



Point-in-Time Count 2024

A Survey of People Experiencing Homelessness
in the City of Peterborough



United Way
Peterborough & District



Land Acknowledgement

Before this area was named Peterborough by settlers, this Anishinaabeg territory was known as Nogojiwanong which is Ojibwa for “place at the end of the rapids”. Nearly 100 years ago, settlers of Canada and seven Michi Saagiig (Mississauga) and Chippewa First Nations signed agreements that became known as the Williams Treaties. Peterborough is located on the Treaty 20 Michi Saagiig territory, which also includes Curve Lake, Hiawatha, Alderville, Scugog Island, Rama, Beausoleil, and Georgina Island First Nations. We respectfully acknowledge that the Williams Treaties First Nations are the stewards and caretakers of these lands and waters in perpetuity, and that they continue to maintain this responsibility to ensure their health and integrity for generations to come.

The Williams Treaties agreements were intended to be the foundation upon which sovereign peoples would build a common relationship but have led to long-standing disputes on crucial issues such as compensation, settlement, and harvesting. We acknowledge the role of colonialism and responsibilities of settlers in these ongoing conflicts have resulted in intergenerational traumas and inequities for Indigenous Peoples.

One inequity that Indigenous People face as a consequence of colonialism is housing instability. There is a growing overrepresentation of Indigenous People experiencing homelessness in the City of Peterborough, with about 27% of this year's Point-in-Time count respondents identifying as Indigenous. May we take a moment to reflect on the fact that the percentage of Indigenous People that are currently experiencing homelessness in Peterborough is much higher than the 5% of Indigenous People in Peterborough's total population. As we take action to support people experiencing homelessness in Peterborough, may we learn from local Indigenous people, incorporate cultural sensitivity, and understand housing stability as an act of reconciliation.

Table of Contents

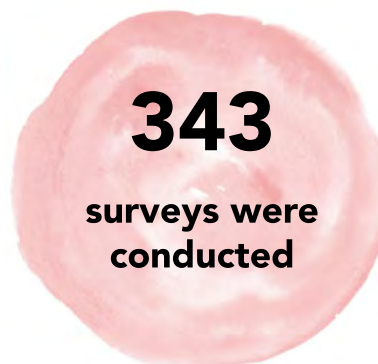
What is a Point-in-Time Count?	4
Methodology & Limitations	6
Demographic Snapshot	8
Primary Source of Income	10
Chronic Homelessness	11
Overnight Location	12
Reason for Housing Loss	14
Age of First Experience of Homelessness	16
Child Welfare	17
Education	18
Health Conditions	20
Access to Water	22
Migration to the City of Peterborough	24
Year-Over-Year Change	25
Conclusion	27
Roadblocks on the Path to Housing	29



What Is a Point-in-Time Count?

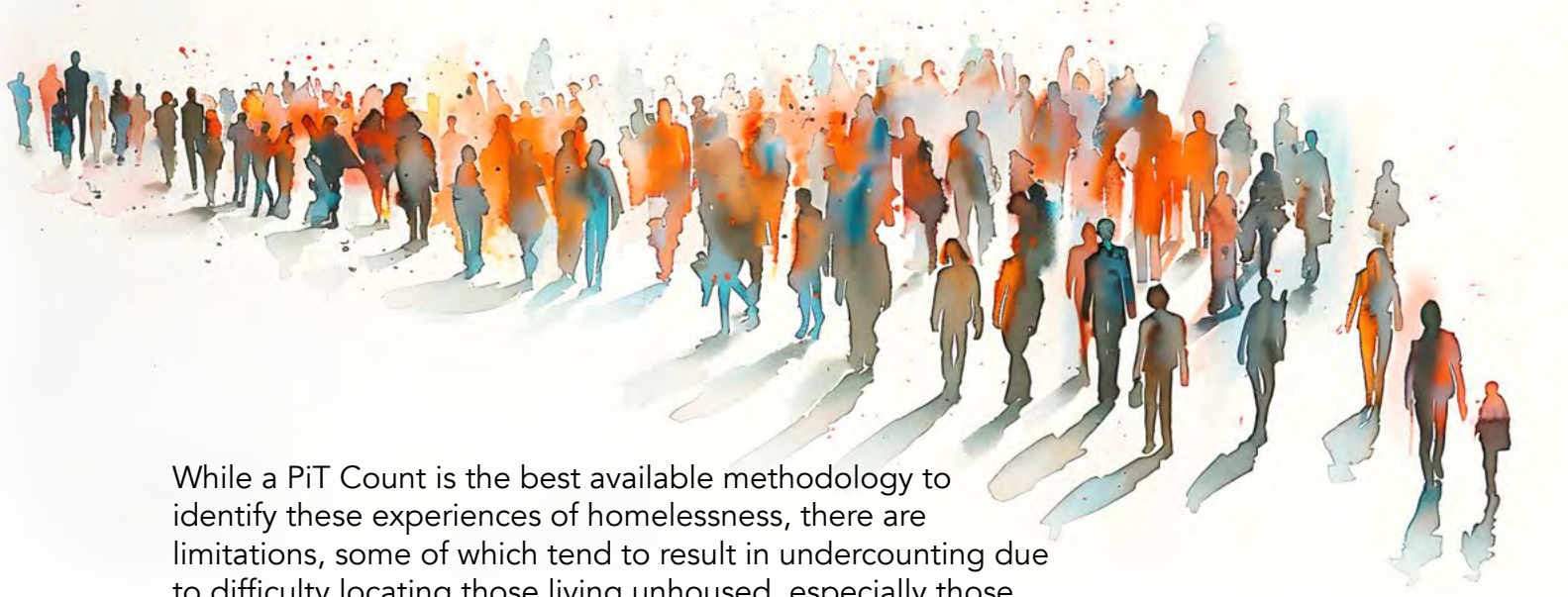
United Way Peterborough and District, along with many community homelessness partners and advocates, participated in the fourth nationally coordinated Point-in-Time (PiT) Count in November 2024. A PiT Count is intended to provide a snapshot of who is experiencing homelessness in a community during a specific period. Funding for the count was provided through a grant from the Government of Canada's *Reaching Home: Canada's Homelessness Strategy*.

The count was limited to the City of Peterborough and included both an enumeration for the night of November 18, with both shelter staff and outreach teams conducting surveys during the 24-hour period from November 18 at 6:00PM to November 19 at 5:59PM, as well as an extended survey period which ran until the afternoon of November 21.



The enumeration, or count, aims to identify the number of people experiencing homelessness at a given time, whether in shelters or outdoors. Conducted over successive years, PiT Counts can be used to track a community's progress in reducing homelessness.

Through the accompanying survey, the PiT Count can paint a picture of who is experiencing homelessness, and what their service needs may be. This information can be used to direct resources to where they are most needed.



While a PiT Count is the best available methodology to identify these experiences of homelessness, there are limitations, some of which tend to result in undercounting due to difficulty locating those living unhoused, especially those who are experiencing “hidden homelessness.”

[Please see the [Methodology section](#) for more information on limitations.]

Individuals and families who were counted as part of the PiT Count included those who were staying in emergency shelters, transitional housing, outdoors in tents, makeshift shelters, or in other public areas, and those who identified as unhoused when accessing community services where surveyors had been stationed.

The federal government has established standardized metrics that all communities must include, while providing the flexibility for communities to add questions relevant to their own unique needs.

Peterborough’s 2024 PiT Count was planned through a highly collaborative committee process with wide representation from community groups, especially those with direct relationships with the unhoused population, and included people with lived and living experience of homelessness.



Methodology

Screening & Survey Tool

The screening and survey include core questions that are provided by the federal government, but there is some flexibility to adapt the tool to community needs.

PiT Committee Representation

The PiT Committee included representation from Brock Mission/Cameron House, City of Peterborough, C.M.H.A. H.K.P.R., Community Counselling and Resource Centre/Housing Resource Centre, EFRY Peterborough, Nogojiwanong Friendship Centre, One City Peterborough, PARN, people with lived and living experience of homelessness, Peterborough Police Service, Trent's Research for Social Change Lab, YES Shelter, and YWCA Peterborough Haliburton.



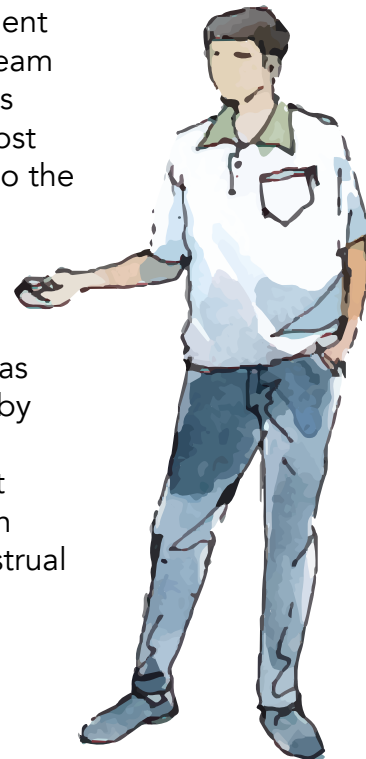
*Peterborough PiT Count
Screening & Survey Tool*

Promotion in Advance of Count

Survey locations were promoted in advance of the PiT Count, with the hopes of extending our reach. We anticipated surveying up to 280 individuals, but when it became evident that interest in participating would exceed that, the PiT team worked quickly to accommodate by printing more surveys and creating more participation incentive packages. Almost twice as many people were surveyed in 2024 compared to the previous count in 2021.

Participation Incentives

Survey participants were provided with \$10 cash, as well as a bag of essential items. The list of items was generated by the PiT Committee and included: socks, a pair of mitts or a hat, handwarmers, small first aid kits, toothbrushes, soft granola bars, apple sauce pouches, bottled water, protein drinks, condoms, toilet paper, and wipes, as well as menstrual products for those who use them.



Limitations

Focus on City of Peterborough

This research focused solely on the City of Peterborough. Including the County in our PiT Count may have resulted in the completion of only a small number of surveys due to the prevalence of hidden homelessness in rural areas. United Way Peterborough & District hopes to complete qualitative research in the County in the future, with an emphasis on collecting stories about the rural experience of homelessness.

Hidden Homelessness

A PiT Count often misses individuals who are staying with friends or family temporarily, living in a motel room, or staying in a vehicle. Youth often fall into the category of hidden homelessness and can therefore be difficult to include in PiT Count research.

Double Count

Some individuals may have been surveyed more than once during the PiT Count. As part of the screening process, surveyors asked participants if they had participated in the survey already. However, because an incentive is offered, this question may not have filtered out all individuals who already responded. The anonymous nature of the survey meant that it was not always possible to de-duplicate these responses, but every effort was made to both prevent and eliminate duplicates, and we are confident that our sample is representative of the current scope of homelessness locally.



Demographic Snapshot

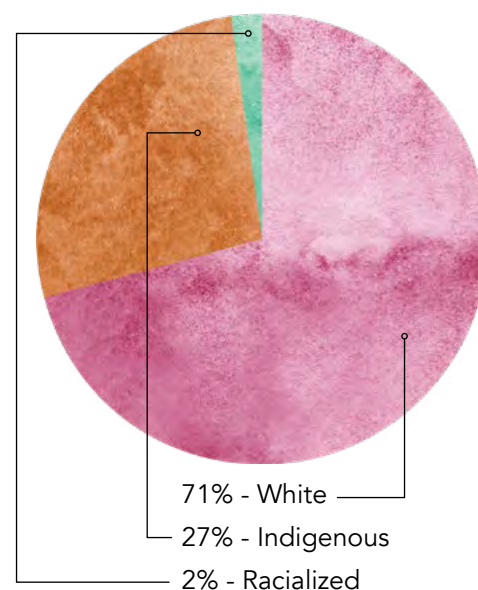
Much of this report will look at homelessness in the City of Peterborough through three lenses: race, gender, and age. Some key differences in the experiences of those living unhoused emerge when the data is reviewed in these ways.

This initial snapshot offers a broad picture of who was living unhoused in November 2024:

- Over 40% of those surveyed are white, heterosexual men.
- 27% of those surveyed are Indigenous, which is an overrepresentation for the population of our city where only 5% of residents are Indigenous.¹
- There are about twice as many white men than white women experiencing homelessness, but roughly an equal number of Indigenous men and Indigenous women.
- 2% of those surveyed are racialized. [Three surveys were completed by Afro-Indigenous community members, and for the purposes of this report were categorized as Indigenous rather than racialized.]

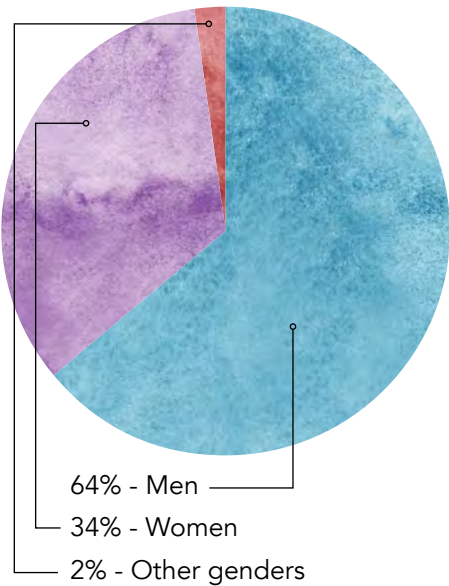
- 2% of those surveyed identified as a gender other than male or female. About half of these responses were Two-Spirit.
- 87% of respondents are heterosexual, and 8% are bisexual, with the majority of those who identified as bisexual being adult women.
- 88% of those surveyed are adults ages 25-64, with 8% over 65, and 4% youth ages 16-24. [Service providers have told us that many young people fall into hidden homelessness and may not have been reached by surveyors.]
- 7 dependent children were staying with an unhoused parent, 6 in shelter and 1 at someone else's place.

Race of Unhoused People

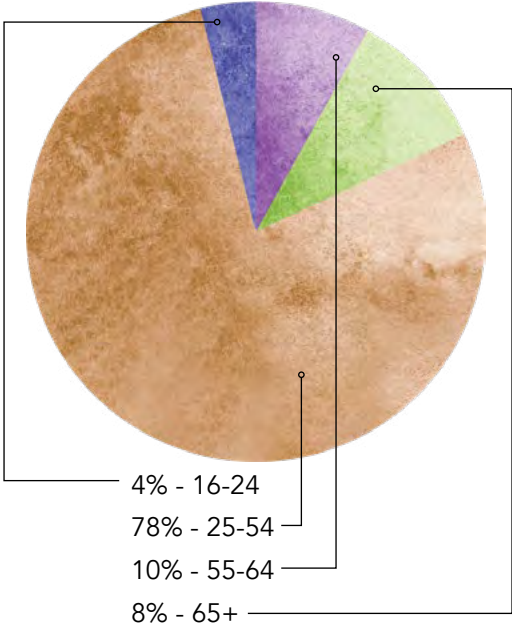


¹ Statistics Canada. 2021 Census of Population. <https://www12.statcan.gc.ca/census-recensement/2021/as-sa/fogs-spg/page.cfm?lang=E&topic=8&dguid=2021A00053515014>

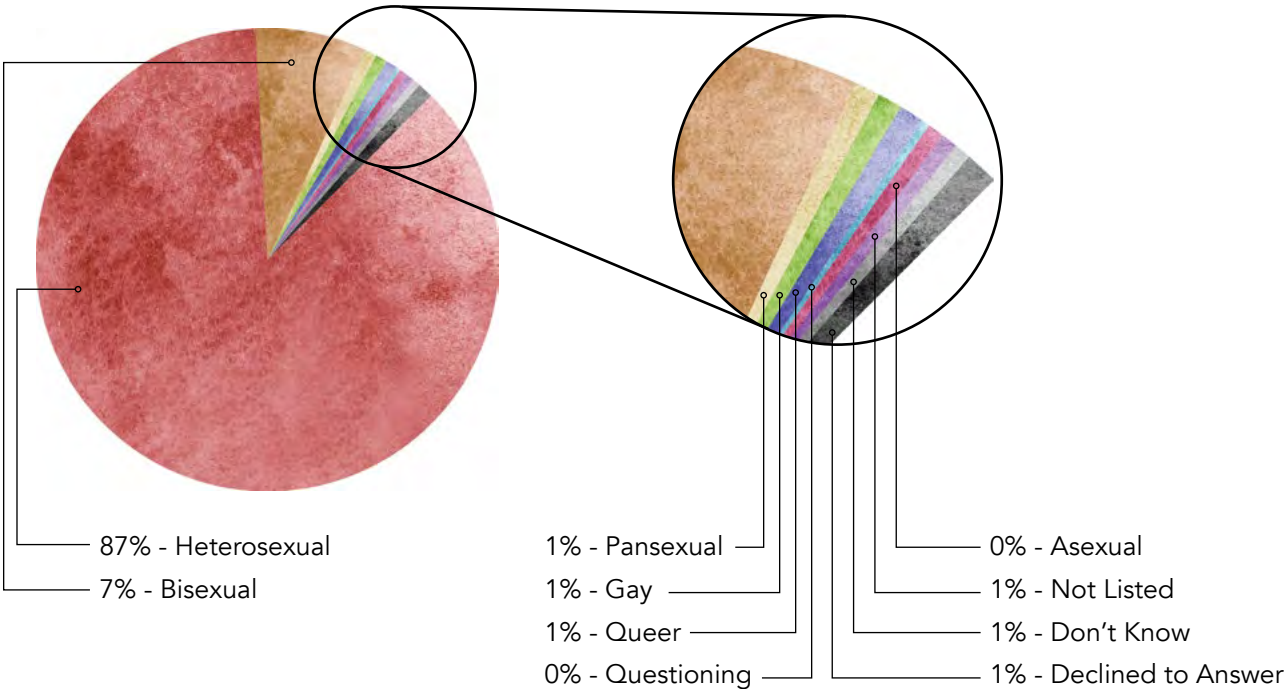
Gender of Unhoused People



Age of Unhoused People



Sexuality of Unhoused People



Primary Source of Income



Survey participants were asked to identify all their sources of income.

Over 85% of survey respondents indicated that they access social assistance, with more accessing Ontario Works (OW) than the Ontario Disability Support Benefit (ODSP), despite many on OW also reporting health conditions that may qualify them for ODSP. We have heard anecdotally that the lack of a family doctor is a barrier to accessing ODSP in many cases. [You can read more about the insufficiency of social assistance rates in our [The Gap: Income \(In\)Adequacy Report 2024](#).]

Senior's benefits, including Canada Pension Plan, Old Age Security, and Guaranteed Income Supplement were the third most reported primary income source, after OW and ODSP. As you will see throughout this report, there is a concerning trend of more seniors experiencing homelessness.

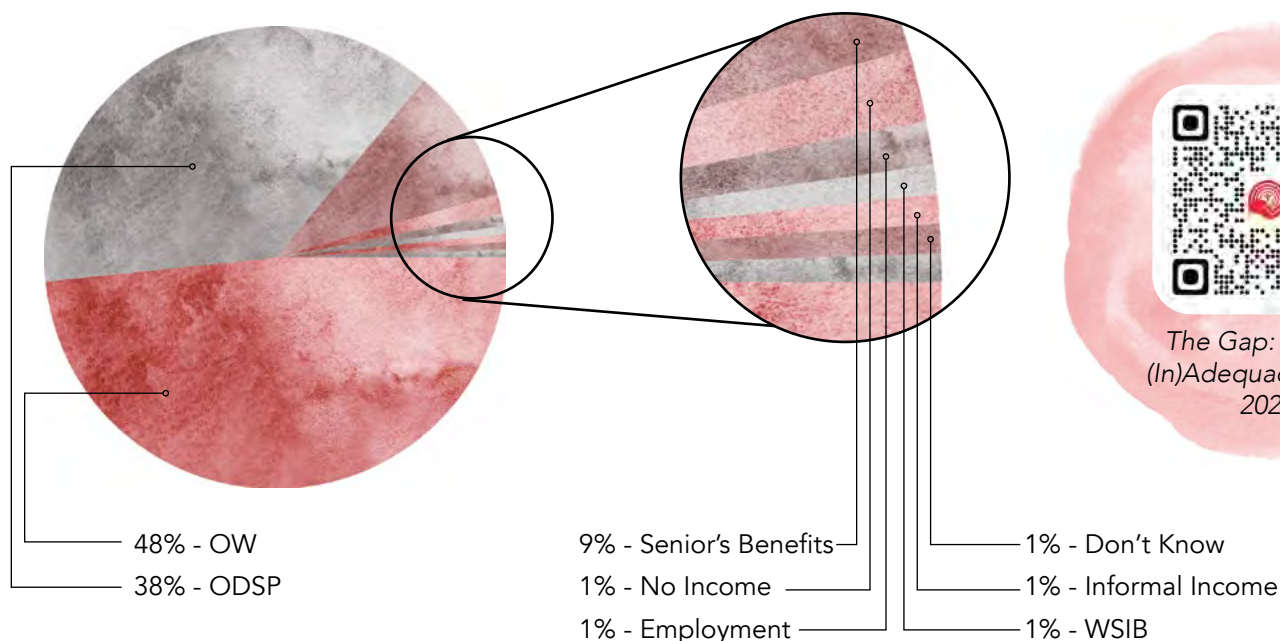
5% listed employment income, but 82% of those also receive social assistance, so in those instances, we have counted that as their primary source of income.

8% mentioned informal income sources, which includes things like bottle returns, panhandling, and sex work, but nearly 70% of those also receive social assistance, so again, those have been categorized here under social assistance as primary income.

Less than 1% included benefits from the Workplace Safety and Insurance Board.

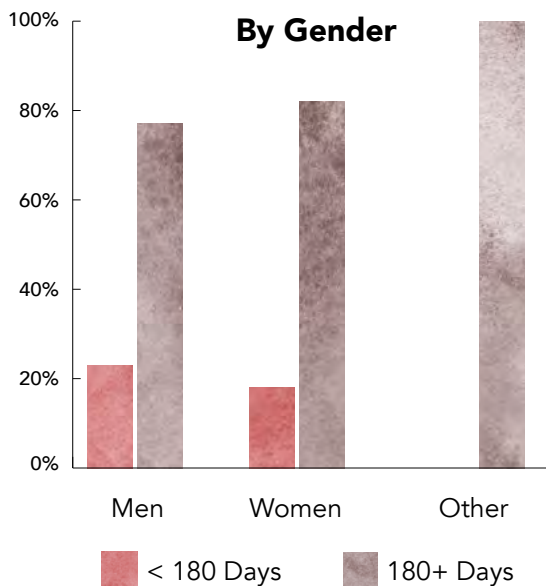
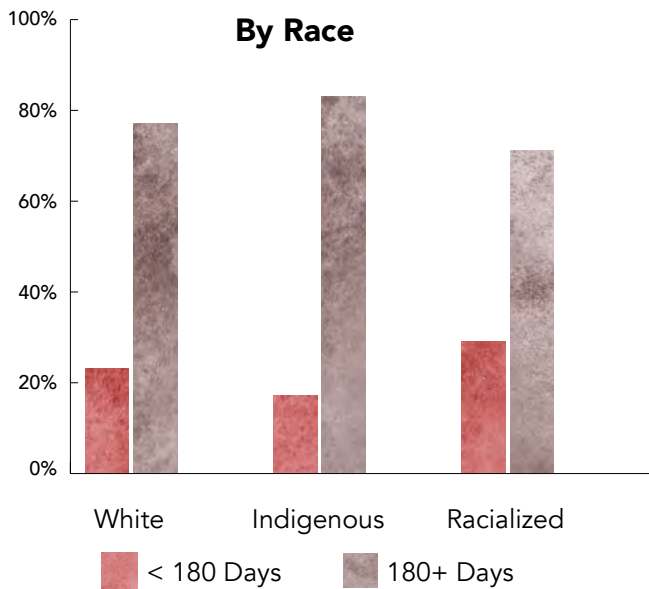
Other additional sources of income include Employment Insurance, child and family tax benefits, pensions, money from family or friends, inheritances, other money from a service agency, and GST/HST refunds.

Only 1% of survey respondents indicated having no income.

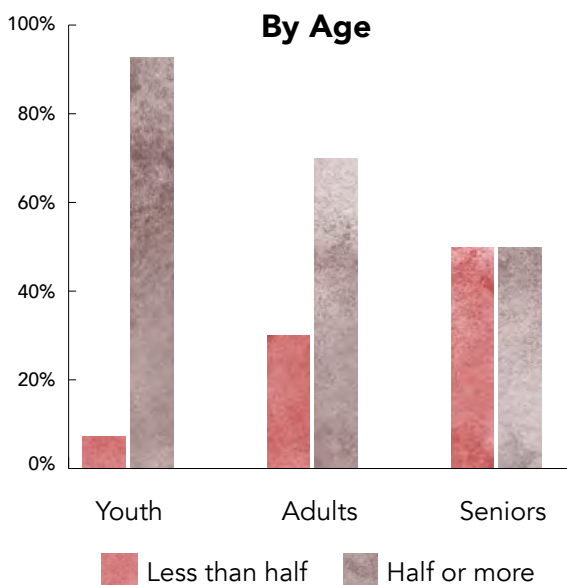


The Gap: Income
(In)Adequacy Report
2024

Time Homeless in Past 12 Months



Time Homeless in Past 3 Years



Chronic Homelessness

Nearly 80% of survey participants have been homeless for over 180 days in the past twelve months, and 70% have been homeless for about half or more of the past three years.

The chronic nature of homelessness in our community is felt across demographics, but a few things stand out:

- Indigenous people included in the survey were slightly more likely to have been homeless for over 180 days in the past twelve months than white or racialized participants.
- Although there was only a very small sample of unhoused people who identified as neither male nor female, all of that group has been chronically homeless in both the past twelve months and the past three years.
- Like the “other genders” group, youth comprised a very small percentage of the survey respondents, but of those, 93% have been homeless for about half or more of the past three years.



Overnight Location

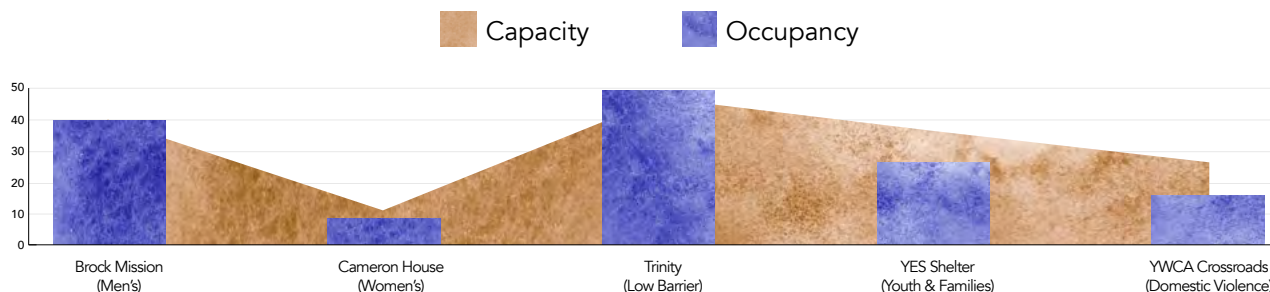
Overall, the most common overnight location was homeless shelters, closely followed by unsheltered in a public space. Shelters and transitional housing were generally around maximum capacity on the night of the count.

Roughly an equal number of Indigenous survey respondents stayed in shelter versus unsheltered, with the third most common stay location being transitional housing. 38% of transitional housing residents surveyed are Indigenous, with the remainder being white. 71% of the small group of racialized respondents stayed in homeless shelters, while the rest were unsheltered.

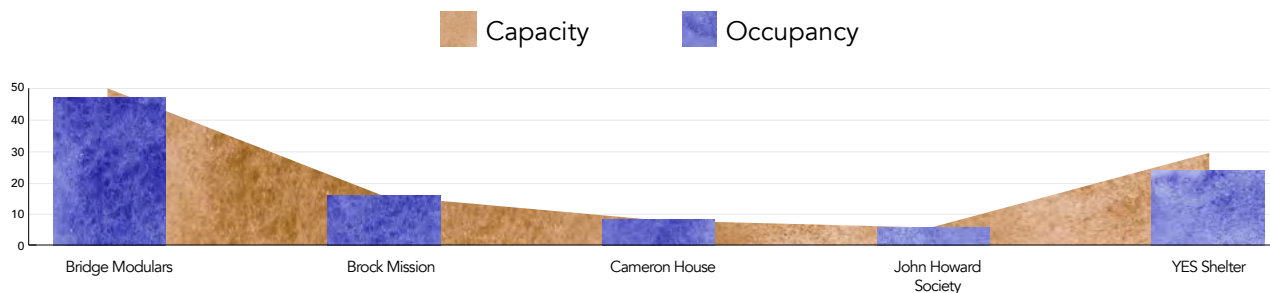
Both men and women were most likely to be staying in a homeless shelter, followed by unsheltered in a public place, whereas 43% of the small other genders group stayed unsheltered, with 29% in shelters, and another 29% in transitional housing.

An equal number of surveyed youth stayed in shelter versus unsheltered, compared to 77% of seniors who stayed in shelter, with only 8% sleeping unsheltered. Adults were equally likely to be in shelter versus unsheltered, with 18% staying in transitional housing.

Emergency Shelter Capacity & Occupancy on Night of Nov 18, 2024

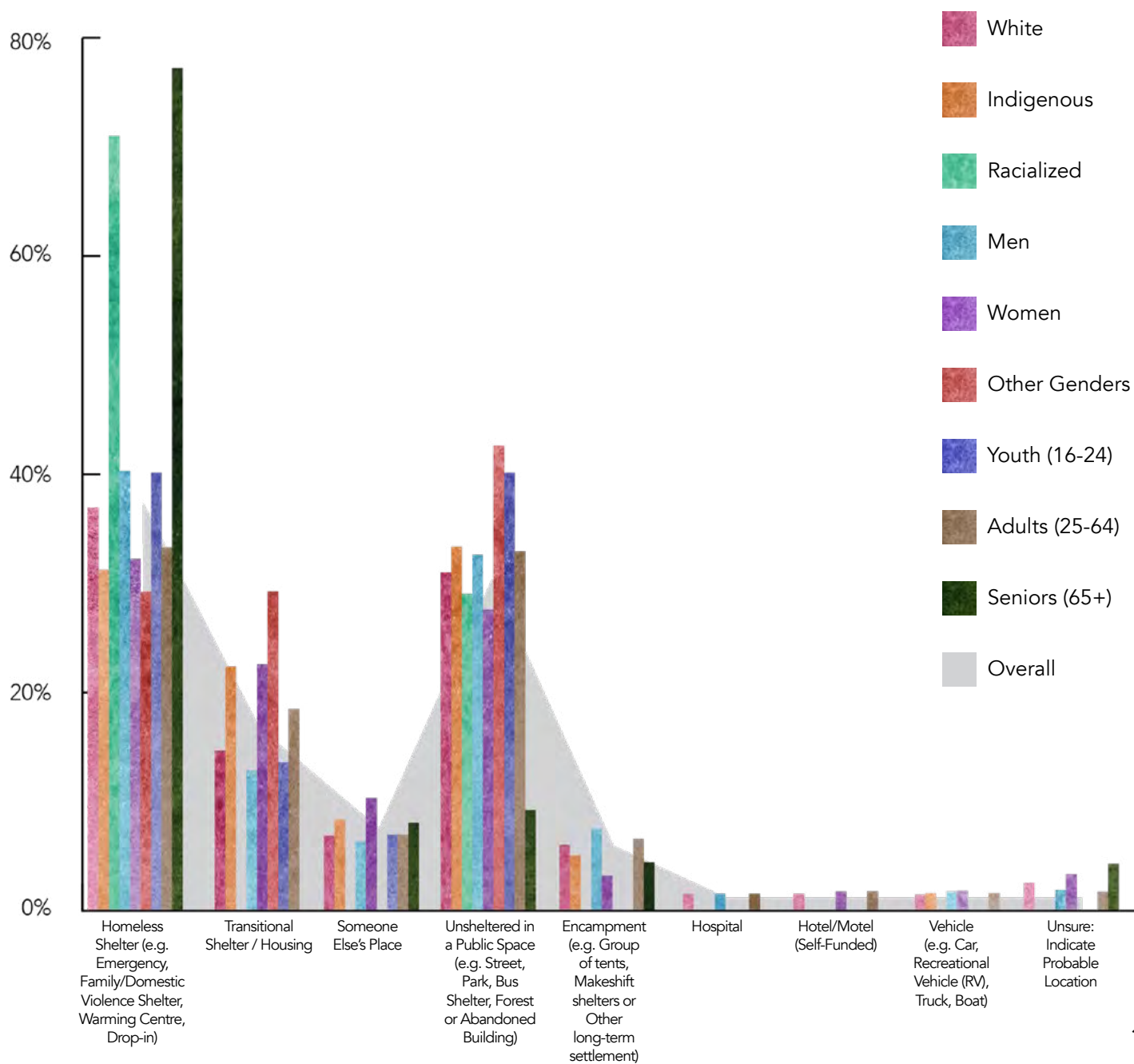


Transitional Shelter Capacity & Occupancy on Night of Nov 18, 2024





Overnight Location by Race, Gender & Age



Reason for Housing Loss

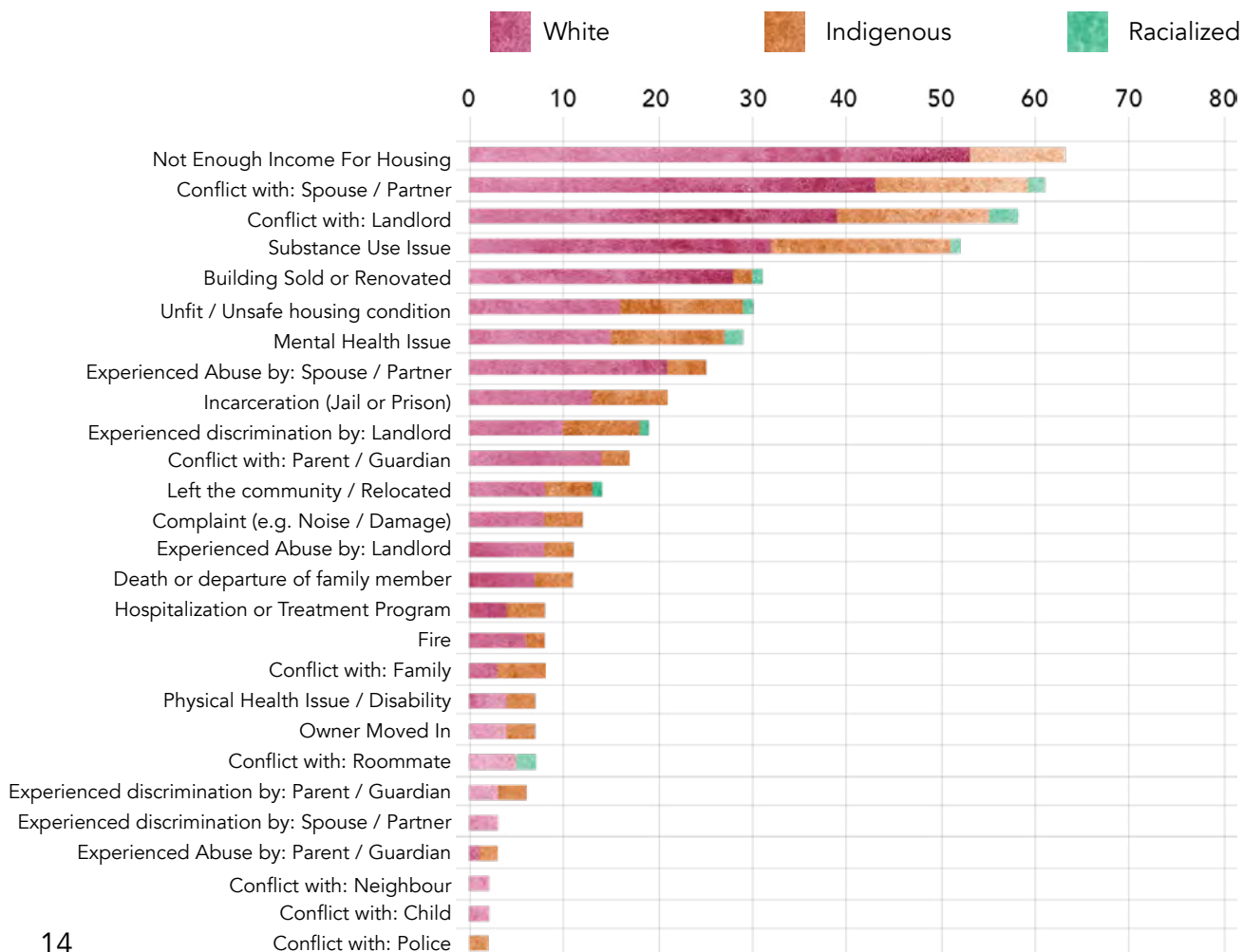
When asking, "What happened that caused you to lose your housing most recently?" surveyors were instructed not to read the list of options, and to select all that applied.

Overall, the most common response to this question was simply, "not enough income for housing." Knowing that the vast majority of those living unhoused are accessing social assistance as their primary income, it is clear that the rates are far too low to guarantee recipients a roof overhead.

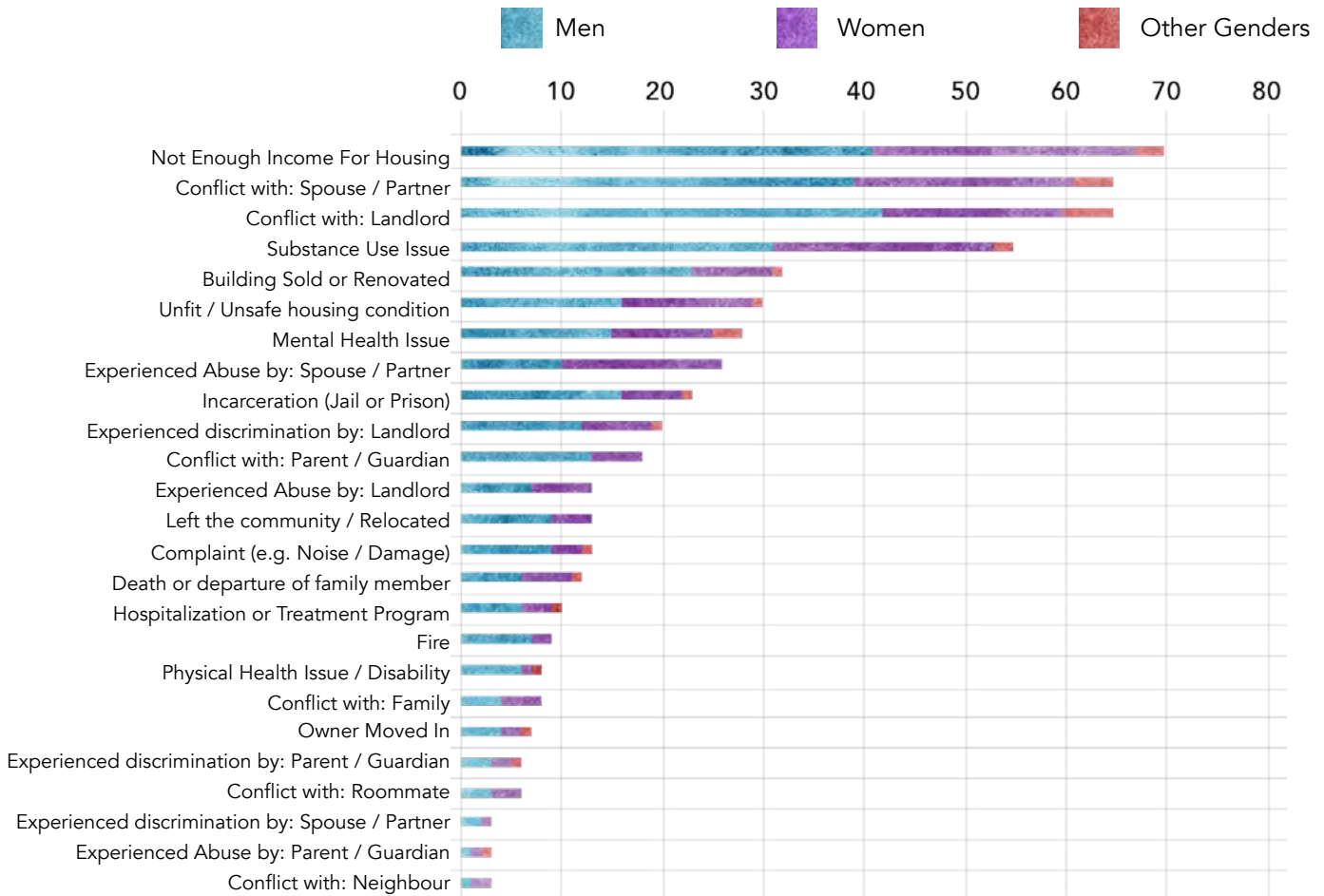
Conflicts, abuse, and discrimination from partners and landlords were also common, and in many cases, substance use was identified as a factor in housing loss.



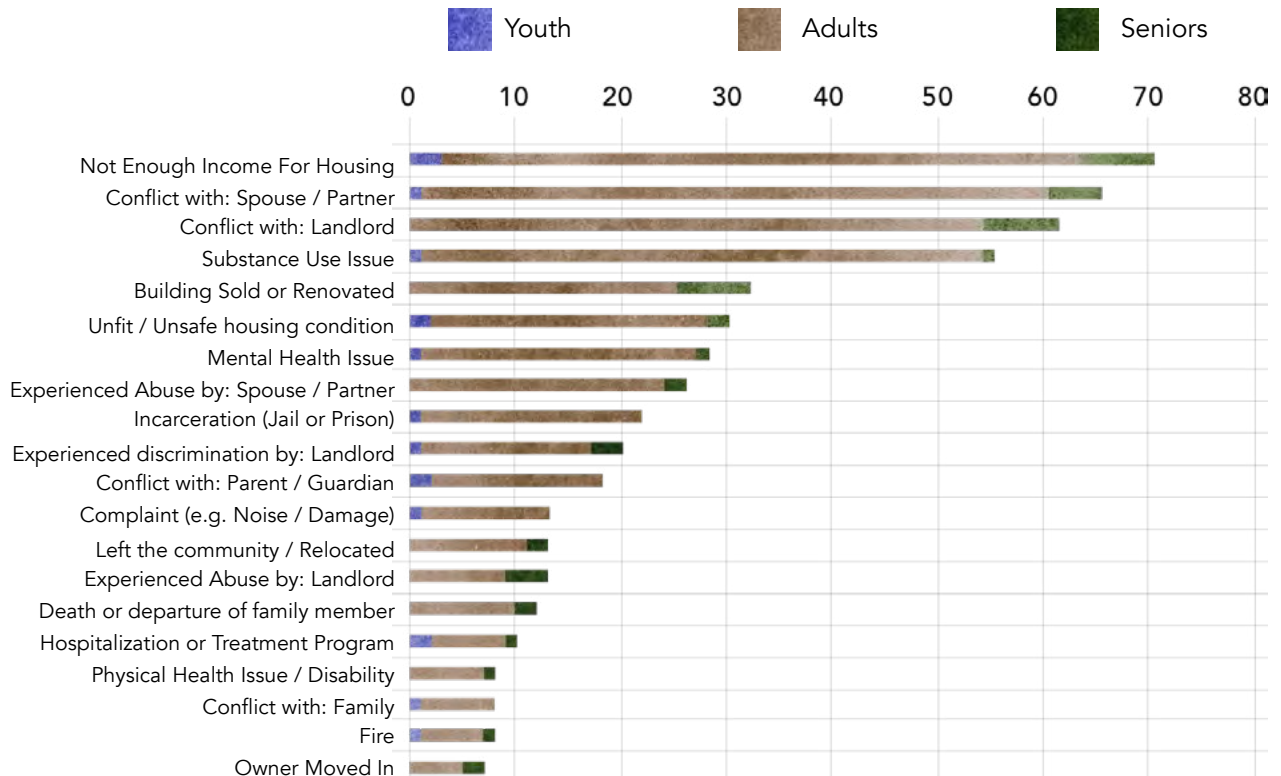
Reason for Housing Loss by Race



Reason for Housing Loss by Gender



Reason for Housing Loss by Age



Age of First Experience of Homelessness

Nearly 10% of respondents across all age groups reported their first experience of homelessness at 16 years old, making it by far the single most identified age.

44% of all respondents reported experiencing youth homelessness. Nearly 17% first experienced homelessness under the age of 16, with the lowest reported age being 4 years old.

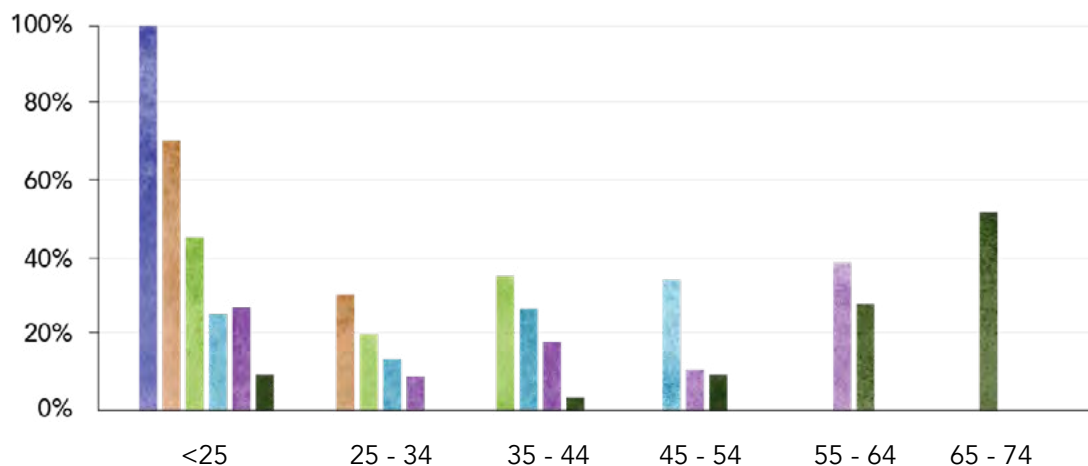
The small sample of children staying with unhoused parents ranged in age from 2 years old to 6 years old.

46% of adults 25-64 years old experienced youth homelessness. 82% of those were between the ages of 25-44.

74% of adults ages 45-64 had their first experience of homelessness as adults.

Only 8% of surveyed seniors had their first experience of homelessness as youth. Over half of the senior respondents only experienced homelessness after the age of 65. The remaining 40% experienced homelessness first as adults between the ages of 35-64, with most reporting their first experience of homelessness between 55-64 years of age. It seems that those over 65 years of age enjoyed protective factors for much of their lives, but circumstances have recently changed, leaving them unhoused.

Current Age by Age of First Homelessness



Current Age: 16 - 24 25 - 34 35 - 44 45 - 54 55 - 64 65 - 78

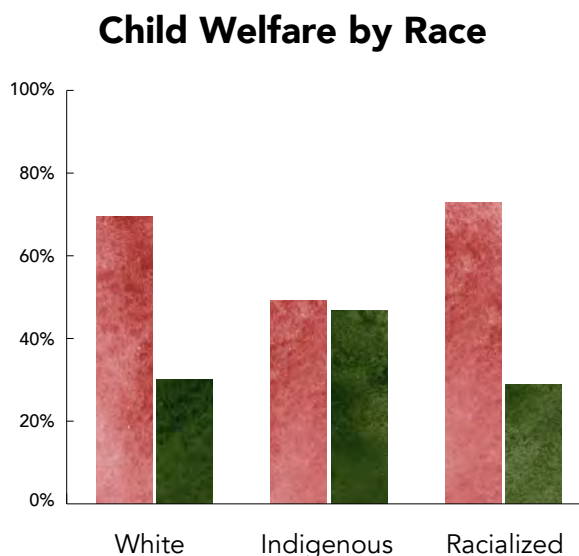


Overall, 35% of respondents said yes to the question, "As a child or youth, were you ever in foster care, a youth group home, kinship, or other child welfare care programs?"

When broken down by race, 30% of white respondents were in child welfare programs, compared to 49% of Indigenous respondents. Racialized participants in the survey were roughly on par with white respondents at 29%.

"As a child or youth, were you ever in foster care, a youth group home, kinship, or other child welfare care programs?"

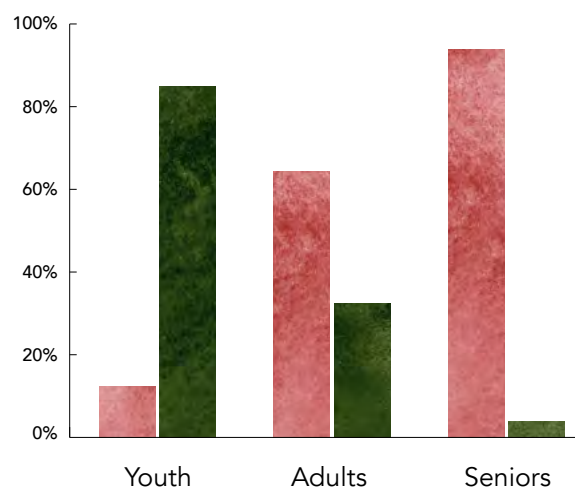
■ No ■ Yes



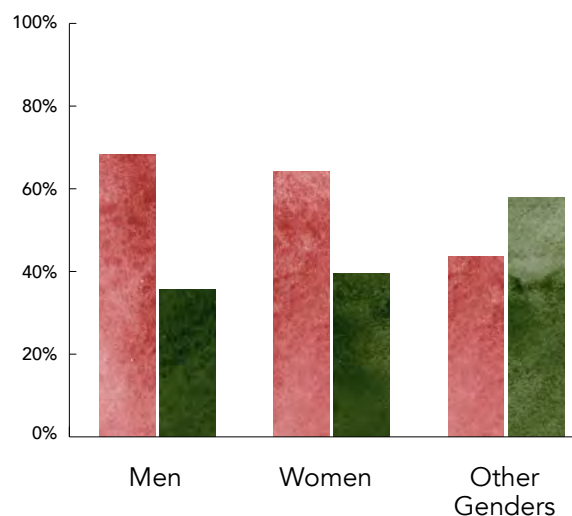
By gender, 33% of men were in child welfare, compared to 39% of women, and 57% of the small group of other genders.

By age, youth were by far the most likely to have been in child welfare programs, at 86% of the small sample our survey reached. 36% of adults 25-64 were involved in these programs, compared to only 4% of surveyed seniors.

Child Welfare by Age



Child Welfare by Gender



Education

While education is usually a protective factor when it comes to economic well-being, this is not always true at the individual level, especially with rising tuition costs.

Although 6% of those living unhoused did not complete primary school, and 33% only completed some high school, there are many more in our community who were able to finish high school or a GED, as well as higher levels of education.

28% completed high school as their highest level of educational attainment, and 13% attended post-secondary but did not finish with a degree.

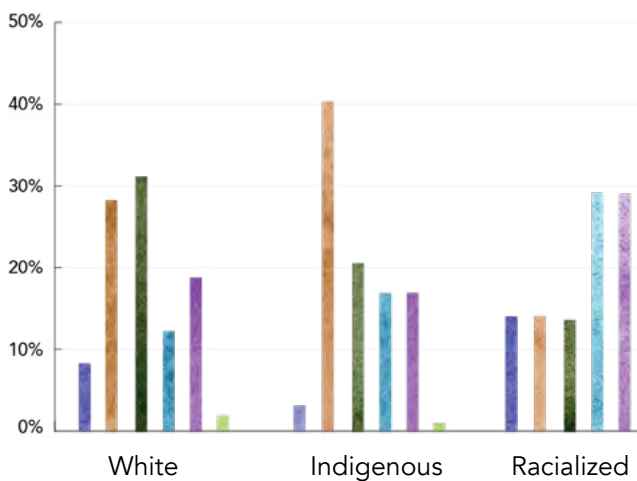
18% of those surveyed graduated post-secondary, and another 2% even had graduate degrees (Masters and PhDs.)

Although we lack data to confirm this, it can be surmised that the burden of debt for post-secondary education may be a factor in the economic situations of those who are highly educated but living unhoused, as can the shifting job market, which may not offer appropriate opportunities for the type of education received.

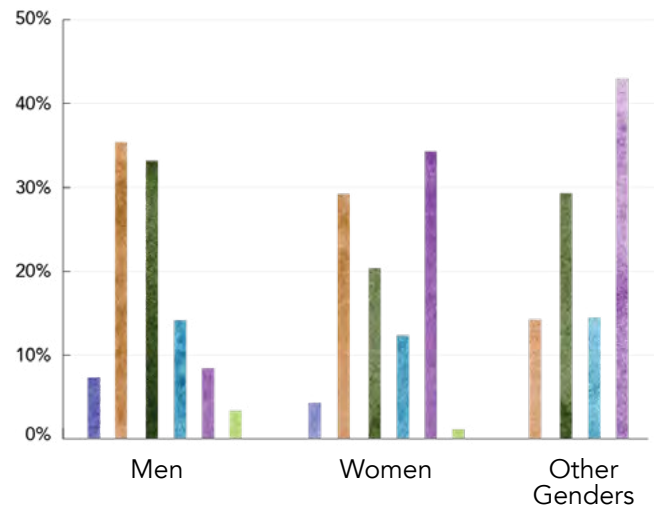
It is also worth considering the relationship between accessing child welfare programs as a child or youth, and educational attainment. Those who were in care appear to have worse education outcomes, with over 50% unable to complete high school.



Education by Race



Education by Gender



Primary School

Some High School

High School Graduate / GED

Some Post-Secondary

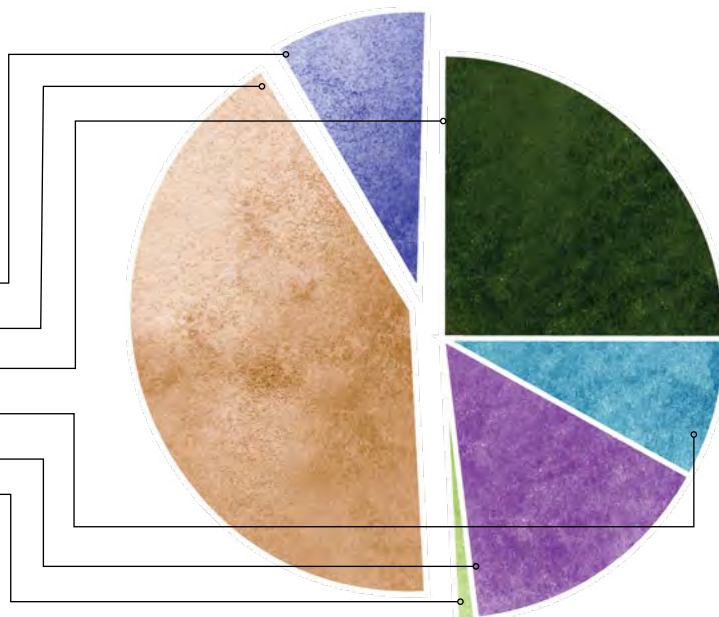
Post-Secondary Graduate

Graduate Degree (e.g. Masters, Ph.D.)



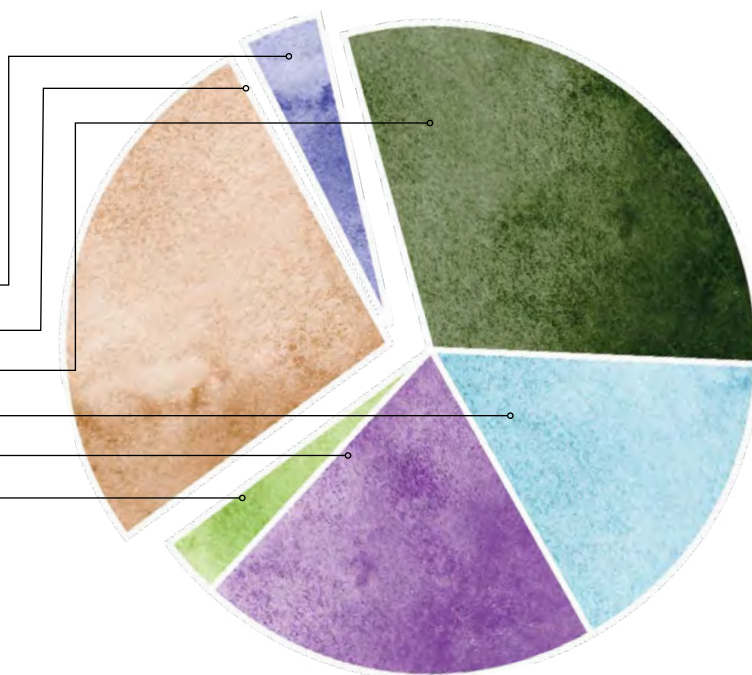
Educational Attainment of Those Who Accessed Child Welfare Programs

- 9% Primary School
- 42% Some High School
- 25% High School Graduate / GED
- 8% Some Post-Secondary
- 15% Post-Secondary Graduate
- 1% Graduate Degree (e.g. Masters, Ph.D.)



Educational Attainment of Those Who Did NOT Access Child Welfare Programs

- 4% Primary School
- 27% Some High School
- 30% High School Graduate / GED
- 16% Some Post-Secondary
- 20% Post-Secondary Graduate
- 3% Graduate Degree (e.g. Masters, Ph.D.)



Health Conditions



The unhoused in our community require a high level of support and care for their health conditions.

Physical Illness

43% of respondents reported having a physical illness, with the small samples of racialized folks and other genders having the highest rates.

Physical Disability

49% of respondents have a physical disability, which again impacts the majority of those who are a gender other than male or female, as well as 64% of seniors.

Sense Disability

48% of respondents reported difficulty with seeing or hearing. Surprisingly, this was more frequently reported among the small group of youth than by seniors.

Acquired Brain Injury

33% of respondents have an acquired brain injury. Racialized people and those of other genders are most likely to be affected in our small samples. Age is not a notable factor here.

Learning or Cognitive Limitations

47% of respondents have a learning or cognitive limitation. This is by far most reported among the small group of youth surveyed, with very few seniors identifying this way.

Mental Health Condition

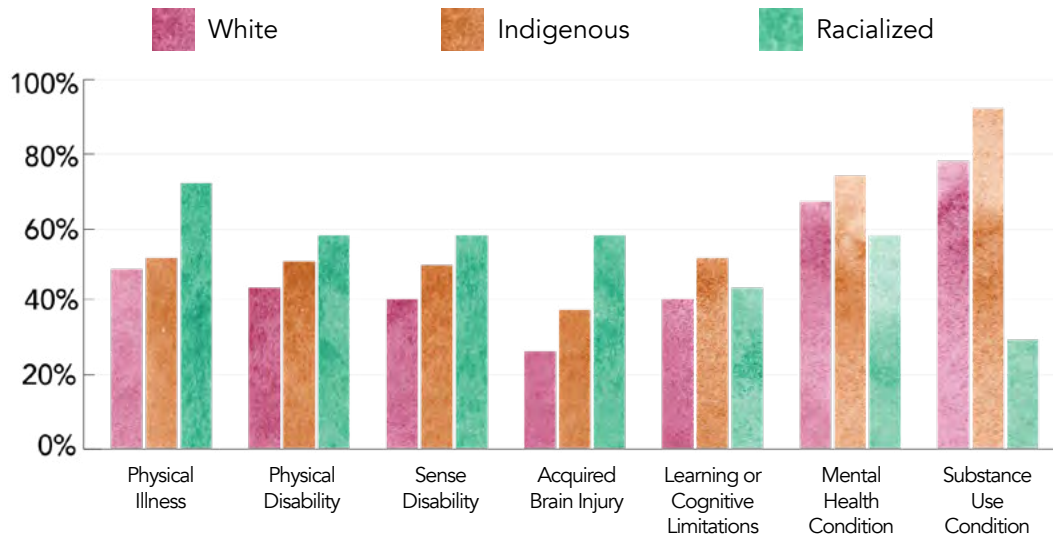
72% of respondents identified as having a mental health condition. Indigenous people, women, and youth reported the highest rates.

Substance Use Condition

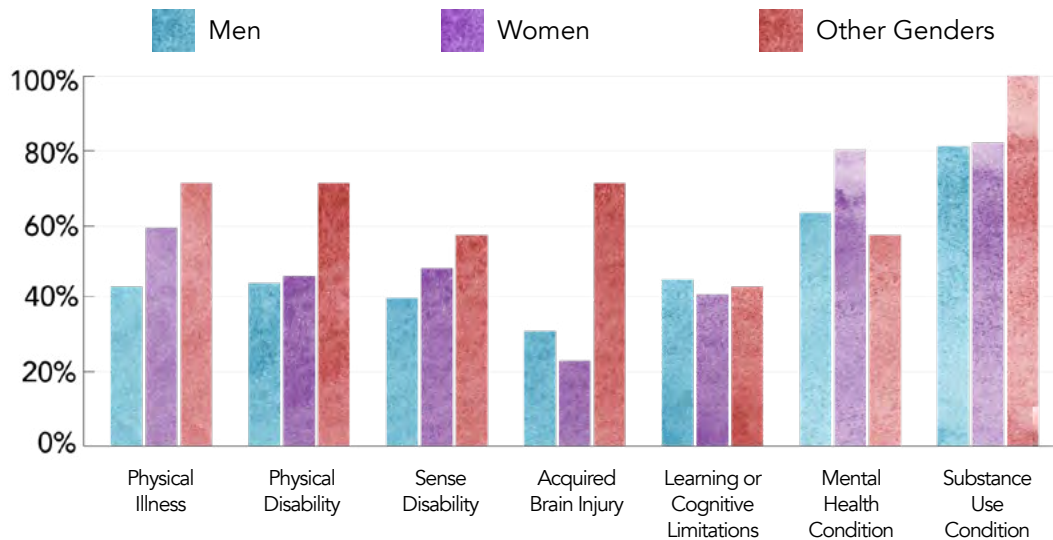
82% of respondents have a substance use condition. Indigenous people followed by white people, as well as other genders, and both youth and adults reported substance use most frequently.



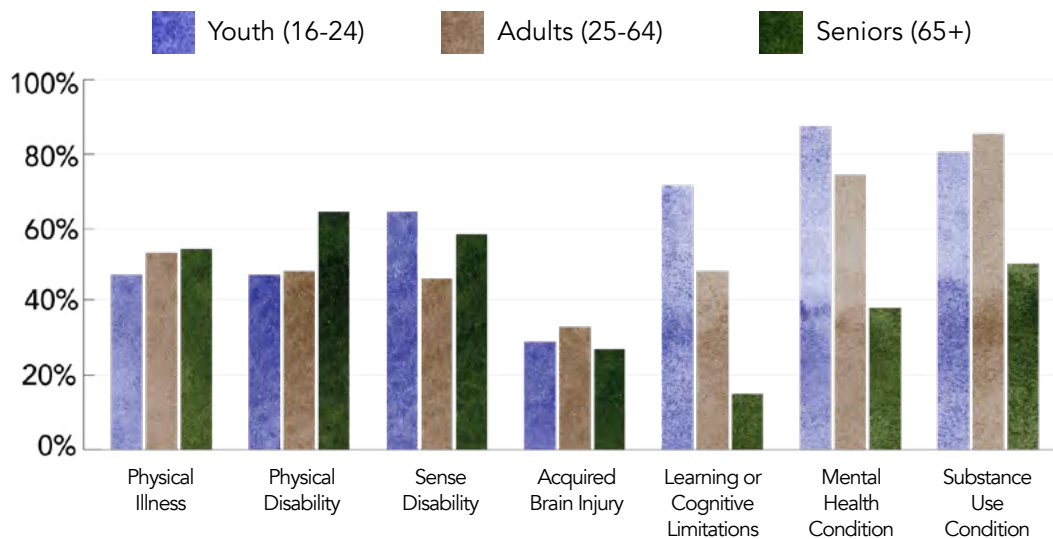
Health Conditions by Race



Health Conditions by Gender



Health Conditions by Age



Access to Water

Our PiT Committee opted to add the following question to our local survey: "Are you able to access bathrooms and clean drinking water as needed?"

Overall, 48% said *always*, 47% said *sometimes*, and 5% said *never*, meaning more than half of those surveyed have difficulty fulfilling these basic needs.

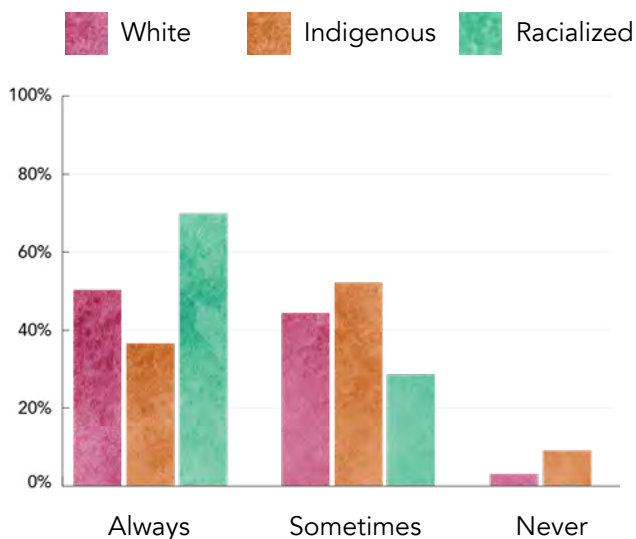
63% of Indigenous respondents and 85% of the other genders group said they had access *sometimes* or *never*.

Unsurprisingly, when we look at the responses by overnight location, the

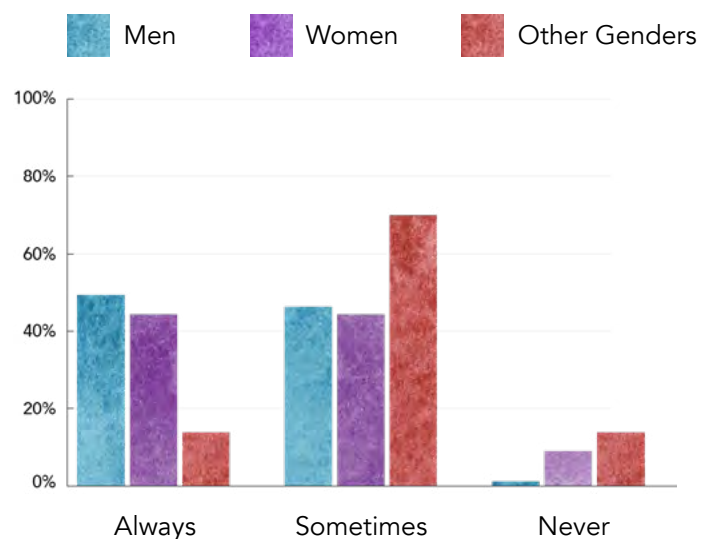
sometimes and *never* responses are most common among those who were staying unsheltered in a public space, whereas most of those who always had access stayed in a homeless shelter or transitional shelter where those needs are being consistently met.

Places like the Trinity Community Centre and the Peterborough 360 Degree Nurse Practitioner Led Clinic offer opportunities to shower, but public bathrooms often have limited hours, and there are very few public water bottle filling stations.

Access to Water by Race

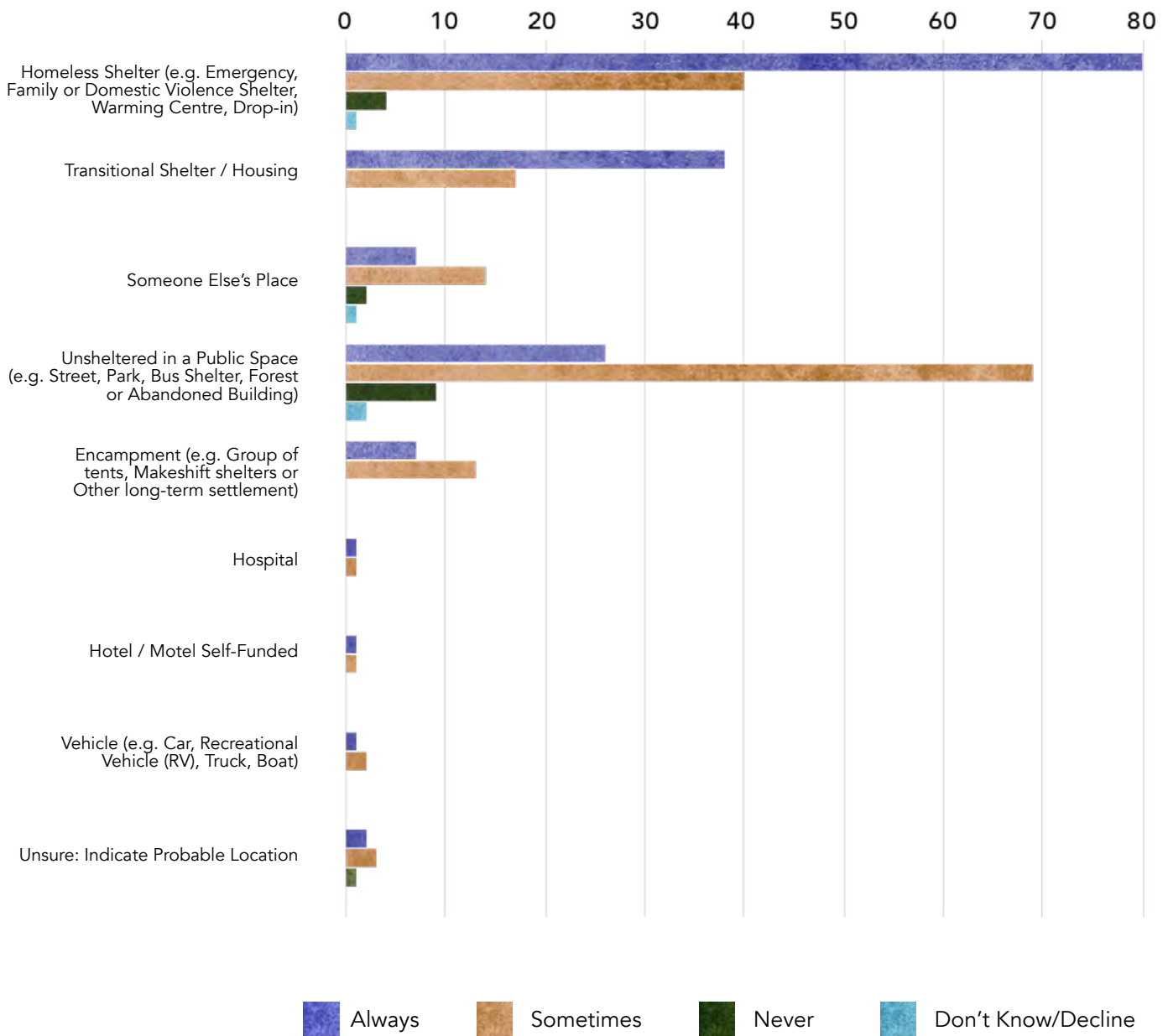


Access to Water by Gender





Access to Water by Overnight Location



Migration to the City of Peterborough

There is a common misconception that most of the local unhoused population migrated here specifically to access social services. While this does happen in very few cases, the vast majority of people have either always lived here or if they did migrate here, they generally have roots in Peterborough.

34% of survey respondents indicated that they have always lived in Peterborough.

65% of those who did move here at some point in their lives have been in the city for anywhere from 5 to 51 years.

24% moved here 1-5 years ago, and only 11% moved here within the last year.

By far the most common reason for coming to Peterborough is to be with family, friends,

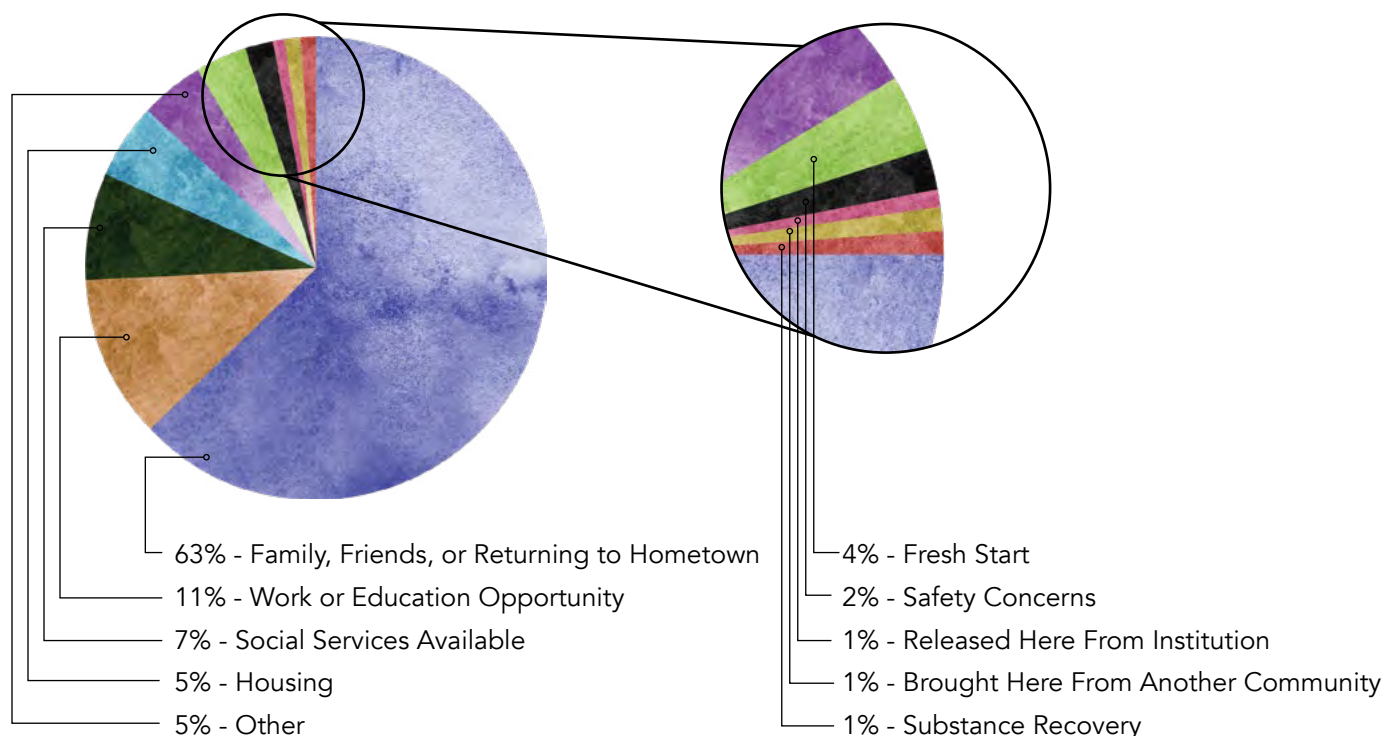
or to return to their hometown. This is the case for 63% of respondents who migrated to the City of Peterborough.

The next largest group, at 11%, moved here for work or education opportunities.

Through the survey, there were only two instances of someone being brought here from another community, which is less than 1%, and two instances of being released here from an institution.

7% did migrate here to access social services, but many of those are from nearby communities with limited resources. Another 5% came to the city in search of housing, but again, many came from rural areas in the surrounding region.

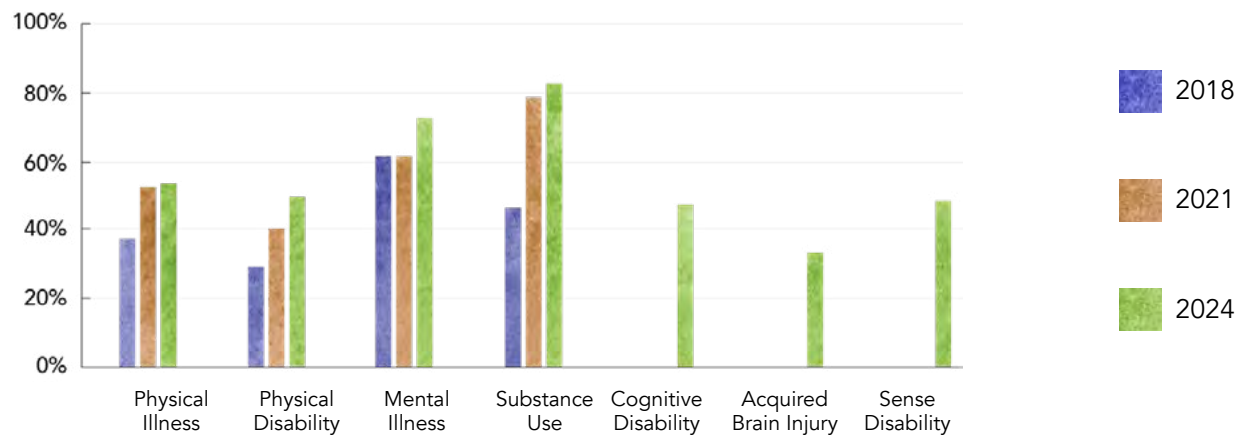
Reason for Coming to Peterborough



Year-Over-Year Change

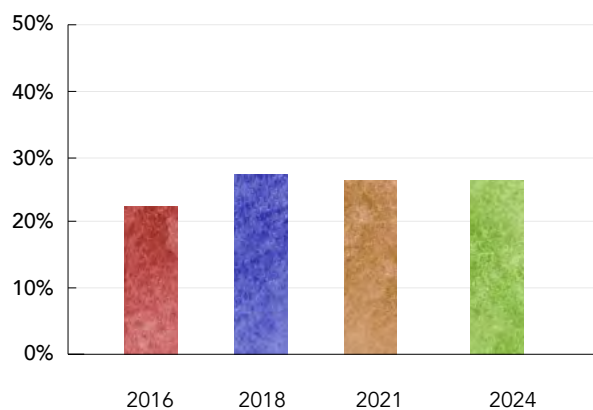
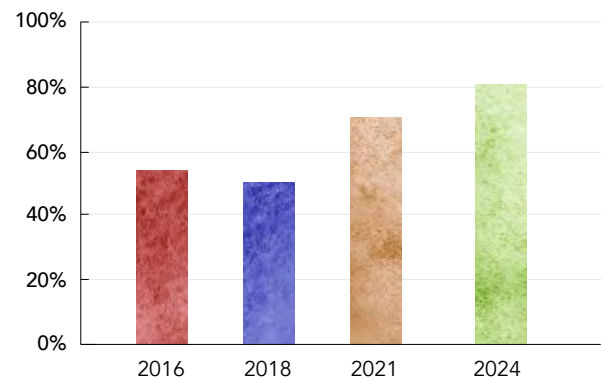
Health Conditions

More measures were added in 2024, but of those that have been tracked since 2018, all have become more common.



Chronic Homelessness

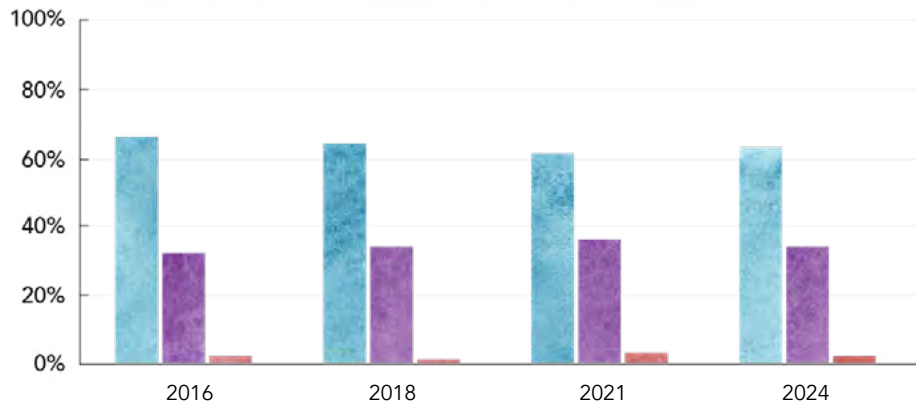
The incidence of homelessness for over 180 days is on the rise. Supportive housing is required to meet the needs of those with health conditions, including evidence-based harm reduction approaches for those who use substances.



Indigenous Peoples

The overrepresentation of unhoused Indigenous people has not changed significantly since 2018.

Year-Over-Year Change Continued



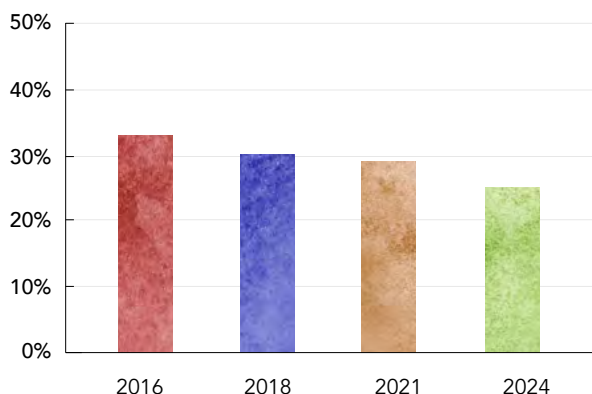
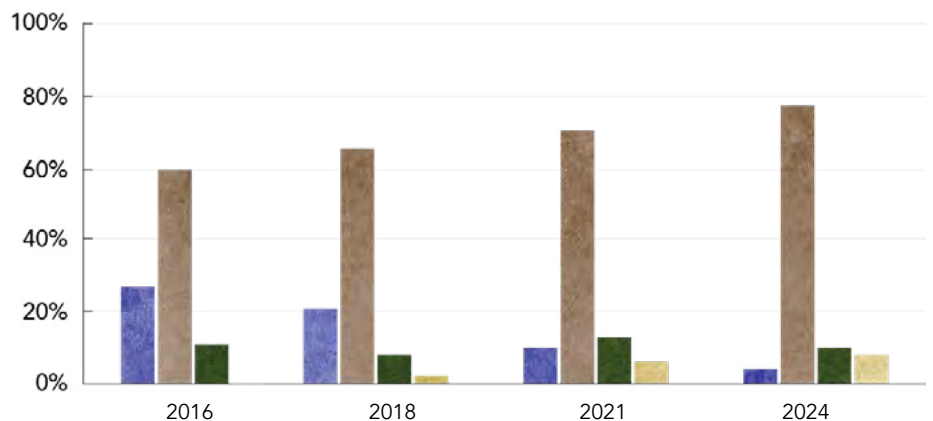
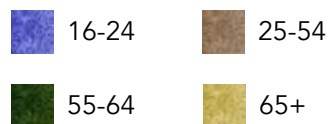
Gender

The ratio of men, women, and other genders has remained largely the same across all years.



Age

The number of seniors experiencing homelessness is increasing. Youth homelessness appears to be lessening, but this may be due to the prevalence of hidden homelessness among this population, making them difficult to survey.



First Experience of Homelessness Before 25 Years Old

While it may seem like a good thing that fewer people are experiencing homelessness for the first time as youth, it is more likely that the downward trend seen here is indicative of the troubling increase in older adults and seniors becoming homeless for the first time, probably due to unaffordability of housing and other basic needs like food.



Conclusion

We have had some recent successes in our community in mitigating the homelessness crisis – like the development of the Modular Bridge Housing transitional units, and One City's low barrier shelter – but we need long-term solutions that prevent people from falling into homelessness in the first place.

Average Market Rents and Required Minimum Income for "Affordability" - Peterborough Census Metropolitan Area

Type	2023	2024	Change 2023-2024	Required Household Income	Required Wage Hour (Full-Time Work)
Bachelor	\$877	\$956	9%	\$38,240	\$19.61
One-Bedroom	\$1,173	\$1,217	3.8%	\$48,680	\$24.96
Two-Bedroom	\$1,411	\$1,506	6.7%	\$60,240	\$30.89
Three-Bedroom	\$1,640	\$1,744	6.3%	\$69,760	\$35.77
Average Market Rent	\$1,325	\$1,398	5.5%	\$55,920	\$28.68

Notes: 1. "affordability" means the household pays no more than 30% of total before-tax income
 2. wage hour calculations based on 1,950 hours of work annually at 37.5 hours per week

Although Peterborough's rental vacancy rate has improved somewhat, from 1% to 3.3%, it remains difficult to access appropriate housing, especially when moving out of homelessness. The minimum income required for affordable housing – which means the household pays no more than 30% of total before-tax income – is still out of reach for too many, in particular, those who are on social assistance.

Ask yourself how many missed paycheques it would take before you might find yourself unhoused.

² CMHC Rental Market Report, Peterborough CMA, Fall 2024: <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/market-reports/rental-market-reports-major-centres>

Conclusion Continued



*Housing is
Fundamental
2024*



*AMO's Municipalities
Under Pressure: The
Human and Financial
Cost of Ontario's
Homelessness Crisis*

Read our [Housing is Fundamental](#) report to learn more about the broader housing crisis in Peterborough and across the country.

The Association of Municipalities of Ontario recently released its "[Municipalities Under Pressure: The Human and Financial Cost of Ontario's Homelessness Crisis](#)" report, which estimates that in 2024, over 80,000 Ontarians experienced homelessness, a 25% increase since 2022.

It warns that, "without significant intervention, homelessness could more than triple by 2035, leaving up to 294,266 people without stable housing under an economic downturn situation."

The dehumanization of individuals experiencing homelessness is deeply concerning, and myths continue to circulate in our community. This research illustrates that the vast majority of people experiencing homelessness locally are either from here, or have roots in the City or the County, confronting the misconception that there has been a mass migration to Peterborough for social services. The people living unhoused here are our neighbours, regardless of how they got here, or what caused their housing loss. They deserve our respect and support.

Moving out of homelessness is not easy. The last pages of this report show the many complex barriers involved in moving from unhoused to housed...



Roadblocks on the Path to Housing

The PiT Committee felt it was important to paint a detailed picture of the many barriers faced when attempting to move from unhoused to housed and generated the following list based on their experiences with the process.

With Peterborough's low vacancy rate and lack of deeply affordable housing stock, finding appropriate rental housing is difficult for anyone, but it is especially difficult for unhoused people to find landlords who are open to renting to them due to many factors, including:

Perceived Housing Readiness

- Landlords may discriminate against those who struggle with access to showers, clothing, and laundry facilities, as well as those who have been living in "survival mode" for extended periods and may not appear to be in the best place mentally or emotionally.

High Acuity

- Those with high health needs often require supportive housing, which is not generally available.

No Access to Phone or Internet

- Without phone or internet, it can be extremely difficult to access housing listings, let alone pursue those leads and follow up with landlords in a timely manner.

No Access to Transportation to View Available Units

- Depending on apartment location or personal mobility, many need assistance getting to viewings of units. Even the cost of public transit may be prohibitive.



Roadblocks Continued



No References

- Many individuals who are unhoused do not have references to supply to potential landlords. This is especially true of youth who are new to the rental market, or people who formerly owned a home.

Low Credit Ratings

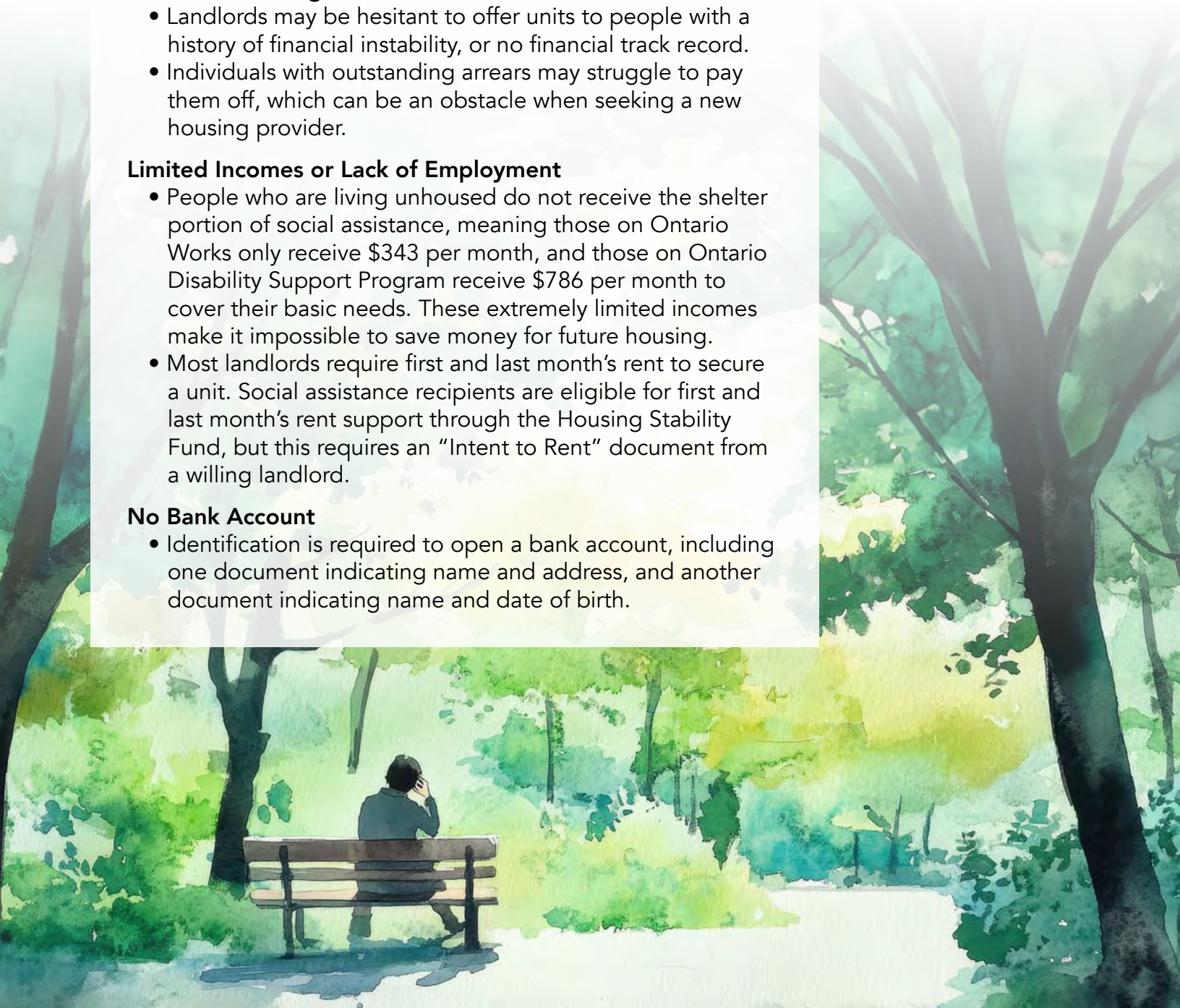
- Landlords may be hesitant to offer units to people with a history of financial instability, or no financial track record.
- Individuals with outstanding arrears may struggle to pay them off, which can be an obstacle when seeking a new housing provider.

Limited Incomes or Lack of Employment

- People who are living unhoused do not receive the shelter portion of social assistance, meaning those on Ontario Works only receive \$343 per month, and those on Ontario Disability Support Program receive \$786 per month to cover their basic needs. These extremely limited incomes make it impossible to save money for future housing.
- Most landlords require first and last month's rent to secure a unit. Social assistance recipients are eligible for first and last month's rent support through the Housing Stability Fund, but this requires an "Intent to Rent" document from a willing landlord.

No Bank Account

- Identification is required to open a bank account, including one document indicating name and address, and another document indicating name and date of birth.



No Government-Issued Identification

- Individuals who have lost all forms of identification must acquire an Ontario Photo Card and a birth certificate.
- Without a home address, individuals who need to replace their ID must include a Recognized Institution's address.
- Unhoused people can visit ServiceOntario or an ID Clinic for assistance replacing IDs.
- An Ontario Photo Card costs \$35, which can be a barrier for those with very limited incomes.
- The fee for a birth certificate can be waived with the support of the Birth Certificate Fee Waiver Program, which must be accessed through not-for-profit partner organizations.

For many, these steps require support with system navigation, which is not always available.

Homelessness, and poverty more broadly, is not something individuals can put behind them by simply pulling themselves up by their bootstraps. These are system-level problems, and they require system-level solutions based on principles of both economic justice and housing justice.





**United Way
Peterborough & District**

277 Stewart Street,
Peterborough, ON
K9J 3M8

705 742 8839

office@uwpeterborough.ca
uwpeterborough.ca

This project was funded in part
by Reaching Home: Canada's
Homelessness Strategy

Canada 

*Disclaimer: The opinions and interpretations in
this publication are those of the authors and do
not necessarily reflect those of the Government
of Canada.*