



# Canada's Responses to COVID-19: Impacts on Vulnerable Populations Experiencing Housing Insecurity

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As governments throughout the world impose various measures such as quarantines to slow the spread of COVID-19, it is critical to evaluate the impact of such policies on those unable to follow recommendations to self-isolate in a secure home setting. This paper will evaluate the extent to which COVID-19 may affect those experiencing homelessness and housing insecurity, and how appropriately the different levels of government in Canada have responded in addressing these vulnerable populations.

## Introduction

As governments throughout the world impose various measures such as quarantines to slow the spread of COVID-19, it is critical to evaluate the impact of such policies on those unable to follow recommendations to self-isolate in a secure home setting. The term “housing insecurity” refers to conditions that are challenging, such as poor housing quality, overcrowding, unaffordable housing (the inability to meet household expenses such as rent or utilities) and homelessness.<sup>1</sup> Those experiencing homelessness are therefore a segment of those experiencing housing insecurity. Some debate exists as to how to measure housing insecurity, since the term encompasses diverse housing aspects such as unaffordability and instability.<sup>2</sup> In any case, those experiencing homelessness and those dealing with precarious housing, overcrowding or the inability to manage expenses may be more at risk of COVID-19<sup>3</sup> and may experience lockdown arising from COVID-19 very differently from those who live in dwellings with several rooms, stable internet access and access to green space.<sup>4</sup> This paper will evaluate the extent to which COVID-19 may affect those experiencing homelessness and housing insecurity, and how appropriately the different levels of government in Canada have responded in addressing these vulnerable populations.

## Homelessness

Homelessness is experienced by individuals who lack stable, permanent and decent housing, or the immediate ability to procure it.<sup>5</sup> Throughout the world, there are approximately 100 million individuals who experience homelessness each year.<sup>6</sup> In Canada, it is estimated that 12.7 percent of the population experiences housing insecurity.<sup>7</sup> Housing insecurity was thus experienced by many Canadians prior to COVID-19, and was already a prevalent issue in need of greater attention.

People who experience homelessness are particularly vulnerable to infectious disease and prone to disease epidemics such as COVID-19, even more so when they live in congregated spaces.<sup>8</sup> Individuals who stay on the streets or in shelters are already at an increased risk of having significant underlying health

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<sup>1</sup> Lerzan Z. Coskun, “[Housing Insecurity Among Teenage Mothers](#),” Ph.D. dissertation, Tufts University, 2017.

<sup>2</sup> Susanna R. Curry, “Childhood Experiences and Housing Insecurity in Adulthood: The Salience of Childhood Emotional Abuse,” *Children and Youth Services Review* 82, November 2017: 301.

<sup>3</sup> *Ibid.*

<sup>4</sup> Craig Gurney, “[Out of harm’s way? Critical remarks on harm and the meaning of home during the 2020 Covid-19 social distancing measures](#),” UK Collaborative Centre for Housing Evidence, 2020: 1-30.

<sup>5</sup> Kevin Pottie et al., “[Clinical Guideline for Homeless and Vulnerably Housed People, and People with Lived Homelessness Experience](#),” *Canadian Medical Association Journal* 192(10), March 9, 2020: E240.

<sup>6</sup> Ryan McNeil et al., “[Learning to Account for the Social Determinants of Health Affecting Homeless Persons](#),” *Medical Education* 47(5), May 2013: 486.

<sup>7</sup> “[Canada’s Official Poverty Dashboard, February 2020](#),” Statistics Canada, February 24, 2020.

<sup>8</sup> Jack Tsai and Michal Wilson, “[COVID-19: a potential public health problem for homeless populations](#),” *The Lancet Public Health* 5(4), April 2020: e186.

conditions that cause lower life expectancy.<sup>9</sup> This is evidenced by the fact that homeless people under 65 have a mortality rate that is five to 10 times greater than that of the general population.<sup>10</sup> A number of pre-existing health conditions are exacerbated by addiction and lack of access to health care, increasing the risks of infection for homeless people.<sup>11</sup> Their vulnerability is increased by malnutrition and comorbidities that compromise their immune systems,<sup>12</sup> and because they are unable to access hygiene products and showering facilities, they are unable to practise optimal personal care and protective measures.<sup>13</sup>

Beyond this, they may be at an elevated risk for spreading the disease.<sup>14</sup> Many homeless individuals suffer from severe, inadequately treated mental illnesses that may reduce help-seeking behaviour.<sup>15</sup> Homeless individuals commonly lack identification cards, fixed addresses and phone numbers. It is therefore often difficult to identify and trace people who experience homelessness when they contract infectious diseases such as COVID-19.<sup>16</sup> When individuals who experience housing insecurity are incapable of self-isolating and are forced to be outside, they have a higher potential to spread the disease.<sup>17</sup> These factors combine to make it likely that those infected with the virus will remain largely unknown to the public or to health authorities.

In 2016, 22,190 individuals were reported to have been residing in shelters in Canada.<sup>18</sup> Shelters are establishments designated for individuals who experience housing insecurity; they may lack a fixed address; they may be women and children who are abused; they may be individuals in need of transition homes or halfway houses.<sup>19</sup> During the COVID-19 pandemic, hotels have been used to house the homeless in San Francisco, San Diego and Philadelphia, since these establishments already exist, are in lower demand during a pandemic, and derive benefit from the new source of revenue.<sup>20</sup> Some cities in Canada, such as Halifax,<sup>21</sup> are also relocating homeless individuals from shelters to hotels.<sup>22</sup>

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<sup>9</sup> Nádia Nara Rolim Lima et al., “People Experiencing Homelessness: Their Potential Exposure to COVID-19,” *Psychiatry Research* 288, June 2020: 112945.

<sup>10</sup> Tsai and Wilson.

<sup>11</sup> Lima et al.

<sup>12</sup> Sujita Kumar Kar et al., “[Homeless mentally ill people and COVID-19 pandemic: The two-way sword for LMICs](#),” *Asian Journal of Psychiatry* 51, April 10, 2020: 102067.

<sup>13</sup> *Ibid.*; Tsai and Wilson.

<sup>14</sup> Tsai and Wilson.

<sup>15</sup> *Ibid.*

<sup>16</sup> Kar et al.

<sup>17</sup> *Ibid.*

<sup>18</sup> “[The population living in shelters: Who are they?](#),” Statistics Canada, April 15, 2019.

<sup>19</sup> *Ibid.*

<sup>20</sup> Dennis Culhane et al., “[Estimated Emergency and Observational/Quarantine Capacity Need for the US Homeless Population Related to COVID-19 Exposure by County; Projected Hospitalizations, Intensive Care Units and Mortality](#),” March 27, 2020.

<sup>21</sup> Naheed Dosani, “[COVID-19 has proven Canada can cure homelessness](#),” *Policy Options*, May 13, 2020.

<sup>22</sup> Taryn Grant, “[Halifax homeless shelter closes, residents moved into hotel due to COVID-19 case](#),” *CBC News*, April 24, 2020.

## Reducing the Risk of Homelessness

To enable the containment of the spread of the coronavirus pandemic, governments have been shutting down entire economies, risking the impoverishment of many. Oxfam estimates that this has the potential to drive half a billion more people — approximately six to eight percent of the world's population — into poverty if the issue is left unattended.<sup>23</sup>

In Canada, before the pandemic there were 1.2 million unemployed people. Due to the impact of COVID-19 on the Canadian economy, 1.5 million more people became unemployed from the initial round of layoffs.<sup>24</sup> Those individuals whose loss of employment was not due to the virus (some 604,000 people), risk falling through the cracks, being ineligible for both Employment Insurance (EI) and the Canadian Emergency Response Benefit (CERB).<sup>25</sup> Moreover, at a time when finding a job is even more difficult than usual, 390,000 unemployed Canadians who receive EI are not eligible for the \$500 a week that is provided by the CERB, and will receive less than those receiving the CERB due to virus-related unemployment.<sup>26</sup> Consequently, Canadians who were unemployed before COVID-19, and some who became so afterwards, risk receiving insufficient support.

It has recently been reported that forty-six percent of Canadians are just \$200 or less away from experiencing financial insolvency, and are thus highly concerned about being able to pay their mortgages or rent.<sup>27</sup> It has further been proven that renters are also more likely to experience financial difficulties and to be unsatisfied with the affordability of their residence.<sup>28</sup> Many Canadians are worried about losing their homes because they have recently been laid off.<sup>29</sup> This adds to the already increasing number of people at risk of homelessness,<sup>30</sup> and such homelessness would, in turn, augment the risk of spreading the virus, working against what the quarantine measures and the temporary closing of businesses aim to achieve. Billions of individuals also face prospects of food insecurity.<sup>31</sup> It has been speculated that levels of world

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<sup>23</sup> [“Half a billion people could be pushed into poverty by coronavirus, warns Oxfam,”](#) Oxfam Canada, April 20, 2020.

<sup>24</sup> [“COVID-19: A third of unemployed Canadians will receive nothing from either EI or new CERB,”](#) Canadian Centre for Policy Alternatives, April 2, 2020.

<sup>25</sup> *Ibid.*

<sup>26</sup> *Ibid.*

<sup>27</sup> Shauna MacKinnon and Sarah Cooper, [“Fast Facts: Homelessness, precarious housing and COVID-19,”](#) Canadian Centre for Policy Alternatives, April 1, 2020.

<sup>28</sup> Grant Schellenberg and Jonathan Fonberg, [“Housing characteristics and staying at home during the COVID-19 pandemic,”](#) Statistics Canada, May 4, 2020.

<sup>29</sup> MacKinnon and Cooper.

<sup>30</sup> McNeil et al.

<sup>31</sup> Rami Zurayk, [“Pandemic and Food Security: A View from the Global South,”](#) *Journal of Agriculture, Food Systems, and Community Development* 9(3), April 1, 2020.

hunger could double due to food-system disruptions caused by the virus, and the individuals most affected would be in poorer countries.<sup>32</sup>

When responding to COVID-19, governments should therefore ensure that these vulnerable groups do not lose their houses and that they have adequate access to food. Food banks in Canada have advocated for a basic income program, using the argument that individuals should not have to rely on food banks in order to have food security.<sup>33</sup> Basic income is money that is paid by the government to individuals who are eligible with few or no conditions, without requiring them to work.<sup>34</sup> The distinguishing feature of basic income is that it is, for the most part, unconditional.<sup>35</sup> In Canada, the idea of basic income is considered by some people to have the potential to effect a long-overdue transformation of welfare policies and to end the cycle of poverty for poor Canadians.<sup>36</sup> There has been a lot of interest in implementing this idea from both federal and provincial governments, most strongly evidenced by Ontario's previous (Liberal) government announcing a basic income pilot in its 2016 budget.<sup>37</sup>

Basic income would not only resolve food insecurity issues, but would also address the issue of income as a social determinant of health and housing security. Income is the most influential determinant because it determines what health services an individual may have the ability to access.<sup>38</sup> Where basic income programs have been implemented, there have been impressive results concerning health outcomes.<sup>39</sup> Moreover, basic income, along with the appropriate services and housing policies, is speculated to have the ability to end homelessness.<sup>40</sup> This notion was demonstrated by the success of a pilot conducted in the United Kingdom, where the majority of participants who moved into housing were able to remain housed.<sup>41</sup> This has resulted in the City of London integrating basic income into its homelessness programs.<sup>42</sup> Basic income could therefore offer the possibility of improving the health of individuals, in particular those experiencing housing insecurity. It further has the potential to reduce the risk that diseases such as COVID-19 imposes on them and to end homelessness altogether.

## Canada's General Response to COVID-19

The federal and provincial governments of Canada have taken many measures to promote social distancing with the aim of flattening the curve of the pandemic, such as closing schools, disallowing large

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<sup>32</sup> *Ibid.*

<sup>33</sup> Mark Hrywna, "[Universal Basic Income Getting More Notice in Wake of COVID-19 Crisis](#)," *The Non-profit Times* 34(5), May 1, 2020.

<sup>34</sup> Chandra Pasma, [Basic Income Programs and Pilots](#) (Calgary, Alberta: Basic Income Canada Network, 2014).

<sup>35</sup> *Ibid.*

<sup>36</sup> Ryan Meili and Danielle Martin, "The health case for basic income," in [Basic Income: Rethinking Social Policy](#) (Ottawa: Canadian Centre for Policy Alternatives, 2016), 5-8.

<sup>37</sup> *Ibid.*, 9.

<sup>38</sup> *Ibid.*, 16.

<sup>39</sup> *Ibid.*, 17.

<sup>40</sup> *Ibid.*, 7.

<sup>41</sup> Chandra Pasma, [Basic Income Programs and Pilots](#) (Calgary, Alberta: Basic Income Canada Network, 2014), 8.

<sup>42</sup> *Ibid.*

gatherings of people and advising against travel.<sup>43</sup> One measure implemented to promote social distancing was the imposition of fines for individuals gathering in public places. This disproportionately affects people experiencing homelessness, as they do not have a home in which they can shelter in place.<sup>44</sup> In Montreal, for example, some youths facing housing insecurity were fined \$1,546 for violating social distancing measures, an incident that generated some publicity.<sup>45</sup> This case highlights the importance of having policy responses that support and respond to the needs of homeless populations as well as to the needs of the population at large.

Governments within Canada have aimed to support homeless individuals, temporarily converting many facilities with the capacity to act as mass dwellings with shared living spaces and washroom facilities, such as arenas, recreation centres and exhibition centres.<sup>46</sup> The temporary use of these converted spaces and hotels is only a short-term solution, and does not adequately address the current gaps in the shelter system in which it is much more difficult to deliver services to individuals who do not have a home.<sup>47</sup> Therefore, although these temporary shelters may be helpful in reducing the spread of the current COVID-19 pandemic, it is in everyone's best interest that governments create long-term solutions for future epidemics or pandemics. In terms of the COVID-19 pandemic, there is the capacity for all levels of government within Canada to cooperate with community advocates, agencies and healthcare workers to address this issue. It has been proven that the best way to end homelessness is by providing homes to individuals who experience housing insecurity.<sup>48</sup>

## Recommendations

Shelters are criticized for having living spaces that are too congregated; private accommodations for individuals are preferable.<sup>49</sup> All levels of government in Canada must therefore prepare for increased use of shelters,<sup>50</sup> while working toward an increased number of private accommodations for individuals facing housing insecurity. The converted shelter spaces that have been adapted to accommodate mass dwellings have been able to address this problem in the short term, ensuring that individuals facing homelessness do not live in congregated spaces. More temporary volunteers and workers will be needed at these locations to accommodate the increase in numbers.<sup>51</sup> It is also fundamentally important that shelters have adequate

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<sup>43</sup> Andreas Laupacis, "[Working Together to Contain and Manage COVID-19](#)," *Canadian Medical Association Journal* 192(13), March 30, 2020: 340.

<sup>44</sup> Meissoon Azzaria, "[Contraventions à des jeunes en situation d'itinérance : comment s'isoler quand on vit dans la rue?](#)," Commission des droits de la personne et des droits de la jeunesse, April 15, 2020.

<sup>45</sup> *Ibid.*

<sup>46</sup> Dosani.

<sup>47</sup> *Ibid.*

<sup>48</sup> *Ibid.*

<sup>49</sup> Culhane et al.

<sup>50</sup> "[Guidance for providers of services for people experiencing homelessness \(in the context of COVID-19\)](#)," Government of Canada, April 13, 2020.

<sup>51</sup> *Ibid.*

supplies such as food, toiletries and the necessary personal protective equipment.<sup>52</sup> Ultimately, these temporary shelters may reduce the spread of COVID-19, but permanent housing would be a more effective solution to homelessness and preventing future spread of disease.

Many people who experience homelessness rely heavily on non-profit organizations to receive essential services.<sup>53</sup> These services often consist of supports for mental health issues or substance abuse.<sup>54</sup> At this time, such agencies have been stressed to prepare for and deal with the consequences of the virus; hiring more people to help with the additional demand is crucial.<sup>55</sup> The Government of Canada should also support non-governmental organizations (NGOs) in providing the services needed by vulnerable populations.

Working upstream in preventing individuals from losing their homes due to unemployment, it is imperative that financial assistance be provided to wage workers and business owners.<sup>56</sup> The support required by Canadians who do not qualify for the CERB must be urgently addressed. Due to increasing unemployment caused by the pandemic, the idea of providing a basic income has received more consideration.<sup>57</sup> With the implementation of the CERB (and its end now in sight), the federal government may wish to consider basic income as a long-term solution for Canadians who experience food insecurity, housing insecurity and emergency situations beyond the pandemic.

## Conclusion

In response to the COVID-19 pandemic, all levels of government in Canada should address their support for vulnerable populations. Vulnerable populations such as homeless people are normally more at risk for contracting contagious illnesses (including this latest virus), spreading the disease, and suffering the consequences of both the disease and the measures taken to respond to it. In an attempt to decrease the disease's rate of spread and the number of resulting deaths, it is critical that this population's needs be better understood and considered when new COVID-19 preventive measures are implemented.

In this vein, the Government of Canada should cater for these communities by providing resources to individuals experiencing housing insecurity. These resources should be provided for all levels of government to support, and to proactively provide assistance to, those at risk of homelessness. As governments should respond to the pandemic by financially assisting at-risk individuals, the implementation of a basic income program may be the most appropriate solution. Since those who

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<sup>52</sup> *Ibid.*

<sup>53</sup> "Guidance for providers of services for people experiencing homelessness (in the context of COVID-19)."

<sup>54</sup> Tony Kirby, ["Efforts escalate to protect homeless people from COVID-19 in UK,"](#) *The Lancet* 8(5) 2020: 449.

<sup>55</sup> ["Up to 250 people per single water tap in refugee camps braced for arrival of coronavirus,"](#) Oxfam Canada, April 5, 2020.

<sup>56</sup> Katie Kuehner-Hebert, ["COVID-19 Closures Spark Surge in Unemployment Claims,"](#) *BenefitsPRO*, March 18, 2020.

<sup>57</sup> *Ibid.*



experience homelessness rely substantially on the services provided by NGOs, ongoing support for these organizations must also be prioritized.

Vulnerable groups also require improved, and an increased number of, accommodations to enable better social distancing practices. In some instances, the use of hotels and the conversion of spaces into temporary shelters has offered an innovative and appropriate short-term solution to this issue. This approach may be adequate for the current pandemic, but further action is necessary to adequately address homelessness and to protect vulnerable populations who experience housing insecurity. Ideally, to prepare for future emergency situations, Canada should learn from the value provided by some of the short-term housing solutions used in response to COVID-19 and establish more permanent housing for individuals facing homelessness in the future.





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