

WHERE IS THE RISK OF HOMELESSNESS GREATEST?

Many determinants of homelessness are community dependent. Someone at high risk of homelessness in one community may not be in another.

The risk of homelessness is due to both personal and external factors. Substance abuse, mental health challenges and poverty raise the risk of homelessness. But tight rental markets, challenging labour conditions, inadequate and unresponsive income supports raise the likelihood still further. As we have shown [elsewhere](#), this makes homelessness sensitive to local conditions and local policies.

In recent [research](#) we developed a measure to which we refer as the Homelessness Income Cut Off (HICO). The HICO measures the minimum income an individual or family requires to avoid homelessness, after they have made extraordinary efforts to minimize their household expenditures by sourcing food banks, charities, etc., and exhausting other options. We developed the HICO to provide policymakers with a gauge against which they can measure the adequacy of income supports and housing policies, intended to keep people in housing.

The risk of homelessness is lowest for two-parent families with children and greatest for single people. The risk also varies by community.

In a further examination of the HICO concept, we recently published [estimates of the HICO for 50 communities across Canada](#). For each community, we reported the HICO for four different family compositions, namely: singles, lone parents, couples, and couples with children. We also compared our measures of the HICO with the median after-tax income of each of these family compositions in each of the 50 communities. For low levels of income, as the ratio of HICO to after-tax median income increases so too does the percentage of households in that community at



Source: [Kneebone and Wilkins \(2026\)](#).

a heightened risk of homelessness.

The figure shows the ratio of HICO to the median income for a single person in each of our 50 communities in 2023. The higher the ratio, the greater is the percentage of single-person households with a heightened risk of homelessness. In the figure, we order communities by the size of that ratio, from highest to lowest. According to our calculations, the percentage of single adults at a heightened risk of homelessness was greatest in Bathurst, New Brunswick and lowest in Wood Buffalo, Alberta.

The red bars identify the four largest cities in Canada. Their rankings show it is not always in large cities that the risk of homelessness is greatest. Addressing homelessness in small communities and rural areas can be as much a challenge for policymakers as homelessness in large urban centres.