In addition to removing names, all identifying features such as peculiar phrases, lengthy descriptions of life events and the specifics of

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[22] The General Data Protection Regulation (GDPR) is a European Union law governing how personal data is collected, used and protected. The equivalent, UK GDPR, is based on European legislation and applies in the United Kingdom, where this data was processed.

personal stories were also redacted. While these redaction decisions were at the discretion of the researcher, a framework for redaction was drafted and agreed[23] with the supervisory team in advance of conducting this process.

In total, twenty-seven lived experience interviews, of which six were frontline staff, were included for analysis. Data analysis began once all the interview transcripts were edited, corrected, and appropriately redacted. Transcripts were thematically analysed according to Braun and Clarke's (2006) phases of inductive thematic analysis. This process adopted a recursive approach, with each transcript being actively and repeatedly reviewed. Handwritten notes, highlighted text excerpts and post-it notes were employed to note interesting and recurring aspects of the data items, demarcate, and code patterns, and sort by theme. While digital programmes like NVivo could also have been engaged in support of this iterative process, and may have represented a time-saving in terms of the person hours required to complete the task, the tangible, paper-and-markers-in-hand approach allowed for a more immersive and visual experience for me as a researcher. Scratching notes in the margins of interviews and colour-coding and re-coding post-it notes became part of the research process and allowed me to examine the interview data from a number of angles in a manageable and buildable way, as further outlined below.

In practice, this approach manifested in the following way: all transcripts were printed, with the Lived Experience (LE) participant number noted at the top of each package. I read and re-read each transcript, initially in sequence, and then at random to try to avoid becoming fatigued at the same point in each review. Highlighters were used to denote certain sections of text or themes. Copious notes were taken in the margins. At the same time, a notebook sat to the left of the printed transcripts (I am left-handed) in which I took what I deemed 'macro notes', that is, broad themes that started to emerge, questions for later enquiry or follow up, fleeting thoughts, and 'notes to self' for later. This process was repeated several times.

Once I was familiar with the data and relatively assured that emerging themes had been identified, I began synthesising the data. This process required me to

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[23] See Appendix 5 for this framework.

painstakingly review each transcript, copying word by word relevant quotes into a Word document under a series of headings and subheadings, corresponding to these emerging themes. For instance, as I combed through the hundreds of pages of data, every time a quote or note relevant to tent encampments arose, I typed the interview quote, verbatim, into the corresponding section in the Word document, attributed it accordingly: (LE participant XX, p. YY) so that it could be located again, and moved onto the next piece of text. This process left me with 122 pages of notes, over 65,000 words of key passages and quotes, sorted by theme. However, these themes were not in any sensible order, nor had their interaction with or relation to each other been identified. For that, I needed my post-its.

In order to translate the hundreds of themes and subthemes into a coherent narrative (or series of narratives), I used post-it notes to help conceptualise, rank and sort the themes and ideas that emerged from the data. Each theme, subtheme, point and concept were assigned a brightly coloured square of paper, which was then stuck haphazardly onto a white board in my living room. Once assigned a post-it, these themes made their way onto the board, whether in a designated space from the outset, or whether parked in a 'I'm not sure' section, which eventually became the blank wall adjacent to the whiteboard. Over the course of the next days – and weeks – I studied the white board, moving post-its back and forth, initially grouping them into main categories, which were denoted with a black marker on the whiteboard, subcategories, and eventually, into trailing lines of post-its as hierarchies became clear (see Figures 5 and 6, below).

Once the post-it flow had been established, I created a wireframe (see Figure 4) in a Word Document, with a bullet-point list of each theme and subtheme in order. From there, I restructured my 'key passages' databank of quotes and phrases to match that wireframe. Finally, I reviewed these key passages and the flow between them in order to create chapters and sections that presented these findings in a coherent way.
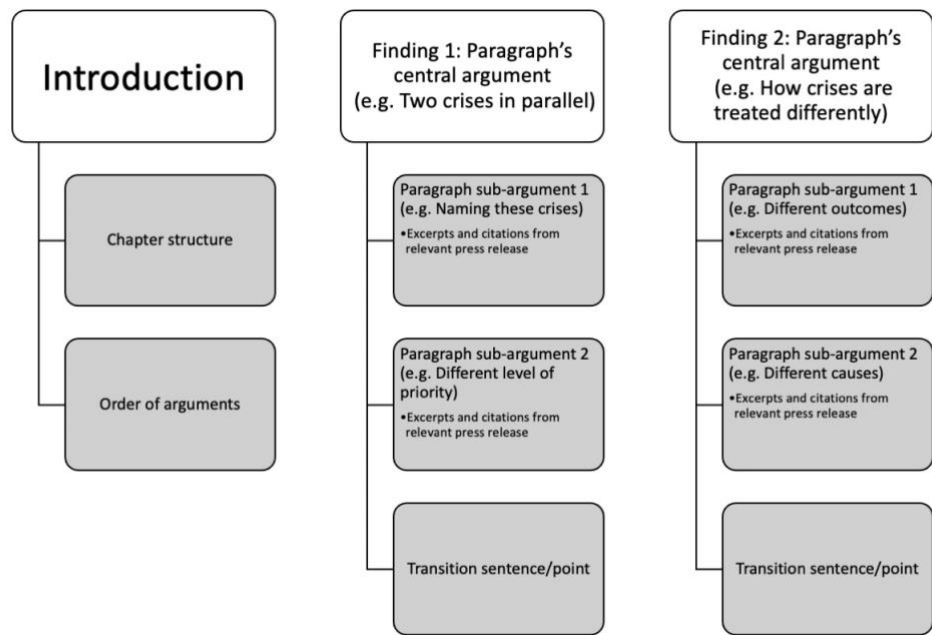
Figure 4: Example of structure, findings wireframe

While this process was, in a sense, reviewed with the supervisory team both informally through discussion at meetings and formally through the review of draft findings chapters, it is evidence of the subjective nature of research in general and this study in particular. Aligned to the framing literature, outlined above, that emphasises the power of creating narrative and 'making sense' of reality (Entman, 1993; Goffman, 1986; Rochefort and Cobb, 1992), this process of data analysis was entirely influenced by my understanding of the data collected and shaped by how I identified patterns and moreover, how I chose to thread together the emerging themes into a coherent narrative, which in this case, was constructed with the explicit aim to influence policy in practice.

Figure 5: Early in the post-it process

Figure 6: The post-it process as it developed

5.6   Conclusions

This chapter introduced the impetus for this research and outlined the theories, concepts, and philosophies that underpin its design. It explained that the study was developed with the explicit aim of informing housing policy in Canada. Central to this approach is attention to the role of problem framing and the ideological assumptions that shape policy decisions. The chapter clarified that, although the research draws on insights from weak social constructionism, it does not adopt a fixed epistemological position. Instead, it takes an intentionally broad and non-rigid stance that considers both the material realities of homelessness and the discursive and political processes through which these realities are interpreted and governed. This flexibility supports an approach that is theoretically-grounded while remaining practical and responsive to the aims of the study.

This theoretical positioning also allowed the research to combine two complementary methods of analysis. Together, these methods made it possible to examine housing need and homelessness in Canada explore the gap between the federal framing of these issues and the realities described by lived experience experts.

The chapter also emphasised the importance of reflexivity, given the centrality of language, interpretation and political positioning to this research and the researcher. It outlined my personal and professional relationship to the subject matter and to the context of Hamilton, and reflected on how these experiences shaped the study. It also addressed the ethical, practical and emotional considerations involved in conducting the fieldwork, particularly those relating to consent, safety, compensation and the treatment of participants. These decisions were not merely procedural but rather integral to the methodological principles guiding the research.

Finally, the chapter described the processes of data collection and analysis, from recruitment and transcription to the iterative and purposely analogue approach used to analyse the qualitative material. This included extensive coding by hand, margin notes and close engagement with printed transcripts, ensuring that the findings remained grounded in the words and experiences shared by participants.

This chapter has therefore demonstrated how the methodological approach supports the aims of the study and its conceptual foundations. It provides the basis for the next four chapters, which present the findings from each method and examine how housing and homelessness are constructed in federal discourse and experienced in practice.

6 Constructing the problem

6.1 Introduction

This chapter outlines the findings of the discourse analysis of Canadian Government press releases over the defined period. It does so in service of the first research aim, which endeavours to identify and explore the problem framing of Canada's housing and homelessness challenges and the ideological presumptions upon which they are built. It will begin by outlining the general shape of the press releases within the dataset for context. Then, it will unpack the framing of Canada's housing and homelessness crises, which it argues are both implicitly and explicitly constructed as operating in parallel to, rather than intertwined with, experiences of homelessness. From there, the next chapter will explore the ideological foundations on which these frames are constructed and consider the 'thick' language used to create, reinforce, and facilitate these constructions. Finally, the effect of these framings will be explored.

Ultimately, Canada's housing challenges are constructed as a national, solvable crisis for which the causes and solutions are known, and urgent action has been taken to address. In contrast, homelessness is relegated to the background, constructed to be a nebulous, as-yet-unknown series of community-based and individual challenges for which only vague solutions are offered. However, important exceptions to this problem framing, centred on 'deserving' groups, demonstrate the Government's ability to recognise system-level drivers of homelessness. This limited recognition suggests the Government's unwillingness to consider structural drivers of homelessness for broader populations is a political choice rather than a lack of understanding, as is implied in the dataset. Before exploring these framings in greater detail, the next section will describe the dataset itself and the structure and contents of the press releases analysed.

6.2 The shape of the data

As outlined in the methodology chapter, Bacchi's 'What's the Problem Represented to be' framework (WPR) (2012) guided the discourse analysis of federal press releases. Over the data collection period from 1 September 2023 to

20 June 2024, 179 releases were issued with the keywords "national housing strategy", "affordable housing" and "homelessness." Of these, 175 were included for analysis. The remaining four were issued by agencies outside the federal government and therefore, were excluded from analysis.

The press releases within the dataset commonly announced a particular project or funding agreement, though not exclusively. The releases generally followed a standard structure. The body of text begins by outlining the most salient points of the project or announcement, followed by more detailed information. Then, a series of quotes is included from relevant officials. These almost always include a representative from the federal government, often the housing minister during the time of data collection, The Honourable Sean Fraser. Other federal officials are often quoted, either on behalf of or in addition to the Minister. These are followed by quotes from outside agencies and lower levels of government as relevant. Finally, releases contain a series of bullet points with pertinent information about the project, funding, partners, programme, and the National Housing Strategy (NHS) more broadly as is relevant to the information being released.

All of these component parts were included in the analysis, with the exception of quotes submitted from individuals outside of the federal government. While vetted and therefore endorsed by the federal government, these quotes were excluded as they are argued not to represent the direct federal framing of Canada's housing and homelessness challenges.

Quotations from press releases are cited in the following format: "quoted text" – [press release number] – [title] – [date]. This format has been adopted as the title of each press release provides details of projects and contextual cues as to the intended framing of the announcement. The full list of press releases, listed by number, is outlined in Appendix 1. With this general structure of the data in mind, the following section examines the overarching framing of Canada's housing and homelessness challenges and the divide constructed between them.

6.3 In parallel, not in tandem

Fundamentally, the dataset constructs Canada's housing and homelessness challenges as occurring in parallel: these are two distinct issues unfolding at the same time, but they are not positioned as causally or structurally connected. Housing challenges are consistently framed as a national crisis of affordability, supply, and access. Conversely, homelessness is constructed as a separate, ambiguously-defined social issue. The two are not directly linked; rather, they are treated as separate challenges, with different causes, stakeholders, beneficiaries, and vastly different policy interventions under the NHS to address them.

There is a clearly named "housing crisis," which is argued to be occurring at the same time the nation is experiencing challenges relating to homelessness:

> *"With this current housing crisis Canada is facing, Round Five of the HSC will increase Canada's capacity to provide more housing for Canadians in a better, faster, and more cost-effective way. In parallel, to ensure we end chronic homelessness, we are working directly with communities to help address the needs of the most vulnerable Canadians"* – PR151 – "Government of Canada launches Round Five of the housing supply challenge and announces funding for action research – Nov 08 2023.

The quote above helpfully exemplifies this divide and makes explicit the Government's framing of the 'parallel' positioning of these challenges. The language used throughout the dataset, alongside the fundamentally different problem framing for housing relative to homelessness, serve this divided construction:

> *"Helping Canadians who can't afford a home by building more affordable housing for students, seniors, persons with disabilities, equity-deserving communities, and eliminating chronic homelessness in Canada"* – PR32 – "Making the housing market fairer for renters and first-time home buyers" – May 03 2024.

In many cases, like the quote above, 'eliminating chronic homelessness' is listed in sequence with the activities related to the housing crisis. However, the two

sentences, structurally adjacent in the paragraph's structure, are not *necessarily* directly linked. In other passages within the dataset, connective language, like 'that is why' or 'so that', is engaged to specifically, directly link two independent sentences together. Instead, the passage above alludes to some connectivity between these two clauses, given their proximity, but leaves it to the reader to link the two.

This absence of connective language is not simply grammatical pedantry, but arguably reflects the broader framing and structure of NHS programming. The absence of connecting language fails to tie the increase of housing supply directly to eliminating chronic homelessness in the passage. This linguistic divide, until recently, was mirrored in the governance structure of the National Housing Strategy. As outlined in previous chapters, Reaching Home, the homelessness strand of the National Housing Strategy, until March 2023, resided under the jurisdiction of a separate department, initially Employment and Social Development Canada and subsequently Infrastructure Canada, while the remainder of the Strategy's programmes were administered by the Canada Mortgage and Housing Corporation (CMHC).

This divide is a critical aspect of the framing of housing and homelessness, which are constructed very differently within the dataset. As such, this chapter will now consider the shape of Canada's housing crisis, examining its locus, stakeholders, problem diagnosis, and prescribed solutions. Then, it will consider the ways in which the dataset engages with the challenges relating to homelessness across the country.

6.4 Taking shape: Canada's housing crisis

Canada's "housing crisis" is a named set of issues which are clearly defined, afforded urgent intervention and considerable resource, and, in many cases, targeted at specific portions of the Canadian population. In exploring the construction of Canada's housing 'problem frame,' this section will first outline the Canadian Government's definition of its housing problems. From there, it will consider how this frame has been constructed. It will examine who 'owns' the crisis, the roles and responsibilities of each order of government, who is

understood to be feeling the effects of the crisis, and the beneficiaries of policy interventions. From there, it will outline its causes as identified within the data. Lastly, it will consider the silences within this problem framing before turning to consideration of homelessness.

> *"Canada's housing challenges are serious, complex and urgent, but they are solvable"* – PR31 – "Rallying together for housing: CMHC 2023 annual report" – May 06 2024.

The quote above exemplifies the Canadian Government's overarching framing of the housing crisis: it is a serious and time-sensitive matter, but its causes are known and can be solved:

> *We are using every tool at our disposal to deliver housing without delay – because we want to make the dream of homeownership a reality for younger Canadians"* – PR39 – PMO – "Canada's housing plan" – Apr 12 2024.

In the case of the housing crisis, beneficiaries are consistently afforded clarity and urgency of action. This priority is evident in the excerpt above, which underscores the level of policy attention and priority given to urgently addressing the causes of the crisis to protect a particular group from feeling its effects.

Ownership, leadership and responsibility

Stone argues that different policy choices will locate the burden and responsibility for reform differently (1989, p. 296). One key element of constructing the 'housing crisis problem frame' is to establish the 'level' at which the crisis exists and, based on this construction, set out who 'owns' it. Within Canada's federalist structure, there is no clear jurisdiction over housing. As such, the responsibilities and roles for addressing the housing crisis are not self-evident. Perhaps reflective of this lack of clarity, as is often intimated within the dataset, the federal government asserts that a "Team Canada"

approach is needed to address housing challenges with input and resource from all orders of government:

> *"We need a Team Canada effort to tackle our national housing crisis – getting every partner on board and getting more homes built. That means every order of government coming together"* – PR43 – "Unlocking housing construction and launching Canada Builds – Apr 03 2024.

As outlined in the quote above, the housing crisis is recognised to exist at a national level. The use of possessive language clarifies who 'owns' these challenges; it is "*Canada's* housing crisis" (emphasis added). The federal government prescribes itself a leadership role, engaging with language that suggests it has the agency, through programmes under the NHS, to effect change and improve the conditions for constructing new homes:

> *"Through the Housing Accelerator Fund, our government is helping to remove barriers, encourage building and simplify the construction of new homes. Municipalities like Riverside are responding with action to the housing crisis facing our communities and the federal government is stepping up with support"* – PR7 – "Helping build more homes, faster in Riverview" – Jun 24 2024.

The quote above exemplifies the roles for two orders of government as frequently defined in the dataset. Despite retaining the agency to effect change, the federal government clarifies that municipalities are responsible for taking "action" on the crisis, with only "support" from the federal level. Indeed, despite their limited capacity to raise funding for housing development and lack of jurisdiction over social policy (afforded to the provinces), municipalities bear much of the responsibility for delivering housing under the NHS:

> *"Municipality is paving the way for the homes they need to tackle the housing crisis"* – PR61 – "Helping build more homes, faster in West Hants" – Mar 12 2024.

The 'supporting' role played by the federal government typically takes two forms. The first is through the provision of financial resource and the second is by driving and directing the ways in which it is put to use. In particular, with the launch of the Housing Accelerator Fund (HAF), the federal government has restricted access to funding to only communities that adopt its parameters for housing policy and by extension, accept its diagnosis of Canada's housing problems. The dataset makes reference to these qualified partnerships:

> *"The Fall Economic Statement also outlined the federal government's commitment to leverage this funding to encourage provinces and territories to develop ambitious housing plans that serve the needs of Canadians and the communities they live in"* – PR84 – "Building more middle-class homes in British Columbia" – Feb 20 2024.

In both de facto and de jure ways, provinces and territories are, broadly speaking, the 'housing middle men' between the federal government and municipalities, which fall under provincial jurisdiction. As outlined above, this positioning is broadly upheld within the federal problem framing in the dataset.

The federal government, having framed housing challenges as a 'national' crisis, ascribes to itself a leadership and directive role addressing them. However, despite retaining the agency to direct responses and positively effect change, federal framing firmly situates responsibility for the delivery of housing under its NHS programmes to lower levels of government, particularly municipalities. The following section will outline the other stakeholders within this framing, considering who is understood to be facing housing challenges mostly acutely and who is purported to benefit from interventions under the NHS.

Target populations

Mirroring the clarity with which the federal government allocates responsibility for housing policy and development, the cohorts experiencing housing challenges – and from there the prospective beneficiaries of NHS interventions – are also readily identified. Arguably, the groups in receipt of the greatest attention and support within the dataset are reflective of a 'deservingness heuristic'

(Doberstein and Smith, 2019; Petersen et al., 2011), further outlined below and in the following chapter, in which mainstream Canada and particularly sympathetic groups are prioritised:

> *"The Government of Canada is supporting the middle class – and housing is key to that work"* – PR82 – "Building more homes Canadians can afford in Edmonton, Alberta" – Feb 21 2024.

Though it is recognised within the dataset that increasing swaths of the Canadian public are feeling the pressures of increasing housing costs, there are particular cohorts understood to bear the brunt of the crisis. These groups, labelled for the purposes of this research to be 'target populations' for the NHS and federal government, can be as broad as 'middle class Canada' but are more often specific groups like seniors, families, and young Canadians, in particular, Millennials and 'Gen Z':[24]

> *"It's too hard to find an affordable place to rent, especially for younger Canadians. That's why in Budget 2024, we're taking action to protect renters, make the rental market fairer, and open new pathways for renters to become homeowners"* – PR47 – "Fairness for every generation" – PMO – Mar 27 2024.

Evidence of the privileged position held by some cohorts of young Canadians (in particular those for whom homeownership is, eventually at least, a viable prospect), the above quote indicates the impetus behind the federal government's refreshed involvement with rental policy, having set out its plans to increase rental protections and deal with instances of renovictions.[25] While some of the language relating to these increased protections speaks about the loss of affordable rental housing generally, these challenges for young Canadians are centralised within these press releases. Targeting this particular group

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[24] Millennials and Generation Z (shortened to 'Gen Z') are generational cohorts. Millennials are those born between 1981 and 1996. Generation Z includes those born from 1997 to 2012 (Dimock, 2019).
[25] Renoviction is a "colloquial term used to describe an eviction that is carried out to renovate or repair a rental unit. The practice of renovictions occurs when a landlord in bad faith undertakes legal renovations or uses the proposal of renovations to evict a tenant from their unit in order to rent the unit at a higher price with or without improvements" (Enterprise Canada, 2023, p. 3).

backgrounds a significant – and struggling – cohort of lifetime renters on fixed incomes for whom exiting this tenure in favour of homeownership is unlikely to be fiscally feasible at any juncture. Housing prices in Canada rose by over 230% between 2000 and 2019, and as of 2016, 27% of renters still live in "unaffordable or substandard housing" compared to only six per cent in the ownership cohort (Zhu et al., 2023, p. 1861). Therefore, this de-prioritisation across NHS programming arguably reinforces the notion, as will be discussed further in the following chapter, that 'deservingness' governs NHS interventions more firmly than the acuteness of housing need.

Another centralised mainstream group, the needs of families are also prioritised within the dataset. This framing, as evident in the quote below, clarifies the difficulties this particular demographic is facing in relation to housing:

> *"families are finding it difficult to get a good place to settle down"* – PR32 – "Making the housing market fairer for renters and first-time home buyers" – May 03 2024.

Further, as in the quote below, this framing clarifies their priority position within the Government's response to the housing crisis:

> *"Our partnership with St John's will help build more homes, faster, at prices working families can afford"* – PR58 – "Helping build more homes, faster in St. John's" – Mar 14 2024.

The framing outlined above for 'families' and 'young Canadians' broadly extends to other deserving groups like seniors. Their housing challenges are foregrounded in data, the causes for which are clear, and the actions taken are both definitive and urgent. In short, specific 'target' audiences take centre stage in the framing of the 'victims' of the housing crisis within the dataset and, resultantly, are constructed to be the primary beneficiaries of government support. As will be further discussed in the following chapter, the impact of this framing is significant: the NHS arguably echoes this prioritisation in its resource allocation and programme design. Turning back to Entman's (1993) notions of the four

fundamental characteristics of frames, the next section explores the 'diagnosed causes' of Canada's housing challenges as constructed in the dataset.

Building more homes, faster

One of the most frequently recurring passages within the dataset, "building more homes, faster," often served as a title for press releases as well as appearing in the body of texts. It is reflective of the Government's diagnosis of Canadian housing problems and informs much of its subsequent response. Most basically, the federal problem framing of Canada's housing crisis rests on key diagnoses: the supply of housing is insufficient, administrative burdens and the existing approach to housing construction are slowing new development, public land use and allocation are inefficient, and foreign speculation in the market is driving up prices. Ultimately, Canadian housing is increasingly unaffordable, particularly for the deserving groups as outlined above. As will be discussed in the following chapter, this problem framing arguably reflects the neoliberal ideological influences that have arguably shaped the NHS, side-stepping any widescale problematisation of Canada's market-driven housing provision. Instead, it focuses on discrete, incremental policy levers which focus on "market solutions" – like "discouraging foreign investment and encouraging the market supply of affordable housing" (Zhu et al., 2023, p. 1883) – which can be engaged to incentivise or slightly amend market provision to the benefit of largely mainstream Canada:

> *"The cost to build homes in Canada is too high, and the time it takes to finish projects is too long. To help solve these challenges, and to help build homes middle-class Canadians can afford, the federal government is partnering with the Province of British Columbia on the recently announced BC Builds Initiative"* – PR84 – "Building more middle-class homes in British Columbia" – Feb 20 2024.

Beyond defining the need to increase the volume and speed of supply, the federal government's problem diagnosis further extends to the identification of the barriers to doing so. It zeroes in on the processes and procedures holding up

the creation of new, largely market supply and their impact on the cost of both developing and eventually purchasing housing:

> *"We've already taken bold action to build more homes, faster, improve access to housing, and make homes more affordable – and we know there is more to be done. That means cutting red tape to fast-track construction"* – PR45 – "Growing communities and building more homes, faster" – Apr 02 2024.

Centrally problematised within the dataset is the 'status quo' approach to delivering new housing. Helping to construct this problem frame, the Canadian Government launched the HAF, which it bills as "an acknowledgement that the status quo is no longer sufficient' (PR44 – "Helping build more homes, faster in Watson Lake, Dawson, Carmacks and Haines Junction" – Apr 02 2024). The HAF supports "transformative" approaches to increasing supply, often embedded in language about "eliminat[ing] barriers to building the housing we need" (PR4 – "Helping build more homes, faster in Tobique and Bilijk First Nations" – Jun 27 2024). The defined barriers are varied, but largely focus on administrative 'red tape' that slows the process for new development. Reducing such barriers includes expediting planning approvals and digitised application portals, as well as increasing the density of housing built.

The dataset also cites the inefficient use of government-owned lands and the negative impacts of foreign speculation in the housing market as two contributing factors to Canada's housing challenges. Importantly, these two issues are tightly ring-fenced to a particular part of the housing system:[26]

> *"Right now, governments across Canada are sitting on surplus, underused and vacant public lands, like empty office towers or low-rise buildings that could be built on. By unlocking more public lands for housing, we can lower the costs of construction and build more homes, faster, at*

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[26] Borrowing from Pomeroy, 'housing system' is understood to "capture the concept of a set of activities that include market-based as well as non-market activity; the latter including public sector roles and outcomes in both housing and homelessness, as well as the activities and outcomes in the community-based social-affordable sectors" (Pomeroy, 2021c, p. 1), with note that the 'housing system', then, is a much broader concept than the 'housing market.'

prices Canadians can afford" – PR37 – "Building homes on public lands" –
PMO – Apr 24 2024.

Largely reflective of the overall problem framing of the housing crisis, the
Government purports to mitigate these issues with discrete interventions to the
housing market without considering wider challenges with or disruption of the
overall system. Interestingly, while the quote above reflects the public-only
consideration of land values and use, the dataset contains implicit recognition of
the impact of private land value on housing affordability:

> *"Leasing public lands as opposed to selling them off so public land stays*
> *public and affordable homes stay affordable"* – PR37 – "Building homes on
> public lands" – PMO – Apr 24 2024.

While the framing above implicitly points to the impact of private land value on
the affordability of housing, it does not explicitly name this challenge, nor does
it explore mechanisms to tackle private land values in order to drive down
housing costs. Given that circa 95% of housing in Canada is built by private
developers (Redden et al., 2021, p. 18), and the "vast majority of housing" is
owned and operated in the private sector (Pomeroy, 2021c, p. 3), this framing,
like the other barriers cited above, ensures a focus on only certain elements of
the housing system. It redirects problem diagnosis away from consideration of
the efficacy of market-driven housing provision and any notion that the system
may be failing, at least for some Canadians. This framing readily ignores the
evidence base that suggests Canada's housing market has demonstrated, over
decades, its inability to provide enough affordable housing for Canadians (Gaetz,
2010; Hulchanski, 2009; Zhu et al., 2023).

Problem framing functions in much the same way as a frame around a picture:
"attention gets focused on what is relevant and important and away from
extraneous items in the field of view" (Rochefort and Donnelly, 2012, p. 192).
The problem framing of Canada's housing crisis rests on clearly defined causes
with implicit and explicit target populations. It is understood to be nationally-
occurring and, while in need of a "Team Canada" approach to intervention, is a
"solvable" issue. This problem framing relies on the discrete problematisation of

some aspects of the housing market, while sidestepping any macro-level consideration of the housing system itself. It is with the intention to examine what has been rendered 'extraneous' in this framing of Canada's housing crisis that the next section ventures, arguing the silences within the government's construction bear as much weight as the causes that are clearly articulated within the data.

Silences

As suggested above, the federal government's problem framing heavily relies on 'silences.' These silences are arguably engaged in the service of framing that looks to avoid problematising neoliberal, market-driven systems in Canadian policy and society, as will be further discussed in the following chapter. As outlined above, discourse disregards issues like private land values and the limitations of market housing to deliver affordability. Additionally, despite its recognition of the need to increase the supply of 'affordable' housing and the challenges in joining the property ladder for first-time buyers, the barriers to restoring affordability presented by house values in the current market are not problematised. Given that experts have argued house prices would have to fall significantly across Canada to restore affordability (Alberta Central, 2024; Lord, 2025), this silence is indicative of the Government's unwillingness to acknowledge that significantly reducing property values for those currently on the property ladder will be needed in order to address the ongoing crisis.

Similarly, while there are nods to generational inequalities, acknowledging that the paycheques of young Canadians "don't go as far as they used to," the dataset does not directly tie together stagnating income rates and rapidly increasing housing prices, nor does it problematise income rates, in particular for those on minimum wage or income assistance programmes. This absence is particularly concerning as Canada's housing market is "among the most unaffordable, with a top-ranking house-price-to-income ratio among OECD member nations" (Zhu et al., 2023, p. 1861). Following this trend, the dataset does not explicitly problematise the increasing wealth polarisation across Canada (Piat et al., 2014, p. 2379) or the growing income gap between renters and owners (Echenberg and Jensen, 2012, p. 4). Broadly, the dataset is silent on

issues of poverty, despite increasing rates of financial instability, and evidence noting that, in Canada, low to medium income households have "borne the brunt of increasing housing affordability stress" (Zhu et al., 2023, p. 1882) and, as will be outlined below, the close ties between poverty, housing insecurity and, eventually, homelessness.

In short, while the framing, diagnosis, and prescription of the housing crisis are clearly defined and addressed by 'urgent' policy action and considerable resource, their boundaries are drawn in such a way to avoid consideration of the ability of the market to deliver affordable housing or of system-wide reform in order to address the nation's housing crisis. It does not engage with or acknowledge the widely cited role of market-driven housing policy in creating the crisis-level challenges facing Canadian housing today, nor their impact on rates of homelessness in Canada.

Crucially, discussions of homelessness are largely absent from discourse relating to the housing crisis within the dataset. These experiences, and the rising prevalence of visible homelessness in Canada, is constructed to be outwith the boundaries of the nation's housing crisis. Given that nearly twenty years ago, academics argued that for many people, "homelessness is the "natural" outcome of the way we have organized our housing system" (Hulchanski, 2009, p. 8) this omission seems a salient political choice. The following section will now examine the framing of homelessness in Canada, noting its lack of prioritisation within the dataset, which is entirely out of step with the top-line objectives of the NHS.

6.5 What is homelessness?

Homelessness is a significant challenge across Canada. As outlined previously, it has been estimated that nearly a quarter of a million people experience homelessness in Canada every year (Maclennan, 2019; Strobel et al., 2021), with indications that this estimate likely underrepresents the true figures due to difficulties in enumerating experiences of homelessness (Kneebone and Wilkins, 2021). In sharp contrast to the clear framing, diagnosis of, and prescription for Canada's housing crisis, homelessness is constructed within the dataset to be a

relatively nebulous, unnamed series of individual and community-level challenges for which there is not yet a clearly defined set of policy actions. When referring to homelessness, the dataset relies heavily on the 'thick' language outlined in the following chapter. This language, largely conceptual and ideological rather than prescriptive or measurable, is engaged to significant effect. It bridges gaps in the many silences within this framing, which largely ignore the well-evidenced structural drivers of homelessness in Canada (Doberstein and Smith, 2019; Gaetz, 2013, 2010; Hulchanski, 2009; Nelson et al., 2021; O'Sullivan et al., 2021; Owadally and Grundy, 2023; Sylvestre and Bellot, 2014; Zhu et al., 2023).

Instead of engaging with these systems-level issues, 'causes'[27] of homelessness are often obfuscated and constituted as simply a series of mostly undefined 'needs.' These needs differ depending on the community and demographic in question. Projects focused on homelessness within the dataset represent a small minority, suggesting a de-prioritisation of funding to address these issues. However, mirroring the overall framing of the NHS and the housing crisis, specific 'deserving' groups are afforded priority within the problem framing of homelessness. As academics have long argued (Blasi, 1994; Hulchanski, 2009; Rochefort and Cobb, 1992), constituting 'homelessness' as a catch-all term often "obscures more than it reveals" (Blasi, 1994, p. 579). This notion rings true within the dataset, which, while referring to 'homelessness' as a recognised social issue, blurs the boundaries of what these experiences are, how they come to be, and what policy remedies can ameliorate them.

Shaping the problem: framing homelessness

> *"Faced with the increasingly complex situation of homelessness…the Government of Canada, the Government of Quebec and all their partners are today sending out a strong message of collaboration….It's important to continue to unite all the forces at work, to invest more to help the*

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[27] It is acknowledged, as outlined in the literature review, that there is a theoretical debate about the ability to establish causation when outlining 'risk factors' for homelessness (Batterham, 2019; Fitzpatrick, 2005; Somerville, 2013). However, as framing literature notes, one of the primary elements of problem construction is the diagnosis of causes, or per Clapham "a story of causation" (2007, p. 80). Therefore, 'cause' will be adopted when outlining the findings of the framing of homelessness within the dataset.

most vulnerable" – PR11 – "$57.5 million in funding to support 51 emergency and transitional housing projects in Montreal – Jun 21 2024.

The quote above broadly captures the problem framing of homelessness within the dataset. It is constituted as an "increasingly complex" challenge, faced by "vulnerable" populations who need, in this case, "help." Unlike the 'housing crisis', the federal government does not at any point in the dataset recognise or label a specific 'homelessness crisis':

> *"We know there is a lot more to do and we will continue working hard to end this crisis once and for all"* – PR127 – "Rapid Housing Initiative Projects Coming to Moncton" – Jan 05 2024.

As in the quote above, in some cases, there is an indication of *a* crisis, but it is not given a name. Following on from this aversion to giving a label – or shape – to homelessness in Canada, many of the quotes provided by federal-level elected officials do not refer to 'homelessness' at all, even when speaking about projects related to the issue. Given that over two decades ago, the Toronto Disaster Relief Committee called upon all levels of government to declare homelessness a "natural disaster," (Evans et al., 2021, p. 5) and rates of homelessness have worsened in the years that followed (Canadian Alliance to End Homelessness, 2023; Office of the Auditor General of Canada, 2022) this latent unwillingness to label the crisis is arguably problematic. Similarly, as further examined below, the discourse around homelessness generally does not contain any tangible problem diagnosis. This absence is vastly different from housing discourse, in which the federal government frequently – and to great detail – names the high-level causes of the housing crisis and the barriers to addressing them.

Returning to Stone and her assertion that policy choices apply "the responsibility and burden for reform differently" (1989, p. 296), the next section will examine the 'ownership' of Canada's homelessness challenges, outlining who can effect change and who has responsibility for addressing the issues. From there, it will outline the targeted audiences and purported beneficiaries of investment into

homelessness projects. It will then consider the limited diagnoses of the problem within the dataset. Finally, it will explore the silences within this framing.

Who 'owns' the issue?

As outlined above, the named "housing crisis" is understood in the dataset to exist at a national level. In contrast, for homelessness, not only are municipalities responsible for project implementation, they are also left to identify "their local homelessness needs" and in so doing, define the problem itself. To support this framing, communities and municipalities are repeatedly referred to as the entities with the knowledge of their unique, locally-variant homelessness challenges:

> *"Reaching home is a community-based program aimed at preventing and reducing homelessness across Canada. This program provides funding and support to urban, Indigenous, territorial, rural and remote communities to help them address their local homelessness needs"* – PR11 – "$57.5 million in funding to support 51 emergency and transitional housing projects in Montreal – Jun 21 2024.

The quote above reflects the clarity with which the federal government has placed responsibility for addressing and defining homelessness challenges with municipalities, noting that Reaching Home is designed to help communities address *their* local needs (emphasis added). It further entrenches problem framing that suggests homelessness does not have clear-cut, nationally-applicable causes, but rather is constituted of "local homelessness needs."

In service of this devolved framing, the connective language engaged in housing discourse is mostly absent from similar passages related to homelessness. In the former case, 'linking phrases' like "that's why" are used to connect identified challenges with policy interventions. In contrast, passages relating to homelessness projects often stand, as in the quote below, without such linking language to connect the Government's response with the problems at hand:

> *"Helping Canadians who can't afford a home by creating more affordable and rental housing – including for students, seniors, persons with disabilities, and equity-deserving communities – and eliminating chronic homelessness in Canada"* – PR39 – "Canada's housing plan" – Apr 12 2024.

Arguably, the effect of the absence of this connective language is to further distance the federal government from responsibility for addressing the crisis. The leadership and prescriptive role the federal government retains for housing does not extend to homelessness. In the latter case, the federal government response is reserved to contributing, largely financially, to 'supporting' municipalities. This position has been frequently adopted by Canadian federal governments in relation to homelessness. Reaching Home's predecessors, in particular the Homelessness Partnering Strategy, similarly placed responsibility and ownership with communities to determine and take action on their local needs (O'Sullivan et al., 2021). In service of this framing, and in contrast to the position on housing, quotes from federal government representatives largely rely on 'thick' language to do much of the heavy lifting, saying something in relation to homelessness-based projects, while not really saying much at all:

> *"By contributing to projects like this one, our government is helping Canadians get the support they need to build a home and a life in their community"* – PR176 – "Canada and Ontario support affordable housing project in Kitchener" – Sept 07 2023.

Given the NHS' stated aim to "cut chronic homelessness in half" (Canada Mortgage and Housing Corporation, 2018a) and, as of today, its demonstrated inability to do so (Canadian Alliance to End Homelessness, 2023; Canadian Urban Institute, 2022; Office of the Auditor General of Canada, 2022; Whitzman, 2023b), the problem framing of homelessness is arguably problematic. It underpins a construction of homelessness – and the federal government's role in tackling the issue – that does not compel the same degree of action, leadership, or resource from federal coffers applied to the housing crisis. Having established the shape of Canada's 'homelessness frame,' the next section will consider the limited causal diagnosis of these issues within the dataset.

What's causing the problem?

> *"Everyone deserves a safe and stable place to call home, but far too
> many Canadians face the daily unacceptable reality of homelessness. The
> Government of Canada and its partners recognize the collective
> responsibility to develop and deliver community plans with clear
> outcomes that address local priorities designed to meet the needs of
> specific populations"* – PR128 – "Helping communities respond to
> unsheltered homelessness this winter" – Dec 22 2023.

In sharp contrast to the specificity with which the dataset speaks about the
causes of housing challenges and their intended interventions, the quote above
is reflective of the nebulous shape of homelessness as constructed within the
dataset. Somerville has suggested "the causes of homelessness depend on
political lean" (1992, p. 531). Though Somerville's assertion is arguably
applicable to all social issues, it is particularly salient for the dataset's position
on homelessness, which largely ignores existing evidence (Doberstein and Smith,
2019; Gaetz, 2013, 2010; Hulchanski, 2009; Nelson et al., 2021; O'Sullivan et al.,
2021; Owadally and Grundy, 2023; Sylvestre and Bellot, 2014; Zhu et al., 2023),
obfuscates the known causes of homelessness, and represents little more than
the expansion of the 'status quo' response. Instead of pointing to particular
drivers of homelessness – implicitly or otherwise – or outlining the specific course
of action (i.e. increasing supply to address affordability), resources for
homelessness are deployed simply to "community plans" designed to "meet the
needs" of specific populations:

> *"This funding will help communities respond to urgent needs –
> particularly associated with rises in unsheltered homelessness, including
> encampments –and to bolster local supports and services for people
> experiencing unsheltered homelessness this winter"* – PR128 – "Helping
> communities respond to unsheltered homelessness this winter" – Dec 22
> 2023.

The quote above underscores the local focus of homelessness challenges, and
relies heavily on 'thick' language to indicate some response is needed to rising

homelessness, but not necessarily what that response should be. Entirely unlike the housing crisis, for which the causes are constituted not only to be known, but also "solvable," the drivers of experiences of homelessness are largely unnamed within the dataset. Programme design for homelessness responses underscores the 'unknown-ness' of these issues:

> *"Action Research on Chronic Homelessness…will identify persistent barriers communities face in reducing and preventing chronic homelessness, test potential approaches to overcoming them, and share the successes and challenges discovered along the way"* – PR151 – "Government of Canada launches Round Five of the housing supply challenge and announces funding for action research – Nov 08 2023.

As outlined above, a newly launched programme, the Action Research on Chronic Homelessness Initiative (ARCH), has been designed to "identify" the barriers to reducing homelessness and test possible approaches to overcoming them. Given that academics said over fifteen years ago that "we know what the causes of the homelessness problem are" (Hulchanski, 2009, p. 9) and that the "structural changes and policy shifts" that created the crisis are ones we "well understand" (Gaetz, 2010, p. 25) this framing from the federal government is out of step with the existing evidence base.

As such, it is arguably more political tool than reality and one Canada has seen before. The National Homelessness Initiative, outlined in Chapter 3, and a predecessor of the ARCH programme, set out over two decades ago to "lay the foundation for understanding the root causes of homelessness" (Frankish et al., 2009, p. 1). Ultimately, despite being well-rehearsed within the literature, drivers of homelessness like poverty, income assistance rates, housing costs, and, imperatively, the shifts in housing policy, which have repeatedly been noted to have caused Canada's homelessness challenges (Collins, 2010; Doberstein and Smith, 2015; Gaetz, 2020, 2013, 2010; Hulchanski, 2009; Sylvestre and Bellot, 2014) are absent from the dataset.

As Pleace notes (2016), homelessness is often constructed in terms of having either personal or structural drivers, or both. It is recognised here, following

Clapham, that the "dichotomy between" these individual and structural causes of homelessness is "overly simplistic" (Clapham, 2003, p. 120). However, as Fitzpatrick, Kemp and Klinker argue, this distinction is a "useful starting point" (2000, p. 19) and supports examination of the federal framing of homelessness, which prioritises one set of factors over the other and, therefore, compels consideration. Much of the problem framing of homelessness in Canada centres on the presumption of individual-level challenges as drivers of homelessness, as outlined in the quote below:

> *"The first project…will build 40 homes, five 2-storey apartment buildings containing 8-units for homeless people from Moncton. The tenants will have access to peer support individuals, case managers, human services counsellors, social workers, [and] registered nurses"* – PR127 – "Rapid Housing Initiative Projects Coming to Moncton" – Jan 05 2024.

Aligned to Gowan's 'sick talk' (2010) constructions of homelessness outlined in the literature review, the quote above is underpinned by the presumption that individuals experiencing homelessness are facing some unseen, complex grouping of challenges. It follows a problem framing that "construct[s] homelessness as a pathology in need of personalised therapeutic intervention" (Farrugia and Gerrard, 2016, p. 275). Echoing previous Canadian research from Smith-Carrier and Lawlor, this framing constructs the "locus" of homelessness challenges "in the individual, not in the structure and institutions that (re)produce them" (Smith-Carrier and Lawlor, 2017, p. 119). This framing does not consider the entry points to homelessness, but instead largely focuses on responding to existing instances of 'emergency' homelessness and the personal challenges arising therein. This approach is reflective of the historic Canadian response to homelessness more broadly (Gaetz, 2013; Nelson et al., 2021), which has been criticised for over-focussing on "emergency" responses" (Gaetz, 2020, p. 358), centring on "risk mitigation" (Evans et al., 2021, p. 5).

Both explicitly and implicitly, the Canadian Government has clarified its position that the barriers to addressing homelessness have largely yet to be identified and will be reflective of the particular community context in which they occur. Framing homelessness in such a way facilitates the exclusion of consideration of

system-level, 'upstream' drivers of homelessness. However, there are some exceptions to this framing. As highlighted above, 'deserving groups' are often afforded a privileged position within the framing of homelessness: their problems are more clearly diagnosed, include consideration of macro-structural contributors, and receive the lion's share of resources as a result.

Changing the frame: targeted groups and deservingness

As outlined above, the causes of homelessness are often obfuscated, divested to municipalities and communities to define. From the federal government's perspective, beyond the provision of supports and services to remedy individual issues, the interventions for homelessness and its drivers are broadly unknown. There are, however, notable exceptions. These exceptions follow along from a foundational theme within the dataset (and in homelessness literature more broadly (Neale, 1997, p. 47)): deserving groups are given privileged positions, access to resource, and, within the dataset, also bestowed with clarity of problem via clarity of solution presented.

As Strobel et al. noted, by 2017 in Canada, the modal person experiencing homelessness was a male in the 25-to-29-year age category (2021, p. 1). Despite these figures, one of the groups given greatest priority within the dataset – and under the NHS banner itself – are women and children, in particular those fleeing violence. Perhaps one of the starkest examples of the willingness to engage with system-level causes of homelessness for these groups (and not others) is contained in the quote below:

> *"…will renovate a former office building into 15 new homes for women who are experiencing homelessness, fleeing domestic abuse and/or may have had prior involvement with the criminal justice system"* – PR167 – "Canada announces rapid housing funding for St John's" – Sept 29 2023.

Engagement with the criminal justice system is well known to be a driver of homelessness in Canada. Recent research from Ontario found that nearly twenty per cent of individuals leaving prison facilities in the province were released into homelessness (Hayes, 2023, p. n.p.). Importantly, eighty-five per cent of

inmates in the province are male (Government of Ontario, 2024). Despite these statistics, and reflecting the importance of 'deservingness' rather than profiles of need, the dataset makes no mention of providing housing to help populations with prior involvement with the criminal justice system outside of the project, specifically for women, outlined above. Similarly, the problem framing for deserving groups also extends to consideration of challenges in accessing affordable housing:

> *"Housing affordability can still be a barrier for many people experiencing violence from seeking a safe place to live, which is why we are partnering with provinces and territories to enhance the Housing Benefit"* – PR48 – "Canada-Manitoba Partnership will provide rent support for survivors of gender-based violence" – Mar 26 2024.

This quote explicitly defines housing affordability as a barrier to addressing homelessness for a particular group, as the title indicates, 'survivors of gender-based violence.' Unlike the language used in the homelessness discourse generally, this targeted group is also afforded linking language, "which is why" between problem and action. This clarity of problem definition is further enforced via the solutions proffered:

> *"meant for Survivors of Gender-Based violence, [this programme] will provide up to $2000 a month [in Canada Housing Benefit] for the first 12 months, followed by decreasing benefit for an additional six months for qualifying applications. These supports will give recipients time to stabilize and get back on their feet before they have to carry rental costs on their own"* – PR5 – "Canada-Yukon partnership will provide rent support for survivors of gender-based violence" – Jun 26 2024.

Insufficient incomes relative to housing costs are problematised for survivors of gender-based violence, via the recognition that direct financial support will be needed in order for individuals to maintain tenancies. This problem diagnosis is vastly out of step with the wider framing of homelessness and housing precarity in the dataset, which backgrounds considerations of poverty, income rates, and the economic drivers of homelessness in Canada. In this and the other examples

outlined above, deserving groups are offered an altogether different problem framing for homelessness. The causes for their experiences are clearly defined and include systemic challenges like incarceration and housing (un)affordability. This privileged problem framing is accompanied by a larger share of resources allocated to homelessness under the NHS, as discussed further in the next chapter.

Also considered further in the following chapter, the deservingness heuristic "prompts citizens to consider whether recipients *deserve* their welfare benefits and premise their opinion [on government spending] on this evaluation" (Petersen et al., 2011, p. 26, original emphasis). As such, the ways in which Canada's framing of homelessness has been shaped can be understood to reflect this 'deservingness heuristic.' Previous Canadian research has demonstrated that 'deserving' groups, viewed as having experienced 'victimisation' or otherwise understood not to be to blame for their circumstances, are allocated more resources to address their homelessness (Doberstein and Smith, 2015). Following these findings, the overwhelming priority within the dataset is given to 'deserving groups' experiencing or adjacent to homelessness. Within the data, these groups are constructed to be one of the primary beneficiaries of the interventions aimed at addressing homelessness in Canada. Following this framing, these groups are afforded greater urgency, specificity of problem framing, and more comprehensive and evidenced-based solutions like the provision of financial resources and affordable housing.

Echoing this prioritisation – and relegation of 'undeserving' groups experiencing homelessness – the dataset often centralises the mainstream benefit expected as a result of homelessness programming. In many cases, this wider 'community' benefit overshadows the policy outcomes expected for those experiencing homelessness directly.

Targeted groups: extending the benefits

One particular beneficiary of homelessness investment is mainstream society. In many cases throughout the dataset, the wider impact of homelessness programming for Canadian society, communities, and the economy is

foregrounded within press releases. 'Communities' are often cited as one of the prospective beneficiaries of investments targeted at homelessness:

> *"…will greatly improve the quality of lives of their residents, while also having a positive impact on the wider community"* – PR150 – "Canada supports affordable housing in Peel Region" – Nov 10 2023.

In the quote above, and many other cases, the individual benefits of homelessness-related projects are followed immediately by mention of the "positive impact" that can be expected for the community more broadly. In a similar bid to generalise the outcomes of these investments, the economic benefit of homelessness programming is also underscored within the dataset:

> *"Not only do these investments help create new jobs and stimulate the local economy, they also help to provide access to secure and affordable homes for community members"* – PR137 – "Seventy-five new rental homes available for Sooke residents" – Dec 13 2023.

Echoing the broader problem framing of homelessness in Canada, these references to the wider benefit of investments into homelessness for communities and the economy arguably reinforce the marginalisation of homelessness and with it the population facing these experiences. Once again, the language and framing within the dataset clearly indicate the priority groups and outcomes for the homelessness-facing programmes of the NHS. As will be discussed in the following chapter, foregrounding these wider benefits may serve to help justify or garner support for homelessness programming that would be difficult to secure in the absence of wider positive outcomes for the Canadian voter base.

Silences

> *"We know there is a lot more to do and we will continue to work to end this crisis once and for all"* – PR150 – "Canada supports over 100 rapid housing units in Toronto" – Nov 10 2023.

Very rarely, in particular for the Minister for Housing, The Honourable Sean Fraser, is the word 'homelessness' featured in direct quotes within the dataset. In fact, much of the federal problem framing of homelessness relies on silences and 'thick' language to avoid defining or naming the crisis or its causes. Notably absent from the dataset is any problematisation of the existing or previous response to homelessness within Canadian policy. Where challenges with the 'status quo' approach to developing housing feature heavily in the discourse around the housing crisis, at no point is the efficiency or adequacy of the ongoing, emergency-focused response to homelessness, as outlined in Chapter 3, in Canada mentioned. This omission is problematic, given the NHS' aim to reduce chronic homelessness by half, as set in the context of rising homelessness rates across the country since its inception. Given these figures, it can be reasonably understood that the current approach is not working. Nonetheless, the dataset points only to further research needed to "identify" the barriers to addressing homelessness. Any suggestion or consideration that the current response may be ineffective or inappropriately designed to tackle the challenges at hand is excluded.

Additionally, consideration of systemic causes of homelessness is largely absent. Crucially, the dataset is silent on issues of poverty. This silence ignores the well-evidenced links between poverty and homelessness. Research from Canada found "nearly every family cited insufficient income" as a significant driver of their homelessness (Echenberg and Jensen, 2012, p. 4). In only one instance within the dataset– in speaking about a housing project from Manitoba – are income assistance rates mentioned, let alone problematised. This is challenging as, according to recent statistics, more than half of shelter residents in Canada were recipients of income assistance (Evans et al., 2021, p. 7). It is concerning, then, that the sum total of the funding and resource allocated to housing and homelessness challenges in Canada is silent on issues of growing poverty, which, as highlighted by lived experience interviews, is a significant driver of experiences of homelessness.

These silences are particularly reverberant as there is evidence that the federal government recognises system-level drivers of homelessness, like incarceration and rising housing costs, but only for specific groups, as outlined above. The

absence of such considerations for wider populations experiencing homelessness, given the body of evidence available in Canada at the time the NHS was launched (Evans et al., 2016; Gaetz, 2013, 2010; Goering et al., 2011; Macnaughton et al., 2013; Sylvestre and Bellot, 2014) and prior to the period of data collection (Kneebone and Wilkins, 2022; Nelson et al., 2021) could be understood to be a political choice and tool to constrain policy responses in order to ensure 'deserving' groups retain priority and, echoing the housing crisis framing, avoid problematisation of the wider housing – and related – systems in Canada.

6.6   Conclusions

This chapter has established that the federal government constructs Canada's housing and homelessness challenges as distinct and parallel problems, rather than interconnected social issues. Using the 'What's the Problem Represented to Be' framework (Bacchi, 2012), with references to wider work on framing as an illustrative tool, the discourse analysis revealed how federal language establishes the boundaries of each issue, directing attention toward particular explanations while obscuring others. These findings, as understood within the framework of the Multiple Streams Approach (Kingdon, 2014), offer significant benefits for policy analysis and advocacy, identifying the 'shape' of the problems constructed, highlighting their problem diagnoses, silences, and prescribed solutions, as well as revealing how these constructions assign responsibility, identify beneficiaries, and legitimise the interventions offered.

The analysis demonstrated that Canada's housing crisis is framed as a national and solvable set of challenges with known causes and clearly defined target populations. In contrast, homelessness is presented as an ambiguous and locally-variant series of individual or community "needs" for which only vague supports are offered. The federal government retains agency and authority when defining housing problems, but not homelessness. The drivers of homelessness remain largely unnamed, and responsibility for diagnosis and action is devolved to municipalities. These silences obscure the system-level forces that the literature has long identified as central to homelessness, and allow federal discourse to sidestep any engagement with poverty, income inadequacy or the failures of Canada's market-driven housing system.

These findings advance a central argument of the thesis: that discourse does not merely describe social problems, but constructs them. The framing choices identified here have significant consequences for how housing and homelessness challenges are understood, governed, and resourced. They influence the narratives that predominate public debate and shape the scope of possible policy responses. This chapter has therefore set out not only the overarching framing of Canada's housing and homelessness challenges, but also introduced the ideological assumptions and linguistic patterns that facilitate and sustain these constructions. The next chapter builds on this analysis by examining these ideological foundations in greater detail and considering how they further structure the federal government's response to the nation's housing and homelessness problems as constructed.

7 Building a foundation: unpacking the ideological drivers of Canada's National Housing Strategy

7.1 Introduction

The previous chapter established that federal government discourse constructs the nation's housing and homelessness crises as two parallel challenges with very different problem framings. In so doing, it introduced the frameworks and constructs engaged to guide and direct this framing. This chapter will do three things. First, it will explore the ideological drivers of Canada's housing and homelessness problem framings and policy interventions, examining the ideals and beliefs set out by the federal government. Next, it will explore the 'thick' language engaged within the dataset and consider its role in constructing, reinforcing, and facilitating these problem frames. Finally, it will consider the effect of these frames. The following chapter turns to the findings of the lived experience interviews, which will subsequently be compared and contrasted with these findings in the discussion chapter.

7.2 Liberal Government, neoliberal ideologies

Though Canada's housing and homelessness challenges are framed differently, they are arguably underpinned by the same ideological presumptions about the role of government and the purpose of its interventions into housing. Having discussed problem definitions and causal diagnoses based on the policy remedies prescribed in the previous chapter, the next section will consider the moral judgements around which these frames have been constructed (Entman, 1993).

These two crises, and their policy solutions, are contingent upon a specific set of principles and beliefs, which drive particular aims for housing policy interventions and visions for what Canadians should expect from their housing system. As will be further outlined below, the National Housing Strategy (NHS) and the wider framing of housing and homelessness challenges in Canada are argued to be influenced by a neoliberal approach to governance, the economy, and, by extension, housing. However, as Gaetz cautions, neoliberalism can

often be "wielded as an over-determining (near causal) explanation of social phenomena", insisting that context matters and noting these ideals have varied over time, thus manifesting in different policy approaches in different jurisdictions in Canada (2013, p. 351). Smith-Carrier and Lawlor, also working in a Canadian context, similarly argue that neoliberalism does not fit a "static, monolithic form, but is more aptly characterised as a process…that invariably produces a variegated, uneven diffusion of individually-oriented government programmes and market freedoms" (2017, p. 106).

Arguably, this process of neoliberalisation, and the ideals it has supported, are evident in historic Canadian policy choices (Gaetz, 2013; Johnstone et al., 2017; Smith-Carrier and Lawlor, 2017; Zhu et al., 2023), the division of tenure within the Canadian housing system, as further discussed below (Castles, 1998; Clapham, 2018; Kemeny, 1992), and continue to be reflected within the dataset and framing of Canada's housing and homelessness challenges. In Canada, as Johnstone et al. note "the neoliberal state has emerged and been cemented since the 1980s" (2017, p. 1448) and has driven the subsequent rollback of social support systems and the exodus of the federal government from spending on housing through the late 1980s to mid 1990s (Gaetz, 2010; Hulchanski, 2009; Sylvestre and Bellot, 2014). The NHS represents a re-entry of the federal government into housing investments. However, its focus on targeted policy interventions and lack of problematisation of the housing market, or indeed any of the systems operating in Canada, nonetheless aligns with the neoliberal, 'managerialist' approaches Clifford, Wilson and Harris identified in their review of the nation's homelessness policy responses, which "convert social issues into problems requiring technical solutions, thereby avoiding more effective structural reform" (2019, p. 1130).

In assessing the extent to which neoliberal ideals have shaped housing policy in Canada, it is useful to examine how the federal government has understood and responded to market failure and the forms these responses have taken. The dataset denotes the federal government's recognition of challenges with market-led provision of housing in Canada and clarifies that interventions through the NHS are responses to these market challenges:

"The Prime Minister, Justin Trudeau, today highlighted measures included in Budget 2024 and Canada's Housing Plan to make the housing market fairer for renters and first-time home buyers." – PR32- "Making the housing market fairer for renters and first-time home buyers" – May 03 2024.

As outlined above, within a neoliberal framework, state intervention is often justified only insofar as it enables or repairs market mechanisms, frequently through the provision of incentives, regulatory changes, or private sector partnerships (Clifford et al., 2019; Zhu et al., 2023). Although the federal government frequently acknowledges that the Canadian housing market is not delivering on affordability and adequate supply within the dataset, the programmes within the NHS nonetheless foreground market-led solutions. For example, considerable resources have been allocated to increasing supply through the private sector under the NHS' largest programmes, the Rental Construction Financing Initiative/Apartment Construction Loan Programme (RCFI/ACLP) and the National Housing Co-Investment Fund/Affordable Housing Fund (NHCF/AHF) (Housing, Infrastructure and Communities Canada, 2025a). The Housing Accelerator Fund prioritises deregulation, the removal of 'red tape,' and perceived barriers within local planning systems, which further favours market-based interventions in addressing housing problems (Canada Mortgage and Housing Corporation, 2024b).

Following Clifford, Wilson and Harris' (2019) characterisation, the federal framing within the dataset echoes neoliberal problem definitions of homelessness, which avoid consideration of structural reform, instead favouring "politically expedient, short-term" emergency solutions (Gaetz, 2013; Nelson et al., 2021; Owadally and Grundy, 2023, p. 180) and managing, rather than solving these issues. The Canadian framing of homelessness, as noted previously, is silent on issues of poverty in relation to homelessness, and excludes consideration of system-level drivers of homelessness in all but certain cases for 'deserving' populations. This selective focus arguably and problematically implies that structural factors, such as poverty and inequality, primarily affect those deemed morally or socially acceptable for support within Canadian society.

In not extending consideration of these system-level drivers to the wider population experiencing homelessness, this construction obscures its root causes. It limits the potential for effective, inclusive solutions, focusing attention instead on programming that seeks to address individual issues and deficits. This framing aligns with Johnstone et al.'s conclusions on the neoliberal underpinnings of previous homelessness programming in Canada, which equally favour "programs that are community-based…[and] time-limited" (2017, p. 1448) and place the locus of homelessness with "personal shortcomings, unrelated to systemic policy issues" (2017, p. 1444).

These constructions, which posit interventions as a means through which individuals can 'reach their potential,' also follow from neoliberal ideals about individual responsibility (Kuskoff, 2018; Zhu et al., 2023) and the potential of individuals in the labour market (Smith-Carrier and Lawlor, 2017):

> *"We can equip our communities with new tools to support them to reach their potential and turn possibilities into realities"* – PR107 – "Helping build more homes, faster in Richmond" – Jan 22 2024.

Further, the level at which homelessness is constructed to exist, relying on notions of community variance and devolving responsibility to this governmental jurisdiction echoes Kuskoff's findings from Australia, where homelessness responses, within a neoliberal system, similarly rest on providing "support" to communities rather than the direct provision of services (Kuskoff, 2018, p. 379). Within the dataset, the framing and approach to homelessness can also be understood to reflect neoliberal ideals of the role of government and follow on from international framings of homelessness within other neoliberal states.

Similarly, Canadian housing policy, like that in other nations undergoing the "process of neoliberalisation" (Smith-Carrier and Lawlor, 2017), which, as outlined above is not monolithic, all-encompassing, nor exclusive, underwent "shift from supply-side interventions to demand-side policies that encouraged homeownership, deregulation and privatisation" (Zhu et al., 2023, p. 1860). While the NHS marks a return to supply-side spending, neoliberal values, including a strong preference for homeownership and market-led provision

(Nelson et al., 2021; Zhu et al., 2023), remain evident both in programme design and in how the housing crisis is framed:

> *"Today's announcement…will build more affordable homes, faster, and help more Canadians achieve home ownership"* – PR82 – "Building more homes Canadians can afford in Edmonton, Alberta" – Feb 21 2024.

Beyond functioning as a preferred tenure, home ownership is presented within the dataset as both a housing and cultural ideal. This preference reflects a broader pattern across (neo)liberal[28] welfare states, where owner-occupation is strongly promoted through policy and political discourse. Kemeny (1995, 1991) and Castles (1998) both identified links between high rates of home ownership and lower welfare spending. Clapham (2018, pp. 26–27), referring to these arguments, suggests that (neo)liberal housing systems can be expected to have high rates of owner-occupation and a 'dualistic' rental sector, per Kemeny (1995), in which public sector housing holds a residualised position relative to private-market provision. Kemeny (1995) argues that liberal housing regimes tend to promote owner-occupation over rental, favouring market-based provision and reinforcing a dualist rental system. Further, he argues that owner-occupiers favour political and policy approaches that foreground lower taxes rather than social spending (Kemeny, 1981). Castles (1998) also suggests that high rates of homeownership serve a political purpose, reducing public demand for welfare provision and encouraging private responsibility.

While recognising limitations to these theories (Stephens, 2020), they are nonetheless useful in examining the ideological presumptions underpinning the framing of housing challenges within the dataset and, from there, the NHS. The Canadian Government's focus on increasing home ownership and market rental supply aligns with (neo)liberal ideologies as characterised in this literature. While, as outlined above, some programmes within the Strategy support the increase of non-market housing, the broader policy approach reflects an underlying belief in market provision and individual responsibility.

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[28] Clapham (2018) uses the term 'neoliberal' while Kemeny (1991) and Castles (1998) use 'liberal.'

In addition to establishing homeownership as the tenure of preference, as in the quote above, the dataset reflects neoliberal notions of market prioritisation (Zhu et al., 2023) and reinforces the value and desirability of creating a strong middle class, often referring to the 'middle class dream' which can be achieved through hard work and 'saving enough,' in order to achieve success:

> *"Everyone deserves to succeed. But today, for too many Canadians, younger Canadians, doing as well as your parents or better – doesn't seem possible. The middle-class dream feels out of reach. Your hard work isn't paying off like it did for previous generations. Your paycheque doesn't go as far as costs go up, and saving enough to go after your dreams seems harder and harder. It doesn't have to be this way, everyone deserves a fair shot at success"* – PR47 – "Fairness for every generation" – Mar 27 2024.

Further reflective of neoliberal principles of self-reliance, personal responsibility and maximizing economic productivity (Gaetz, 2010; Kuskoff, 2018; Pomeroy, 2021c; Smith-Carrier and Lawlor, 2017), housing is often constructed within the dataset to be a vehicle through which these 'middle class dreams' and economic prosperity can be achieved, and that the absence of 'affordable' housing will have an impact on the ability to achieve this economic prosperity both individually and for the wider economy:

> *"Safe and adequate housing which people can afford is a catalyst that enables Canadians to achieve other goals – from raising healthy children to pursuing education, jobs and opportunity. When housing is in short supply, Canada's whole economy suffers"* – PR94 – "Helping build more homes, faster in Abbotsford" – Feb 12 2024.

Despite the frequent alignment with neoliberal ideologies arguably evident within the federal framing of Canada's housing and homelessness challenges and its policy responses via the NHS, directly mapping NHS programmes onto a neoliberal framework cannot be done uncritically or unproblematically. While the NHS' largest programmes involve private partnerships or market-based interventions and supply, they are also underpinned by substantial public

spending and framing within the dataset is founded on a central and continuing role for the federal government in setting and shaping housing outcomes. Further, some programmes, including but not limited to those targeting homelessness, such as the Rapid Housing Initiative (RHI), are explicitly designed to fund non-market, social housing.

The framing of Canada's housing and homelessness challenges, and the design of the NHS, are arguably shaped by neoliberal ideals, including the privileging of market solutions, individual responsibility, and discrete, targeted interventions. However, as highlighted above, these influences are not all-encompassing. While many of the NHS' largest programmes involve market incentives and partnerships with the private sector, others rely on public investment and supporting or increasing non-market provision. While these initiatives do not constitute the majority of NHS spending, their presence within the Strategy suggests that the federal framing of housing and homelessness in Canada and the NHS have been influenced by neoliberalist ideals, but that this influence is not exclusive or uncontested.

Importantly, within this non-exhaustive, but nonetheless neoliberally-influenced housing schema, as exemplified in the quotes above, is a set of belief statements and 'ideals' for Canadian society and the housing system, which in turn arguably guide and constrain problem framing and, with it, NHS programme design. These beliefs are reinforced, upheld, and facilitated within the dataset by 'thick', ideological language that often obfuscates more than it clarifies. The next section will consider these belief statements, ideals, and 'thick' language before exploring the overall effect of the problem framing of housing and homelessness within the dataset on policy outcomes.

7.3   Restoring the "promise of Canada"

The dataset contains a set of belief statements about the ideal functioning of Canadian society as constructed by the federal government. These beliefs, as outlined further below, in some cases, infer the purpose and desired shape of a housing system specifically. However, these are accompanied by statements with overarching beliefs about how Canadian society *should* operate and what

Canadians deserve or *should* expect within this polity. This section explores the 'vision' for Canadian society and its housing system as constructed within the dataset.

The dataset makes frequent reference to the "promise of Canada," which the Prime Minister's Office defines as: "a promise of opportunity – a promise that every generation can work hard to reach even higher than the last" (PR142 – "Statement by the Prime Minister on National Housing Day" - Nov 22 2023). Once again reflective of neoliberal discourses about productivity and the virtues of hard work, federal government discourse suggests that current challenges with the housing system are undermining the promise of Canada, which they can 'restore' via NHS programming:

> *"With a plan to build more homes…we can restore the promise of Canada, where every generation can afford a place to call home"* – PR32 – "Making the housing market fairer for renters and first-time home buyers" – May 03 2024.

As evident in the passage above, the 'promise of Canada' includes, at least in part, access to affordable housing. This 'promise of Canada' vision is evoked within the framing of the housing crisis in the dataset, but is not tied to the challenges of homelessness. Indeed, while there is recognition of the failure to uphold the promise of Canada primarily for young Canadians, whether renting or buying, there is no recognition that this promise, which includes access to affordable housing, is arguably the most fundamentally undermined for individuals experiencing homelessness.

Further, the dataset often indicates the federal government's ideological position on the purpose of housing and its ability to both reinforce or undermine the 'promise of Canada'. Most basically, and as is repeated with great frequency throughout the press releases:

> *"Our Government believes that all Canadians deserve a safe place to call home"* – PR6 – "132 new affordable homes ready for residents in Coquitlam – Jun 25 2024.

While on the surface a laudable aim, it is noted that this 'housing ideal' does not clarify what constitutes a 'safe space,' qualify or define what 'home' means, and makes no mention of housing. Further, while this 'promise' is frequently evoked in relation to younger Canadians and middle-income earners, there is no consideration of how those experiencing homelessness are excluded from this vision of the 'promise of Canada', nor the resultant disadvantages in terms of long-term wealth accumulation, privacy, and security that the owner-occupier tenure affords.

As discussed below, the dataset often engages 'thick' language, such as the above use of "a safe place to call home," to great effect. In this case, 'thick' language arguably bridges the gap between the stated ideals within the dataset and the realities and limitations of NHS programming, which, especially for homelessness, often does not include the provision of affordable housing.

In some cases, within the dataset – in particular through releases directly from the Prime Minister's Office – there is some indication of the government's specific housing objectives, such as a "commitment to make housing affordable so that no hard-working Canadian spends more than 30 per cent of their income on housing" (PR32 – "Making the housing market fairer for renters and first-time home buyers" – May 03 2024). This enhanced degree of specificity is far more useful in guiding policy interventions than the belief that 'everyone deserves a place to call home.'

However, this specificity, echoed throughout the dataset, is only afforded to certain groups, in this case, "hard-working" Canadians. As outlined in the previous chapter, 'deserving' groups, which can be understood to include the cohort of "hard working Canadians" outlined in the quote above, are a key aspect of problem framing within the dataset, underpin exceptions to the wider framing of homelessness, and, as will be discussed below, arguably serve as a valuable tool for building consensus around NHS interventions.

7.4 Deservingness

Deservingness, as well rehearsed within homelessness literature in particular
(Batterham, 2019; Dej, 2020; Doberstein and Smith, 2019; Gaetz et al., 2016;
Gowan, 2010; Neale, 1997; Owadally and Grundy, 2023; Petersen et al., 2011;
Pleace, 2016; Ravenhill, 2016; Somerville, 1992) has been fundamental in
shaping homelessness policy both within Canada and internationally. Within the
dataset, evidence of a 'deservingness heuristic' is present, which arguably
governs both the attention given within political discourse and, from there,
resource allocation and the directness and urgency of funding. This section will
consider in greater detail this heuristic and the construction of – and language
engaged to support – the prioritisation of deserving groups.

Previous research in Canada has determined that, in the presence of
'deservingness cues,' public opinion on welfare spending such as that for
homelessness follows a deservingness heuristic, outlined in the previous chapter,
rather than reflecting an individual's wider political values (Doberstein and
Smith, 2019; Owadally and Grundy, 2023; Petersen et al., 2011). This heuristic
device supersedes "attitudes related to capitalism and the role of government"
and is readily engaged for 'selective programs' such as homelessness
investments, rather than 'universal ones' (Doberstein and Smith, 2019, p. 284).
The deservingness heuristic "directs attention to the cause of welfare: is it the
recipient's own fault or not?" (Petersen et al., 2011, p. 26). Are they seen to be
lazy or unlucky (*ibid.*, 2011, p. 24)? Those seen to be 'unlucky' or otherwise not
culpable for their circumstances garner greater public support for government
interventions to support them, with the reverse being true for 'undeserving'
cohorts. Crucially, previous Canadian research has demonstrated that this
deservingness heuristic and deservingness cues led to increased support for
homelessness investments amongst both conservatives and progressives
(Doberstein and Smith, 2019).

Following these findings, the dataset centralises 'deserving' groups in two
primary ways. Firstly, as outlined in the previous chapter, cohorts like 'young
Canadians' and 'women and children' are afforded a clearer problem framing
and therefore more directly tied to support and robust policy interventions than

non-deserving groups. In addition to this enhanced framing, 'deserving' groups are often foregrounded as beneficiaries of government programming in press releases, constituted as both stand-alone groups and listed as key demographics within larger cohorts like 'individuals experiencing homelessness.' In the former case, deserving groups are listed within press releases with explicit priority given to their needs:

> *"NHS that gives priority to projects that help people who need it most, including women and children fleeing family violence, seniors, Indigenous peoples, people living with disabilities, those with mental health or addictions issues, veterans and young adults"* – PR6 – "132 new affordable homes ready for residents in Coquitlam – Jun 25 2024.

While homelessness sometimes – but not always – appears in these lists, it is often 'sandwiched' between more deserving groups:

> *"As of September 30, 2023, the Government of Canada has committed over $38.89billion to support the creation of almost 152,000 units and the repair of over 241,000 units. These measures prioritize those in greatest need, including seniors, Indigenous peoples, people experiencing or at risk of homelessness, and women and children fleeing violence"* – PR51 – "Helping build more homes, faster in PEI" – Mar 25 2024.

Further, while a 'human rights-based' discourse has been engaged during discussions of homelessness in Canada within the dataset, this rights-based language is most often associated with the actions taken to benefit particular groups:

> *"Safe and reliable housing is a human right. This is why we have worked alongside the City of Hamilton to build homes for families, to help seniors who are being displaced, and provide shelter for women and their children"* – PR165 – "Helping build more homes, faster in Hamilton" – Oct 10 2023.

Not only does the quote above clarify the groups most deserving of interventions to uphold their right to housing, but the connecting language engaged directly links government interventions with the purpose behind them: the use of "this is why" clarifies the impetus for Government action. As noted in the previous chapter, this connective language is often absent in discussions of homelessness more generally.

In addition to the 'vulnerable' groups often appearing in these lists, 'mainstream society' is also afforded similar priority within the dataset. As outlined previously, a frequent narrative within Prime Minister's Office-generated data, in particular, is the difficulty in accessing affordable housing experienced by younger Canadians, whether renters or first-time homebuyers. In support of the prioritised framing and centralisation of the needs of this cohort, the dataset often switches to a second-person narrative, rendering clear the position of these groups as the primary intended audience for the releases and the messaging contained therein:

> *"We're making the playing field fairer for renters. Through Budget 2024, we're working with non-profits to protect affordable housing, preserve rent prices, and build thousands of new apartments. It's simple – you should be able to live in the community you love, with a rent you can afford"* – PR42 – "Protecting and expanding affordable housing" – Apr 04 2024.

This use of the second person does not extend beyond 'mainstream' groups to individuals experiencing homelessness. In cases where individuals experiencing homelessness are mentioned within the dataset, already in the minority, these groups are clearly framed outside of the primary audience of press releases, which uses a third-person narrative:

> *"…with residential stability and access to a range of support services to help them improve their living conditions. This project addresses the need for transitional housing to help people who want to break free from homelessness in the Val d'Or area"* – PR10 – "Work begins on the Anwatan-Miguam project in Val d'Or – Jun 21 2024.

The effect, arguably, is two-fold. The first is to justify or build support for these investments. Given the findings from Doberstein and Smith, which note the capacity for the deservingness heuristic to build consensus amongst the public (2019), this is an effective political tool to build support, or sidestep critiques of, investments that may otherwise be seen to support 'undesirable' groups, which may not garner public endorsement. The second, as perhaps best evidenced through the use of second-person narratives, is to ensure mainstream Canada and its voting capital that their interests are paramount and a top priority for government.

Having set out their explicit prioritisation and centralisation of deserving groups, the following sections will unpack the ways in which this prioritisation is reinforced and entrenched through language and to what effect.

7.5 Engaging 'thick' language

As was outlined in the previous chapter, there is a series of salient silences within the dataset. An interrogation of the dataset not only highlights these silences but also bears consideration of the ways in which the Government facilitates these omissions. In many cases, these linguistic and policy gaps are filled by what will be referred to here as 'thick' language: terms and phrases that, while on the surface appear to be speaking to an issue, rest largely on ideological concepts and constructs and lack the specificity needed to meaningfully guide policy or direct action.

These 'thick' ideological words and phrases are often arguably engaged to inspire emotive responses and to reinforce the beliefs and worldview outlined above. As Marston argued, the choice of words and for what purpose they are used have "direct relevance to…, policy legitimation" (2000, p. 355). Further, as Rein and Schon have argued, "ambiguity may facilitate consensus" (1996, p. 90). Following this argument, in many cases throughout the dataset, it is arguable 'thick' language, which nods to a general concept, rather than a specific action, is used as a means of facilitating consensus and staving off critique.

As Gaetz has noted, there is "evidence that a considerable number of Canadians feel that people who are homeless 'choose' to be so" (2013, p. 358). Following the 'deservingness heuristic' this perception would arguably decrease public support for homelessness investments. Crucially, Doberstein and Smith concluded that the presence of 'deservingness cues' can compel changes in public perceptions of individuals experiencing homelessness, noting an uptick in resource allocation when recipients had experienced "victimization" (2019, p. 286). Similarly, Petersen et al. concluded that the use of the deservingness heuristic to "frame a welfare policy strategically" may allow Governments to "effectively exploit" public support for a given policy (2011, p. 47).

Crucially, however, while it was noted that "emphasizing the personal attributes of persons experiencing homelessness…may unite progressives and conservatives on 'deservingness'" (Doberstein and Smith, 2019, p. 282), the reasons behind increased support for spending differed between these two groups. Their research concluded that an "ambiguous agreement mediated through a deservingness heuristic" existed, under which conservatives felt government interventions for these groups should look to rehabilitate individuals, whereas progressives focused on the rights of citizens and the obligations of the state (Doberstein and Smith, 2019, pp. 289–290).

Therefore, when combined with 'thick' language, foregrounding 'deserving' groups may serve a shrewd political purpose. Centralising these cohorts in combination with vague, 'thick language' allows the government to provide the 'deservingness cues' which override or "crowd out" political values about the role of government (Petersen et al., 2011, p. 28), while also imbuing discourse with enough ambiguity (plausible deniability) about the entirety of the populations receiving support, the specific interventions taken, and the outcomes anticipated to maintain bipartisan consensus. For example, 'supporting vulnerable communities' is likely to be more universally palatable than specific policy responses to homelessness, such as investments into safe injection sites or supportive housing developments, which are highly contentious (Owadally and Grundy, 2023), but equally, and crucially, this 'thick' language by no means *excludes* such programming.

As noted in the previous chapter, "the responses for homelessness depend upon political lean" (Somerville, 1992, p. 531), based on the causes understood to be driving these experiences and, as outlined elsewhere in this thesis, the 'deservingness' (or lack thereof) of social and political support ascribed to the individuals experiencing them (Doberstein and Smith, 2019). As such, these 'thick' concepts, often vague and broadly applicable, may usefully skirt opposition to specific policy prescriptions in order to allow the Government to take 'urgent action' on contentious issues, without bringing to the fore debates about the most suitable responses to tackle homelessness. This 'thick' language may prove an especially effective political tool for the federal government, whose programming must straddle, and is often directly dependent on, partnerships with lower orders of Government, representing vastly different political perspectives. With these use-cases in mind, the next sections outline some of these 'thick' concepts and the ways in which they are engaged to (re)construct problem frames.

Community

Within the dataset, there are frequent references to 'community.' Much like the other concepts outlined here, it has many purposes and uses within the framing of housing and homelessness, often dependent upon which of these two parallel issues is being discussed. In some cases, (unnamed) communities are framed to be the locus in which Canada's housing challenges are being felt:

> *"Communities across the country are facing housing pressures"* – PR43 – "Unlocking housing construction and launching Canada Builds – Apr 03 2024.

As a result, in other cases, 'communities' are also framed as the locality in which 'needs' exist, which must be addressed via NHS programming:

> *"…to ensure communities have the infrastructure they need to grow and build more homes"* – PR43 – "Unlocking housing construction and launching Canada Builds – PMO – Apr 03 2024.

Communities are further represented to have the agency to take action on issues of housing and homelessness, and are also noted to be the beneficiaries of investments into housing, as in the quote below:

> *"This collaboration between key community stakeholders and different levels of government demonstrates how working together can improve an entire community"* – PR138 – "Federal government celebrates opening of affordable housing project in Scarborough" – Dec 12 2023.

Within the federal framing, 'community' is often understood to have a spatial element, though not exclusively and without defining its boundaries. 'Community' is also understood to represent a grouping of people, often with a particular shared trait or experience, and with reference to, but not necessarily inclusive of, a spatial element. This construction is often in tandem with other 'thick' language, as in the quote below:

> *"It is vital that we create housing options like this across the country to support our vulnerable communities with the housing they need"* – PR99 – "Federal government supports construction of over 300 homes in Greater Sudbury" – Feb 09 2024.

'Community,' as suitably qualified with a preceding adjective, can also be evoked to indicate an ideal type or objective for government policy. In particular, interventions aim to create 'strong' and 'vibrant' communities, which the Government asserts can be achieved via interventions into housing:

> *"The government recognizes that increasing the overall supply of rental housing is crucial to creating stronger and more vibrant communities that Canadians can feel proud to call home"* – PR145 – "Federal government invests $29 million for housing supply in Calgary" – Nov 16 2023.

Finally, community is also constructed to have immaterial elements, arguably echoing notions of 'ontological security' (Gurney, 2021; Somerville, 1992; Stonehouse et al., 2020), as outlined in the literature review, and noted to be an important contributor to overall well-being, with reference to both the desire

– and in some cases the right – for certain cohorts to access affordable housing which allows them remain in their community. This usage is most directly outlined for Indigenous Peoples, as in the first quote below, and seniors, as in the latter, and directs the location and type of housing prescribed for these groups under the NHS:

> *"The federal government's support for these communities in British Columbia will ensure First Nations residents have access to safe, secure homes in their communities"* – PR144 – "Federal government supports rapid housing projects for First Nations in British Columbia" – Nov 16 2023.

> *"After a lifetime of service to our country, our seniors deserve nothing less than a comfortable retirement in their communities"* – PR14 – "Federal government supports seniors homes in Belleville" – Jun 18 2024.

In these ways, 'community' serves multiple functions. It is both a place and a group, tangible and intangible. In its various constructions, 'community' can both have needs and address them for others. It is both a stakeholder supporting delivery and beneficiary of programming under the NHS, and a level at which policy can be directed. In this way, the use of community within the dataset aligns with neoliberal notions of communities as entities that are responsible for their own outcomes and ensuring the well-being of their members (Kuskoff, 2018; Miller and Rose, 2008). Communities and the agency afforded to them are foregrounded in tackling the response to homelessness and, arguably, a tool through which the federal government distances itself from ownership over the homelessness crisis.

Vulnerable

As outlined in the example in the previous section, 'vulnerable' often accompanies 'community' to make reference to specific groups, without necessarily defining the individuals contained therein or what brings them together. Often, 'vulnerable' groups, even in the absence of a clear definition, are implicitly constructed to overlap, at least in part, with 'deserving' cohorts. In the example below, while the quote does not indicate who 'vulnerable

citizens' are explicitly, it infers via the scope of the project it relates to, which is noted to target women, that this demographic constitutes at least part of the 'vulnerable citizens' the project purports to support:

> *"Today's announcement of funding through the Rapid Housing Initiative will have a huge impact on our most vulnerable citizens"* – PR19 – "federal government supports rapid housing project in Greater Sudbury" – May 31 2024 [severe housing need – 50% women].

In other cases, 'vulnerable' is used as an umbrella term with some, but not all of its component cohorts articulated:

> *"the Manitou building will offer the community's most vulnerable citizens, including seniors and women and their children, a place to call their own"* – PR99 – "Federal government supports construction of over 300 homes in Greater Sudbury" – Feb 09 2024.

In the case above, these cohorts are constructed to be particular demographics, often 'deserving' groups and those explicitly prioritised under the NHS. In other cases, these cohorts are framed to also include those experiencing a particular type of housing challenge:

> *"focusing on the housing needs of the most vulnerable, including people experiencing or at risk of homelessness, women fleeing domestic violence, seniors, Indigenous peoples, and persons with disabilities"* – PR32 – "Making the housing market fairer for renters and first-time home buyers" – May 03 2024.

Notably, while the dataset does offer some indications of which groups are considered 'vulnerable', it does not extend to an explanation of *why* these groups are vulnerable, what they are vulnerable to, or how the Government has come to identify them as such.

As outlined above, 'vulnerable' can apply to individuals, particular demographics and cohorts as well as groups like communities. Given the particular framing of

'vulnerable' groups, which is repeatedly noted to 'include', rather than be exclusive to these specific groups, it is arguable that this term is usefully engaged to obfuscate the Government's intended beneficiaries for programming, possibly skirting discussions of less 'deserving' but equally vulnerable groups within and in addition to these cohorts.

As noted in the previous chapter, the federal government's framing of homelessness largely aligns with the pathologised 'sick talk' constructions of these issues as conceptualised by Gowan (2010) and introduced in the literature review. While problematically side-stepping 'system talk' narratives (Gowan, 2010), crucially, this framing also avoids 'sin talk' constructions, which have existed historically in Canada (Sylvestre and Bellot, 2014). These 'sin talk' (Gowan, 2010) constructions, predicated on neoliberal ideologies (Gaetz, 2013, p. 358), arguably still prevail in lower orders of Canadian government, such as Ontario, which "portray [individuals experiencing homelessness] as morally inferior, lazy and dishonest" (Sylvestre and Bellot, 2014, p. 2) and place homelessness "largely in the realm of the criminal justice system" (Owadally and Grundy, 2023, p. 182). Engaging with 'thick' vulnerable language allows readers to 'fill the space' with their own understandings of these constructs and their meanings, and, as outlined by Rein and Schon (1996), may foster consensus and render these interventions palatable to a wider audience.

Affordable

As is the case in many housing policy spheres, 'affordable' is a term that appears frequently within the dataset. Within the NHS' programming, there are various definitions of 'affordable', which, as outlined in previous chapters, vary by programme and have been broadly problematised by experts and academics (Beer et al., 2022b; Canadian Urban Institute, 2022; Office of the Parliamentary Budget Officer, 2023; Pomeroy, 2022, 2021a). Notwithstanding these criticisms – and the list of definitions available to the federal government – the dataset often relies on 'affordable' as a 'thick', largely undefined concept that the Government is committed to achieving. Like the other 'thick' language outlined here, the use cases for affordable are varied and broadly lack specificity. There

are some limited exceptions in which affordable is ostensibly defined, using the metric for "core housing need," often engaged in Canadian housing discourse:

> *"At the heart of [budget 2024] lies a commitment to make housing affordable so that no hard-working Canadian spends more than 30 per cent of their income on housing"* – PR32 – "Making the housing market fairer for renters and first-time home buyers" – May 03 2024.

However, far more often, 'affordable' is referred to more conceptually:

> *"The development will include 25 affordable units plus 20 units that will be offered for market rent"* – PR36 – "New affordable and seniors housing coming to Dartmouth" – Apr 26 2024.

As in the quote above, 'affordable' units can be understood to be those that are not set at market rent. However, in the case below, 'affordable' also extends to market rentals alongside below-market provision:

> *"It will have a mix of affordable options including market rentals, rent-geared-to-income, and deep subsidy units"* – PR103 – "Forty-three new rental homes coming to Osoyoos" – Jan 26 2024.

Similarly, 'affordable' is also constructed to be a type of housing without specific tenure or price specifications, as the Government strives to increase housing supply:

> *"We need to build more homes and make sure they're affordable – and we need to do it faster"* – PR80 – "Building more homes that Canadians can afford in Cape Breton / Unama'ki" – Feb 22 2024.

In other cases, 'affordable', or restoring or maintaining affordability, is not a particular type of or cost level for housing, but a policy objective for the Government intervention:

> *"We need to make sure affordable housing stays affordable in Canada.*
> *The Canada Rental Protection Fund is going to help protect the*
> *affordable housing we have so Canadians can live in the communities*
> *they love"* – PR42 – "Protecting and expanding affordable housing" – Apr
> 04 2024.

Proving its broad applicability, 'affordable' also stands as a top-line ideal for
housing in Canada, as outlined in the first quote below, and a means through
which to achieve other societal objectives, as in the latter:

> *"Everyone deserves a safe and affordable place to call their own. We are*
> *committed to working with partners across the country to make this a*
> *reality for all Canadians."* – PR13 – "Federal and provincial governments
> invest over $1 million for affordable homes in Saskatchewan" – Jun 18
> 2024.

> *"Safe and affordable housing is a catalyst that enables Canadians to*
> *achieve other goals – from raising healthy children to pursuing education,*
> *jobs and opportunity"* – PR141 – "Helping build more homes, faster in
> Richmond Hill" – Nov 27 2023.

In these ways, and in the absence of much specificity, 'affordable' serves as a
general construct, rather than measurable policy outcome. 'Affordable', as
constructed within the dataset, varies by group, and can be understood to
represent both market and below-market rent levels; a particular, but undefined
band of housing prices (in particular for younger Canadians); and a housing ideal
for all units and properties that the NHS (and federal government) aims to
achieve. It stands, however, without much interrogation or definition within the
dataset. Given the mounting criticisms for the lack of affordable housing
delivered under the NHS over its first five years (Beer et al., 2022b; Canadian
Urban Institute, 2022; Pomeroy, 2022, 2021a, 2021b), the continued reliance on
this term without due reflection is arguably problematic.

So, founded upon neoliberal underpinnings, largely governed by who deserves
support, and who does not, with an arsenal of 'thick' language at the ready to

support the Government's problem framing and facilitate and justify its policy responses, the following section turns to the effect and impact of this framing and the foundations upon which it is built.

7.6 What's the effect?

Following on from Kingdon's Multiple Streams Approach (2014), outlined in previous chapters, the 'problem streams' for Canada's housing and homelessness challenges can only be matched with 'policy streams' that can be seen to suitably address the issues as constructed (Kingdon, 2014). The problem framing of Canada's housing challenges can be understood to give credence to the federal government's self-proclaimed priority to tackle the nation's 'housing crisis' – via units built and dollars spent – and ensure that mainstream Canada that their housing concerns are being urgently addressed. This framing can be understood to be influenced by a neoliberal policy approach, which continues to favour home ownership and private market housing delivery. It relegates Canada's housing challenges to 'discrete' policy problems for which time-limited interventions into the market, rather than wider structural reform, can be deemed appropriate.

Arguably, the effect of framing homelessness as a nebulous, community-dependent series of issues serves to obfuscate the systems-level drivers of homelessness, drawing them outside the boundaries of what can be understood to be an appropriate response. This framing, particularly for less 'deserving' cohorts like single men, relegates these groups to the background in both language and in the portion of resources allocated to addressing their "needs." It facilitates a policy landscape representing a small overall portion of the NHS' funding and distances the federal government from taking leadership on – or ownership over – tackling homelessness across the country.

This framing, focused on downstream interventions and firmly situating the drivers of homelessness with the individual through reference to complex "needs" and the provision of "supports," pathologises these individuals, akin to Gowan's 'sick' talk (2010). While this framing usefully sidesteps 'sin talk' discourses that seek to punish those experiencing homelessness, it also avoids

'system talk' characterisations (Gowan, 2010), and in so doing, continues the historic trend of a Canadian homelessness response that is "marked by the prevailing tendency to neglect problems addressing the social, economic and political causes of homelessness" (Sylvestre and Bellot, 2014, p. 29). Ultimately, echoing findings from previous Canadian research, this framing underpins a policy response that arguably amounts to "doing the bare minimum to keep people experiencing homelessness alive…while maintaining the status quo" (Evans et al., 2021, p. 2).

Taken in total, these framings underpin a construction of Canada's housing and homelessness challenges – and the related policy responses – that is technically misaligned to some of the groups explicitly listed as a priority under the NHS.[29] However, the 'target' audiences favoured in the dataset, in particular mainstream Canada and certain deserving cohorts, align with the design and implementation of NHS programmes, which as discussed further below, have primarily provided resources to build housing accessible for or available to these 'targeted' groups.

Allocating resources: the impact of political prioritisation

Both of these frames – and their parallel-rather-than-interlinked construction – serve to reinforce and render feasible the federal government's unequal prioritisation of the housing issues affecting Canada today relative to their interventions into tackling homelessness. In naming the 'housing crisis' and defining its causes, the federal government's framing facilitates significant and urgent intervention via series of policies and programmes with significant resources behind them. As has been argued throughout this and the preceding chapter, 'deserving' groups and mainstream society are both implicitly and explicitly the primary beneficiaries of the NHS. In fact, the dataset often refers

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[29] As outlined previously, these groups are: survivors fleeing domestic violence (especially women and children); seniors; people with disabilities; people dealing with mental health and addiction issues; racialized [sic] people or communities; recent immigrants (including refugees); members of the lesbian, gay, bisexual, transgender, queer, 2-spirit and other communities; veterans; Indigenous people; young adults; people experiencing homelessness) (Office of the Auditor General of Canada, 2022, p. 3).

to the amount of NHS funding that has been allocated to these groups as an indication of the success of the strategy:

> *"We are continuing to remove barriers to housing vulnerable groups. To date, almost a third of all funding from the National Housing Strategy has supported the housing needs of women and children."* – PR142 – "Statement by the Prime Minister on National Housing Day" – Nov 22 2023.

Conversely, despite the billions of dollars spent and units built under the NHS, Parliamentary Budget Office reports concluded there has been a "net decrease in funding for low-income households under the NHS" (Whitzman, 2023a, pp. 13–14), with the bulk of the housing developed under the Strategy found to be unaffordable for those in core housing need or experiencing homelessness (Beer et al., 2022b). Further, most of the programmes under the NHS are directed at housing, rather than homelessness, and the vast majority of its $115billion funding pot has been allocated to these programmes (Beer et al., 2022b; Department of Finance, 2023; Housing, Infrastructure and Communities Canada, 2024d). Further, as Whitzman notes, the Rapid Housing Initiative, aimed explicitly at developing affordable housing for homelessness does not have a long-term funding commitment, unlike the other two much larger unilateral programmes targeting new housing supply (2023a, p. 14). Therefore, it can be argued that the NHS' implementation is reflective of the Government's implicit priorities to protect 'middle class Canada,' 'young Canadians,' and 'families', if out of touch – and currently off the mark to meet – its explicit top-line objectives.

"Look over there!" Redirection and misdirection

Framing the housing crisis in such a way as to focus on increasing supply, reducing red tape, and spurring on innovation, while much clearer than the diagnoses of the homelessness crisis, necessarily redirects attention away from the well-documented failings of historic policy choices in Canada (Gaetz, 2013, 2010; Hulchanski, 2009; Nelson et al., 2021; O'Sullivan et al., 2021). This misdirection, drawing certain drivers and causes of social issues outside of the boundaries of their problem frames, can have significant political and policy

outcomes (Bacchi, 1999; Entman, 1993; Kingdon, 2014; Rochefort and Cobb, 1992).

As O'Sullivan et al. note (2021, p. 100), within Kingdon's framework, the third stream, the 'politics stream,' which accounts for "political climate, national values, and public opinion," is needed in order to tie the policy and problem streams together and has an immense impact on homelessness and housing policy. Despite the nation's worsening housing challenges, the market, upheld by policy choices, which has been argued to have created them, is not widely problematised. Quite the opposite: much of the housing narrative relies on the notion that increasing supply, through private market loan funding and removing administrative burdens, is the lynch pin to restoring affordability.

7.7   Conclusions

As Stone asserts, "to 'control interpretations and images of difficulties" is to "lead the audience ineluctably to a course of action" (1988, p. 115). The analysis presented in this chapter has shown that the federal government's construction of housing and homelessness rests on a set of ideological commitments that shape both narrative and, as per Stone's arguments, its policy response. Drawing on Bacchi's 'What is the Problem Represented to Be' framework (2009), Kingdon's MSA (2014), Entman's 'four objectives' of framing (1993), and the wider literature on deservingness, the chapter demonstrated that these discursive choices are neither neutral nor benign. They reflect particular assumptions about the role of markets, personal and governmental responsibility, the appropriate scope of government action, who deserves social supports and assistance, and they define the boundaries within which the NHS operates.

By tracing how neoliberal ideas and moral presumptions are embedded throughout federal language, the chapter showed that housing is framed as a national, economic challenge requiring urgent and visible intervention, while homelessness is presented as a localised issue of individual or community need. MSA helps to clarify why these framings matter: they shape how problems enter (or fail to enter) the policy agenda and determine which solutions appear feasible or legitimate when windows of opportunity arise. Following on from

Kingdon (2014), then, these divergent constructions support a targeted and narrow policy response to homelessness and housing need that focuses on symptoms rather than causes and that leaves the broader market-driven housing system largely intact. Without confronting the foundations of Canada's market-driven housing regime, meaningful change remains unlikely.

These findings show that the shortcomings of the NHS cannot be understood solely in technical terms. They are intertwined with the political and ideological assumptions that shape its problem definitions and from there, its resource allocation. By framing housing and homelessness as discrete, separate issues, the federal government narrows the range of interventions that can be considered to address them and legitimises forms of action that are symbolically powerful yet substantively limited. The analysis therefore advances the wider argument of the thesis that policy discourse does more than describe social problems. It constructs them and, in doing so, establishes the political and policy boundaries that govern how (and to what extent) they can and should be addressed.

These insights will later be compared with the findings of the lived experience interviews. The next chapter examines the perspectives of people with experiences of homelessness and housing precarity in Hamilton. By considering these perspectives in conjunction with federal framings described above, the thesis later considers the suitability of problem definitions and their related policy interventions to tackle the challenges of housing and homelessness as recounted by lived experience experts.

8 Building understanding: experiencing homelessness in Hamilton

8.1 Introduction

Hulchanski et al. (2009, p. 5) have called homelessness a 'catch-all' term that groups individual life events, housing precarity, and poverty into a stand-alone social issue. Following from the concepts outlined in the methodology chapter, while constructions of homelessness are understood to be subjective, interview participants explained very real circumstances they have faced, with real barriers and challenges accompanying them. Interviewees described increasingly dire conditions for those experiencing homelessness in Hamilton, with challenges arising both in the housing system and in related service areas, which will be explored further in the following chapter.

Two important themes emerged from the dataset in considering the 'shape' of homelessness and housing need. Firstly, as will be outlined further in the next section, interviewees cited challenges arising from the stigmatisation of individuals and communities experiencing housing need and the role that understanding and insight can play in undermining stigmatised viewpoints. Secondly, the findings suggest experiences of homelessness and housing need are shaped by and inextricably tied to the context in which they occur. As will be outlined further below, they indicate that consideration of the particular context, in this case, the city of Hamilton, is both necessary (the city itself has influenced the findings) and useful (consideration of the city as a system helps organise the findings and direct subsequent policy recommendations). Based on these 'thematic' findings, the purpose of this chapter is twofold. First, it explores experiences of homelessness and housing precarity in Hamilton. It outlines salient quotes from participants with the aim of developing understanding and giving shape to otherwise nebulous constructions of homelessness. Secondly, it explores the influence and impact of the city on experiences of homelessness. It considers the value of viewing Hamilton as a 'system of systems' which drives this housing precarity. It does so in order to situate and organise the challenges and barriers outlined in the next chapter.

8.2 Experiencing and understanding homelessness

The lived experience interviews painted a picture of homelessness that broadly aligns with existing Canadian literature that has, for some time, clearly identified the structural, policy-based drivers of homelessness and inequality across the country, often centrally tying these experiences to acute forms of poverty (Echenberg and Jensen, 2012; Gaetz, 2020, 2010; Gaetz and Dej, 2017; Piat et al., 2014; Pomeroy, 2020). The experiences of homelessness and housing precarity described by participants foregrounded financial challenges, which were in some, but not all, cases compounded and complicated by a "constellation of risk factors" (Farrugia and Gerrard, 2016, p. 272), from poor mental and physical health to job loss to relationship breakdown:

> *"There isn't enough housing and that is tied to also affordability…legislatively, I don't want this to become a discussion about landlords versus tenants, but some of the legislation promotes the increase in rent, which contributes to inflationary rents, but you have also…higher costs of living…it is a massive clusterfuck of contributing circumstances, including inflation, the consequences of coming out of a pandemic…there's a lack of accountability from the residential, the landlord tenant board around their responsibilities and navigating and clearing this backlog, but there isn't enough adequate housing, the real estate market is a nightmare and continues to be a nightmare"* (LE Staff participant 26, p. 1).

> *"we've had decades of provincial, or sorry, federal government failure and lack of funding for affordable housing. So that is one of the major things is that over the last probably 20-30 years, the investment in public supportive housing has declined significantly. So, you have that factored with just ridiculous inflation. And then we've got that on top of folks with increased need for support and services. So mental health, addiction, any combination of those things. And you can also probably contribute some of that to maybe a failing healthcare system and lack of*

support there, so we've kind of got all of those things that work together to kind of create a perfect storm" (LE Staff participant 6, p. 1).

Despite the relative clarity with which participants spoke about this "perfect storm" and, rather bluntly, "massive clusterfuck" of factors driving of homelessness in Hamilton, in particular foregrounding those at the structural level, interviewees often suggested that key actors, who they perceived to be further away from the frontlines of the issue, do not fully understand:

"I think people really need to see kind of the day-to-day of what people do in this role. Because I think it's easy to imagine it, but until you're actually kind of in the role, you don't really see it. So, I mean like, if someone from the government could come out for a day and shadow like a mental health worker and kind of see the work they do, I think that would be amazing to see...what supports are needed, all that kind of stuff" (LE Staff Participant 27, p. 22).

"I would love for all levels of folks who are involved in anything here to have a basic understanding. I think a lot of the people who make the policies, make the decisions don't have a full grasp of what's going on" (LE Staff participant 6, p. 8).

"How is somebody going to understand unless they see it, live it?" (LE Participant 9, p. 11).

Highlighting the impact of this lack of understanding, interviewees repeatedly spoke about harmful narratives present within discourses in Hamilton regarding homelessness in general and individuals residing in encampments in particular:

"I think people that are homeless, they feel the barrage of hatred, they feel the barrage of disgust that people put upon them" (LE participant 12, p. 6).

"The homeless, I think, similar to how the witches were treated. And then they're not burning them at the stake, because that would not go

over well, but it's the same mental attitude" (LE Participant 1, pp. 9-10).

"We have to plead to the people for empathy and compassion on behalf of people that can't plead for themselves… They're already crushed down. And they're stomping on them…Like what is your end goal? To kill them? How hard do you stomp before somebody doesn't' breathe anymore?" (LE participant 12, p. 8).

Reflective of both Gowan's (2010) sin talk and sick talk discourses, stigmatised narratives often focus on 'individual' understandings of homelessness, where life choices like substance use[30] and mental health disorders are foregrounded in explaining the causes of homelessness. Resultantly, as is clear from the interview transcripts, these groups are often stigmatised, categorised as culpable for their circumstances and therefore undeserving of support (Doberstein and Smith, 2019). Evidence of the ubiquity of these discourses is perhaps best evidenced by the ways in which these narratives were invoked during the research. Underscoring the importance of first-hand experiences in developing understanding and empathy for others, these harmful narratives were most often used by individuals who, while having experienced housing precarity, had managed to avoid rough sleeping, often as the result of informal networks, sheer luck, or better housing market circumstances:

"Probably because they don't want to pay rent. And a lot of them, they like their freedom. They don't want to go by the rules in the shelters" (LE Participant 14, p. 5).

"The people are homelessness because the landlords kicked them out. The reason why is they want to smoke and drink, and the landlord doesn't want that behaviour on the property. So, if they're out there and they're free to live under a bridge, no one's going to bother them, right?

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[30] The use of drugs and alcohol is often referred to as 'substance misuse' or 'substance abuse' within discussions of homelessness. Given this study's foregrounding of the power of language to direct and influence constructions of social issues, instead, and with the exception of direct quotes, this research will use the term 'substance use.' It does so with the aim of avoiding the normative connotations of 'misuse' or 'abuse', which arguably imply these behaviours are transgressive in nature.

So, these are people that are very reluctant to get back into housing is hard to make them change their lifestyle" (LE participant 23, p. 7).

Interviewees both explicitly pointed to the role stigma has played in their experience, as well as, in some cases, stigmatising others who they felt were 'more to blame' for their housing challenges. As outlined above, the interviews clarified the importance of understanding the challenges, nuances, and realities of homelessness as fully as possible in order to undermine harmful, stigmatised narratives. In order to give some insights into the realities of the experiences of homelessness in Hamilton and, in so doing, develop a greater understanding, this section shares a series of poignant quotes from participants who generously lent their time and, often with exceptional vulnerability, their life stories to this research:

"They should know that we are struggling. While they are not struggling and they're thriving off the government incomes, we are struggling" (LE Participant 3, p. 18).

"I know there's times that I had to go to the food bank with my children, you know? I mean I was desperate. And here my kids come home, 'mom we gotta have some canned goods or food to take to school for the food bank'" (LE Participant 21, p. 7).

"People that are homeless, it doesn't necessarily mean they're drug or alcohol affected, it doesn't mean they're dirty. It means...right now they don't have anything but a tent or bush to take refuge in" (LE participant 12, pp. 3-4).

"Not everybody is a drug addict. Not every homeless person is a drug addict. Not every homeless person has mental health, like sometimes people are just down on their luck. Don't treat us all like we're drug addicts. But then they also need to do for our drug addicts or homeless drug addicts. They need to do for them. They still matter" (LE Participant 4, p. 9).

> *"Like a lot of people are desperate and there's also something called MAID – medically assisted something*[31]*...some people are choosing to end their life instead...because they don't have any money"* (LE Participant 11, p. 14).

> *"How many of us who are living off credit card, and how many people are behind in their mortgage or their rent? And how many people don't know whether their company is going to be running for the next five years or two years or a week? The difference might be is maybe they can go to the bank and borrow some more money, or maybe they have a family member that can take them in"* (LE participant 12, p. 4).

Interviewees clarified the role misunderstandings and biases play in driving stigmatised perceptions of homelessness, underscoring the importance of developing 'understanding' in garnering empathy for – and political will to change – the challenges at hand. Participants highlighted a variety of experiences in which individuals are grappling with difficult circumstances, and the severity of the impact these circumstances can have. The findings suggest that stigmatised constructions of homelessness are out of step with the macro-structural drivers contributing to Hamilton's homelessness challenges. As will be further discussed in the following section, the findings often suggest that those experiencing homelessness in Hamilton have simply been afforded fewer resources or informal supports on which they can rely to maintain housing than those Canadians – of whom there is an increasing amount – who are facing financial difficulty as a result of increasing costs of housing (Canada Mortgage and Housing Corporation, 2024c).

8.3   Two types of homelessness

It is recognised that there is a significant body of literature outlining the limitations of binary thinking within the homelessness sphere – in particular

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[31] The Medical Assistance in Dying (MAiD) programme allows individuals, under specific permitted circumstances, to receive assistance from a medical practitioner in ending their life (Government of Canada, 2024). Recent reporting has suggested, based on reports from the Chief Coroner of Ontario's office, that individuals may choose to engage with the MAiD programme in order to end their life if they are living without the necessary complex supports and facing difficult socioeconomic situations (Dubinski, 2024).

noting the limitations that arise from dualistic constructions of homelessness that are based either in individual or structural level causes (Clapham, 2003; Farrugia and Gerrard, 2016; Fitzpatrick, 2005; McNaughton, 2008; Pleace, 2016; Somerville, 2013). This work is useful in undermining overly simplistic categorisations of the causes of homelessness. However, in reviewing the interviews, it became clear that homelessness and housing precarity in Hamilton can be understood to be manifesting in two distinct ways. One interviewee broadly captured these two types:

> *"I think half of it is either mental health or domestic violence. And the other half is we aren't doing well. It's just the damn finances"* (LE Participant 5, p. 8).

Effectively, one expression of homelessness is purely economic, while the second is compounded by other non-financial factors. For many interviewees, their experiences of homelessness were driven solely by finances. Their income was simply insufficient to maintain their housing:

> *"Being on the well side, it was just finances that was preventing me from having housing"* (LE Participant 5, p. 2).

The second type of homelessness is arguably more frequently reflected in media and political discourse. These are cases where finances and poverty play a role, but are not the only drivers of homelessness. As outlined above, compounding factors like substance use, mental health challenges, and relationship breakdown are also present:

> *"I would say addictions and mental health care is probably the biggest issues right now that we're facing that kind of directly make people homeless because they had other priorities before housing"* (LE Staff Participant 27, p. 1).

> *And of course, some mental health, especially in this field…because of my work here, I noticed that it deeply impact's people's housing. And I think in line with that, like substance use often makes it hard for people*

to either get or maintain their housing at times" (LE staff participant 17, p. 1).

Crucially, participants threaded together the relationship between these two types of homelessness, aligned to arguments within the literature that experiences of homelessness themselves can often lead to substance use (McNaughton, 2008), rather than the other way around. Recent publications from Canadian advocates argue that "experiencing homelessness – the stigma, shame and isolation combined with the fear, exhaustion and the near-constant grind of simply trying to survive – will oftentimes deteriorate an individual's mental health over time" (Braithwaite, 2023, p. n.p.). Similarly, Kemeny has categorised these experiences as "far more severe and alienating…than any other," which often lead to "severe personal and social strain" (1991, pp. 80–81). The interviews, entirely reflective of these arguments, make reference to the impact of homelessness on well-being and the ways in which purely economics-based homelessness can, over time, become the second, more complex expression of housing need:

> *"You lose your house…you don't have it, can't go to work. Because it's going to be hard to get up in the morning…You're in shock. You're traumatised. And raging"* (LE Participant 1, p. 5).

> *"A lot of them have fallen so hard into drugs or something to cope with their situation and in the homeless community in the tent community, I've walked through and you see it. And I think they've fallen into that to cope that now they can't get themselves out of it."* (LE Participant 3, p. 8).

> *"A lot of people…when you're fighting all the time to survive, then it gets into depression. Then it gets into mental health issues."* (LE Participant 10, p. 5).

So, while necessarily reductive of often complex experiences, this 'two types of homelessness' binary is a useful heuristic device for conceptualising the drivers of homelessness and housing precarity in Hamilton and in so doing, clarifying the

policy solutions needed to ameliorate them. Imperatively, it foregrounds the role of poverty in driving experiences of homelessness, while also allowing space to consider non-financial drivers. Crucially, based on the feedback from interviewees about the relationship between the two, this binary holds space for consideration of the temporal flow of these drivers, starting first from consideration of the role of poverty and finances and subsequently to compounding causes. As discussed in later chapters, re-centring poverty in constructions of homelessness may proffer significant hope for advocates and policymakers looking to truly solve Canada's housing challenges. With these quotes and context in mind, we now turn to the exploration of experiences of homelessness and housing precarity in Hamilton.

8.4 Hamilton: system and a place full of spaces

The city of Hamilton had a greater impact on the research than merely serving as the case study context. This section outlines the ways in which the city influenced the findings in both tangible and intangible ways. While these influences will necessarily limit the generalisability of the findings herein, much of the NHS programme funding is distributed on a community- or project-specific basis. Therefore, the city's influence on the findings and experiences of homelessness and housing need arguably supports the level at which NHS programming is directed.

Conceptually, being a Hamiltonian and part of the city's community shaped individual experiences of housing need as well as participants' understanding of the ways in which the housing system is working – and not working – for them. More tangibly, Hamilton as a place, particularly its weather, landscape of services and programmes, and demographics also shaped experiences of homelessness and housing need. Within this place, and shaped by the service ecosystem and its limitations, a network of spaces, both directly related to housing and not, were integral to the journeys and experiences of homelessness described. Therefore, as will be outlined further below, this section, and the discussions that follow, borrow from systems approaches (Gaetz and Buchnea, 2023; Gibb and Marsh, 2019; Stroh and Goodman, 2007) to organise and

understand the policy siloes, actors, and institutions which have a complex and inter-related influence on housing need and homelessness in Hamilton.

Identity: "We're Hamiltonians. This is our home"

Interviewees often indicated that it means something to be *from* Hamilton, a historically working-class city characterised by steel manufacturing and lower incomes relative to neighbouring Toronto and its suburban offshoots: *"there's a lot of people that need assistance from the government in the Hamilton area"* (LE Participant 15, p. 11). In part borne of the city's socio-economic status, Hamilton as an identity –being a Hamiltonian – was reflected in two ways in the interviews. One, as the subheading alludes, was to note the role the city, and the community, played in creating a sense of 'home.' One interviewee, describing a mandated relocation to another city in order to access shelter supports, noted not only the logistical challenges of being away from Hamilton, but also the emotional ones, noting, *"we're Hamiltonians. This is our home….having to relocate to [city], away from my home…this is where I was born and bred"* (LE Participant 9, pg. 2).

Extending this notion of Hamilton as 'home', the city was argued to be a community that has, historically at least, cared for its residents:

> *"I'll call it the sense of community, that sense of personal touch, becomes driven by policy…there just isn't the sense of community that I think this city was originally founded on. Those ideals, they're there. Just we've lost them in our own policies and bureaucracy and the levels of service"* (LE Staff participant 26 p. 6).

In stark contrast to the notions of Hamilton as a home and a community that cares for its own, the second way the Hamilton identity was evoked in the interviews was through an 'us versus them' dynamic between Hamilton and neighbouring Toronto. Toronto, a much larger and more affluent city, was seen to be negatively impacting Hamiltonians, who are being pushed to the margins of the housing market due to an influx of Torontonians searching for 'cheaper' housing, relative to their own city:

"There's probably a lot of apartments in Hamilton that's being tailored to…maybe Toronto people who…that they want to come here and rent, but that's more of an upper end of the premises" (LE participant 22 p. 15).

"A lot of people in my opinion are coming in buying properties from Toronto and jacking the rent as if it were Toronto, and it's not. People here cannot afford Toronto or they would live in Toronto" (LE Participant 3, p. 5).

"I think a lot of affordable for Hamiltonians is becoming more rare. Like again, I think a lot of places are trying to cater to Toronto business people and stuff that can afford higher rents…come to Hamilton because it's cheaper than Toronto…but the rent they're paying in Hamilton is still higher than what most Hamiltonians can afford" (LE participant 22 p. 16).

The findings suggest that the juxtaposition between being a Hamiltonian and a Torontonian, and the related imbalance in access to the housing market, not only reinforces the positioning of Hamilton as 'home' for participants but also influenced participants' understandings of their position within the housing system and how their needs and interests are reflected – or not – in the ways in which the system is currently operating. In this way, perhaps best summed up by Somerville, Hamilton as a city provides a sense of "home as roots…one's source of identity and meaningfulness" (1992, p. 533). The findings suggest that existing within a particular community (both geographically and conceptually) is an important level on which 'home' can exist and which can support, or undermine, an individual's sense of being and belonging.

This notion is broadly aligned with the wider literature that considers the non-material dimensions of home (Gurney, 2021, 1999; Stonehouse et al., 2020) and the importance of home in creating 'ontological security' or "rootedness in the world" (Somerville, 2013, p. 384). The non-material dimensions of home arose during the interviews both in terms of the identity described above, and also as

participants described the limitations of 'bricks and mortar' housing alone to meet the needs of individuals who require more than "four walls and an empty apartment" to feel 'at home' and to, therefore, sustain successful tenancies. In these ways, as will be discussed further in the following chapters, the interviews suggest that consideration of the non-material dimensions of home and the role of a particular context or community in creating a sense of home are important not just for academic theoretical debate, but also in creating successful policy interventions for tackling homelessness.

Hamilton: A place full of spaces

Beyond the conceptual influences over housing and homelessness in Hamilton, the literal impact of the city as a place, its weather, and (lack of) infrastructure also shaped experiences of housing need. Like many Canadian cities, Hamilton's climate poses acute challenges to those facing homelessness. Interviewees often spoke about the extreme temperatures experienced in both winter and summer, and the risks to life posed as a result. Compounded by the need to escape extreme weather, access to a series of 'spaces' and individuals' engagement with them was an important component of experiences of homelessness and housing need. While by no means a revelation, participants reinforced the notion that experiencing homelessness requires individuals to negotiate access to these spaces in order to meet basic needs. Echoing findings from Casey et al.'s (2008, p. 908) exploration of women's uses of public spaces while experiencing homelessness in England, "public and quasi-public spaces served multiple functions…[from] eating, sleeping, washing, resting…[and] charging mobile phones." Given the extreme weather conditions in Hamilton, perhaps more than in other parts of the world, access to spaces is not only a means of acquiring comfort and facilities, but is also a means of survival:

> *"They're not bothering anybody. They just get out of the weather. When it's extremely hot"* (LE Participant 1, p. 9).

> *"I think that's why a lot of people die, because they're stuck outside"* (LE Participant 2, p. 13).

"In the winter specifically, though, because how many of them are we going to lose?" (LE Participant 3, p. 13).

As further outlined in the following chapter, the conditional nature of Hamilton's shelters often requires individuals using these services to vacate during the day. In order to pass time, access washroom facilities, and ultimately find refuge from the weather, interviewees described the spaces they engaged with in order to survive and meet their basic daily needs. There was frequent reference to the role that fast-food establishments like Tim Hortons play in filling the gaps in shelter and housing service provision. One space in particular, the food court at Jackson Square, a shopping centre in the downtown core, was repeatedly mentioned in the data, with one participant sharing the rules of engagement for spending time there:

"then you go to the food court, and then you can't stay there for more than an hour. Security guards kick you out" (LE participant 18, p. 15).

Similarly, libraries – in particular the central library located in the downtown core – were often used as a place to get warm, stay safe, charge phones, access the internet, and get clean:

"I walked into the library, the library downtown, walked into the washroom to use it too. Two of them are standing there and they were happy because they were getting clean, they [sex workers] were using the washroom to get clean" (LE Participant, 1 p. 9).

"You can charge your phone at the library. You can use free wifi in the whole library. So, you don't have to have a plan. You can have one of those internet app numbers...so you have that you sort of email on your phone, all that's pretty helpful from the library" (LE participant 18, p. 15).

"They don't let you stay there if you're not working or on a computer. It's like a warm place to stay..." (LE participant 18, p. 15).

Participants noted that accessing these spaces is not always easy. Several interviewees, as in the quotes above, outlined the 'rules of engagement' for occupying these spaces, from needing to 'pass' for working on a computer in order to remain in the library to the time-limited access to Jackson Square. Further, several experiences were shared during the research of individuals being removed from these spaces, often due to their appearance. In some cases, participants who had regained housing shared stories of advocating for others, arguing with staff and making purchases in order to secure their right to stay:

> *"I've been in the Tim Hortons, and they won't let people in. And it happened to me over here about a year ago, the homeless person, I said 'come on, I'll take you in' and the staff said he can't be in here. I said 'excuse me, what do you mean he can't be in there?' 'well, he's homeless and he's dirty'. And I said 'well, you know what, I'm buying, he's with me, I'm buying his food, so he's staying"* (LE Participant 21, p. 11).

While navigating these spaces has likely always been a part of the experience of homelessness in the city, there is a relatively new dimension of this network of spaces as the landscape of homelessness has changed. In Hamilton, tent encampments are now visible throughout the city, occupying public places like parks and roadsides. With this shift in the use of these spaces, there has been a parallel shift in the efforts to control access to them. In response to tent encampments, 'NIMBYism'[32] has significantly impacted the policy response to homelessness in Hamilton and had a profound, and exclusionary, impact on who is given priority access to public spaces and who is not:

> *"I think that what they think the actual problem is there's too many citizens complaining about the number of tents that are in the parks. It seems like anything they're doing is a response to people's complaints that things are not what the majority of people want to see in their*

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[32] NIMBYism, per Sibley et al., writing in the Canadian context, is defined as "local opposition towards "controversial land uses"" which can extend to those that "contribute to public good" but are "perceived to have" negative effects on the surrounding community and its residents (2022, p. 11). In this instance, it refers to the "active, vocal and well connected" residents and businesses who oppose tent encampments due to the impact on their lives and housing values (*ibid.*, p. 11).

public spaces. So, it doesn't seem like you're addressing the root, or supporting the actual folks who need the support, you're addressing the people who you think are going to vote for you" (LE Staff participant 6 p. 9).

"And [an affordable housing development] all got approved by the city, people said 'no it'll bring our value of our property down…we don't want them, they're going to steal from us, so it got kiboshed" (LE Participant 21, p. 6).

"It's just kind of a lot of talking about things, and nothing's actually being done. I know there's been plans of making the little homes and moving the encampments and all that kind of stuff, and they have big plans for six months. And then, you know, someone says no and it goes right back to talking about it" (LE Staff Participant 27 p. 6).

"Let's do a community safe consumption site. But the barrier there is the community doesn't want it. So, if the non-profits working with these folks doesn't want it…how are you going to get the community on board with wanting it. And because they're all like quote unquote not in my backyard… don't want an encampment in their backyard. They don't want a safe use site in their backyard…okay, where?" (LE Staff participant 7 p. 12).

Access to spaces is crucial, often a matter of life and death. How participants used these spaces followed a pattern, that is, using public or nearly-public spaces to meet basic needs of comfort, hygiene and refuge. Sheppard's (2002) concept of positionality, as discussed in Burns (2020), emphasises that individuals and institutions hold varying positions across social contexts, and that these positions interact in ways that produce and sustain power differentials. Mirroring this notion, the ways in which participants could access these spaces both permanently and on an ad hoc basis were constrained and directed by a series of actors and institutions operating across the city. Further echoing Casey et al.'s (2008) conclusions, the perceived 'right' or legitimacy of access to these spaces, unquestionably extended to the 'mainstream public' was not extended,

or at least was limited on many occasions, for individuals experiencing homelessness. It calls into question, as Blasi has argued, the "rights" of individuals experiencing homelessness to "merely…exist, to do in public those things virtually all of them would prefer to do in the comfort of their own homes" (1994, p. 569).

These spaces, the institutions that govern them, and the actors that restrict and permit access to them fundamentally influenced experiences of homelessness within Hamilton. As such, as will be outlined further in the next section, it is argued here that engaging with a systems approach, with its capacity to account for multiple perspectives (Gibb and Marsh, 2019) is a useful lens through which to organise and outline the findings.

8.5 Hamilton as a 'system of systems'

Gaetz and Buchnea, working in the Canadian context, argue that "a multiple systems understanding of how homelessness is (re)produced gives us a framework for assessing existing and proposed efforts' potential for ending homelessness" (2023, p. 54), "[which] call[s] upon other public systems…that perpetuate homelessness (healthcare, child protection, justice)" (*ibid.*, p. 52). Similarly, as aligned to the importance of understanding outlined above, and as will be discussed further in subsequent chapters, Stroh and Goodman argue "developing a shared picture of the complex system dynamics underlying community homelessness" is where the "solution" to transforming the system lies (2007, p. 2). In these ways, systems thinking proffers significant value for the research aims. The interviews, which identify multiple and significant barriers arising across policy jurisdictions and orders of government, suggest that conceptualising of the city of Hamilton as a complex system of inter-related pieces that, together, influence and shape experiences of housing insecurity and homelessness is a suitable way in which to facilitate consideration of both housing and non-housing "nodes" or "elements" within the system that create and exacerbate these experiences (Gibb and Marsh, 2019, p. 3).

Systems thinking focuses on "interrelationships between the elements of a system; clarity about where the boundaries of the system lie for the purposes of

analysis" (Gibb and Marsh, 2019, p. 2) and the "acknowledg[ment] that different elements interact in complex ways" (*ibid.*, p. 3). Systems thinking can take different forms and functions; here, a "common sense or intuitive" approach will be taken (Gibb and Marsh, 2019, p. 3). It engages with the concept of a 'system' as a mental or 'conceptual' map (Barbrook-Johnson and Penn, 2022, p. 11) through which to organise – or frame – the findings in a way that suitably reflects the complexity, bi-directionality, and diversity of the drivers of homelessness and housing precarity within Hamilton and, from there, analyse the NHS' impact across this system.

It is necessary to establish, per the guidelines of systems thinking, the arguably arbitrary boundaries of this system. The findings suggest drawing these boundaries around the geographic and legislative confines of the City is appropriate. As outlined above, interviewees themselves drew identity boundaries at this level, referring to themselves as 'Hamiltonians' rather than identifying more locally with a particular neighbourhood or more broadly at one of the 'regional' levels commonly used to describe the area (Southwestern Ontario, the Golden Horseshoe). Further, the city's municipal housing portfolio operates at this level (CityHousing Hamilton), as does much of the healthcare provision (Hamilton Health Sciences), with one notable exception, St. Joseph's Hospital. Additionally, the City of Hamilton as a legislative body is a recipient and key partner on NHS programme funding and has jurisdiction over, amongst other things, tent encampment bylaws and planning applications for housing development. The wider context of Canada's federalist structure adds further complexity to this notion of Hamilton as a system. The city system is itself influenced and constrained by provincial systems, which further engage with and are influenced by the federal system:

> "So, the federal, all of the money eventually trickles down. It comes from the federal initially…so it kind of goes federal to provincial and then provincial to municipality and there is a big gap in that for sure." (LE Staff participant 6 p. 1).

However, while the influence of higher orders of Government on policy portfolios and the distribution of resources is a highly influential part of the

system, given local governance structures (e.g. CityHousing Hamilton and Hamilton Health Sciences), much of this influence is still felt – and can be analysed – at a municipal level. So, it is useful to look at the city as a system, not only as a network of spaces in which housing need and homelessness are experienced, but also with a series of "elements" – systems, institutions, and actors – that shape, support, and hinder these experiences. The diagram below is offered as a tool to inform the reader ahead of outlining the findings in the following chapter; it is by no means an exhaustive view of all of the component pieces of this system. It has been constructed to help illustrate the various systems operating within a particular context, in this case, the City of Hamilton, that have an impact on housing outcomes and experiences of homelessness. These systems are inextricably interlinked, as outlined in the next chapter, and both individually and collectively have the ability to improve or worsen these experiences. The diagram further endeavours to clarify the actors and institutions that have influence over these systems.

These groups and organisations all have bidirectional relationships with each other and varying jurisdictions and influences over the systems at play. For example, the provincial government has direct oversight of municipalities and jurisdiction over social policy like healthcare. While relatively basic and by no means exhaustive, this diagram is offered as a means of visually depicting the complexity of the challenges of housing need and homelessness within the case study context, and to infer the cross-policy and cross-jurisdictional responses that will later in this thesis be argued to be necessary to tackle them.
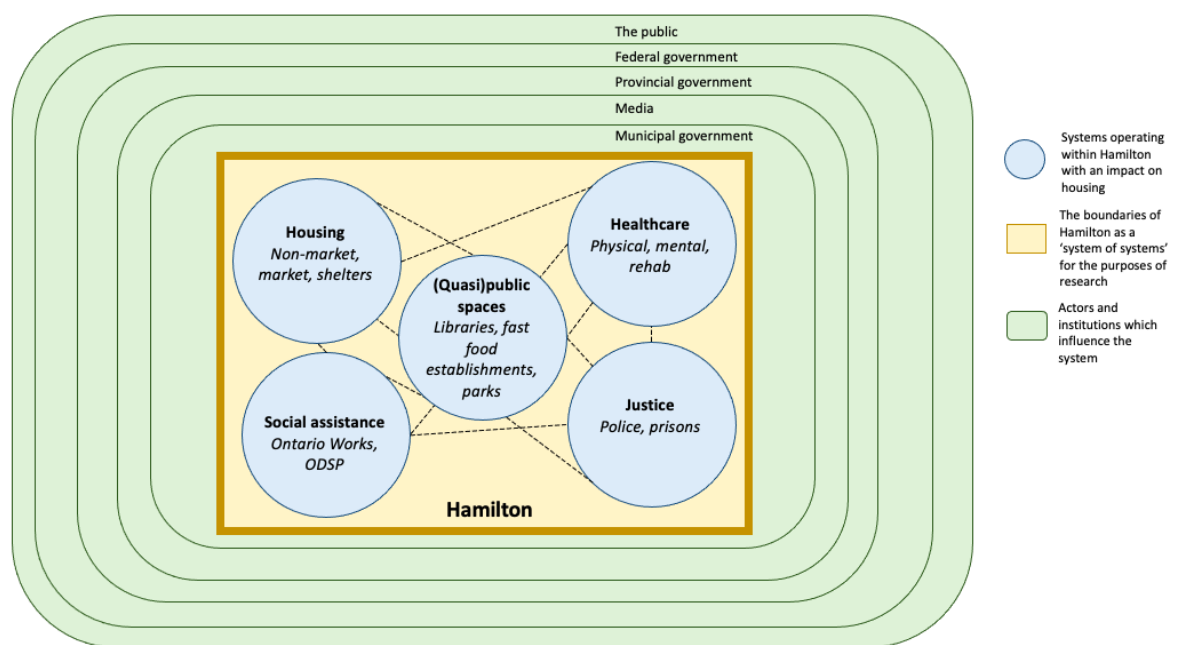
Figure 7: Hamilton: a system of systems

While systems thinking was not part of the original research design, throughout the course of the research and additional reading, it emerged as a helpful approach through which to understand homelessness in Hamilton. The thesis thus introduces this approach here and makes the argument in later chapters for further research that would benefit from a more fully adopted systems approach to research design. Nonetheless, the diagram above is offered in the hopes of providing a visual aid to build understanding and to assist in developing a holistic picture of the depth, complexity and interrelatedness of the elements that shape and influence individual and community experiences of homelessness.

8.6   Conclusions

This chapter has endeavoured to deepen understandings of the lived experiences of homelessness and housing precarity in Hamilton, and introduces several illustrative concepts and bodies of work that help to make sense of and organise these findings. Aligned with the research's aim to influence policy, and reflective of the importance of developing understanding in undermining harmful constructions of homelessness underscored during interviews, it has highlighted the structural and policy-driven conditions that shape these experiences, as well as the social processes, such as stigma and misunderstanding, that compound them. In line with the broader aims of the

research, and drawing on the influence of Kingdon's Multiple Streams Approach introduced earlier in the thesis, this chapter has worked to establish a foundation from which the findings can support the reframing of policy problems in ways that better correspond to the evidence shared by participants, as discussed in the last chapter of this thesis.

This chapter has also outlined the important role local context plays shaping homelessness in Hamilton. Participants described experiences influenced by the city's identity, geography, service landscape, and wider infrastructure. These insights demonstrated the value of conceptualising Hamilton as a 'system of systems,' in which housing, health, income support, justice, and community services interact (or do not) to produce the conditions of homelessness. Although systems thinking was not part of the original research design, it emerged from the data as a useful analytical lens for making sense of the findings and understanding how interdependent structures and decisions converge to shape housing precarity and homelessness.

In addition, this chapter introduced a new conceptual contribution to the thesis through the identification of two broad types of homelessness in Hamilton. This two-part classification not only supports the identification of policy gaps, particularly those failing to address finance-driven experiences of homelessness, but also clarifies how economic factors and additional non-financial challenges interact over time. The next chapter builds on these insights by examining the specific barriers and challenges identified by participants and assessing how the NHS and its component programmes operate within Hamilton.

9 Breaking down Hamilton's homelessness and housing challenges

9.1 Introduction

Having explored the experiences of homelessness in Hamilton, this chapter outlines the findings from lived experience interviews as they relate to the particular challenges and barriers to maintaining and regaining housing. It does so in service of the third research aim to evaluate the efficacy of the NHS from the perspectives of service providers and users. The NHS top-line objectives are to "cut chronic homelessness in half, remove 530,000 families from housing need, and invest in the construction of up to 160,000 new affordable homes" (Canada Mortgage and Housing Corporation, 2018a, p. n.p.). In contrast to these laudable aims, the findings suggest experiences of housing need and homelessness and access to affordable housing in Hamilton have worsened, not improved, in recent years. Participants highlighted growing challenges across an increasingly competitive housing system, explicitly and implicitly suggesting that the NHS is not moving the needle toward achieving its objectives. Crucially, participants also cited gaps and insufficiencies in non-housing sectors that perpetuate homelessness. The interview findings, therefore, allude to inter-linked systemic challenges across multiple policy portfolios, including, but not limited to housing and homelessness, which ultimately contribute to dysfunction within the housing system.

In order to further explore the particular challenges faced and the barriers to improving housing conditions, this chapter examines the ways in which experiences of homelessness and housing precarity unfolded and how they were shaped, constrained, worsened or improved. Outlining and synthesising common themes and barriers in these experiences is a valuable means of evaluating current housing policy in Canada, illuminating 'what works' and 'what doesn't' (Pawson and Tilley, 1994). Further, it allows for examination of drivers of homelessness and housing precarity outside the boundaries of the NHS, considering the implications of the housing-only scope of the strategy. Following Dolbeare, who argues, "homelessness may not be *only* a housing problem, but it

is *always* a housing problem" (1996, p. 34, original emphasis), these challenges and barriers are divided into two categories: those issues which arise in non-housing systems and those that relate to Hamilton's housing system directly, respectively. After outlining the challenges across these two categories, the specific feedback received about the NHS will be explored. The next chapter will discuss and contrast these findings with those from the discourse analysis.

9.2 "Everything has gone downhill" – the state of housing in Hamilton

As will be further explored in the following sections, the findings suggest that experiences of housing need in Hamilton have worsened over time. According to interviewees, the current housing system is leaving increasing numbers of individuals in a position where they must win a housing "lottery" in order to access secure, affordable housing, best summed up by one interviewee:

> *"and then this third time around for myself…like I won the lottery three times. However, I know people that weren't so lucky"* (LE participant 12, p. 2).

According to the findings, access to housing in Hamilton has not always been this problematic. Indicative of similar trends outlined in the literature about the erosion of 'naturally affordable housing' in Canada (Pomeroy, 2020), there was a clear delineation between those experiencing housing precarity prior to the emergence of Canada's housing crisis and those navigating homelessness in the midst of it. For those outlining their experiences of housing need a decade or more before being interviewed, they described being on waitlists for mere weeks, side-stepping rough sleeping as they were able to quickly, if not immediately, find shelter space, and from there, permanent housing. One staff member even noted, *"when there wasn't a housing crisis, we were actually able to offer people choice in housing"* (LE Staff participant 26, p. 7).

However, for those in a similar position more recently, as will be further discussed below, they described years-long waiting times for social housing[33] and

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[33] There are many terms used to describe non-market housing in Canada and internationally. In an effort to simplify language and reflect both the Canadian case study in which this research

rent rates that rendered private market options, even those in less desirable buildings and with pest infestations, increasingly inaccessible to people on their income levels. Echoing this downward trend, frontline staff cited declining funding and dwindling supports to which they could connect those in need:

> *"I just feel like everything has gone downhill since then. It's been 10 years of slowly but surely just chipping away at what we can provide"* (LE Staff participant 7, p. 12).

Interviewees repeatedly highlighted the mounting challenges facing the system, criticising what was often classified as a "band aid" response, making little to no progress toward improving housing outcomes.

> *"Hamilton's problem, at least, that I see for the city, is like there's a lot of band aid solutions, there's nothing that, like, is actually like fixing the problem. It's just, we're going to keep you safe or warm for this moment, but it's not a long-term solution"* (LE staff participant 17, p. 2).

So, despite having passed the mid-way point of the NHS' lifespan and with the City of Hamilton and partners receiving millions of dollars of NHS funding, interviewees described increasingly dire conditions for those experiencing homelessness and housing need. The specific challenges experienced will now be explored.

9.3 It's not only a housing problem…

As outlined in the introduction, the interviews pointed not only to challenges with housing in Hamilton but also highlighted problems across a range of adjacent and intertwined policy portfolios. Mirroring the concept of a "constellation of risk factors" that drive homelessness offered by Farrugia and Gerard (2016, p. 272), there exists in Hamilton, as in other contexts, myriad compounding challenges that accompany, precede, or follow experiences of

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was conducted and the Scottish context in which this dissertation is written, 'social housing' will be used as a catch-all to capture the role of non-profit and government-managed non-market housing, whether supported or not.

homelessness and housing need that fall outwith the housing sphere. These experiences suggest an urgent need to consider and legislate for these compounding factors if Canada is to 'solve' its homelessness challenges. Starting with the central role played by poverty, this section aims to render clear the non-housing barriers that affected participants' ability to maintain and regain housing. From there, the chapter will turn to an examination of the challenges within Hamilton's housing system.

Poverty

As Rossi has argued, homelessness is better understood as "the most aggravated state of a more prevalent problem, extreme poverty" (1991, p. 8). Aligned with this argument, participants repeatedly clarified poverty's central role in creating and exacerbating housing challenges in Hamilton. These challenges of finance are not new. Piat et al. noted a decade ago that "Canada is falling behind other advanced economies on a number of housing-related measures, such as poverty [and] income inequality" (2014, p. 2379). More recently, the 2022 Canadian Housing Survey found that "the percentage of Canadians reporting they often or sometimes experience financial difficulty because of increased rent or mortgage payments has nearly doubled from 2018 to 2022" (Canada Mortgage and Housing Corporation, 2024c, p. n.p.). Mirroring these results, interviewees repeatedly problematised the discrepancy between the rapidly increasing living costs, particularly for housing and food, and the relatively stagnant income rates across Ontario. Many interviewees argued that individuals relying upon disability or unemployment benefits are simply not provided with enough income to make ends meet:

> *"I think specifically in Ontario, when you have a Conservative government, who has not increased Ontario Works, also known as social welfare rates, in five years. It hasn't gone up in five years. So, our last adjustment was 2018, where, for a single person, the total from $703 a month to $733. So that's where it currently stands for single person Ontario works"* (LE Staff participant 7, p. 1).

As outlined in Chapter 3, the challenges with Ontario's social assistance programming have long been problematised in existing homelessness research (Echenberg and Jensen, 2012; Gaetz, 2010, p. 22). Participants also noted that these challenges of poverty extend to individuals working full-time on minimum wage (a rate set by the Ontario government) and those relying on fixed pension incomes:

> *"People that are working full time, making minimum wage, or not much more, have got children. They need more food banks"* (LE Participant 21, p. 13).

> *"And people are really struggling, even people that are working are struggling"* (LE Participant 10, p. 5).

Jadidzadeh and Kneebone's (2023) research comparing shelter use in Toronto and Calgary found "there is a large population that is currently housed but remains at high risk of experiencing homelessness…and individuals and families at risk of losing housing are doing all they can to hold onto it" (Kneebone, 2023, p. n.p.). Echoing these arguments, interviewees similarly described instances in which individuals are choosing between maintaining their housing and meeting other basic needs:

> *"Are you going to be homeless or are you going to not feed yourself?"* (LE Participant 21, p. 6).

> *"The rent prices, the inflation, the cost of living….Literally, it's buy groceries or pay rent for a lot of people"* (LE Participant 3, p. 6).

Crucially, these findings suggest that even for those who are not experiencing homelessness, avoiding doing so while living in poverty is coming at the cost of their overall well-being:

> *"I went to the doctor, she said… "why is your diabetes so out of control?" I said because I either pay my rent…I go to food banks. The food banks*

now are like, they don't have a lot anymore because everybody is using them" (LE Participant 10, p. 4).

Even interviewees living in rent-geared-to-income (RGI)[34] units – arguably Hamilton's most affordable housing – were living in poverty and primarily, if not entirely, reliant on food banks:

"So, I'm so low on the poverty line, I don't even know if I can get any lower. My disability doesn't cover everything I need" (LE Participant 16, p. 5).

"I am probably one of the poorest people that live here, but I use food banks…end of the month, I'm broke, but I manage" (LE participant 20, p. 15).

Noting a wider, worsening trend, a staff interviewee offered:

"people who used to only need to go like once a month, have had to take like, go to several food banks….Some of our tenants go to more than one food bank a month….or are like, seeking our support being like 'I can't wait until our next food bank appointment…is there anything you can give me now?'" (LE staff participant 17, p. 6).

The findings suggest that any policy that seeks to remedy experiences of homelessness must look to grapple with poverty as a central driver of these experiences in Hamilton. It has been argued elsewhere that divorcing homelessness from poverty has been an error on the part of advocates (Blasi, 1994, p. 564) and undermined attempts to ameliorate these conditions. The findings reflect this notion, which will be discussed further in the next chapter. However, poverty is not always the only driver of homelessness. The following

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[34] In the province of Ontario, those living on low incomes who meet specific criteria and are not able to pay market rent qualify to receive subsidised, 'rent-geared-to-income' housing. The level of rent is typically based on 30% of an individual's gross monthly income. For those receiving social support under the Ontario Disability Support Programme or Ontario Works, a 'social assistance rent scale' is applied.

section will consider challenges outwith housing, but beyond the financial realm, that create and exacerbate experiences of homelessness and housing precarity.

(Mental) health, substance use, and trauma

The findings highlight the role poor mental health, substance use, and trauma play in driving experiences of homelessness and housing precarity in Hamilton. However, per Gaetz, navigating individual-level circumstances like these in Canada has not always "inevitably mean[t] that individuals and families had to face the prospect of long-term homelessness (2010, p. 22). As reflected in the interviews, their links to housing security are a product of insufficiencies and gaps within the services and systems meant to provide support and aid in these circumstances. For example, when asked about the drivers of homelessness and housing precarity in Hamilton, interviewees often raised concerns with the healthcare system. As outlined in the previous chapter, many interviewees noted the interrelatedness of mental ill health and substance use and the role of homelessness and housing precarity in creating or worsening these circumstances. There was an encouraging degree of understanding of the links between trauma, experiences of homelessness and housing insecurity, mental health challenges, and substance use shared by participants:

> *"Homeless people have just gotten into the mode where you're homeless, if you're on OW or ODSP[35], it's just like a mental mode. It's just like, you may not actually be on the streets, but you're homeless in your head"* (LE Participant 5, p. 11).

> *"Like giving people more safe injection sites, even that, if you think about it that way, somebody's like managing their substance use, fine, they might be better able to maintain their housing"* (LE staff participant 17, p. 4).

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[35] 'OW' and 'ODSP' are colloquial terms for Ontario's social security programmes, Ontario Works and Ontario Disability Support Program, respectively. Ontario Works is the province's welfare programme for unemployed individuals who meet the required criteria. The Ontario Disability Support Program provides financial assistance for eligible individual with disabilities.

Examining 'edgework'[36] and agency in making the 'choice' to engage in substance use, existing literature (McNaughton, 2008; Mcnaughton Nicholls, 2009; Ravenhill, 2016) suggests, as summarised by Somerville, that individuals engage in 'edgework' as a means of "find[ing] some self-actualisation or control in the context of an increasingly disenchanted...society...or to escape the isolation or disaffection they feel by being marginalised and 'poor'" (2013, p. 400). The findings of this research align in particular with the latter notion of substance use as a means of coping with the circumstances related to homelessness and mental health challenges. They do not necessarily support the notion of self-actualisation or control, but equally do not undermine it.

However, the interview data foreground, regardless of the causes or drivers behind these experiences, challenges with the healthcare system and provision in Hamilton and their detrimental impact on individuals navigating homelessness and housing need, alongside issues of mental health and substance use. Participants repeatedly referenced these insufficiencies, in particular related to mental health, often referring to the system as "broken." They cited the lack of addictions programming available, the cost of accessing rehab facilities, the lack of harm reduction-based care, in particular in shelter spaces, and the lack of safe injection sites in the city as primary challenges being faced by those in need:

> *"Rehabilitation, mental health, that's a big issue. They need more support for people with mental health"* (LE Participant 21, p. 11).

> *"Once I had the mental health issue, the support just wasn't there, because it wasn't in any programmes. My doctor didn't understand it. He wasn't giving me the right medication. Then, programmes that were available, there's a waiting list"* (LE participant 18, p. 6).

Interviewees similarly problematised the wider healthcare system in Hamilton. The findings suggest that insufficiencies and gaps within the healthcare system

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[36] Edgework has been defined within the homelessness literature as "actions and events that involve negotiating at the edge of normative behaviour" (McNaughton, 2008, p. vii).

are leaving individuals experiencing housing precarity without adequate, comprehensive care and that the emergency healthcare system is serving both as a shelter of last resort and a de facto soup kitchen:

> *"I've seen a lot of people even wanting just to have access to food, and they'll have to go to emerge[37] and wait just to get kind of a sandwich. Like that's unfortunately something I've seen in the hospital a lot, and a lot of the staff will know that, okay, he's just here for a sandwich. Just let him have to sit here, have a sandwich and be good to go. But that's kind of sad that someone has to go to that extreme to access food or access kind of basic needs"* (LE Staff Participant 27, p. 13).

The findings indicate that the landscape of mental health and addictions supports is insufficient. It also reflects the interrelatedness of policy systems, as gaps within the healthcare system influence and drive experiences of homelessness and housing insecurity, while similar challenges with the housing system render emergency rooms the warming centres and 'soup kitchens' of last resort.

This section has highlighted key themes related to non-housing challenges facing individuals experiencing housing insecurity and how these factors create or exacerbate Hamilton's housing challenges. The interrelatedness of the healthcare, benefits, and income systems with homelessness and housing precarity is well rehearsed in Canada (Buccieri et al., 2019; Echenberg and Jensen, 2012; Frankish et al., 2005, 2009; Gaetz, 2010; Gaetz et al., 2014, 2013; J. David Hulchanski et al., 2009; Hwang, 2001; Kneebone and Wilkins, 2023, 2016; Piat et al., 2014; Strobel et al., 2021). So, while these findings are not new, given the proclivity of problems highlighted across these systems within the research, the evidence indicates that the housing-only NHS is not addressing the challenges at hand. Imperatively, and as will be discussed further below, the findings also call into question the ability of the federal government, which does not have jurisdiction over social assistance, healthcare, or minimum wage rates, to tackle the country's housing challenges alone. Crucially, they suggest that the

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[37] 'Emerge' is a colloquial way to refer to the Emergency Room or Department, Canada's equivalent to Accident and Emergency.

Province of Ontario, given its ownership of social policy and municipalities, has a central role to play. Having explored the non-housing contributors to housing precarity and homelessness, the next section will explore the challenges within Hamilton's housing system.

9.4 ...but it is *always* a housing problem

While experiences of homelessness and housing precarity are not *only* a housing problem, housing is always a crucial piece of the puzzle (Dolbeare, 1996). The experiences shared by research participants suggest that Hamilton's housing policy efforts, often called a *"band-aid"* response, are underperforming. Participants cited challenges across the housing system, from affordability across tenure to inadequacies in the amount of and approach to shelter provision. Multiple interviewees argued that despite the ongoing attention being given to the homelessness and housing crisis in Hamilton, nothing is *"actually fixing"* the problem. As will be outlined further, home ownership is increasingly difficult, private market rent increases are outpacing income increases at crippling rates, and renovictions are eroding naturally affordable units, resulting in increased cases of housing precarity and homelessness. Further, social housing is insufficient in both in the number of units available and the condition of those units, and the shelter system is under-funded, overly conditional, and dangerous.

Pressurising the market: financialisation and renovictions

Participants referred to their dwindling options in the private market, repeatedly citing skyrocketing rental rates for what were once naturally affordable units for low-income households:

> *"People are just edged out of their homes. Because...when somebody leaves and there's one available, they can't move in because now it's out of their reach"* (LE participant 12, p. 4).

> *"So, families, working class families that you would expect to be able to afford rent, they can't. It's becoming an elitist game. And then even you look at, like it includes home ownership"* (LE Staff participant 26, p. 2).

Though not referring to the term directly, interviewees alluded to the financialisation[38] of housing as a primary cause of this erosion of naturally affordable housing stock:

> *"When we started treating housing as an asset and an investment, that really changed the landscape of how we looked at 'what is a house'?"* (LE Staff participant 7, p. 1).

Similarly, interviewees problematised the role of private landlords and Real Estate Investment Trusts[39] (though not referring to the latter by this term specifically) in furthering the housing crisis:

> *"Effort Trust[40] owns like, two thirds of Hamilton, all the apartment buildings and stuff. They're just, they're trillionaires upon trillionaires now"* (LE Participant 5, p. 9).

Arguably a product of this financialisation, summed up best below by one interviewee, renovictions are directly contributing to experiences of homelessness, and one mechanism through which the erosion of naturally occurring affordable[41] units is taking place in the city:

> *"They can kick out the poor people, do a few renovations, and then triple the rent. So those of us that have lived in two-bedroom*

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[38] The term 'financialisation' has been applied in many ways in Canadian housing discourse. Here, the financialisation of housing is understood to be the result of "structural changes in housing and financial markets, where housing is treated as a commodity or asset for wealth accumulation and serves as security for market-traded financial instruments"(Farha, 2023, p. 1).

[39] Established in Canada in 1993, Real Estate Investment Trusts (REITs) are an investment vehicle through which multiple investors can acquire a portfolio of properties (Thomson Reuters Canada, n.d.).

[40] An example of a REIT, Effort Trust is one of Ontario's largest Property Management companies, managing over 11,000 housing units in and around the Hamilton region.

[41] A term borrowed from Pomeroy (2020, p. 2), Naturally Occurring Affordable Housing refers to units renting below $750 per month, which are argued to be affordable to those with annual incomes below $30,000CAD.

*apartments that say $900 a month, and yes, we may have lived there 10
to 30 years, we get kicked out of they try and come and raise the rent,
we can't afford it"* (LE Participant 5, p. 5).

*"And then the landlord decided, because when their rent started
shooting up, and then start renovicting people out right, and he couldn't
find a place he could afford so he was on the street"* (LE Participant 1, p.
4).

Interestingly, there was considerable consensus amongst interviewees about one
of the drivers of these renovictions: the absence of effective rent controls.
Participants often drew together the absence of these control mechanisms and
the homelessness crisis directly:

*"The whole reason we are having this homelessness crisis…[the] only one
and only reason you're having this is because 10-15 years ago, they took
rent control away"* (LE Participant 5, p. 5).

*"We need to get back to some sort of rent control, like the rules in
Ontario currently allow, if a unit becomes vacant, the landlord can
charge whatever they feel the market can afford. And right now, the
market is demanding a high amount, and it excludes a significant
portion…like it used to exclude people on low incomes, but now it's
creeping into the high middle and even beyond that"* (LE Staff participant
26, p. 1).

The findings reflect existing arguments that loopholes within Ontario's rent
control legislation are facilitating de facto rent increases that are well above
the rate that is technically permitted each year (Tranjan and Vargatoth, 2024).
The absence of effective rent controls, amongst other market pressures, is
rendering private market housing increasingly unattainable financially and
unsustainable due to renovictions. As such, the importance of and role to be
played by subsidised or social housing has increased. As outlined in the next
section, however, interviewees also highlighted challenges within Hamilton's
non-market housing sector.

Non-market housing

As outlined in Chapter 3, Canada has a limited stock of social housing, relative to other OECD countries (OECD, 2024) and has experienced shortages and decades of under-funding for its construction and maintenance. Despite the NHS' focus on increasing supply, interviewees repeatedly cited ongoing challenges within this housing tenure, from the shortage of stock to the condition of the units available. Supported by existing provincial-level data (Statistics Canada, 2024c), participants noted that social housing waitlists can be years long, with one participant noting that they were on the list for nearly a decade:

> *"The access housing list, I've been on it for seven years"* (LE Participant 4, p. 3).

> *"So, we tried geared to income, we're on that waiting list. And it's a seven-year waiting list"* (LE Participant 10, p. 4).

It was also repeatedly noted, reflecting the emergency-focused response to homelessness in the city, that individuals only felt they received assistance when they were experiencing the most acute forms of homelessness. Entirely out of step with advocates championing a prevention-focused approach, those who sought supports as they were soon-to-be experiencing homelessness were told to call back only when they had nowhere to go:

> *"I really believe so…. when I did call the shelter systems and be like 'ok look at you guys have space available, this is my situation. Oh, you're fine, you're fine. You're fine. You have somewhere to stay right now. Call us when you're out on the street"* (LE Participant 9, p. 8).

> *"I tried to get in there, but because [supported housing staff member] … he goes 'well you're still housed'…because I was still housed, even though I was in a terrible situation"* (LE Participant 11, p. 6).

For those able to secure social housing, there were many problems highlighted with the stock. The overall maintenance of social housing, in particular city-owned units, was widely criticised with one participant noting:

> *"the housing by the city was falling down, falling apart, unsafe and not maintained"* (LE participant 12, p. 2) and another saying *"my toilet leaks, my sink…leaks, my cabinets in my kitchen are kind of the doors are falling apart"* (LE participant 22 p. 2).

Beyond ageing stock and a lack of maintenance, interviewees repeatedly noted that this housing is often infested with pests and bedbugs. Some were living with their belongings in plastic bins to prevent things from being damaged, and others described the mental health impacts that come from living in infested conditions:

> *"and we're talking bedbugs and cockroaches. And when you're living among that kind of thing, it just gets on top of you and pushes you down. Like you don't sleep properly"* (LE participant 12, p. 2).

While the housing offered by charity-run supportive housing providers was generally noted to be well-maintained and managed, these units are also limited and hard to access:

> *"Their waiting list is so long, the majority of folks you meet with never get in there"* (LE Staff participant 6, p. 4).

> *"I'm also on a waitlist for [other supported housing org] and I've been on the waiting list since…it's been about nine years"* (LE Participant 11, p. 2).

Private market housing, as outlined in Chapter 3, has become increasingly inaccessible to low-income households, with years-long waiting times for even poor-quality, non-market housing. Aligned to the existing evidence base, as further outlined below, Hamilton is also experiencing challenges in meeting

demand for what is an unsuitable and ineffective replacement for permanent, supported housing: the provision of temporary shelter space.

Shelters

Hamilton's shelter system was argued by participants to be under-funded, with too few spaces available and often traumatic and unsafe environments for those who were able to access bedspace. First and foremost, it is important to note that Hamilton does not have enough shelter spaces for those in need (Canadian Observatory on Homelessness, 2022), as was reflected in the data:

> *"I can't even tell you how many billions are spent on shelter overflow beds because we're housing folks in hotels. Had we had a little bit more foresight we could have invested all those billions in longer term sustainable supportive housing, or shelters, or transitional housing or any of those things"* (LE Staff participant 6, p. 2).

Beyond the lack of space available in the city, interviewees also repeatedly highlighted concerns with the approach to shelter provision and the safety and well-being challenges posed in these spaces that are available to those in need:

> *"Shelters are a horrible place because you get a bunch of traumatised people who are vulnerable and afraid together. It is worth noting here that something people don't understand about housing and about generational trauma, inherited poverty, or histories of traumatic experiences when you go somewhere safe, symptoms get worse"* (LE staff participant 25, p. 2).

Beyond the shortage of places available, participants noted that bedspace is not guaranteed day-to-day:

> *"it's kind of sad that every shelter is full and you have to get there kind of hours ahead to fight for your space"* (LE Staff Participant 27, p. 2).

Further, with shelter spaces offered on an ad hoc basis, those using shelters are also required to vacate the premises during certain times of the day:

> *"So, the other shelters… you have to leave between certain hours of the day. But you're allowed back at certain hours for meals. You're allowed back in for lunch…then you allowed back at your room by seven o'clock"* (LE participant 18, p. 14).

Not only do these restrictions limit individuals' autonomy over their own lives and schedules, but they also contribute to the difficulty people have in meeting basic human needs like access to warmth and water outwith the hours they are permitted to be in shelter spaces. These challenges reinforce the importance of spaces outlined in the previous chapter and the need to consider the systems that fill the gaps in Hamilton's housing provision. As outlined previously, these limitations within the shelter and housing system put pressure on libraries, shopping centres, and fast-food establishments that become spaces of refuge and, albeit minimal, comfort. Tim Hortons has become an often unfriendly, but necessary, port in the figurative, and sometimes literal, storm.

Further limiting autonomy and choice, abstinence requirements in many of Hamilton's shelters were problematised in the data:

> *"a huge barrier for people accessing shelter is their substance abuse. Because they cannot use in the shelter. There's no safe substance use space. It's hard. Especially when working with religious-based non-profits and organisations….they do fantastic things, they'll be like, harm reduction is great, but not in the shelter"* (LE Staff participant 7, p. 12).

As outlined in the quote above, these abstinence requirements not only act as a barrier to accessing shelters, but are also out of step with the Housing First approaches lauded within the existing Housing First (Atherton and Nicholls, 2008; Aubry et al., 2015; Baxter et al., 2019; Gaetz and Buchnea, 2023) and Harm Reduction (Canadian Observatory on Homelessness, 2024; Milaney et al., 2021; Watson et al., 2017) literature. Further evidence of the problems with abstinence-based approaches, somewhat paradoxically, rampant drug use was

repeatedly cited as a reason that individuals did not want to engage with shelters, with many noting that drug use among residents undermined their feeling of safety in these spaces. Safety concerns with shelters were cited as a central reason that individuals opted out of using these spaces or struggled during the times they did stay in them:

> *"Like it's dangerous enough in the city, so like to be in a shelter with some of those people, like they're having a really hard time. So, they turn to drug use and criminal activity and like, it's too dangerous. Shelters are too dangerous"* (LE Participant 15, p. 9).

> *"I've been in every shelter in the city, kicked out of every shelter in the city...it's not liveable. It could be safer"* (LE participant 18, p. 14).

As both market and non-market housing becomes increasingly unattainable for vulnerable households and Hamilton's shelter system continues to be unsuitable, both due to a shortage of spaces and challenges presented to individuals' health and well-being in them, it is clear that Hamilton's 'official' housing system is failing to meet the needs of some of its residents. Within this context, an 'unofficial' housing system – a series of tent encampment communities – has recently come to the fore as individuals seek to find alternative 'housing' options.

Tent encampments

As outlined previously, Hamilton is grappling with the increasing presence of tent encampments. As the interview data reflected, this is a relatively new expression of homelessness within the city:

> *"Even just on my drive to work the amount of people living in tents...like that was not the case a year ago, even. It's so much more visible now"* (LE Staff participant, 7 p. 1).

The interview data clarified why Hamilton's housing and shelter provision is severely lacking. In contrast to these findings, there is a harmful narrative that

people living in tent encampments simply do not *want* to be housed, which was often evident within the interviews themselves:

> *"So, if they're out there and they're free to live under a bridge, no one's going to bother them, right. So, these are people that are very reluctant to get back into housing is hard to make them change their lifestyle"* (LE participant 23, p. 7).

> *"But a lot of them want to, they don't to go by the rules, a lot of them just want to do drugs and stay homeless"* (LE Participant 14, p. 5).

In stark contrast to these perceptions, however, staff participants in particular offered a comprehensive picture of why individuals struggling to find stable housing might logically opt to reside in tent encampments, rather than engage with the shelter system:

> *"Because, like, even like, encampments, I think are like a problem, because, again, like, you're not making housing accessible to people, right? Like, people have like autonomy. They have their lives like they should be allowed to bring more than just a bag to the shelter, right? Some people are willing to brave it out in a tent. Then, you know, like, give up their pet or give up certain things"* (LE staff participant 17, p. 3).

> *"Oftentimes people don't want to go into shelter because they could lose their like, I've heard a lot of families...say that they would choose homelessness because they wouldn't take a man and wife at the women's shelter"* (LE staff participant 17, p. 3).

As staff participants outlined above, tent encampments can offer greater autonomy for individuals, allowing them to access their own space at any time of the day, without any time limits or restrictions on belongings, guests, or pets. As will be discussed in the next chapter, the media and political discourse are out of step with the clarity with which interviewees spoke about the challenges of maintaining and keeping housing within Hamilton's current system. The findings suggest that more must be done to re-focus these narratives onto the

system-wide challenges experienced by individuals in trying to gain or maintain housing, rather than villainising, and in some cases seeking to criminalise (The Canadian Press, 2024) these individuals.

9.5 The Canadian National Housing Strategy

Turning to the effects of the NHS directly, there were multiple suggestions that the structure of the NHS' programming is creating and exacerbating Hamilton's housing and homelessness challenges. Participants often criticised the scope of the NHS, particularly its focus on private developers and market-based projects and the absence of incentives to build truly affordable housing. Participants cited programmatic policy problems in spurring affordable developments:

> *"There's no incentive to provide safer, better housing and the costs just keep rising and rising"* (LE participant 12, p. 4).

> *"None of the people that develop these, they don't want it, there's no money in it…there's no money in affordable housing"* (LE Participant 21, p. 6).

Further, participants echoed existing evaluations, which suggest the housing being developed under the NHS is unaffordable for those experiencing the greatest need in favour of developments that benefit private landlords and the condo[42]-owing classes:

> *"Stop making condos that no one can buy, just so that people overseas or who can invest in them are able to get paid dividends from property value, like you don't get to do that anymore"* (LE staff participant 25, p. 9).

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[42] 'Condos' or 'condominiums' are a type of residential property. While most often thought of as units in high-rise buildings, per CMHC, 'condominium' refers more accurately to a type of legal ownership, under which each private dwelling 'unit' is individually owned with shared ownership over the common elements and assets of the building (Canada Mortgage and Housing Corporation, 2018b).

"Like, why are they building condos? Nobody can afford to pay the rent...how are they going to buy a condo?" (LE participant 20, p. 14).

Though there was some recognition of the relative promise offered by the NHS' Reaching Home programme, its over-reliance upon various charity and community organisations to deliver social housing received criticism from frontline staff. The programme's structure was seen to be problematic, from the difficulty in measuring efficacy and policy success as *"the accountability is broad and individualised, which...can be problematic when you're trying to develop a housing strategy"* (LE Staff participant 26, p. 4), to a lack of capacity and resource on the part of these organisations to deliver upon their objectives sustainably:

> *"The problem with the strategy is, obviously Reaching Home is delivered by social service organisations. It's not delivered by this municipality. So, like, City of Hamilton is like, okay Good Shepherd, you do this mission. Salvation Army, you do this. But these folks aren't getting paid near enough. So, the staff changeover in a position like that. We're building relationships and consistency and service coordination is so key. We keep seeing staff in and out because they also can't find somewhere to live on 20 bucks now. So, you almost see the housing crisis from two different perspectives"* (LE Staff participant 7, p. 4).

Ultimately, mirroring the language used about the state of housing in Hamilton more broadly, the NHS was seen to be *"trying to put a band-aid on something a little bit too late. It's a band-aid that's too small for a wound that's too big"* (LE Staff participant 6, p. 2). The interviews suggest that the NHS is not addressing housing and homelessness challenges, as do similar evaluations. However, as outlined in the next section, the findings also suggest that Canada's housing woes cannot solely be blamed on the federal government and its NHS.

Who 'owns' the housing crisis?

> *"So, the federal, all of the money eventually trickles down. It comes from the federal initially...so it kind of goes federal to provincial and*

then provincial to municipality and there is a big gap in that for sure"
(LE Staff participant 6, p. 1).

In alignment with the Federal Government's intimation that 'solving' Canada's housing and homelessness challenges will require a 'Team Canada' approach, the findings support Federal arguments that "no one level of government, home builder, not-for-profit or community can do it alone" (Housing, Infrastructure and Communities Canada, 2024e, p. n.p.). The findings of this research point to the role the province must play in addressing housing challenges. Many factors contributing to homelessness and housing precarity lie within provincial jurisdiction: benefit levels, minimum wage rates, healthcare, and even oversight of municipalities and their planning, bylaw, and related functions vis-à-vis encampments and safe consumption sites. In many ways, the province is the housing lynch pin. Currently under the direction of Ford's Conservative government, interviewees were widely critical of Ontario's (in)action on homelessness and poverty:

> *"I think specifically in Ontario, you have a Conservative Government, and the Conservative government does not like people in poverty. And it's, there's this, pull it up by your bootstraps and we'll increase rates for people on ODSP, because they're allowed to be poor"* (LE Staff participant 7, p. 4).

> *"Ford hasn't got a clue"* (LE Participant 21, p. 9).

Arguably on the frontlines of the crisis, the City of Hamilton is not without its own challenges and therefore needs to be engaged in reforms. The City has halted affordable housing developments and, as outlined in the previous chapter NIMBYism has slowed or curtailed important services and displaced encampment communities. While there were some criticisms of the City of Hamilton within the interviews, there was a more optimistic sentiment about the City's current administration relative to that shared about the Province:

"I think the mayor's office, Andrea Howarth, so these people are decent, NDP party is decent" (LE participant 23, p. 14).

"We've had a shift in Hamilton City Council in the last couple of years. The old boys club, some of them have gotten the boot, and we've got some younger and informed folks on council. We also have a mayor who was NDP leader for the province. So, they approach things with a more evidenced based lens, I think we've got some hope, some improvement, and they're doing the best they can. But we just don't have the money. There isn't enough money" (LE Staff participant 6, p. 2).

The findings underscore the role that every order of Government will need to play in order to address Hamilton's housing and homelessness challenges. What is less clear from the findings, as will be further discussed in the next chapter, is how best to coordinate across these orders of government and compel the necessary change across their respective policy portfolios.

9.6 Conclusions

This chapter has outlined the challenges that individuals and families face when trying to secure and sustain housing in Hamilton. The findings suggest that homelessness and housing precarity emerge from multiple, interlocking system failures that include, but are not exclusive to, housing policy. Participants repeatedly noted that, beyond the severe challenges emerging from across the housing system, there are gaps and inadequacies in income supports, mental health care, addictions services and the wider social infrastructure that drive and extend experiences of homelessness. These perspectives reflect challenges and limitations across the broader 'system of systems' outlined in the previous chapter, where weaknesses across interconnected policy domains combine to create conditions in which experiences of homelessness occur and become increasingly difficult to end.

These findings, both explicitly and implicitly, highlight significant challenges and limitations with the NHS. They demonstrate the limitations of a housing-only strategy, and wider problem framing, and challenge the assumptions embedded

within federal policy discourse about what is causing homelessness and housing need and what is required to prevent it.

Importantly, the lived experience findings demonstrate that Hamilton's housing need and homelessness challenges cannot be attributed to the federal government alone. Participants repeatedly pointed to the pivotal role of the Province of Ontario in setting benefit levels, regulating rents, providing healthcare and shaping the policy environment in which homelessness occurs. Municipal constraints were also evident, despite more positive perceptions of local leadership. These findings have significant implications for policy and for the NHS. If homelessness and housing precarity in Hamilton are the outcome of misalignment across federal, provincial, and municipal systems, the federal government – and its NHS – will not be able to tackle these challenges alone.

The findings suggest there is a need to vastly improve upon and reduce the problems within and gaps between these systems in order to truly 'tackle' homelessness and housing need. Therefore, arguably the primary contribution of this research is that, as will be further discussed in the following chapters, Canada should re-think how it frames – and legislates for – reducing homelessness and housing need and increasing affordable housing.

10 Discussion

10.1 Introduction

This chapter extends the analysis of the research findings, jointly considering their points of convergence and divergence with and from each other and the existing literature and evidence base. It summarises and draws conclusions from these findings in order to address the research aims and question. This chapter begins by comparing and contrasting the discourse analysis and findings from the lived experience interviews. It then situates these findings within the existing literature base. It will then consider the research's contribution to knowledge, its limitations, and the future research opportunities it has identified. The next chapter, concluding this thesis, will consider the policy implications of these findings and the current political context in Canada, which has moved on considerably since the data collection period. Finally, it will explore the future of housing policy and advocacy within this political landscape.

10.2 Comparing and contrasting the data

The conceptual and methodological frameworks underpinning this study played a central role in shaping both its analysis and its findings. The 'What's the Problem Represented to be?' (WPR) framework's focus on problem representations made it possible to interrogate not only how the federal government frames Canada's housing and homelessness challenges, but also what this framing excludes, illuminating the silences and assumptions that structure and facilitate federal constructions. Multiple Streams Approach's (MSA) emphasis on the intersection of problem definitions and policy solutions, with the former directing and constricting the latter, has supported the development of the policy recommendations outlined in the following chapter.

Importantly, the federal government's framing both explicitly and implicitly constructs Canada's housing and homelessness problems to exist in parallel, rather than being interlinked. Conversely, lived experience interviews firmly tied these two problems together, making explicit and clear references to the contribution of Canada's housing challenges to rates and experiences of homelessness. In framing the drivers of homelessness in Canada, there are

further differences between the datasets. As outlined in Chapter 6, federal government discourse foregrounds personal challenges and constitutes homelessness as a nebulous, as-yet-unknown, localised series of 'needs.' This framing backgrounds consideration of structural drivers, save for in a few cases for 'deserving' groups. This construction stands in stark contrast to the lived experience interviews, which clearly foreground the structural drivers of homelessness, though with note that personal challenges like mental health and relationship breakdown were also identified.

Where there are instances of overlap within the two datasets, these often come with slightly different framings, thereby compelling different policy responses. For example, both datasets focus on community-level responses to homelessness. The federal framing of homelessness focuses on local variations in 'need' and devolves responsibility to communities to address them. It often relies on 'community' as a thick, ideological concept rather than a measured, defined governmental or policy intervention level. The lived experience interviews similarly foreground the importance of 'community' in both practical and conceptual ways. As outlined in the preceding chapters, 'Hamilton' as a conceptual community was a level at which people identified their 'home.' More practically, as outlined in previous discussions about the value of systems thinking, the lived experience interview findings suggest that considering housing, homelessness, and related systems within the geographic and symbolic boundaries of a community, in this case, the city of Hamilton, is an appropriate level at which to assess and implement policy. So, while both datasets suggest the importance and suitability of 'community' as a locus for some of Canada's housing and homelessness response, the lived experience interviews clarify that this should not be confused with the *only* response, highlighting several structural drivers that fall firmly within both federal and provincial jurisdiction. These drivers remain largely absent from the federal framing.

Similarly, both datasets place considerable focus on the challenges of affordability and the supply of rental housing. Both datasets firmly cite the lack of affordable housing as a key driver of Canada's housing challenges and a priority for federal policy intervention. However, where the federal framing foregrounds the difficulties created by this lack of supply for specific groups,

primarily young Canadians, the lived experience interviews focus on the acute challenges for low-income Canadians of all ages who are increasingly unable to access even the least desirable rental housing stock in the private market.

Further, the lived experience interviews directly tie the lack of affordable housing to the homelessness crisis. These links are not evident in the federal framing, save for one exception in relation to women experiencing domestic abuse. Importantly, the resulting policy solutions based on these different framings are fundamentally misaligned. Federal framing – and NHS programming – resultantly prioritises increasing the supply of privately-developed rental stock, largely to the benefit of middle-class Canadians, young Canadians and families. This housing has been found to be unattainable for low-income groups (Beer et al., 2022b; Canadian Human Rights Commission, 2022b; Canadian Urban Institute, 2022; Office of the Parliamentary Budget Officer, 2023; Pomeroy, 2022). Conversely, lived experience interviewees strongly supported a focus on increasing the supply of non-market rental housing, particularly rent-geared-to-income units, for low-income households and individuals exiting homelessness. This prioritisation is arguably better aligned with the NHS' explicit top-line objectives than the priorities highlighted in federal discourse and, from there, within the NHS' programme design.

So, while there are areas of limited alignment within the datasets, the specific framing and prioritisation of these issues and stakeholders differ sufficiently to compel different policy responses. As further discussed below, in addition to identifying this misalignment, comparing and contrasting the 'shape' of the housing and homelessness challenges constructed in each dataset supports exploration of *why* the National Housing Strategy (NHS) may be missing the mark. The following section situates the research findings within the existing body of literature before then turning to summarise the findings in relation to each of the research aims.

10.3 Situating the findings

Housing and homelessness challenges in Canada

As outlined in previous chapters, there is considerable consensus within the existing literature base about the structural causes of Canada's housing and homelessness challenges and the limitations of existing policy responses (Calder et al., 2011; Carroll and Jones, 2000; Chisholm and Hulchanski, 2019; Collins, 2010; Echenberg and Jensen, 2012; Evans et al., 2021; Gaetz, 2020, 2010; J. David Hulchanski et al., 2009; Johnstone et al., 2017; Kauppi and Braedley, 2003; Kneebone and Wilkins, 2021; Maclennan, 2019; Oudshoorn, 2023; Pomeroy, 2023, 2021b; Whitzman, 2023a). It can be argued that the federal framing and policy response within the dataset, particularly concerning homelessness, does not reflect this knowledge base. Indeed, as outlined previously, programming like the NHS' Action Research on Chronic Homelessness (ARCH) initiative has been designed based on the notion that the causes of and solutions to Canada's homelessness challenges are not yet fully known. Conversely, the lived experience findings align considerably with existing academic literature on the drivers of homelessness in Canada.

The lived experience interviews repeatedly cite structural drivers of homelessness like incarceration, income assistance rates (Echenberg and Jensen, 2012; Gaetz, 2020; Kauppi and Braedley, 2003; Kneebone and Wilkins, 2016), poverty and economic stratification (Echenberg and Jensen, 2012; Kneebone and Wilkins, 2021; Maclennan, 2019; Mascella et al., 2009; Oudshoorn, 2023; Piat et al., 2014; Smith-Carrier and Lawlor, 2017), renovictions and rapidly increasing costs for rental housing (Pomeroy, 2023; Pomeroy and Maclennan, 2019; Young, 2023) and challenges with housing-adjacent portfolios like mental and physical healthcare (Buccieri et al., 2019; Clifford et al., 2019; Frankish et al., 2009, 2005b; Redden et al., 2021; Strobel et al., 2021). As outlined in previous chapters, these drivers have long been cited as the 'cause' of Canada's housing crisis, which has been argued to have been "created" through a series of policy choices (Gaetz, 2010, p. 25).

In addition to these practical areas of alignment with the literature, the findings also echo, in many cases, the theoretical literature on homelessness. The next section will further discuss these areas of overlap and highlight a theoretical, or conceptual, contribution to this literature arising from the findings.

Theorising homelessness

The literature review outlined many definitions and theories of homelessness. As noted in Chapter 2, there is little consensus within the literature about the 'best' way to conceptualise the drivers of homelessness and several critiques of prevailing theories and their ability to establish causation (Batterham, 2019; Clapham, 2007, 2003; Fitzpatrick, 2005; Fopp, 2009; Harter et al., 2005; Mccarthy, 2013; Mcnaughton Nicholls, 2009; Pleace, 2016; Somerville, 2013). Nonetheless, the themes emerging from the research support several of the theories and conceptualisations offered within the literature, which, while possibly limited, help make sense of the various constructions of homelessness throughout the research findings.

In particular, the findings suggest that Gowan's tripartite classification of homelessness (2010) is particularly useful in making sense of the constructions within both political discourse and lived experience accounts. As outlined in the findings chapters, the federal framing of homelessness largely relies on problematisations echoing Gowan's 'sick talk' discourses, which focus on individual drivers of homelessness and the pathologisation of the people experiencing it (2010). While these constructions are also evident in the lived experience accounts, interviews more centrally evoked 'system talk' constructions envisioned by Gowan (2010). Importantly, Gowan's 'sin talk' discourses are largely absent, though not entirely, from both datasets. This omission is noteworthy as 'sin talk' constructions are evident in other contexts in Canada at present, in particular within rhetoric from the Ontario provincial government (The Canadian Press, 2024).

Similarly, the datasets echo discussions within the homelessness literature, which argue not only that the constructions of homelessness will depend on political lean (Somerville, 1992, p. 531) but also that responses to homelessness

are often governed by a 'deservingness heuristic.' As was outlined in relation to the federal framing of homelessness, this deservingness heuristic was argued to drive not only prioritisation within political discourse but also programme design and resource allocation under the NHS. As previously discussed, the presence of this heuristic aligns with existing studies, which note that deservingness cues drive greater support for policy interventions (Doberstein and Smith, 2019; Petersen et al., 2011). It further echoes the wider historical and theoretical debates indicating such a binary has driven homelessness responses internationally (Clapham, 2018, 2003; Dej, 2020; Farrugia and Gerrard, 2016; Fopp, 2009; Gaetz et al., 2013; Gowan, 2010; Neale, 1997; Schneider et al., 2010). Importantly, as aligned with the assertions from Doberstein and Smith (2019), how deservingness cues are evoked within the federal discourse could be argued to be a shrewd political tool, building consensus for homelessness programme investments by foregrounding deserving groups, while backgrounding, but not necessarily excluding, less 'deserving' cohorts.

Importantly, the notion of 'two types of homelessness', as outlined in previous chapters, and the wider challenges and barriers to maintaining and regaining housing outlined within lived experience accounts align with the vast literature that demonstrates the value of Housing First as an effective response to homelessness (Atherton and Nicholls, 2008; Baxter et al., 2019; Canadian Alliance to End Homelessness, 2018; Canadian Observatory on Homelessness, 2021; Collins, 2010; Doberstein and Smith, 2015; Evans et al., 2016; Fitzpatrick, 1997; Gaetz et al., 2016; Gaetz and Dej, 2017; Littlewood et al., 2017; Macnaughton et al., 2013; Watts et al., 2021). When adhering to all principles of a Housing First approach to homelessness, the immediate and unconditional provision of housing is a suitable response to finance-driven experiences of homelessness, where the subsequent provision of personalised, wraparound supports would then address the more complex second type of homelessness. In particular, Housing First approaches include ongoing and person-centred supports, which align with the recommendations made by service users and service providers that span the mental health and addictions space. However, as further outlined in the following chapter, the current limitations of Canadian social and supported housing stock undermine the ability of service providers and municipalities to deliver Housing First programming. Fundamental reform to

Canada's housing and homelessness policy response is needed to facilitate widespread Housing First approaches to tackling homelessness.

Ultimately, the research findings align with Farrugia and Gerard's notion of a constellation of risk factors that drive experiences of homelessness (2016). It also echoes homelessness literature considering the impact of neoliberal governmentality, which has argued that homelessness is an inevitability for some individuals in a system founded upon minimal government intervention (Fairclough, 2003, p. 5), resulting in the rollback of Canadian social housing spending and stagnating social assistance rates, which have in turned acted as drivers for experiences of homelessness for many of the participants within this study. Therefore, lived experience accounts mirror the long-standing and well-rehearsed arguments from academics and experts, outlined above, that structural drivers should be foregrounded in constructions of homelessness in Canadian discourse.

10.4 Addressing the research aims

This study was based around a central research question, as outlined in the methodology chapter, which asks:

> *how does the Canadian National Housing Strategy (NHS) frame the nation's ongoing housing and homelessness crises, and how effective is its suite of programmes in responding to these crises?*

This research question is underpinned by three research aims:

1. investigate the problematisation and underlying ideological presumptions of the housing and homelessness crises within Canadian housing policy
2. explore the 'shape' of homelessness and housing insecurity, considering key challenges and barriers, from the perspectives of lived experience experts
3. evaluate and assess the efficacy of NHS programme implementation from the perspectives of service providers and users

The discourse analysis of federal press releases was conducted to address the first research aim. In order to do so, Chapter 6 has explored the problematisation and framing of Canada's housing and homelessness challenges, facilitated by Bacchi's WPR framework (2012; 2009) to consider the locus and level at which they are understood to exist, the drivers of these experiences, primary beneficiaries and 'victims' of these challenges, and crucially, the silences and differences within these framings. Chapter 7 then explored the ideological foundations upon which these frames have been constructed, examining the neoliberal worldview that underpins them, identifying a deservingness heuristic evident in governing policy attention and resource allocation, and deconstructing the 'thick' language and ideological concepts used to enable these problem definitions – and facilitate the silences therein.

Early in the data collection process, it became clear that the framing of Canada's housing and homelessness problems within political discourse was broadly misaligned with the stories and perspectives shared by lived experience participants. Moreover, participants clarified their feelings that policymakers do not understand their experiences of homelessness and housing insecurity more broadly. As outlined in previous chapters, this lack of understanding arguably underpins and facilitates inappropriate and insufficient policy responses to homelessness, which do not reflect the drivers of or remedies for these experiences and do not prioritise these individuals and groups. Crucially, as was highlighted in outlining the findings from the lived experience interviews, these misunderstandings can be argued to further embed stigmatised views on homelessness, which in turn further exclude or marginalise individuals living through these circumstances.

These findings suggest that developing a more nuanced, evidence-based understanding of these experiences could be a valuable means of shifting problem framing and driving policy change. Therefore, the second research aim focused on exploring and outlining the experiences of homelessness and housing need, considering barriers to maintaining and regaining housing. In support of this aim, Chapter 8 shared stories and first-hand experiences from interviewees, endeavouring to enhance the reader's understanding. From there, it considered the role of understanding in worsening or mitigating stigmatisation. It then

introduced the notion of a 'system of systems', borrowing from systems-thinking in order to organise the findings and conceptualise the complex series of challenges and circumstances that perpetuate and extend experiences of homelessness and housing need. As further outlined in the following chapter, a systems approach to future research proffers significant opportunities for designing evidence-based policy responses to homelessness in Canadian communities.

In service of the third research aim, lived experience interviews sought, both implicitly and explicitly via the topic guide questions posed, to evaluate the efficacy of the NHS programme implementation from the perspectives of service users and providers. As outlined in Chapters 8 and 9, lived experience experts described worsening circumstances for housing and homelessness in the years since the NHS' inception. They pointed to misalignment between NHS programming and housing need in Hamilton, criticising, in particular, the Strategy's prioritisation of private rental developments and condo units, which they argued are unattainable for those in the greatest need. Interview participants repeatedly cited challenges with Canada's pressurised housing market in the context of stagnating income and assistance rates, which, they argue, the NHS does not adequately address.

The lived experience accounts echo existing research which has problematised the affordability of the housing produced under the programme (Beer et al., 2022b; Cuthbertson and Luck, 2021; Office of the Parliamentary Budget Officer, 2023; Pomeroy, 2021a, 2021b) its focus on private developed housing (Office of the Auditor General of Canada, 2022; Oudshoorn, 2023), its 'band-aid' response to homelessness and its lack of measurability or accountability in the context of a largely devolved, 'patchwork' suite of programming dispersed amongst communities and charitable organisations (Office of the Auditor General of Canada, 2022; Oudshoorn, 2023).

In comparison with the pre-NHS housing and homelessness policy landscape in Canada, the Strategy did introduce several notable shifts in programming and investment. Federal spending increased considerably; new supply-focused programmes were established; and the National Housing Strategy Act signalled a rhetorical commitment to housing as a human right. Reaching Home broadened

the scope of activities that communities could fund and placed greater emphasis on data and coordinated planning.

However, the lived experience findings of this study underline the limited extent to which the NHS has shifted the structural features of Canada's housing and homelessness policy landscape. Research participants noted that many of the drivers of homelessness and housing need that existed prior to the Strategy's launch, and the constrained policy responses to them, remain firmly in place. These findings point to a discrepancy between the Strategy's top-line objectives and its real-world impact. The introduction of new programmes has not addressed the severe shortage of available non-market housing, the inadequacy of income supports, or the longstanding reliance on market delivery mechanisms. From the perspective of those with lived experience, the NHS appears to have merely expanded and extended activity within an existing policy and political framework rather than transforming the system itself.

In evaluating the Strategy's efficacy, accounts from service users and perspectives suggest that the NHS is not addressing mounting housing and homelessness challenges, pointing to worsening circumstances across the housing system in recent years, highlighting increasing difficulty in accessing both market and non-market housing in pressurised and resource-strapped contexts, respectively. Importantly, as facilitated by the 'What's the Problem Represented to Be?'-driven (Bacchi, 2012) interrogation of problem definitions and with the guiding principles of Kingdon's Multiple Streams Approach (MSA) (2014), the findings suggest that the 'shape' of Canada's housing and homelessness challenges as constructed within federal discourse do not align with the shape of these problems as outlined within the lived experience findings and the wider evidence base. Ultimately, following the lived experience perspectives foregrounded in this study, the federal framing misunderstands and inadequately defines, at least some of the challenges facing the nation today.

10.5 Contribution to knowledge

With social justice as its *raison d'être*, the research design and the structure of its findings are primarily informed by the voices of individuals with lived

experience. Outlining the experiences of lived experience experts and identifying the barriers and challenges they experienced in maintaining or regaining housing has contributed to the evidence base available to policymakers regarding the efficacy of current housing and homelessness policies and programming in Canada. Further, it has provided insights that can help support advocates seeking to effect positive change, which is the focus of its next and final chapter.

Beyond these policy-focused implications, this research has made additional contributions to knowledge, particularly looking to narrow existing gaps within the literature base. Though arguably lagging behind other policy contexts, notably the United States and the United Kingdom, Canadian homelessness literature has expanded considerably in recent years (Buccieri et al., 2022; Collins, 2010; Dej, 2020, 2019, 2019; Echenberg and Jensen, 2012; Evans, 2012; Evans et al., 2021; Frankish et al., 2009, 2005; Gaetz, 2020, 2010; Gaetz et al., 2021; Gaetz and Dej, 2017; Gaetz and Redman, 2021; Gaetz and Stephen, 2010; Hulchanski et al., 2009; Johnstone et al., 2017; Kauppi and Braedley, 2003; Kerman et al., 2022; Kneebone and Wilkins, 2021; Macnaughton et al., 2013; Piat et al., 2014; Strobel et al., 2021; Weldrick et al., 2023; Woodhall-Melnik et al., 2018). Nonetheless, there remains ground to be covered in terms of developing theoretical and practical research, particularly research that engages with individuals with lived experience, with important exceptions (Evans, 2012; Piat et al., 2014; Redden et al., 2021; Weldrick et al., 2023; Woodhall-Melnik et al., 2018). Therefore, the research has expanded the relatively limited, though rapidly developing, body of literature examining housing and homelessness in Canada. More specifically, it has addressed the persistent under-representation of individuals with lived experience within Canadian housing and homelessness literature. It has foregrounded these perspectives in the research and the policy recommendations made in the following chapter.

The research also aimed to explore a different approach to policy evaluation. While WPR and MSA have been used widely in policy scholarship, it is in combining these methodological and conceptual frameworks, respectively, with qualitative lived experience research that supports this study's contribution to knowledge. The approach taken here demonstrates the value of examining

policy problem framings alongside the realities described by individuals experiencing housing precarity and homelessness. The discourse analysis alone would have revealed how the federal framing of homelessness obscures system-level drivers, but it could not consider whether this framing is in alignment with drivers of experiences of homelessness and housing precarity that exist in Canada at present. Similarly, lived experience interviews alone would have illuminated the drivers and challenges of homelessness and housing precarity but would not have interrogated whether or not policy reflects, or is suitably designed to address, these challenges. By drawing these methods together, the study presents an integrated, qualitative evaluative lens that exposes the tension between policy representation and lived experience and demonstrates how this gap contributes to the limited effectiveness of the NHS. Therefore, this conceptual and methodological approach has not only enabled a critique of the NHS, but has also contributed to wider scholarship by demonstrating how combining problem-representation analysis with lived experience data can expose the limits of dominant policy framings and support advocacy efforts in advancing alternative responses.

As outlined in Chapter 3, there has been a significant shift in efforts to enumerate homelessness in Canada through different measurement metrics (Dionne et al., 2023; Duchesne et al., 2019; Gaetz, 2010) and several existing evaluations of the impacts of the NHS. The former facilitates better measurements of the numbers of people experiencing homelessness, the length of stays in shelter accommodation, and the trends in people accessing medical care while experiencing homelessness. The latter has provided important information about the affordability and volume of housing developed under the NHS. However, they are nonetheless limited in their ability to provide information about the causes of Canada's housing and homelessness challenges, reasons these problems are worsening, and imperatively, any insight into the policy responses best suited to end or prevent them.

As outlined in previous chapters, this study starts from the premise that stated policy aims should not be taken for granted. Comparing the framing of NHS-related policy pronouncements with insights from lived experience experts offers a way to assess whether policy problem definitions align with the real

barriers people face and to enrich the evidence base on the causes and solutions to homelessness and housing need. This methodological approach has its limitations, as outlined below. Nonetheless, it is argued that exploring the NHS across these two levels facilitates better understanding of the challenges relating to housing and homelessness in Canada, a meaningful way to foreground lived experience perspectives in evaluating policy, a starting point for understanding *why* policy may not be 'solving' the problems it purports to address, and from there, insights into how to shift policy to better address these challenges.

Beyond the intended research aims, some of the study's findings also contribute to knowledge in ways that were not anticipated *a priori* to data collection. In particular, the findings from the lived experience interviews suggest that conceptualising homelessness experiences in Hamilton between two classifications or types, while necessarily reductive, may be a helpful lens through which to assess policy responses. In particular, and in the context of the framing of homelessness within federal discourse, this heuristic device points to gaps within policy responses to homelessness in Canada, which, in backgrounding structural challenges and increasing rates of poverty, fail to account for or address financially-driven experiences of homelessness.

The identification of these two broad types of homelessness was facilitated by the conceptual lens and combined methods adopted in this study. Lived experience interviews clarified the central role poverty and economic hardship play in driving homelessness and housing precarity in Canada. Comparing these findings with the WPR-led discourse analysis revealed that these economically-driven experiences are largely absent from federal discourse. Identifying this oversight, the 'two types of homelessness' classification, and its possible value for policy advocates would have been less clear if had the study relied solely on either discourse analysis or qualitative interviews.

10.6 Research limitations

There are several limitations to this research. Its methods are based on limited case studies, ring-fenced to a particular period of time and, in the case of

interviews, to a particular geographic region. Press release data was limited to the federal government-issued releases over a specific period. As housing policy is rapidly developing in Canada, the framing outlined in the research findings is reflective only of a particular policy and political period, which not only represents a shift in priority and programming since the NHS' launch, but has also itself been amended in the months since data collection. As such, this framing cannot necessarily be generalised across other political jurisdictions, parties, or periods of time in Canada. Similarly, while the research findings from lived experience interviews broadly align with longstanding research from other contexts in Canada, as interviews were conducted in Hamilton, Ontario, they cannot be generalised to other communities or contexts.

Further, given that the research participants were largely found through gatekeeping organisations, the sample is potentially limited. Additionally, while participants all self-identified as having experienced homelessness or acute housing need, all participants were housed at the time of interview, with varying degrees of recency of experiences of homelessness, which will have further potential limitations for the data collected.

It is recognised that experiences of homelessness and housing need will be shaped and experienced differently by different people and groups. However, as collecting demographic information is not necessarily aligned with the qualitative perspective approach adopted for this research, and as the number of participants was already limited, analysis of the findings by demographic was not a focus of the research methods. While participants ranged in age, gender, and background in many ways, demographic information was not collected. Therefore, trends and differences in experience cannot be broken down or analysed by these categories. This omission is both a limitation and opportunity for future research, as it is acknowledged that experiences of homelessness and housing need have been evidenced to differ for specific groups like women and Indigenous Peoples and there is a noted over-representation in homelessness rates in Canada amongst certain demographic groups (Gaetz and Dej, 2017; Piat et al., 2014).

10.7 Future research opportunities

The findings suggest several opportunities for future research. In particular, as outlined in Chapter 8, the lived experience interview data suggests that a full application of a systems thinking approach (Gibb and Marsh, 2019) to a particular housing and policy context, such as the city of Hamilton, would be useful in mapping the 'system of systems' that contribute to housing and homelessness challenges. While borrowing from systems thinking to support presentation of the interview findings, this study did not adopt this approach *a priori* to data collection. As a result, fully mapping this 'system of systems' was not possible given the scope of the topic guides developed for the interview data collection. Therefore, developing a study, arguably at a community or city level, which seeks explicitly to map the housing and related systems contributing to housing need and homelessness more thoroughly would proffer significant opportunities to better understand these challenges and address the additional complexities of Canada's federalist system.

There is ongoing work in this space from the Centre for Homelessness Impact (CHI), based in the UK, which could valuably inform future research within the Canadian context. Based on a system-wide evaluation, CHI's research, conducted in partnership with the Ministry of Housing, Local Government, and Communities, "marks the first time a government…has set out to understand the systemic impact of its policies and interventions in relation to homelessness and rough sleeping" (Ministry of Housing, Communities, and Local Government, 2025). Crucially, and of particular value for further research in Canada, this work is being undertaken with the express purpose of informing policy and practice. As outlined further in the following chapter, a "Team Canada" approach to tackling the crisis is needed, therefore, a study aiming to map these interrelated systems would help to identify which orders of government, with which jurisdiction, are needed to make the policy changes needed to allow the 'system of systems' to function effectively and close existing gaps and barriers that leave people in increasingly dire housing conditions.

Initially, this study had envisaged using a relatively nascent typology of homelessness prevention as a tool to further evaluate the NHS' programming.

Historically, and as further supported by these research findings, Canadian responses to homelessness have focused on 'downstream', emergency interventions, arguably to little effect (Doberstein and Smith, 2015; Evans et al., 2021; Gaetz, 2010, p. 21; Leo and August, 2006). Fitzpatrick et al. argue that typologies of homelessness policy intervention are an "essential heuristic tool for systematic analysis" (2021, p. 80). To that end, the five-part typology of homelessness prevention recently developed by Fitzpatrick et al. explicitly sets out to facilitate systematic policy assessment to determine whether "all relevant bases" have been sufficiently covered (2021, p. 82). This typology proffers considerable value in assessing homelessness policy in Canada and was initially included as a third method in this study.

However, in reflection of the heavily devolved nature of homelessness programming and funding under the NHS and given the typology's (useful) capacity to consider policies outside of the scope of the NHS, having considered this study's particular research aims, it was not engaged. Instead, it is argued here that this typology could be particularly well suited to supporting a systems-thinking assessment of homelessness responses at a community level. Notably, the typology's five-part, temporal design, which is inclusive of a 'universal' policy category and facilitates consideration of population-wide policies like social welfare programming and access to affordable healthcare (Fitzpatrick et al., 2021) aligns with, and could help to facilitate the 'system of systems' mapping of housing and homelessness challenges within a community. Given that much of the innovation in homelessness programming has taken place municipally in Canada, application of this typology at this level proffers a significant opportunity for supporting assessment of communities' homelessness responses across multiple policy portfolios.

As highlighted in previous chapters, developing an acute understanding of the challenges and 'realities' relating to housing need and homelessness is suggested to be a means of undermining stigmatised and pathologised perspectives of these experiences. At present, as argued by lived experience participants, such understanding is not particularly strong within policymaking circles. While this study has endeavoured to develop understanding by providing first-hand accounts and poignant quotes from research participants, future research aiming

to more fully explore and recount these stories could support the development of more nuanced, in-depth understandings. For example, following international research like Burns' ethnographic exploration of experiences of homelessness in Glasgow (2020), working more closely and over a longer period with particular individuals to share and explore their experiences of homelessness could be beneficial.

In particular, examining and recounting how individuals access and navigate spaces and places in order to manage their daily needs and, where relevant, access services and supports could contribute to developing understanding and may equally provide important insights into the gaps between systems. In so doing, such a study may provide a micro-level balance to the systems-mapping research outlined above. Further exploring and sharing individual stories of homelessness may offer hope for advocates looking to change political definitions of homelessness. Per Burns, "as can be seen from the 1966 drama *Cathy Come Home*, stories can have a profound impact on how an issue such as homelessness is responded to" (2020, p. 228) and may, therefore, per MSA (Kingdon, 2004) compel a 'window of opportunity' for policy change to open.

The findings of this study, in alignment with existing evaluations (Beer et al., 2022b, 2022a; Pomeroy, 2021a; Whitzman, 2023a), have criticised the affordability of housing developed under the NHS, arguing that the 'affordable' housing on offer is unattainable for low-income households and those experiencing homelessness in particular. It is acknowledged that there are existing efforts in Canada to define affordability in various ways, including the government-backed metrics of affordability, like those contained within NHS programming (Beer et al., 2022b, 2022a), those used to calculate rates of Core Housing Need (Statistics Canada, 2020b), as well as academic metrics such as Pomeroy's 'naturally occurring affordable housing' (Pomeroy, 2022).

However, as outlined in existing NHS evaluations (Beer et al., 2022b, 2022a; Office of the Auditor General of Canada, 2022; Office of the Parliamentary Budget Officer, 2023) and as supported by the lived experience research findings, 'affordable' is not sufficiently defined within federal discourse or programming. Therefore, further work to better understand and measure

affordability across tenure and income levels could be a key element of designing programming better suited to tackling Canada's housing and homelessness challenges. Therefore, similarly borrowing from work within Scotland (Gibb, 2025), research aiming to analytically unpack definitions and metrics of 'affordability' in order to identify and implement more suitable frameworks could help facilitate programming that can increase the supply of housing in Canada and under the NHS that is affordable not only for young Canadians and families, but also for the lowest income households and those exiting homelessness.

10.8 Conclusions

This chapter has brought together the findings from the discourse analysis and the lived experience interviews in order to address the central research question and aims. Using WPR and MSA as guiding tools, it has argued that the NHS' limitations, at least in part, stem from the way housing and homelessness are framed within federal discourse and from the ideological assumptions underpinning these constructions. Comparing these representations with the lived experience findings clarified that Canada's housing and homelessness crises are not parallel challenges, as suggested in federal framing, but deeply interconnected problems driven by structural and systemic conditions.

By situating the findings within the wider literature, the chapter has established that the lived experience findings align closely with existing evidence on the structural drivers of homelessness in Canada. In contrast, federal problem representations continue to foreground individual or community "needs" and to rely heavily on market-led solutions. These conclusions support the argument that the NHS is 'missing the mark' not only because programmes are poorly targeted or insufficiently funded, but because the policy is built on a misdiagnosis of the problem. The conceptual work undertaken here, including the introduction of the "two types of homelessness" heuristic and the use of a system-of-systems lens, helps to explain why current responses remain partial and fragmented.

Finally, the chapter has set out the study's contribution to knowledge, its limitations, and the opportunities it has identified for future research. It has expanded the evidence base on homelessness and housing precarity in Canada, foregrounded lived experience expertise within policy evaluation, and suggested new conceptual tools that may be useful for both researchers and advocates. It has also outlined the study's limitations and pointed towards future work that could map local systems in greater depth, refine understandings of affordability, and further develop narrative and systems-based approaches to homelessness research. Overall, this chapter has compared and contrasted the research findings in order to provide a foundation for the arguments outlined in the following chapter, which point to the need for a re-framing of Canada's housing and homelessness problems and a re-imagining of the National Housing Strategy.

11 Conclusions

Now, several years into the $115 billion National Housing Strategy (NHS), Canada continues to face rising national rates of homelessness, with affordability challenges deepening and spreading across the housing system. The research findings, as outlined in the previous chapters, suggest that the federal framing of Canada's housing and homelessness challenges is misaligned with the perspectives of lived experience interviewees. Although the NHS marked a meaningful shift from the previous federal withdrawal from housing policy and renewed public investment, the findings show that these changes have not addressed the housing and non-housing pressures that existed before, and have continued throughout, the NHS' tenure. These findings are broadly in alignment with existing, quantitative evaluations of the NHS, which have also concluded that the departments tasked with overseeing the Strategy are not able to evidence its impact on homeless individuals and vulnerable households sufficiently, and that the housing developed under the Strategy is overwhelmingly unaffordable and inaccessible to these cohorts, whom it explicitly purports to prioritise.

This thesis has critically examined the framing of Canada's housing and homelessness crises within federal discourse and evaluated the NHS's efficacy through the perspectives of those with lived experience of housing insecurity and homelessness. Building on the WPR- and MSA-informed analysis of federal discourse and lived experience accounts in the preceding chapters, this final chapter turns from diagnosis to prescription, outlining the policy, political and advocacy implications of the thesis' findings.

This concluding chapter has three purposes. First, it considers the policy implications stemming from the research findings. Next, it explores the current political context in Canada. Finally, it offers some reflections on what these findings might mean for advocates hoping to effect change within the current political context.

11.1 Discrete policy implications

As outlined in the methods chapter, this study is firmly aligned with the argument from Fitzpatrick et al. that informing policy is the only ethical justification for conducting homelessness research that involves lived experience participants (2000, p. 49). There are many implications for policy stemming from the research findings. These range from shifts in discrete policy interventions, such as changes in the structure and prioritisation of policy programming under the NHS, to broad-sweeping reform to the approach to housing and homelessness policy in Canada. Given the breadth of challenges participants highlighted, the resulting policy solutions and implications stretch across policy portfolios and government jurisdictions. As will be further explored below, these far-reaching suggestions arguably beget a change in the framing of housing policy problems and a reimagining of the housing strategy and the government's notion of a 'Team Canada' approach to tackling the nation's housing and homelessness challenges.

11.2 Changing our (tenure) focus: increasing the supply of truly affordable housing

Both the 2023 Fall Economic Statement and the 2024 Federal Budget dedicate entire chapters to Canada's housing crisis, indicating both that housing is a priority for government, and based on the programming outlined, the desperate need to build more of it. As outlined in the findings chapters, the framing of this crisis as constructed within the federal press releases reflects this focus on supply. While lived experience interviews also indicate that more affordable housing is needed, there are key discrepancies in the type of housing prioritised.

The federal government's framing focuses on restoring affordability through increasing housing supply. The supply prioritised in the dataset is primarily prescribed for young Canadians and families, delivered by the market, though incentivised by NHS programming. However, as outlined in the literature review, there have been several criticisms of the housing delivered under the NHS, which is overwhelmingly unaffordable for those experiencing homelessness or Core Housing Need (CHN). As such, it is arguable that the focus foregrounded in

lived experience interviews, supporting an increase in non-market rental supply, may be better positioned to address the Strategy's aims to reduce rates of homelessness and lift families out of CHN. The lived experience findings helpfully suggest a means through which a shift in the type of housing funded under the NHS could ensure that the supply created is affordable to these cohorts.

Lived experience participants repeatedly cited the need for more housing that is affordable to those on social assistance and low-income households. This argument echoes calls from advocates like the Canadian Alliance to End Homelessness, who project that of the two million rental units they believe are necessary to drive down housing costs in Canada, as many as 650,000 should be geared toward people in low-income brackets who rely on social assistance (Trinh and Dabu, 2023). Interviewees repeatedly noted rent-geared-to-income (RGI) models to a be suitable means through which to ensure the housing being developed is affordable to those on low incomes. As has been recognised by the National Housing Council, the deep affordability of housing provided through RGI models, facilitated through government subsidy, is "often the only form of housing accessible and affordable to the most vulnerable" (National Housing Council, 2025, p. 12). The findings suggest, therefore, that policy should look to increase and extend funding for non-market housing provision of RGI rental units. Restructuring policy to increase the funds available for the provision of RGI units through non-market providers, whether through new housing development or acquisitions, offered alongside programming to support the maintenance of the existing stock of RGI housing to prevent losses within this tenure, would, per these findings, better support the NHS' efforts to reduce homelessness and CHN.

The research findings also suggest that shifting policy to focus on increasing the amount of supported housing could be a means through which to reduce rates of homelessness. Homelessness literature has often referred to the non-tangible dimensions of home (Gurney, 2021; Somerville, 2013, 1992; Stonehouse et al., 2020). For instance, Gurney (2021, 1999) and Somerville (2013, 1992) argue that the meanings of home involve various dimensions, including emotional, ontological and spiritual. From there, homelessness has been argued to

represent "deprivation across a number of [these] dimensions (Somerville, 1992, p. 530). Though it is argued here that this construction of homelessness may risk further pathologising these groups and individuals, the interviews nonetheless indicate a need to consider the non-material dimensions of housing and home when designing policies to mitigate homelessness.

Often, participants argued that wraparound services and supports are central to ensuring the sustainability of tenancies for some individuals exiting homelessness, noting that it is *"not just about housing, it's about that sense of community. It's about that sense of hope"* (LE Staff participant 26, p. 7). Many of the research participants resided in supported housing at the time of the interview and often highlighted the benefits of the wraparound services and supports offered within this tenure. One participant argued that community-based programming is *"important because, I don't have a family, so you know, I spend a lot of time inside"* (LE Participant 19, p. 8).

Further underscoring the notion of 'two types of homelessness' outlined in previous chapters, for some individuals, lived experience interviewees suggest that the provision of affordable housing will be sufficient to end experiences of homelessness. For others, however, interviewees argued housing must be provided in tandem with flexible supports in order to account for the wider non-material dimensions of home and community and, in so doing, support successful tenancies. These recommendations align with the principles of Housing First responses to homelessness. These approaches, which foreground the immediate, unconditional provision of housing as well as wraparound services and supports, have been recognised in Canada and internationally (Atherton and Nicholls, 2008; Aubry et al., 2015; Baxter et al., 2019; Goering et al., 2011; Macnaughton et al., 2013; Watson et al., 2023).

As outlined in Chapter 3, Housing First approaches to homelessness were previously mandated in Canadian policy, but are not currently required in order to receive NHS' funding. As such, lived experience findings strongly denote the need for future housing and homelessness policy to return to providing funding for Housing First programmes in order to end experiences for individuals for

whom homelessness is coupled with compounding challenges beyond financial hardship.

The research findings suggest that significant changes to the ways in which Canada prioritises, funds, and legislates for the provision of housing will be needed if the nation's policy response to its homelessness and housing challenges can ever move beyond a simple 'band-aid.' It is recognised that many of the housing policy interventions suggested here are expensive. Building new housing, particularly through programming that relies, even in part, on grant funding and ongoing subsidy, takes significant upfront investment and time. The recommended wraparound supports are equally costly. However, "in a context in which homelessness costs Canadian society upwards of $7 billion annually" (Watson et al., 2023, p. n.p.), there is not only a merit good and moral imperative to address these issues, but also a fiscal one. However, the research findings also suggest that the federal framing of the housing and homelessness crisis is not currently constructed in a way that is suitably matched to support these policy solutions. Before considering a possible shift in framing, the next section will outline the discrete policy implications arising from the research findings that fall outwith the housing policy sphere.

Housing is just one part of the puzzle

The previous section has outlined policy implications stemming from the research findings relating to housing specifically. However, the findings equally point to a parallel need to reform and improve adjacent systems in order to address the full breadth of the housing and homelessness crisis. Often, interviewees noted gaps between interrelated systems like healthcare, housing, and justice. For example, in referring to periods of institutionalisation, whether in the prison or mental health system, participants cited difficulties in maintaining or regaining housing. Instances of individuals being discharged or released into homelessness are well documented in Canada (Hayes, 2023).

Challenges arising within this space included a lack of support to ensure housing was secured before prison release, the difficulties in regaining housing after incarceration, whether due to a lack of references, finance, or administrative

burdens related to identification. The prison system's interconnectedness with the housing system also emerged in other ways, with some participants noting that their risk of homelessness increased after their partner's incarceration significantly lowered their income, or as engagement with the criminal system undermined their personal relationships. Further, the conditions of bail may also pose challenges for individuals having to navigate the highly-regimented shelter system or periods of rough sleeping, *"I had to go on bail for two and a half years, subject to 10 o'clock curfew"* (LE Participant 8, p. 8).

These challenges extended to the mental and physical healthcare systems, with participants arguing for increased resources to provide care to individuals experiencing homelessness, changes to the policies relating to the provision of identification to allow individuals without a valid healthcard[43] to access non-emergent care, and a shift to inpatient care that supports individuals to find or maintain their housing before they are discharged from hospital. The mental healthcare and addictions system was argued to need significant reforms to shift to harm reduction approaches and to vastly expand access to mental health supports and counselling. As with the justice system, interviewees repeatedly tied gaps and challenges within these systems to experiences of homelessness. While there are both individual and systemic issues at play, it is clear that reducing rates of homelessness will require consideration of critical points at which maintaining or securing housing is particularly challenging. The findings suggest that one of these critical points comes at the end of periods of institutionalisation, whether through the justice or healthcare system.

Similarly, the findings indicate urgent reforms are needed to address rates of poverty in order to tackle Canada's housing and homelessness challenges. As evidenced through the interviews, individuals relying on the benefits system in Ontario who are 'lucky' enough to have secured truly affordable, RGI housing are still living in poverty and unable to meet basic needs. These ongoing challenges of poverty imply that even if a shift in the focus of affordable housing delivery in Canada was enacted to prioritise RGI models, per the recommendations above, this provision of affordable housing alone may not be

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[43] In Ontario, 'healthcard' is the term used to describe a provincially-issued identification card that denotes an individual's eligibility to use the healthcare system. Currently, only emergency rooms can see patients who cannot provide valid identification.

enough to lift people out of poverty within the province's current benefits system. The research indicates a need for urgent social security reform in Ontario to stave off rising rates of poverty and, from there, homelessness. As one interviewee argued, *"the way Ontario treats people in poverty, it's gross. The amount of money we give them, it's disgusting. …it's something policy-wise that's getting worse"* (LE Staff participant 7 p. 2).

As highlighted in previous chapters, and aligned with the existing literature (Echenberg and Jensen, 2012; Gaetz, 2010; Jadidzadeh and Kneebone, 2023), the stagnant rates of income assistance programming and minimum wage levels in the context of rapidly increasing costs of living and housing are driving rates of housing need and homelessness. Nearly all of the lived experience interviewees, despite living in RGI housing, were reliant on food banks in order to meet their basic needs. As such, this research strongly indicates that these rates need to be better aligned with – and arguably indexed to – rates of inflation in order to ensure that meeting basic necessities – like housing and groceries – is feasible for those relying on these programmes.

In highlighting the need for the reforms across social assistance programming, healthcare, and the criminal justice system in *addition* to necessary shifts in housing policy, the research findings also highlight a critical part of the challenge in Canada: much of the policy reform and intervention needed to address Canada's housing and homelessness challenges falls firmly outwith the jurisdiction of the NHS and the federal government more broadly. Therefore, the following section outlines the changes needed in the problem framing of the housing and homelessness challenges in Canada in order to shift the focus of the policy landscape enacted to address them.

11.3 Bringing the pieces together: systemic policy implications and changing our approach

The NHS has largely focused on making discrete changes to Canada's market-driven housing system and homelessness response, rather than representing significant, system-wide change. The findings suggest significant changes to how Canada prioritises, funds, and legislates for the provision of housing will be

needed if the nation's 'housing crisis' is to be mitigated and its homelessness response moved beyond a simple 'band-aid.' Hulchanski et al. argue that "three key areas" contribute to a "decent standard of living" and in the absence of which homelessness is an ever-present risk: "housing, income, and support services" (2009, p. 9). The dataset echoes this notion, highlighting challenges across all three of these areas. Imperatively, many of the reforms highlighted by the research findings require buy-in, investment, and action from multiple orders of government, particularly engagement from provinces and territories and their jurisdiction over social policy.

Arguably, the overall contribution to policymaking and advocacy that this research makes is the notion that we need to fundamentally reframe Canada's housing and homelessness problem definitions in order to suitably match the policy responses that can be reasonably understood to address them. A renewed approach to housing, which takes a system-wide approach and draws into the problem framing of the nation's housing and homelessness challenges the impacts of non-housing policy would be a useful lens through which to drive reform and better foreground the structural causes of homelessness and housing need.

Federal discourse often refers to a "Team Canada" approach to tackling housing challenges, a concept it suggests requires each level of government to contribute to increasing supply and implementing housing and homelessness programmes. However, it is argued here that, coupled with the systems-thinking approach outlined in the previous chapter, this "Team Canada" approach could be reimagined, instead bringing all levels of government together to consider not only their respective roles in delivering housing and homelessness programming, but also the impact of each of their non-housing policy portfolios on Canada's housing system and rates of homelessness.

This "Team Canada" approach could be supported by research that maps the systems and drivers of housing insecurity and homelessness *across* policy portfolios, identifying how they interact and establishing causal linkages and the intensity of these relationships (Barbrook-Johnson and Penn, 2022). Using this information, the government jurisdictions implicated in these system gaps could

be identified alongside the necessary policy changes to mitigate them. This information could meaningfully inform revisions to the NHS and housing policy in Canada and identify the wider policy shifts needed to mitigate the compounding challenges and drivers existing in related portfolios.

Arguably, NHS spending currently allocated for research, such as that within the ARCH initiative, could be usefully engaged to provide financial resource for such an exercise. From there, facilitating and maintaining widespread policy change could borrow from examples from Scotland, for instance, where a Ministerial Oversight group on Homelessness has been established to bring together ministers from relevant policy portfolios to "identify what actions need to be taken to prevent and end homelessness" (Scottish Government, 2024, p. n.p.). Further, also within the Scottish context, government could look to implement proposals from Maclennan (2024), who has suggested that an 'all-government' approach to tackling housing challenges could be supported by mandating non-housing departments to produce statements on the implications for the housing system stemming from policies and initiatives within their divisions.

As others have identified, the Strategy's 'national' rather than 'federal' focus is, per the research findings, an appropriate label. However, the framing and programming contained within the NHS, while in some cases contingent upon partnerships with other orders of government, arguably excludes several important policy functions and portfolios from consideration in the problem framing of – and therefore solutions to – its housing and homelessness challenges. The research findings suggest that the NHS could arguably benefit from a change in problem definition that more centrally focuses on the role of the provinces and territories in creating, and therefore mitigating, Canada's housing and homelessness crises. Political pressure may be needed in order to shift responsibility for tackling Canada's housing challenges from solely the federal government, more appropriately, to all orders of government.

11.4 Enter Carney: Canada's current political climate

As with any live policy-based research, challenges arise in grappling with the ongoing change to the policies being examined, the wider political context, and

rapidly changing societal perspectives and priorities. Given the severity and visibility of the challenges at hand, housing and homelessness have remained a priority for the Canadian Government and a focus of media attention across Canada generally, and within Hamilton specifically. While the pace and scope of change has been ever-present throughout the course of conducting this research and developing this dissertation, there have been particularly acute shifts in the political and policy landscape in Canada since the beginning of 2025.

Trudeau's Liberals have been in government since the NHS' launch and through to the close of data collection and analysis for this research. However, in part due to mounting pressures and their track record on housing and homelessness, it looked unlikely that Trudeau and the wider Liberal party would fare well at the next Canadian elections. In the context of increasing criticisms and worsening poll figures, Trudeau announced he would step away from party leadership in January 2025. Before the end of his term, however, the wider geopolitical climate internationally would, while posing significant risks to Canadians and the Canadian economy, see renewed support for Trudeau and the Liberals, arguably facilitating another term of office for the party.

Under the direction of the Trump administration, the United States of America began to threaten significant tariffs on Canadian goods, posing a real threat to the Canadian economy. Having previously aligned themselves with Trump's Republican party, the Pollievre-led Conservatives saw their lead in poll data sharply recede. Conversely, in his last weeks as Prime Minister, Trudeau's strong stance on Trump's tariffs saw increased support for the Liberal Party. Capitalising on this momentum, having been appointed Liberal Party leader in March of this year, Trudeau's successor, Mark Carney, called a snap election. Carney's Liberals were given a new federal mandate in the election on the 28th of April.

In the short time since his election, Carney has signalled significant changes to the housing policy landscape in Canada. In a plan described as the 'most ambitious housing plan since the Second World War,' Carney has announced the creation of a new Crown corporation, Build Canada Homes, which will "get the federal government back into the business of home building" acting as a

developer to build affordable housing at scale (Liberal Party of Canada, 2025, p. n.p.). While some experts are optimistic about some elements of Carney's housing plan, there remains concern that these efforts, particularly establishing a new Crown Corporation, are difficult to implement and may not go far enough to tackle affordability (Dunne, 2025; Rana, 2025). So, with a well-intentioned new Liberal leader at the helm and a range of political and policy issues to tackle at home and abroad, what does this new context, considering the findings of this research, mean for advocates and the future of Canada's housing and homelessness challenges? The next section, the very last in this dissertation, will consider these questions.

11.5 Next steps: where do we go from here?

This final section reflects on what the research findings mean for how Canada understands and responds to homelessness and housing precarity. As aligned to its central research aims, it closes the chapter (and this thesis) by considering how advocates might reshape prevailing problem definitions and, in so doing, drive positive policy reform.

The research findings suggest, as existing literature has argued, that Canada's housing and related systems are creating an environment where, for some, homelessness is the "natural outcome" (Hulchanski et al., 2009, p. 8). In the absence of adequate social support systems and without a sufficient stock of affordable housing, personal crises, poor mental or physical health, adverse life experiences, and poverty will continue to result in homelessness and, for many, will rapidly decrease their well-being and shorten their lives. Academics have known for over a decade what Canada's housing problems are and, by extension, what solutions are needed (Gaetz, 2010; Hulchanski et al., 2009). The findings of this research largely align with this existing body of evidence. However, the question remains: how can advocates suitably change the narrative and re-imagine the Canadian constructions of these challenges in order to broaden that nation's problem-solving horizons beyond market-driven housing and, indeed, beyond housing in general?

Central to this research's methodology, Bacchi's 'What's the Problem Represented to be' framework (2012) enables advocates to reverse engineer a social issue's current problem framing from policy solutions presented. Emboldened by Kingdon's Multiple Streams Approach (2014) and its assertion that problem framing can be shaped independently of policy solutions, advocates must consider how to reconstruct the current problem definitions of housing need and homelessness in order to ensure that the solutions needed can be found to be appropriate and suitable to match them.

Advocates must work to increase public understanding of the systems-level drivers of homelessness and reframe problem definitions well beyond the housing sphere, looking to direct policy towards an outcomes-focused, holistic approach to not only ensure 'everyone has a warm home that they can *afford'* but also that this housing is sustainable, affordable, and that the social safety net in Canada protects individuals from the abject poverty that precedes and accompanies homelessness. Returning to Pleace, who suggests that "the mere fact that there is a 'homelessness' literature in its own right demonstrates a fundamental methodological flaw" as homelessness cannot, he argues, be understood as an isolated problem in its own right (1998, p. 57). The findings of this research arguably support this position. As such, it may behove advocates in Canada to re-couple homelessness and housing precarity with poverty first and foremost to meaningfully and usefully draw the non-housing drivers of homelessness into the frame.

From there, as was repeatedly noted in the interviews, it will take both political and public will to compel any change, with the latter arguably driving the former. As one of the interview participants suggested, developing public understanding of homelessness is one avenue through which advocates can look to change perceptions of homelessness and the policy solutions that should be engaged to address it:

> *"I think just kind of seeing each person as an individual, like kind of seeing kind of the face of homelessness. And I mean, I think if they met any of the people one-on-one for half an hour, I think it'd be a different*

story than kind of just driving by and seeing it from far away from your window and going back home" (LE Staff Participant 27 p. 10).

Beyond the opportunity for more in-depth research into the lives and stories of individuals and groups experiencing housing need outlined in the previous chapter, further work to tell the stories of homelessness could be meaningfully engaged by advocates outside the academic and research sphere. There are examples from abroad, like the "Cathy Come Home" film referred to previously, as well as efforts from groups like the Centre for Homelessness Impact (2025), which provide a photo library of individuals experiencing homelessness as a means of shifting the 'default' image of a person in these circumstances.

Developing public understandings of homelessness will not happen overnight, and advocates have been undertaking meaningful work in this space for some time. Suitably directing this understanding in a way that befits the breadth of policy interventions needed to grapple with Hamilton's housing and homelessness crisis in order to build public support for these initiatives is essential. Ultimately, as Blasi argues, "the time has come for both advocates and social scientists to step back from earlier constructions...and rethink...homelessness in all its meanings: social problem, political consequence, and human tragedy" (1994, p. 583). Until there is a willingness to acknowledge the systemic inequalities that will continue to exclude some and drive individuals into the absolute poverty that often precedes the loss of housing, prevailing policy initiatives will only 'manage' the problem. We have known the causes of Canada's housing problems for decades. We have understood the solutions for just as long:

> *"It takes a long time to build a brick-and-mortar building. What shouldn't be taking so long is creating a policy to get that done. So, like, let's go"* (LE Staff participant 7, p. 13).

Appendices

Appendix 1 – Federal Press Release Dataset

1. Canada Mortgage and Housing Corporation, 2024. *Federal and Provincial Governments invest in supportive housing for Saskatoon,* 28 June. Available at: <https://www.cmhc-schl.gc.ca/media-newsroom/news-releases/2024/governments-invest-supportive-housing-saskatoon> [Accessed 7 January 2025].

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Appendix 2 – Interview Topic Guides

TOPIC GUIDE – LIVED EXPERIENCE INTERVIEWS

Introduction
Explain nature and purpose of research
Secure consent, confirm on the record

Barriers/challenges
What has been your overall experience with housing?
What has been your experience of searching for housing?
What has prevented you from accessing housing?
What sort of different tools or resources might be necessary or would have been helpful to you at different moments to improve these experiences for you?

Needs/Wants
What kind of housing would you like?
What kind of housing do you need? *Size? Location? Support services?*
What would consider to be affordable housing right now?

Supports/services
What services do you not have access to that would be helpful to you?
What support would you need in order to access housing?
What supports or services would make housing work for you once you've moved in?

Process
Have you been through a vulnerability screening, put on a by-name list or been through a prioritisation process? If so, could you tell me what about that process and experience?
Have your experiences of challenges with housing changed over time? How has the process of finding housing changed?
Who is doing things right? What are those things? Who is most helpful?
Where have you been able to find help or support?

System
What do you think are the main causes of homelessness in Canada?
If you could imagine a perfect system for housing, what would that system look like if things were fair for everyone?
What system would work for you?
What do you think the solutions are to Canada's housing and homelessness challenges?
If you could create one policy or programme to help people experiencing homelessness, what would that be?
Is there anything else you think I should know about your experiences or about homelessness more generally?
What information do you think people working with the Government or other organisations in the sector should know about experiencing homelessness?

TOPIC GUIDE – KEY STAKEHOLDER INTERVIEWS

Introduction
Explain nature and purpose of research
Secure consent, confirm on the record
Role and nature of organisation – remit, focus, scope

Problem Framing / Context
What do you consider to be the major challenges in tackling homelessness?
What are the main drivers of homelessness?
What do you think would be the most effective solution(s) to address homelessness?
What are the key short and long-term problems facing the sector?
Do you feel the CNHS is addressing/will address these problems?

CNHS Implementation
What do you consider to be the impact of the Canadian National Housing Strategy?
How has your sector changed since the implementation of the Canadian National Housing Strategy?
What do you think the CNHS is doing well? Are there programmes, services or initiatives that are having a positive impact?
What do you think the CNHS is not doing well?
What would you change, if you could, about any of the programmes within the CNHS?

Research Direction
What gaps in information exist in terms of our understanding of the efficacy of the CNHS?
What information about the CNHS implementation would help you in your day-to-day work?
What information would be most useful for you in advocating for policy change with decision-makers?
What do you think lived experience research should focus on, and how could this research project add the most value to informing policy change in Canada?

Appendix 3 – Consent Form

Title of Project: Policy Salvation or Political Placation: *How does Canada's National Housing Strategy frame the nation's ongoing housing and homelessness crises, and how effective is its suite of programmes in responding to these crises?*

……………………………………………………………………………

Name of Researcher: Jocelyne Fleming

Name of Research Supervisors: Professor Ken Gibb and Doctor Craig Gurney

Yes ☐   No ☐   I confirm that I have read and understood the Participant Information Sheet for the above study and have had the opportunity to ask questions.

Yes ☐   No ☐   I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason.

Yes ☐   No ☐   I consent to interviews being audio-recorded

Yes ☐   No ☐   I acknowledge that participants will be referred to by pseudonym.

I agree that:

Yes ☐   No ☐   All names and other material likely to identify individuals will be anonymised.

Yes ☐   No ☐   The material will be treated as confidential and kept in secure storage at all times.

Yes ☐   No ☐   Anonymised research material will be retained in secure storage for use in future academic research

Yes ☐   No ☐   The material may be used in future publications, both print and online.

Yes ☐   No ☐   I waive my copyright to any data collected as part of this project.

Yes ☐   No ☐   Other authenticated researchers will have access to this data only if they agree to preserve the confidentiality of the information as requested in this form.

Yes ☐   No ☐   Other authenticated researchers may use my words in publications, reports, web pages, and other research outputs, only if they agree to preserve the confidentiality of the information as requested in this form

Yes ☐   No ☐   I acknowledge the provision of a Privacy Notice in relation to this research project.

I agree to take part in this research study   ☐

I do not agree to take part in this research study   ☐

Name of Participant ………………………… Signature …………………………………………

Date ………………………………………

Name of Researcher ……………………………………Signature …………………………………………

Date ………………………………………

……………… End of consent form ……………

Appendix 4 – Sample Recruitment Poster

Appendix 5 – Anonymity Principles

Remove:

- Names

- References to employers / institutions

- References to former employers or work experience

- References to job title or specific job-related responsibilities

- References to particular pieces of work if in the context of authorship or affiliation, replacing with passive language

- Instances of "we" or "our" in relation to certain projects or where language implies interviewee's affiliation with specific organisations, replacing with passive language

- Mentions of specific partner organisations

- Personal discussions (often at the start or conclusion of interviews)

- References to external parties (except in the cases of references to pieces of research that have been published without any relationship to the author expressed)

- References to interviewee travel or specific conference attendance

- References to affiliation with particular CNHS programmes

Change/redact/replace with generic language:

- Change references of specific regions/cities/provinces (adding [city] or [province] when interviewees identify that this is where they are located, except in the case of Hamilton/Ontario where the specific research case study is focused)

- De-personalise references to learnings/points from previous roles

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