



City of Cornwall

Social & Housing Services Department

Homelessness Enumeration Report
February 2019



Acknowledgements

The Social & Housing Services Department would like to acknowledge the eighty-three participants who took time to answer the homelessness enumeration questionnaire. Sharing your personal experience will assist our Department and various community agencies to identify supports and services required in the effort of meeting the needs of persons experiencing homelessness.

In addition, we would like to extend a special thank you to the following community organizations that volunteered staff time and/or resources to participate in and support the enumeration process:

Trinity Church	Alexandria St. Vincent de Paul
Cornwall Public Library	Salvation Army (Food Bank & Thrift Store)
Know St. Paul's Church	Children's Aid Society
House of Lazarus	Finch Food Bank
Morrisburg Food Share	Mental health/Addictions
Lancaster Fire Station	Chesterville Farmer's Market
Bridging Gaps	Winchester Food Share
Morrisburg Food Share	South Dundas Municipal Centre
Agapé Centre	

The development of the Social & Housing Services Department's first homelessness enumeration process was a result of the hard work and efforts of our Steering Committee and various community agency participants. We appreciate all the time that individuals took away from their own work to participate in, and provide their expertise to this project.

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A special note of thanks to the staff of the Social & Housing Services Department for their assistance during enumeration week as well.

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Executive Summary

As a part of Ontario's Poverty Reduction Strategy goal to end homelessness by 2025, a province-wide enumeration of homeless persons was undertaken for the first time in Ontario. The Social & Housing Services Department, as the Service Manager for the City of Cornwall, Stormont, Dundas and Glengarry, conducted an enumeration during the week of July 18th to 24th, 2018 utilizing the period prevalence method. A total of 83 surveys were completed, with 34 meeting the provincial criteria for homelessness.

The majority of the 34 respondents (70%) were considered to be the "hidden homeless", which are those who were staying temporarily at someone else's place, but did not have their own house or apartment that they could safely return to (couch surfing, etc.). While it appears that homeless persons live in only 2 areas, Cornwall (68%) and North Dundas (32%), the data is most likely not truly representative of all homeless persons throughout Cornwall, Stormont, Dundas and Glengarry due to a number of factors such as:

- the number of survey locations identified in some municipalities,
- the inclusion of surveys based on the Ministry definition of "homelssness" ,and/or:
- some homeless persons not wanting to participate in the survey for various personal reasons.

It is also possible that homeless persons clustered in the larger centers where services were present, versus in the more rural areas that did not have access to shelters and/or no/low cost food programs.

Age/Gender/Racialized Identity

As it relates to the demographic data collected, it is apparent that homelessness can affect any age with the youngest survey respondent at age 19 and the oldest at age 71, however, youth and young adults made up the majority of survey respondents. There is a significant difference in a respondent's gender between males (76%) and females (24%). The majority of respondents' sexual orientations were straight/heterosexual (91%), with some representation from bisexual respondents (9%). Very few visible minorities responded to the survey; 94% of respondents were white, 9% were aboriginal and 3% declined to answer.

Income Source

Disability benefits was the primary source of income for the majority of survey respondents at 30%, followed by Social assistance/welfare at 19%; only 11% declared that they had no source of income. There was another 14% who indicated that they were receiving employment income.

Health

The majority of respondents indicated they had a health problem, or a combination of health problems. The most common health issue that respondents reported was a mental health issue (36%), followed by physical issues (23%), and chronic/acute health condition (22%). Addiction was the lowest but close behind all of the results at (19%). The majority of respondents (24 of 34) reported suffering from concurrent health issues (70%).

Chronicity of Homelessness

The greatest number of respondents had been homeless less than 1 month (58.8%), followed by those who had been homeless for more than 11 months (11.7%). The period of homelessness measured in this survey was up to 12 months; it is possible that some of the respondents had been homeless for longer than one year and they were not captured in this survey. This could also account for a significant number of completed surveys being excluded from this count as they did not meet the Ministry's definition of homeless. The majority of respondents (55.8%) had been homeless 1 time during the past year, followed by those who were homeless 3 times (14.7%). A Respondent's inability to pay their rent or mortgage (22%) was the most frequent reason respondents cited for their housing loss, followed closely by addictions (18%), and conflict with spouse/partner (16%).

This report is available to community agencies and the public; it is the hope that moving forward the data collected can assist in service planning, and to improve our community response to homelessness in Cornwall, Stormont, Dundas and Gengarry.

Background

In January 2015, the Ontario government established an Expert Advisory Panel on Homelessness to provide advice on how to achieve the goal of ending homelessness under the province's Poverty Reduction Strategy. The Panel made a number of recommendations, including that the province require local enumeration of people experiencing homelessness. This recommendation was integrated into the Promoting Affordable Housing Act, 2016 which required all Service Managers to conduct an enumeration of people experiencing homelessness in their service area. This resulted in Ontario's first province-wide enumeration of homeless persons.

It is important to note that a standardized set of core questions/terminology was developed by the Ministry (Appendix A). Service Managers were required to utilize the ministry's core questions in the survey they provided to enumeration participants, to ensure collection of a consistent data set.

As the designated Service Manager for the City of Cornwall, Stormont, Dundas and Glengarry, the Social & Housing Services Department conducted enumeration in July 2018. It will be required every two years, thereafter, within the months of March, April or May.

In addition, within six months of completing the enumeration, information collected during the enumeration is to be provided to the Minister. Enumeration data will help the province, local service managers and agencies better understand the scale and nature of homelessness in an effort to prevent, reduce, and/or end it. This information will also assist the Social & Housing Services Department, in future planning as it relates to our 10 Year Housing Plan.

Lastly, by March 31, of the following calendar year after the enumeration is complete, we must make available to the public, a summary of the information collected during the enumeration. This report is a summary of the information collected.

Definitions of homelessness

Challenges in defining homelessness and deciding who will be included in enumeration are important to consider when determining an appropriate methodology. People who fit existing definitions of homelessness may not define themselves as homeless. For example, in other enumeration projects that were conducted in northern Ontario, people often stated that they had a home—even if the rail yard was where they were sleeping.

The report of the Expert Advisory Panel on Homelessness defined homelessness in a way that takes into account four broad groups:

- unsheltered (absolute homelessness),
- emergency sheltered (staying in an emergency shelter),
- provisionally accommodated, and;
- at risk of homelessness.

The report further states that people who are provisionally accommodated are those “who are ‘couch surfing’ in unsustainable circumstances and often overcrowded housing to avoid the streets; women and children experiencing domestic violence and living in constant fear; people sleeping in abandoned buildings and overcrowded spaces (often sleeping in shifts); and families living in temporary accommodation due to evacuations.

Living situations that constitute hidden homelessness

Definitions of homelessness should include hidden homelessness, as it has been reported that a large proportion of the population experiencing homelessness is “invisible” to service providers and the general public. This is especially important for rural, northern, and small communities to recognize. The forms of hidden homelessness may include:

- staying with family or friends,
- substandard accommodation,
- temporary accommodation,
- squatting,
- institutionalization leading to homelessness upon release, and:
- outdoor accommodation in forests, encampments, or camps.

Chronic and episodic homelessness

“Chronic homeless refers to individuals, often with disabling conditions (e.g. chronic physical or mental illness, substance abuse problems), who are currently homeless and have been homeless for six months or more in the past year (i.e., have spent more than 180 cumulative nights in a shelter or place not fit for human habitation).”

“Episodic homeless refers to individuals, often with disabling conditions, who are currently homeless and have experienced three or more episodes of homelessness in the past year (of note, episodes are defined as periods when a person would be in a shelter or place not fit for human habitation for a certain period, and after at least 30 days, would be back in the shelter or place).”

Methodology

Early on in the process, we conducted a review of the various methods that could be utilized for the enumeration process. This review concluded that the Period Prevalence Count method would be the most effective tool.

Purpose and objectives of Period Prevalence Counts (PPC)

A PPC provides an estimate of the number of people experiencing homelessness within a given period of time, such as seven days. In addition, it is a method for counting and obtaining information about people experiencing homelessness. A broader objective is to obtain information that can support communities in developing strategies or solutions to address homelessness. Conducting a homeless “count” or enumeration can help communities to track changes over time, as long as the same PPC method is used for each data collection. Using the same method each time builds expertise and can produce good quality data that enables communities to track trends.

In addition, the PPC method can provide more complete data on the prevalence of homelessness, particularly in small, rural, and northern communities where homelessness is less visible.

Due to both the urban and rural geographic coverage intended for enumeration, we worked closely with various local agencies/organizations who work with people experiencing homelessness to develop an implementation plan to conduct the questionnaires.

Community Consultation

A Community Partners meeting was held on November 9th, 2017, to provide information to local agencies/organizations with respect to the enumeration process. It was also an opportunity to seek assistance from these agencies/organizations who were willing to offer space or staff time during the process, as well as offer suggestions for time schedules.

On a final note, as an incentive for completing the questionnaire, it was determined that each client participant would receive a \$10.00 Tim Horton's gift card, a water bottle and a snack pack.

The Survey Tool

It is important to note that a standardized set of core questions/terminology was developed by the Ministry (Appendix A). Service Managers were required to utilize the ministry's core questions in the survey they provided to enumeration participants, to ensure collection of a consistent data set.

Enumeration Training

Staff who were involved in the process were trained in-house. This training session covered all aspects of the PPC, the role of staff, ethical issues, including confidentiality and privacy of participants, cultural sensitivity and personal safety, supplies provided and required, timeframe for the PPC, and the areas to be covered by each team (when and where the enumeration will take place). The enumeration tool was reviewed during this training session as well.

For the safety of staff, we also contacted local OPP and Cornwall Community Police to have them speak to us about personal safety and to advise these organizations of our routes/locations for enumeration. They also advised that they would provide additional support, if required, during the process.

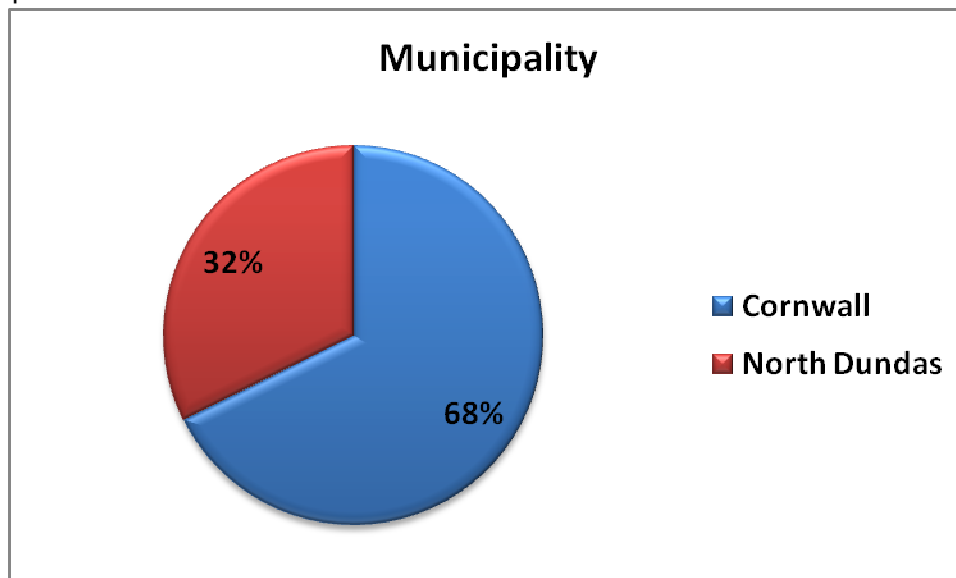
Survey Sites

As a result of information received from various agencies/organizations, it was determined that enumeration surveys would be conducted at approximately 20 locations within Cornwall, Stormont, Dundas and Glengarry (including participating agencies/organizations, as well as, non descript locations like Lamoureux Park Bike Path and Chesterville Bridge).

Participating enumeration locations were limited, or not available in all municipalities located within Cornwall, Stormont, Dundas and Glengarry, which may have affected the count in some areas.

Social & Housing Services' Office – 340 Pitt St, Cornwall	
Cornwall	Knox St. Paul's Church (800, Twelfth St. E)
Cornwall	Trinity Drop-In – Trinity Church (105, Second St. W)
Cornwall	Cornwall Public Library (45, Second St., E)
Cornwall	Salvation Army Thrift Store (401, Fourth St. W)
Cornwall	Children's Aid Society (150, Boundary road)
Cornwall	Agape Centre (40, Fifth St. W)
Cornwall	Cornwall Public Library (45, Second St. W)
Cornwall	Mental Health/Addictions (850, McConnell Ave.)
Cornwall	Salvation Army Food Bank (500, York St.)
Cornwall	Trinity Drop-In – Trinity Church (105, Second St. W)
Cornwall	Bike Path (Lamoureux Park) Agape (40, Fifth St. W)
Cornwall	Mental Health / Addictions (850, McConnell Ave.)
Cornwall	Salvation Army Thrift Store (401, Fourth St. W)
Winchester	Winchester Food Share (497, May St.)
Morrisburg	Morrisburg Food Share (17, Second St.)
Morrisburg	South Dundas Municipal Centre (34, Ottawa St.)
Finch	Finch Food Bank (corner of Minto and Church St.)
South Mountain	House of Lazarus (2245, Simms St.)
Mountain	Area of Water and Main St.
Chesterville	Fire Station (221, Military rd.)
Chesterville	Farmer's Market (2, Water St.)
Chesterville	Area of Water and Main St.
Alexandria	St. Vincent Food Bank (162, Main St.)

Figure 1 – Geographic Location



Period Prevalence Count Findings

It should be noted that the enumeration is not a census and should not be considered to be a comprehensive count of all persons experiencing homelessness in Cornwall, Stormont, Dundas and Glengarry. The count is dependent upon a person being homeless during enumeration week, who then comes to a location where enumeration is being held and is willing to participate in the survey.

A total of 83 questionnaires were completed during enumeration week which was held from July 18th to 24th, 2018. Of the questionnaires completed, only 34 were counted as meeting the Provincial homelessness definition as they may have experienced homelessness greater than 12 months ago.

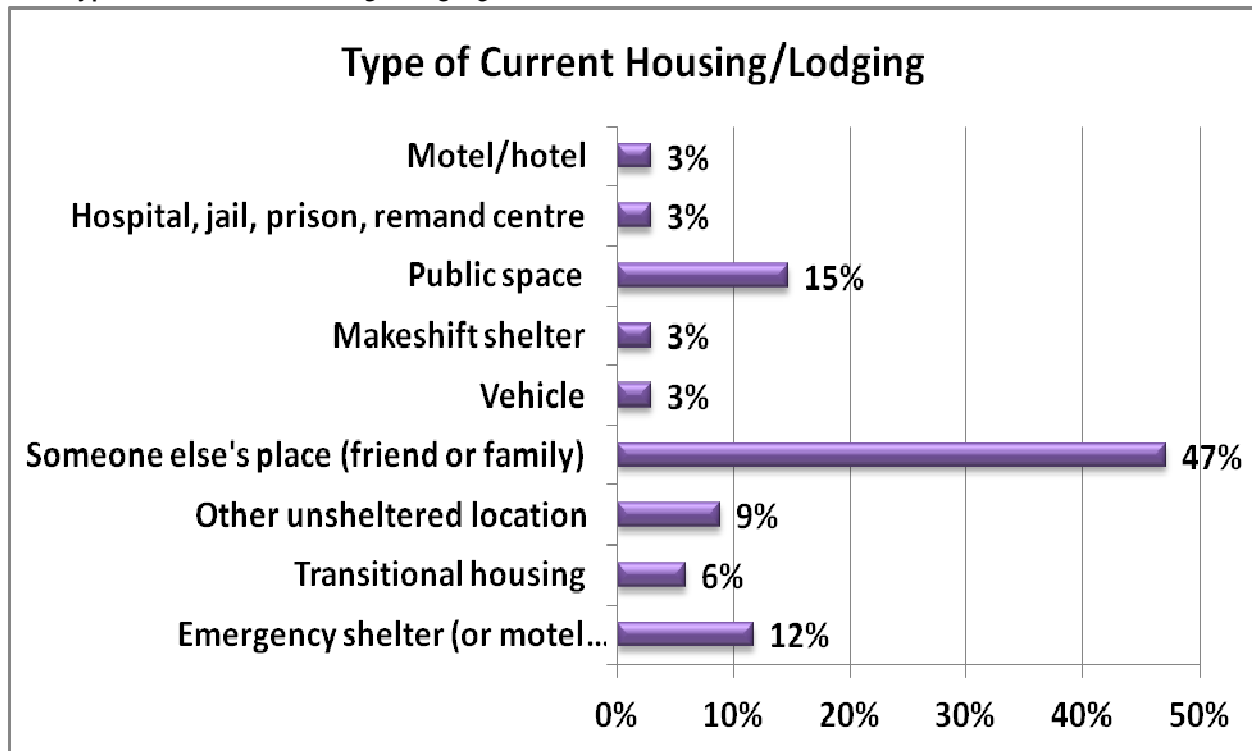
Survey Responses

1) Current Housing Status

Core question: Where did you stay last night or will stay tonight?

The data acquired indicates that the majority of respondents were defined as “hidden homeless” as described in figure 2 below. A total of 47% of respondents indicated that they were staying at someone else’s place (couch surfing) and did not have a place of their own.

Figure 2 – Type of Current Housing/Lodging



2) History of Homelessness

Core question – In total, how much time have you been homeless over the past year?

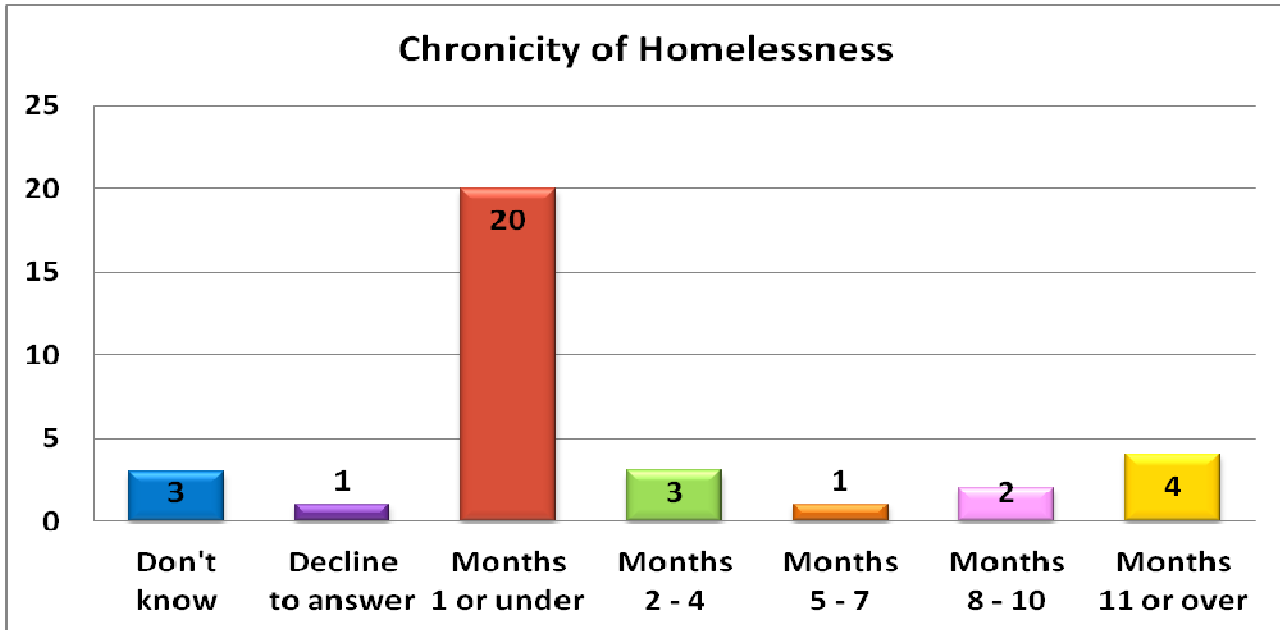
The greatest number of respondents had been homeless less than 1 month (58.8%), followed by those who had been homeless for more than 11 months (11.7%). The period of homelessness measured in this survey was up to 12 months; it is possible that some of the respondents had been homeless for longer than one year and they were not captured in this survey.

Time Spent Homeless in the Past 12 Months

3056

Total nights spent homeless in the past year in Cornwall, Stormont, Dundas and Glengarry

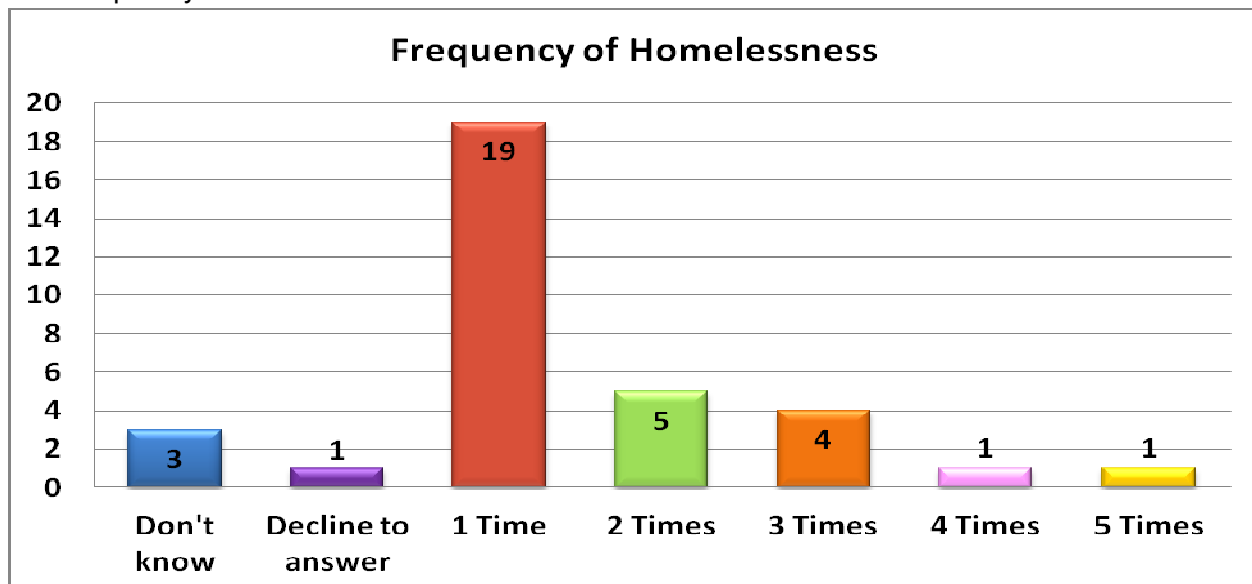
Figure 3 – Chronicity of Homelessness



Core question – In total, how many different times have you experienced homelessness over the past year?

The majority of respondents (55.8%) had been homeless 1 time during the past year, followed by those who were homeless 3 times (14.7%). A respondent's inability to pay their rent or mortgage (22%) was the most frequent reason respondents cited for their housing loss, followed closely by addictions (18%), and conflict with spouse/partner (16%).

Figure 4 – Frequency of Homelessness

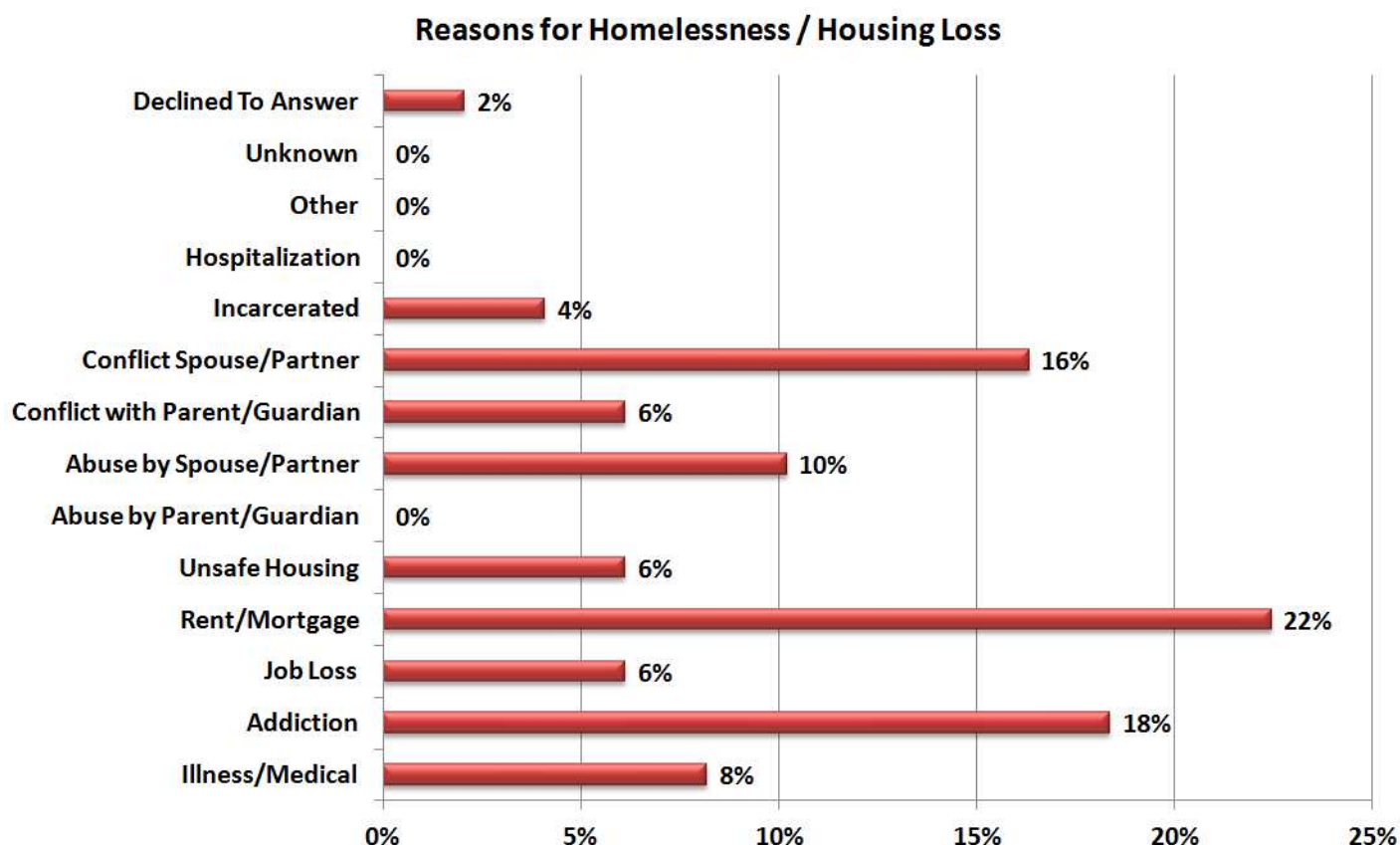


Reasons for Housing Loss

Core question – What happened that caused you to lose your housing most recently?

Respondents were able to select multiple reasons on the questionnaire for their housing loss; often the loss was as a result of a combination of factors, and not one solitary cause. The most common reason for housing loss was a respondent’s inability to pay their rent or mortgage (22%) followed closely by addictions (18%), and conflict with spouse/partner (16%).

Figure 5 – Reasons for Homelessness/Housing Loss



Demographic Breakdown

A number of core questions related to the demographics of respondents surveyed. The next several graphs will provide a breakdown of that information.

Gender Identity

Core question – What gender do you identify with?

While this question offered many possible answers, those surveyed only identified with being male or female with the majority being male (76%).

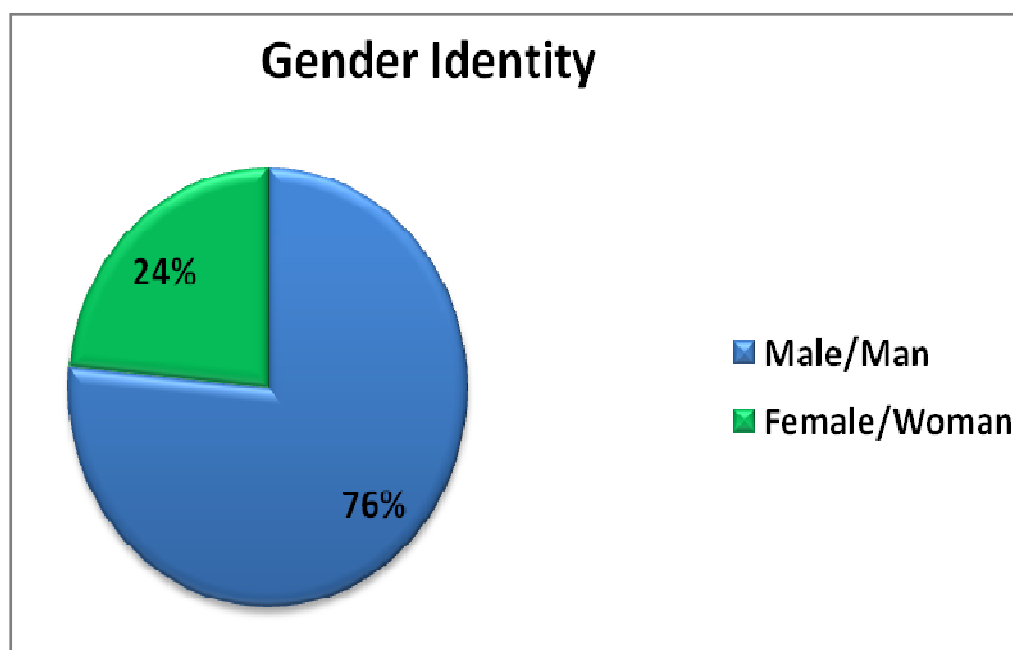


Figure 6 – Gender

Racialized Identity

a) Core question – People may identify as belonging to a particular racial group. For example, some people may identify as Black or African-Canadian, other people may identify as Asian or South Asian and other people may identify as white (European-Canadian). What racialized identity do you identify with?

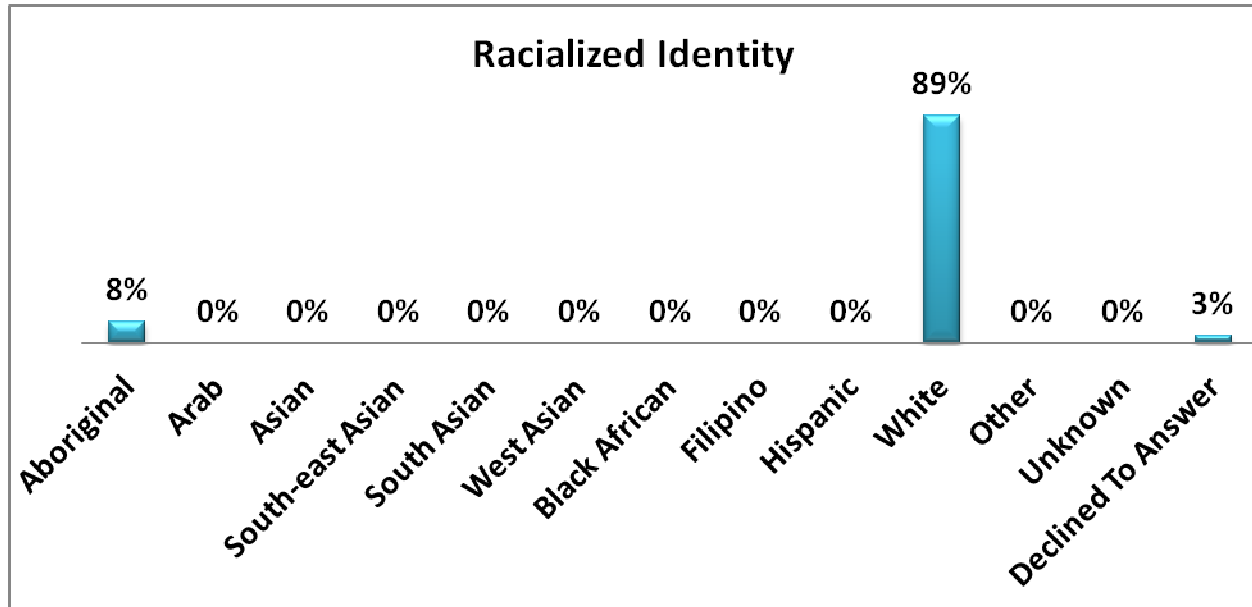
b) Core question – Do you identify as Indigenous or do you have Indigenous ancestry? This includes First Nations, Métis, Inuit, with or without status.

Very few visible minorities responded to the survey;

- 89% of respondents were white (European-Canadian),
- 8% were aboriginal, and;
- 3% declined to answer.

Of the 8% that identified as aboriginal, 50% identified as being from a First Nation while the remaining 50% could not specify their indigenous ancestry.

Figure 7 – Race/Ancestry



Sexual Orientation

Core question – How do you describe your sexual orientation, for example straight, gay, lesbian?

The majority of the respondents indicated that they were straight/heterosexual (91%) and 9% identified as being bisexual.

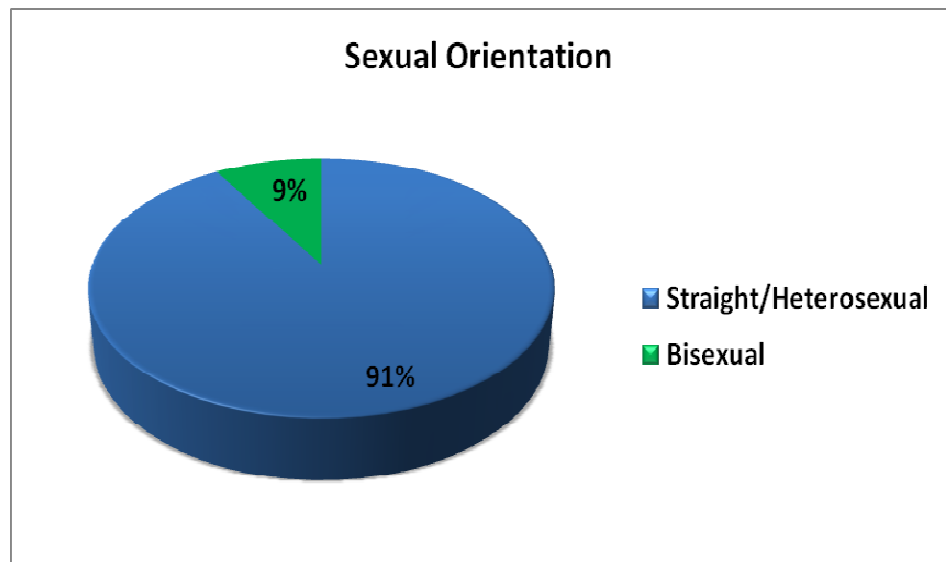


Figure 8 – Sexual Orientation

Language

Core question – In what language do you feel best able to express yourself?

An overwhelming majority of respondents (91%) indicated that they feel best expressing themselves in English, followed by French (6%). There were a few respondents that had no preference either way.

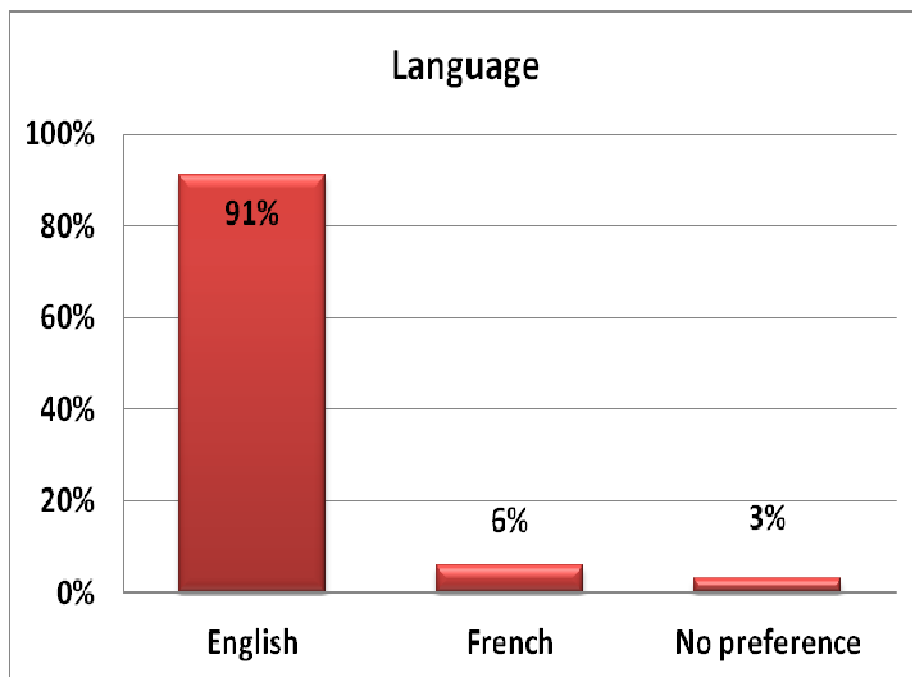


Figure 9 – Language

Age

Core question – What is your year of birth?

The enumeration results provided data indicating that all age groups experience homelessness. The data captured is only representative of the head of household and not spouses/dependents.

The majority of respondents were 35 or under (50%) with the single largest group being from the 25 – 35 age bracket (32%).

The youngest respondent was 19 years of age and the oldest respondent was 71 years of age.

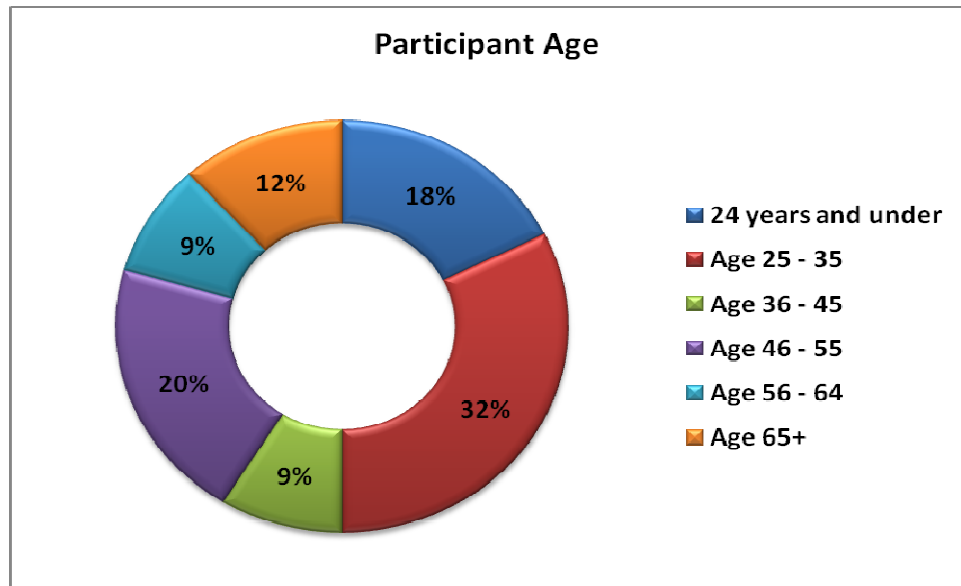


Figure 10 – Age

Family Homelessness

Core question – What family members are staying with you tonight?

Singles were the majority of the family composition followed by singles living with another adult (not spouse) (26%).

Only 2 respondents indicated as having children (6%) with them (3). Of the 3 children included in the survey results, 100% were in the 0 – 6 age bracket.

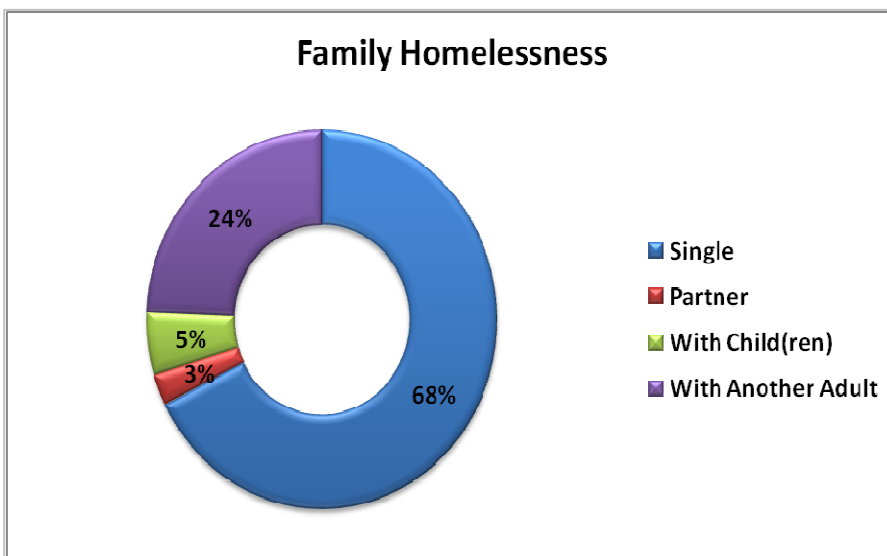


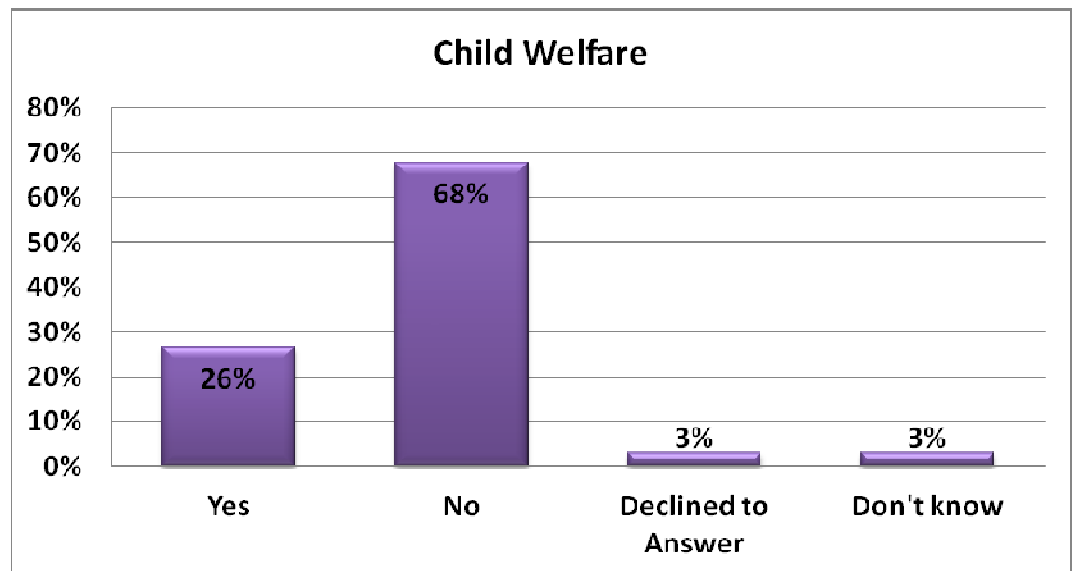
Figure 11 – Family Homelessness

History of Involvement with the Child Welfare System

a) *Core question* – Have you ever been in foster care and/or a group home?

Nine of the respondents (26%) reported that they had experienced living in foster care. Two of the nine (22%), indicated that they had recently lived in foster care within the past 5 years. The remaining respondents indicated that they had left care more than 5 years ago or were uncertain of when they left care.

Figure 12 – Child Welfare



b) *Core question* – If yes, how long ago was that? Length (in years) _____

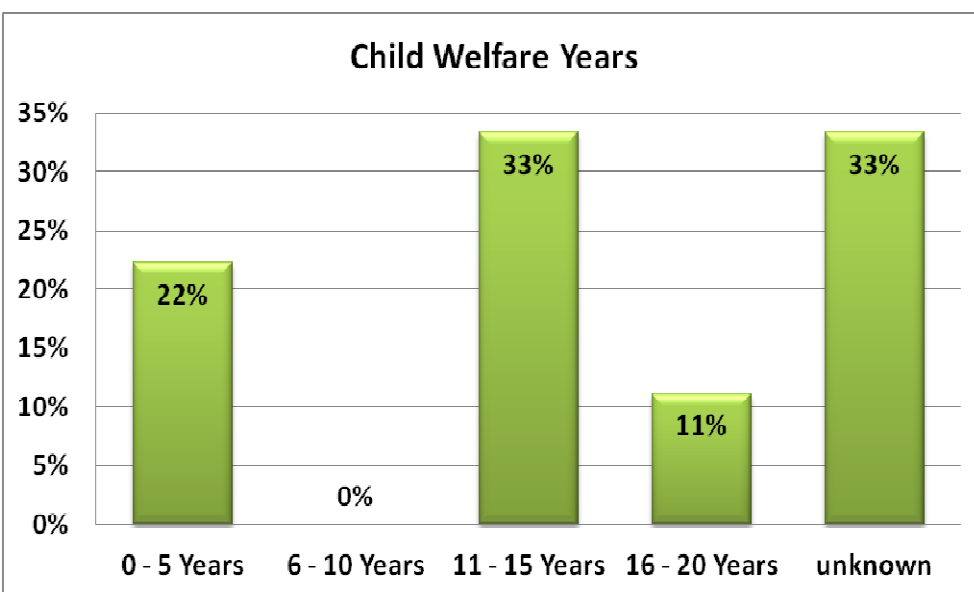


Figure 13 – Child Welfare Years

Military Service

Core question – Have you ever had any service in the Canadian military and/or RCMP?

The majority of the respondents (88%) reported having no military service. Four respondents (12%) had indicated that they had served in the military.

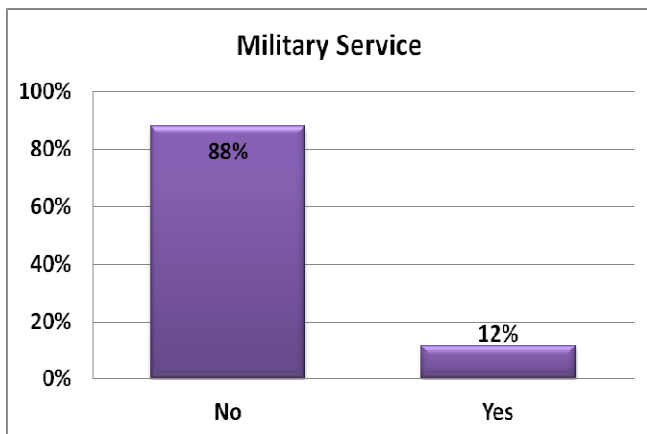


Figure 14 – Military Service

Health Conditions of Surveyed Respondents

Core question – Do you identify as having any of the following: a) Chronic/Acute Medical Condition, b) Physical Disability, c) Addiction or d) Mental Health Issue?

All of the respondents surveyed had identified at least one health condition with the majority of respondents indicating they had a combination of health problems. The most common health issue that respondents reported was a mental health issue (36%), followed by physical issues (23%), and chronic/acute health condition (22%). Addiction was the lowest, but not far behind, all of the results at (19%).

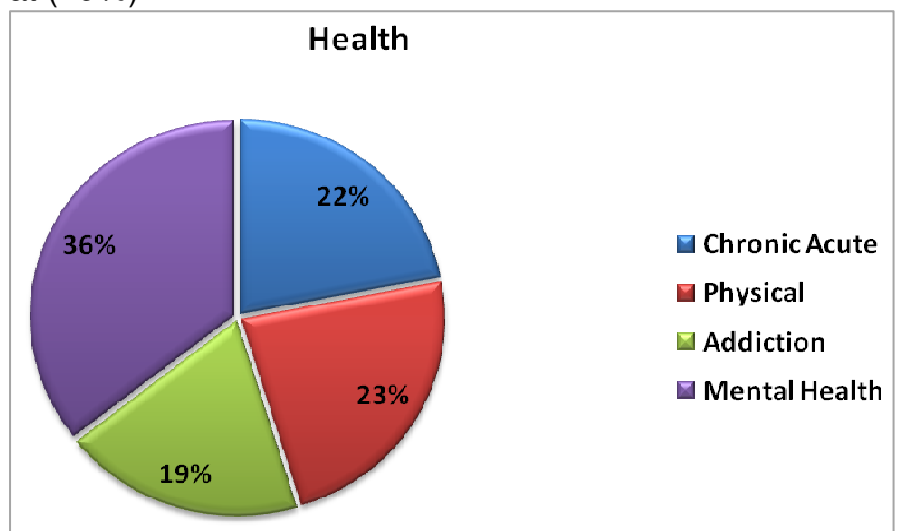
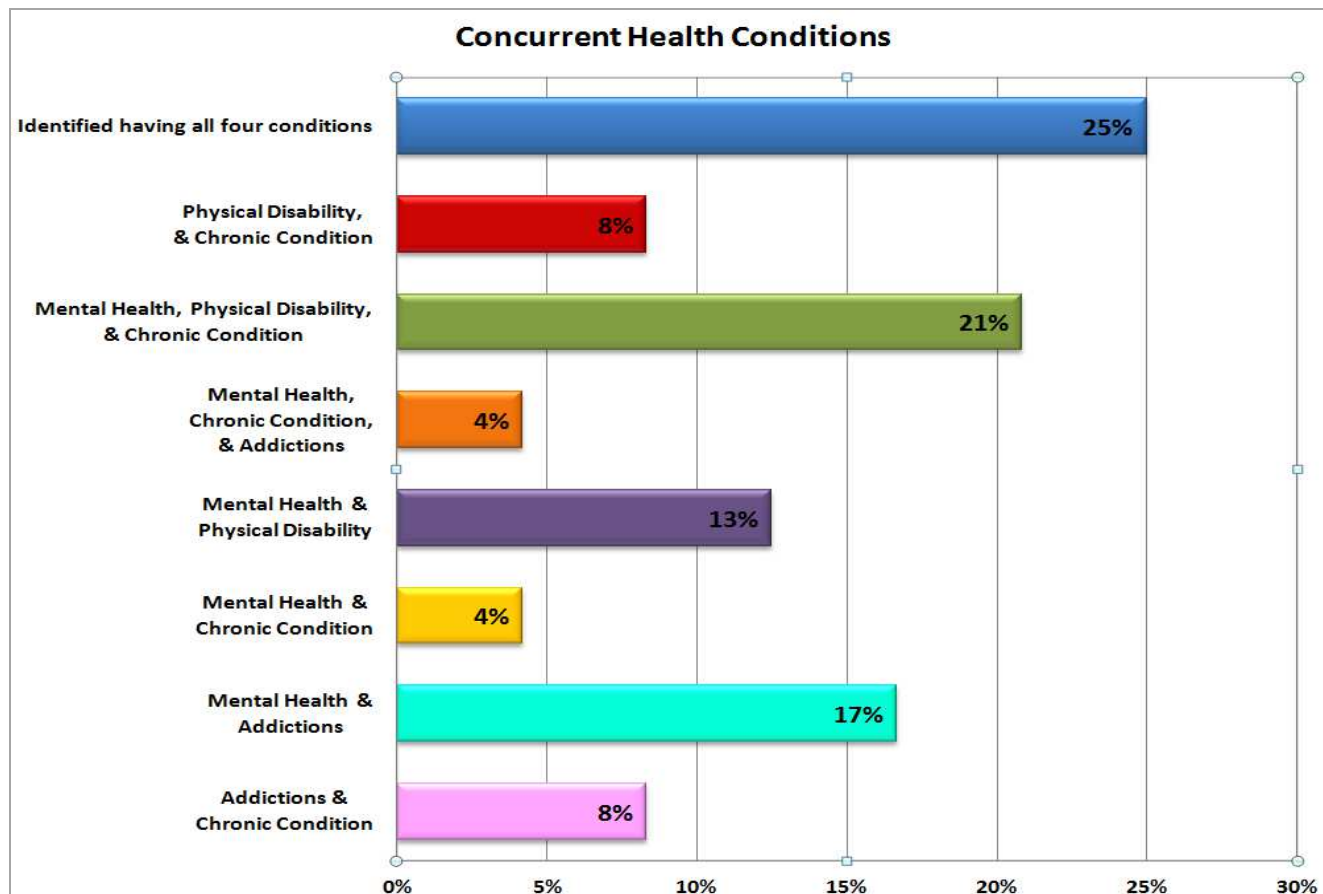


Figure 15– Health

The majority of respondents (24 or 70%) reported suffering from a combination of health issues.

Figure 16 – Concurrent Conditions



Major three concurrent conditions are:

- 25% (6 of 24 individuals) having self-identified all four conditions
- 21% (5 of 24 individuals) reported having a mental health, chronic/acute health condition and a physical disability
- 17% (4 of 24 individuals) reported having a mental health condition and addiction

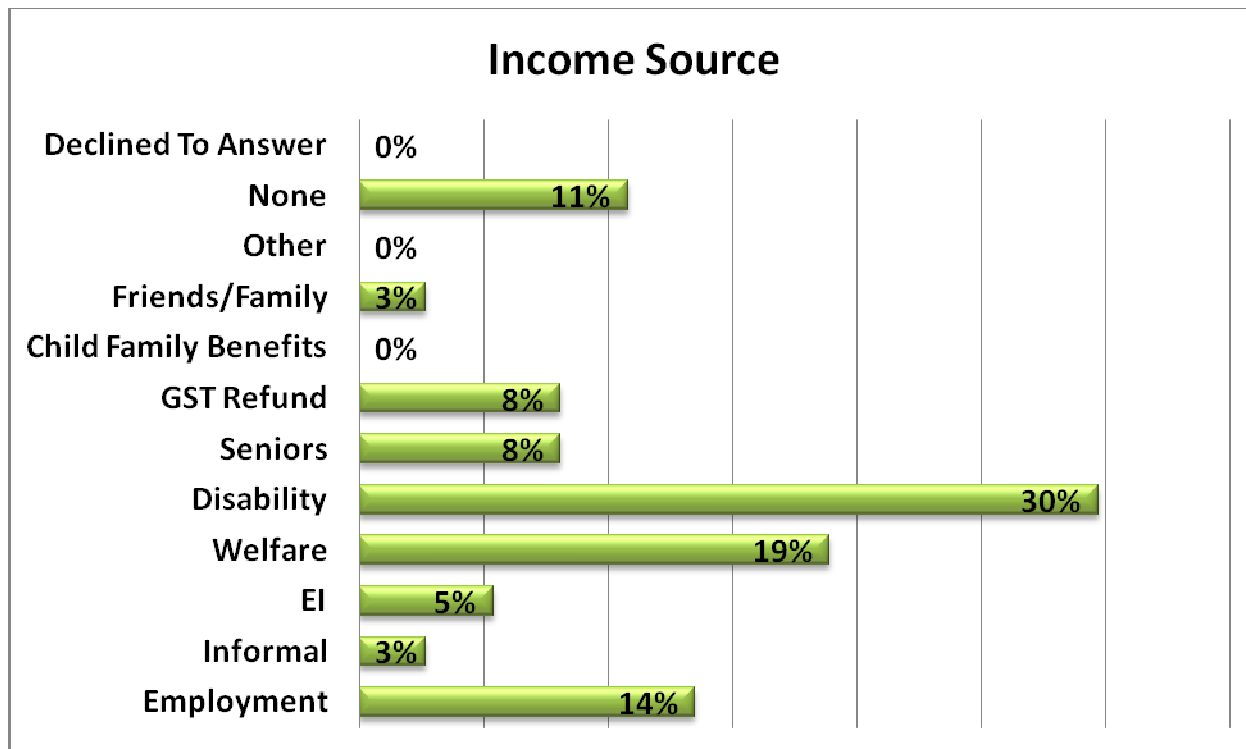
Income

Core question – Where do you get your money from?

Disability benefits was identified as the primary source of income for the majority of the respondents surveyed at 30%, followed by Social assistance/welfare at 19%.

5 respondents (14%) indicated that they had some type of employment income

Figure 17 – Income



Conclusion

The 2018 homelessness enumeration survey was the first step in a multi-year project which will help to provide insight into the scope of homelessness throughout Cornwall, Stormont, Dundas and Glengarry. As this process must be conducted every two years, it will provide consistent data points, that can be meaningfully compared over time, to identify trends and measure progress.

Conducting homelessness enumeration at regular intervals will also provide additional information that will allow the Service Manager to identify trends with more accuracy and with community partners to design policies and programs accordingly, perhaps in conjunction with community partners.

Moving forward, we have documented lessons that we have learned from this first enumeration and this will help us improve our process and collection of data for in the coming years.

In closing, the data collected will not only be provided to the Province of Ontario to support the development of a province-wide perspective of homelessness but the information will also be used to assist in the development of the local five-year review of the 10-Year Municipal Housing and Homelessness Plan scheduled for later this year.

Appendices

Appendix A - Enumeration Questionnaire, these questions were asked of participants and filled in by staff members.



**Social & Housing Services Department
Enumeration Questionnaire**



Unique Identifiers			
Initials of name:	_____ first name (first letter) _____ last name (first 5 letters)		
Date of birth:	_____ month (mm)	Gender:	_____
	_____ year (yyyy)		
	_____ age		
Have you completed this questionnaire before?	_____ Yes _____ No		
Are you willing to participate in the survey?	<input type="checkbox"/> Yes (Go to core questions) <input type="checkbox"/> No/Incomplete (Thank individual and tally)		

Core Questions
Type of Current Housing / Lodging
Where did you stay last night or will stay tonight? [This is an open question with categories provided]
<ul style="list-style-type: none"> <input type="checkbox"/> Declined to answer <input type="checkbox"/> Own apartment / house <input type="checkbox"/> Someone else's place (friend or family) <input type="checkbox"/> Motel / hotel <input type="checkbox"/> Hospital, jail, prison, remand centre <input type="checkbox"/> Emergency shelter (or motel voucher), domestic violence shelter <input type="checkbox"/> Transitional housing <input type="checkbox"/> Public space (e.g., sidewalks, squares, parks, forests, bus shelters) <input type="checkbox"/> Vehicle (car, van, RV, truck) <input type="checkbox"/> Makeshift shelter, tent or shack <input type="checkbox"/> Abandoned / vacant building <input type="checkbox"/> Other unsheltered location [Specify] <input type="checkbox"/> Respondent doesn't know

Chronicity of Homelessness

In total, how much time have you been homeless over the past year? [Best estimate]

- Length _____ days/weeks/months
- Don't know
- Declined to answer

Frequency of Homelessness

In total, how many different times have you experienced homelessness over the past year: [Best estimate]

- Number of times __ [Includes this time]
- Don't know
- Declined to answer

Reasons for homelessness / housing loss

What happened that caused you to lose your housing most recently? [Do not read options. Select all that apply. "Housing" does not include temporary arrangements (e.g., couch surfing) or shelter stays].

- Illness or medical condition
- Addiction or substance use
- Job loss
- Unable to pay rent or mortgage
- Unsafe housing conditions
- Experienced abuse by: spouse / partner
- Experienced abuse by: parent / guardian
- Conflict with: spouse / partner
- Conflict with: parent / guardian
- Incarcerated (jail or prison)
- Hospitalization or treatment program
- Other reason: _____
- Don't know
- Declined to answer

Indigenous Identity

Do you identify as Indigenous or do you have Indigenous ancestry? This includes First Nations, Métis, Inuit, with or without status. [If yes, please follow up to specify]

Note: You may consider including Aboriginal or locally-used terminology in consultation with your community.

- Yes
 - First Nations
 - Inuit
 - Métis
 - Non-Status or Have Indigenous ancestry
- No
- Don't know
- Declined to answer

Racialized Identity

People may identify as belonging to a particular racial group. For example, some people may identify as Black or African-Canadian, other people may identify as Asian or South Asian and other people may identify as white. What racialized identity do you identify with? [Do not list categories. Select all that apply]

- Aboriginal or Indigenous
- Arab
- Asian (e.g., Chinese, Korean, Japanese, etc.)
- South-East Asian (e.g., Vietnamese, Cambodian, Malaysian, Laotian, etc.)
- South Asian (e.g., East Indian, Pakistani, Sri Lankan, etc.)
- West Asian (e.g., Iranian, Afghan, etc.)
- Black or African-Canadian
- Filipino
- Hispanic or Latin American
- White (e.g., European-Canadian)
- Other (please specify)
- Don't know
- Declined to answer

Gender Identity

What gender do you identify with? [Show list to respondent. Do not read categories unless asked]

- Male / Man
- Female / Woman
- Two-spirit
- Trans male / Trans man
- Trans female / Trans woman
- Genderqueer / Gender non-conforming
- Not listed (please specify) : _____
- Don't know
- Declined to answer

Sexual Orientation

How do you describe your sexual orientation, for example straight, gay, lesbian?
[Show list to respondent.]

- Straight/Heterosexual
- Gay
- Lesbian
- Bisexual
- Two-spirit
- Questioning
- Queer
- Not listed (please specify) : _____
- Don't know
- Declined to answer

Language

In what language do you feel best able to express yourself?

- English
- French
- No preference
- Neither (please specify): _____
- Don't know
- Declined to answer

Family Homelessness

What family members are staying with you tonight? [Provide more explanation]

- None
- Partner
- Child(ren) / Dependent(s): _____ 0 to 6; _____ 7 to 12; _____ 13 to 17 years old
- Other adult
- Declined to answer

Military Service

Have you ever had any service in the Canadian military and/or RCMP? (Military includes Canadian Army, Navy or Air Force)

- Yes, Military
- Yes, RCMP
- No
- Don't know
- Declined to answer

Health

Do you identify as having any of the following:

a) Chronic/Acute Medical Condition

- Yes
- No
- Don't know
- Declined to answer

b) Physical Disability

- Yes
- No
- Don't know
- Declined to answer

c) Addiction

- Yes
- No
- Don't know
- Declined to answer

d) Mental Health Issue

- Yes
- No
- Don't know
- Declined to answer

Child Welfare (History of Foster Care)

Have you ever been in foster care and/or a group home?

- Yes
- No
- Don't know
- Declined to answer

If yes, how long ago was that? Length (in years) _____

Income Source

Where do you get your money from? [May provide examples. Select all that apply]

- Employment
- Informal / Self-Employment (e.g., bottle returns, panhandling)
- Employment Insurance
- Welfare / Social Assistance
- Disability Benefit
- Seniors Benefits
(e.g., Canadian Pension Plan / Old Age Security / Guaranteed Income Supplement)
- GST Refund
- Child and Family Tax Benefits
- Money from family and friends
- Other source (please specify): _____
- No income
- Declined to answer