

The Fight to End Homelessness: How Far Have We Come?
Lecture for “*Building the New Agenda: Hemispheric Integration and Social Cohesion*”
York University

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Introduction

Let me start off on a personal note. Almost two and one-half years ago, I was asked to Chair the Mayor’s Homelessness Action Task Force after we, at United Way of Greater Toronto, proposed the initiative. Through the regular needs assessment analysis that we undertake at United Way, as part of our allocations process, we discovered that homelessness in Toronto had reached crisis proportions. The trends were especially alarming because the homeless were no longer predominantly single adult jobless males; rather, families with children and youth had become the fastest growing segment of homeless people. Our agencies were having trouble coping.

Chairing the Task Force was a transformational experience for me, as it was for my three Task Force colleagues. We each spent hundreds of hours becoming acquainted with the problem in all its depth and complexity. We visited shelters and supportive housing programs. We went out on street patrol at night and talked to homeless people. We consulted service providers and experts in the field and we studied the findings of the twenty-eight research reports commissioned by the Task Force. As Chair, I devoted most of the year to research, analysis and writing.

Twelve months later, in January 1999, we released our report, *Taking Responsibility for Homelessness: An Action Plan for Toronto*. In it, we described the causes of homelessness and made 105 recommendations, directed to all three levels of government, on how to address the problem.

What has happened over the past 18 months? What have the various levels of government done or committed to do to reduce and prevent homelessness? Are their commitments making a difference or is the problem getting worse? Why has progress been so slow, at best uneven? And finally, what are the implications for us as a civil society, if we fail to take ownership of the problem and solve it?

These are the questions I propose to address today.

Task Force Findings – Diagnosing the Problems

Time does not permit me to review all that we learned, however, I can say this: we came to understand homelessness in all its complexity – that it is the ragged edge of the entire social system. It is tied to causes such as: poverty and unemployment, a lack of affordable housing, the deinstitutionalization of mental health patients (and the lack of discharge planning), as well

as social factors such as domestic violence, physical and sexual abuse, the alienation of individuals from family and friends, a lack of education, and the corrections system.

Because homelessness has no single cause, there is no single solution. Hence, our Report recommended a course of action for every level of government. There were, however, two central themes: first, that prevention and long-term approaches must replace the reactive emergency responses traditionally relied on; and, second, that homelessness can be solved *if* we have the will to do so.

We also identified six major barriers that have prevented effective solutions to homelessness. I have already noted three – dramatically increasing poverty levels (at the time the Report was released, over 106,000 low income households in Toronto paid more than 50 percent of their income on rent), a decreasing supply of low-cost rental housing (as evidenced by declining availability and rising rents), and inadequate community programs and supports for people with serious mental illness and addiction problems. The remaining three barriers are:

- An emergency response bias – evidenced by a service system inclined toward emergency and survival measures, and little political will to change this orientation.
- No capacity for coordination – the optimism we felt because of the creativity and innovation we saw in agency programs, and the staff and volunteers who operate them, was moderated because a disjointed, incrementally expanding patchwork of services and programs were, ultimately, frustrating their efforts.
- Jurisdictional gridlock and political impasse – homelessness, and its solutions, straddles all levels of government. What we confronted was governments squabbling over issues of responsibility – as the federal government devolved housing to the provinces and Ontario downloaded social housing further, to the municipalities – while a political commitment to find real solutions seemed elusive.

What Has Happened in the Past Fifteen Months?

To assess the progress at each level of government, it is important to remember that our action plan developed strategies designed to address the barriers to solving homelessness that I have just identified. These strategies include:

1. A shift in focus, from emergency to preventive responses;
2. Simplification and coordination of the service system around the needs of high-risk subgroups (youth, families and singles);
3. Implementation of a comprehensive health strategy in order to care for the physical and mental health of homeless people;
4. Reduction of poverty, by adjusting the shelter component of social assistance to reflect local market conditions and by creating a shelter allowance program for the working poor;

5. Creation and preservation of new supportive housing for homeless people with mental health issues or addictions; and,
6. Preservation and creation of more affordable housing units.

For us, the key to implementation was that all levels of government would share the responsibility for solving homelessness.

So, how did the three levels of government respond?

The City of Toronto

The City of Toronto answered by strongly endorsing the general directions set out in the Task Force Report.

In response to our recommendation that services should be shifted from an emergency to prevention orientation, the City redirected some hostel funding to prevention programs. It targeted funding (\$450,000) to Housing Help – eviction prevention program – and expanded the rent bank project, funded a tenant defense fund, and enhanced drop-in services for homeless people.

The City also implemented a variety of new strategies and services for high-risk groups and is working cooperatively with Ottawa to address the range of immigrant and refugee policy and program issues related to homelessness.

However, out of necessity, the City still increased the capacity of its emergency shelter system due to demand. From January 1999 to the present, a total of 240 new beds for men, women and families were created in five new shelters. Ultimately, the City plans to add 675 new emergency hostel beds to the system. So we are still moving in the wrong direction – by dealing with emergency housing rather than prevention.

The City has also been aggressive in its efforts to create supportive and affordable housing:

- It has adopted policies to control the conversion of rental housing to condominiums. (Unfortunately, a developer challenged the policy at the Ontario Municipal Board – a body of provincial government appointees with the authority to override local planning and zoning decisions – which ruled that provincial laws do not give the City the power to protect its own rental housing stock. This decision is now being appealed by the City.) The good news is that, while the City’s policy is illegal, it has had a “chilling” effect on the development industry, and has significantly slowed the rate of conversions and demolitions.
- The City has adopted a “Housing First” policy to guide its decisions-making on the use of surplus municipal land – four City-owned properties have been identified for

development (seven more sites are being studied). To date, Council has designated three sites as surplus and approved three permanent housing projects.

- The City has established a \$10 million Capital Revolving Fund to support the development of new affordable housing (up to 25% of the total project, capital costs), and it has adopted a special property tax class so that new multi residential housing will now be taxed at the same rate as single-unit residential. Provincial law limits this new tax class to eight years, but the City is working to have it made permanent.

A final noteworthy action is the legalization of second suites. The City of Toronto now permits second suites as-of-right in single- and semi- detached houses.

This list is by no means exhaustive, but agree with The Toronto Star, that of all governments “*the City has done the most*” (February 7, 2000). Contrast the City’s actions with the fact that, in the last decade, senior levels of government have steadily reduced or withdrawn completely from a number of policy fields – decisions that have had a profound impact on Toronto. The City’s recent Report Card on Homelessness showed that the combined effect of the lack of investment in social housing by senior levels of government and cuts in welfare rates correlates statistically with observable increases in homelessness.

The Province of Ontario

Our Report’s recommendations placed a significant emphasis on the provincial role in solving homelessness. We said that – as the level of government responsible for health, mental health and social assistance – it was up to the Province to address the Task Force’s supportive housing and income support recommendations. The bulk of the Province’s response was contained in an announcement made about eight weeks after the release of our Report, by then Minister of Community and Social Services, Janet Ecker.

Minister Ecker’s announcement of \$45 million over three years to develop supportive housing spaces and programs for people with mental illness was an important first step – but represents only about one-quarter of what is actually needed.

The Province also:

- made a commitment to re-invest expected savings of \$50 million (that results from the signing of the Social Housing Agreement with the federal government) into rent supplements for low-income people;
- promised a provincial sales tax rebate of up to \$2,000 per unit, on building materials used in affordable multi-residential rental housing construction. (This rebate will remain in place until March 31, 2002);
- is making surplus provincial government land available to support the construction of 500 units of affordable housing. Land will be made available to private sector developers at either reduced costs or with favourable payment options. Unfortunately, this

commitment is now almost a year old and the Province has failed to take any steps to bring this land on-stream; and,

- earmarked \$10 million annually for a Homeless Initiatives Fund for large urban municipalities, out of which the City of Toronto will receive roughly \$4.7 million annually. The bulk of the funds being used by the City to expand Housing Help and other programs are coming from this Fund.

While these are positive announcements, they fall well short of what is required and do not address poverty and income support issues.

Federal Government

Turning to the Federal Government, our Task Force concluded that Ottawa had a primary role to play in four areas: housing supply; Aboriginal homelessness; immigration and refugee issues; and pilot projects (consistent with CMHC's proclaimed new mandate), such as SROs (single room occupancy) and harm reduction centres. Ottawa's initial response to the Task Force is best described as "sympathetic gestures."

The Federal Government provided some financial support to the Task Force – about \$250,000 – for research. Just prior to the release of our Report, it announced \$50 million in one-time funding for the Residential Rehabilitation Program, to support upgrading of rental units and rooming house properties. As well, the Government created a spot at the Cabinet table for a Minister Responsible for Homelessness issues, and established a secretariat at HRDC to support the Minister's efforts. The Minister, Claudette Bradshaw, is responsible for coordinating the federal government's response to homelessness.

United Way of Greater Toronto

Meanwhile, following the release of the Task Force Report, United Way of Greater Toronto continued to raise the profile of homelessness and to advocate for implementation of the Task Force recommendations. I participated in numerous public forums on homeless including the Symposium on Homelessness in Toronto, and the Federation of Canadian Municipalities ("FCM") conference in Halifax. I met with senior ministers (as well as senior staff) in both the federal and provincial governments, including several meetings with Minister Bradshaw, to highlight the findings of the Task Force and to offer support for the implementation of these recommendations.

Analysing the Failure to Respond

By August 1999 – eight full months after the Task Force released its Report and with Ottawa continuing to procrastinate, I, along with others, started to publicly comment on the apparent lack of political will.

I felt that – when you have a problem that is so visible – and so clearly linked to quality of life issues and our ability to compete globally – along with research and a balanced, affordable and implementable action plan that has wide approval ...

When you have a federal Liberal government with a fiscal surplus and a historical commitment to national housing programs, and a Finance Minister who is on record as an advocate of such programs with policy people behind the scenes supporting the Report, and ...

When you have a provincial government that included shelter allowances as a plank in its Common Sense Revolution policy platform, and ...

When you have a high-profile and charismatic local champion (*i.e.*, Mayor Lastman) ...

I felt that, with all of these components, we a winning combination for concerted action on homelessness from a public policy point-of-view.

However, I came to realize that several factors were contributing to the collective failure to act. Homelessness is really a manifestation of a broader question – of why citizens in a country as prosperous as Canada seem prepared to tolerate growing numbers of poor men, women and children, and growing numbers of mentally impaired people on the streets or languishing in shelters. It is worth taking a closer look at these factors:

- First, the homelessness issue was – and continues to be – cast very narrowly as the stereotypical derelict man, squeegee kid and other visibly homeless. By failing to focus on the less visible issues of *family* homelessness and those who are at-imminent-risk of being homeless, the problem seems smaller than it is. As well, the street homeless are less appealing, easier to dismiss as having made bad personal choices; and, hence, somewhat, if not wholly, responsible for their plight. Certainly, they are deemed to be less salvageable.
- Second, while the issue is of concern to the public, it was not (and is still not) seen as a top priority according to polls. This may well reflect how most polls are conducted: individuals are asked to identify their most pressing single issue, rather than their five top concerns, in which case health or education will always be named first.
- A third set of factors arise from the political context in which the federal and provincial governments operate:
 - in both cases the political opposition is weak; at the Federal level to the extent that it does exist, it comes from the right;
 - since both the federal and provincial governments have contributed to the problem through public policies (narrowing EI, welfare cuts, withdrawal from social housing, ending of rent control), there may be some reluctance to admit to its scope. They would perhaps prefer not to own the problem which they've helped create;
 - advocates, such as United Way of Greater Toronto, are reluctant to be confrontational, given our role and the broad cross-section of views we reflect, and this hurdle contributes to a muted opposition.
- Fourth, homelessness is a complex problem and is largely hidden from public view. Our Task Force studied nine years worth of shelter data, as well as all those on the waiting lists for social housing, and we found that a “typical” homeless person is no longer a single, alcoholic, adult male. Youth and families with children are now the fastest-growing groups in the homeless and at-risk populations.

Because the problem is so complex, it defies easy solutions. It requires multi-pronged strategies to meet the immediate needs of the homeless population, as well as long-term policies to prevent and reduce homelessness. It is more difficult to galvanize public opinion around a complicated, multifaceted issue.

- Fifth, homelessness does not fit easily into the new government policy “paradigm” or into the new climate of public opinion. Everywhere the focus is on globalization and intensified competition. It is not only corporate leaders who argue that tax cuts and improved productivity are the keys to successful competition. In Ontario, government policy makers are also looking for strategic *investments* with discernible pay-offs. Increasingly, governments are relying on tax cuts and the market to resolve societal problems – an approach with inherent limitations, particularly for homelessness, as a commitment to the concept of the public good is necessary to resolve the crisis.

Helping families with children should be easy to link in terms of “human capital”. But many homeless people are and will remain somewhat dysfunctional, so a commitment to help them will need to be based on values of compassion, social equity and inclusion.

In our Report, we made both arguments – moral and economic. We pointed out that, apart from the obvious social equity implications, increasing polarization can have a negative impact on competitiveness. The link is quality of life – a city with high levels of homelessness, with packed shelters, and with tens of thousands of people at high risk of being homeless or hungry because housing consumes too much of their income – will not be perceived as a good place to invest or for highly mobile educated workers to move to.

- Sixth, and finally, the main barrier standing in the way of real solutions to homelessness is what we called in our Report “jurisdictional gridlock.” Social housing is the best example. The Federal government is devolving social housing to the provinces – in Ontario the deal was only reached a short time ago on how devolution should occur. Meanwhile, the Province of Ontario has downloaded social housing to municipalities. Because of the “social union” agreement – the new framework for federal-provincial relations – Ottawa argues that it is constrained constitutionally in terms of what it can do in the area of housing.

Both the federal and provincial governments withdrew from new social housing – Ottawa in 1993, the Province in 1995. While the original justification for the federal decision might have been connected to the goal of restoring federal finances, the reluctance to address the affordable housing crisis has been, in discussions where I’ve been present, linked to constitutional arguments.

However, the Task Force suggested that either the infrastructure program model or the separate housing foundation model could be used as the vehicle for implementation, without violating the social union

I am pleased that, at long last, even the Toronto Board of Trade is getting the point. In its recent Report on Homelessness, the Board criticized the Ontario Government for downloading responsibility for affordable housing on to local governments. Elyse Allan,

President of the Board of Trade, states that the Province has an obligation to be there – “both a moral obligation as well as a responsibility.” I agree.

Federal Action, At Last

On December 17, 1999, almost a full year after the release of our Report, Ottawa announced \$750 million to help alleviate and prevent homelessness in Canada. The announcement contained good news, including a \$305 million over three years, targeted to communities most affected by homelessness, to allow them to develop a continuum of local services that will:

- help people transition off the street;
- address the underlying causes of homelessness; and,
- address homelessness prevention.

Toronto’s allocation under this program will be more than \$53 million over three years.

The Federal Government is also expanding existing programs, such as those helping youth at risk and urban Aboriginal people, as well as the Residential Rehabilitation Assistance Program, which supports renovation and repair of low cost housing, including rooming houses.

While the Federal Government allocated significant resources to homelessness, the obvious omission from their response to the Task Force was anything on affordable housing. But I was there for the pre-Christmas announcement, and all of the Ministers present (three) and all of the MPs present (another three) called the announcement a “first step.” Ever the optimist, I understood those comments to imply a second step – to address low-cost housing supply. More on this in a moment.

How Far Have We Come in Making the Needed Changes? Are They Making a Difference?

The City of Toronto has implemented most of the recommendations and done what it can, given its limited resources. That said, there is room for improvement: A number of the Task Force’s recommendations dealt with the need to improve service planning, to be organized around the different needs of the homeless subgroups – youth, families, and singles. While the City of Toronto has developed a service planning process, we’re still waiting to see the results. For example, we identified the absence of policies for homeless people who are discharged from a hospital or a prison as a serious problem. Discharge protocols still need to be established.

The most glaring omission is the City’s failure to appoint a Facilitator for Action on Homelessness to serve as a catalyst for action, a “shuttle diplomat” between the various levels of government, and a problem solver. The Task Force felt that a Facilitator was essential to driving the housing agenda; the City’s failure to make this appointment means that the homelessness agenda is without an identifiable leader in Toronto.

Minister Bradshaw, with her recent announcement that Toronto would receive \$53 million in federal funding for homelessness – in a re-announcement of the Federal Government’s December 1999 announcement – has placed the ball back in the City’s court. The City must now prepare a detailed, integrated program and service plan so that it can take advantage of the new federal funding. I understand this planning is underway and will be watching carefully to ensure that this process results in a strategic plan to address homelessness with measurable goals and outcomes rather than an ad hoc attempt to fund leftover programs.

The \$45 million the Province committed to the homeless who are mentally ill was surely needed. The Province has said this initiative will fund 1000 new supportive housing units across Ontario; the Task Force estimated that at least 5000 such units were needed in Toronto alone; 13,500 across the province. To really solve homelessness, our Report argued that the Province must also address income issues.

However, in this year's provincial budget, the Province missed an opportunity to show leadership on the income support side. Ninety million dollars was cut from the budget of the Ministry of Municipal Affairs and Housing. Another \$110 million was cut from Community and Social Services. To really understand the budget's impact, consider that the Treasurer's so-called taxpayers' "dividend" of \$200 to every taxpayer in Ontario, could have launched the development of all 13,500 supportive housing units recommended by the Task Force (at least 5,000 units in Toronto and about 8,500 outside Toronto – at a cost of \$160 million.) This would solve the chronic homelessness problem faced by those with mental illness, addictions and other disabilities and there would still be money left over.

In January of this year, the Province allocated the first wave of new rent supplements (5,000 of the 10,000 units made possible by the \$50 million in savings achieved through the new federal/provincial agreement on social housing.) Toronto received more than one-third of the units allocated (36.8%). Unfortunately, according to the Province's most recent numbers, only 511 of the 1,841 units allocated to Toronto have actually been taken-up by local landlords. Low vacancy rates are a structural disincentive for landlords, who are able to fill their units with market-rate tenants. Furthermore, municipalities are reluctant to enter into agreements that may add to their post-devolution responsibilities – particularly when there is no guarantee of funding beyond the initial \$50 million allocation. One solution currently under consideration, is to expand eligibility for rent supplement units to existing not-for-profit and co-op buildings, rather than restricting the program to the private sector.

(*Note:* David Caplan, MPP and Liberal Housing critic, argues that if this rate of take-up continues there will be a net decline in rent supplements. Why? The government has a policy of not renewing rent supplement contracts when they expire. This means that there is a scheduled decline in existing rent supplements; the actual number of rent supplemented units is being buoyed in the short term by the infusion of units through the \$50 million social housing savings.)

Our Report did not evaluate the impact of the Province's new tenant protection legislation (*Tenant Protection Act*) to determine its effect on homelessness. However, according to the Centre for Equality Rights in Accommodation, the number of evictions filed in Ontario grew by 9% in 1998 and by 11% in 1999. Moreover, a recent Report prepared by Parkdale Community Legal Services, presented a disturbing picture of the Ontario Rental Housing Tribunal – the provincial government's new agency that deals with landlord and tenant disputes. According to the Report, the Tribunal is giving preferential treatment to landlords, by fast-tracking their eviction applications while delaying tenants' problems with repairs. (According to statistics gathered by Parkdale, for the Tenant Advocacy Group, eviction applications are dealt with in

one-third the time of tenant applications. Even eviction applications that require a hearing are dealt with more quickly than tenant applications.)

There are other worrisome signs on the provincial front: recent newspaper reports suggest that the Province is about to disqualify people collecting student loans from also collecting social housing subsidies, and that it is setting the stage to do the same for welfare recipients. It is difficult to conceive of the Government's motivation for ending what it calls "benefit stacking." I believe that such a step, if taken, will make post-secondary education impossible for many students and, more importantly, it will do nothing to relieve high poverty levels, which is one of the key causes of homelessness.

During the last week of June, the Minister of Municipal Affairs and Housing released his Business Plan for 2000-2001. I am not sure whether I should be encouraged – because, for example, it does not mention benefit stacking – or discouraged, because there is virtually no new work planned on homelessness initiatives.

Ottawa went halfway with its December homelessness announcement. The challenge is to ensure that half-a-loaf does not dull the appetite for reform. The lack of affordable housing is one of the primary causes of homelessness. The market simply does *not* work for low cost housing.

Unfortunately, the Federal budget in March failed to deliver the next step. It was a disappointment for those of us seeking a housing strategy and a renewed federal commitment to affordable housing. The Task Force called upon the Federal Government to play a leading role in the supply of affordable housing, through measures such as: fully rebating the GST to developers or builders of affordable housing; providing up to \$300 million annually in capital support for new low-income housing and channeling these funds to new affordable housing by way of an infrastructure program. Instead, the Federal budget was, at best, a partial response. It announced:

- a new Residential Rental Property Rebate, which will provide a GST rebate of 2.5 percent for new rental housing; and,
- a new municipal infrastructure program that includes an affordable housing component. The Federal Government will invest \$100 million this year, \$350 million next year and \$550 million annually for four years, starting in 2002 – 2003. However, the infrastructure program is unlikely to have significant impact because the funding is intended to support many different infrastructure priorities. Municipalities in Ontario will find it particularly difficult to take advantage of the program for housing because of the mounting funding pressures they face from programs that have been downloaded to them as part of the provincial – municipal local services realignment. Furthermore, the program requires the participation of provincial governments – in Ontario, the government is on record as opposing capital grants for social housing in favour of capital spending on roads, pipes, and now water systems.

There are, however, ways other than direct capital grants in which the Province can participate in social housing. For example, it can allocate surplus government land for housing, it can provide tax rebates and rental subsidies, as well as non-financial investments in housing. The federal infrastructure program needs to be flexible enough to accommodate such “other” approaches so that the provincial and municipal governments can leverage infrastructure funding for affordable housing.

What is the Current State of Homelessness in Toronto?

As the Task Force predicted, homelessness is getting worse, particularly for families with children. Even though Toronto’s economy is improving, and even though the rate of economic growth in the GTA overall is very high, as is the rate of job creation (Report by Strategic Projections, Inc., *The State of the GTA in 1999*, for the GTSB, November, 1999), one out of five GTA families spends more than half its income to meet accommodation and food requirements. Moreover, as the recent report prepared by the Canadian Council on Social Development indicates, this poverty is spatially concentrated in the City of Toronto, where one in three children live below the poverty line. Every part of Toronto has a higher percentage of people living in poverty than the provincial average of 17.7 percent – ranging from a high of 32 percent in the old city of York to a low of 23 percent in Etobicoke. The simple truth is this: rents are rising, the supply of affordable rental housing is falling, and Toronto has a disproportionate number of people living in poverty.

As a result:

- more people are turning to emergency shelters;
- two parent families with children are now the fastest growing group of shelter users;
- families with children are staying longer (average 14 days in 1989 to 46 days in 1997 and 1998);
- in 1998, one in five admissions were youth (15-24);
- the Out of the Cold winter shelter program has doubled in size since 1996, with 41 locations across Toronto. Despite this program, 22 homeless people died on Toronto’s streets last winter;
- food bank use remains high, with an average of 125,000 using food banks in the GTA each month in 1999 (about 75% in Toronto); and,
- affordability of home ownership in Toronto is growing worse. According to the Toronto Real Estate Board, since 1996, the average price for a single-family home in Toronto has risen by 20 per cent. Moreover, rents in Toronto have increased at more than double the rate of inflation. (CMHC statistics for October 1998 and October 1999 indicate that

Toronto rents increased an average of 6.5% and 5.1% from the previous year. Downtown Toronto and North York experienced increases of 10% and higher in some areas.)

The City of Toronto predicts that, without reducing poverty and producing more affordable housing, homelessness will keep rising. By the end of this year, more than 32,100 people will likely seek emergency shelter in Toronto. And, by 2002, this number will be closer to 36,000 (compared to 26,000 in 1996). The number of children staying in hostels will likely exceed 6,000 in 2000, an increase of more than 600 from 1998.

United Way of Greater Toronto

Since 1997, when United Way identified hunger and homelessness as a priority area for our funding allocations, we have doubled our annual investment from \$2 million to almost \$4 million. (\$3.8 million.)¹

We are also responsible for providing funding for the only long term housing project to be built for the homeless in Toronto since 1995, when the Province canceled the non-profit housing program. (The 30 St. Lawrence project, which provides housing for 40 individuals.)

Conclusion

In his new book, *Pay the Rent or Feed the Kids*, Mel Hurtig cites homelessness as an illustration of how Canada's fundamental and defining values are being betrayed. He writes:

"This book is about social justice. It's about social responsibility and fairness in society. It's also about hungry children, about the homeless, about the eroding social safety net, and it's about political and elite hypocrisy and indifference to human suffering." (p.xiv)

It is hard to disagree. We can already feel a powerful value shift taking place. We are bombarded with messages about what it takes to be competitive in a global economy; about the importance of productivity as a fundamental determinant of prosperity and growth; about the need for each of us to be responsible for ourselves, instead of counting on government or public programs or our employer to look after us. As one journalist wrote recently:

"Globalization is part of our lives. It is changing our workplaces, our career plans, our communities. It will change our values if we let it."

¹ UWGT funds a continuum of services, from emergency to preventative programs. Preventative programs include agencies that deliver programs to relieve hunger or promote food access; breakfast programs for children; community kitchens and gardens. We also fund agencies to provide services that help to prevent homelessness and help people access housing. Finally, we are supporting agencies that provide emergency services for the homeless, such as drop-in programs, shelters and hot meals.

We constantly hear two arguments. First, that in the global economy, individuals, even countries, have no power to stop the overall tide of events; and second, that we shouldn't worry about the future because the rising tide of prosperity will lift all boats and things will somehow work out for the best.

In my work, I have had the opportunity to see the underside of globalization, and frankly, what's happening is deeply troubling. All of us here today know that the tide of prosperity is not lifting all the boats, that, in fact, there are a great many people either not on board or in danger of being swamped.

The underside of globalization – the three p's – population, poverty, and pollution issues – are intensifying due to economic trends.

Homelessness is both a real and symbolic issue. The question before us, as Torontonians and Canadians, is are we prepared to allow our communities to become more socially polarized, like so many world cities?

Or, will we return to our basic values of fairness, compassion and social justice, and deal with homelessness and the deeper problems that homelessness represents before they become too entrenched to solve at all?