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How Many Housed People in Calgary are at Risk of Homelessness?

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EXECUTIVE SUMMARY

Significant numbers of people and families in Calgary face financial challenges that put them at risk of homelessness. The authors first define different levels of risk, in order to focus on people at high risk of slipping into homelessness. The authors assume, based on the findings of previous studies, that people faced with financial hardship make all possible budgetary changes to lower their cost of living and thereby retain housing. These changes include using food banks, relying on charities, eating less nutritious diets, living in more crowded conditions, moving to housing with lower rent and giving up any hope of maintaining what the designers of Canada's poverty line define as a "modest and basic standard of living." The highest risk category comprises those who have exhausted nearly all efforts to maintain their housing and are extremely vulnerable to even minor shocks to income or living costs.

Estimating the number of people and households in Calgary at high risk of homelessness relies on key assumptions about housing costs, family structure, food budget, and expenditure reduction. The authors show how their estimates of the number of housed people at high risk of homelessness varies by these assumptions. These calculations provide insight into the effects of rent increases and food inflation on the ability of people with very low income to maintain housing. In doing so, they also provide evidence of how relatively small adjustments to income, rent, and food prices can pull people from the brink of homelessness.

The estimates indicate that between 102,635 and 124,375 people in Calgary, including both adults and children, were at high risk of homelessness in 2016. The authors indicate they feel comfortable in supporting a number near the midpoint of this range, approximately 115,000 people, as the number of people at high risk of homelessness in Calgary in 2016. This at-risk population lived in approximately 40,000 households.

An estimate for 2023 would need to account for higher rents and food prices but also higher incomes relative to what were observed in 2016. While the authors suggests that the at-risk population is likely higher now than it was in 2016, they note that even were this not true, the 2016 estimate of approximately 115,000 people living in 40,000 households ought to be more than enough to spur policymakers into acting.

The encouragement to be found in these calculations is that relatively modest policy interventions have large impacts on the size of the population at risk of homelessness. Consistent with research elsewhere, extreme policy interventions are not required to pull large numbers of people from the brink of homelessness. The most important characteristic of these policy interventions is not their size, but simply the fact they are acted upon.

INTRODUCTION

An under-appreciated fact about homelessness is that people experiencing it on any given day are not necessarily the same people who experienced homelessness the previous day, week, or month. Nor are they necessarily the same people who will experience homelessness in the future. Thus, while the total number of people recorded as experiencing homelessness tends to change only slowly over time, the individuals behind those numbers change frequently.

The dynamic nature of homelessness is most evident in studies of data on the use of homeless shelters. Most people using homeless shelters do so infrequently and for only short periods.[1] Jadidzadeh and Kneebone (2021) report that in Calgary, a monthly average of approximately 350 people who have never done so before use a homeless shelter. Annually, point-in-time counts of the number of people experiencing homelessness on any given night changes by far less, suggesting a considerable churn of people moving into and out of homelessness on an ongoing basis.[2] These calculations suggest a significant population of people who, while currently housed, are at high risk of losing their housing.

Shinn and Khadduri (2020) have recently emphasized the importance of identifying people at varying risk of homelessness. They note that even without policy interventions, people will act on their own accord to minimize non-housing expenditures and thereby save themselves from homelessness. This is important to recognize when evaluating policies aimed at addressing homelessness, since a policy deemed highly successful may only help people never at high risk in the first place. When resources are limited, the most effective policy is one that provides support to people who are at extreme risk.

The goal of this paper is to provide an estimate of the number of people in Calgary who, while currently housed, are at high risk of experiencing homelessness due to their financial situations. To facilitate a discussion of targeted approaches to prevention, we produce estimates of the number of adults and the number of children at risk of homelessness and the number of people at risk according to family structure.

Our calculations make use of census data. The temporary effects of the COVID-19 pandemic on incomes, employment and prices make data from the 2021 census unreliable for estimating the size of the population at risk of homelessness over the long term. We therefore rely on data from the 2016 census, describing incomes, prices and demographic variables observed in that year. In our calculations we do, however, show the sensitivity of the size of the at-risk population to changes in incomes and prices, such as those known to have occurred during the pandemic.

The reasons for people being at risk of homelessness are many and varied (see Nooe and Patterson 2010). They include issues of mental health and substance abuse, prejudice, intimate partner violence and more. Despite these differences in what may be the ultimate cause of peoples' homelessness, they invariably share the experience of poverty. Our goal is to identify the number of people who, for any number of reasons, are in financial situations so dire that they are at serious risk of experiencing homelessness. Whether their dire financial situation is due to mental health challenges, issues associated with substance abuse, or other considerations, we cannot say.

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[1] The evidence of this is well-established both internationally and in Canada. See, for example, Kuhn and Culhane (1998), Aubry, et al. (2013) and Jadidzadeh and Kneebone (2023).

[2] The point-in-time counts conducted in Calgary on April 11, 2018 and September 17, 2022 reported 2,911 and 2,782 people experiencing homelessness, respectively. This suggests a slow decline in the homeless count, averaging just over two people per month. Behind this modest average monthly decline are far larger adjustments, involving new entrants and exits from homelessness.

In the next section we discuss what it means to say an individual or family is at risk of homelessness. We suggest it involves considering not just a person's circumstances but also their response to those circumstances. We then turn to describing our approach, the data we use and the assumptions we make. After presenting our calculations, we discuss their implications.

WHAT DOES IT MEAN TO BE AT RISK OF HOMELESSNESS?

Who is at risk of homelessness? A simple answer takes us a long way toward an appropriate understanding. A person or family is at risk of homelessness when their income is such that even after minimizing expenditures that meet their other basic needs, they may be unable to keep their housing. This definition emphasizes the relative sizes of income and the cost of housing, and the cost of meeting other basic needs. It also emphasizes that the person or family has made an effort to respond to their situation. This latter emphasis is important, because while someone with high income might claim to be at risk of homelessness due to high spending commitments on private schools and extravagant holidays, an observer would deem their risk to be low because a modicum of spending restraint, restraint that would not challenge their ability to meet basic needs, would be sufficient for them to retain housing. To put it differently, a person or family with high income and expensive tastes is not at serious risk of homelessness because they have not tried to reduce that risk. Our focus is on identifying those at high risk of homelessness. People at the highest risk of homelessness are those who have pursued, and perhaps exhausted, options for mitigating that risk.

A person or family is at risk of homelessness when their income is such that even after minimizing expenditures that meet their other basic needs, they may be unable to keep their housing.

How then, do we identify people at high risk of becoming homeless? A prerequisite is income poverty.[3] With an eye to measurement, a starting point is the level of income defined by the Market Basket Measure (MBM) of poverty. But this can only be a starting point because someone with that income, while defined as experiencing poverty, is not, by definition, at risk of homelessness.

The MBM defines a level of income sufficient to purchase a basket of goods and services representing a modest and basic standard of living (Djidel et al. 2020). It defines an income sufficient for adequate housing, a nutritious diet, clothing, transportation and other goods and services, considered necessary to maintain a modest and basic standard of living based on the current societal norms. With respect to housing, the MBM income level is defined as being sufficient for the reference family of two adults and two young children to afford a three-bedroom housing unit, priced at the median cost of such units, in the community in which the family lives.[4] Thus, the income poverty line defined by the MBM assumes the reference family does not live in crowded conditions, has not sought out housing priced at the lower end of the distribution of rents, and

People at the highest risk of homelessness are those who have pursued, and perhaps exhausted, options for mitigating that risk.

[3] Income poverty also implies an inability to use savings or to borrow from non-predatory lenders as a way of maintaining housing. We are therefore implicitly assuming low or no wealth.

[4] The reference family is defined as consisting of two adults (one male and one female) aged twenty-five to forty-nine and two children (a girl aged nine and a boy aged thirteen). The MBM assumes the cost of a three-bedroom unit to satisfy the National Occupancy Standard, requiring children of the opposite sex over the age of five years each to have their own bedroom (Statistics Canada 2022).

has sufficient income to maintain a nutritious diet with purchased food.[5] The reference family is also assumed to have sufficient income to pay transportation costs in the form of public transit where available or alternatively to own and operate a modest vehicle, to purchase cell phone services and to purchase items of personal care, reading materials and other goods and services conducive to maintaining a modest and basic standard of living. The family equivalence measure, used to adjust the MBM income measure for other family sizes, is a simple mathematical adjustment and so what is assumed for the reference family is assumed to be true of families of all sizes, including a single person.[6] Thus the MBM poverty line for a single person, for example, defines a level of income enabling that person to live without roommates in housing priced at the median of housing costs in the community and able to pay for all goods and services calculated by the designers of the MBM to be sufficient to maintain a modest standard of living. It is a level of income that does not place that single person at risk of homelessness.

Understanding what the MBM poverty line measures makes it clear that people at risk of homelessness must have an income that is below the MBM poverty line. But how far below? Our approach is to recognize that people at risk of homelessness will make efforts to minimize non-housing expenditures and so avoid the loss of housing. People at the highest risk of homelessness not only have low income, but also have exhausted options for minimizing their expenditures and thereby mitigating that risk.

We assume that individuals and families at risk of homelessness use the following strategies to retain housing:

- Minimize rent by living in the least costly accommodations possible, given family size,
- Minimize rent by crowding,
- Minimize food expenditures by relying on food banks,
- Minimize expenditures on all other goods and services.

If after applying these strategies an individual or family with low income has a level of expenditure that is between 90% and 100% of their income, we identify them as being housed but at high risk of homelessness. They are at risk of homelessness because small losses of income or increases in expenditures are enough to make them unable to maintain their housing. The more effort required to keep expenditure within 10% of their income, the greater the risk of homelessness, because fewer options for expenditure reduction remain available.

Generating these estimates is challenging because a family's exposure to the risk of homelessness depends in part on its size and composition. Thus, all else equal, a nineteen-year-old may be at risk of homelessness if she lives alone, but not if she lives with a parent. For single people, the risk of homelessness depends on assumptions made about roommates. Accounting for family size and composition, and accounting for the number of roommates, requires accounting for the size

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[5] In this discussion, we assume rental housing. As a consequence of divorce or other unique personal circumstances, some individuals or families in low income can find themselves to be homeowners, but these cases are rare. Statistics Canada (CANSIM Table 11-10-0057-01) reports that in Canada in 2016, only 22 percent of individuals and families in low income owned a principal residence. Only about half of these 22 percent of individuals were mortgage free. For those who are mortgage-free, costs of homeownership that include maintenance, utilities and property taxes can approximate the costs of renting. Therefore, for individuals with low incomes, we can assume that the costs of renting are a good approximation of the housing costs.

[6] The MBM defines a poverty line for a reference family of two adults and two children. To convert to other family sizes, these values are divided by two (the square root of the reference family size of four persons) and then multiplied by the square root of the desired family size. No further adjustment is made for family size or composition.

of rental accommodation that is relevant to that family composition or a group of roommates. The cost of this accommodation plays an important role in determining risk of homelessness. Accounting for family size and composition also matters for determining the proper size of a food budget, a necessity which, if it becomes too burdensome, may also drive a person or family into homelessness. Finally, family size and composition are relevant for deciding to what extent expenditures on non-food and non-housing goods and services can be reduced.

The risk of homelessness depends in part on the size and composition of a family. For single people, the risk of homelessness depends in part on an ability to find a roommate.

Ideally, we would use finely detailed data, describing the incomes and circumstances of every individual and family in poverty and at risk of homelessness. In the absence of such data, we rely on aggregated census data. Fortunately, census data allow for some detail, useful for adding precision to our estimates, including information on family size and composition. Thus, we can identify those at risk of homelessness according to family structure; namely, couples, couple families, lone male parent families, lone female parent families and single people. For each of these family structures, we provide a range of estimates of the number of people at risk of homelessness, a range defined by the ability of families and individuals to minimize their expenditures by relying on food banks, by crowding, by renting accommodations priced at the low end of the distribution of rent, and by minimizing expenditures on other basic needs. The individuals and families we describe are not able to maintain the "modest and basic standard of living" envisioned by the designers of the MBM poverty line.

THE DATA AND OUR ASSUMPTIONS

Our calculations require data on income, the cost of housing and food and the size of households.

DEFINING INCOME

Data is available from the 2016 census that identifies the number of people in Calgary with incomes at or below the MBM poverty line. These data identify people by their family status. Thus, the data reports the number of couples (without children), the number of couple families (with children), the number of lone parent families (separately identified as female and male parent) and singles (male and female) with incomes at or below the MBM poverty line defined for that size and composition of family.

The census also reports the average *poverty gap ratio* for each of these family groups. The average poverty gap ratio measures, for the specified family composition, by how much the average family's income falls below the MBM poverty line, calculated as a percentage under the poverty line. Thus, a poverty gap ratio of 30 percent indicates that the average family living in poverty has an income that is 30 percent below the poverty line defined for that family size. Knowing the size of the MBM for that family and composition, the average poverty gap ratio can be used to extrapolate the average income of families of that size and composition identified by the MBM as living in poverty. The census reports that in Calgary in 2016, across all persons

with incomes at or below the poverty line, the average poverty gap ratio was 38.7. Thus, for the average family or individual with an income below the MBM poverty line, that income was 38.7 percent below the poverty line, as defined for that family size and composition.[7]

DEFINING FAMILY SIZE

An issue with the income data described above is that the exact size and composition of families is not specified. For example, while the census reports the number of lone parent families with an income below the poverty line, the number of children in that family is not identified. This is important because the size of housing required by that family, and the size of its food budget, depends on both the size and composition of that family. This requires an assumption. The census reports that for all families in Calgary and regardless of income, the average number of children in couple families was 1.9 and in lone parent families was 1.5.[8] We assume these same values for families identified as having income at or below the MBM poverty line.[9]

DEFINING HOUSING COST

In any rental market, some units are older and in poorer condition, and some are located nearer desired amenities than others. This means that even units of similar size (with one bedroom, for example) will vary in price. There is a distribution of rents, one that can be quite wide.[10] As noted above, the MBM poverty line for a single person or a family defines an income sufficient to pay for a rental unit priced at the median of rental units appropriate for that individual or family. In our calculations, we show the effect on housing costs of a family renting at the lower end of the distribution of rents instead of at the median. For this purpose, we use the rent priced at the top of the first (lowest) quintile of the rent distribution. This can have a substantial impact on a family's budget. For example, in 2016, the median price of a three-bedroom rental unit in Calgary was reported by CMHC as $1,290 per month, while the rent on a unit priced at the top of the first quintile of rents was $1,000 per month. A family renting a three-bedroom unit could therefore have reduced their housing expenditure by 22 percent by renting a lower-quality unit than that assumed in the calculation of the MBM.[11] We assume that a family under stress would make this adjustment to maintain housing.

DEFINING HOUSING SIZE

Other ways of adjusting the cost of shelter is to downsize to a smaller rental unit, take in a boarder, and for singles, to find one or more roommates to share rental costs. Two families may also choose to "double-up;" that is, to share accommodations normally intended for just one family.[12] Some responses meant to minimize housing costs may result in what the CMHC defines as "overcrowding." CMHC defines overcrowding as occurring when the number of people residing

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7 In our calculations, we use poverty gaps defined for couples (without children), couple families (with children), lone parent families (separately identified as female and male parent) and singles (male and female).

8 See Table 98-10-0123-01. The number of children in couple families is not reported in the census but can be determined with calculations that are available on request.

9 Evidence from the US suggests that all else equal, family size increases with income (Black et al. 2013). Thus, our assumption may overestimate size for the families considered here. We do not believe that the difference is large enough to significantly influence our assumption about the size of rental accommodation and the size of food budgets.

10 Wilkins and Kneebone (2018) present data for twenty census metropolitan areas in Canada to show the range of rental costs for a defined size of rental property in each city.

11 Data on rent distributions provided by special request to CMHC. Data on median rents available from the CMHC Data Portal (CMHC 2022a).

12 Vacha and Marin (1993) describe this form of overcrowding as a form of homeless shelter provision offered by families and friends who are often at risk of homelessness themselves.

in a housing unit exceeds the National Occupancy Standard (NOS) for that size of unit (CMHC 2022b). As shown by Kneebone (2021), crowding is a common response to rising rents in Canada. We assume that a family or a single person under financial stress would make an adjustment leading to crowding if it allowed them to maintain their housing.

"Crowding" and "doubling-up" are strategies to minimize housing costs and so lessen the risk of homelessness.

A single person has more housing options than a couple or a family with children as they can more easily accommodate a roommate. For our initial calculations, we assume a single person rents a studio apartment priced at the top of the first (lowest) quintile of the rent distribution in 2016. An alternative assumption is that the single person shares the cost of a larger unit with one or more roommates. Whether this reduces the single person's cost of housing depends on whether the price of a studio apartment is greater than the share of the rent on a larger unit. We consider this possibility below and show it plays an important role in determining the number of single people at risk of homelessness.

To satisfy the NOS, a lone-parent family, which we assume has an average of 1.5 children, would need to rent a three-bedroom unit.[13] For our calculations, we assume this family rents a one-bedroom apartment priced at the top of the first quintile of the rent distribution. We assume that a lone parent family under stress to maintain housing would make use of a pull-out couch, and the children would share a bedroom.

To satisfy the NOS, a couple family, which we assume has an average of 1.9 children, would need to rent a three-bedroom unit.[14] For our calculations, we assume this family rents a two-bedroom apartment priced at the top of the first quintile of the rent distribution. The children are assumed to share a bedroom or the parents make use of a pull-out couch. A couple (with no children) is assumed to rent a one-bedroom apartment priced at the top of the first quintile of the rent distribution.[15]

Our assumptions with respect to crowding are relatively mild, requiring the use of a pull-out couch or similar solution. We do not, however, underestimate the costs of crowding that are borne by a family — costs in the form of lost privacy, increased risk of exposure to viruses and negative effects on student learning.[16] We do not consider the possibility of "doubling up," though evidence from the US suggests this is not an uncommon response to the high cost of rent relative to income.

DEFINING THE FOOD BUDGET

The calculation of the MBM poverty line assumes that income is sufficient to purchase a nutritious diet. To calculate this cost, we rely on estimates provided by Alberta Health Services (2017).[17] AHS provides estimates of the monthly cost of purchasing a nutritious diet for a single adult male, a single adult female, and a male and female child, all for various ages. We assume adults aged

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13 For this assumption, we round up to two children. To meet the NOS, children of opposite sex can share a bedroom if and only if they are younger than five years. We assume children are aged between nine and thirteen years, and that, when there is more than one, they are of opposite sex. To avoid crowding, this requires they each have a separate bedroom.

14 For this assumption, we round up to two children. To meet the NOS, this family requires a three-bedroom rental.

15 The NOS requirement for a couple (no children) is a one-bedroom unit, so the options for crowding are limited. As noted earlier, "doubling up" with another couple is another option, though not one we consider here.

16 On the latter, see Low et al. (2017).

17 The AHS report provides the cost of a nutritious diet for the year 2015. We use the CPI for food in Alberta (see Statistics Canada Table 18-10-0004-13) to derive estimates for 2016.

thirty-one to fifty years and children aged nine to thirteen. We use the average of the costs of providing a nutritious diet to a male and female child. For the purpose of constructing family food budgets, we make the same assumptions as above; namely, that the average couple family has 1.9 children and that the average lone-parent families has 1.5 children.

We assume that to maintain housing, a person or a family under financial stress tries to minimize their food budget, and in so doing makes more income available to remain housed. To that end, they may adjust to a less nutritious diet. Research from the US shows that in 2013, an unhealthy diet cost about US$1.50 less per person per day.[18] Even without adjusting this amount for the change in currency and for the effects of inflation since 2013, the adjustment to a less healthy diet can save a lone parent with one child over $1,000 per year, or roughly 10 percent of the cost of a nutritious diet identified by AHS (2017).

Another way for a person or family under stress to remain housed is to rely on food banks. This reduces the amount of income allocated to food and so increases that available for housing. In other work (Kneebone and Wilkins 2022), we have shown this response to be very strong. Food bank visits are highly sensitive to social assistance incomes, inflation and increasing rents relative to incomes. This way, food banks may be an important tool by which people can maintain their housing and avoid homelessness.

Making use of a food bank ensures more income can be devoted to rent and so reduces the risk of homelessness.

In our calculations, we show the effect of assuming different percentages of the food budget being redirected toward housing when relying on food banks and/or purchasing less expensive and nutritious food. Our estimate of the size of this cost saving relies on estimates provided by the Calgary Food Bank.

The Calgary Food Bank reports that 70 percent of clients receive two food hampers per year, 25 percent receive 7.5 hampers per year and 6 percent receive 17 hampers per year. In 2022, a single food hamper for a family of four had an estimated market value of $368.[19] Using the annual cost of a nutritious diet for a family of four (a male and a female adult and a male and female child), an amount estimated by Alberta Health Services to have been $13,074 in 2015, and using the estimated market value of a food hamper to be $307 when measured in 2015 dollars, means that a family of four, by using a food bank, reduces its food budget by between 5 and 40 percent. We assume that to maximize their ability to retain housing, a family or an individual most at risk of homelessness would rely heavily on a food bank. We assume that those at high risk of homelessness reduce their food budget by up to 50 percent, through a combination of purchasing less nutritious diets and the use of food banks.

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[18] See Rao et al. (2013).

[19] These data are from reports produced by the Calgary Food Bank and are available at calgaryfoodbank.com.

NON-HOUSING, NON-FOOD EXPENDITURES

Our final consideration is identifying by how much of non-housing, non-food expenditures can be reduced by someone at high risk of homelessness. Recall that the MBM basket of goods and services contains housing services, food, transportation and other goods and services considered necessary to maintain a modest, basic standard of living. According to the MBM measure, in Calgary in 2016, the following amounts were required to purchase these non-housing and non-food goods and services:[20]

	Annual	Per week
Couple with children:	$14,477	$278.40
Lone Parent:	$13,000	$250.00
Couple:	$11,628	$223.62
Single person:	$8,222	$158.12

Households can reduce these expenditures either by simply forgoing their purchase or by making use of agencies that provide items such as clothing, furniture and household goods at no or low cost. We assume that for households without children (individuals and couples), up to 70 percent of these expenditures can be avoided in one or both ways if doing so enables them to maintain housing. For households with children, we assume up to only 50 percent of these expenditures can be forgone, because of the less flexible needs of children. These assumptions leave the following amounts available to meet non-housing, non-food expenditures each week:

	Per week
Couple with children:	$139.20
Lone Parent:	$125.00
Couple:	$67.08
Single person:	$47.43

These are small amounts and certainly insufficient for maintaining a modest and basic standard of living. That is the point. We assume that someone at risk of losing shelter will surrender the goal of maintaining a modest, basic standard of living if it means retaining housing.

CALCULATIONS

The number of people who are housed but at risk of homelessness depends on the assumptions made regarding the extent of food bank use, how far toward the low end of the rent distribution is the cost of one's housing, the extent of crowding, the level of income and by how much non-rent and non-food expenditures can be minimized. The extremity of this risk of homelessness depends on how many of these efforts to minimize expenditures remain.

We begin by defining a budget scenario and calculate whether budgeting in this way would have enabled individuals and families with low income keep their expenditures within 10 percent of their income. If so, we identify them as having income sufficient to retain housing but also

[20] For this calculation we assume couple families have an average of 1.9 children and that lone parent families have an average of 1.5 children. The MBM determines that 35.5 percent of the MBM poverty line, for each family size, needs to be assigned to non-housing and non-food expenditures, in order for a family to maintain a modest, basic standard of living.

being at very high risk of losing that housing should they experience even small shocks to income or expenditures. If this budget scenario is not sufficiently tight to keep expenditures within 10 percent of their income, we assume a more stringent budget scenario that does.

We begin with a budget that describes a concerted effort to minimize expenditures but one that nonetheless leaves open some options for further reductions in expenditures. For this budget scenario, we assume:

- A person with incomes below the MBM-defined poverty line rent apartments priced at the top of the first (lowest) quintile of the distribution of rents in Calgary,
- a single person at risk of homelessness lives in a studio rental,
- a couples, couple family, or lone parent family lives in rental accommodations that do not involve crowding,
- the income allocated to the food budget is reduced by 10 percent relative to that defined by AHS through the purchase of a less nutritious diet,
- an individual or couple without children can reduce their non-food, non-rent expenditure required to maintain a modest, basic standard of living by 70 percent, while a family with children can reduce this amount by 50 percent.

This is a tight budget. Individuals and families with low income respond to their circumstances by reducing expenditures on non-housing and non-food goods and services, and they buy a less nutritious diet than that defined as nutritious by AHS. Even though the budget is tight, our calculations show that if households responded to their low income in these ways, the expenditures of the average household with low income in Calgary in 2016 would have been 116 percent of their income.[21] The budget above, though tight, was insufficiently so for individuals and families to maintain housing. To maintain housing would have required that they take additional steps.

We now assume individuals and families in low income took additional steps to retain housing by accepting more crowded conditions and by making use of food banks. Specifically, we now assume couples and lone parent families lived in one-bedroom rental units priced in the first quintile of the rent distribution, and we assume couples with children lived in two-bedroom rentals. In addition, we assume individuals and families relied on a food bank to reduce their food expenditures by a further 30 percent below the cost of the nutritious food budget defined by AHS.[22] If we assume individuals and families took these additional steps to maintain housing, then 124,375 people with low income would have had expenditures within 10% of their income. These people were housed, but they were at high risk of homelessness. Table 1 reports the number of these people by demographic characteristic and the number of households at risk of homelessness.

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[21] This is calculated as the weighted average of the ratio of household expenditure required to purchase the housing and non-housing goods and services described to income. The weights are determined by the number of households of each type relative to the total number of households. For these assumptions, no household budget was sufficiently tight to enable that household to remain housed.

[22] The reduction in the food budget is what the Calgary Food Bank reports as being that made by those heavily reliant on its services. Recall that we assume 10 percent of the food budget is reduced by adopting a less nutritious diet than that defined by AHS. Our assumption that households reduce their food budget by an additional 30 percent by relying on a food bank means the food budget is reduced by a total of 40 percent relative to that identified by AHS as the out-of-pocket cost of a nutritious diet.

Table 1: Number of Housed People at High Risk of Homelessness

Children	46,973
Lone male parents	0
Lone female parents	10,822
Adults in couple relationships	44,840
Single people	21,740
All adults	77,402
Total Number of People	**124,375**
Total Number of Households	**54,982**

We describe these people as being at high risk of homelessness, because, while housed, they live with a very tight budget and have exhausted nearly all opportunities at expenditure reduction. In other words, should they suffer a loss of income or experience an increase in expenses, they had very few cost-reduction opportunities remain available to them.

Retaining housing by exhausting all ways of minimizing expenditures leaves people at high risk of homelessness. The smallest shock will result in them losing their housing.

It is important to emphasize that taking these steps to maintain housing meant people were able to retain housing but lived under extremely difficult conditions. They lived in crowded housing and relied heavily on charities and food banks. They increased their ability to retain housing and so avoid homelessness, but their standard of living was very low.

Those demographic groups identified in Table 1 as not being housed and at risk of homelessness were those who (i) were unable to retain housing and so were homeless or (ii) were relatively securely housed in the sense of having to devote less that 90 percent of their incomes on food, rent and other necessities. Almost all those falling into the first category were single males.

SENSITIVITY TO ASSUMPTIONS ON AVAILABILITY OF UNITS

We have assumed that the stocks of studio, one-bedroom and two-bedroom apartments, priced at the top of the first quintile of the rent distribution, is large enough to accommodate all those who we assume live in them. It is possible that this is not the case; and the possibility is greatest that the stock of studio apartments priced in the first quintile of the rent distribution is not be large enough to accommodate the 21,740 single people we identify in Table 1 as experiencing a high risk of homelessness.

As noted earlier, singles have more housing options than families because they have greater flexibility in finding one or more roommates to share the cost of a larger rental unit. Suppose, for example, that two singles share equally the cost of a one-bedroom apartment priced in the first quintile of the rent distribution. The effect of this on the number of singles at risk of homelessness depends on whether the price of a studio apartment is greater or less than one-half the rent on a one-bedroom unit. In Calgary in 2016, the former was true. If singles facing financial stress share the cost of a one-bedroom unit with similarly constrained roommates, then for each individual the risk of homelessness falls. If in 2016, all such singles found roommates, then the 21,740 single people we identified as having been at high risk of homelessness would no longer have been at high risk. The total number of housed people at high risk of homelessness falls to 102,635 people as reported in Table 2. The number of households at high risk of homelessness falls to 33,242.

Table 2. Number of Housed People at High Risk of Homelessness: Increased Crowding of Singles

Children	46,973
Lone male parents	0
Lone female parents	10,822
Adults in couple relationships	44,840
Single people	0
All adults	55,662
Total Number of People	**102,635**
Total Number of Households	**33,242**

In general, if the stock of rental units priced at the top of the first quintile of rents is insufficient to house all those seeking inexpensive housing, then those individuals and families will need to rent at higher prices than we have assumed and so be more exposed to the risk of homelessness. How much this matters depends on the width of the distribution of rents. The greater the difference between rents priced at the first, second and other quintiles of the rent distribution, the more our estimates may understate the number of housed people at risk of homelessness.

THE IMPACT OF POLICY CHOICES

SENSITIVITY TO FOOD BANK USE

An interesting issue we can investigate with our calculations is the role of food banks in reducing the number of housed people at risk of homelessness. By providing people with the ability to reduce their food expenditures, food banks make income available for other needs, particularly rent. In this way, food banks help reduce the number of people at risk of homelessness.

Table 3: The Role of Food Banks in Reducing the Number of Housed People at High Risk of Homelessness

	Percentage of Food Budget Saved by Food Bank Use		
	30	40	50
Number of children at risk:	46,973	30,740	0
No. of lone male parents at risk:	0	0	0
No. of lone female parents at risk:	10,822	0	0
No. of adults in couple relationships:	44,840	44,840	0
No. of singles at risk:	21,740	21,740	21,740
No. of adults at risk:	77,402	66,580	21,740
Total number of people at risk:	**124,375**	**97,320**	**21,740**
Total number of households at risk:	**54,982**	**28,315**	**21,740**

In Table 3 we show the result of changing our assumption about food bank use for determining the number of housed people at high risk of homelessness. For this exercise, we return to our assumption of sufficient studio apartments to house single people with low income. We begin, then, with the results reported in Table 1 and repeated in the first column of Table 3. In the next two columns we show how the number of people at risk of homelessness changes as reliance on food banks increases. With increases in food bank use, more income is made available for housing, and this reduces the number of housed people at high risk of losing their housing. Their housing security increases but at the cost of an increased reliance on food banks.[23]

The sensitivity reported in Table 3 suggests an important and, we think, largely under-appreciated role of food banks in reducing the risk of homelessness. Another way of interpreting these calculations is to suggest that high food costs are an important reason for the risk of homelessness increasing amongst housed individuals and families. Lowering food costs would negate the need for using a food bank as a way of reducing the risk of homelessness.

Even relatively modest reliance on a food bank has a dramatic effect on the number of people, especially children, at extreme risk of homelessness.

SENSITIVITY TO INCOME AND RENT SUPPORTS

Obvious government policy responses to addressing financially induced homelessness involve increasing the incomes of people at risk of becoming homeless and reducing the rent they must pay to retain housing. To illustrate the effect of these policy responses, we again assume a sufficient number of studio apartments to house single people with low income, and we assume households budget in ways that produce the results reported in Table 1. These results are repeated in the first column of Table 4 and referred to as the base case.

Table 4: The Role of Income Supports in Reducing the Number of Housed People at Extreme Risk of Homelessness

	Base Case	Increase Income by 10%	Reduce Rent by 10%
Number of children at risk:	46,973	0	30,740
No. of lone male parents at risk:	0	0	0
No. of lone female parents at risk:	10,822	0	0
No. of adults in couple relationships:	44,840	0	62,430
No. of singles at risk:	21,740	21,740	21,740
No. of adults at risk:	77,402	21,740	53,430
Total number of people at risk:	**124,375**	**21,740**	**84,170**
Total number of households at risk:	**54,982**	**21,740**	**37,585**

[23] It is worth noting that increased reliance on food banks not only increases housing security of those currently housed but may also enables people who were formerly without housing to now have sufficient income to secure housing. It is possible then, for increased reliance on food banks to increase the number of housed people at high risk of homelessness.

The second column of Table 4 shows the effect on the number of housed people at high risk of homelessness had incomes been increased by 10 percent.[24] As a consequence of this assumption, the number of housed people at risk of homelessness falls dramatically. This is because some housed people previously at high risk of homelessness now have expenditures equal to less than 90 percent of their income causing them to become relatively secure in their housing.[25] In Calgary in 2016, the average income of people identified as having an income below the MBM poverty line varied from a low of $14,452 (single male) to a high of $31,710 (couple family).[26] Increasing incomes by 10 percent would mean an increase in income of $28 (single male) to $61 (couple family) per week.

The third column shows the effect of introducing policies to reduce rents by 10 percent while holding incomes unchanged. Relative to the base case, this policy action would reduce the number of housed people at risk of homelessness by one-third. In 2016, the reduction in monthly rent on a one-bedroom apartment priced at the top of the first quintile of rent distribution would have been $90.

Relatively small changes in rents and incomes have large impacts on the number of housed people at extreme risk of homelessness.

The fact that these relatively small changes in incomes and rent result in very large decreases in the number of housed people at high risk of homelessness is consistent with the literature showing that even modest policy efforts to increase the affordability of minimally adequate housing has significant impacts on homelessness.[27]

DISCUSSION AND LIMITATIONS

We emphasize that we are not suggesting that people must behave in the ways we have described, ways intended to conserve limited income for use in maintaining housing, as a prerequisite to receiving the attention of policymakers. On the contrary, we are suggesting that it is inadequacy of income supports and lack of attention paid to maintaining an adequate stock of housing that is forcing people to behave in these ways to avoid experiencing homelessness. We are suggesting that inadequate income supports, and housing policies that leave rents too high relative to incomes, are forcing difficult choices on people. Addressing the problem of financially induced homelessness requires that attention be paid to low incomes and housing costs. With our estimates, we have tried to show the important role improved income and housing policies can play at pulling currently housed individuals and families away from the brink of homelessness.

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[24] We implicitly assume that an increase in the income of families with low-income has no effect on rents. We assume this for simplicity, but it is worth noting that the sensitivity of rent to changes in low incomes is likely to be small. Eriksen and Ross (2015), for example, report that increasing the availability of housing vouchers to households with low income did not affect the price of rental housing in the US. As noted by Ihlanfeld (1982), the income elasticity of rental housing demand may be small for families in low income in part because such families have other pressing needs. They may use additional income to improve resiliency to new expenditure and income shocks, such as by ensuring food security, rather than seeking to improve their housing.

[25] It is again worth noting that an increase in income may also enable people who were formerly without housing to now have sufficient income to obtain housing. It is possible then, for increased incomes to increase the number of housed people at high risk of homelessness.

[26] These amounts are calculated as the value of the MBM poverty lines for a single person and a couple family adjusted for the poverty gap observed for that family in 2016.

[27] See, for example, Shinn and Khadduri (2020).

Our calculations are based on assumptions and so have their limitations. We have, for example, made assumptions about the number and age of children in lone parent and couple families. These assumptions matter for the size of rental accommodation used by these families and matter for the size of the food budget we assume. We have also assumed that individuals and families have the average income reported by the census as relevant for individuals and families with incomes below the MBM poverty line. Some individuals and families with incomes below the poverty line will have incomes higher than that average — and so be at less risk of homelessness — and some will have incomes lower than that average — and so will be at greater risk of homelessness. The shape of that distribution of incomes determines whether our estimates are biased upward or downward.

We are not suggesting people should be required to behave in these ways before receiving assistance. On the contrary. The difficult choices we describe are evidence of policy failures.

We have also assumed that the stocks of studio, one-bedroom and two-bedroom apartments priced at the top of the first (lowest) quintile of the rent distribution are large enough to accommodate all those we assume live in them. If this is not true, people at risk of experiencing homelessness will need to either live with more crowding than we have assumed or find room in their already tight budgets for higher rents. As we discussed for the case of singles finding roommates, this may result in fewer people being at risk of homelessness, but for families, who find it more challenging to share housing with non-family members ("doubling up"), the risk of homelessness would increase. Finally, we have assumed that people have ready access to a food bank. We believe that this is a reasonable assumption for Calgary, but this assumption may not be appropriate should our approach be used to determine the number of people at risk of homelessness in other communities, perhaps especially in smaller or more rural communities.

Our measures have not explicitly considered the additional risk of homelessness brought on by disability. As shown by Scott et al. (2022), the cost of living for someone dealing with a disability is considerably higher, and this, all else equal, exposes them to a greater risk of experiencing homelessness. To account for this, it would be necessary to identify from the census the number of people in poverty who are dealing with a disability. Finally, the census does not allow us to determine the ethnicity of people with low incomes. If prejudice exists in housing markets, then people with similar incomes but different ethnicities might face different risks of homelessness.

It is worth noting that our measure is quite different from that used by the City of Calgary to identify the number of households in "core housing need." The City defines a household as being in housing need when the income of that household is 65 percent or less of the median household income of all households in Calgary and spends 30 percent or more of that income on shelter (City of Calgary 2018). Using this definition, the City reports that in 2016, there were 81,240 households in housing need. Assuming an average size of a household equal to 2.7 persons (Statistics Canada 2019), this measure identifies 219,348 people living in households experiencing housing need, well above our calculations of the number of people at risk of homelessness.

The City's measure of "core housing need" and our measures of the number of people at risk of homelessness are very different. In Calgary in 2016, 65 percent of the before-tax median household income ($97,334) was $63,267. This is well above the MBM poverty line for the reference family. The City's measure of housing need is not focussed on households normally considered to be at risk of homelessness. To express this differently, the households the City

identifies as being in core housing need have as much as $34,070 (35 percent of median income) to spend on non-housing needs. This is $2,840 per month, well above the non-housing expenditures we consider for people at risk of homelessness.

CONCLUSION

This paper has been motivated by the observation that in Calgary many people move between housing and homelessness each year. This observation suggests many people who, while currently housed, are at high risk of losing that housing.

The goal of this paper was to provide an estimate of the number of people in Calgary who, while currently housed, are at high risk of experiencing homelessness due to their financial position. Because many policy responses are sensitive to the presence of children, we have provided estimates of the number of adults and the number of children at risk of homelessness and the number of people at risk according to family structure.

Our approach emphasizes that housing is typically the largest cost for individuals and families and the cost they are most anxious to meet. As a result, when their financial circumstances threaten their ability to maintain housing, they respond in the same way as someone pushed into deep water; they try to save themselves. We assume people strive to keep their housing by moving into less expensive and more crowded accommodations, by using food banks to minimize food budgets and by minimizing expenditures on all non-rent, non-food items. The extent to which people engage in these efforts to maintain housing determines whether they can be identified as being at an elevated or extreme risk of experiencing homelessness. The housed people we identify as being at high risk of homelessness have exhausted all efforts to maintain their housing. Even small, unexpected losses of income or increases in costs may be enough to spill them into homelessness.

Our best estimate is that in Calgary in 2016, between 102,635 and 124,375 adults and children in housing would have been at high risk of experiencing homelessness even after exhausting efforts to maintain their housing. They lived in between 33,242 and 54,982 households. The range of estimates is due to different assumptions we make about how single people manage their risk of homelessness. The smaller number is based on each single person sharing the cost of a one-bedroom rental priced at the top of the first (lowest) quintile of rent distribution with another single person. The larger number assumes that single people do not share rent and instead each rents a studio apartment priced at the top of the first quintile of the rent distribution. While some singles may be able to rent a studio, the stock of available units may be such that others will seek roommates. We are comfortable suggesting somewhere in the vicinity of the middle of the range of these estimates, approximately 115,000 people and 40,000 households, as a reasonable estimate of the number of people and households who, while housed, were at extreme high risk of experiencing homelessness in 2016.

Our approach has relied on data drawn from the 2016 Census describing incomes observed in 2016. For consistency, we have also relied on data on rents, as observed in 2016, and on the cost of a food budget developed in 2015 and adjusted for the rate of food price inflation between 2015 and 2016. Our use of these data means our estimates are dated. We chose not to use data from the 2021 Census because of the impacts of increases in incomes resulting from public policy responses to the COVID-19 pandemic. We do not anticipate the temporary income supports provided during the pandemic will prove permanent, so we judge any estimate of the at-risk population using data from the 2021 Census not useful for estimates over the longer term.

We estimate that in Calgary in 2016, approximately 115,000 people living in 40,000 households were at high risk of homelessness even if they exhausted efforts to retain their housing. Since then, rapid increases in rents and food prices have likely increased this number.

An estimate of how the number of housed people at high risk of homelessness has changed since 2016 needs to consider how incomes, rents, and food prices have all changed since that time. Data from the 2021 Census reports the average poverty gap in Calgary to have been 35.2 percent, a significant fall from 38.7 percent in 2016. This indicates that the average income of those in Calgary with incomes below the poverty line was noticeably higher in 2021 than in 2016. Rising incomes reduce the number of housed people at risk of homelessness. On the other hand, rents and food prices are higher as well and this increases the number of people at risk of homelessness. Our calculations reported in Tables 3 and 4 provide insights into the sensitivity of our estimates to these influences. Our judgement is that the number of people and the number of households at high risk of homelessness has most likely increased since 2016. But even if this judgement is wrong and the number of people and households at risk of homelessness has not changed since 2016, our estimates of approximately 115,000 people and 40,000 households ought to be more than enough to spur policymakers into acting.

Finally, our finding that relatively small changes in income and rents can pull a large percentage of the at-risk population back from the brink of homelessness, is consistent with research elsewhere. Extreme measures are not required to lessen the likelihood of people experiencing homelessness due to deteriorating financial circumstances. But they do need to be implemented.

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