Recently the Canadian Observatory on Homelessness published a paper describing homelessness as the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is the result of systemic or societal barriers, a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

Most people do not choose to be homeless, and the experience is generally negative, unpleasant, unhealthy, unsafe, stressful and distressing. Homelessness encompasses a range of physical living situations, that includes 1) Unsheltered, or absolutely homeless and living on the streets or in places not intended for human habitation; 2) Emergency Sheltered, including those staying in overnight shelters for people who are homeless, as well as shelters for those impacted by family violence; 3) Provisionally Accommodated, referring to those whose accommodation is temporary or lacks security of tenure, and finally, 4) At Risk of Homelessness, referring to people who are not homeless, but whose current economic and/ or housing situation is precarious or does not meet public health and safety standards.

I am happy to report that many of the Catholic Women's League councils in Ingersoll region financially support or donate their time to organizations that address one or more of the 4 types of homelessness. We have organizations like the St. Vincent de Paul, Inn Out of the Cold, Ingamo Homes and Indwell in our communities. But an interesting point came up at our last presidents' meeting. Does any council have a policy or procedure to refer to if a "homeless" person were to appear at your church's doors or approach a CWL member? Sending them to a food bank would not help – the person would have no means to store or prepare a meal. Many emergency shelters operate only in the winter months. Where do you direct them in the middle of the summer? Is there a mental health component that is contributing to the situation? Not every community has immediate access to mental health crisis services. I hope this is something you take back to your council and perhaps your parish council to consider developing.

One issue that Ingersoll region councils want to explore more in the form of a resolution is the current state of many of our widow members that stayed home to raise their children or maintain their household and are not entitled to any Canadian Pension earnings. Do they have enough of a living wage to keep their home once their partner dies? This is a group that is at risk of homelessness. We have a real opportunity to advocate for our vulnerable members. Stay tune for more information.